



North Carolina General Assembly  
Joint Legislative Commission on Governmental Operations  
Subcommittee on Hurricane Response and Recovery

Matt Calabria, Director  
Governor's Recovery Office for Western North Carolina (GROW NC)

April 2, 2026

# Hurricane Helene caused an estimated \$60 billion in damage

## State Funding

- **\$2.5 billion** in Helene related appropriations:
  - Including **\$700 million** for state-federal match
- **\$1.9 billion** in agency-redirected funds (i.e., funds not appropriated for Helene recovery)
  - Including **\$1.3 billion** redirected by NCDOT

## Federal Funding

- Over **\$7 billion** awarded or allocated

## Private Funding

- **\$5 billion** in private insurance
- At least **\$1.4 billion** in philanthropic funds and private donations

## Impact of Hurricane Helene

**\$59.6 Billion**

Total estimated damages and needs caused by Hurricane Helene in North Carolina

- Remaining Need
- Government Funds
- Private Funds



# Major recovery efforts underway

## Rebuilding Safe Housing

- **650+ homes** repaired or winterized by volunteer organizations such as Baptists on Mission and Habitat for Humanity with support from state funds
- **7,900+ applications** received for Renew NC's single-family housing program
- Residents approved for more than **\$563M** in FEMA Individual Assistance
- **Long-term recovery groups** in the region have access to resources sufficient to sustain them for at least one succeeding year.



# Major recovery efforts underway

## Children & Families

- **51,500+** higher education scholarships and grants
- **6,300+** children served by childcare center recovery funds
- **112,500+** in-person behavioral and mental health services offered
- **72,000+** households received food assistance
- Nearly **10,000 households** received utility assistance
- **318 public schools** received assistance to replace food and food-related equipment/supplies



# Major recovery efforts underway

## Restoring our Infrastructure

- 98% of state-maintained roads fully re-opened
- 16.5M+ cubic yards of debris removed
- 70 completed sites serving 395 households in state private road and bridge program; nearly \$750k issued in reimbursements serving 290 households
- \$50M in state grants to 80 local government capital projects
- 94 water and sewer repair projects funded with \$468M in federal disaster funds
- 8 high hazard dam projects funded with \$7.5M in state funds



# Major recovery efforts underway

## Revitalizing our Economy and Communities

- **\$55M** in state and philanthropically funded small business grants fully disbursed to more than **2,100 recipients**
- **\$427M** in Small Business Administration loans offered
- **\$148M+** distributed in **109 cash flow loans** to **49 local governments** in **18 counties**
- **Nearly \$30M** in state grants for **infrastructure** to support small business recovery
- **\$14M** in state investment of tourism promotion resulted in over **878M impressions**
- More than **20 project applications** submitted for EDA Disaster Recovery grants from WNC communities with state support.





# Federal Funding Update

# Over \$7 billion in federal funds have been allocated or awarded to NC

\$4.99 billion awarded for grant, loan, & cost-share programs

\$2.1 billion in eligibility-based funding for FEMA programs & unemployment

\$9.7 million for direct assistance programs used for emergency prescriptions and emergency school response

## HR 10545, the American Recovery Act of 2025

- \$4.91 billion awarded or spending authorized
- \$268 million allocated

## *Notable Federal Awards*

\$1.9B FHWA Emergency Relief Authorization

\$1.4B HUD CDBG-DR Block Grant

- Plus \$225M for the City of Asheville

\$684M EPA State Revolving Fund

- \$409M drinking water systems
- \$253M clean water systems
- \$22M decentralized systems

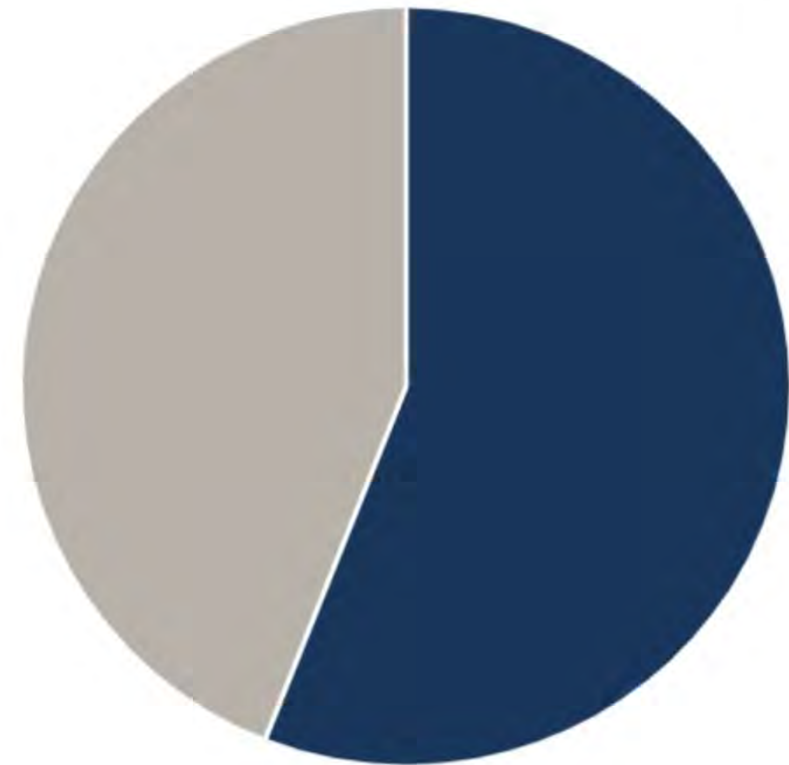
\$300M USDA & NPS Good Neighbor Agreements to WRC & DNCR

\$221M USDA Crop & Timber Loss Block Grant

# FEMA Public Assistance reimbursement delays continue

- FEMA has obligated \$1.52 billion for Public Assistance reimbursements.
- Local governments wait months for approval through the standard FEMA review process.
- In response to the shutdown, the Department of Homeland Security slowed review of temporary projects and halted review of permanent recovery work.
- "Temporary" categories of work include debris removal, and "permanent" categories of work include repair of bridges, public buildings, and water/sewer facilities.
- Delays in FEMA decisions impact approval timelines for other state and federal programs.
- Rescinding the Department of Homeland Security \$100k sign off policy will partially reduce delays experienced.

■ Obligated FEMA PA Projects - 2,298 (56%)  
■ Unobligated FEMA PA Projects - 1,807 (44%)

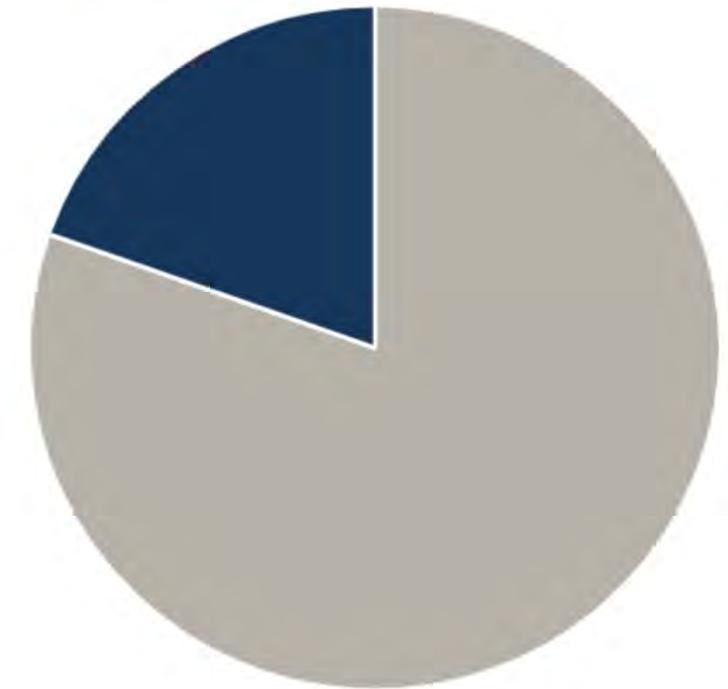
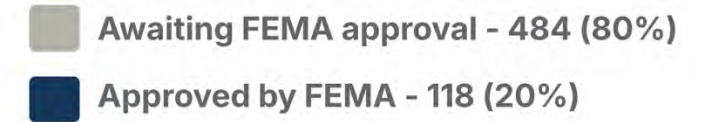


Total FEMA PA Projects: 4,105

# Progress made on FEMA Hazard Mitigation Grant Program (HMGP), but majority of applications remain pending

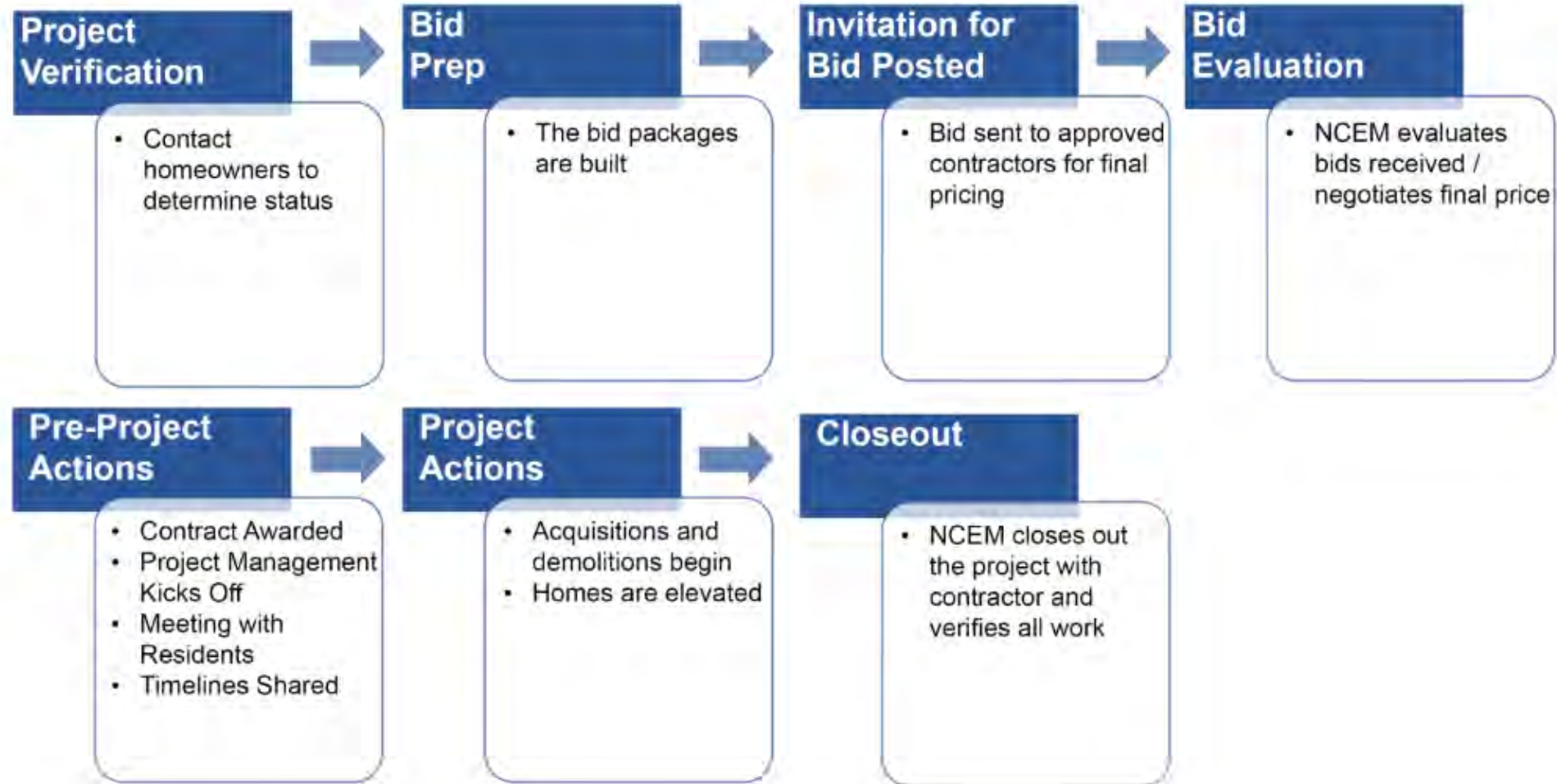
- Together with North Carolina's federal delegation, the state secured first HMGP acquisition approval from FEMA in January 2026.
- DHS/FEMA reviewed applications for nearly a year before first acquisition approval. HMGP projects are not being reviewed during the shutdown of the Department of Homeland Security.
- \$2 billion available in HMGP funding to North Carolina, including state match
- The state submitted HMGP applications to FEMA faster than ever before.

Voluntary home acquisition applications



Total submitted to FEMA: 602 properties

# Required Steps Following FEMA Approval of HMGP



# Governor's Helene Federal Funding Request

Governor Stein submitted a **\$13.5 billion** request to Congress for additional funding, and congressionally directed program changes, to ensure federal funding will adequately meet North Carolina's significant unmet need for Helene recovery. This appropriation request will get survivors back into safe homes, support local businesses, stabilize local governments, fix roads, and rebuild critical water infrastructure.

*To do this, the Governor's request centers on four measures targeted at meeting the region's greatest needs:*

Appropriate \$8+ billion to invest in housing and economic recovery for thousands of families and businesses whose needs will be left unanswered if programs remain oversubscribed (HUD CDBG-DR)

Cut FEMA red tape and stabilize local government finances by making an estimated \$1.75 billion in loans available to struggling local governments (FEMA Community Disaster Loan "CDL" program)

Allow the state to receive 100% federal reimbursement for interstate and federal highway repairs, enabling the state to access as much as \$1.56 billion additional dollars (FHWA)

Appropriate \$512 million to enable North Carolina to rebuild critical water infrastructure (EPA CWSRF & DWSRF)



# State Funding Update

# Overview of State Funding

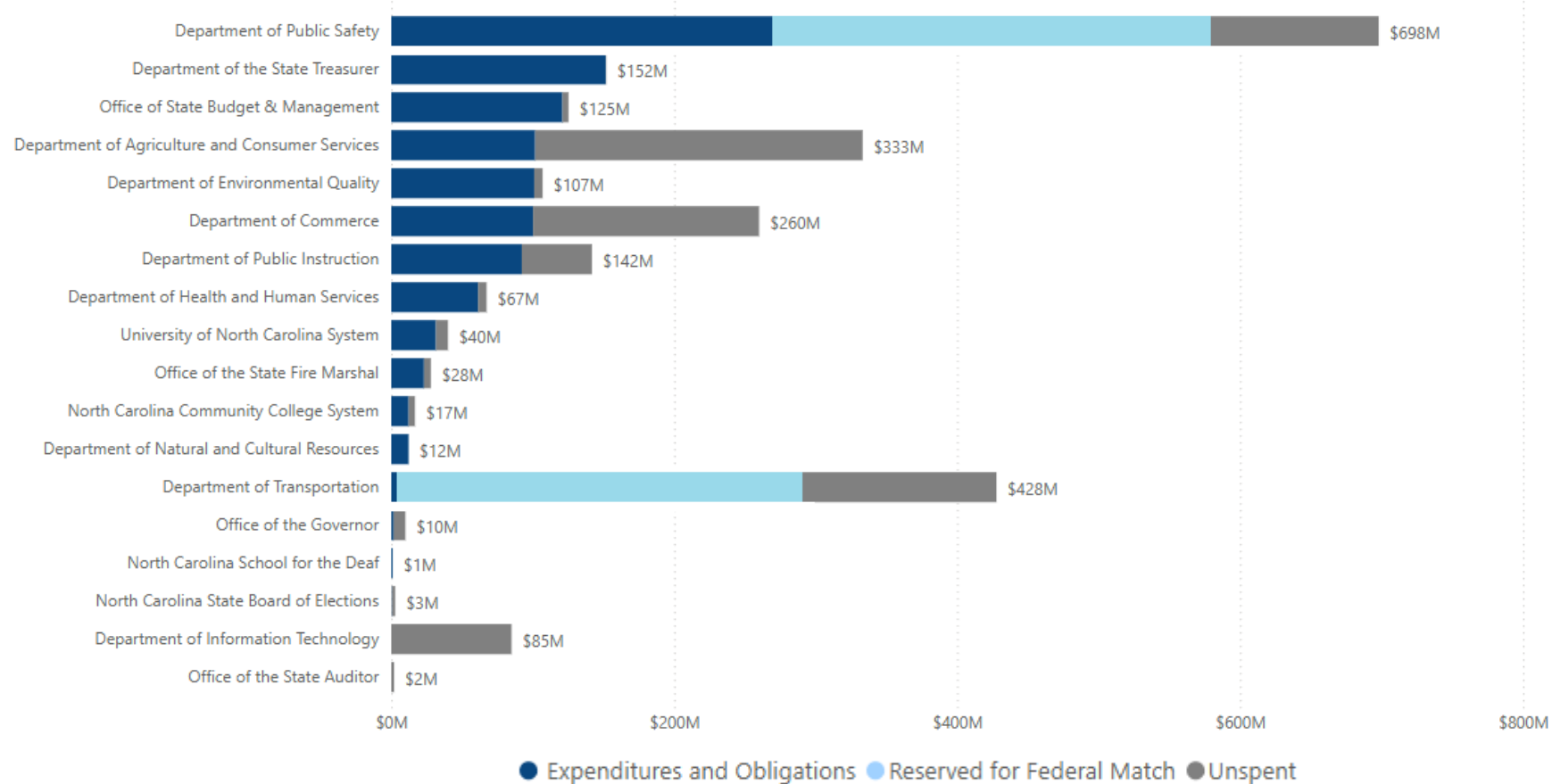
**\$2.5 billion** in Helene related appropriations:

- Majority of non-matching funds are obligated or expended as of January 31
- **\$59 million** in awards announced since January 31

**\$1.9 billion** redirected by state agencies toward Helene recovery:

- **\$1.3 billion** redirected by DOT

## Deployment of Helene Related Appropriations as of January 31



# GROW NC works with state agencies to quickly invest Helene funding

## ■ NCEM Disaster Relief and Mitigation Fund

***\$20 million***

EM has expended the \$20 million allocation. 105 applications from local governments and non-profits totaling approximately \$80 million.

## ■ Housing Unmet Needs – Volunteer Org Grants

***\$34 million***

Awardees have been announced through two rounds of funding. Work on projects is ongoing.

## ■ OSBM Local Government Capital Grant

***\$50 million***

\$50 million awarded to 80 local governments. OSBM received 172 applications representing \$118 million in need.

## ■ Local Government Cashflow Loans

***\$151.5 million***

Funds fully deployed.

Funds distributed in 109 loans to 49 local governments in 18 counties.

# Thanks to the work of Renew NC, the General Assembly, and the Federal Delegation, NC's Single-Family Housing Program moves faster than almost every comparable state in the last decade

Homes reconstructed or repaired within 18 months of major hurricane landfall —CDBG-DR single-family programs, 2016–present

Disaster	Recovery Program	Year	Homes Repaired / Reconstructed (18 mo. post-landfall)
<b>Helene (NC)</b>	Renew NC	<b>2024</b>	<b>28</b>
Helene, Milton, Idalia (FL)	Rebuild Florida 2023–2024 Storms	2023-2024	No data
Helene (GA)	Homeowner Rehabilitation & Reconstruction Program	2024	No data
Helene (TN)	Housing Rehab & Reconstruction Program	2024	Not started
Helene (SC)	SCOR Helene Housing Recovery Program	2024	Not started
Laura, Ida (LA)	Restore Louisiana 2020–2021 Storms	2020-2021	<b>0-78*</b>
Ian (FL)	Rebuild Florida Hurricane Ian	2022	Not started
Michael (FL)	Rebuild Florida Hurricane Michael	2018	Not started
Maria (PR)	R3 Program	2017	Not started
Maria (USVI)	Envision Tomorrow	2017	Not started
Irma (FL)	Rebuild Florida Hurricane Irma	2017	Not started
Harvey (TX)	Homeowner Assistance Program	2017	Not started
Florence (NC)	Rebuild NC	2016	Not started
Matthew (NC)	Rebuild NC	2016	Not started

\* Louisiana combined Ida (2021) and Laura (2020) into a single Restore Louisiana program; higher figure reflects combined 18-month after Ida. Construction of homes damaged by Laura commenced at the same time as those damaged by Ida. Source: GROW NC Analysis of various sources including program HUD quarterly performance reports, Congressional reports, and press coverage. Program specific sources available upon request.

**NC's Renew NC program delivers results faster than all but one comparable state program for which data is available.**

# Governor Stein's Helene Phase Three Budget Recommendations

**\$81.5M** to boost **economic recovery** by supporting small businesses, boosting tourism, and supporting local governments

Local Government Cash Flow Revolving Loans  
Small Business Forgivable Loans  
Tourism Promotion through Visit NC  
Blue Ridge Parkway Foundation Match Funds  
Good Jobs Western North Carolina Pilot

**\$10M** for **housing recovery** so people have safe places to live

Rental and Utility Assistance  
Temporary Relocation Assistance (\$60 million from existing appropriation)  
Additional grants to nonprofits for housing repair and reconstruction (\$20 million from existing appropriation)

**\$17.3M** to mitigate wildfire risks, repair parks, protect **natural resources**

Wildfire Mitigation and Preparedness  
Holmes Educational State Forest Repairs and Recovery  
State Parks Repairs



# Governor Stein's Helene Phase Three Budget Recommendations

**\$230.2M to strengthen infrastructure for future storms**

Private Roads and Bridges  
Local Government Capital Grant Program  
Disaster Relief and Mitigation Fund  
Debris Removal Unmet Need  
VIPER Tower Infrastructure  
Flood Resiliency Blueprint Projects in WNC  
Dam Safety and Removal  
Public School Insurance Fund and State Property Fire Insurance Fund  
WNC Flood Monitoring and Alert Network (FIMAN)  
Decentralized Wastewater System Restoration  
Cover Gap Between Federal Highway Administration & HMGP Compensation Rates for Property Owners  
Gameland Repairs  
Landslide Hazard Mapping and Early Warning System  
Microgrids

**\$452M for disaster response and recovery to leverage available federal funds**

U.S. Army Corps of Engineers State Match  
Federal Disaster Programs State Match and Reimbursable Cash Flow  
Communications and Disaster Systems Improvements at NCEM

# Stay Connected WNC Recovery

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



Website: [wncrecovery.nc.gov](http://wncrecovery.nc.gov)

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

Monthly Newsletter: [bit.ly/GROW-NC-news](https://bit.ly/GROW-NC-news)