



Governor's Advisory Committee on Western North Carolina Recovery

September 15, 2025 | 10:35 a.m. - 12:00 p.m.

Today's Agenda

Call to Order | *Mayor Esther Manheimer, Co-Chair*

Welcome | *President Laura Leatherwood, Blue Ridge CC*

WNC Recovery Updates | *Matt Calabria and Emily Gangi, GROW NC*

Long-Term Economic Recovery Plan | *Sharon Decker, GROW NC; Dan Gerlach, Consultant, Tapestry Collective*

Next Steps | *Matt Calabria, GROW NC*

Adjourn



Updates from the Governor's Recovery Office for Western North Carolina

Director Matt Calabria & Chief Deputy Emily Gangi

Major recovery efforts underway

Rebuilding Safe Housing

- Residents received \$509M+ in FEMA Individual Assistance
- 6,900 households received temporary housing
- More than 2,800 applications received for HUD single-family housing program; home repairs began
- 465+ homes repaired by volunteer organizations such as Baptists on Mission and Habitat for Humanity with state funds

Restoring our Infrastructure

- 8.1m+ cubic yards of right-of-way debris removed
- 6.9m+ cubic yards of waterway debris removed
- 3,700 site estimates completed in state's Private Roads & Bridges Program
- \$26M in FEMA funds authorized to repair private roads and bridges for more than 6,500 households

Revitalizing our Economy and Communities

- \$55M in state and philanthropic funded small business grants fully disbursed to more than 2,100 recipients
- \$403M+ in SBA loans offered
- \$39M+ in disaster unemployment assistance distributed
- \$148M+ in loans to local government units





Selected State Program Updates



Repairs Completed on First Renew NC House

In late August, Renew NC completed storm-related repairs on the first home approved for assistance through the Renew NC Single-Family Housing Program.

North Carolina is the first state affected by Helene to start its home renovation and reconstruction program, and the fastest state in more than a decade to begin rebuilding homes after a major hurricane using HUD CDBG-DR funding.





Renew NC Single-Family Housing Dashboard

9/11/2025 11:34:22 AM

Latest Data Refresh

Applications in Progress But Not Submitted	Total Applications Submitted	Total Active Applications	Inactive or Ineligible Applications
1,031	2,743	2,507 i	236 i

Application Submission Deadline

December 31, 2025

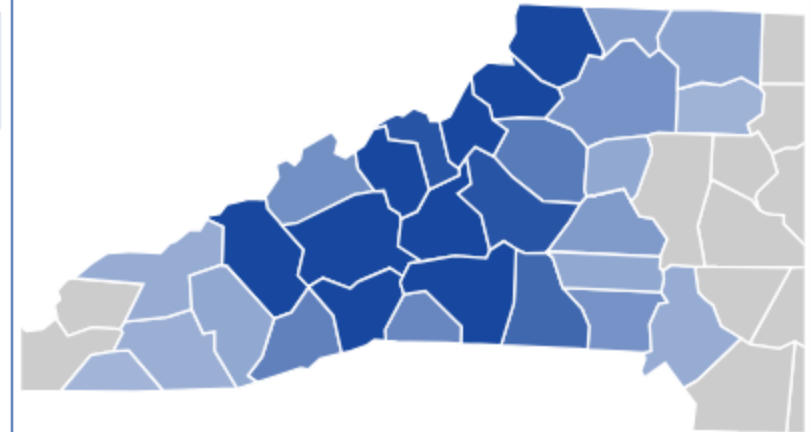
Verified Eligible Phase and Priority i

Phase	Priority 1	Priority 2	Priority 3	Priority 4	Total
Phase 1	282	51	15	4	352
Phase 2	49	14	2	0	65
Phase 3	7	1	N/A	N/A	8
Phase 4	90	2	N/A	N/A	92

Hover over the information bubble for Phase and Priority definitions.

Applications will be processed beginning with Phase 1 in Priority order, followed by Phase 2 in Priority order, etc.

Applicants by County



Active Cases by Workflow Status

1,637



Intake Review

281

Eligibility

262

DOB & Damage Assessment

246

Environmental Review

2

QC Review

6

Award Determination

0

Pre-Construction

0

Construction

1

Closeout

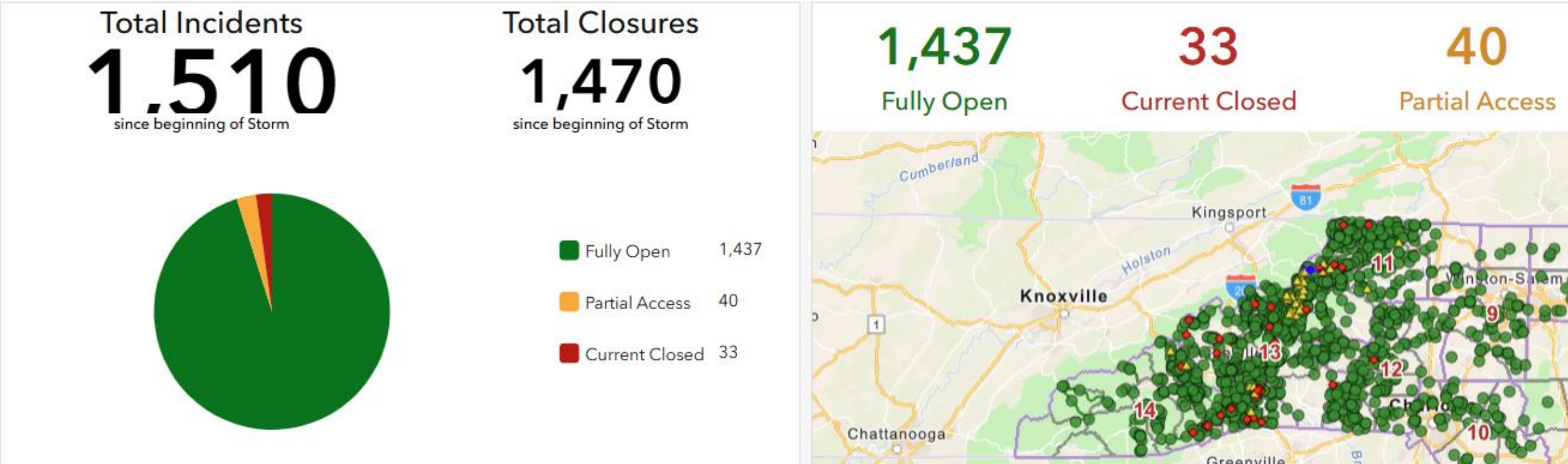
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Closed

Excludes applications pending ineligibility or other review that are included in Total Active Applications count.



NC Department of Transportation has reopened nearly 98% of state roads (95% fully reopened, 2.6% partially reopened)



Applications Open - Private Road and Bridge Reimbursement Program

The NC-PRB program has opened the application process for reimbursements for private road and bridge repairs already completed.

Part of \$25M appropriation from the NC General Assembly. Reimbursements are permitted to cover up to **50 percent** of a project's total cost.

<https://www.wncrecovery.nc.gov/recovery-resources/nc-private-road-and-bridge-reimbursement-program>

Pictured: A completed private bridge in Buncombe County.



Agriculture Disaster Crop Loss Program

In August, NC Department of Agriculture & Consumer Services began distributing Ag Disaster Crop Loss checks to farmers in WNC who applied for disaster assistance.

As of Sept. 12, 773 Helene payments totaling more than \$42 million distributed.

These checks are part of funds appropriated by the General Assembly earlier this year (\$200 million for Helene impacted counties). Another \$25M for infrastructure was approved in a separate bill. The application for those funds will open later.





Federal Funding Request

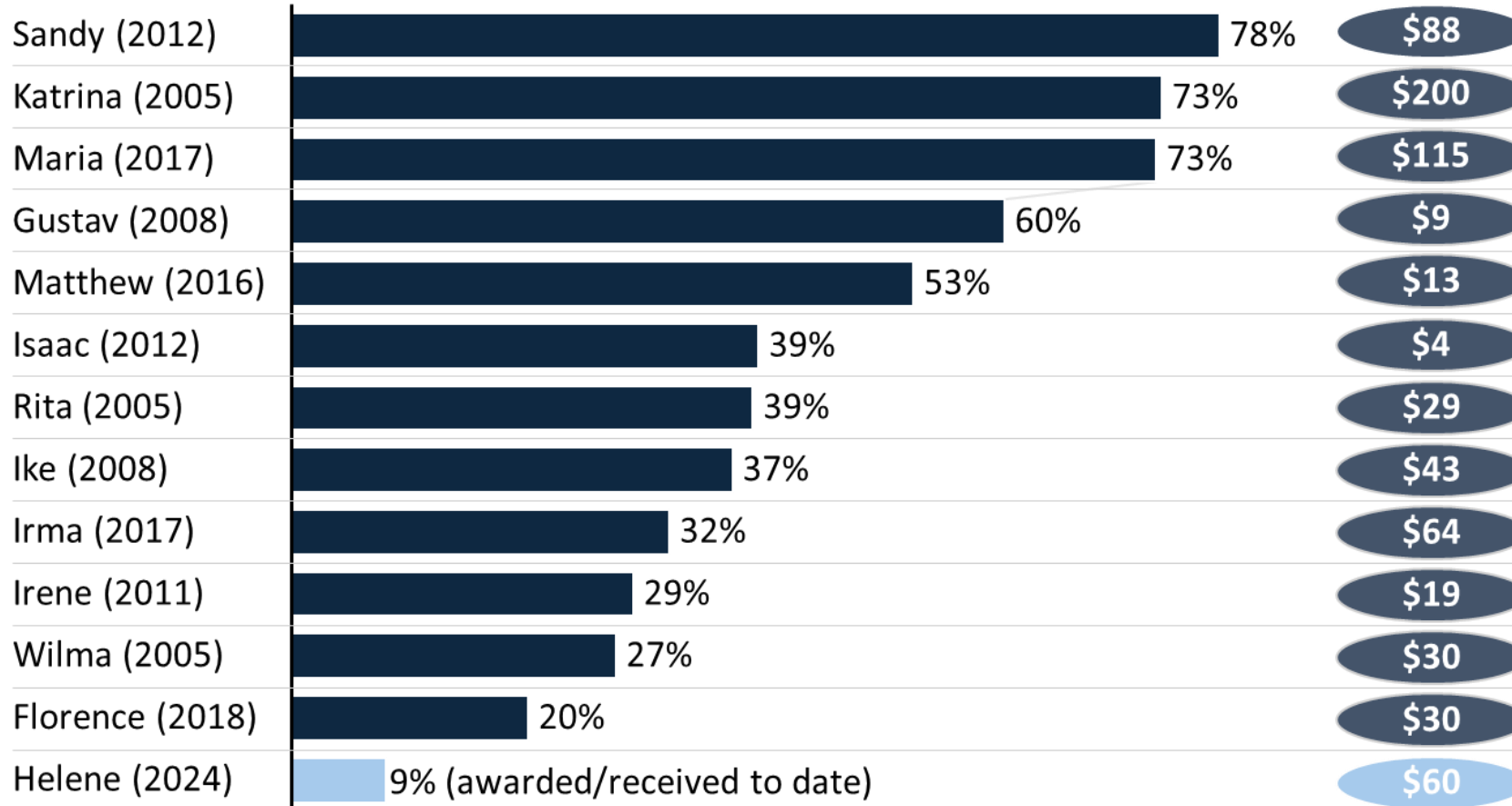


North Carolina has requested federal funding to cover 48% of Helene's damage, and so far, it has received or been awarded federal funds covering 9% of total damages.

As of September 2025

Share of hurricane economic damage covered by federal aid (%)¹

Total U.S damage
(2024 \$B)²



1. Where available, federal aid is estimated using actuals from CBO and FEMA. In all other cases, FEMA actuals for Individual Assistance (IA), Public Assistance (PA), and Hazard Mitigation Grant Program (HMGP) were utilized, and non-FEMA federal aid was estimated based on the typical share of federal aid represented by FEMA funding, based on historical data.

2. Damage estimated by NOAA, including both insured and uninsured losses.



TOTAL DAMAGE AND NEEDS = \$59.62 B

Expected
Insurance &
Other \$6.68 B

Federal Funds
Obligated or
Allocated \$5.17 B

Unfunded needs \$44.71 B

State Funds
\$3.06 B



Governor Stein's Federal Funding Request - September 2025

Additional Funds Requested

(Congressional Action Required)

\$13.48 B

Disbursements Requested from American Relief Act of 2025

(Agency Action Required)

\$4.09 B

Competitive Funds Requested

(Agency Decisions Required)

\$1.90 B

Additional Eligibility Based Funding Expected

(Agency Action Required to Expedite Funding)

\$3.38 B

Total

\$22.85 B

\$13.5 B Federal Disaster Supplemental Request Highlights

- ✓ **\$8.37 B** to substantially increasing CDBG-DR funding to expedite assistance for housing, public infrastructure, and economic revitalization.
- ✓ **\$1.99 B** for Community Disaster Loans for local governments and the reinstatement of the Building Resilient Infrastructure and Communities (BRIC) program.
- ✓ **\$1.77 B** from the US Department of Transportation to speed up North Carolina's massive infrastructure restoration efforts.
- ✓ **\$500M** in additional State and Tribal Assistance Grant funding for water and sewer projects.
- ✓ **\$400 million** from the Small Business Administration to support small business grants and forgivable loans.
- ✓ **Replenish the nation's Disaster Relief Fund (DRF)** critical to timely local emergency response for disasters.



Selected Federal Funding Updates

Update on Status of FEMA Funds

- Recent release of \$160 million+ backlog in FEMA Public Assistance projects is appreciated.
 - Projects will continue to work their way through the FEMA approval process and should not face unnecessary delays due to additional review requirements. Most applicants awaiting funds are local governments who lack the funds in reserve to operate while awaiting reimbursement.
- Applications worth approximately \$100 million await approval from FEMA's Hazard Mitigation Grant Program.
 - Working closely with local governments, the state has submitted applications for 236 Hurricane Helene-damaged properties. Yet applications submitted as far back as February 2025 remain without approval to begin work.

EPA Releases \$746M in Helene Water and Sewer Funding

- \$685 million for Drinking Water and Clean Water State Revolving Funds (SRF) Principal forgiveness and low-interest loans for Helene-impacted communities:
 - \$254M for sewer projects (Clean Water SRF)
 - \$23M for decentralized sewer systems (Septic Tanks)
 - \$409M for water projects (Drinking Water SRF)
- Disaster funding applications accepted on rolling basis-administered by NC Department of Environmental Quality
- DEQ and EPA have worked hand-in-hand to prepare strong applications from impacted local governments
- Pre-applications total **\$1.4 billion in total need** across the region
- Additional **\$61M** announced through **Resource Conservation and Recovery Act (RCRA)** to manage solid and hazardous waste debris and plan for future severe weather events



USDA Announces \$221.2 Million to Cover Agricultural Losses

Announced September 5th at the NC Mountain State Fair

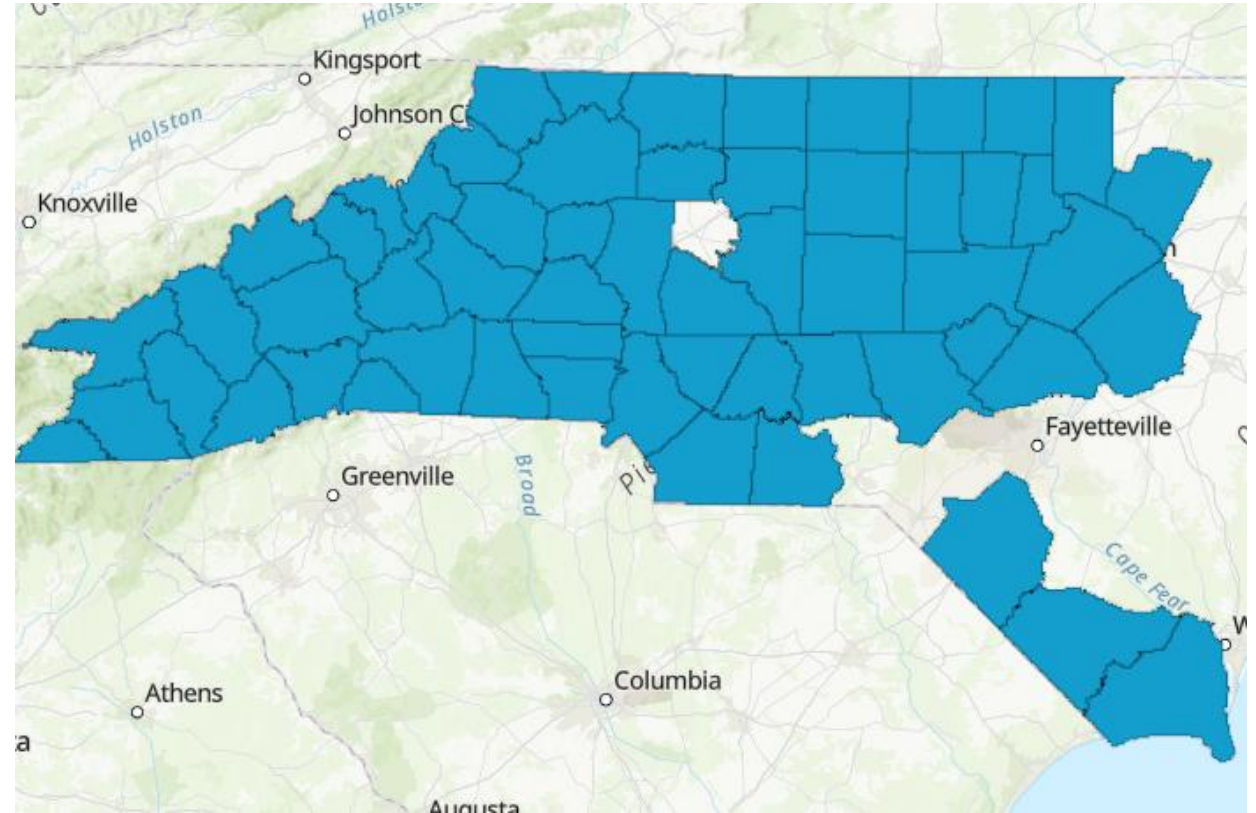
- NC Department of Agriculture and Consumer Services (NCDA&CS) to receive \$221.2 million for disaster recovery
- Funding covers infrastructure, timber, market losses, and future revenue losses
- Part of the \$30 billion disaster assistance relief under the *American Relief Act of 2025*
- USDA partnering with 14 states, including North Carolina
- USDA and NCDA&CS finalized a grant agreement that will cover qualifying losses not addressed by other USDA disaster programs
- In addition to \$225 million in state funding for crop loss and infrastructure also being administered by NCDA&CS



USDA Announces nearly \$1B for Emergency Livestock Relief Program

Funds open nationwide to eligible counties with qualifying floods and qualifying wildfires in 2023 and 2024

- Funds will help offset increased supplemental feed costs due to a qualifying flood or wildfire.
- Eligible producers can receive up to 60% of one month of calculated feed costs for a qualifying wildfire or three months for a qualifying flood.
- Max payment of **\$125,000**.
- Livestock producers in eligible counties are not required to submit supporting documentation for floods or wildfires.



Sign-up begins: **September 15, 2025**

Deadline to apply for assistance: **October 31, 2025**

<https://www.fsa.usda.gov/resources/programs/emergency-livestock-relief-program-elrp>



EDA Disaster Supplemental Grant Program - \$1.45B in Economic Recovery Funds

Funds open to all 2023 & 2024 federally-declared disaster zones

- **First come, first served** – EDA encourages applicants to work with their local Economic Development representatives to submit competitive bids ASAP
- **80% EDA funded / 20% cost share** from applicant
- **Eligible Entities** include units of government, economic development districts, institutions of higher education, and nonprofits working with local government.
- **GROW NC** seeking to increase the # of proposals from NC
 - Working directly with communities to develop projects and encourage timely applications
 - Additional \$6M in State Helene aid for local government capacity to assist with EDA and other applications

Questions can be directed to:

Hillary Sherman, EDA NC Economic Development Representative

828-707-2748 | hsherman@eda.gov

Three Funding Pathways

- **Readiness Path** – Capacity building and strategic planning projects that set the stage for future investment
 - Max award: \$500,000
 - No application deadline
- **Implementation Path** – Standalone construction and non-construction projects that help communities recover from natural disasters and advance recovery and growth
 - Max award: \$20m
 - No application deadline
- **Industry Transformation Path** – Coalition-led, multi-project portfolios that transform regional economies through targeted industry development
 - Max award: \$50m
 - Application deadline: March 3, 2026

Additional EDA Information

Please encourage communities to get applications in ASAP

- No deadline for Pathways 1 & 2 but funds are first come, first served
- An EDA representative is based in NC and meeting with local communities
- GROW NC is ready to help where we can – please let us know where we can be helpful

GROW NC & State Resources to Support EDA Applicants

Technical Assistance

- In partnership with NC Association of County Commissioners, NC League of Municipalities, Regional Councils of Government, and UNC School of Government

ROI & Impact Analyses

- Partnership with NC Growth to provide Return on Investment (ROI) and Impact Analyses
- More details coming soon

EDA Point of Contact:

Hillary Sherman, EDA NC Economic Development
Representative

828-707-2748 | hsherman@eda.gov

GROW NC Point of Contact:

Desiree Kennedy, Program Officer
919-819-7523 | desiree.kennedy@nc.gov

Long-Term Economic Recovery Planning

Sharon Decker, Senior Advisor for Long-Term Recovery, GROW NC
Dan Gerlach, Consultant, Tapestry Collective

Overall Taxable Sales Show Stability

Month of DOR Report	% Growth in Hardest Hit Counties	Estimated Total Economic Impact
April	9.6%	Above State Growth
May	7.4%	Above State Growth
June	4.5%	Above State Growth

Effects on Jobs and Wages

1Q 2024 to 1Q 2025

Area Name	Jobs	Wages
Mitchell County	-9.8%	-6.5%
Buncombe County	-4.4%	2.5%
Watauga County	-3.5%	4.7%
Henderson County	-2.1%	2.6%
McDowell County	-2.1%	3.6%
Madison County	-2.0%	-5.1%
Caldwell County	-1.2%	-0.1%
Transylvania County	-1.2%	2.2%
Ashe County	-1.2%	1.9%
Cleveland County	-0.7%	-0.1%
Burke County	-0.4%	4.8%
Haywood County	-0.2%	7.7%
Rutherford County	-0.1%	4.2%
Polk County	0.2%	3.0%
Yancey County	3.1%	16.0%
Avery County	8.3%	14.0%
North Carolina	0.5%	5.3%

Taxable Retail Sales (% Change from Prior Year)

County	Sep %	Oct %	Nov %	Dec %	Jan %	Feb %	Mar %	Apr %	May %	June %
Ashe	3.6%	-0.4%	10.8%	8.5%	10.6%	6.7%	-4.6%	11.0%	16.8%	1.5%
Avery	-5.3%	-14.1%	-32.0%	15.4%	6.5%	16.0%	-1.8%	13.2%	18.8%	-0.1%
Buncombe	2.5%	-17.7%	-26.6%	-2.2%	2.4%	5.8%	-0.2%	5.4%	1.5%	0.8%
Burke	-4.7%	-13.2%	8.8%	8.3%	8.5%	6.8%	1.7%	14.0%	6.4%	7.2%
Caldwell	1.5%	0.7%	12.5%	4.7%	7.4%	4.5%	2.1%	12.5%	12.7%	14.7%
Cleveland	15.1%	5.9%	23.1%	19.4%	25.3%	20.7%	15.1%	18.1%	16.3%	2.8%
Haywood	0.2%	-11.2%	-6.5%	4.3%	16.3%	12.8%	1.3%	15.7%	7.9%	7.9%
Henderson	1.0%	-12.2%	-1.1%	7.1%	12.8%	7.8%	1.0%	10.6%	8.0%	3.9%
Madison	-3.2%	-5.4%	-24.3%	-3.5%	13.2%	5.5%	-2.4%	1.9%	-6.3%	6.2%
McDowell	-0.6%	-4.1%	13.6%	24.7%	22.9%	10.2%	4.9%	11.2%	26.7%	16.2%
Mitchell	3.2%	-29.9%	-14.3%	3.5%	11.7%	-1.0%	6.5%	17.8%	10.2%	11.0%
Polk	9.7%	-7.5%	-10.6%	0.5%	7.7%	15.4%	3.7%	5.6%	12.8%	15.0%
Rutherford	2.4%	4.6%	2.7%	4.6%	-17.4%	3.9%	1.5%	6.6%	1.0%	2.4%
Transylvania	1.8%	-16.9%	-6.7%	3.0%	4.6%	-0.3%	6.8%	5.9%	8.6%	8.2%
Watauga	13.5%	-6.8%	-14.7%	-3.2%	13.4%	5.3%	-1.5%	9.1%	13.2%	7.2%
Yancey	5.1%	-25.2%	-4.3%	16.3%	25.1%	33.5%	18.9%	37.4%	28.2%	17.8%
TOTAL	3.2%	-11.2%	-10.3%	3.7%	7.5%	8.1%	2.0%	9.6%	7.4%	4.5%

Closer Look at Buncombe

Change from 2019 and 2023 to 2024 (4Q)

Area Name	Industry	% Change 2023-24	% Change 2019-24
Buncombe County	Agriculture, Forestry, Fishing and Hunting	-3%	12%
Buncombe County	Mining, Quarrying, and Oil and Gas Extraction	-2%	43%
Buncombe County	Utilities	28%	27%
Buncombe County	Construction	-2%	-2%
Buncombe County	Manufacturing	-9%	-11%
Buncombe County	Wholesale Trade	-5%	9%
Buncombe County	Retail Trade	-6%	-3%
Buncombe County	Transportation and Warehousing	0%	10%
Buncombe County	Information	6%	36%
Buncombe County	Finance and Insurance	-8%	-3%
Buncombe County	Real Estate and Rental and Leasing	-7%	15%
Buncombe County	Professional, Scientific, and Technical Services	-1%	21%
Buncombe County	Management of Companies and Enterprises	-1%	28%
Buncombe County	Administrative and Support and Waste Management and Remediation Services	-8%	-2%
Buncombe County	Educational Services	-6%	0%
Buncombe County	Health Care and Social Assistance	-1%	-5%
Buncombe County	Arts, Entertainment, and Recreation	-24%	-25%
Buncombe County	Accommodation and Food Services	-25%	-27%
Buncombe County	Other Services (except Public Administration)	-13%	-1%
Buncombe County	Public Administration	2%	-3%
	TOTAL	-8%	-5%

Closer Look at Buncombe

Change from 1Q2024 to 1Q 2025

	Industry	1Q 2024	1Q 2025	# Change	% Change
Buncombe County	Natural Resources and Mining	404	394	-10	-2.5%
Buncombe County	Construction	6,787	7,148	361	5.3%
Buncombe County	Manufacturing	12,982	12,370	-612	-4.7%
Buncombe County	Trade, Transportation and Utilities	26,249	26,002	-247	-0.9%
Buncombe County	Information	1,874	1,709	-165	-8.8%
Buncombe County	Financial Activities	5,142	5,170	28	0.5%
Buncombe County	Professional and Business Services	15,130	14,758	-372	-2.5%
Buncombe County	Education and Health Services	36,012	34,669	-1,343	-3.7%
Buncombe County	Leisure and Hospitality	21,166	17,739	-3,427	-16.2%
Buncombe County	Other Services	5,869	5,456	-413	-7.0%
Buncombe County	Public Administration	6,010	6,110	100	1.7%

Closer Look at Henderson

Change from 2019 and 2023 to 2024 (4Q)

Area Name	Industry	% Chg 2019-23	% Chg 2023-24	% Chg 2019-24
Henderson County	Utilities	0%	-1%	-1%
Henderson County	Construction	28%	-2%	26%
Henderson County	Manufacturing	2%	5%	7%
Henderson County	Wholesale Trade	-3%	4%	1%
Henderson County	Retail Trade	0%	0%	0%
Henderson County	Transportation and Warehousing	74%	7%	86%
Henderson County	Information	6%	-21%	-16%
Henderson County	Finance and Insurance	7%	1%	8%
Henderson County	Real Estate and Rental and Leasing	14%	2%	17%
Henderson County	Professional, Scientific, and Technical Services	20%	2%	23%
Henderson County	Management of Companies and Enterprises	0%	-19%	-19%
Henderson County	Administrative and Support and Waste Management and Remediation Services	2%	7%	9%
Henderson County	Educational Services	5%	-2%	3%
Henderson County	Health Care and Social Assistance	16%	3%	19%
Henderson County	Arts, Entertainment, and Recreation	28%	-3%	24%
Henderson County	Accommodation and Food Services	1%	-8%	-7%
Henderson County	Other Services (except Public Administration)	-21%	-6%	-25%
Henderson County	Public Administration	4%	7%	11%
TOTAL		8%	1%	9%

Closer Look at Henderson

Change from 1Q2024 to 1Q 2025

	Industry	1Q 2024	1Q 2025	# Chg	% Chg
Henderson County	Construction	2,702	2,712	10	0.4%
Henderson County	Manufacturing	5,826	5,771	-55	-0.9%
Henderson County	Trade, Transportation and Utilities	9,600	9,050	-550	-5.7%
Henderson County	Information	323	298	-25	-7.7%
Henderson County	Financial Activities	1,034	1,133	99	9.6%
Henderson County	Professional and Business Services	4,000	3,838	-162	-4.1%
Henderson County	Education and Health Services	11,259	11,127	-132	-1.2%
Henderson County	Leisure and Hospitality	4,515	4,329	-186	-4.1%
Henderson County	Other Services	1,503	1,548	45	3.0%
Henderson County	Public Administration	1,771	1,811	40	2.3%



WNC Recovery
POWERED BY GROWNC

Questions?



Next Steps

Next meeting: October 13, 10 a.m. to noon (virtual)

Share information about community events related to the one-year milestone at **<https://bit.ly/Submit-Local-Events>**

Find the GROW NC Events Calendar:
<https://bit.ly/GROW-NC-Events-Calendar>



Helene: One-Year Later

- Share Your Helene 1-Year Milestone Events



Rising Above Helene documentary – official trailer (100 Strong Productions)
Attend or host a screening: risingabovehelene.com/screeningevents



Stay Connected WNC Recovery

GROW NC is sharing recovery news, resources, progress metrics, and more.



Website: wncrecovery.nc.gov

Social Media: [@wncrecovery](https://twitter.com/wncrecovery)

Monthly Newsletter: bit.ly/GROW-NC-news