Funding Source	Type	Recovery/Mitigation	Amount Awarded	Amount Available	Purpose / Eligible Use (Examples)	Terms / Repayment
State Cashflow Loan (Rounds 1-3) – NC Department of State Treasurer (Also referred to as the "**State Bridge Loan**")	Loan	Recovery	$2,404,572.37	$2,404,572.37	Disaster response expenses per FEMA PA worksheets: emergency repairs, temporary facilities, equipment rentals, debris operations; costs eligible under FEMA PA, NFIP, or other federal programs.	$1 by 1st anniversary; 10% by 6/30/2027; 20% by 6/30/2028; 30% by 6/30/2029; 40% (less $1) by 6/30/2030; principal-only (0% interest); repay within 5 years; early repayment allowed; subject to claw-back/offset if non-compliant.
Emergency Bridge Loan – Hurricane Helene (HEL-0003) – NC DEQ Division of Water Infrastructure Also refferred to as the "**NC**	Loan	Recovery	$3,000,000 (DWI Project No. HEL-0003)	$2,168,390.32	Stormwater and Water Infrastructure	Bridge loan typically 0% interest; repaid upon receipt of FEMA or insurance proceeds; final terms in DWI agreement.
NC Capital Grant Program – Unmet Needs (State Recovery Bill) (Also refferred to as the "**State Unmet Needs Grant**")	Grant	Recovery	TBD Requesting $2,487,500		Facilities denied by FEMA PA (Public Safety Building, Golf Maintenance Building, Veterans Park); resilient replacements and code-compliant rebuilds.	Grant (no repayment).
Federal Aid Route **FHWA**	Cost Share (20% Local Match)	Recovery			2 Locations on Cragmont Road	Grant (no repayment)
FEMA Public Assistance (aka **FEMA PA**)	Grant	Recovery and Mitigation	Ongoing		Helene damages eligible by Stafford Act, FEMA approved scopes and FEMA allowed mitigation activities	Grant (no repayment)
Total Insurance	Insurance Payout	Recovery			Match to loss for FEMA projects. Flexible for non-FEMA projects.	Not Applicable