



Hurricane Helene (2024-26)

Disparity Fact Sheet — Western North Carolina

By Redneck Housing Relief — Boots on the ground, tracking the numbers that matter

1. Antecedent Rainfall & Helene Storm Impact

Before Helene hit, the ground in WNC was already soaked with **8–12+ inches of rain**, leaving rivers and soil primed to flood. When Helene delivered another **20–30+ inches of rain**, the mountains and valleys simply couldn't hold it. Flooding, landslides, and washed-out roads were the result.

Storm Rainfall — WNC (Selected Counties)

- Yancey ~30.78 in | Transylvania ~29.98 in
- Mitchell ~23.31 in | Avery ~22.85 in
- Henderson ~21.70 in | McDowell ~21.68 in
- Watauga ~21.60 in | Buncombe ~21.07 in | Polk ~18.24 in

Wind & Damage

- Sustained winds ~80 mph; gusts ~106 mph (Mount Mitchell).
- **9 tornadoes across WNC**, mostly EF-0/EF-1, caused additional local damage.
- **~73,000 homes damaged/destroyed; 100+ deaths acknowledged.**

Bottom Line: Wet ground before the storm meant **every rainy drop from Helene turned into flooding and damage.**

Reform: Pre-storm soil and river gauges tied to public warning maps.



2. 💰 Major Hurricane Damage & Funding Comparison

Storm	Estimated Damage	Separate Supplemental Passed	Timing	Coverage (%)
Katrina (2005)	~\$125 B	~\$62.3 B	~12 wks	~50%+ early
Sandy (2012)	~\$70 B	~\$50.5 B	~3–4 mos	~70–80%+
Harvey/Irma/Maria (2017)	\$125 B+	~\$81 B	Wks–mos	~65–70%+
Helene (2024)	~\$59 B	~\$20 B early FUND; rest bundled	Months delayed	~25% delivered

Bottom Line: Helene's recovery dollars trickled in compared to past big storms — *separate bills early meant deeper, faster aid for Katrina, Sandy, and Harvey; Helene got buried in omnibus spending.*

Reform: Disaster funding should **automatically trigger** based on storm impact, not political timetables.

3. 🏛️ Cleanup & Reimbursement — Urban vs. Rural

County	Setting	Cleanup Spend	Recovered (FEMA/State)	% Recovered
Buncombe	Urban	~\$120 M	~\$95 M	~79%
Yancey	Rural	~\$50 M	~\$4 M	≤10%

Bottom Line: Rural counties are still waiting on the lion's share of reimbursements, strangling local budgets.

Reform: **County-level reimbursement dashboards** with deadlines and equity checks.



4. Housing Vulnerability & FEMA Access

Statewide context included; WNC numbers bolded here.

WNC Housing Impact

- **~73,700 homes** damaged or unlivable.
- **~153,000+** households approved for some FEMA IA (~55% of applicants).
- **~6,899** temporary housing/rental aid (~9%).
- **~18,000** basic repair funds (~24%).
- **431** homes repaired/some rebuilt (~0.6%).

Statewide Context

- ~280,000+ households registered.
- 2,245 SBA housing loans approved (~3%).
- ~\$503 M in FEMA IA approved (~\$6,800 avg per damaged home).

Bottom Line: A small fraction of homes are truly repaired or rebuilt after 18+ months.

Reform: Public, real-time housing dashboards for approvals, completions, and appeals.

5. Mental Health & Post-Traumatic Impact

- **68%** adults report flood/water anxiety.
- **42% of children** developed storm-related phobias.
- **35% of adults** had panic reactions during storms/outages.

Bottom Line: The trauma hits deep and sticks around.

Reform: Expand Long-Term **measurable mental health support** in schools and community centers at NO COST.

6. Disaster Fundraising & Donations

- \$75–\$120 M raised through relief campaigns which 60% lacked uniform public tracking.

Bottom Line: Generosity doesn't count if there's no accounting trail.

Reform: Independent audits and **full transparency** of donation disbursement.



7. Community & Persona Impacts

Residents & Utilities

- Thousands displaced; outages stretched weeks.
- 12% of water systems offline >2 weeks; 8% wastewater impaired.

Farmers

- **86%** of farms damaged; reimbursements uneven, pushing some into deeper debt.

Local Business Owners

- **~\$188 M** in direct losses.
- Many small businesses closed or downsized as customers stayed home and tourism slowed.

Contractors & Recovery Contracts

- Major contracts like the **\$81.5 M project management deal** went to out-of-state firms like Horne LLP (based out of the region) rather than wholly local firms — and that's just one contract awarded.
- Several other out-of-state general contractors and consulting firms have taken lead roles in planning and administering large recovery funds, *potentially diverting local hiring and spending away from WNC contractors who are well aware of the terrain and needs.*
- Local contractors report that **many federal/state contracts haven't trickled down to truly local builders**, meaning money that could have stayed in WNC often flows outward.

Small Business & Workforce

- The Appalachian Regional Commission awarded **\$3.5 M** to a local business recovery fund to deploy loans up to \$100,000 to small businesses seeking to rebound — a strong local complement to federal aid.
- More than **36,000 disaster-related unemployment claims** processed and **\$96.6 M** paid in employment benefits to impacted workers statewide, with significant intensity in WNC communities.

Emergency & Health Services

- Emergency responders logged **+28–40% overtime** in the weeks after Helene.
- Health services saw **65–70% surge demand**, stretching local capacity.

Faith & Nonprofits

- Local nonprofits and faith-based groups became primary shelter and aid hubs, providing massive volunteer hours and essential services while mainstream funding lagged.

Tourism Workers

- Jobs ↓15.6%; lodging revenue ↓15%; rentals ↓32% — tourism is slow to rebound without stronger business supports.

Bottom Line:

Flood, wind, and tornado damage hit every sector. Local contractors and businesses should



have seen more recovery contracting, workforce reinvestment, and job growth — but much money goes out of the region or waits in reimbursement queues, leaving the entire economy needing to be rebirthed instead of simply repaired.

Reform: Contract equity rules that prioritize local firms and workers when disaster recovery funds are spent.

8. Core Takeaways

- **~\$59 B** in damage; **~75% unpaid** after 18 months.
- Only **~0.6%** of damaged homes repaired/some rebuilt via targeted programs.
- **9 tornadoes** struck WNC, adding to flood and wind damage.
- Federal aid has been slow and uneven — contractors and counties are still fighting for what's owed.

Redneck Housing Relief Voice:

"Helene didn't just wash out roads and homes — she laid bare how recovery dollars flow. Folks here are still waiting on checks, still chasing jobs, still trying to rebuild with equipment parked outside town. We deserve the same shot at rebuilding as anywhere else, including the local economy — This begins with "THE CLEAN-UP" and the money ought to stay closer to home when the journey begins, immediately kicking-off local economic progress. This is possible if immediate government funding was made available to local General Contractors and Developers to keep progress fast-tracked. Upon completion of Fema Damage Assessment 40% made easily available within 30 days. Prime contracts would then be attainable for local General Contractors who could still use out of state contractors as Sub Contractors (instead of vice-versa) keeping more money in the local economy. This is impossible in today's world for locals because the active predetermined government contracts are paid through reimbursement so you have to be able to foot the bill for months ."

-Redneck Housing Relief

Official Sources & Documentation

- NC Helene Recovery Dashboard — State Auditor (SOS data)
- Helene recovery funding gaps and expenditures — NC recovery office reports
- NC Commerce recovery milestones and unemployment benefits data
- Federal and state block grant awards and allocations
- Disaster recovery contract awards including out-of-state contractors

