

The ARC serving Western North Carolina

Southeast and Caribbean Division · North Carolina Region
NC · 16 counties · HQ Asheville, NC · FEMA Region IV

821,230

People

352,741

Households

49.4%

Households below the ALICE survival threshold

16

Counties · 6,754 sq mi

Nearly **49% of households** across this chapter live below the ALICE survival threshold — the working families one disaster away from crisis.

In this report · Economic vulnerability · Who lives here · Home fire mission (FLARE) · mission delivery & the bespoke relationship strategy to follow

Sources: American Red Cross geography + 2023 demographics reference table; United Way ALICE + poverty (latest county year).

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The ARC serving Western North Carolina · 16 counties · NC

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Bespoke chapter intelligence — every figure traces to a named source.

The chapter's footprint.

16

Counties

6,754

Square miles

821,230

People

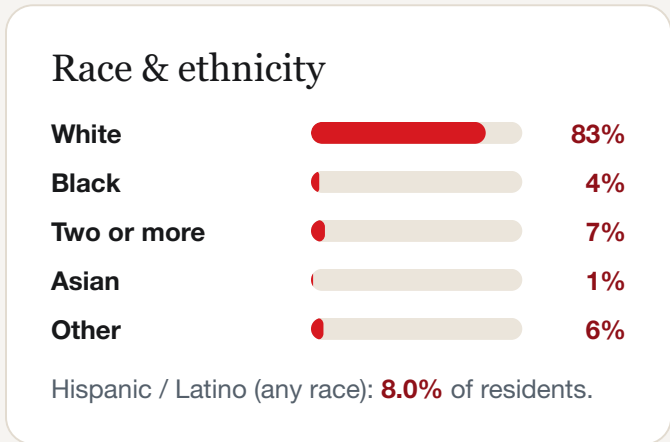
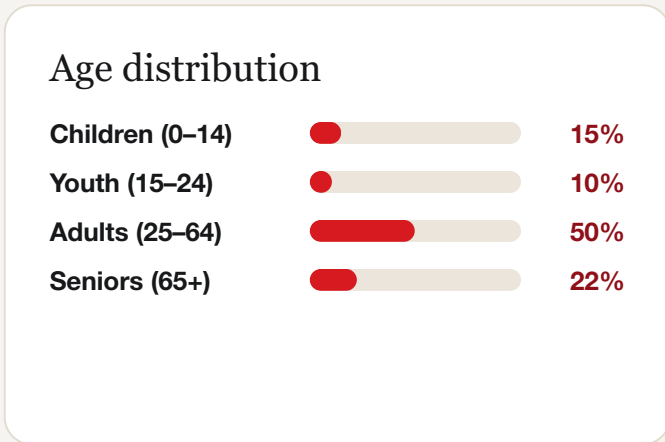
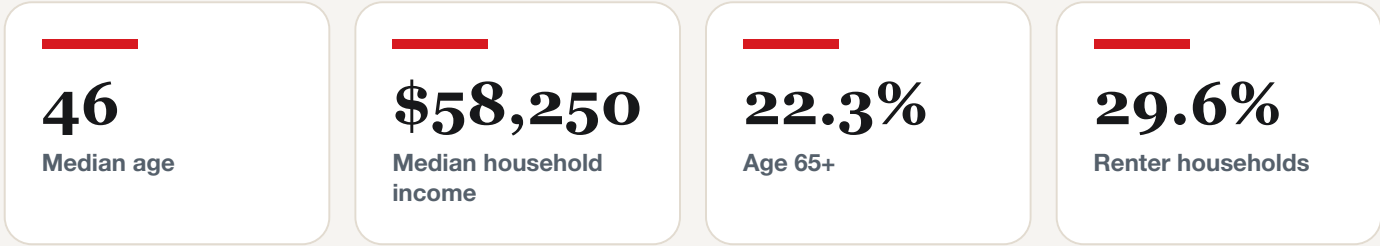
**North Carolina
Region**

Southeast and
Caribbean Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Buncombe	279,480	660	34.0%
Henderson	118,689	375	14.5%
Rutherford	63,760	566	7.8%
Haywood	62,757	555	7.6%
McDowell	44,755	446	5.4%
Jackson	43,263	495	5.3%
Macon	38,235	520	4.7%
Transylvania	32,981	381	4.0%
Cherokee	29,573	467	3.6%
Madison	21,657	452	2.6%
Polk	19,180	239	2.3%
Yancey	18,828	313	2.3%
Mitchell	14,790	222	1.8%
Swain	13,995	540	1.7%
Clay	11,459	221	1.4%
Graham	7,828	302	1.0%

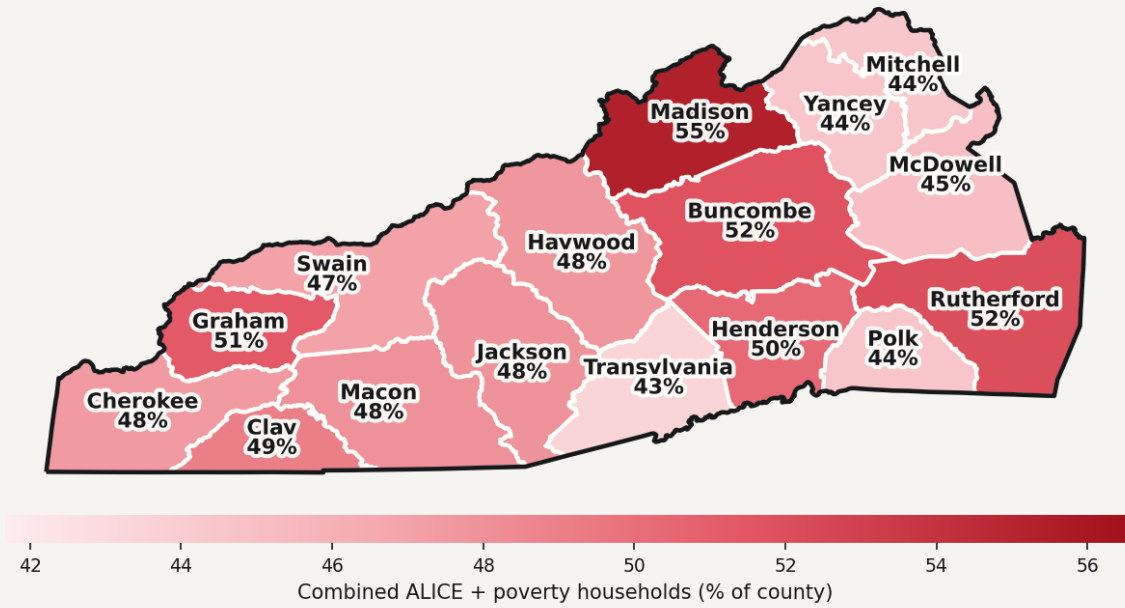
HQ: Asheville, NC · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 16 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
Madison	21,657	\$55,085	40.3%	15.1%	55.4%
Rutherford	63,760	\$46,252	36.5%	15.6%	52.1%
Buncombe	279,480	\$66,877	39.5%	12.2%	51.8%
Graham	7,828	\$45,240	38.0%	13.4%	51.3%
Henderson	118,689	\$62,005	41.7%	8.7%	50.4%
Clay	11,459	\$52,826	30.5%	18.6%	49.1%
Macon	38,235	\$53,374	31.8%	16.2%	48.0%
Jackson	43,263	\$49,280	29.1%	18.8%	47.9%
Haywood	62,757	\$54,749	34.8%	12.9%	47.7%
Cherokee	29,573	\$45,783	33.0%	14.5%	47.5%
Swain	13,995	\$50,937	29.2%	17.8%	47.0%
McDowell	44,755	\$52,264	30.5%	14.5%	45.0%
Polk	19,180	\$60,835	30.3%	14.1%	44.5%
Yancey	18,828	\$50,389	27.7%	16.8%	44.5%

+ 2 more counties — full table in the county appendix

Combined = households in poverty plus ALICE households (above poverty, below the cost of basics), as a share of all county households. Source: United Way ALICE, latest county year.

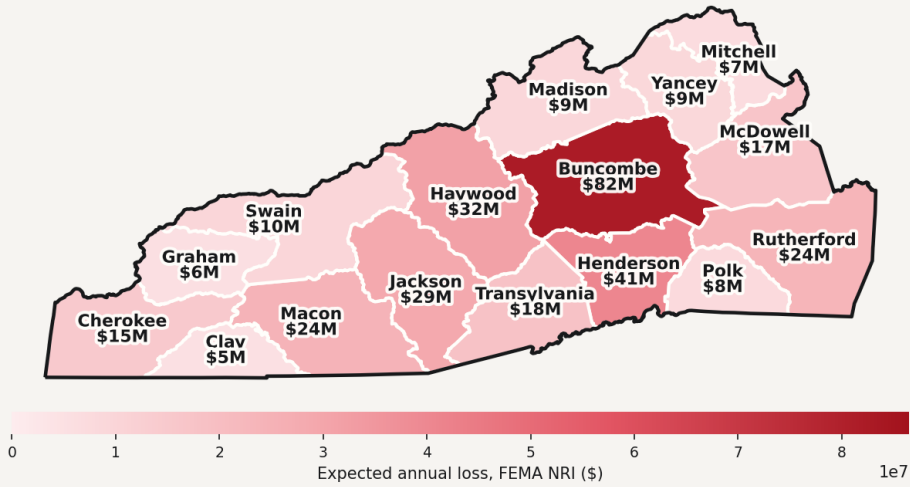
What this chapter is up against.

\$334.8M
Expected annual loss, all hazards

Buncombe
Highest-risk county

55.6%
Avg social vulnerability (SVI)

6
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Buncombe	Relatively Moderate	\$82.4M	59.9%	5	21
Henderson	Relatively Moderate	\$40.7M	42.9%	4	18
Haywood	Relatively Low	\$31.7M	36.5%	5	21
Jackson	Relatively Low	\$28.7M	78.6%	5	19
Macon	Relatively Low	\$24.4M	49.1%	4	17
Rutherford	Relatively Low	\$24.0M	80.7%	4	22
Transylvania	Relatively Low	\$17.9M	47.7%	6	18
McDowell	Relatively Low	\$16.8M	75.2%	4	21
Cherokee	Relatively Low	\$15.0M	37.3%	4	16
Swain	Relatively Low	\$9.8M	90.1%	6	17
Madison	Very Low	\$9.1M	35.0%	5	23
Yancey	Very Low	\$8.8M	53.1%	5	23
Polk	Very Low	\$8.0M	35.8%	5	23
Mitchell	Very Low	\$6.9M	56.9%	5	21

+ 2 more counties — full table in the county appendix

Sources: FEMA National Risk Index 2025 (risk rating, expected annual loss), CDC/ATSDR SVI 2022 (social-vulnerability percentile), FEMA disaster declarations — via the Red Cross national county database.

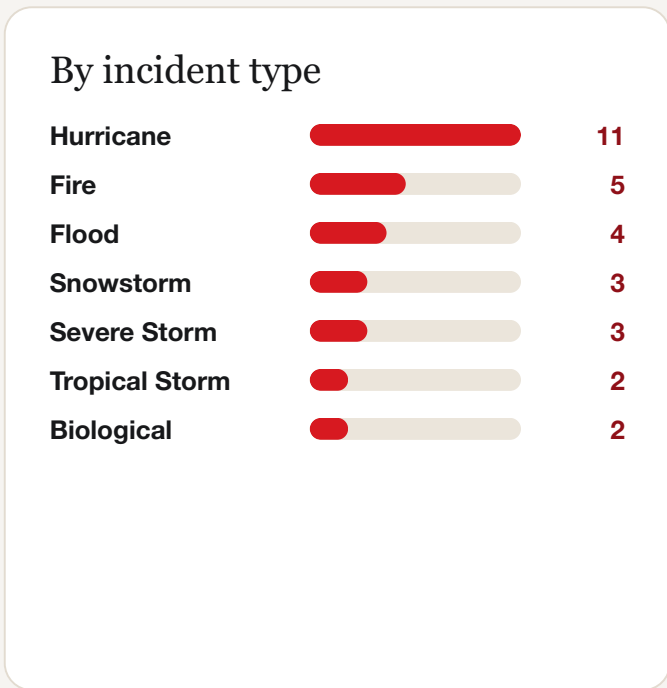
A chapter shaped by disaster.

35
Federal disaster declarations

11
Hurricanes

Hurricane
Most common type

2026
Most recent

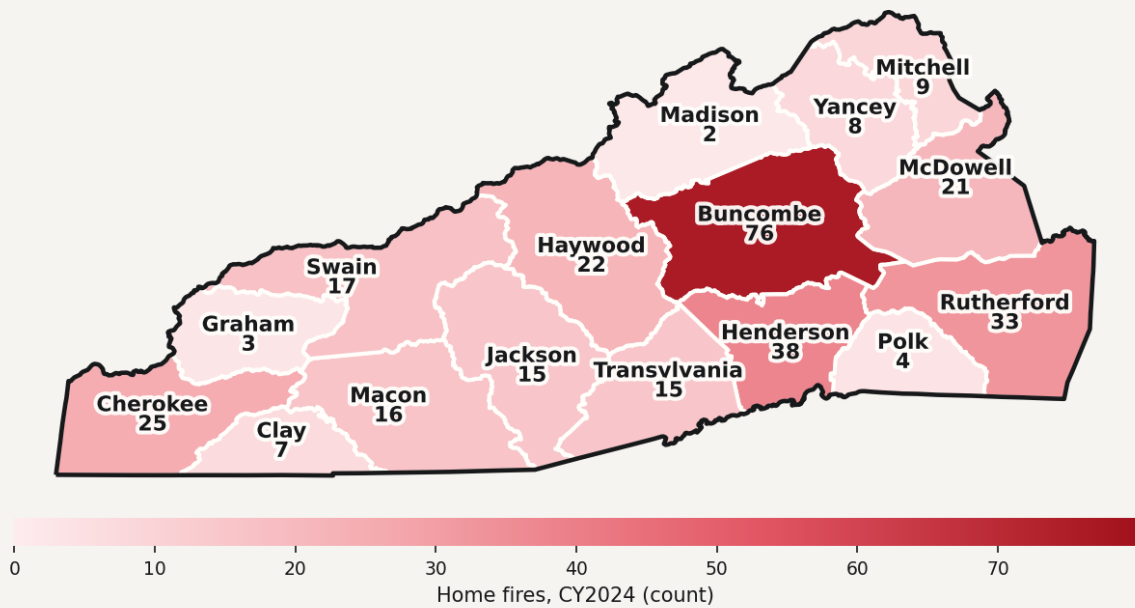
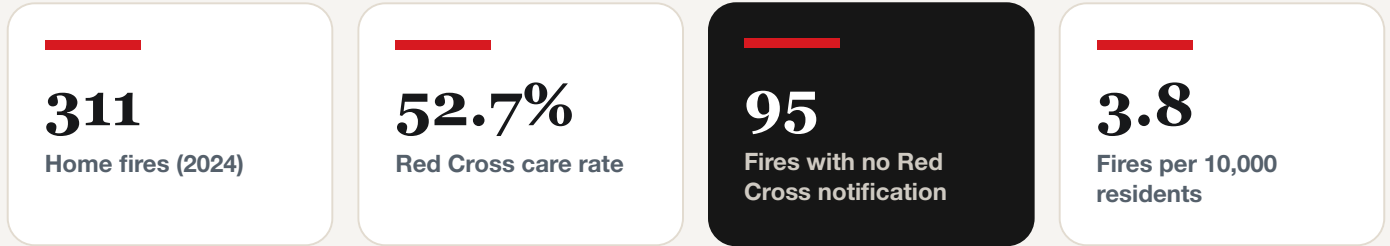


Most recent declarations

FY	DISASTER	TYPE
2026	Severe Winter Storm	Winter Storm
2025	Sam Davis Road Fire	Fire
2025	Table Rock Fire	Fire
2025	Alarka Fire	Fire
2025	Black Cove Fire Complex	Fire
2024	Tropical Storm Helene	Tropical Storm
2024	Hurricane Helene	Tropical Storm
2023	Hurricane Ian	Hurricane
2021	Remnants Of Tropical Storm Fred	Hurricane
2020	Hurricane Isaias	Hurricane

Source: FEMA Disaster Declarations Summaries v2 — county-level, deduplicated to unique disasters.

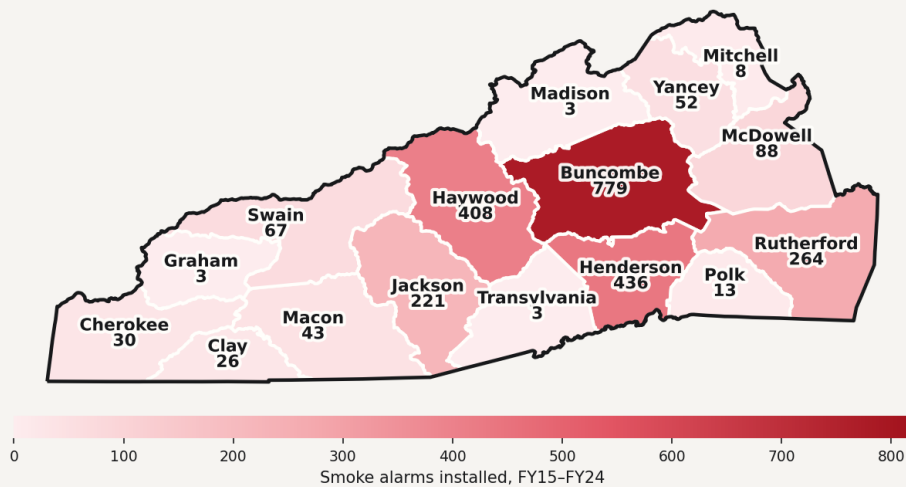
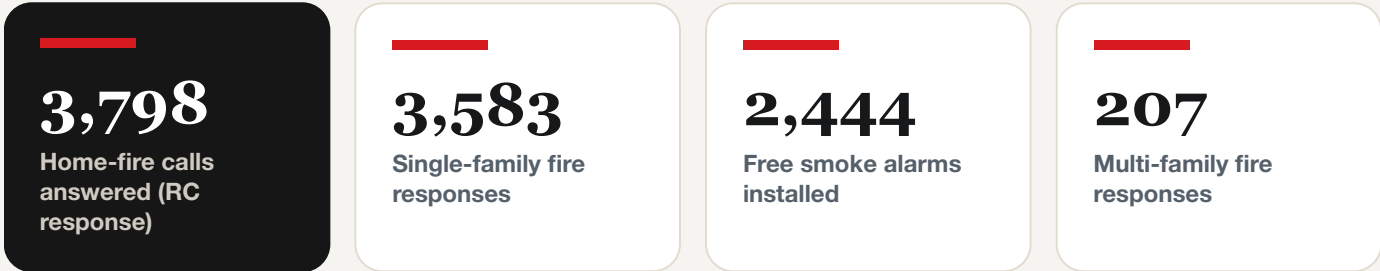
Every home fire is a Red Cross moment.



Red Cross cared for **53%** of home fires — but **95 (30%)** happened with no Red Cross notification: the prevention, smoke-alarm, and response opportunity, county by county.

Source: FLARE Fire Incidents 2024 (American Red Cross, public layer). "With care" = Red Cross provided assistance; "no notification" = the Red Cross was never alerted to the fire.

Red Cross shows up — and prevents.

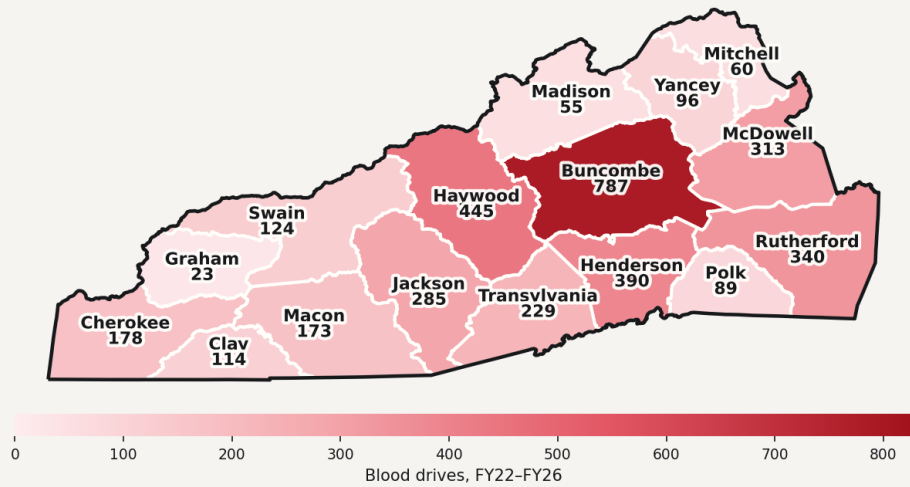


Red Cross answered **3,798** home-fire calls and installed **2,444** free smoke alarms across the chapter — response and prevention, county by county.

Sources: DRO National 800-RedCross Calls by County (RC fire responses); Smoke Alarm Installs FY15-FY24 (American Red Cross).

The blood mission's local footprint.

89,922 Blood units collected (FY22–26)	3,701 Blood drives held	700 Drives in FY2026	16 Counties with drives
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Blood drives are active in **16 of the chapter's 16 counties** — every county without one is an employer or civic opening: a host site, a sponsored drive, a standing partnership.

Source: BioMed Collections FY22–FY26 (American Red Cross). Drives = collection events; units = products collected.

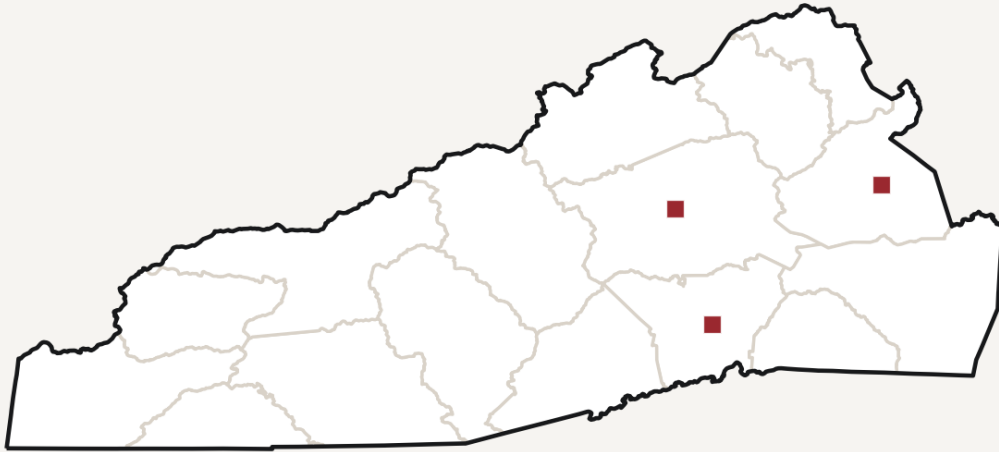
The chapter's physical footprint.

3
Red Cross facilities

1
Owned

2
Leased / licensed

1
BioMed sites



By type / function

Partner / indirect site	2
Shared site	1

BioMed facilities

Asheville NC Blood Donation Center	Platelets & Red Cells
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Sources: Red Cross real-estate portfolio (reintel.jbf.com) + BioMed facilities (biomed.jbf.com). Locations, types and functions only — no cost, square footage, or lease terms are disclosed.

Who gives here.

Major-donor giving across the chapter — three fiscal years. Internal planning data.

\$1,579,926

Total giving, 3-year

46

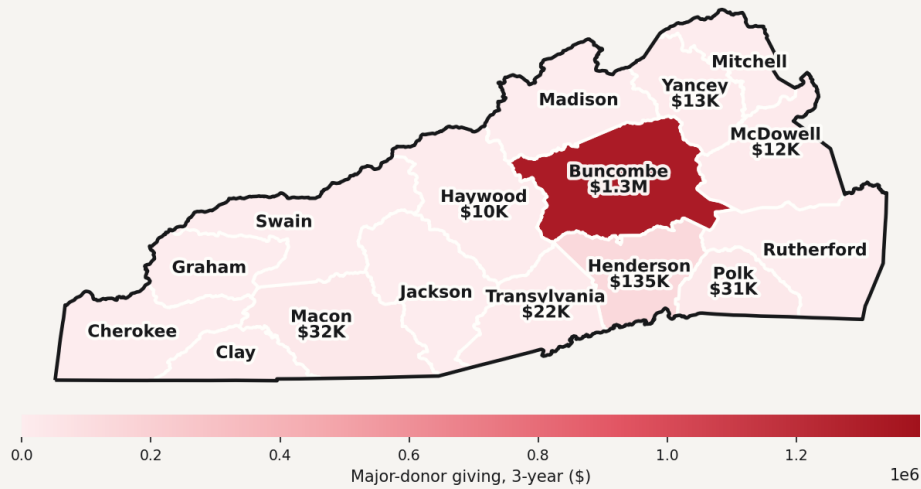
Major donors

\$401,771

Current FY • ▼ 47% vs prior FY

\$1,324,985

Top: Buncombe



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Buncombe	28	\$1,324,985
Henderson	5	\$135,393
Macon	2	\$32,074
Polk	3	\$30,600
Transylvania	3	\$21,500
Yancey	1	\$13,000
McDowell	2	\$12,375
Haywood	2	\$10,000

Source: Red Cross major-donor giving by county, three fiscal years. Internal / executive-director planning use — not donor-facing.

Buncombe County



279,480
People

\$66,877
Median HH income

51.8%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		19%
Median age		43.2
ALICE households		41,179
Poverty households		12,754

Risk & response

Expected annual loss	\$82.4M
Social vulnerability (SVI)	59.9%
FEMA declarations (all time)	21
Home fires, CY2024	76
Fires, no RC notification	25
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$1,324,985

Buncombe County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Henderson County



118,689
People

\$62,005
Median HH income

50.4%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		24%
Median age		48.6
ALICE households		21,864
Poverty households		4,579

Risk & response

Expected annual loss	\$40.7M
Social vulnerability (SVI)	42.9%
FEMA declarations (all time)	18
Home fires, CY2024	38
Fires, no RC notification	14
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$135,393

Henderson County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Rutherford County



63,760
People

\$46,252
Median HH income

52.1%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		45.5
ALICE households		9,795
Poverty households		4,178

Risk & response

Expected annual loss	\$24.0M
Social vulnerability (SVI)	80.7%
FEMA declarations (all time)	22
Home fires, CY2024	33
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Rutherford County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Haywood County

62,757

People

\$54,749

Median HH income

47.7%

Combined ALICE + poverty

Relatively Low

FEMA NRI risk

People & economy

Children (0-14)  **14%**

Seniors (65+)  **24%**

Median age **49.1**

ALICE households **9,319**

Poverty households **3,457**

Risk & response

Expected annual loss **\$31.7M**

Social vulnerability (SVI) **36.5%**

FEMA declarations (all time) **21**

Home fires, CY2024 **22**

Fires, no RC notification **6**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **\$10,000**

Haywood County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

McDowell County

44,755

People

\$52,264

Median HH income

45.0%

Combined ALICE + poverty

Relatively Low

FEMA NRI risk

People & economy

Children (0-14)  **16%**

Seniors (65+)  **20%**

Median age **44.5**

ALICE households **5,625**

Poverty households **2,682**

Risk & response

Expected annual loss **\$16.8M**

Social vulnerability (SVI) **75.2%**

FEMA declarations (all time) **21**

Home fires, CY2024 **21**

Fires, no RC notification **4**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **\$12,375**

McDowell County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Jackson County

43,263

People

\$49,280

Median HH income

47.9%

Combined ALICE + poverty

Relatively Low

FEMA NRI risk

People & economy

Children (0-14)  **13%**

Seniors (65+)  **19%**

Median age **38.8**

ALICE households **5,287**

Poverty households **3,406**

Risk & response

Expected annual loss **\$28.7M**

Social vulnerability (SVI) **78.6%**

FEMA declarations (all time) **19**

Home fires, CY2024 **15**

Fires, no RC notification **6**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **—**

Jackson County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Macon County



38,235
People

\$53,374
Median HH income

48.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		14%
Seniors (65+)		27%
Median age		51.5
ALICE households		5,748
Poverty households		2,938

Risk & response

Expected annual loss	\$24.4M
Social vulnerability (SVI)	49.1%
FEMA declarations (all time)	17
Home fires, CY2024	16
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$32,074

Macon County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Transylvania County



32,981
People

\$53,928
Median HH income

43.4%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		13%
Seniors (65+)		29%
Median age		53
ALICE households		4,080
Poverty households		2,255

Risk & response

Expected annual loss	\$17.9M
Social vulnerability (SVI)	47.7%
FEMA declarations (all time)	18
Home fires, CY2024	15
Fires, no RC notification	5
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$21,500

Transylvania County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Cherokee County



29,573
People

\$45,783
Median HH income

47.5%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

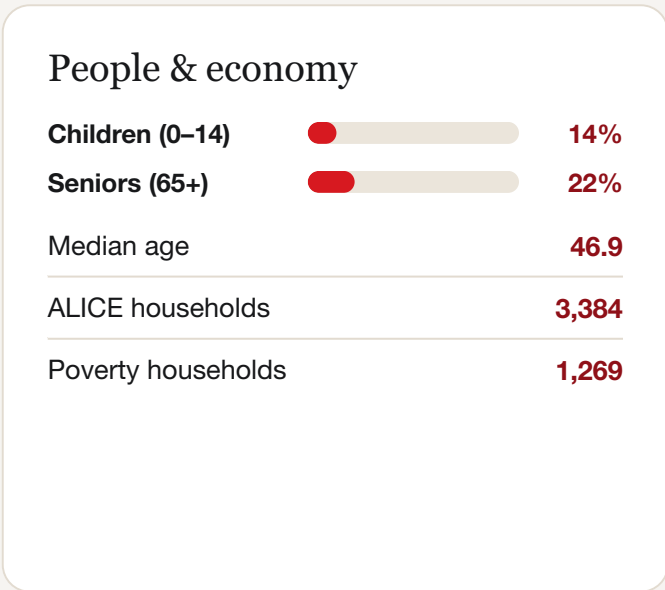
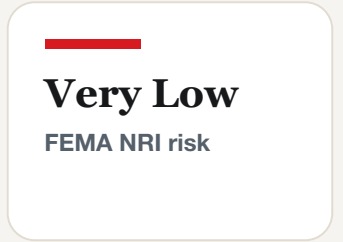
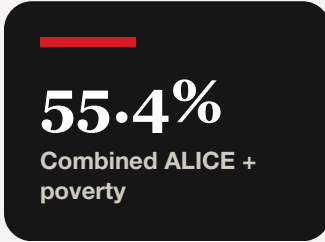
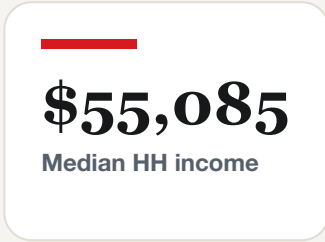
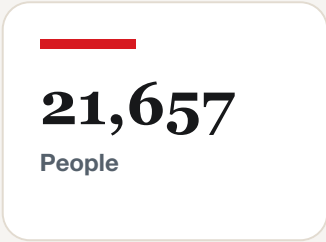
Children (0-14)		14%
Seniors (65+)		28%
Median age		52.2
ALICE households		4,308
Poverty households		1,890

Risk & response

Expected annual loss	\$15.0M
Social vulnerability (SVI)	37.3%
FEMA declarations (all time)	16
Home fires, CY2024	25
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Cherokee County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Madison County



Madison County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Polk County



19,180
People

\$60,835
Median HH income

44.5%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		13%
Seniors (65+)		28%
Median age		53.7
ALICE households		2,647
Poverty households		1,234

Risk & response

Expected annual loss	\$8.0M
Social vulnerability (SVI)	35.8%
FEMA declarations (all time)	23
Home fires, CY2024	4
Fires, no RC notification	3
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$30,600

Polk County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Yancey County



18,828
People

\$50,389
Median HH income

44.5%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		14%
Seniors (65+)		24%
Median age		48.9
ALICE households		2,270
Poverty households		1,377

Risk & response

Expected annual loss	\$8.8M
Social vulnerability (SVI)	53.1%
FEMA declarations (all time)	23
Home fires, CY2024	8
Fires, no RC notification	3
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$13,000

Yancey County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Mitchell County



14,790
People

\$52,516
Median HH income

44.4%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		14%
Seniors (65+)		24%
Median age		48.7
ALICE households		1,776
Poverty households		1,071

Risk & response

Expected annual loss	\$6.9M
Social vulnerability (SVI)	56.9%
FEMA declarations (all time)	21
Home fires, CY2024	9
Fires, no RC notification	3
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Mitchell County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Swain County



13,995
People

\$50,937
Median HH income

47.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		20%
Median age		43.6
ALICE households		1,702
Poverty households		1,041

Risk & response

Expected annual loss	\$9.8M
Social vulnerability (SVI)	90.1%
FEMA declarations (all time)	17
Home fires, CY2024	17
Fires, no RC notification	14
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Swain County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Clay County



11,459
People

\$52,826
Median HH income

49.1%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

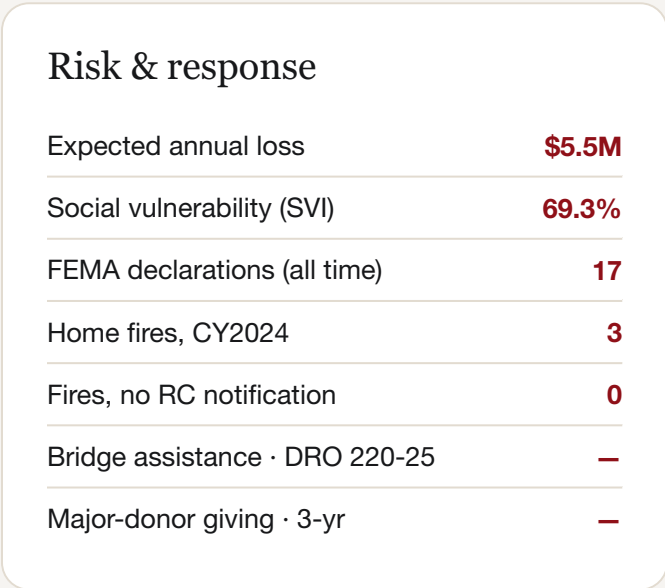
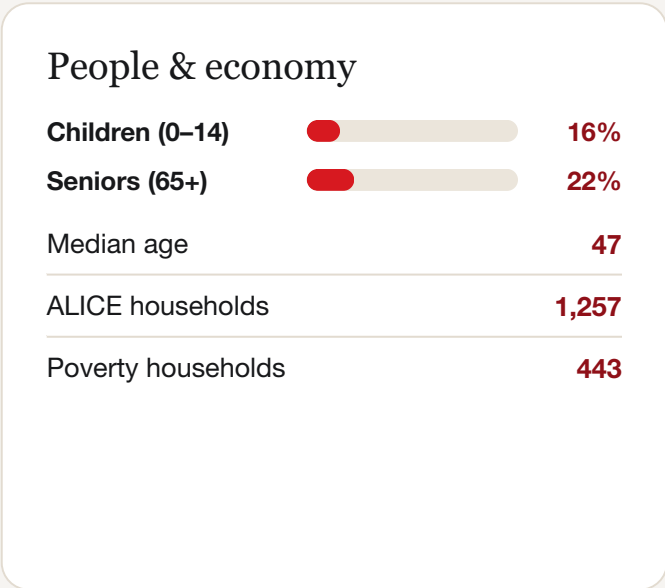
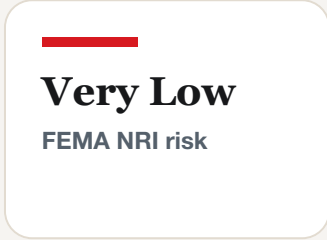
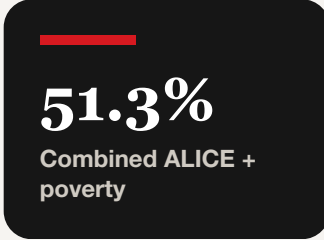
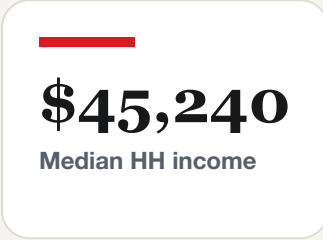
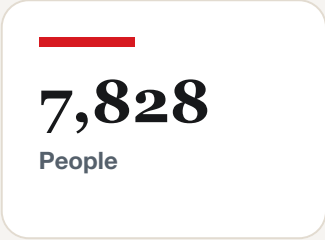
Children (0-14)		13%
Seniors (65+)		28%
Median age		53.1
ALICE households		1,535
Poverty households		938

Risk & response

Expected annual loss	\$5.1M
Social vulnerability (SVI)	42.3%
FEMA declarations (all time)	13
Home fires, CY2024	7
Fires, no RC notification	3
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Clay County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Graham County



Graham County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

The chapter's Experience Builder apps & federal tools.

Red Cross Intelligence Briefing

Chapter risk, hardship, hazards & county drilldowns

experience.arcgis.com

Disaster Response Intelligence

Spatial disaster-response intelligence

Experience Builder app

Red Cross Real Estate

Facilities & market intelligence

experience.arcgis.com

Service Area Planning

Service-area geography & planning

Experience Builder app

Community Mobilization V

Local resource & mobilization map

experience.arcgis.com

Biomed

Blood & BioMed footprint

experience.arcgis.com

FEMA RAPT

Resilience analysis & planning

www.fema.gov

Census Community Resilience

People & resilience context

www.census.gov

Red Cross Experience Builder apps give the live, drill-down companion to this report; federal tools add official context.

Every number, traceable.

Tools produce facts; humans own decisions. Each figure in this report traces to a named source and vintage.

METRIC	SOURCE	VINTAGE
geography + 2023 demographics	ALICE master / Red Cross reference table	2023
ALICE + poverty households	MASTER counties ALICE+demographics	2023
flare	flare_fire_incidents (public AGOL, CY24)	CY2024
smoke_alarms	GIS_MAP_FY15_to_FY24 (AGOL item b09f21d9...)	FY15–24
lives_saved	Lives_Saved_Map_30_Apr_2026 (AGOL item ff313330...)	2026
blood	Biomed Collections 22-26 by chapter/county	FY22–26
risk + disaster history	FEMA NRI 2025 · CDC SVI 2022 · FEMA declarations (red-cross-data county master)	FEMA NRI 2025 · SVI 2022
fema disaster history	FEMA Disaster Declarations Summaries v2	2026
facilities / real estate (no costs)	Red Cross facilities portfolio — reintel.jbf.com (locations, types & ownership only; no cost/lease terms)	FY25
home-fire RC responses (SFF/MFF)	DRO National 800-RedCross Calls by County (org AGOL)	FY24–26

Geography: American Red Cross chapter↔county reference. The full machine-readable source ledger ships with the data bundle.

Full county table.

COUNTY	POP	HOUSEHOLDS	HARDSHIP	NRI RISK	EXP. ANNUAL LOSS	FIRES '24
Buncombe	279,480	121,371	51.8%	Relatively Moderate	\$82.4M	76
Henderson	118,689	50,593	50.4%	Relatively Moderate	\$40.7M	38
Rutherford	63,760	26,597	52.1%	Relatively Low	\$24.0M	33
Haywood	62,757	27,634	47.7%	Relatively Low	\$31.7M	22
McDowell	44,755	18,291	45.0%	Relatively Low	\$16.8M	21
Jackson	43,263	16,987	47.9%	Relatively Low	\$28.7M	15
Macon	38,235	16,970	48.0%	Relatively Low	\$24.4M	16
Transylvania	32,981	14,498	43.4%	Relatively Low	\$17.9M	15
Cherokee	29,573	13,138	47.5%	Relatively Low	\$15.0M	25
Madison	21,657	9,172	55.4%	Very Low	\$9.1M	2
Polk	19,180	8,546	44.5%	Very Low	\$8.0M	4
Yancey	18,828	8,302	44.5%	Very Low	\$8.8M	8
Mitchell	14,790	6,617	44.4%	Very Low	\$6.9M	9
Swain	13,995	5,707	47.0%	Relatively Low	\$9.8M	17
Clay	11,459	5,064	49.1%	Very Low	\$5.1M	7
Graham	7,828	3,254	51.3%	Very Low	\$5.5M	3

One row per county. Combined hardship = poverty + ALICE households. Fires = FLARE CY2024.