

WESTERN NORTH CAROLINA HURRICANE HELENE BUSINESS FEEDBACK SURVEY

November 2025

Insights from Respondents to a Regional Business Survey Following Hurricane Helene
Data Collected Fall 2025
Prepared by: Riverbird Research



RIVERBIRDRESEARCH

A DIVISION OF THE ASHEVILLE AREA CHAMBER OF COMMERCE

This report is the second in a three-part survey series.

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Executive Summary

Based on Fall 2025 Survey Responses

One year after Hurricane Helene, many businesses across Western North Carolina were still in recovery, with outcomes varying across the region. Sixty-eight percent of respondents reported operating at or below break-even or being temporarily or permanently closed due to storm-related impacts. Only 28% reported they were operating profitably. Eighty-four percent of respondents reported revenue loss, with 35% estimating losses of \$100,000 or more. Property damage was also a burden for some businesses: 21% reported unresolved repairs, and outstanding damage costs totaled at least in the multi-million-dollar range, even at conservative estimates.

Overall, however, businesses appeared to be moving in the right direction with 67% reporting they are not at risk of closure over the next six months. Additionally, 63% reported no change to staffing levels when asked about adjustments.

Support needs continued to mirror those identified in the initial survey conducted in February 2025. Roughly half of businesses indicated they still need recovery support, with financial assistance and increased customer demand cited most frequently. Not all financial assistance sought had been received, though the survey was not designed to capture the reasons for these gaps.

As recovery continues, these findings offer useful context to complement other data and information available to partners and decision-makers. In alignment with the AVL 5x5 Strategic Plan for Economic Recovery, the findings from this report are intended to provide additional insight and feedback to support decision-making in efforts to strengthen both the Western North Carolina economy and regional resilience moving forward.

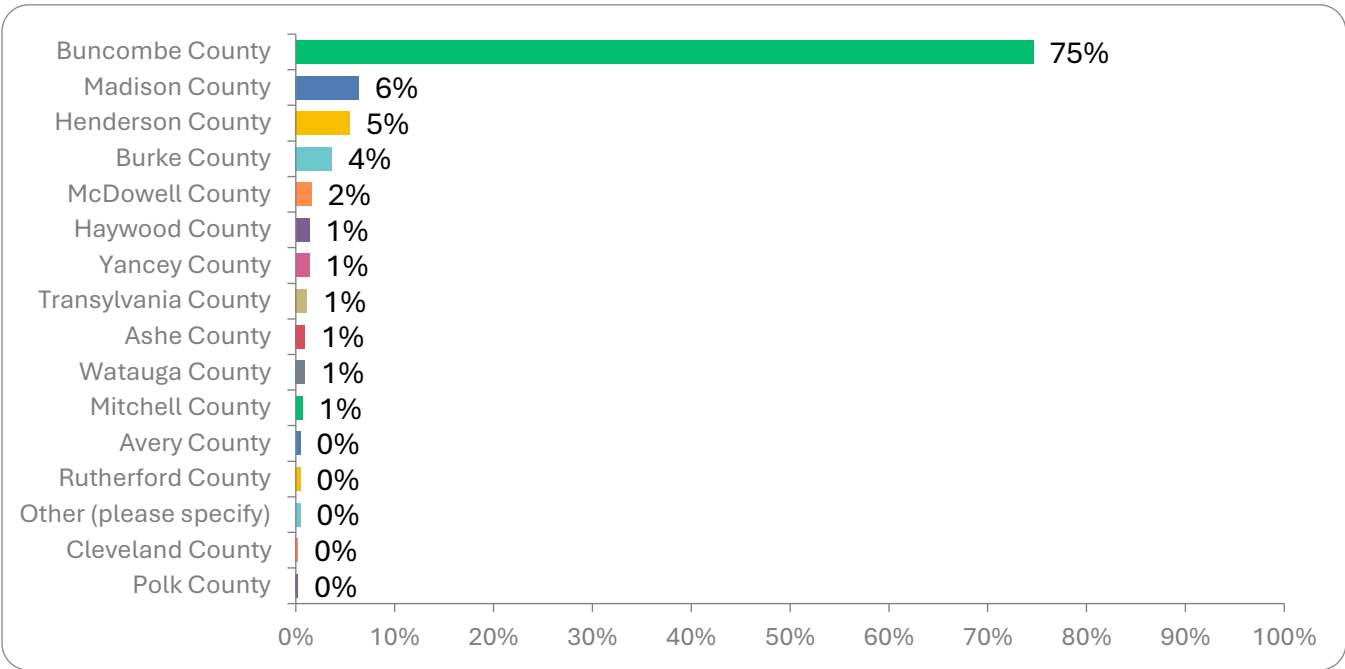
Introduction

This report represents the second of three Business Feedback Surveys and provides an updated view of how responding firms across Western North Carolina are continuing to navigate the aftermath of Hurricane Helene, one year after the storm. As with the first survey conducted in early 2025, goals include documenting business conditions, challenges, and needs using timely, on-the-ground perspectives. The survey received 437 completed responses and findings reflect feedback at the point in time. While not designed to represent all businesses in the region, these insights help illustrate conditions for a broad range of firms and offer valuable context for understanding ongoing recovery needs.

Survey Questions with Brief Overview

Q1. What county is your business located in? Please select the county where the majority of activity is based.

Completed responses: 437



In Western North Carolina, 75% of respondents represented businesses or organizations located in Buncombe County --- an increase from 55% in the first survey. Madison County (6%) and Henderson County (5%) followed, and together these three counties comprise the Asheville Metropolitan Statistical Area --- 86% of responses. At least one response was received from each of the 15 core counties.

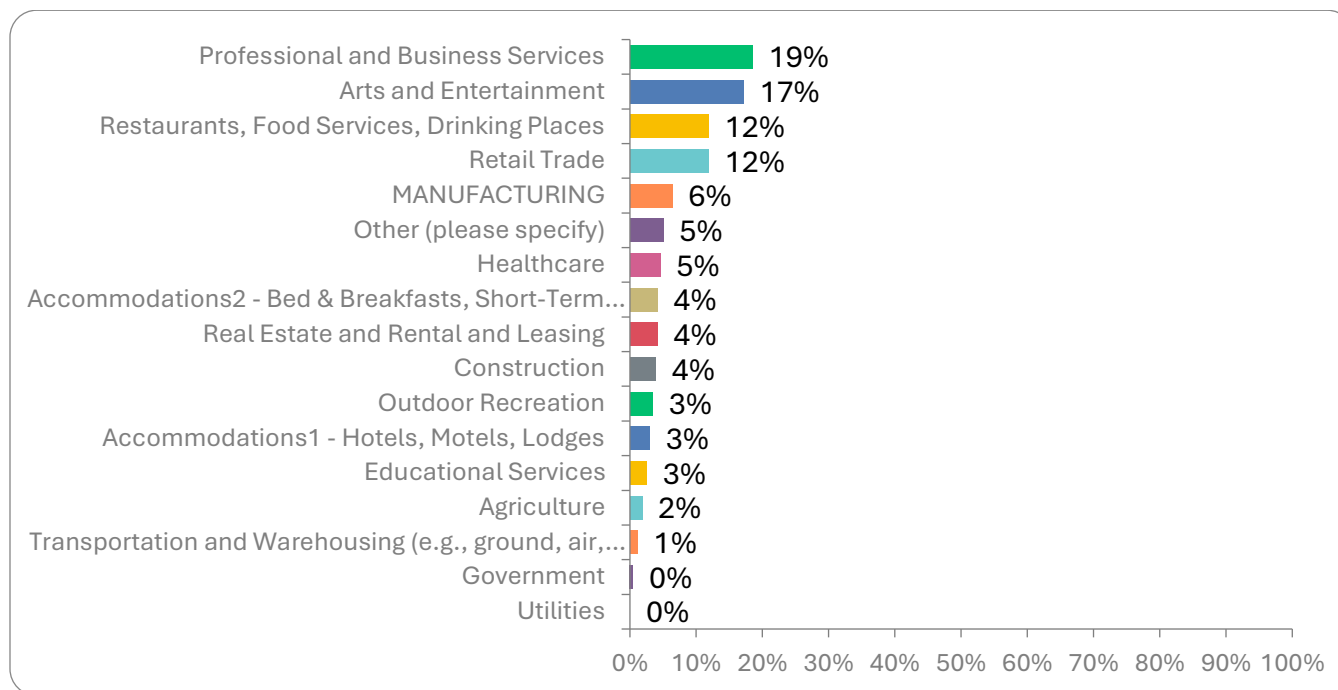
Q2. What city, town, or unincorporated area is your business located in?

Free text answered: 437

Among respondents, 60% reported Asheville as the city of their business location. Following Asheville were Marshall (6%), Hendersonville (3%), Black Mountain (3%), and Morganton (3%).

Q3. Which industry best describes your business?

Completed responses: 437



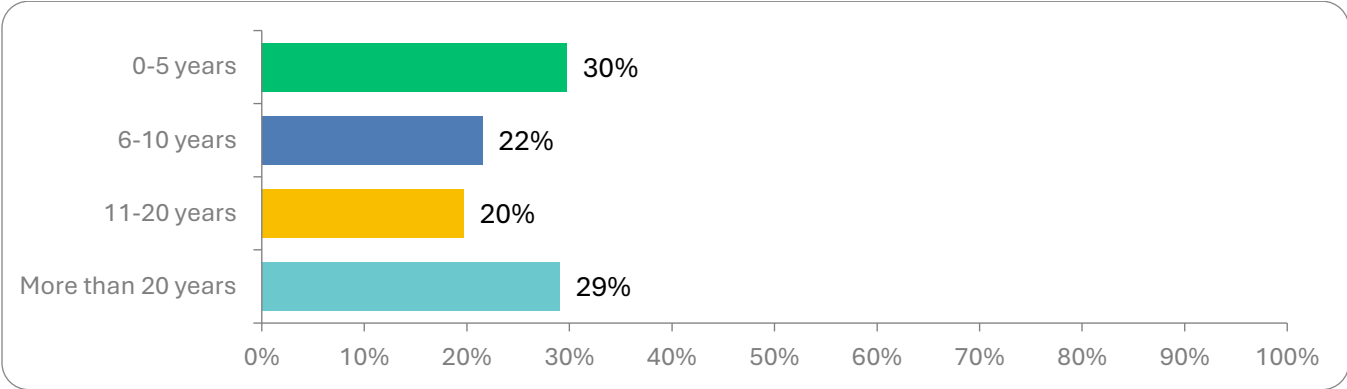
The top five industries by number of responses were:

- Professional and Business Services (19%), up from 8% in the first survey
- Arts and Entertainment (17%), up from 15%
- Restaurants, Food Services, Drinking Places (12%), up from 9%
- Retail Trade (12%), the same share as the first survey
- Manufacturing (6%), up from 5%

Combined, these five industries accounted for 66% of responses. In this survey, the Accommodations sector was split into two categories: Hotels/Motels/Lodges and Bed & Breakfasts/Short Term Rentals. Combined, these categories would represent 7% of respondents. Aside from this category split, Manufacturing was new in the top five when compared to the first survey.

Q4. How long has your business been in operation?

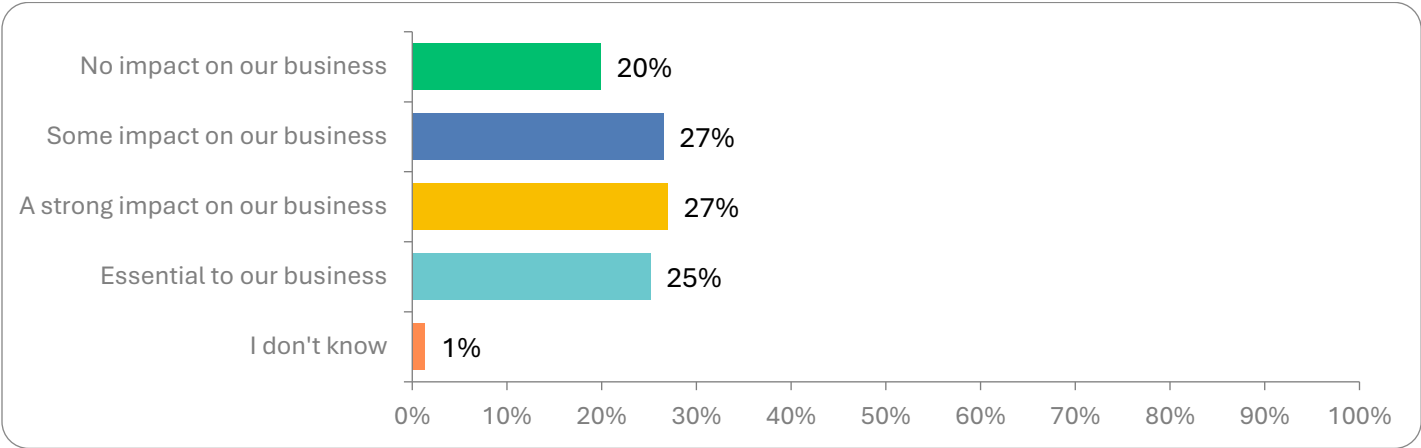
Completed responses: 437



Responses on business age showed that just over half (52%) had been in operation for 10 years or less. The largest shares were at both ends of the spectrum: 0–5 years (start-up to early phase) at 30%, and more than 20 years (well-established) at 29%. Mid-range categories --- 6–10 years and 11–20 years --- were similar at 22% and 20%, respectively.

Q5. Does your business rely on travelers or visitors from outside your immediate region to sustain its revenue and operations?

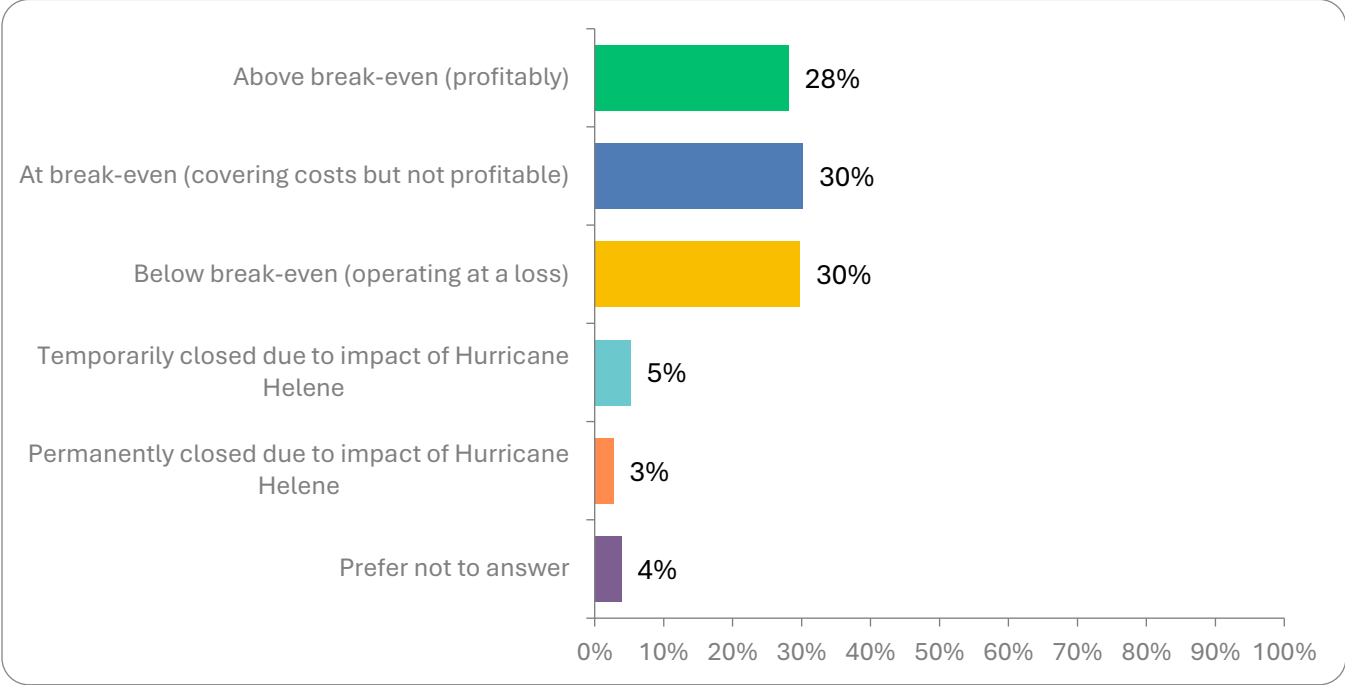
Completed responses: 437



79% of businesses reported having at least some reliance on travelers or visitors from outside their immediate region to sustain their revenue or operations, compared to 84% in the first survey. This slight shift likely reflects, in part, the greater share of Professional and Business Services and Manufacturing in this survey. However, the percentages reporting “some impact” and “strong impact” increased in this survey, while one in four reported travelers or visitors as “essential to our business”.

Q6. Since Hurricane Helene’s impact in September of 2024, which of the following best describes your business’s current status? (Thinking specifically about impacts related to Hurricane Helene).

Completed responses: 437



Operating status continued to be uneven across the region. Sixty-eight percent of respondents were either not operating profitably or were temporarily or permanently closed due to the impacts of Hurricane Helene. Among these, 30% were at break-even --- covering costs but not earning profit --- and 30% were operating below break-even or at a loss. Five percent (23 businesses) were temporarily closed, and 3% (12 businesses) reported being permanently closed¹. Only 28% (123 businesses) reported operating above break-even.

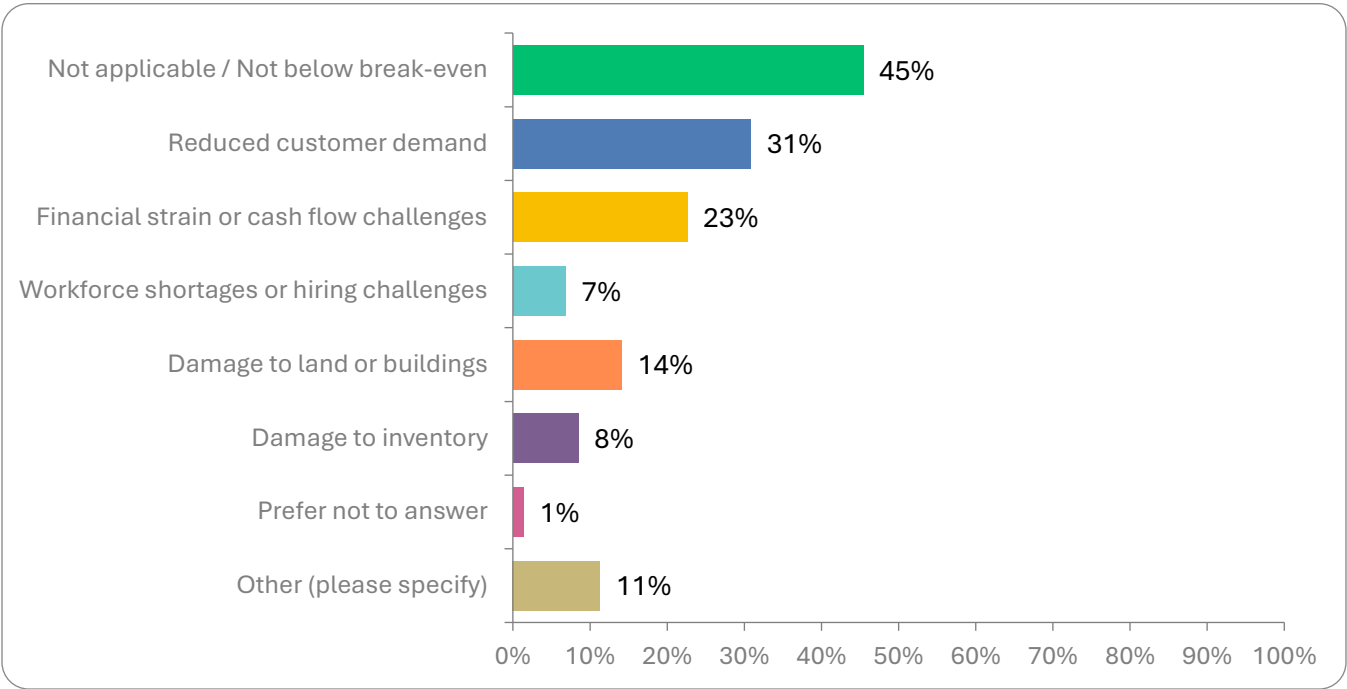
Professional and Business Services accounted for the largest share of businesses operating above break-even. For respondents operating below break-even, Arts and Entertainment represented the largest share, and it was also the top industry among those reporting temporary closure. The top industry for permanently closed was Restaurants, Food Services, and Drinking Places.

Overall, the results echo the first survey’s findings that financial stability remains a challenge for many businesses, now one year after the storm, with heightened vulnerability around those most dependent on visitors. And while break-even may indicate stability under normal conditions, in a prolonged recovery period it can signal limited capacity to adapt to ongoing financial or operational strain.

¹ These 12 respondents skip to the end of the survey.

Q7. If you are operating below break-even or temporarily closed, what is the main reason? (Select all that apply)

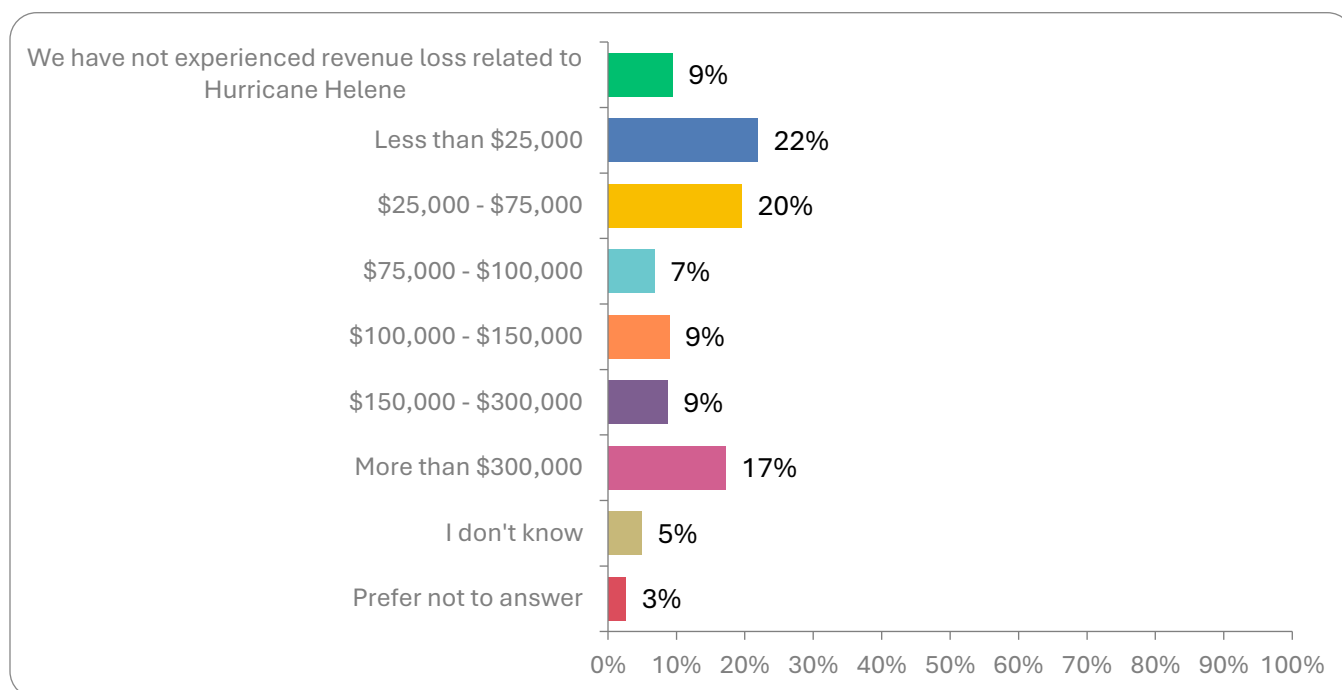
Completed responses: 425



For respondents operating below break-even or experiencing temporary closure, the top reasons mirrored the first survey: reduced customer demand and financial strain or cash-flow challenges. These challenges were followed by damage to land or buildings, making these the three most frequently cited challenges in both the first and second surveys and a persistent issue one year after the storm. A robust forty-five percent responded “not applicable,” which is broadly in line with the share of respondents operating above or at break-even.

Q8. Please estimate your business's total revenue loss related to Hurricane Helene to date, if any.

Completed responses: 425

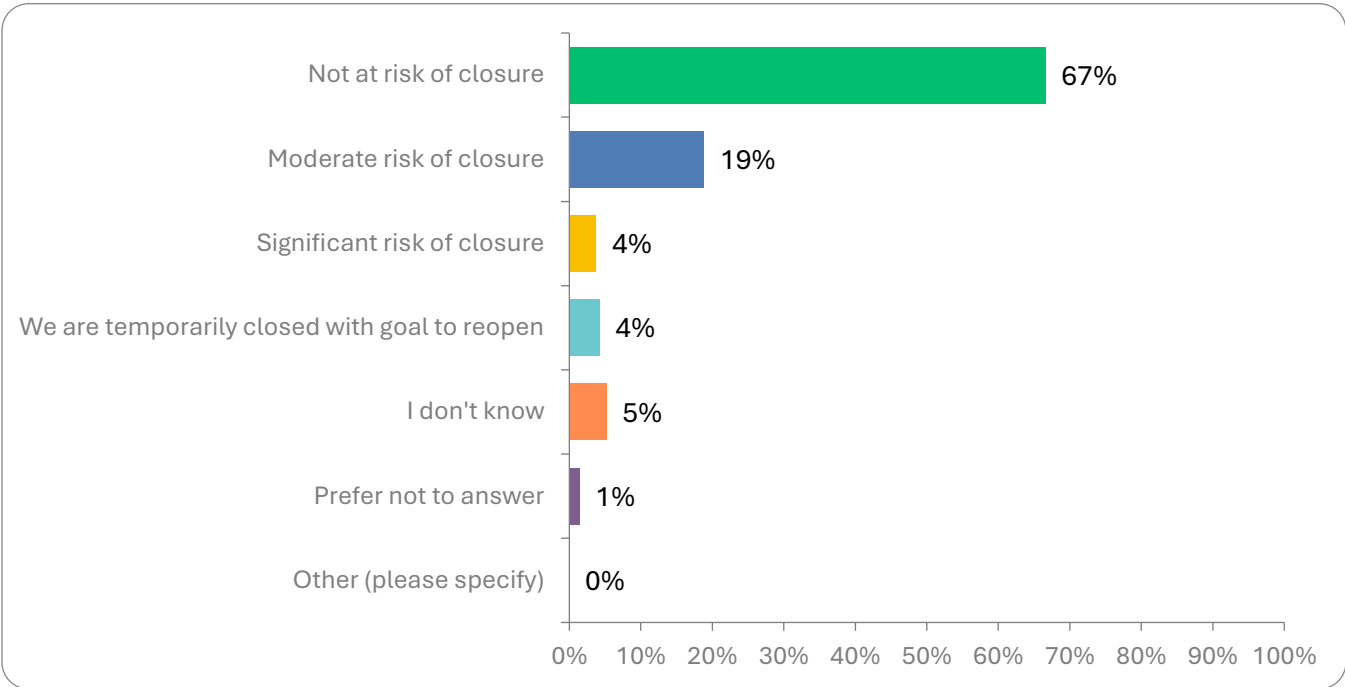


With 425 responses, only 9% of businesses reported no revenue loss at the one-year mark. Thirty-five percent reported losses of \$100,000 or more, including 17% with losses exceeding \$300,000. Nearly half (49%) reported losses of \$100,000 or less.

Even losses of less than \$25,000 can place significant strain on a small business, and these financial impacts are consequential --- they influence decisions about which priorities can be addressed first, with potential impacts on staffing and payroll, supplier payments, covering fixed costs, and other essential needs.

Q9. How confident are you that your business will remain open over the next 6 months?

Completed responses: 425

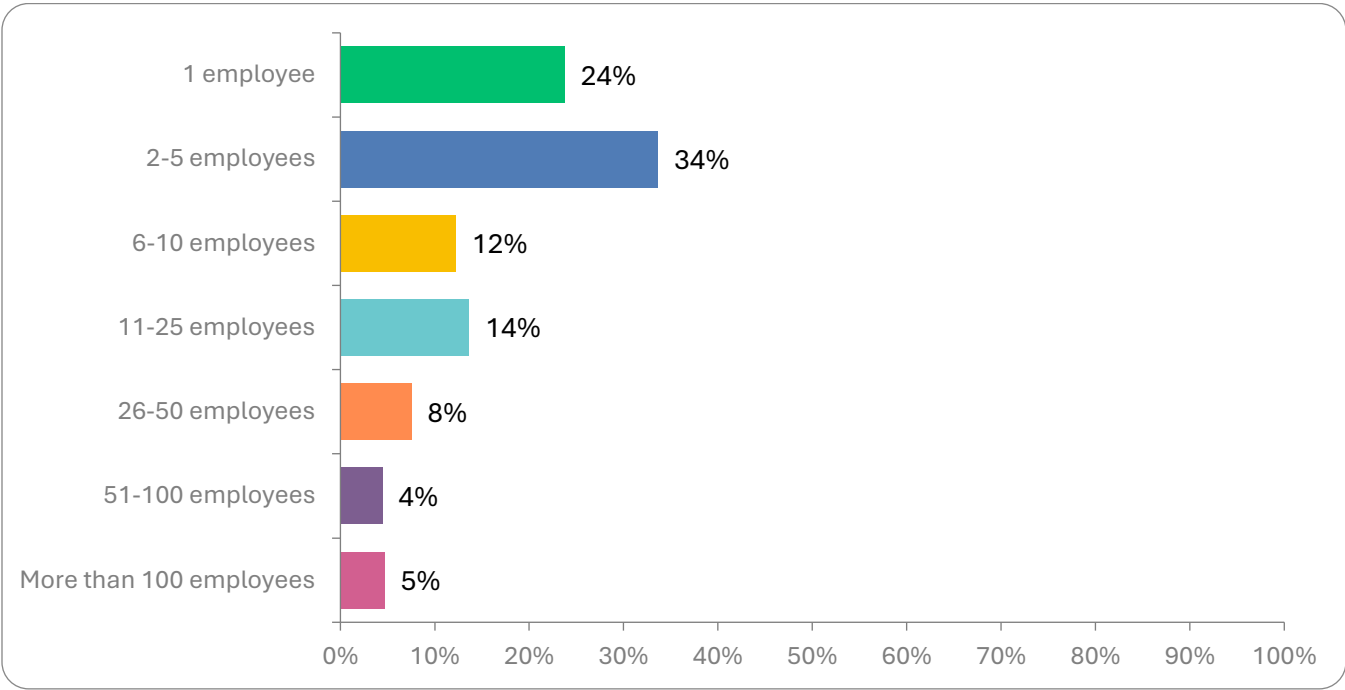


Despite widespread revenue loss, 67% of respondents reported their business was not at risk of closure over the next six months --- an improvement from the first survey when 43% reported no risk. Nineteen percent reported being at moderate risk (80 respondents), down from 34% in the first survey. Nearly 4% reported significant risk (16 respondents), compared to 10% previously. Just over 4% were temporarily closed (18 respondents) but indicated plans to reopen.

The improvements likely reflect, in part, differences in the composition of respondents between the two surveys, as well as gradual stabilization among some businesses despite ongoing financial strain. Many businesses may have adapted operations or found ways to remain open, even if they continue to face recovery challenges. Fewer businesses reported imminent risk of closure, but financial strain remains common and may influence long-term resilience.

Q10. Before Hurricane Helene, what was your business's employee size in Western North Carolina (full-time and part-time)?

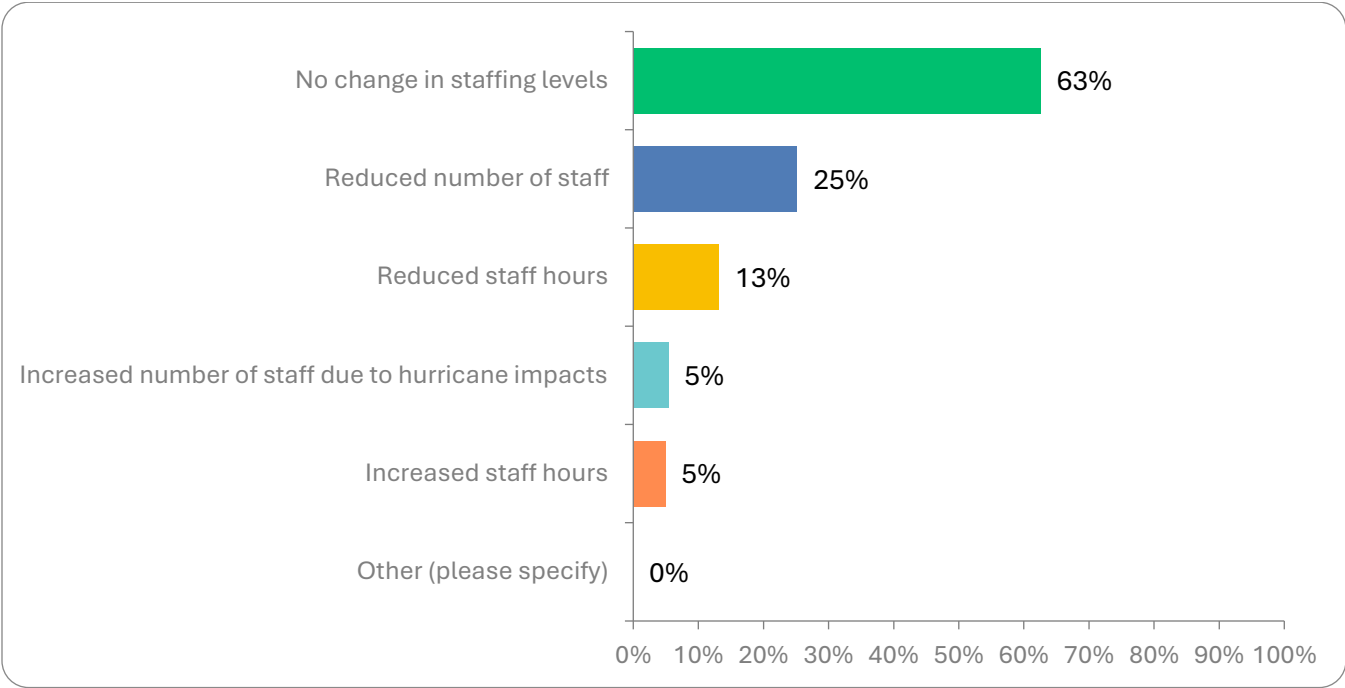
Completed responses: 425



A majority --- 84% --- of respondents reported having 25 or fewer employees, including 58% that were very small businesses with 5 or fewer employees and 24% that were single-employee operations. Some larger employers were represented as well: 17% reported having 26 or more employees, including 5% with more than 100 employees. This distribution is relatively close to the region's business landscape, which is characterized by a high share of small businesses.

Q11. Have your staffing levels changed as a result of Hurricane Helene? (Select all that apply)

Completed responses: 425

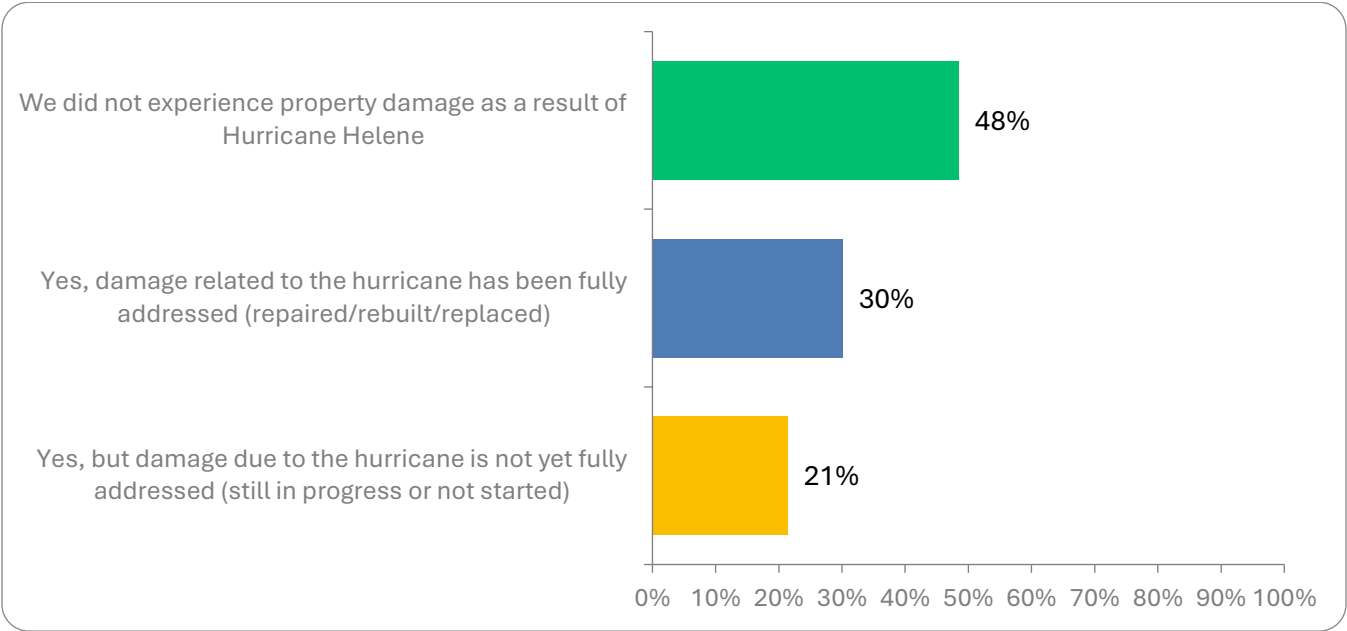


A sizeable 63% of respondents reported no change in their staffing levels as a result of Hurricane Helene at the one-year mark. However, 25% (107 respondents) reported reducing the number of staff and 13% (56 respondents) reported reducing staff hours. While reductions were seen across most industries, they were most prominent in the Restaurants, Food Services, and Drinking Places industry.

A small percentage reported increasing staff numbers or hours, with Professional and Business Services accounting for the largest share.

Q12. Did your business experience property damage from Hurricane Helene, and if so, has it been addressed?

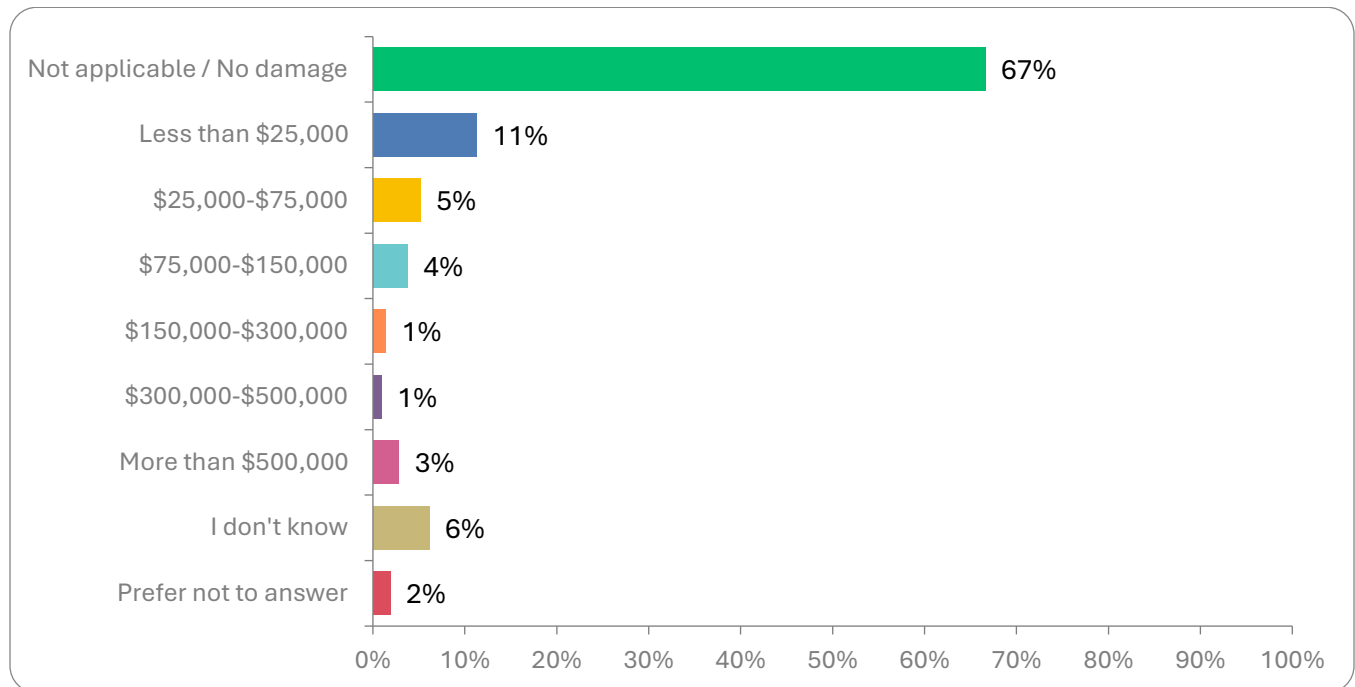
Completed responses: 425



Property damage was nearly split among respondents, with just over half (51%) reporting damage. Twenty-one percent --- representing 91 businesses --- noted that damage had not been fully addressed at the one-year mark. These issues typically relate to repair, rebuild, or replacement needs for buildings, land, or inventory. The pattern may be tied to repair and rebuild timelines, particularly for businesses navigating any claims, contractor shortages, or supply-chain delays. It can also relate to limited operating capacity, delayed revenue recovery, and other operational challenges, and suggests that physical repair remains a challenge that may contribute to prolonged recovery for some businesses.

Q13. If damage is not yet fully addressed, what is the estimated cost of outstanding property damage?

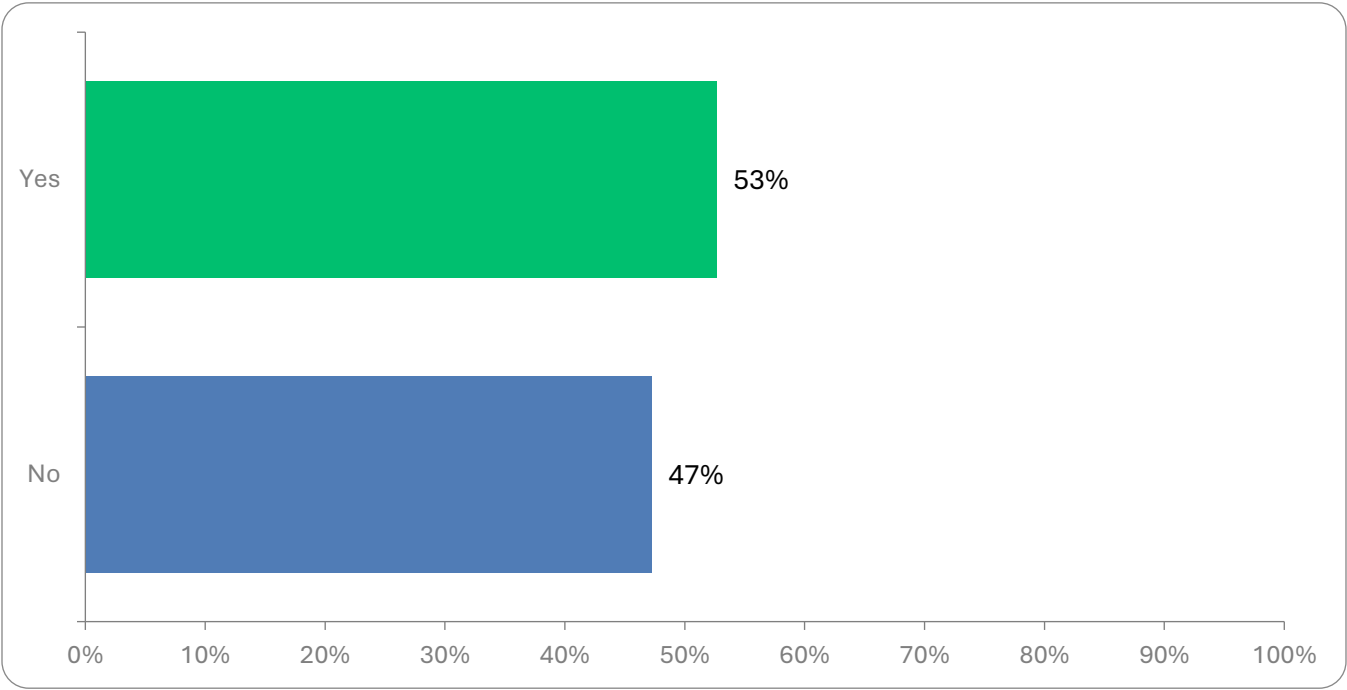
Completed responses: 425



For respondents who still faced outstanding property costs due to damage from Hurricane Helene, 5% (22 businesses) reported costs of \$150,000 or more, including 3% (12 businesses) with costs of \$500,000 or more. Across all respondents with outstanding costs, the combined total is at least in the multimillions of dollars, even at the low end of reported estimates in this group. Additionally, even costs of less than \$25,000 --- reported by 48 businesses --- may be a significant burden for a small business, as these businesses often have limited capacity and financial margin to absorb additional expenses in the aftermath of a substantial and widespread disruption.

Q14. Do you currently need recovery support to stabilize or fully recover from the impacts of Hurricane Helene?

Completed responses: 425

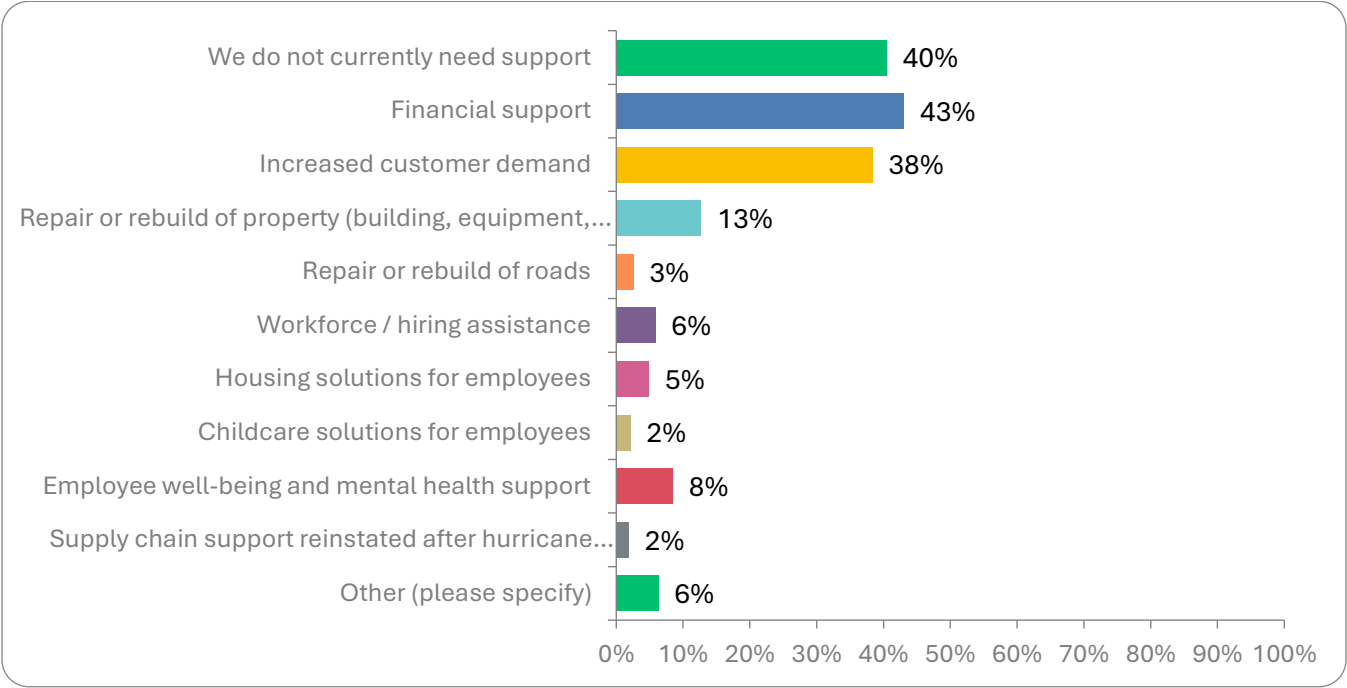


Over half of respondents (53%) reported needing recovery support to stabilize or fully recover from the impacts of the hurricane, one year after the storm. Two hundred twenty-four respondents cited support needs, while 201 responded that they did not need support. The split suggests an uneven recovery, with some businesses regaining stability while others continue to face challenges. The continued level of need points to areas where targeted support, coordination, or additional resources may still be key for businesses working to establish stability.

The top industry responding “yes” to assistance was Arts and Entertainment, followed by Restaurants, Food Services, Drinking Places, both of which are tied to the Leisure and Hospitality sector.

Q15. If yes, what types of support does your organization need most right now to address impacts from Hurricane Helene? Please select up to three.

Completed responses: 425



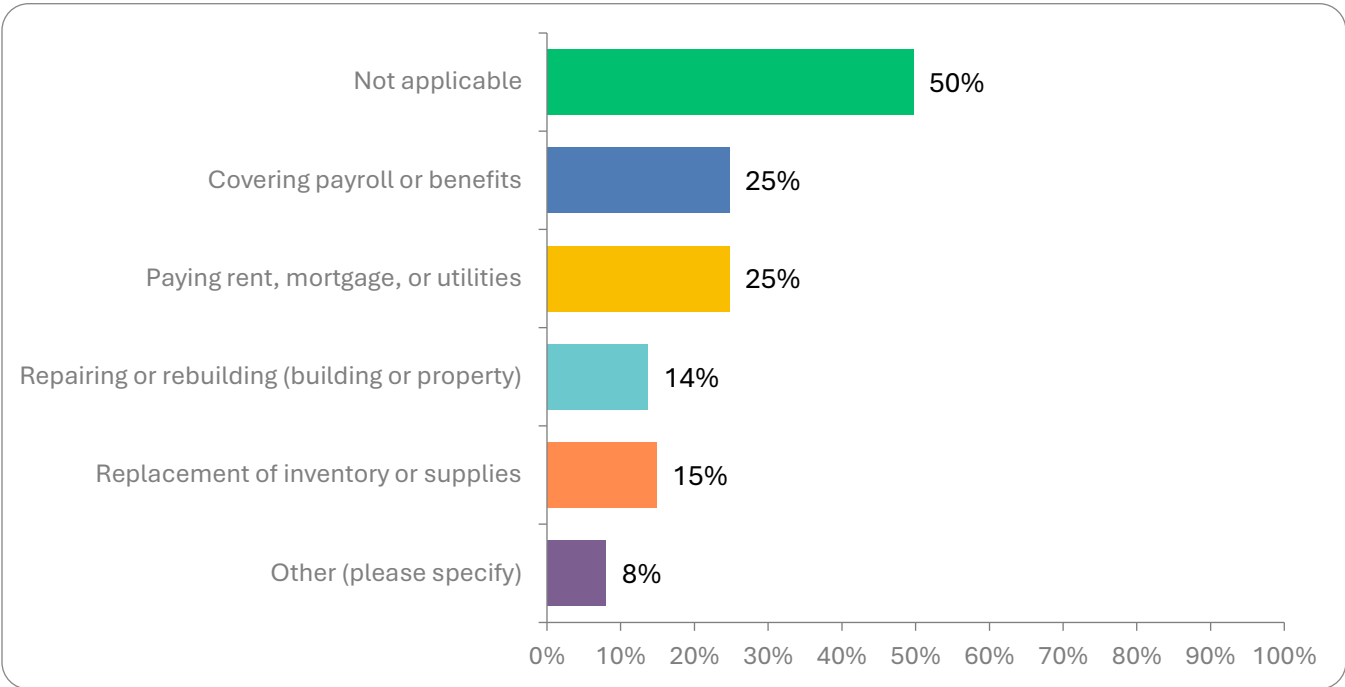
For respondents who reported needing support, the most commonly cited needs mirrored those in the first survey: financial assistance and increased customer demand. The consistency of these needs across both surveys suggests their importance and persistence even one year later. Repair and rebuilding of property also ranked among the top support needs, consistent with the first survey. A respondent also noted difficulty finding repair help.

Respondents also identified needs across a range of areas, including workforce and employee well-being, as well as an ongoing need for housing solutions for employees that may have been amplified by the storm.

A notable 40% did not currently need support. The top industry in this category was Professional and Business Services, followed by Retail Trade.

Q16. If you selected financial support, what would these funds primarily be used for? (Select all that apply)

Completed responses: 425



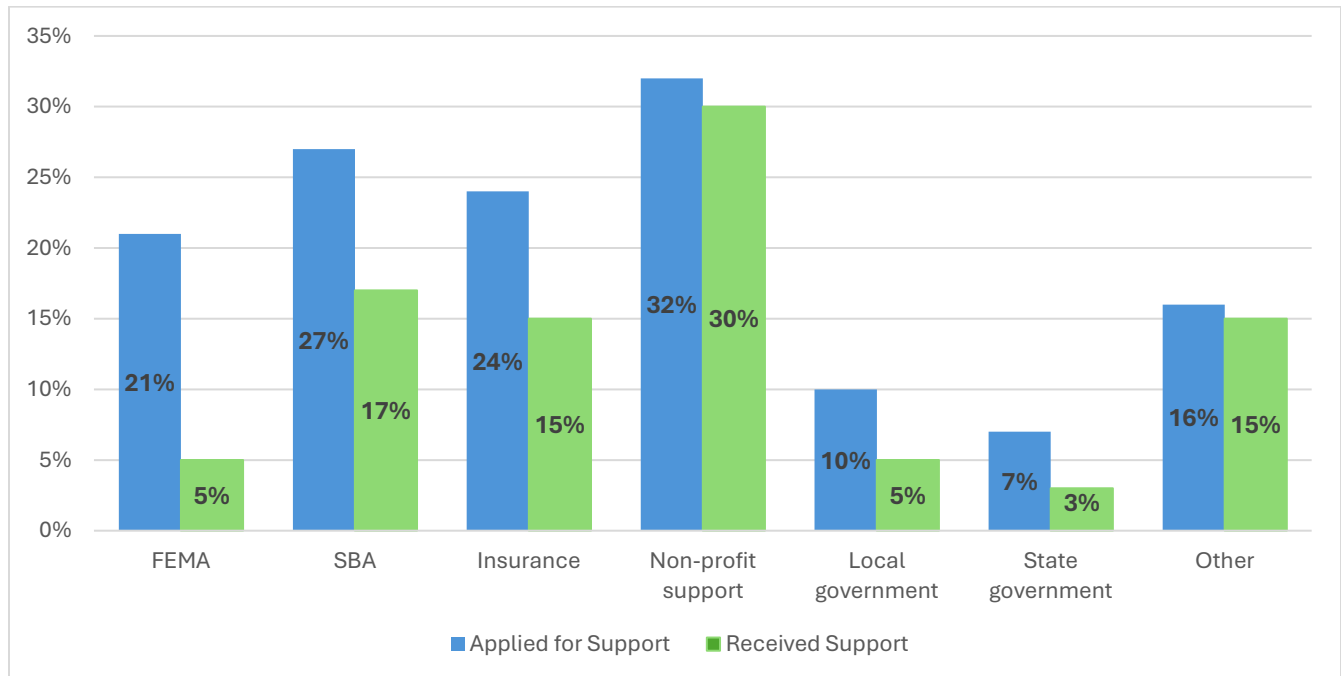
While half of the respondents reported they did not need funding support, for those where financial support was applicable, funding would be used for basic needs such as covering payroll or benefits and paying for space or utilities. Funds would also be used for repair, rebuilding, and replacement needs. “Other” needs included support with permit fees, vehicle (truck) purchase, marketing to bring back customers, and other types of business expenses.

Q17. As a result of Hurricane Helene, has your organization applied for financial assistance? (Select all that apply)

Completed responses: 425

Q18. Based on your previous response related to the hurricane, has your organization received financial assistance? (Select all that apply)

Completed responses: 425



Approximately 36% of respondents did not apply for financial assistance. Among those who did, sources ranged across a broad set of categories, from federal to local programs. The survey question did not capture whether some local sources received dollars initially provided by state or federal sources, nor did it address whether gaps between assistance sought and assistance received were related to timing, outstanding documentation, eligibility issues, or other causes for delay or denial.

However, each category showed a gap between support sought and support received, indicating opportunities for further investigation into why these gaps occurred and whether additional outreach, education, or program adjustments may be relevant at the one-year mark. The top source of funding sought was non-profit support, which was also the top source of support received --- consistent with the first survey.

Q19: Optional additional comments: Looking back since Hurricane Helene, what has worked well and what has not --- for your organization or for the busienss community more broadly? You may also share anything else related to the storm or ongoing needs.

The word cloud offers a visual of some of the words and phrases used frequently 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, responses from the second of three planned surveys provide meaningful insight into how businesses across Western North Carolina are faring one year after Hurricane Helene. The number of respondents reporting specific impacts and needs underscores the importance of tracking conditions as recovery progresses. While needs were reported across industries, sectors more reliant on visitors showed signs of greater vulnerability in several areas, reflecting the uneven pace of recovery across the region.

At the same time, results highlight the resilience and determination of Western North Carolina's business community, whose adaptability --- along with the commitment of partners and organizations throughout the state and region --- remains essential to long-term recovery as circumstances continue to evolve.

End Notes

Percentages have been rounded throughout the report; as a result, totals may not sum to exactly 100% where applicable. Both percentages and response counts provide useful background when interpreting the findings.

The survey results reflect the perspectives of respondents at a specific point in time and are not extrapolated to represent the entire Western North Carolina business community. Respondents may not fully reflect all affected businesses, as those with the time, capacity, or strong motivation to share feedback may be more likely to participate. This is the second of three surveys, with the first conducted in February 2025 and the second open from late September through October 2025. (1125)

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

For more information, please contact RiverbirdResearch@AshevilleChamber.org

