WESTERN NORTH CAROLINA HURRICANE HELENE BUSINESS FEEDBACK SURVEY

March 2025

Insights from Respondents to a Regional Business Survey following Hurricane Helene
Data collected February–March 2025
Prepared by: Riverbird Research



Table of Contents

- I. Executive Summary 2
- II. Introduction 3
- III. Survey Questions with Brief Overview 4
- IV. Select Points of Interest 21
- V. End Notes 25



















I. Executive Summary

Hurricane Helene caused severe and widespread disruption across Western North Carolina (WNC), affecting business operations, revenue, staffing, and infrastructure. In February 2025, a coordinated survey was launched by regional partners to better understand the storm's effects from the perspective of businesses and to highlight pressing needs within the business community. More than 1,100 responses were collected from businesses of all sizes, industries, and ownership types across the region.

The responses provide a snapshot of ongoing conditions and challenges. Key findings point to continued financial strain, uneven operational recovery, and persistent issues related to customer demand and physical damage. Ninety percent of respondents projected revenue loss, and over 30% estimated losses of 51% or more.

Despite these challenges, the survey responses also highlight a discernible degree of resilience. Many businesses have remained fully operational since the storm's landfall in September 2024, even while continuing to experience its effects. Others are in various stages of recovery and adaptation.

The majority of respondents were small businesses with fewer than 25 employees—reflecting the general makeup of the regional economy and underscoring the importance of targeted, flexible recovery support. While 70% reported not being located in flood zones, infrastructure damage such as road closures, outages, and debris created additional barriers to operations. The widespread impact, even among businesses outside designated flood zones, highlights the importance of considering broader exposure and evolving risk in future planning.

In addition to assessing business conditions and impacts, the survey revealed opportunities for outreach, education, and shared learning. Some respondents expressed interest in learning from others who have navigated similar challenges—suggesting the potential for community-building through shared recovery strategies and success stories.

In alignment with the AVL 5x5 Strategic Plan for Economic Recovery, the findings from this report are intended to provide insight and feedback to support decision-making, programming, and long-term recovery—strengthening both the WNC economy and regional resilience moving forward.

Page 2 of 25

II. Introduction

Hurricane Helene has been described as one of the most significant natural disasters in Western North Carolina's history. Since making landfall on September 27, 2024, the storm has caused ongoing disruption to business operations, revenue, staffing, and infrastructure—along with broader impacts to homes, workers, and customers. Six months later, many businesses continue to face operational strain and limited resources, while others have returned to normal operations with minimal disruption.

To better understand these effects, a regional business feedback survey was conducted in February 2025 through a coordinated effort among partner organizations—including Riverbird Research (Asheville Chamber of Commerce), the Economic Development Partnership of North Carolina (EDPNC), Explore Asheville, the City of Asheville, and Buncombe County. The survey was designed to reduce duplication, minimize fatigue, and strengthen insight—while remaining mindful of businesses' time and capacity. Open to businesses of all types and sizes, it aimed to reflect the diversity of business activity across WNC.

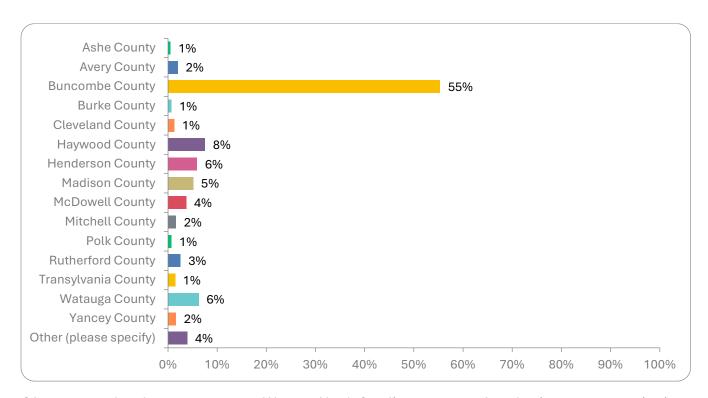
With more than 1,100 responses, the findings are not statistically extrapolated to the full business population of WNC. Survey participation likely reflects businesses with the capacity, availability, or strong motivation to provide feedback. However, the breadth and consistency of responses point to meaningful patterns and needs that may help guide recovery strategies. Importantly, the findings also reflect a specific point in time, as conditions across the region continue to evolve.

We are grateful to the businesses and individuals who took the time to respond—many doing so amid ongoing recovery demands. Their feedback made this report possible and provides valuable insight for support efforts. These businesses are not only essential to the region's economy—they also sustain jobs and support households across Western North Carolina.

III. Survey Questions with Brief Overview

Q1. What county is your business located in? If your business has more than one location in Western North Carolina, please select the county where the majority of activity, employees, or revenue is based.

Completed responses: 1,186



Of 1,186 completed responses across Western North Carolina, 55% were from businesses or organizations located in Buncombe County, followed by Haywood (8%), Watauga (6%), Henderson (6%), and Madison (5%) counties.

With Buncombe, Henderson, and Madison counties making up the Asheville metropolitan statistical area¹, this distribution generally reflects a concentration of business activity in the metro---and collectively accounted for 66% of completed survey responses.

While Buncombe County made up the largest share of responses, it's notable that approximately 45% of respondents represented businesses located outside of Buncombe, offering a broader view of conditions across the region.

Page 4 of 25

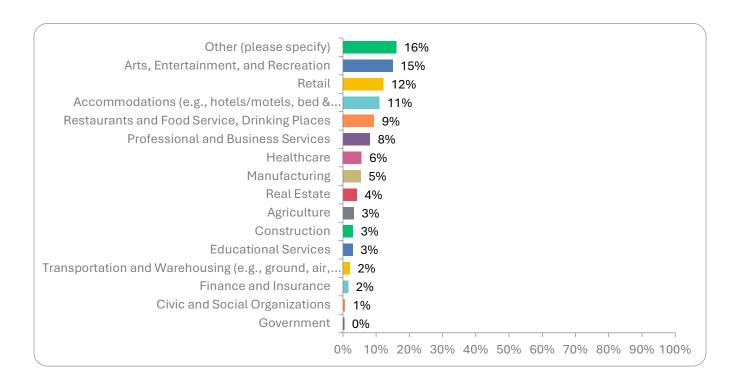
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¹ Previously, the Asheville metropolitan statistical area (metro) was a four-county region that included Haywood County. The U.S. Office of Management and Budget (OMB) recently adjusted the delineation and the current Asheville metro is now made up of Buncombe, Henderson, and Madison counties.

Questions 2 and 3 asked respondents to provide their city and ZIP code in free text format.

Q4. Which industry best describes your business? If your business has more than one activity, choose the main activity generating the most revenue.

Completed responses: 1,186



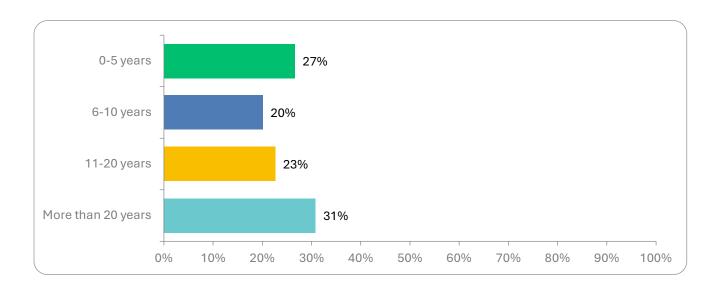
Excluding "Other", the top five industries by number of responses were:

- Arts, Entertainment, and Recreation (15%)
- Retail (12%)
- Accommodations (11%)
- Restaurants and Food Service, Drinking Places (9%)
- Professional and Business Services (8%)

Combined, these five industries accounted for 55% of responses. Arts/Entertainment/Recreation, Restaurants/Food Service/Drinking Places, and Accommodations combined make up the broader Leisure & Hospitality sector---collectively representing 35% of responses. Professional and Business Services represented nearly 100 responses and reflects a sector that has experienced growth over the past five years in the metro area.

Q5. How long has your business been in operation?

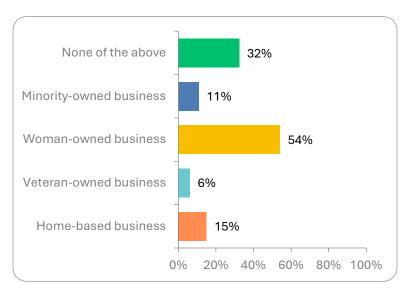
Completed responses: 1,186



Responses to how long businesses have been in operation are generally consistent across categories, with those in business for more than 20 years leading at 31%. These longer-standing organizations have likely weathered previous disruptions. However, 47% of respondents reported their business has been in operation for 10 years or less.

Q6. Do any of the following describe your business? Select all that apply.

Completed responses: 1,186



Among all responses, 54% identified their business as woman-owned only (not in combination with any other category). For women-owned businesses, the top industry was Arts, Entertainment, and Recreation.

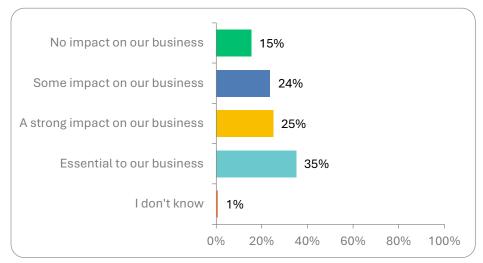
Fifteen percent identified as home-based only. Excluding "Other", Professional and Business Services was the top industry for home-based businesses.

Eleven percent identified their business as minority-owned and the top industry was Arts, Entertainment, and Recreation--- excluding "Other".

And 6% identified their business as veteran-owned only with Accommodations as the top industry.

Q7. How much does your business rely on travelers or visitors from outside your immediate region to sustain its revenue and operations (e.g., for leisure, work, or other purposes)?

Completed responses: 1,186

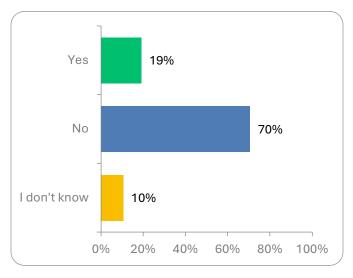


When respondents were asked how much their business depends on visitors from outside the immediate region, 84% reported at least some level of reliance with 35% describing visitors as "essential" to their operations. This underscores the significant role that visitors and other non-local customer spending plays in the regional economy, particularly for

businesses in travel-adjacent industries, but also potentially for a broader mix of enterprises that benefit from seasonal or destination-driven demand.

Q8. Is your business currently located in a flood zone?

Completed responses: 1,186



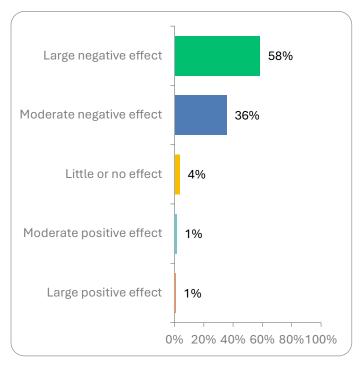
The majority (70%) of respondents indicated that their business is not located in a flood zone—an encouraging sign in terms of future flood risk and exposure. However, Hurricane Helene's impacts and scale were severe and widespread, affecting the functionality of surrounding infrastructure which impacted businesses not directly in flood zones.

Notably, 19% of respondents reported that their business *is* located in a flood zone, representing 226 responses---a meaningful number on its own. This level of exposure highlights the importance of preparedness, planning, and support for businesses operating in particularly vulnerable areas.

Respondents who were unsure whether their business was located in a flood zone may represent an opportunity for increased education and outreach around awareness and preparedness.

Q9. How would you describe the overall effect of Hurricane Helene on your business?

Completed responses: 1,186

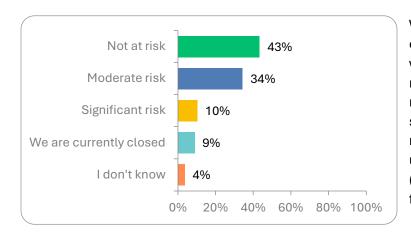


Ninety-four percent of respondents reported negative effects from the storm. Only 4% of respondents indicated little or no effect, while 2% reported positive effects. Construction was the top industry for respondents who chose either moderate or large positive effects.

Again, while these results are not intended to represent all businesses across WNC, they provide a strong signal of the storm's perceived economic toll among this respondent pool.

Q10. Is your business currently at risk of closure?

Completed responses: 1,186

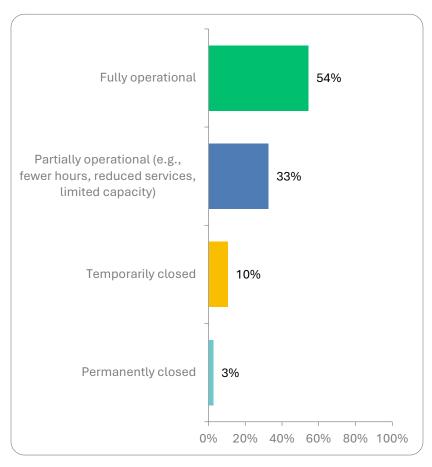


When respondents were asked about risk of closure, 43% reported that their business was not at risk—a strong signal of economic resiliency, representing 513 completed responses. However, the data also reflect a sizable share of businesses---53% or 631 respondents---still facing operational uncertainty, elevated risk, or current closure (temporary or permanent) in the months following Hurricane Helene.

Note that "currently closed" does not necessarily mean permanently closed, which is addressed in Question 11.

Q11. Please describe your business's current operational status.

Completed responses: 1,186



Fifty-four percent of respondents reported their business as "fully operational" (645 respondents), again suggesting a level of economic resiliency, though this does not necessarily mean these businesses were unaffected by the storm.

Forty-three percent of respondents (510) reported being "partially operational" or "temporarily closed", while 3% (31) indicated that their business was "permanently closed".

These figures suggest that while many businesses are fully operational, a meaningful share remain in some stage of recovery—whether operating at partial capacity or temporarily closed. Taken together, these responses confirm that segments of the WNC business community are still navigating recovery while managing operational vulnerabilities.

Q12. Optional: Only if permanently closed. If your business has permanently closed, we would appreciate any insights you're willing to share on the reasons why.

There were 31 respondents that reported their business as permanently closed. Among multiple reasons, the top reason for business closure was **extensive damage or complete loss of building/land/equipment/inventory**, followed by **financial difficulties**. Both impacts on property and financial challenges reflect themes throughout the survey.

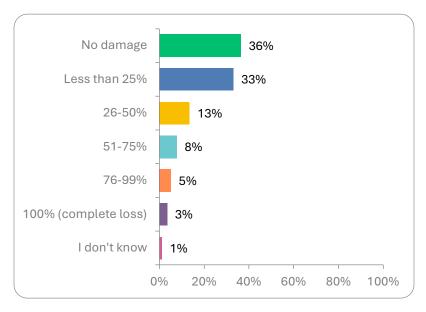
Respondents could select more than one reason.

ANSWERS	# of times each reason was selected
Extensive damage or complete loss of building/land/equipment/inventory	24
Financial difficulties	15
Lack of customer demand	8
Other (please specify)	8
Workforce shortages (e.g., difficulty hiring or retaining employees)	6
Personal decision	4
Workforce displacement or staff inability to work as a result of Hurricane Helene	2
Supply chain disruption	1

Questions 13-26 were not applicable to the 31 respondents who reported permanent closure.

Q13. Please estimate the percentage of physical damage to your business as a result of Hurricane Helene (e.g., damage to building, land, equipment, inventory).

Completed responses: 1,155

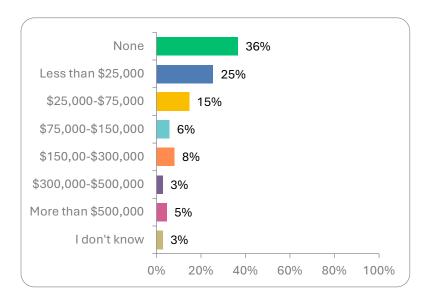


When asked about physical damage to building, land, equipment, and inventory, 36% (420 respondents) reported no damage in these categories. However, 62%---representing 723 responses across WNC---reported experiencing some level of damage to their business as a result of the storm with 16%, or 187 respondents, reporting physical damage greater than 50%.

This aligns with patterns that emerge in the survey related to rebuilding and repair needs for recovery.

Q14. Please estimate the cost of physical damage to your business as a result of Hurricane Helene at this time (e.g., cost of damage to building, land, equipment, inventory).

Completed responses: 1,155



A majority 62% or approximately 700 respondents in this survey pool reported a cost related to the physical damage caused by Hurricane Helene. Forty-six percent---or 528 respondents--- estimated damage of less than \$150,000, while 16% (175 respondents) reported damage of \$150,000 or more. These are meaningful numbers of businesses where even damages of \$25,000 or less can be devastating for smaller organizations. These costs may continue to affect recovery timelines and cash flow for many in WNC.

Q15. Which of the following experienced the most damage?

Completed responses: 1,134

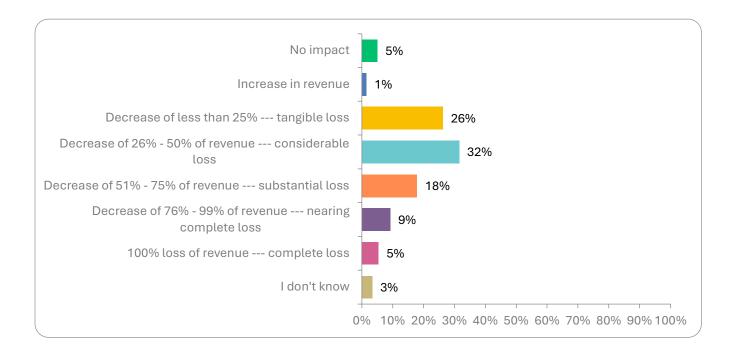
Question 15 was not a required question.

ANSWERS	# of times each reason was selected		
Building	363		
Inventory	295		
Land	250		
Equipment	237		
None of the above	405		
I don't know	12		

"None of the above" was selected 405 times in response to which of the given categories experienced the most damage. Damage to buildings was selected 363 times, followed by inventory (295 times), land (250 times), and equipment (237 times). The distribution of damage reported by those who responded to this question highlights structural impacts and the loss of revenue-generating property—factors that can contribute to recovery delays. And again, these physical impacts align with needs expressed elsewhere in the survey for building repairs, often translating directly into lost revenue, echoed in the following section.

Q16. How has Hurricane Helene impacted your revenue projections since the storm's landfall in late September 2024? Descriptive text is included to provide context and help you select the best option.

Completed responses: 1,155



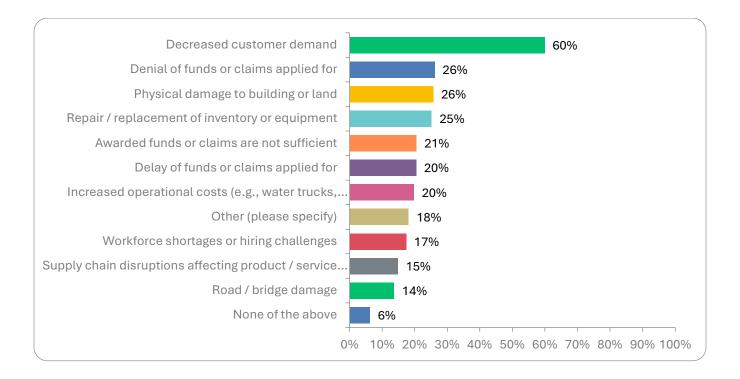
The effects of Hurricane Helene are evident when it comes impacts on revenue projections. Only 6% of respondents reported no impact or an increase in projected revenue, while 90% reported some level of projected revenue loss. Notably, 58% projected a decrease of 50% or less, while 32% reported a decrease of 51% or more, representing 374 respondents.

90% of respondents reported a decrease in projected revenue following Hurricane Helene.

These responses underscore the financial strain reported by respondents in the months following the storm. Given the depth and prevalence of projected revenue loss, the findings may help inform discussions around recovery and the potential role of longer term support in the aftermath of the storm.

Q17. What challenges are affecting your business's ability to recover lost revenue as a result of Hurricane Helene? Select all that apply.

Completed responses: 1,155

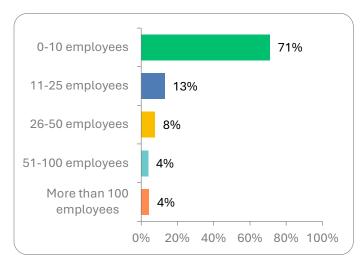


Regarding challenges to revenue recovery, decreased customer demand stood out as the top challenge—cited by 60% of respondents. This was followed by denial of funds or claims applied for (26%), physical damage to building or land (26%), repair / replacement of inventory or equipment (25%), and awarded claims or funds not sufficiently covering costs (21%).

These findings suggest that while physical and financial recovery barriers remain months after the storm, demand-side challenges and the return of customers are having a widespread effect on revenue generation among respondents, alongside a mix of other contributing factors.

Q18. Prior to Hurricane Helene, what was your business's employee size? Include full-time and part-time employees.

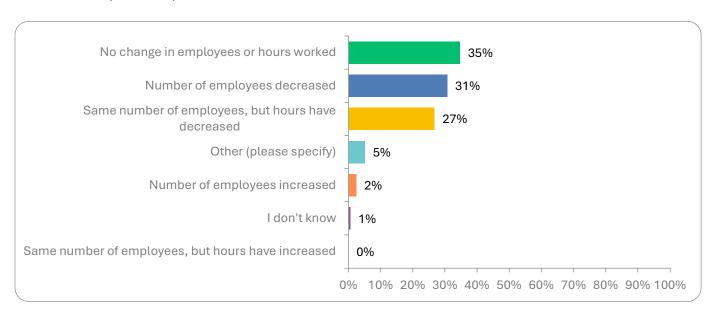
Completed responses: 1,155



By far, most respondents represented small businesses with 10 or fewer employees (71%), while 84% represented businesses with 25 or fewer employees. This is generally consistent with the region's business makeup. Many organizations operate at a smaller scale—and in some cases, with more limited internal resources—reflecting a deeply rooted small-business culture and also the presence of rural communities across WNC. These businesses may differ from the scale of firms more commonly found in the state's larger urban centers. Yet collectively, they form a strong foundation in the regional economy: driving

employment, providing essential services, and supporting other firms throughout the region and beyond. They contribute to livelihoods, household income, and the overall economic fabric of Western North Carolina and their contribution is significant.

Q19. How does your current number of employees compare to pre-hurricane levels? Completed responses: 1,155

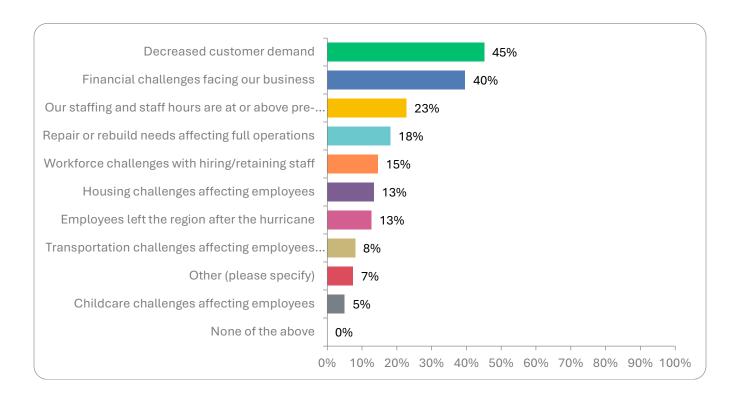


Impacts on the workforce were evident. While 35% (approximately 400) reported no change in number of staff or hours worked, 58% (662 respondents) reported some form of adjustment. This includes 31% that decreased their number of employees and 27% that retained the same number of employees but reduced employee hours.

Taken together, this pool of respondents suggests potential strain on workers in the region, further supported by the post-storm rise in the unemployment rate. In the Asheville metro area, the unemployment rate has been the highest among the state metros since October, which was not the case beforehand (it was the lowest). These findings suggest that the storm's broader operational and revenue disruptions translated directly into staffing challenges, with many businesses forced to reduce staff or hours in response to ongoing financial pressures or uncertain demand.

Q20. What are your business's main barriers to return staffing to pre-hurricane levels? Select all that apply.

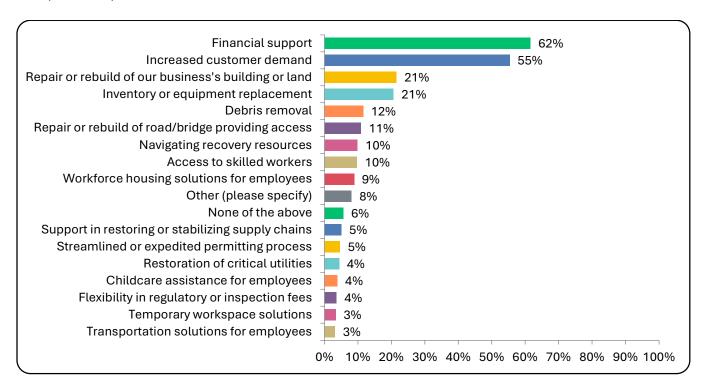
Completed responses: 1,155



When asked about barriers to return staffing and staff hours to pre-hurricane levels, respondents most frequently cited decreased customer demand (45%) and financial challenges facing their business (40%). These two leading responses appear closely linked—where reduced customer activity may lead to constrained revenue, which may then limit the ability to support pre-storm staffing levels. Twenty-three percent of respondents reported that staffing and hours were at or above pre-hurricane levels. While hiring and retention challenges (15%) were also noted, the data suggests that a primary hurdle for many is not only finding and retaining employees but also having the customer demand and financial footing to support staffing.

Q21. What are your business's most urgent needs to stabilize or recover from the impacts of Hurricane Helene right now? Select up to 5.

Completed responses: 1,155



The top 5 most urgent needs to stabilize or recover from the impacts of Hurricane Helene based on responses reiterate earlier concerns: financial support (62%), increased customer demand (55%), repair or rebuild of business's building or land (21%), inventory or equipment replacement (21%), and debris removal (12%). While not the only needs---and most of the categories are interrelated---these were consistent themes throughout the survey.

When combining repair or replacement of building, land, inventory, and equipment with needs related to road or bridge repair and debris removal, 65% of responses point to these needs.

Top 5 most urgent needs overall:

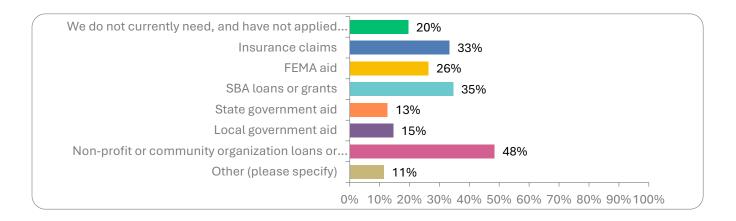
- Financial support
- Increased customer demand
- Repair or rebuild of business's building or land
- Inventory or equipment replacement
- Debris removal

Overall, the survey responses paint a picture where many businesses are still in recovery mode, with challenges that are both economic and operational in nature and these disruptions have likely translated into delayed or limited operations for many.

There is potential for customer demand to pick up in the coming months. An increase in demand may help stabilize revenues for some, but long-term recovery will likely require continued support, flexibility, and time.

Q22. As a result of Hurricane Helene's impacts, have you sought or applied for financial support for your business? Select all that apply.

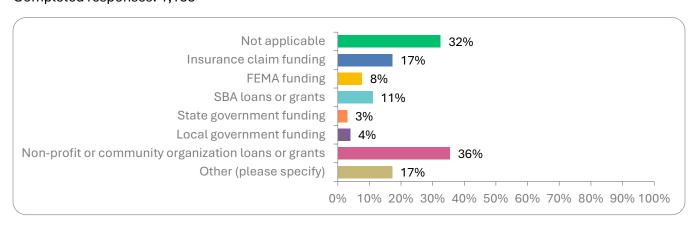
Completed responses: 1,155



Respondents note actively applying for support. Among the categories listed, non-profit or community organization loans and grants were the most frequently sought source of relief---reported by 48% of respondents, although all sources are selected. This was followed by SBA loans or grants (35%) and insurance claims (33%). One in five responded that they did not currently need and had not applied for financial assistance.

Q23. Based on your response to the previous question, which sources have provided financial assistance to date? Select all that apply.

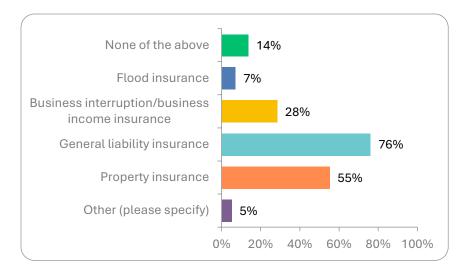
Completed responses: 1,155



Respondents also noted receiving support from various funding sources. The survey did not ask whether funding met individual business needs, although Question 17 reflects some respondents experiencing funding denials, delays, and cases where support may not have fully covered costs. Instances may be shaped by different considerations. The most frequently cited source of funding relief at the time of the survey (relatively early aftermath) was non-profit or community organizations (36%). Excluding "not applicable", this was followed by insurance claim funding (17%) and "Other" sources of funding (17%) such as private loans and GoFundMe.

Q24. Does your business have any of the following types of insurance coverage? Select all that apply.

Completed responses: 1,155

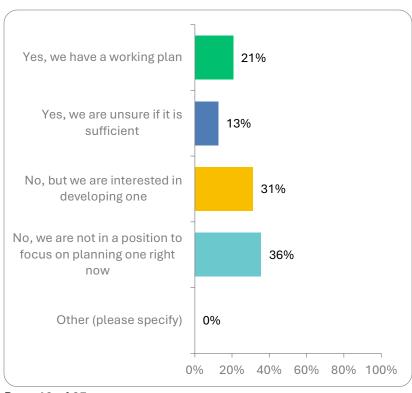


Among the pool of respondents, a large majority (76%) reported having general liability insurance. Additionally, 55% reported property insurance.

Only 7% reported having flood insurance, which hints at the potential for underestimating flood risk and its variable impacts in any given year, though cost may be a contributing factor.

Q25. Does your business have a disaster preparedness plan?

Completed responses: 1,155



When asked if their business had a disaster preparedness plan, 34% responded that they did. Overall, the majority may lack the time, knowledge, capacity, or resources to develop or update such plans, highlighting a potential opportunity for targeted training and technical assistance from experts in this area.

Page 19 of 25

Q26: Optional: what have we missed? Please share any other information you would like about the impact of Hurricane Helene on your business.

The word cloud offers a visual of some of the words and phrases used most often in the open-ended responses throughout the survey. Often a word cloud highlights commonalities among responses. Note: word size does not reflect frequency.



In summary, the responses gathered through this survey offer a valuable window into some of the lived experiences of businesses and organizations across Western North Carolina in the months following Hurricane Helene.

While percentages provide useful context, the number of responses reflecting specific needs is meaningful as well. As conditions continue to evolve, this feedback offers a foundation for continued conversation, coordination, and targeted support.

Importantly, the survey reflects the resilience, adaptability, and determination of WNC's business community. Their persistence, along with the dedication of individuals and organizations across the region and beyond, plays a critical and vital role in ongoing recovery efforts.

IV. Select Points of Interest

The following sections present selected points of interest drawn from the full set of survey responses. These segmented summaries feature top responses alongside other observations. Together these snapshots may offer additional context for understanding business experiences.

1. Comparison table of select regions.

Topic	Buncombe only	WNC, excluding Buncombe	WNC, all counties	Asheville, top city for respondents
Completed responses (excludes "Permanently Closed")	633	522	1,155	486
Cost of physical damage, <\$150,000	44%	48%	46%	42%
Cost of physical damage, \$150,000 or more	14%	17%	15%	14%
Impacts on revenue projections, decrease of 50% or less	57%	59%	58%	55%
Impacts on revenue projections, decrease of more than 50%	35%	30%	32%	38%
Staffing levels post hurricane: number of employees decreased or hours of employees have decreased	60%	54%	57%	62%
Top 2 most urgent needs to stabilize or recover from Hurricane Helene (excluding "Other")	Financial support	Financial support	Financial support	Financial support
	Increased customer demand	Increased customer demand	Increased customer demand	Increased customer demand

2. Closure risk: summary of respondents that reported their business was at either "moderate" or "significant" risk of closure.

- 527 completed responses reported either "moderate" or "significant" risk of closure.
- Top 3 counties represented: Buncombe, Haywood, Madison
- Operational status: 44% fully operational; 56% partially operational or temporarily closed
- Top 3 industries (excluding "Other"):
 - Arts, Entertainment, and Recreation
 - o Retail
 - Accommodations
- Top 5 urgent needs to stabilize or recover from Hurricane Helene (excluding "Other," in order of frequency):
 - Financial support
 - o Increased customer demand
 - o Inventory or equipment replacement
 - o Repair or rebuild of building or land
 - Navigating recovery resources
- Cities with at least three survey responses indicating a "moderate" or "significant" risk of closure:

 Kings Mountain
Lake Lure
• Leicester
 Maggie Valley
Marion
Mars Hill
Marshall
Old Fort
Shelby
Spruce Pine
Swannanoa
Waynesville
Weaverville
Woodfin

3. Permanently closed: summary of respondents that reported their business was "permanently closed."

- 31 respondents reported their business was "permanently closed".
- Top counties were Buncombe (23), Avery (1), Burke (1), Haywood (1), Madison (1), McDowell (3), Yancey (1) counties.
- Top industries were Arts, Entertainment, and Recreation (8), Restaurants and Food Services, Drinking Places (7), Accommodations (5), Retail (4), Transportation and Warehousing (2), Other (2), Healthcare (1), Manufacturing (1), Professional and Business Services (1).
- 0-5 years in operation: 48%.
- 94% indicated that travelers or visitors had at least some impact on sustaining their business operations.
- 58% were located in a flood zone.
- The top 3 reasons for permanent closure were:
 - o Extensive damage or complete loss of building/land/equipment/inventory
 - o Financial difficulties
 - Lack of customer demand

4. Comparison table by top 5 industries (excluding "Other").

Industry/Topic	Arts, Entertainment, Recreation	Retail	Accommodations	Restaurants	Professional and Business Services
Completed Responses	177	144	130	111	96
Fully operational	73	77	70	46	65
Partially operational or temporarily closed	96	63	55	58	30
Permanently closed	8	4	5	7	1
Top 5 most urgent needs	Financial support	Financial support	Increased customer demand	Financial support	Increased customer demand
	Increased customer demand	Increased customer demand	Financial support	Increased customer demand	Financial support
	Repair or rebuild of business building or land	Inventory or equipment replacement	Repair or rebuild of business building or land	Inventory or equipment replacement	Repair or rebuild of business building or land
	Inventory or equipment replacement	Repair or rebuild of business building or land	Repair or rebuild of road/bridge providing access	Repair or rebuild of business building or land	Access to skilled workers
	Debris removal	Other	Debris removal	Workforce housing solutions for employees	None of the categories

- 5. Travelers and visitors: summary of respondents that reported travelers or visitors from outside the immediate region had some/strong/essential impact on the business.
 - 994 completed responses reported some/strong/essential impact on business
 - Top 3 counties represented: Buncombe, Haywood, Watauga
 - Risk of closure: 39% not at risk; 48% moderate to significant risk; 10% currently closed (temporarily or permanently)
 - Top 3 industries (excluding "Other"):
 - o Arts, Entertainment, and Recreation
 - Retail
 - Accommodations
 - Top five urgent needs to stabilize or recover from Hurricane Helene (excluding "Other," in order of frequency):
 - Financial support
 - o Increased customer demand
 - o Repair or rebuild of building or land
 - o Inventory or equipment replacement
 - Debris removal
- 6. Travelers and visitors: summary of respondents that reported travelers or visitors from outside the immediate region had "no impact on our business."
 - 183 completed responses reported no impact on business
 - Top 3 counties represented: Buncombe, Henderson, McDowell
 - Risk of closure: 67% not at risk; 25% moderate to significant risk; 4% currently closed (temporarily or permanently)
 - Top 3 industries (excluding "Other"):
 - o Professional and Business Services
 - Manufacturing
 - Healthcare
 - Top 5 urgent needs to stabilize or recover from Hurricane Helene (excluding "Other," in order of frequency):
 - Financial support
 - Increased customer demand
 - None of the above
 - Repair or rebuild of building or land
 - o Inventory or equipment replacement

v. End Notes: Percentages have been rounded throughout the report; as a result, totals may not sum to exactly 100%. The survey results reflect the perspectives of respondents at a specific point in time and are not extrapolated to represent the entire WNC business community. Respondents may not fully reflect all affected businesses, as those with the time, capacity, or strong motivation to share feedback are more likely to participate. To support ongoing understanding of long-term recovery and evolving needs, the survey is scheduled to be repeated one year after the hurricane's landfall and again one year after this initial release, which went out in February 2025. (0425)

Thank you to our business community, partners, and supporters.

For more information, please contact RiverbirdResearch@Ashevillechamber.org















