



North Carolina *Inclusive* Disaster Recovery Network (NCIDR)

POLICY PLAYBOOK

A Framework for Inclusive Disaster Recovery and Community Resilience
Version 1.0 (Full Pilot) – Draft: 4/21/2026

About this Playbook

Why are we creating the Playbook?

The Playbook is a place to document the problems communities face when disasters strike and what's needed to address them at a policy level. Many of the lessons we learn are later lost between disasters as priorities, public servants, and organizational leaders come and go. We want to both ensure continuity of knowledge between disasters and chart a path forward towards a more resilient future.

Our focus is on public policy (legislative – passing laws, regulatory – how laws are implemented and enforced, and administrative – how existing programs are designed). In a few cases, we also include recommendations for organizational policies where it would make a meaningful difference if they were widely adopted (e.g. how nonprofits deliver services, or implementation or oversight for existing law).

Each section of the Playbook is drafted in partnership with subject matter experts from within the North Carolina Inclusive Disaster Recovery Network (NCIDR). **The recommendations within the Playbook do not necessarily represent the consensus of the Network, but rather are offered as framework for discussion about advocacy.**

Who is the Playbook for?

The Playbook is primarily for **advocates, policymakers, and decisionmakers**. It is not intended as a guide for individual survivors.

How is the Playbook structured?

The Playbook is designed as a **modular document**, with each section focused on one facet of public policy. While each section will look a little different, here is a basic outline:

1. **Executive Summary:** Three bullets to entice readers.
2. **The Baseline Problem (Pre-Disaster):** Disasters don't just create new problems; they amplify existing disparities and gaps in our systems.
 - a. **Status Quo:** The current state of the policy area.
 - b. **Existing Vulnerabilities and Disparities:** Who and what is at risk.
3. **The "Disaster Multiplier" Effect:** How do disasters make existing problems worse?
 - a. **Immediate Impact:** What happens in the first 72 hours?
 - b. **Compounding Failures:** How does this problem bleed into other areas?
 - c. **Data/Evidence:** Stats or a brief case study from a previous disaster.
4. **Policy Gaps and Barriers:** What's not working how it should? What hinders recovery?
 - a. **Administrative, Regulatory, and Capacity Hurdles:** What slows down progress?
 - b. **Funding Gaps:** Where does the money run out or get stuck?
5. **Opportunities and Recommendations:** Who can do what to make things better?
Depending on the section, these are grouped by jurisdiction (organizational, local, state, federal), by actor (administrative, legislative, judicial), and by degree of difficulty (easy, short-term wins to hard, long-term goals).
6. **Learn More:** References to more extensive reports, case studies, or model legislation.

How will the Playbook grow and change?

With feedback from our members, we've decided that our first step should be creating simple, accessible policy briefs (2-4 pages, with visuals). We also want to develop more in-depth policy memos (5-7 pages) or comprehensive technical discussions (7+ pages) for audiences who need more detail. In this version, we're trying to get the content right.

The rest, including a more visual design, will come later.

We know that many policy areas intersect and overlap, especially in disasters. It's one of the meanings for *inclusive* in the name of our network, the inclusion of multiple perspectives in discussions and multiple priorities in the solutions we seek. We'll eventually outline a set of policy recommendations for advocates to work on that intersect with many or all of these issues. For now, we want to get the basics down.



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Template

Executive Summary

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The Baseline Problem

Disasters don't just create new problems; they amplify existing disparities and gaps in our systems. What's the current state of the policy area? Who and what is at risk?

The "Disaster Multiplier" Effect

Immediate Impact

Compounding Failures

The Data Story

(Data Callout:)

Policy Gaps and Barriers

What's not working how it should? What hinders recovery?

Opportunities and Recommendations

Organizational

Local

State

Federal

Learn More

References to more extensive reports, case studies, or model legislation



Childcare

Developed in partnership with MDC Educational Equity Team and the National
Emergency Childcare Network
Updated: 3/11/2026

Executive Summary

1. Childcare is essential community infrastructure for North Carolina's economy, yet disasters like Hurricane Helene cause severe disruptions—such as the damage or closure of over 800 centers—that threaten child safety, parental employment, and small business stability.
2. Effective disaster recovery requires local responders to integrate childcare data into emergency plans, including pre-identifying facility locations and establishing temporary childcare hubs with unified communication systems.
3. State and federal policy must prioritize flexibility and funding by expediting emergency licensing, providing direct cash assistance to families, and ensuring childcare facilities are explicitly eligible for small business rebuilding grants.

The Baseline Problem

The North Carolina Department of Health and Human Services reports that over 200,000 children spend part or all of their day in regulated childcare arrangements. A even larger population of children may be in informal or unlicensed settings. Overall, North Carolina has one of the highest rates of working parents with young children compared to the national average, making childcare critical community infrastructure. Our local economies depend on childcare to ensure that children are have quality early educational opportunities and that parents can participate fully in their jobs to earn needed income for their families. Many childcare providers are themselves small businesses.

And yet, despite the importance of childcare to families and the economy, over half of all Americans live in a childcare desert, especially families in the lowest-income neighborhoods. Furthermore, low-wage workers need childcare during evening, weekend, or night shifts, even though most childcare providers operate during standard day shift hours from 9:00 – 5:00 PM.

The "Disaster Multiplier" Effect

Disasters severely disrupt childcare, threatening child safety, family economic stability, and community function, requiring robust disaster preparedness plans from local, state and national governments. Following a major disaster such as a wildfire or a hurricane, many, if not all, childcare centers that are damaged or within the local area of the disaster will close, at least temporarily. Some childcare operators, whether licensed or unlicensed, may end up closing permanently if their facility is damaged beyond repair or the disruption to their business revenue is large enough that they have to seek alternative employment to support their livelihoods.

When parents have no childcare, it becomes difficult to work and earn a living. And without work, many families will lose income, suffer from disaster-related job loss, and in some situations, become homeless in the long-term recovery of a disaster. **An inclusive disaster recovery supports children, parents and childcare providers.**

The Data Story

(Data Callout: More than 200 facilities in the 25 major disaster counties in Western North Carolina were impacted by Hurricane Helene, with 55 centers experiencing severe damage that prevented them from reopening (North Carolina Department of Health and Human Services). RTI International reported 800 childcare centers that were disrupted due to Hurricane Helene.)

Opportunities and Recommendations

There are several state, and administrative policy solutions that can ensure that childcare providers are connected during blue-skies times, have standardized emergency response plans, and have the systems in place to respond and rebuild rapidly during disasters.

Organizational

1. **Standard Emergency Preparedness Plans:** Childcare facilities can mirror their emergency preparedness plans to the Division of Childcare and Early Education (DCDEE) emergency plans.
2. **Coordinated Staffing Pool:** Childcare facilities can coordinate staff and volunteers to provide capacity to disaster-impacted areas.

Local

There is a wealth of data that local emergency responders can leverage to identify priority areas where children have limited access to assistance, which should be incorporated into their emergency response plans.

1. **Pre-identify and dispatch to priority sites:** Emergency responders can leverage data from Medicaid, Social Security, schools, and disability services to identify areas in their community where childcare centers are located. This information helps emergency responders prioritize their efforts.
2. **Designate temporary childcare hubs:** Local emergency responders, schools and childcare facilities can designate central locations to open for free emergency childcare during disasters.
3. **Unified communications messaging:** Local emergency responders can develop a single landing page and emergency alert system that provides information about open sites, hours, transportation, and disability accommodations.

State

1. **Issue emergency licensing flexibility:** Strict state licensing requirements for childcare facilities create significant barriers to emergency response and rebuilding efforts, making it difficult to establish flexible care options and secure funding for reconstruction after disasters. While this oversight is important to ensure the safety and wellbeing of children, elected officials can ensure disaster response policies allow for expedited childcare certification processes immediately following disasters to fill time-sensitive gaps.
2. **Issue temporary emergency licensing for family, friend, and neighbor (FFN) care givers:** State legislators can authorize the North Carolina Division of Child Development Early Care and Education to issue a temporary license to family, friend and neighbor care givers during times of disaster. The authorization can open the opportunity for family friend and neighbor caregivers to use a childcare voucher that is issued to parents for childcare.
3. **Cash assistance for families:** Money that goes directly to families allows them the most flexibility to decide where and how to get childcare, including Family, Friend, and Neighbor care arrangements that is common in rural communities.
4. **Rebuild childcare facilities:** When legislators appropriate funding to support small businesses, these programs often overlook childcare facilities. Any grant or forgivable loan programs for small businesses should be designed to explicitly include childcare facilities.
5. **Cross-agency information sharing:** Create data-sharing agreements across state and local agencies citing allowable exceptions for emergency operations in HIPAA and FERPA as needed to ensure that response agencies know where children are so they can prioritize resources.

Federal

1. Congress can appropriate supplemental funds for childcare through the Child Care and Development Fund program managed by the Administration for Children & Families to disaster-impacted communities.

Learn More

1. <https://www.ednc.org/lessons-learned-in-early-childhood-response-recovery-relief-and-resilience-building-after-helene/#h-strengthening-systems-building-family-resiliency>
2. <https://capita.org/adapting-north-carolinas-child-and-family-serving-systems/>
3. <https://childcaredeserts.org/>



Communications Access

Developed in partnership with AtkinsRéalis and the North Carolina Division of Services
for the Deaf and Hard of Hearing
Updated: 04/17/2026

Executive Summary

1. While federal laws mandate communication access for people with disabilities and limited English proficiency, state and local governments often struggle with compliance due to budget constraints and competing operational demands.
2. Disasters act as a multiplier for these barriers, as power and internet failures can disable automated translation tools, and inaccessible services prevent marginalized residents from rebuilding their lives.
3. To ensure inclusive safety, agencies must move beyond reactive measures by pre-positioning accessibility contracts, stocking regional "go-kits" with physical tools like writing boards and amplification devices, and hiring experts from affected communities to lead emergency management efforts.

The Baseline Problem

Communications access prevents discrimination against people with disabilities and individuals with limited English proficiency by providing services like translation, interpretation for spoken and signed languages, captioning, assistive listening devices, and screen reader compatible websites and documents). All units of government must comply with existing laws and implementing regulations in their regular and emergency operations as required by the Americans with Disabilities Act, Title VI of the Civil Rights Act of 1964, Section 504 and 508 of the Rehabilitation Act of 1973, Section 1557 of the Affordable Care Act, and the Plain Writing Act of 2010, among others. Despite federal regulations, cash-strapped and capacity-strained local and state governments may cut communications access line items from their budgets and may neglect their duties among competing demands on staff time.

The "Disaster Multiplier" Effect

When disasters disrupt critical lifelines like power and telecommunications, communications access is not only limited to people with functional needs – having multiple ways of sharing and receiving information becomes a matter of life and death for everyone. As just one example, many announcements go out over the radio, which

excludes people with hearing loss from receiving information like where to find food, water, showers, and other safety related protocols. And in the recovery phase, lack of communications accommodations in program announcements, services, applications, and appeals processes creates barriers that mean some people can rebuild their lives while others are left behind.

(Data Callout: The North Carolina Division of Services for the Deaf and Hard of Hearing projects that by 2024, 1 in 4 North Carolinians will be diagnosed with a hearing loss. North Carolina is one of only two states with an Emergency Preparedness Coordinator in their governmental agency for the Deaf. According to the American Community Survey, over 12% of North Carolinians speak a language other than English at home.)

Opportunities and Recommendations

Communications access is already the law, but a government's capacity to fulfil these legal duties, including compliance with all applicable civil rights laws, requires steady investments in and enforcement of communications access across all phases of the disaster cycle – including planning during blue-sky times. Government agencies can require their non-governmental partners to comply with relevant federal regulations through the contracting process or encourage best practices in informal arrangements, such as in their work with Voluntary Organizations Active in Disaster (VOADs).

Planning and Operations

1. **Budget for Communications Access:** All government agencies must add line items to their standard operating budgets to allocate sufficient funding for accommodation services.
2. **Pre-Position Contracts:** Communications access services, such as live captioning, can be performed by qualified agency employees, through memoranda of agreement other agencies, or through contracts with vetted firms. Having a plan in place ahead of an emergency ensures timely deployment.
3. **Trained Responders:** Ensure all personnel (staff or volunteer) have received the proper training to use communication access tools and materials provided by the NC Division of Services for the Deaf and Hard of Hearing.
4. **Accessibility Tools:** Ensure that all local Emergency Management departments stock updated equipment to deploy regionally that include: personal amplification devices or listening devices; writing boards; screen readers and magnifiers; chargers for phones, hearing aids, and cochlear implants; have clear signage with pictograms and large text. Tools and materials should be housed within the local emergency management “go-kit.”

5. **Information and Technology Distribution:** Ensure that the training materials and tools are distributed during noncrisis periods so that responders know what to do and where to find information during an emergency.

Alert Methods

1. **Notification of Accommodations:** Add a clause in all event, meeting, and local and statewide press conference announcements that accommodations are available, especially if services like interpretation or captioning have already been confirmed.
2. **Multilingual Broadcasts:** Live broadcasts on television should provide multilingual communication options that encompass relevant spoken and signed languages. ASL interpreters should be shown fully on the screen and should remain a standard size for clear view, either next to the speaker or using picture-in-picture. Captioning should also be standard.
3. **Plain Language Alerts:** Information sent out to the public should use plain language and should be shared using sound, print and visual tools *together*. This should include pairing voice or radio alerts with text or email alerts; creating flyers in large print and Braille; using captioned videos on websites or social media.
4. **Adapted Weather Radios:** Ensure people with disabilities have access to devices that transmit real-time weather alerts from the National Weather Service via sound, visual cues, or tactile vibrations. These adaptations ensure that individuals who are deaf, hard of hearing, or have low vision can still be alerted to severe weather events and emergencies, even during power outages.

Systemic Solutions

1. **Identify Team Leads:** Designate a Communications Access Team Lead position regionally, to ensure training, materials, and access to the proper tools are consistent across the state.
2. **Hire Experts:** Hire Deaf, DeafBlind, and Hard of Hearing people as part of the planning team. Hiring Deaf people into local, state, federal and other emergency management agencies means communications access is always going to a first thought, not a last thought. Their expertise can be used to shape future efforts.
3. **Enforce Mandates:** Ensure all local Emergency Management departments (and/or other state regulated emergency response entities) comply with state and federal regulations. Legislators can enact accountability measures and coordinate with Team Leads to ensure compliance.

Learn More

1. [Communication Resources for Emergency Responders](#)

2. FEMA Protocols: [Alerting People with Disabilities and Access and Functional Needs](#)
3. National Association of the Deaf (NAD): [Position Statement on Accessible Emergency Management for Deaf and Hard of Hearing People](#)
4. [Turn closed captions on: Why Gen-Z loves subtitles on movies, shows and TikToks](#)



Community-Development Block Grant for Disaster Recovery (CDBG-DR) Programs

Developed in partnership with Pisgah Legal Services and the National Low Income
Housing Coalition
Updated: 04/06/2026

Executive Summary

1. Community Development Block Grant-Disaster Recovery funds are federal, flexible grants provided by Congress through the Department of Housing and Urban Development to states and local governments for long-term recovery after a presidentially declared disaster.
2. These funds are intended to help communities rebuild, but the complexity of the application process coupled with the documentation required creates unnecessary barriers to individuals already struggling.
3. Even when communities are able to submit the required documentation in full, the funds still take years to actually reach survivors due to the faulty design of this program.

Policy Gaps and Barriers

Historically, many legal and program design issues prevent survivors — particularly members of vulnerable populations — from fully accessing the benefits of the Community Development Block Grant-Disaster Recovery (CDBG-DR) and other recovery funding. Understandably, funds are often limited and are unlikely to fully meet the housing needs created and exacerbated by a major disaster. But applicants often struggle when faced with rigid eligibility and documentation requirements, especially where disasters have led to lost or destroyed documents. Other barriers include complex application processes, property title issues, insurance disputes, and contractor fraud, all of which can delay or prevent recovery.

People with disabilities are especially vulnerable to restrictive program requirements. North Carolina has done a good job with their past thorough analyses of the housing and civil rights needs of disaster survivors, and it must remain committed to addressing these needs in communities particularly vulnerable after a disaster. This commitment reflects laws set out in the federal Fair Housing Act, Section 504 of the Rehabilitation Act of

1973, Section 109 of the Housing and Community Development Act of 1974, and the Americans with Disabilities Act of 1990.

Without adequate legal services, many impacted residents risk being left behind. **CDBG-DR program policies should not hinder survivors who need their homes repaired.** The following proposed policy recommendations address these historical barriers to assistance and comply with current Stafford Act and CDBG-DR guidance.

Due to a variety of factors, the speed at which federal funds go from Congress to disaster survivors can vary based on capacity of state and local governments to run the program, program design, and other external factors. A [HUD-funded study](#) of CDBG-DR timelines found that, on average, funds take around 3.2 years from the date that Congress approved funds for housing recovery activities are completed. A contributing factor to this delay is the design of the federal program itself. Because the program is not permanently authorized by Congress, program rules must be rewritten every time Congress approves funds under the program. **These lack of consistent program rules can prevent state governments from pre-planning for long-term recovery before a disaster occurs.**

Opportunities and Recommendations

State: Disaster Legal Services

1. Legal services are a critical component of comprehensive disaster recovery. **By integrating legal aid into recovery assistance programs and funding, like the Community Development Block Grant-Disaster Recovery (CDBG-DR) program, North Carolina will ensure that disaster-affected individuals and families can access the resources they need to rebuild their homes and lives.**

State: Program Design

1. **Expand Proof of Occupancy Eligibility:** The state can expand its list of accepted documents showing the address of the impacted property as Proof of Occupancy by an applicant at the time of a disaster to include: utility bill; employer's statement; bank or credit card statement; driver's license, state-issued identification card, or voter registration card; public official's document; medical provider's bill; social service organization documents; Affidavits of Residency or other court documentation; local school documents (must include the child's disaster-damaged residence and name of the applicant or co-applicant); and/or a letter prepared after the disaster by a mobile home park or manager confirming occupancy at the time of the disaster.

2. **Expand Proof of Ownership Eligibility:** The state can expand its list of **accepted documents as proof that an applicant is an owner of the impacted property** to include: deed or official record; life estate/trusts; mortgage documentation; homeowners insurance documentation; property tax receipt or bill; manufactured home certificate or title; letter prepared after the disaster from a mobile home park owner or manager or public official. In the event an applicant cannot provide any of the forms of documentation listed above and is an owner via heirship (in other words, a part owner of family property), a notarized, self-declarative statement should be accepted.
3. **Expand Proof of Storm-Related Damage:** All properties located within the HUD or State-identified Most Impacted or Distressed (MID) areas should be automatically accepted as having sustained storm-related damage.
4. **Duplication of Benefits (DOB):** The Stafford Act prohibits duplication of benefits to prevent survivors from receiving multiple forms of aid for the same loss, but CDBG-DR funds operate as assistance of last resort and allow limited flexibility in DOB calculations. Because CDBG-DR often arrives years after a disaster, survivors may struggle to document how earlier funds were use, especially when facing contractor fraud or having to divert repair funds to essential expenses. In those cases, **the state should consider DOB requirements with flexibility, whenever possible, and should consider offering forgivable loans to cover DOB calculations or payment plans.**
5. **Property Taxes:** A common barrier to accessing CDBG-DR funds is delinquent property taxes, which often occur after disaster-related financial hardship. Because CDBG-DR cannot be used to pay overdue taxes or mortgages, homeowners may be blocked if municipalities require taxes to be paid in full before issuing permits. When formal payment plans aren't available, **the state should allow homeowners to move forward in the program if they can show they are making consistent payments into a savings or escrow account dedicated to resolving the tax debt.**
6. **Multifamily Construction and Repair Program:** After Tropical Storm Helene hit North Carolina, the rental housing stock was devastated. In Helene's disaster-declared counties, 40.8% of households earned less than 80% of the area median income (AMI), so affordable housing was already a key issue for this population. In WNC, 55.4% of low-income households were paying more than two-thirds of their income for rent. Public housing authorities served only 2% of residents in that region. What WNC experienced is not an unusual housing situation and is emblematic of the additional barriers to recovery that people with low incomes have to overcome. CDBG-DR programs should **dedicate funding to multifamily**

housing construction and repair, as affordable housing shortages are widespread across North Carolina and often overlooked in disaster recovery planning

State: Invest in Disability Integration

North Carolina, in its administration of any CDBG-DR program, should take proactive steps to ensure recovery is equally accessible to all survivors with disabilities and should incorporate the following recommendations in its action plans:

1. Hire a dedicated 504 Coordinator.
2. Designate disability navigators to serve as case managers who receive additional training to understand the unique challenges that applicants with disabilities must navigate and are prepared to assist those applicants with those challenges.
3. Whenever possible, use accessible language in all program forms and provide additional assistance for applicants who meet the criteria for low or no literacy.
4. Develop clear policy and procedure for an applicant to request and receive accessible housing.
5. Develop clear policy and procedure for an applicant to request and receive accessible housing. This policy should include an individualized assessment to ensure that housing meets the needs of the individual's disabilities and is not a "one size fits all" approach.
6. Develop a clear procedure and policy through which an applicant can request and receive reasonable accommodation. This procedure should comply with the Fair Housing Act, including any guidance issued by HUD and DOJ. It should also include clear timelines for program decisions and an appeal process that ensures review from those not involved in the initial determination.
7. Mandate that general contractors follow Uniform Federal Accessibility Standards when building homes or when ordering/modifying mobile home units.
8. Require regular construction inspections for individual and multifamily homes to ensure adherence to these standards before, during, and after construction

Federal

1. **Support CDBG-DR Funding:** Because CDBG-DR is currently funded by Congress via independent special spending bills, funding under the program for states and localities impacted by disasters can be unpredictable. As a result, federal lawmakers must remain consistently aware of what needs exist and are necessary after a disaster to ensure that that attention is kept on the need for Congress to pass spending bills with adequate assistance for the disaster-impacted area.
2. **Support the [Reforming Disaster Recovery Act](#):** The Reforming Disaster Recovery Act is a bill in Congress to permanently authorize the CDBG-DR Program, removing various unnecessary steps in getting funds to disaster impacted areas

quickly and creating important safeguards and tools to ensure that federal disaster recovery and rebuilding efforts reach all impacted households, including those with the lowest incomes. The bill has been introduced in multiple congresses with significant bipartisan support. The bill had been previously passed by the House of Representatives in 2019, and again as part of the National Defense Authorization Act in 2023, it passed the Senate in 2025 and 2026. The past several HUD administrators—both Democratic and Republican—have supported the move.

Learn More

1. <https://www.gao.gov/assets/gao-25-107743.pdf>
2. <https://ncbudget.org/north-carolinas-cdbg-dr-action-and-what-you-can-do/>
3. https://nlihc.org/sites/default/files/Reforming_Disaster_Recovery_Act.pdf



Debris Removal

Developed in partnership with Southern Environmental Law Center

Updated: 02/09/2026

Executive Summary

1. Disasters can create large amounts of debris, ranging from downed trees and building materials to oil tanks containing hazardous waste and personal property such as cars and appliances.
2. Debris removal must begin quickly after a disaster for reasons of public safety and public health, essential service restoration, and for a community's emotional wellbeing.
3. Responsibility for debris removal is divided between local, state, and federal government, and an understanding of who pays for and performs each task is essential for coordination and a smooth recovery.

The Baseline Problem

North Carolina is increasingly vulnerable to disasters due to a combination of aging infrastructure, rapid development in high-risk areas, and the increasing intensity of climate-driven events in areas that are not built to sustain disasters. Recent rollbacks in building code standards and the removal of regulations that protected wetlands from development have left houses increasingly vulnerable to wind and flood damage, which exacerbates debris post-storm.

The "Disaster Multiplier" Effect

Immediate Impact

When disasters strike, the debris they leave behind can compound harm if not removed quickly, safely, and equitably. In the immediate aftermath of a storm, blocked roads delay emergency aid, and fallen power lines, sharp objects, or unstable structures pose serious hazards. Debris removal is not just about clearing the way after a disaster; it is about ensuring communities can recover quickly, safely, and sustainably. Addressing funding delays, environmental risks, and systemic inequities in how cleanup is managed is essential to inclusive disaster recovery.

Compounding Failures

Clearing debris is often necessary before water, electricity, gas, and communications services can be restored. Debris removal is also a prerequisite for assessment and insurance inspections, as well as reconstruction and repair of homes, businesses, and public buildings. Finally, hazardous waste and debris in waterways can contaminate drinking water resources, harm wildlife habitat, and cause long-lasting water pollution.

(Data Callout: Following Hurricane Helene, over 8 million cubic yards of debris were cleared in Western North, over 6 million cubic yards of which was removed from Western North Carolina waterways.)

Opportunities and Recommendations

Local

Local governments are typically the first and primary entities responsible for debris removal, especially on public roads, sidewalks, parks, and public buildings and facilities. Private property owners are responsible for debris on private property, including homes, driveways, and private businesses. Local governments can assist if debris poses an immediate threat to public safety (e.g., fallen trees blocking public right-of-way) or there is a public health emergency.

1. Ask local governments to plan ahead for where debris piles will be sited. This must be done thoughtfully and in consultation with local community members. Debris collection sites can lead to noxious odors, localized air pollution, and other harmful impacts. Incineration of waste at debris sites without proper controls can pollute local air quality.

State

State agencies support and coordinate with local governments by managing statewide debris removal programs (like NCDEQ's Streamflow Rehabilitation Assistance Program (StRAP) for stream debris), matching federal funds (e.g., FEMA's cost share), and deploying resources (e.g., state DOTs for highway clearance).

State-funded programs provide an additional layer of support to areas where Federal funding is not allocated. These programs should be supported to ease the burden of private property owners affected by localized disasters when a federal designation is not issued.

1. **Reduce Funding Delays & Restraints:** Most state-funded debris removal funding comes through state appropriations and state Disaster Recovery Acts. State funds allocated through legislation often cover debris removal (or grants to local governments) especially in areas where federal funds aren't sufficient, or to match

or supplement federal funds. Policy should aim to reduce the delays in accessing funding and the constraints or restrictions on funding that prolong the debris removal process. State funding for debris removal should require debris removal contractors to closely follow all guidelines from state wildlife and water quality agencies when conducting debris removal activities in waterways.

2. **Leverage Woody Debris for Resilience:** Policy should recognize that woody debris (natural vegetative material) is different from “trash” and can be used to restore and stabilize damaged streambanks and support other water restoration activities that improve flood protection and resiliency. Woody debris can also help restore farmland affected by major flooding events. Legislators can support policies that prioritize resilient use over simple disposal.
3. **Encourage state funding to go to counties or DEQ, with less funding to NC StRAP:** NC Streamflow Rehabilitation Assistance Program (StRAP) addresses woody debris cleanup by funding stream and riverbed cleanup, but does not account for non-woody debris (trash) in waterways and is not sufficient to manage cleanup of all types of debris. Further, StRAP relies on “snag-and-drag” to remove debris, which can damage streams and stream banks, and can increase flooding risks in the future.
4. **Encourage state lawmakers to allow counties the option to use local contractors** (or, in the case of Western NC, out of work recreation and tourism industry staff) for debris removal rather than US Army Corp contractors. Contractors who know the area and care about the health of the water body are more discerning in what and how they remove from waterways.

Federal

Federal agencies support, but don’t typically lead debris removal unless it’s on federal property or part of a federally declared disaster. There are several funding streams that legislators can support to ensure that provide aid is provided to local communities affected by disasters.

1. **FEMA Accountability:** Federal legislators can support the maintenance of FEMA’s Public Assistance (PA) Grant Program. This program is a major source of funding for debris removal. It requires a Presidential Major Disaster or Emergency Declaration. The federal share is typically at least 75% of eligible costs.
2. **Support NOAA:** National Oceanic and Atmospheric Administration Marine Debris Program provides funding for marine and coastal debris, including the removal of damaged piers, vessels, derelict gear, mapping of debris hot spots, etc. Federal

legislators can support funding to continue this aid to coastal communities affected by disasters.

3. **Support EWP Program:** Legislators can support the Natural Resources Conservation Service Emergency Watershed Protection (EWP) Program, intended for debris removal from waterways or channels. Policies should support a lower cost share for geographic regions disproportionately effected by disasters.
4. **Support Funding Distribution:** U.S. Housing and Urban Development Community Development Block Grant – Disaster Recovery (CDBG-DR) funds are allocated, often in conjunction with FEMA funds, to help in rebuilding and recovery efforts, which may include funding for certain debris removal activities or for public works cleanup associated with disaster recovery. Legislators can advocate for equitable distributions of these funds, ensuring that historically disinvested communities are receiving the funds needed to rebuild sustainably.
5. **Support HMGP:** Support funding to FEMA’s Hazard Mitigation Grant Program (HMGP) to provide funding for long-term solutions that reduce the impacts on disasters in the future.

Learn More

1. <https://pmc.ncbi.nlm.nih.gov/articles/PMC11998916/>



Digital Opportunity

Developed in partnership with Jess Epsten, BAND-NC, Institute for Emerging Issues at NCSU, with support from Sara Nichols and Kylie Foley
Updated 04/10/2026

Executive Summary

1. Many North Carolina residents cannot access important information and services online because they do not have affordable access to the internet, a device, or the skills to use it. Low-income households, older adults, and people in rural areas are most likely to fall into this “digital divide.”
2. Broadband and device access are crucial before, during, and after disasters to receive emergency alerts, find and apply for assistance, connect with loved ones, and perform vital recovery work. Without an updated device or the necessary skills to use it, many potentially lifesaving tasks are impossible.
3. An inclusive disaster recovery supports everyone having access to affordable and reliable broadband, an appropriate device, and the skills to use the device during emergencies and blue-sky times.

The Baseline Problem (Pre-Disaster)

The digital divide is the gap between those who have access to affordable devices and the skills to effectively engage online and those who do not. This divide means that many North Carolinians cannot access educational opportunities, job opportunities, healthcare, government services, and more. Only 27% of North Carolinians consider their home internet service affordable. An estimated 328,000 NC households do not have a home laptop or desktop computer and 15% of households do not have enough devices.

Existing vulnerabilities demonstrate that the digital divide disproportionately impacts historically and presently marginalized communities, including but not limited to households with low income, people with disabilities, Black, indigenous, people of color, people in rural areas, and older adults. This reality is exacerbated by the limited broadband infrastructure in rural areas of the state.

The "Disaster Multiplier" Effect

Immediate Impact

Major disasters cause significant damage to physical infrastructure, leading to cellular and internet outages and/or unreliable service. Because individuals in crisis rely on these connections for news and information, there is a compounded burden on the already-strained communication systems. Depending on the disaster, people may also lose their phone and computer devices because of the event.

(Data callout: Prior to Hurricane Helene, 279,080 households in the 37 affected counties were in need of a computer device. Researchers from NC State University's Friday Institute estimate another 11,894 individuals may have lost their computer devices during the storm. Note: This is a low estimate and does not include other devices lost, like cell phones.)

Compounding Failures

If cellular and internet connectivity are unavailable or unreliable, it is difficult or impossible for individuals and families to get up-to-date information and alerts, access resources, and apply for assistance. This intersects with all other sectors - public health, economic, education, food security, etc. For example, the inability to receive public health and safety alerts, or make purchases or stop automated payments. These vulnerabilities are increased by not having a device or the digital skills to use it. Additionally, scammers are often active after disasters, putting people at even more risk as they attempt to access services and resources.

(Data callout: A new survey shows that at least 37% of Americans have experienced some form of fraud after being impacted by a natural disaster, including identity theft, government assistance fraud, insurance fraud, utility scams, and more. Digital skills to be able to identify scams are important since many fraud attempts come through texts, emails, and social media posts. (<https://www.aicpa-cima.com/resources/article/how-to-spot-and-avoid-fraud-after-a-natural-disaster>).

Policy Gaps and Barriers

Generally, we need new policies at all levels of government to bridge the digital divide during recovery, especially for individuals and families.

1. **Regulatory Hurdles:** As of August 12, 2025, FEMA requires disaster survivors to use an email address to register for federal aid. This is a major barrier to those without access to reliable broadband or the ability to create an email. (<https://www.wired.com/story/fema-now-requires-disaster-victims-to-have-an-email-address/>).
2. **Funding Gaps:** Though some local and regional governments are working on building communication plans and processes after disasters, there are no federal

or statewide funds dedicated to recovery for families, like internet or device subsidies.

Recommendations and Opportunities

Federal, state, and local policy and programmatic solutions can help close the digital divide before, during, and after disasters. Many of these solutions involve coordinating between different levels of government, as well as sustained and increased funding.

Local

Effective local planning involves strong coordination and networks across local government departments, emergency management agencies, and community partners.

1. **Review and update local hazard mitigation plans** to ensure they include digital access and communication deployment for fast-tracking reconnection after disasters.
2. **Purchase equipment and develop a plan to deploy emergency internet access to communities.** Planning should include developing relationships with internet service providers and pre-arranging contracts to speed up deployment time. Establish redundant communication systems (fiber, mobile, satellite) so if one technology is out, another can provide access.
 - a. Distribute free mobile hotspots to partnering community organizations with activated service, sufficient bandwidth, and unlimited data.
 - b. Set up free public wi-fi access points with charging stations.
 - c. Deploy satellite internet when and where applicable.
3. **Set up public-use computers and tablets at shelters and community hubs** with appropriate assistive technology and language-access technology to support individuals with disabilities and individuals who speak languages other than English. Ensure robust data privacy protections for individuals accessing digital services using public-use devices during and after disasters.
4. **Ensure that any deployment of assistance includes digital navigators** to help individuals navigate online resources. Make sure every shelter or assistance access point has multiple digital navigators.

State

North Carolina departments like the North Carolina Department of Information Technology and the Governor's Office can work with Internet Service Providers (ISPs), the federal government, and device refurbishers to improve infrastructure before, during, and after disasters.

1. **Prioritize, invest in, and require building broadband infrastructure that is more stormproof.** Where possible, build underground fiber that is protected from flooding, wind, and other damage. Install storm-resistant cell towers and reinforced fiber enclosures. When repairing infrastructure, build for the future, don't just replace what was already there.
2. **Ensure Internet Service Providers (ISPs) regularly update** and inspect physical and digital infrastructure.
3. **Provide financial assistance/subsidies** to pay for the cost of devices and distribute devices through trusted partners to replace damaged or lost smartphones, tablets, and laptops.
4. **For impacted construction projects:** Depending on the funding source, work with the federal government to extend deadlines for ISPs infrastructure projects.
Example: [NC's Federal Funding Request](#)

Federal

Federal agencies such as the FCC, NTIA, and FEMA can support digital opportunities and resilience through increased funding and administrative adjustments to existing federal and state programs, and through the creation of new programs.

1. **Remove the requirement to have an email** to access federal aid and extend application windows.
2. **Provide financial assistance to pay for broadband and phone subscriptions** after a disaster via vouchers, subsidies, or grants so individuals can maintain internet and phone access during recovery. Assistance should also include access to hardware if needed, routers, modems, hotspots, etc. This could be done through existing programs like [Lifeline](#) or D-SNAP or modeled off of the Affordability Connectivity Program.
3. **Ensure universal, quality, low-cost internet service:** Enact a monthly cost caps for quality internet plans for low-income households at \$20 per month or less. Use the Low-Income Housing Tax Credit (LIHTC) to encourage developers to offer free or subsidized internet in affordable housing units, especially when building back post disaster. Require broadband infrastructure installation when CDBG-Disaster Recovery funds are used for new construction and repair expenses for damaged residential buildings.

Learn More

1. Reports and additional information
 - a. Land of Sky Communication Plan
 - b. National Digital Inclusion Alliance's [The Importance of Digital Inclusion in Disaster Recovery: A Response to Climate Change](#)

- c. Connect Humanity's [Disaster-Ready Connectivity: 10 Steps to Help Build Broadband Resilience](#)
 - d. [Building Resiliency: The Critical Need for Digital Disaster Plans](#)
 - e. FCC's [After Storms, Watch Out for Scams](#)
2. Model Legislation
- a. New Mexico's [first state-level internet affordability program](#): funds up to 173,000 low-income households to high-speed broadband, which is crucial for disaster preparedness and recovery. Learn more: <https://ilsr.org/article/community-broadband-networks/with-acp-gone-new-mexico-creates-first-state-level-internet-affordability-program/>[Wisconsin CBDG-DR New Construction Building Requirements](#) designates that multifamily units install high-speed broadband infrastructure for residents to purchase.
 - b. [New York's Affordable Broadband Act](#) mandates that large internet service providers give low-income residents a \$15 and \$20 monthly broadband subscription plan. Learn more: <https://access.nyc.gov/programs/affordable-broadband-act/#how-it-works> Pennsylvania requires all new construction benefitting from funding like the Low-Income Housing Tax Credit to provide high-speed broadband infrastructure per unit. Learn more: [Pennsylvania Housing Authority QAP](#)



Food Systems

Developed in partnership with Feeding the Carolinas, Center for Science in the Public Interest, and Community Food Strategies
Updated: 03/11/26

Executive Summary

1. An inclusive disaster recovery supports households, vulnerable populations, and local organizations that provide food and aid.
2. Effective local planning and strong food networks ensure communities can access food quickly and equitably during disasters.
3. Increased funding, longer application windows, expanded eligibility, and more regular awareness campaigns can strengthen the Disaster Supplemental Nutrition Assistance Program.

The Baseline Problem

In North Carolina, 1 in 7 people face hunger – and the share of food insecurity is higher among children and in our rural communities. Feeding America suggests that even without a disaster, our state needs over \$1 billion more per year to close the meal gap.

The "Disaster Multiplier" Effect

Immediate Impact

Major disasters worsen existing food insecurity, hitting low-income households, communities of color, rural communities, and people with disabilities the hardest (Annie E. Casey Foundation, 2025). Food banks and pantries face rising demand at the same time that their own operations may be disrupted by damaged infrastructure or supply delays. Impacted families struggle even more if they lack transportation, safe roads, or clear information about available resources.

In the aftermath of Hurricane Helene, food banks and schools stepped up to meet community needs. Buncombe County Schools drew lessons from the COVID-19 pandemic to run drive-through food distribution sites. Food banks distributed kerosene, food, water, and other essential supplies. Once the Disaster Supplemental Nutrition Assistance Program (D-SNAP) was implemented in the state, there was a drop in demand for food banks, which calls attention to the importance of providing timely government assistance. D-SNAP expands eligibility beyond “regular” SNAP, allowing households who

would not typically qualify for food assistance to receive temporary benefits after a disaster. D-SNAP helps people meet food needs without traveling to a food bank. Families can use EBT at grocery stores or gas stations, which may be closer to home and allow them to buy the food and supplies that best meet their needs.

Compounding Failures

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) expands eligibility for SNAP when states request the federal government to activate the program after disasters. But the nature of disasters combined with the administrative burden of public benefit programs makes accessing the D-SNAP difficult.

After Hurricane Helene, the NC Department of Health and Human Services (DHHS) shared information about D-SNAP and other services through emailed PDFs and social media posts. With many people lacking cell service or reliable internet access though, most learned about government relief by word of mouth. Families who aren't typically eligible for SNAP had to apply for D-SNAP in person at their local social services department – a challenge when roads are blocked for public safety and gas was unavailable for both applicants and social services staff to get to the office. This created inconsistency in timing, accessibility, and reach of communication about emergency food programs.

The Data Story

(Data Callout: Feeding America affiliated food banks saw a significant increase in commodity distribution after Hurricane Helene. Before the implementation of D-SNAP, many households relied on food banks as their primary source of emergency food assistance; 28% increase in total pounds of food distributed; 78% increase in total pounds of water distributed.)

Policy Gaps and Barriers

And yet, the 2025 One Big Beautiful Bill Act seeks to make a historic reduction in funding for the Supplemental Nutrition Assistance Program, one of the most effective tools to ensure families and children don't go hungry.

Opportunities and Recommendations

There are several federal, state, and local policy solutions that can prepare communities and improve communication about food assistance during disasters. However, none of these solutions can happen without sustained or increased funding, especially in light of federal funding cuts.

Local

Effective local planning and strong food networks ensure communities can access food quickly and equitably during disasters.

1. **Mapping Vulnerable Communities:** Local agencies can use aggregated data and partner networks to **identify vulnerable populations** and prioritize food distribution. For example, they can focus on neighborhoods with many young children, elderly residents, or people with limited mobility.
2. **Integrate Food Access into County Emergency Plans:** Counties should **include food access** in disaster planning, which is often overlooked, clearly define agency roles, and coordinate with local pantries. Consistent communication and **proactive planning** are vital.
3. **Strengthen Local Food Systems:** Programs like **FarmShare** connect food banks with local farmers, keeping fresh food in communities, and strengthening supply chains. **Investing in local systems** during blue skies times ensures communities are more resilient during disasters.

State

North Carolina DHHS can take steps to improve communication and coordination before and during disasters.

1. **Blue Skies D-SNAP Awareness: Build public awareness of D-SNAP** outside of disaster periods, so people know the program exists before they need it. Communicate that citizenship status and Social Security numbers are not required for D-SNAP.
2. **Communication Partnerships: Build relationships with regional radio stations, local organizations, and schools.** These partners can share information about D-SNAP and other forms of government assistance quickly and reliably.
3. **Rapid Deploy Communication Materials: Create multilingual D-SNAP flyers and text message templates** that can be released immediately after a disaster. Community partners should be prepared to distribute these materials within the affected area.

Federal

Federal Actions

Federal agencies can support resilient food systems and emergency food access through increased funding and administrative adjustments to existing programs.

1. **Extend the D-SNAP Window:** The D-SNAP application window is just around **one week**, but long wait times, limited staffing, language or transportation barriers,

and lack of awareness can keep households from applying. Extending the window would **give more people the time they need to apply**.

2. **Expand USDA Conservation Programs:** Increasing funding for USDA programs like the **Conservation Stewardship Program (CSP)** and the **Environmental Quality Incentives Program (EQIP)** helps farmers adopt sustainable practices that improve soil health, reduce erosion, and retain water. These practices **protect crops from floods and extreme weather**, supporting a more resilient local and regional food system.

Learn More

1. The [Louisiana Food Policy Action Council](#) has developed [a report](#) detailing the successes and challenges of D-SNAP implementation after Hurricane Ida in 2021. The challenges mirror those identified post Helene in North Carolina. The report provides policy recommendations at the state and federal level and should be replicated for the State of North Carolina.
2. Feeding America is a nonprofit network of 200 foodbanks leading the fight against hunger. Their annual [Mind the Meal Gap](#) study provides local-level estimates of food insecurity and food costs for every county and congressional district.



Hazard Mitigation

Developed in partnership with the North Carolina Conservation Network

Updated: 02/20/26

Executive Summary

1. Major disasters present multiple threats on different timescales. Smart investments in hazard mitigation in advance can lower damages and reduce the burden of post-disaster recovery.
2. Small and low wealth communities, and low wealth households, have the least capacity to invest in hazard mitigation on their own – but their post-disaster losses slow down everyone’s recovery.
3. State and federal policy can lift all boats by investing in hazard mitigation, and especially by prioritizing those most at risk and those with the least capacity to protect themselves.

The Baseline Problem

Urgency to rebuild vs. reducing future risk

After a disaster, there's immense pressure to put things back 'the way they were'. It can be hard to think about how to reduce future risk, and building back better can cost more in the near term, even if it saves money over time. Good public policy can lower these hurdles and cut future losses.

Disasters can present multiple threats on different timescales. Helene caused flash floods; downstream flooding over days; fast and slow landslides; and, stretching over the next several years, an increased risk of wildfires. Similarly, coastal storms can bring wind and rain, river flooding, storm surge, or a combination of all three. Smart resilience policy can address all of these.

Policy Gaps and Barriers

Advanced planning is the secret tool

One way to rebuild better is to plan ahead. A town that has already decided that, given a chance, it will rebuild a water treatment plant out of the floodplain, doesn't have to spend any time post-disaster debating the idea or finding a site. A county that has already mapped which houses it may need to buy can move faster to help residents after a flood or landslide.

Investing ahead of time

Investments in hazard mitigation made when there isn't a disaster don't have to compete with limited funds for recovery, and can lower the costs of future disasters. A 2025 study by the US Chamber of Commerce found each dollar NOT spent on hazard mitigation in advance means \$33 dollars in disaster costs later.

Nature-based solutions

For many years, flood managers assumed the solution to flood risk was more concrete - higher walls, levees, and bulkheads. But more recent studies have shown that green infrastructure - floodplain restoration, living shorelines on the coast, wetland and marsh protection - costs less and provides benefits that last longer. In some places - developed urban waterfronts, for example - a hybrid approach can be pragmatic.

Opportunities and Recommendations

State

In North Carolina, the General Assembly can strengthen resilient recovery from disasters.

1. **Appropriate recovery dollars quickly:** When a disaster happens, state lawmakers should act quickly to fund resilient recovery so financially strapped survivors aren't limited to non-resilient options.
2. **Build out the NC Flood Blueprint:** State legislators should provide recurring appropriations to support smart modeling and effective hazard mitigation in all of North Carolina's 17 river basins.
3. **Reward updates to flood maps:** Updating regulatory flood maps is politically difficult but key to curbing future damages. Following a flood, state legislators should reward local governments who adopt revised and updated flood maps.

North Carolina state agencies can take specific actions to promote greater flood and storm resilience.

1. **Nudge resilience in NCDEQ programs:** The NC Secretary of Environment and State Resilience Office should ensure that NCDEQ consistently asks permit and grant applicants to consider, discuss, and protect against flood and other disaster risks.
2. **Factor in future risk:** The Local Government Commission (LGC), part of the State Treasurer's Office, should factor flooding and other disaster risks when evaluating the solvency of local governments and local requests to borrow private funds.

3. **Expand Fortify:** The Commissioner of Insurance should work with the insurance industry and state legislators to expand the Fortify program, which subsidizes wind-resistant roofs, to the whole Coastal Plain.

Federal

The U.S. Congress sets the ground rules for disaster recovery and hazard mitigation.

1. **Pre-approve early recovery spending:** Congress should reform FEMA, establishing a pool of funding available to spend immediately on recovery where a state has a plan approved in advance.
2. **Earmark funds for resilient recovery:** Sometimes building back better has an upfront cost. Congress should ensure that disaster recovery appropriations prioritize a portion of funds to cover the incremental costs to make recovery sustainable.
3. **Invest in hazard mitigation (BRIC):** In 2025, FEMA cancelled funding for Building Resilient Infrastructure and Communities (BRIC) projects, leaving multiple NC communities vulnerable. In March 2026, after a federal judge ruled that the Trump administration's ending of the program was illegal, FEMA announced that it would resume the BRIC program and has since released a request for proposals for FY24 and FY25.

Learn More

1. The [North Carolina Flood Resiliency Blueprint](#) tool, which currently covers six river basins but should eventually be expanded to cover all, offers local governments, agencies, and community groups a way to estimate both future flood risks and the potential benefits of investments in hazard mitigation.
2. The [NC Resilience Exchange](#) can help local governments and others assess vulnerabilities to multiple kinds of hazards, identify actions to address them, and find grants to pay for those actions.
3. The bipartisan [Fixing Emergency Management for Americans \(FEMA\) Act of 2025](#), would make FEMA an independent federal cabinet agency, speed post-disaster payouts to states, and insulate key programs from political mismanagement.



Job Loss

Developed in partnership with the NC Budget & Tax Center

Updated: 04/15/2026

Executive Summary

1. Disasters cause significant increases in unemployment, and it can take years for the situation to return to normal levels without sound policy choices and effective disasters recovery systems in place.
2. Unemployment insurance programs at the state and federal level must account for the realities of disasters by providing *all* workers who lose their jobs due to a disaster with *robust* unemployment benefits sufficient to meet their basic needs and that *extend beyond* the typical 26-month cap recommended by economists under normal circumstances.
3. Without adequate unemployment insurance programs, economic recovery can drag on for many years, slowing all aspects of recovery and leaving many survivors never able to recover fully.

The Baseline Problem

In the United States and North Carolina, the employment-to-population ratio has been declining ever since its peak in early 2000. This means that less and less of the adult population is employed, and studies show that this cannot be explained fully as a result of an aging population. In short, fewer and fewer people are able to find employment in NC and the US even in the best of times. Meanwhile, NC has one of the worst unemployment insurance programs in the country. Our state unemployment insurance program pays out **too few benefits to too few workers for too short a duration.**

The "Disaster Multiplier" Effect

Immediate Impact

In the aftermath of a major disaster, many workers will experience a loss of employment and income. Without income, they will run through any savings quickly and struggle to meet their basic needs for food, water, housing, and clothing. These hardships can exacerbate regional economic slowdown and lead to permanent migration from the region and the area that people call home. **An inclusive disaster recovery provides all workers with the support they need to recover fully and find new, well-paying, and meaningful employment.**

Compounding Failures

When workers lose their jobs, they lose income and have less money to spend in the local economy. As a result, businesses in the region receive less revenue, and so they lay off more workers or reduce their hours. This means incomes and revenues further decline, triggering a negative feedback loop. When an economy is depressed, this bleeds into all areas of life. People are unable to afford their rent or mortgage, as well as other essentials like food, clothing, and healthcare. Students are unable to maintain attendance in schools. People are forced to migrate from the region, reducing the local tax base and making recovery even more difficult.

The Data Story

Immediately following a disaster, job loss will be reflected in a spike in local unemployment rates, state Unemployment Insurance (UI) initial claims, and federal Disaster Unemployment Assistance (DUA) claims.

As time goes on, unemployment benefits are exhausted, so unemployment claims are less helpful. Similarly, unemployment rates can provide a misleading picture, as they fail to account for workers who are unable to find employment, stop searching, and leave the labor force. For an accurate picture of the scale of job loss over medium term, policymakers and analysts can compare local unemployment *levels* with pre-disaster baseline levels. Comparisons should compare current month with the same month in prior years to avoid any distortions that result from economic seasonality.

(Data Callout: Hurricane Helene had an immense impact on job loss, more significant than past hurricanes in the state. Initial claims spiked to nearly 12,000 in the week following Hurricane Helene, as compared with 10,000 during Hurricane Florence (2018) and 8,000 during Hurricane Matthew (2016). Whereas the unemployment level had returned to pre-disaster levels or lower within a year of hurricanes Florence and Matthew, a year and half after Hurricane Helene and unemployment levels remain elevated by over 25% as compared with pre-disaster baselines in counties hit hardest by Helene.)

Policy Gaps and Barriers

Understanding Unemployment Insurance and Disaster Unemployment Assistance

Unemployment Insurance (UI) is a federal program that is always available to those who have lost their job and meet the relevant program requirements set by the state. Disaster Unemployment Assistance (DUA) becomes available after a major disaster has been declared. Because DUA is only available to disaster survivors who are ineligible for UI, UI

is the first line of defense in **providing workers with income so that they can meet their basic needs and in stabilizing the economy** following a major disaster.

Opportunities and Recommendations

There are several state, federal, and administrative level policy solutions to support workers after a disaster.

State Actions

In North Carolina, the General Assembly can improve Unemployment Insurance:

1. **Expand Access:** Less than 15% of unemployed workers in NC receive UI benefits. State lawmakers can expand the Unemployment Insurance program to **cover more workers including more part-time and low-wage workers**, as well as those who quit their job to care for family in the aftermath of a disaster.
2. **Index Cap to Average Wages:** In NC, the maximum weekly payout is \$350. State lawmakers can remove the artificial cap on UI benefits and index maximum benefit payments to at least 50% of the state's average weekly insured wage, so that these benefits can **enable those who lost their job to meet their basic needs**.
3. **Eliminate Waiting Week:** Waiting a week for payments can mean the difference between being able to pay rent or putting food on the table. Lawmakers can eliminate the waiting week so **workers can receive their benefits immediately**.
4. **Extend Benefits:** NC's UI program provides benefits for 12-20 weeks. Lawmakers can **extend the benefit period to 26 weeks for normal circumstances** (the norm in most states) and **extend the benefit period to 52 weeks for disaster survivors**.

In North Carolina, **the state can afford to make improvements to the Unemployment Insurance program**. Even with employer taxes for Unemployment Insurance being the tenth lowest in the country, as of Jan. 1, 2025, the NC UI Trust Fund has a balance of over \$5 billion (the second highest in the country), and the balance exceeds solvency standards recommended by the US Department of Labor.

Federal

The power to reform the Disaster Unemployment Assistance lies primarily with Congress:

1. **Broaden Eligibility:** Eligibility for Disaster Unemployment Assistance is limited to those who are ineligible for Unemployment Insurance. **Congress can make Disaster Unemployment Assistance available to all victims of disaster who are unemployed** to promote an equitable recovery.
2. **Establish A National Minimum:** Inconsistency in how states determine Disaster Unemployment Assistant benefit levels means workers across states receive varying levels of benefits. Congress can set the minimum Disaster Unemployment

Assistance benefit to 1.5 times the national average state Unemployment Insurance benefit to **ensure that all disaster survivors have the resources they need to survive and recover.**

3. **Prolong Coverage:** Rebuilding and economic recovery can take a prolonged period of time, and the Disaster Unemployment Assistance program should reflect this fact. **Congress can extend the benefit period from 26 to 52 weeks.**

The Department of Labor does not need to wait for Congress to act:

1. **Increase Minimum Benefit:** The Department of Labor has the power to make administrative changes to the DUA program. This includes increasing the minimum DUA benefit.
2. **Extend Deadlines:** The Department of Labor can extend the 30-day deadline required to apply for DUA benefits and the 21-day deadline required to produce wage and work history information, which is often difficult for disaster survivors with damaged or destroyed homes, who are struggling to survive.
3. **Expand Coverage:** The Department of Labor can expand coverage to all who have lost employment due to disaster even if they're not located in a disaster-declared area.

Learn More

1. Policy briefs, such as those provided by the [NC Budget & Tax Center](#) and the [NC Justice Center](#), provide overviews of the critical role of unemployment benefits following any major economic crisis, and they detail the inadequacies of NC's UI program and make recommendations for improving the program.
2. For more detail and context about the federal DUA program, see the policy brief from the [National Employment Law Project](#).
3. For up-to-date information on the state of NC's labor market, see the NC Budget & Tax Center's [dashboard on Work, Wages, and Well-Being](#) in NC.



Small Businesses

Developed in partnership with the NC Budget & Tax Center

Updated 04/15/2026

Executive Summary

1. Following a major disaster, small businesses will often face severe property damage, loss of inventory, and reduced revenue. These losses translate into a loss of income for workers and business owners that reverberate throughout the economy and can trigger a negative economic spiral if not addressed sufficiently.
2. To stabilize disaster impacted areas, governments must act quickly to provide small business grants or forgivable loans that are flexible enough to compensate for lost revenue. These grants or forgivable loans must include requirements to maintain employee payrolls to promote the broader public purpose of economic recovery.
3. As with all effective disaster recovery, supporting small businesses following a major disaster requires the joint effort and coordination of federal and state governments.

The Baseline Problem

Small businesses face different challenges depending on their sector and context. But often, small businesses have thin profit margins and face competition with large corporations who have the advantage of economies of scale. Additionally, small business owners frequently lack the sort of expertise and resources needed to navigate extreme uncertainty. All these factors make small businesses especially vulnerable when a disaster strikes a community.

The "Disaster Multiplier" Effect

Immediate Impact

Disasters, such as hurricanes, often cause severe physical damage to property and infrastructure as result of flood waters, landslides, winds, and falling trees. Small businesses can see their locations destroyed or severely damaged, experience inventory loss, or be cut off from their workers and customers through washed-out roads or extended utility outages. Beyond physical damage, nearly all businesses will see a loss of sales and revenue. In turn, small business owners may reduce their employees' hours, lay

off workers, or even close temporarily or permanently, leaving many people without a source of income during an already challenging time.

Compounding Failures

As businesses see their revenue decline and workers see their income contract or cut off entirely, there is a substantial threat that a negative feedback loop begins. With less revenue and income, less money is spent in the local economy and the problem compounds – less demand means less revenue, and less revenue means more layoffs and business closures. Out of work, workers and small business owners may find themselves unable to pay their rent or mortgage, and they may be forced to move away from the area, reducing the tax base and making long-term recovery even more difficult. These problems are even more acute in rural communities, where small businesses are often the foremost private employer and lack additional sources of revenue to offset the losses caused by the disaster and maintain payrolls.

The Data Story

Data on the needs of small businesses affected by disasters is less readily available than data related to other recovery needs, such as job loss and housing. However, state governments can and should fund state or local government agencies to conduct business loss assessments to understand the needs of small businesses, so that government actors can respond most effectively and ensure tax dollars are not being wasted.

(Data Callout: In the Western NC region, small businesses are the lifeblood of the economy, normally generating \$168 billion in annual revenue and employing 1.1 million workers. As a result of Hurricane Helene, two-thirds of small businesses in the affected region lost all major utilities, half suffered physical property damage, and over 90 percent experienced revenue decline. The total impact includes an estimated \$3 billion in damage to business and nonprofit property and more than \$12.4 billion in economic loss from reduced revenue, meaning workers and business owners lost billions of dollars in income.)

Policy Gaps and Barriers

Besides restoring utilities, removing obstructing debris, and repairing infrastructure, the most reliable way to support small businesses following a disaster is through revenue stabilization grants. Given economic uncertainty that can last for years after a disaster, no matter how favorable the interest rate, **low interest loans are generally not a viable option for small businesses** to recover. **What is needed are flexible grants or forgivable loans** that business owners can use to maintain their revenue, replace lost inventory, and

repair damaged buildings. These grants must be offered and distributed as quickly as possible, and they should be tied to requirements to maintain payroll to ensure that they serve the broader public purpose of stabilizing the economy.

Additionally, small business owners will need support to manage insurance claims, ensure they receive the compensation that they are entitled to, and strategize how to access resources, rebuild, and restore operations.

Opportunities and Recommendations

There are federal and state policy solutions that can provide much needed support to small businesses, help stabilize the economy, and ultimately bolster economic recovery in disaster impacted areas.

State

State legislatures can appropriate funds to support economic recovery of small businesses:

1. **Small Business Grants and Forgivable Loans:** Lawmakers can **fund flexible grants or forgivable loans for small businesses**, which include requirements to maintain payrolls. To promote an inclusive economic recovery, a portion of these funds should be set aside for businesses owned and operated by members of historically disadvantaged and marginalized communities.
2. **Bridge Loans:** Lawmakers can **coordinate with nonprofits to administer bridge loans** for small businesses while they wait for longer-term loans from the US Small Business Administration or other lenders.
3. **Leverage Public Private Partnerships:** While state and federal governments are the primary actors and those responsible for the bulk of any major recovery effort, local and state governments can work with nonprofits and private philanthropies to provide grants and other forms of technical support to impacted businesses.
4. **Fund Business Loss Assessments:** State governments can fund business loss assessments in disaster affected counties to better understand the most urgent needs of small businesses and how they might vary by location and sector. The information acquired can then be used to inform the recovery effort.

Federal

Congress has the power to positively impact economic recovery for disaster impacted areas:

1. **Provide Tax Relief:** Congress can allow impacted businesses and farms to **deduct disaster related losses** on their federal income tax returns even if they also claim the standard deduction.
2. **Approve Low Interest Loans:** The Small Business Administration can make **low-interest loans** to small businesses for damage to property, equipment, and financial losses, and Congress has the authority to forgive these loans.
3. **Appropriate Federal Dollars:** Funds from the US Department of Housing and Urban Development's (HUD) **CDBG-DR Program can be utilized to support economic revitalization**, including through the provision of grants and forgivable loans, commercial infrastructure repair, legal and accounting services, job training, and investment in mitigation and resilience. Although it is up to state and local recipients of CDBG-DR grants to develop a plan to use their grant allocation, Congress must authorize these funds, and HUD can build in requirements for how grantees use the money.

Learn More

1. For examples of business loss assessment studies, see those conducted by the [Asheville Area Chamber of Commerce](#) and [Mountain Bizworks](#).
2. For a more detailed study of the impact of hurricanes Helene and Milton on small businesses, see the report by [McKinsey & Company](#).



Future Sections

1. **Disability Integration**, in partnership with Disability Rights North Carolina and the North Carolina State Independent Living Council
2. **Homeowner's Insurance**, in partnership with the Duke Sanford School of Public Policy MPP Program
3. **Housing**, in partnership with the North Carolina Housing Coalition
4. **Infant and Young Child Feeding**, in partnership with Meals4Families and the SAFE Infant Feeding Team
5. **School Systems**, in partnership with the Dudley Flood Center for Educational Equity