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West Virginia Flash Floods Require Recovery Strategies Tailored for Rural Communities

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Display Date
August 5, 2026

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Across roughly six hours on July 21, severe summer storms dropped nearly a month's worth of precipitation over north-central West Virginia. The resulting flash floods killed at least two people and damaged or destroyed more than 1,000 homes and businesses, with the hardest-hit areas concentrated in Upshur and Lewis Counties.

In these rural counties, fewer than 1 percent of residential structures are covered by a National Flood Insurance Program policy, and even in the regulatory floodplain, fewer than 10 percent of structures are covered. As such, many of the affected households will likely have to pay for recovery out of pocket.

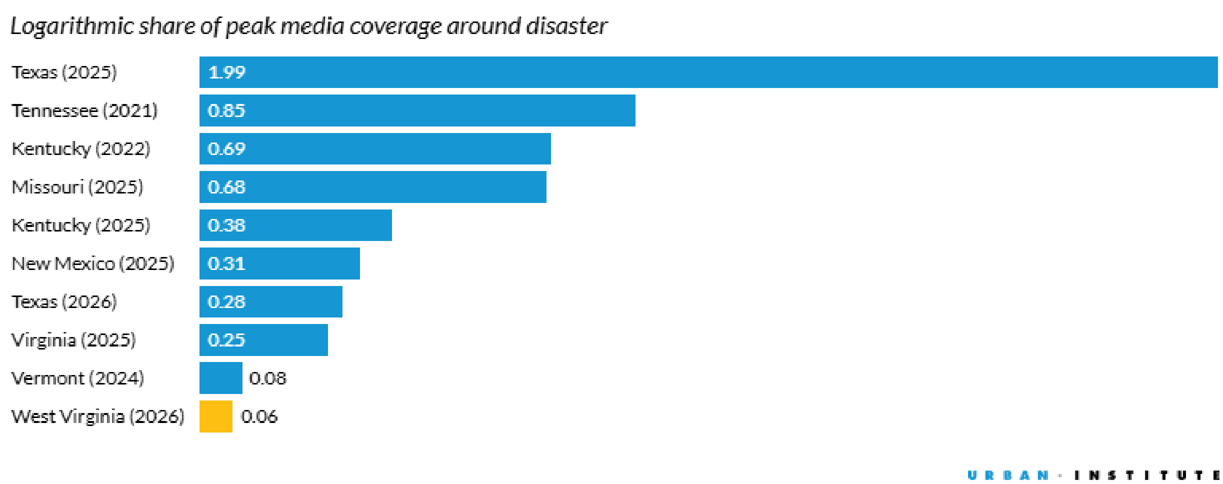
In this article, we explore how state, local, and community partners can address the unique challenges associated with rural disasters, compared with those in more-urban areas.

1. In a low-attention disaster, state and local leaders must create visibility by communicating needs

After disasters, the scope and duration of media coverage shape the environment for response and long-term recovery. Media attention drives public interest, charitable giving, and volunteerism and can help affected households and businesses make more-informed decisions. Coverage can also influence policymaking by spotlighting the disaster's scope and the survivors' needs.

Generally, rural disasters, especially smaller-scale events, receive less attention in the regional and national media. Using the Global Database of Events, Language, and Tone (GDELT), we find that the West Virginia floods received less media coverage than all the other disasters we included in our sample, including flooding in rural parts of Vermont in 2024, and larger, urban events, such as the tornado that affected St. Louis, Missouri, in 2025.

West Virginia's Flash Flooding Received Minimal Media Coverage Compared With Other Recent Flash Floods



Source: The Global Database of Events, Language, and Tone (GDELT) Project.

The GDELT is a real-time news database that tracks media coverage from print, broadcast, and web sources worldwide. The figure plots the logged share of all articles monitored by GDELT where an article matched our search terms. We then select, per event, the day with the greatest coverage from a window around when the event occurred. Each event was queried as "[STATE NAME] [DISASTER DESCRIPTORS]"; for example, "West Virginia (flash flood OR flooding OR flood damage OR flood waters OR floodwaters)." Most events are flooding or flash flooding events, with the exception of Missouri (2025), which was a tornado; and Virginia (2025), which was flooding associated with winter storms.

With little media coverage, local and state governments and other supporting organizations will need to communicate information about the flooding, response efforts, and unmet needs themselves, messages that media coverage would otherwise help drive.

2. State and local support will have to bridge the gap before federal assistance arrives

When lower-attention disasters strike rural communities such as Lewis and Upshur Counties, nonfederal resources are necessary to address short-term needs.

Disaster recovery requires significant capacity and expertise that rural communities often lack. According to Headwater Economics' Rural Capacity Index, which measures the staffing, expertise, and institutional resources of local governments, both Lewis and Upshur Counties rank in the lowest-capacity tier nationally, with more than 70 percent of counties scoring higher.

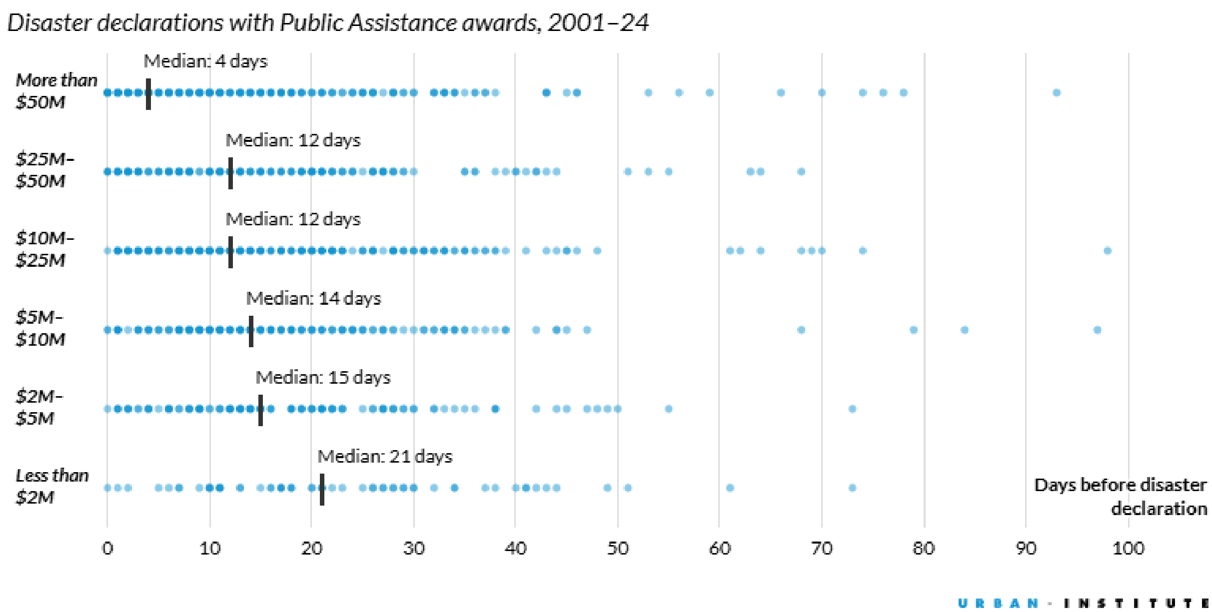
Counties with limited administrative capacity often lack the dedicated emergency management staff, grant writing expertise, and technical resources needed to document damage, navigate federal assistance programs, and manage the long recovery process. Without substantial federal and state support, low-capacity counties face a recovery burden that can quickly outstrip the ability of local governments to respond.

A presidential disaster declaration can support these efforts by unlocking federal assistance for affected households and communities. But rural areas often wait longer for a disaster declaration, and the Trump White House is taking longer to approve disaster declarations than any past administration. Governor Morrisey requested federal assistance for seven counties (PDF) on July 25, and the administration approved aid for people in Lewis and Upshur Counties on August 3. However, determinations for the other five counties and for assistance for public facilities and hazard mitigation projects are still pending.

Before a presidential disaster declaration is made, federal, state, and local staff must conduct preliminary damage assessments to see whether the cost of the disaster exceeds federal thresholds. These assessments take longer in remote, rural areas like West Virginia because homes, businesses, and infrastructure are spread out and there are fewer staff available to gather information.

We can see these dynamics play out in Federal Emergency Management Agency (FEMA) data. By visualizing the relationship between the value of grant awards—a proxy for disaster damages—and the time it took to secure a presidential disaster declaration, we find that disasters with smaller awards are likely to wait longer for a declaration.

Communities Affected by Lower-Damage Disasters Often Wait Longer for a Declaration



Source: Disaster declaration and Public Assistance awards data from OpenFEMA.**Notes:** For chart clarity, 12 disasters that took longer than 100 days to receive a declaration are omitted: 3 at $2–$5M; 3 at $5–$10M; 2 at $10–$25M; and 4 at $50M+. These events are still included in the calculation of medians.

How quickly a declaration is made can shape an area's recovery. When declarations are delayed or denied, households and governments may be left in limbo or forced to pay for most of the recovery themselves. When a declaration comes promptly, local officials and households can act quickly and confidently knowing that federal reimbursement and assistance for repairs will come.

As the West Virginia state government awaits a decision on federal Public Assistance funding, which supports repairs and recovery for public facilities, it will need to continue to support county and local government disaster response and recovery activities like documenting damage and clearing debris. State agencies and other partners like universities or professional associations can help smaller communities assess their needs and prioritize recovery actions.

Prearranged mutual aid agreements and interjurisdictional assistance from unaffected areas can also help overcome capacity limitations. In Colorado, counties and towns have entered into agreements where affected places can "borrow" staff from unaffected ones, increasing their capacity without relying on federal support.

3. Resilient manufactured housing could reduce harms from future disasters

Manufactured housing is a cornerstone of the housing stock in many rural states and regions, including West Virginia. Manufactured housing accounts for 1 in 5 housing units in Lewis and Upshur Counties, more than three times the national average, according to the US Census Bureau. In communities where new site-built housing construction is limited and rental options are scarce, manufactured homes are often the most affordable path to homeownership.

Our research shows that manufactured housing is exposed to climate hazards at a higher rate than other housing types. In Lewis and Upshur Counties, we find that 262 manufactured homes (12 percent of all manufactured housing) are in the 1 percent or 0.2 percent annual chance floodplain, where the worst effects of the recent flooding likely occurred.

More Than 250 Manufactured Homes in Lewis and Upshur Counties Are in FEMA-Defined Floodplains

Primary occupancy type	Residential structures in the floodplain
Single-family	1,864
Manufactured housing	262
Multifamily	66
Unclassified	95

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Sources: FEMA 1 percent and 0.2 percent annual chance floodplains from FEMA's National Flood Hazard Layer. Structure counts and occupancy types from FEMA's USA Structures dataset.

Notes: FEMA = Federal Emergency Management Agency. Occupancy types reported in USA Structures are synthesized from multiple input datasets, in part using a modeled approach, and validation efforts have identified that manufactured housing may be systematically underidentified compared with ground truth classifications. Accordingly, these data may be a lower-bound estimate of manufactured housing units in the floodplain.

Supporting recovery for manufactured housing residents will help preserve housing affordability in a region where the median household income ($55,000) is significantly lower than the national average ($81,000) and the poverty rate is significantly higher (18 percent versus 12 percent).

https://www.urban.org/urban-wire/west-virginia-flash-floods-require-recovery-strategies-tailored-rural-communities?utm_source=ASFPM&utm_medium=newsletter

Strategic investments in the resilience of manufactured housing can also help protect the region's housing stock from future disaster events. FEMA's Hazard Mitigation Grant Program, which Governor Morrisey included as part of the state's disaster declaration request and is still pending, can support a range of resilience actions, such as raising manufactured homes above flood levels and offering floodplain buyouts to help manufactured housing residents relocate to land less exposed to flooding.

Looking ahead

The West Virginia flash floods show how rural disasters differ from urban ones in terms of visibility, assistance speed, and local government capacity. Because the floods have drawn little media attention, charitable giving and volunteerism will likely lag behind need, meaning state and local governments and their partners must be prepared to carry the early weeks of recovery largely on their own. And because manufactured housing makes up a fifth of the region's homes, recovery investments that elevate or relocate flood-exposed manufactured homes can preserve affordable housing while making the region more resilient.

Federal support for people in Lewis and Upshur Counties should come quickly now that the federal government has approved that portion of the disaster declaration request. But funding for public facilities and hazard mitigation projects is still pending. For West Virginia and the many rural regions facing intensifying climate hazards, the lessons are clear: Building state capacity, prearranging mutual aid, and investing in resilient affordable housing are vital for ensuring robust recovery after disasters.

Urban's Disaster Rapid Response project *highlights policy and programmatic strategies that local and state governments can use to advance equitable recovery and long-term resilience*.

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