



# Disaster Dollars

Erin Coryell  
Margaret A. Cargill Philanthropies

Tuesday July 15 3:30 to 5 pm

Between Bat Cave and Gerton, NC April 2024



Floods are "acts of God," but flood losses are largely acts of man. Human encroachment upon the flood plains of rivers accounts for the high annual toll of flood losses. Although in

## *Philanthropic Trends*

Addresses losses, rather than prevention.

Consists of institutions and individuals who seek to:

- make an active effort to promote human welfare
- an act or gift done or made for humanitarian purposes

### HUMAN ADJUSTMENT TO FLOODS

A GEOGRAPHICAL APPROACH TO THE  
FLOOD PROBLEM IN THE  
UNITED STATES

A DISSERTATION SUBMITTED TO THE FACULTY  
OF THE DIVISION OF THE PHYSICAL SCIENCES  
IN CANDIDACY FOR THE DEGREE OF DOCTOR  
OF PHILOSOPHY

DEPARTMENT OF GEOGRAPHY  
JUNE, 1942

*Research Paper No. 29*

By  
GILBERT FOWLER WHITE

# FORTIFIED HOMES

## Mennonite Disaster Service

- Program raison d'être
- Scale
- Opportunities + challenges





# Headwaters Economics

- Program raison d'être
- Scale
- Opportunities + challenges



## Accessing federal funding

**The problem:** New flood risk maps indicate that flood risk in Three Forks is far higher than previously understood.

**How we helped:** We helped Three Forks understand and prioritize its range of options to decrease flood risk. We hired an engineering firm to conduct a feasibility study of mitigation options. Their study demonstrated that building a wide, shallow conveyance channel would divert flood water around and away from the city. The \$5 million project

## Snapshot

- Population: 1,700
- Major waterway: Jefferson and Madison Rivers
- Flood type: Ice jams, river flooding
- FloodWise Community started in 2020

## 3. Solutions & funding to build communities that are ready for the next wildfire

1. [Avoidable losses](#)
2. [Cost to rebuild](#)
3. [Solutions & funding](#)
4. [Data sources & methods](#)

Our research suggests three important, cost-effective policy solutions that can help communities reduce the long-term harm of future wildfire disasters by upgrading and rebuilding to wildfire-resistant standards.

# Acknowledgements

## **Pew Research - How States Can Build Disaster-Ready Budgets**

<https://www.pew.org/en/research-and-analysis/issue-briefs/2025/04/how-states-can-build-disaster-ready-budgets>

## **Carnegie Endowment – Tracking Federal Spending and Disaster Budgets**

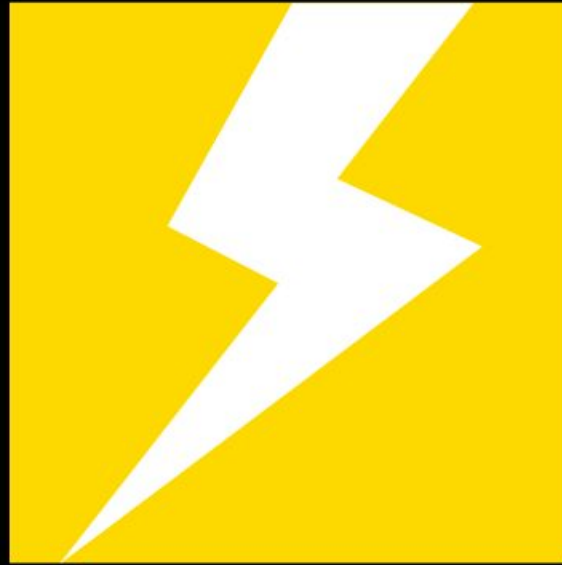
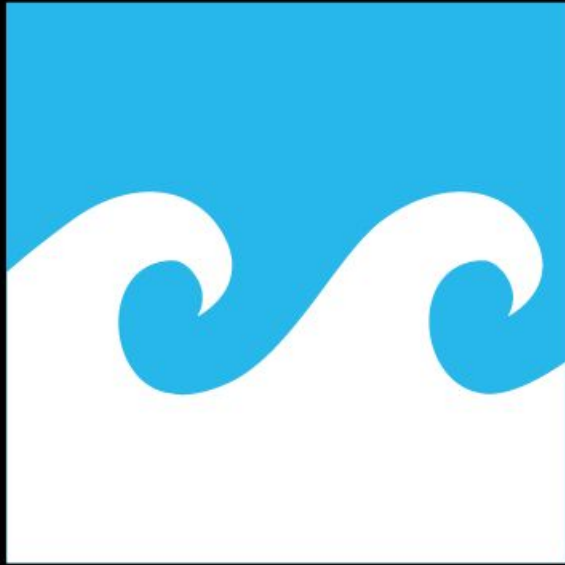
<https://carnegieendowment.org/features/disaster-dollar-database>

## **Urban Institute – Proposed Cuts to Federal Disaster Assistance**

<https://www.urban.org/urban-wire/proposed-cuts-federal-disaster-assistance-will-hit-states-just-hurricane-season-ramps>

## **Headwaters Economics – Wildfire Resistant Homes**

<https://headwaterseconomics.org/headwaters/building-wildfire-resistant-homes-after-disasters-will-save-billions/#solutions>



# 50<sup>th</sup> Natural Hazards Research and Applications Workshop

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July 13-16, 2025



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