

UPDATED: Democratic Insurance Commissioner Nominee Statement on Hurricane Helene



From Josh Rush <josh@natashamarcus.com>
To <sjohnston@tuesdayforumcharlotte.org>
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Hi,

A previous version of this statement was sent earlier today in error. This updated version is the correct one. I sincerely apologize for the error. If you have any questions, please contact me at 310-321-2168.

Thanks,
Josh



FOR IMMEDIATE RELEASE

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Democratic Insurance Commissioner Nominee Statement on Hurricane Helene

RALEIGH, N.C. — Sen. Natasha Marcus, Democratic nominee for NC Commissioner of Insurance, issued the following statement in reaction to the devastating floods of Hurricane Helene:

"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.

"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.

"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."

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Natasha Marcus is a three-term State Senator from Mecklenburg County and the Democratic Nominee for North Carolina Commissioner of Insurance. Supporters who would like to learn more about Sen. Marcus can visit her website, NatashaMarcus.com.