

Notes from the Field




“Below the Surface You Still See It”: The Eastern Kentucky Flood, Two Years Later



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Two years after eastern Kentucky was devastated by a historic flood, the region has made progress in rebuilding. However, signs of the flood remain, and the region still faces various challenges on the road to a full recovery.

Topics [Affordable housing](#), [Community infrastructure](#), [Rural economic conditions](#)

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“Things are looking more normal, but when you start digging below the surface you still see it,” said Scott McReynolds, executive director of the Housing Development Alliance, when I asked if there were still signs of the flood that hammered eastern Kentucky in July 2022. As a result of the historic flood, 13 counties were deemed federal disaster areas, [8,408 homes were damaged](#), [542 homes were destroyed](#) , and 44 people died.

Despite the initial devastation, a recovery is underway, supported by [money that has flowed into the region](#) . By July 2023, one year after the flood, a combination of federal, state, and philanthropic sources had contributed over \$500 million in relief funds. In February 2024, the US Department of Housing and Urban Development approved roughly [\\$300 million](#)  in

Community Development Block Grant Disaster Recovery funds that 20 counties are eligible to receive. However, according to Kristin Walker Collins, the CEO of the Foundation for Appalachian Kentucky, taking advantage of this type of funding could strain the budgets of local governments because they would need to spend their own money up front to be eligible for reimbursement. The state of Kentucky has also worked to secure seven high-ground sites—land situated above the flood plain—ranging in size from 4 acres to over 100 acres. These sites are set to eventually contain [560 houses](#). In addition, [nearly 500 property owners](#) have taken advantage of [property acquisition programs](#) administered by FEMA and the Natural Resources Conservation Service. [These programs provide communities with funding “to acquire and demolish flood-prone properties from willing owners.”](#)

Challenges: time and money

“I think they [homebuilders] are going full speed at increasing capacity,” said Dee Davis, the president of the Center for Rural Strategies. But Collins expressed frustration: “We’re almost two years out from this [flood] and people still don’t have homes.” This underscores one of the challenges facing the region as it recovers and rebuilds: the time it takes to locate large high-ground sites; draw up plans; receive approvals for new roads, sewers, and water lines; and secure funding. Furthermore, as more time elapses before construction, the cost of building materials could continue to rise. Collins anticipates having to go back to the homebuilders, recalculate the construction costs, and see if more money is needed. Nevertheless, McReynolds of the Housing Development Alliance remains optimistic: “As frustrating as it is to wait for these bigger [high-ground] sites, their benefit is going to be huge.”


When I asked Collins if there was anything else she would like to share about the recovery, she replied that “I think the other thing is more emotional; people are tired.” Residents are in different stages of flood recovery. Some are still living with family members, some have repaired their homes as well as they could, and others have simply left the area. “A lot of people are leaving and not necessarily by choice,” said McReynolds. But according to Collins, “people would jump at an opportunity to come back.”

Preparedness

“Mentally, no, *I’m* actually not better prepared, but I do think that there are structures in place that will help make recovery easier,” said Collins when I asked if the region was better prepared for the next flood. [Her organization](#) is a community foundation, which means it is a grantmaking

public charity with a geographic focus. It has been a key player in the recovery because of its ability to take in a large amount of money, manage it, and get it back out into the community quickly. This capability was put to use in the early days following the July 2022 flood when households, businesses, and communities needed money right away; federal dollars, although larger, often take longer to be distributed. Another key player in the region's flood preparedness is the Federation of Appalachian Housing Enterprise's (FAHE) Disaster Resilience Team, which is made up of people experienced in disaster recovery who meet regularly and can spring into action when a natural disaster occurs. Additionally, long-term recovery groups made up of key stakeholders such as faith-based organizations, nonprofits, local governments, and businesses have been set up in many of the flood-impacted counties.

Looking ahead

Pam Johnson, the senior vice president of Partnerships & Programs at FAHE, told me that, for the existing population, the region should plan to build around 3,000 new homes, which accounts for the 542 homes lost in the flood and housing that needed substantial repairs before the flood. FAHE's [Housing Can't Wait program](#)  was designed with an eye toward meeting that goal and aims to repair and replace homes damaged or destroyed in the flood. So far, the program has built 63 homes and performed major rehabilitation on 270 others. An additional 121 homes are currently in the pipeline. However, Johnson went on to explain that eastern Kentucky has long struggled to attract industries because it lacks enough housing for workers, some of whom must instead commute from outside the region. Thus, she told me that she believes 5,000 new homes would eventually be needed to address the existing housing shortage and provide housing for people who move to eastern Kentucky in the future, including people with remote work options post-pandemic. While a variety of factors have restrained the pace of building so far, there are signs suggesting that may change soon. "The delay in constructing new housing due to the slow movement of federal funds has people not believing anything's going to happen. But good things are going to happen," predicted Johnson: "People are going to start to see things happening this summer and fall, and that's going to reenergize folks in a way that they have not been for two years."