Housing Unmet Needs Assessment Updates

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Housing Recovery Board

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THE CITY OF ASHEVILLE



Overview

FEMA Individual Assistance (IA) Data is a key resource in terms of understanding the Housing Impacts following Tropical Storm Helene. Data collection begins when survivors register for Individual Assistance (IA) and data is refined as FEMA proceeds with inspections and verifications.

The initial CDBG-DR action plan was developed based on 2025 FEMA IA data. The most recent CDBG-DR plan amendment was informed by the most recent FEMA IA data, as of January 2026.

- The Action Plan includes unmet needs across all recovery sectors (economy, infrastructure, housing). This presentation provides an overview of the updated unmet housing needs based on the updated data as of January 2026.

FEMA-IA data serves as a point-in-time reference for impacts:

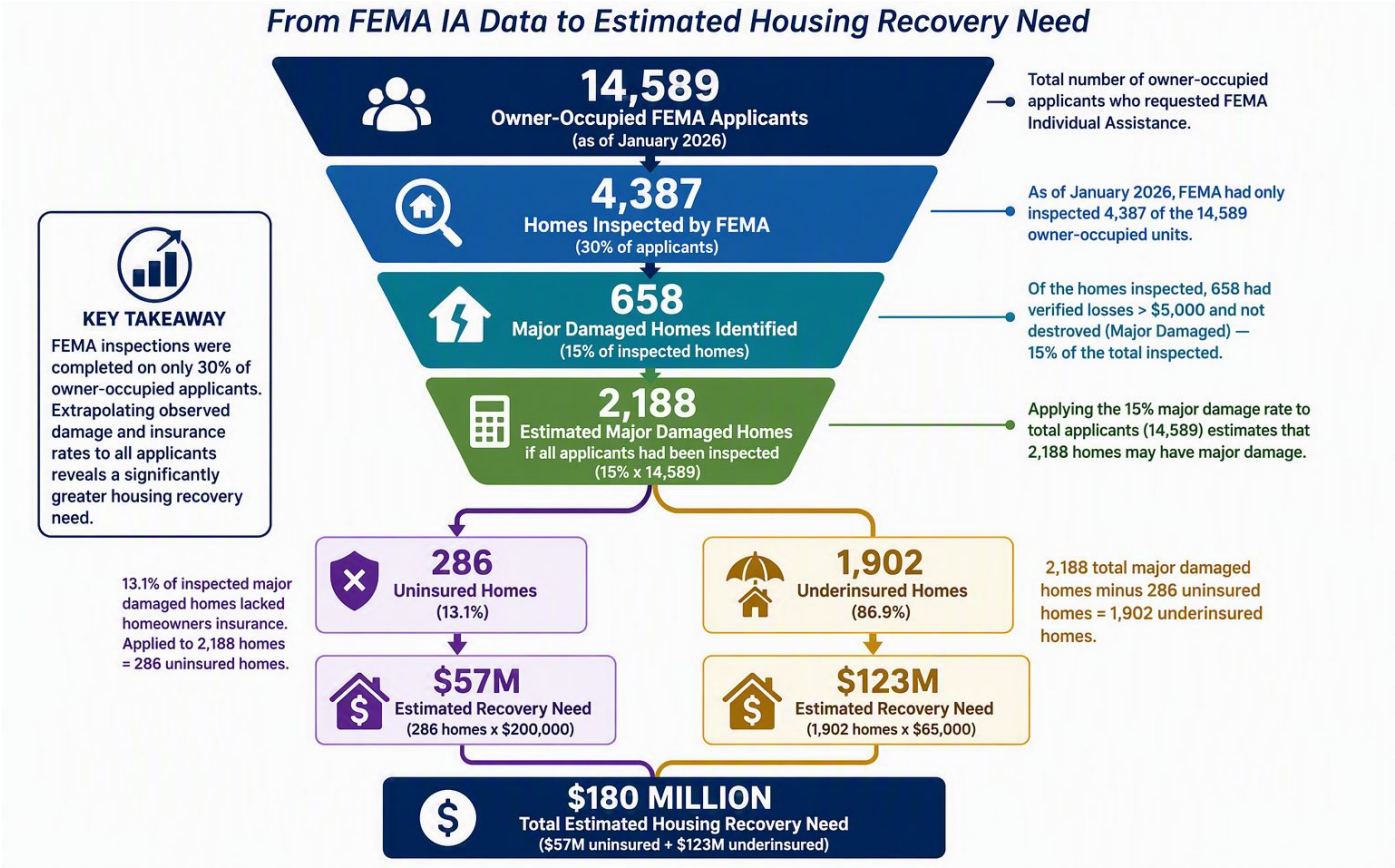
- Overall, FEMA- IA applicant counts increased, reaching 14,589 owner-occupied and 20,633 renter households as of January 2026.

Key Takeaways - Owner Occupied Households

- As of January 2026, 14,589 homeowners have applied for FEMA Individual Assistance.
  - FEMA Inspections: FEMA has completed home inspections for only 30% of owner-occupied applicants to date.
  - Because 70% remain uninspected, the updated Unmet Needs Analysis must estimate the broader impact.
- Applying FEMA's observed damage rate indicates approximately 2,188 owner-occupied homes may have sustained major damage.
  - For homeowners, major damage is defined as exceeding $8,000 by FEMA.
- FEMA Property Insurance Data: IA data states that an estimated 286 households may be uninsured and 1,902 households underinsured, creating recovery challenges.
- Based on this data and total estimated damage, homeowner recovery need is approximately $180 million, including $123 million for underinsured and $57 million for uninsured properties.

What FEMA data doesn't tell us, is how many households have been served or have recovered thus far.

Owner Occupied Impacts



Low-Moderate Income Owner Household Impacts

FEMA Damage Level	# of Households	%
Severe: Greater that $28,000 FEMA Verified Loss	23	0.44%
Major High: $15,000 to $28,800 of FEMA Verified Loss	34	0.67%
Major-Low: $8,000 to $14,999 of FEMA Verified Loss	96	1.89%
Minor-High: $3,001 to $7,999 of FEMA Verified Loss	199	3.91%
Minor-Low: $0 to $3,000 of FEMA Verified Loss	4,740	93.09%
Total	5,092	100%

Key Takeaways-Renter Households

- Renters represent the largest impacted housing population, accounting for more than 20,600 FEMA applicants.
  - Approximately 61% of renter applicants are low-to-moderate income (LMI) households.

- To understand more substantial impacts beyond the water and power outages that were broadly felt, we look further into the FEMA data of personal property losses on renters:
  - FEMA identified 1,827 renter households with documented personal property damage
    - Of those households, 63% are low-to-moderate income (1,159 households)
    - The remaining unmet renter need appears concentrated among 424 impacted LMI households living in rental houses and duplexes, including 47 households with more significant personal property losses.

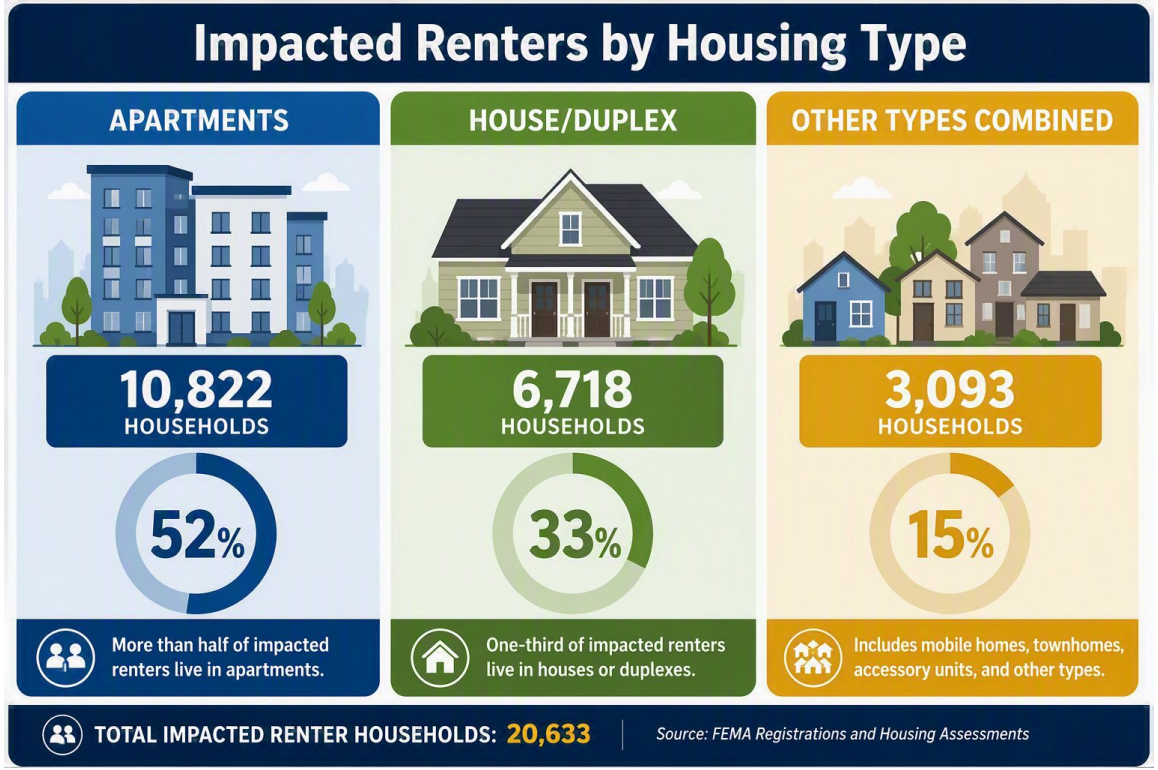
Renter Household Impacts

Low-to-Moderate Income
12,665 Households
61.3%

Non-LMI
4,962 Households
24.0%

Income Not Reported
3,006 Households
14.7%

Total Impacted 20,633



**Broad renter impacts, showing distribution among housing types.*

LMI Renter Household Impacts, Personal Property Damage

FEMA Damage Level	Apartments	House/ Duplex	Other Types Combined	%
Severe: Greater than $9,000 FEMA Verified Loss	13	0	0	1.4%
Major-High: $5,500 to $9,000 of FEMA verified loss	46	5	22	6.2%
Major-Low: $3,500 to $4,999 of FEMA verified loss	30	9	22	5.2%
Minor-High: $2,500 to $3,499 of FEMA verified loss	48	33	37	10.1%
Minor-Low: $0 to $2,500 of FEMA verified loss	387	377	130	77.1%
Total	524	424	211	100%

Substantial personal property loss is highly correlated to substantial dwelling damage



Small Rental Rehabilitation Program	
Overview	This program can help eligible rental property owners (landlords) repair, reconstruct, or replace small rental properties (1–4 units) damaged by Hurricane Helene.
Who Is Eligible?	Landlords with 1-4 rental units with damage caused by Helene.
Eligible Areas	Locations within HUD- and State-identified Most Impacted and Distressed (MID) areas: 28 counties and 28214 ZIP code in Mecklenburg County.
Requirements	● Your property has 1–4 rental units and sustained unrepaired damage from Helene (Sept. 27, 2024). ● Property is in a HUD- or State-designated Most Impacted and Distressed county. ● Units are VACANT at the time of application (no evictions to qualify). ● You owned the property at the time of the storm and still own it (priority). ● Current on property taxes or on an approved payment plan, and loans, including mortgages, are current. ● You agree to lease assisted units to income-eligible households at restricted rents for 10 years.
Funding	$57.4 million
Award Caps	$450,000 - $1.5 million per project

Renew NC Small Rental Housing Dashboard

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Latest Data Refresh

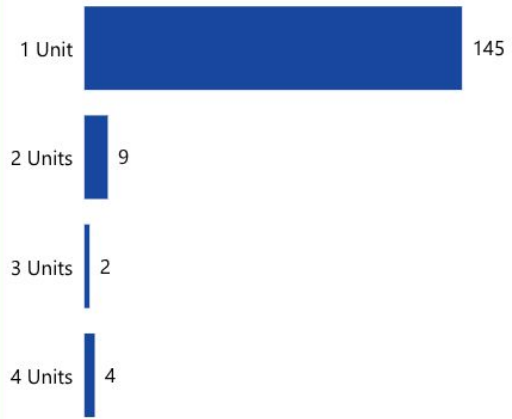
Total Applications Submitted
161

Total Number of Units
190

Total Active Applications
95

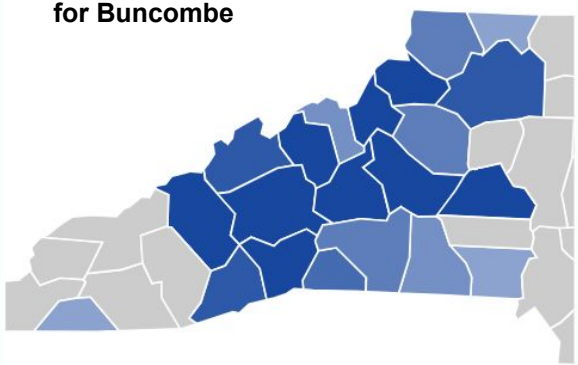
Inactive or Ineligible Applications
66

Applications by Number of Units



Applications by County

32 applications for Buncombe



Active Applications by Workflow Status

Excludes applications pending ineligibility or other review that are included in Total Active Applications count..



https://www.commercerecovery.nc.gov/smallrentalrehabilitationprogram

Questions?