



North Carolina Hurricane Helene Homeowner Resources

Updated 10/15/24

The devastation from Hurricane Helene has impacted communities of all sizes and types in North Carolina. CAI supports those communities recovering from this deadly storm and working to remove physical hazards in the way of recovery efforts. CAI has gathered the below information on current state, local, and federal resources to assist with the difficult task of rebuilding and recovering, online at: <https://www.caionline.org/disaster-recovery-resources/>.

FEMA continues to prioritize recovery efforts, including search and recovery, shelter, power, water, and other critical resources for hospitals, first responders, and those with life-threatening circumstances.

IMMEDIATE DEBRIS REMOVAL

North Carolina Updated Disaster Declaration Highlights Debris Removal for Community Associations

Debris removal has been approved for Emergency Protective Measures (Category B)

Emergency protective measures conducted before, during, and after an incident are eligible if the measures:

- Eliminate or lessen immediate threats to lives, public health, or safety; OR
- Eliminate or lessen immediate threats of significant additional damage to improved public or private property in a cost-effective manner.

Community associations must work with the local municipal authorities to coordinate debris removal on public and private roads. All public and private roads should be covered under the local municipal debris removal efforts. **It is important to note that community associations will not be reimbursed by FEMA or the locality for debris removal. The community MUST allow the locality to remove the debris (on both private and public roads).**

For private roads, communities will be required to:

- (a) Authorize the locality to remove the debris
- (b) Indemnification FEMA and the locality from claims raised by debris removal.

NOTE: Communities seeking FEMA support for debris removal MUST work with their local municipality. FEMA does not provide money to community associations for debris removal. FEMA provides support and funding to the local municipality.



Common Area Critical Infrastructure Repairs

Community Association Critical Repairs of Common Area Infrastructure: Once communities move to phase II of recovery – following efforts related to life-safety – communities should:

- For removal of debris in and out of the community, that is considered life safety, contact the local municipality and coordinate debris removal.
- For other issues, not life threatening:
 - Contact your insurance carrier to explore coverage.
 - Contact the U.S. Small Business Association to inquire about low interest disaster loans and/or grant programs - <https://www.sba.gov/funding-programs/disaster-assistance/hurricane-helene>
 - Contact the North Carolina Dept. of Public Safety - <https://www.ncdps.gov/our-organization/emergency-management/hurricane-helene#Safety-8279>

Individual Homeowner Resources

FEMA can provide individual assistance to condo owners and homeowners of housing cooperatives and single-family homes for their owner-occupied units in federally declared disaster areas.

However, FEMA will not help with damaged common areas or items that are the responsibility of the condominium association, housing cooperative, or homeowners association. Homeowners who rent out their units may not be eligible for FEMA assistance.

To qualify for FEMA assistance, you must:

- Be a U.S. citizen, non-citizen national, or qualified non-citizen
- Provide proof of identity and occupancy
- Provide proof of ownership for your home
- Have a primary residence in a disaster area that you can't access or live in
- Have no insurance or have filed a claim that doesn't cover all your losses

You can apply for FEMA assistance by: Visiting [DisasterAssistance.gov](https://www.disasterassistance.gov), Using the FEMA mobile app, Calling the FEMA helpline at (800) 621-3362, and Visiting a Disaster Recovery Center.

You can expect FEMA assistance to last for up to 18 months after the disaster declaration, but it may be extended in some cases.



State Resources

North Carolina State Information and Resource Pages:

- North Carolina Department of Public Safety Hurricane Helene Resources Page- <https://www.ncdps.gov/our-organization/emergency-management/hurricane-helene>
- North Carolina Board of Elections Information Page- <https://www.ncsbe.gov/voting/upcoming-election/helene-recovery-and-voting>
- North Carolina Department of Insurance Hurricane Helene Information Page- <https://www.ncdoi.gov/hurricane-helene-response-and-recovery>
- North Carolina Department of Health and Human Services Hurricane Helene Resources Page- <https://www.ncdhhs.gov/assistance/hurricane-helene-recovery-resources>

List of counties included in Governor Cooper’s Major Disaster Declaration (click for designated website with disaster resources/updates, if available): Alexander, [Alleghany](#), [Ashe](#), Avery, [Buncombe](#), [Burke](#), [Caldwell](#), [Catawba](#), Clay, [Cleveland](#), [Gaston](#), [Haywood](#), [Henderson](#), [Jackson](#), [Lincoln](#), [Macon](#), [Madison](#), McDowell, Mecklenburg, [Mitchell](#), [Polk](#), Rutherford, Swain, [Transylvania](#), Watauga, [Wilkes](#) and [Yancey](#)

How to Apply for FEMA Assistance Press Release: <https://governor.nc.gov/news/press-releases/2024/09/29/how-apply-fema-assistance-after-hurricane-helene>

Federal Resources

FEMA-designated disaster areas in North Carolina:

<https://www.fema.gov/disaster/4827/designated-areas>

FEMA has an information page for each state impacted by Hurricane Helene with a map showing the areas recognized as disaster areas:

- Alabama- <https://www.fema.gov/disaster/3618/designated-areas>
- Florida- <https://www.fema.gov/disaster/3615/designated-areas>
- Georgia- <https://www.fema.gov/disaster/3616/designated-areas>
- North Carolina- <https://www.fema.gov/disaster/3617/designated-areas>
- South Carolina- <https://www.fema.gov/disaster/3619/designated-areas>

FEMA also has a general landing page for Hurricane Helene with links to relevant resources and state agencies: <https://www.fema.gov/disaster/current/hurricane-helene>.

Federal Disaster Assistance Resources: <https://www.disasterassistance.gov/>

This document will continue to be updated as additional information and new resources are made available.