



10 STEPS TOWARD RECOVERY

Hurricane Helene Response and Recovery

Step 1

Report all damage to your insurance carrier including any additional damage you discover after your initial claims submission.

- Most FEMA programs are designed to fill remaining gaps that aren't covered through insurance, which means you must demonstrate either denial or limitations in coverage. Therefore, getting a response from your insurer is a critical piece of the eligibility determination process for many federal assistance programs.
- Notify your insurance carrier of your claim and provide photos of damage and impacts (preferably before cleanup activities begin); include reference points or measurements and any records of pre-disaster condition.
- Report supplemental claim information, even if it wasn't in the initial submission. Often, it takes time to discover damage, so it's normal to report later upon finding other damage.
- North Carolina Association of County Commissioners' (NCACC) County Risk Group is available to provide advice on the claims process. Email Director of the NCACC County Risk Group Charlie Eaton at charlie.eaton@ncacc.org.

Step 2

Take time to address your own needs.

- As counties remain focused on community recovery efforts, county officials, staff and their loved ones have also endured significant personal losses due to Hurricane Helene. Given the importance of taking care of oneself to continue to care for others, it's critical to take time to apply for FEMA's Individuals and Households Program (IHP). FEMA's Individual Assistance programs provide money and direct services to eligible individuals and households affected by disaster who have uninsured or underinsured necessary expenses and serious needs.
- Click [here](#) for a fact sheet to learn more about the IHP. Applicants may register for individual assistance by going to a Disaster Recovery Center, visiting [DisasterAssistance.gov](https://www.DisasterAssistance.gov), downloading the FEMA mobile app or calling the FEMA helpline at 800-621-3362 to apply for aid.
- The Disaster Distress Helpline (DDH) is the first national hotline dedicated to providing year-round disaster crisis counseling. This toll-free, multilingual, crisis support service is available 24/7 to all residents in the U.S. and its territories who are experiencing emotional distress related to natural or human-caused disasters. Call the DDH at 1-800-985-5990 or click [here](#) for more information.
- The Hope4NC Helpline is a crisis counseling program that offers immediate support and crisis counseling services for responders and volunteers providing Hurricane Helene disaster response. Call the Hope4NC helpline at 1-855-587-3463 or click [here](#) for more information.



Step 3

Review FEMA's page for North Carolina Hurricane Helene ([DR-4827-NC](#)) for a map of disaster-designated areas, eligible categories of federal assistance and more.

- Counties in the entire disaster area are eligible for FEMA Public Assistance (PA) categories A&B, and their residents are eligible for Individual Assistance. A group of harder hit counties are eligible for additional public assistance categories A-G. Click [here](#) to access a map of designated counties.
- The FEMA [Disaster 4827](#) page also includes Disaster Recovery Center locations and information on how eligible residents can apply for Individual Assistance.
- Click [here](#) to access the North Carolina Department of Public Safety Helene resource page and see the section titled "Assistance for Governments and Private Non-Profits."
- Click [here](#) for a brief overview of the FEMA Public Assistance program provided by the Congressional Research Service.
- Click [here](#) to access FEMA's most recent Public Assistance Program and Policy guide, which defines FEMA's PA program and its policy and procedural requirements.

Step 4

Learn more about FEMA's Housing Programs.

- FEMA can help homeowners and renters who can't return to their home because it was damaged by Hurricane Helene. The first step in receiving housing assistance is to apply for individual assistance by going to a Disaster Recovery Center, visiting [DisasterAssistance.gov](#), downloading the FEMA mobile app or calling the FEMA helpline at 800-621-3362. The quickest form of help may be financial assistance to pay for rent, temporary hotel or motel stays, or reimbursement of out-of-pocket hotel costs.
- FEMA authorized Direct Temporary Housing Assistance for 25 counties in the disaster impacted areas in western North Carolina may provide an interim solution for survivors' permanent housing needs. The program provides safe, secure housing to eligible disaster survivors who have no other temporary housing solution and for whom financial assistance is insufficient to meet the need. Click [here](#) for more information on FEMA's Direct Temporary Housing Assistance for Helene survivors in North Carolina.

Step 5

Keep open lines of communication with your North Carolina Division of Emergency Management Western Branch Public Assistance contacts.

- Click [here](#) for contact information for your Public Assistance representative.

Step 6

Appoint a records retention leader to create organized, accessible and shared file folders for disaster-related documentation.

- Keep meticulous and organized records and prepare to communicate project details as recovery progresses and FEMA assignments change.



Step 7

Review federal procurement requirements and justification needed for contracts procured non-competitively.

- Click [here](#) to review FEMA procurement resources, including a [grant provisions guide](#) and a [fact sheet](#) to avoid common procurement mistakes.
- Click [here](#) to access a blog on performing a cost or price analysis under the federal Uniform Guidance, provided by the UNC School of Government (SOG).
- Click [here](#) to access a blog on non-competitive procurement under federal Uniform Guidance using the emergency or exigency justification for noncompetitive procurement, provided by the UNC SOG.
- Click [here](#) to access Helene recovery resources and templates provided by the UNC SOG.
- Keep funding agreement, contracts, all invoices, receipts, inventory control and maintenance records.
- Document the procurement process for all contracts and provide a procurement policy in the grants portal.
- Utilize North Carolina's electronic vendor portal and check www.SAM.gov to ensure your vendor is in good standing with the federal government (i.e., not suspended or debarred).

Step 8

Develop a cash management plan and get Board approval for budget disaster response costs.

- Consider increasing the limit of its delegated authority to the mayor, board chair or manager to execute contracts on behalf of the unit.
- Keep an eye out for a new disaster cash loan program funded in [SL 2024-51](#), which is designed to assist local governments and state agencies with cash flow management while awaiting federal reimbursement.
- Consider using State and Local Fiscal Recovery Funds (SLFRF) funds for immediate disaster-related expenses.
- Click [here](#) for the U.S. Treasury's summary of disaster-related eligible uses -guidance.
- Click [here](#) for a blog on using SLFRF funds for disaster-related expenses, provided by the UNC SOG
- Consider applying for a FEMA Community Disaster Loan, which provides operational funding to help local governments that have incurred a significant loss in revenue due to a major disaster. Click [here](#) to access Community Disaster Loan program information and a fact sheet.
- Click [here](#) for a blog on budgeting for FEMA reimbursements provided by the SOG.
- Click [here](#) for a sample Grant Project Ordinance provided by SOG.



Step 9

Know your options when seeking additional capacity support.

- Carefully vet disaster management contractors and check references.
- Be strategic about your evaluation criteria — especially how you prioritize qualifications and low-cost to ensure fair and open competition.
- Follow required procurement standards and check www.SAM.gov to ensure the vendor is in good standing with the federal government (i.e., not debarred or suspended).
- Check in with your regional Councils of Government regarding services and support offered in your region. Click [here](#) to access a map and contact information for North Carolina's Regional Councils of Government.
- Request mutual aid and other needs via WebEOC. Click [here](#) to access a blog on mutual aid provided by the SOG.
- Click [here](#) to read a blog on hiring retired local government staff to aid in Helene response, provided by the SOG.
- Email helenerecovery@ncacc.org to report unmet county staffing needs to the NCACC.

Step 10

Make sure county staff are aware of new fee prohibitions enacted in SL 2024-51.

- Prohibited fees include building permit application fees, building inspection fees, certificate of occupancy fees, zoning fees and other development approval fees.
- The legislation applies to applications for the issuance of a permit dated on or after Sept. 28, 2024, and expires Dec. 31, 2024. Click [here](#) for the "Planning and Permitting Aspects of Helene Recovery Legislation" blog provided by the SOG.