

## Hurricane Helene: What everyone should know



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Steve,

There are no words to describe the grief and devastation our fellow North Carolinians in the western parts of our state are suffering since Hurricane Helene hit us. I am deeply saddened and my heart goes out to all who have lost loved ones, homes, pets, vehicles, irreplaceable items and livelihoods.

The scale of this tragedy is overwhelming and the impact on our communities is profound. Much of the region still lacks reliable means of communication. The coming weeks and months will reveal the full extent of the damage and lives lost, but one thing is immediately clear: North Carolinians must stick together.

Before I share some information with you about the insurance impacts of this storm and what it means for our collective future, I implore you to give what you can to the lifesaving work of the North Carolina rescue groups that are performing water rescues, distributing aid, bringing supplies, and helping stabilize Western NC communities right now.

**Donate to the  
NC Disaster Relief Fund**

**Donate to the  
NC Red Cross**

The facts are clear: the changes in our climate, brought on by warming oceans and rising sea levels, are here and getting worse. Helene will be remembered as one of the most devastating storms of this century—so far. More devastating weather events are coming. The rebuilding process will be expensive and take years, and many will face hurdles due to gaps in their insurance coverage.

Flood insurance is not included in standard homeowners insurance policies. This means that many of the million-plus people living in the declared disaster area likely do not have coverage for the damage they've suffered. Most flood policies are provided through the [National Flood Insurance Program](#) (NFIP) and according to the most recent available data, there are less than 6,000 NFIP policies in the NC disaster area. **Thus we have serious vulnerabilities -- many North Carolina families and small businesses won't have insurance to cover the costs of recovery.**

There's a lot we don't know yet about the future for Western North Carolina communities. Rare and once-unfathomable disasters can blur the meaning of insurance policy provisions. For instance, if homeowners have fire insurance but not flood insurance, and their home catches fire due to flooding, will insurance pay the claim? Unfortunately, the answer often depends on how aggressively the insurer contests the claim and on the homeowner's legal resources. We've seen [instances in other states](#) where insurance companies refuse to cover such damages, leading to prolonged legal battles between the state's Department of Insurance and companies and leaving families in limbo. You may have seen the reporting on 60 Minutes last night about homeowners who are still fighting with their insurance companies to repair or rebuild their homes after Hurricane Ian ripped through Florida in 2022.

**We're facing a long journey ahead.** Some policyholders may find that their insurance policies cover portions of their damage, but without comprehensive flood insurance, many will bear the overwhelming costs of recovery on their own.

**We must also address the systemic challenges that have left us vulnerable.** Buncombe County, for instance, has relied on [outdated flood maps](#) from 2010, leaving many homeowners in the dark, not knowing they are in a floodplain. Accurate and up-to-date flood mapping is crucial for risk assessment and emergency planning. Unfortunately, efforts to modernize these maps have been stalled by political gridlock, leaving communities unprepared for the realities of our changing climate. North Carolina anticipates the release of updated preliminary maps for Buncombe County by the end of 2025 — little consolation for homeowners impacted by Helene.

In spite of our challenges, our North Carolina fighting spirit and sense of community give us hope. Disaster relief efforts are already underway. Power companies have linemen on the ground working tirelessly to restore electricity. The National Guard and the Red Cross are distributing essential aid, providing shelter, food, and medical assistance. FEMA will also be offering [individual assistance](#) to impacted residents, helping to alleviate some of the immediate burdens. The State is [accepting donations](#) to the NC Disaster Relief Fund to provide for immediate unmet needs through reimbursements to nonprofits working with Helene survivors.

North Carolinians cannot just react after the storms. We must take proactive steps to bolster our resilience. This includes expanding state investments in [home hardening initiatives](#), improving [infrastructure](#) to better withstand severe weather, [updating our building codes](#), and implementing effective flood mitigation strategies. **More storms like Helene are coming and every region of our state is at risk.** By strengthening our homes and communities, we can reduce their devastating impacts and be better prepared.

I encourage you to stay informed and support one another during this difficult

time. Check on your neighbors, [volunteer](#) if you're able, and continue to support organizations that are making a difference on the ground. Together, we can navigate the challenges ahead and work toward a more resilient North Carolina.

Please consider contributing to the ongoing relief efforts if you haven't already. Every act of kindness, no matter how small, makes a significant difference in the lives of those affected. I recommend donating to the NC Red Cross or the NC Disaster Relief Fund.

**Donate to the  
NC Disaster Relief Fund**

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In solidarity and support,



Natasha Marcus is a three-term North Carolina State Senator, a former attorney, and the Democratic Nominee for North Carolina Commissioner of Insurance. During her tenure in the North Carolina Senate, Natasha Marcus has stood for people over ideology, individual freedoms, and smart investments in the state's future. She is running to be the next Commissioner of Insurance to serve the people of North Carolina who deserve affordable, quality insurance by restoring transparency, advocacy, and accountability to the office.

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