



## The Falmouth Flood of 1997: Home Acquisitions Mitigate Future Losses

### Full Mitigation Best Practice Story

#### *Pendleton County, Kentucky*

**Falmouth, KY** – “There is no Falmouth,” lamented Kentucky State Police Trooper Jan Wuchner, following a visit via helicopter to the flood-ravaged town on March 2, 1997. The small town situated at the confluence of the Licking River and its South Fork in Pendleton County had been inundated with floodwaters the previous day. “We lost it all,” said Mike Fields, who lost two properties to the flood, including his grandmother’s house.



On the night of March 1, 1997, heavy rains caused the Licking River to rise to over 24 feet above its flood stage, sending a wall of water into the town. The flood, which reached 50 feet at its height, was the worst in the town’s history, breaking the previous record of 47 feet set in 1964. Five people were killed, and nearly one thousand people lost their homes and had to be evacuated to nearby churches and Pendleton County High School. The damage was estimated at over \$50 million.

By April, the City Council had agreed to apply for federal assistance to acquire and demolish some of the homes that had been badly damaged or destroyed by the flood. The City received a \$3 million grant through FEMA’s Hazard Mitigation Grant Program (HMGP) to acquire 83 properties. City officials were also able to obtain a Community Development Block Grant to cover the 13 percent local share required for participation in the HMGP. Participants in the acquisition project were given fair market pre-disaster value for their homes. The houses were demolished, and the land will remain open space in perpetuity in order to mitigate future flood losses.

Mr. Fields and his wife, Pam, were one of the families who participated in the buyout program. “This will help a lot,” Mrs. Fields said. “We were making payments on houses that weren’t there.” They planned to use the money they received from the HMGP to rebuild somewhere else. “The only thing to do is revamp and move to another place,” Mr. Fields said.

Ann Howard also participated in the buyout. Her house, which she shared with her mother, Florence McMillian, and granddaughter, Cindy Howard, was completely washed away by the flood. “I lost all of my things and stuff from my ancestors,” said Ms. McMillian. “But I want to go somewhere now where I have peace of mind.” Thanks to the buyout program, the women were able to relocate outside of the floodplain.

#### Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region IV**

State: **Kentucky**

County: **Pendleton County**

City/Community: **Falmouth**

### Key Activity/Project Information

Sector: **Public**  
Hazard Type: **Flooding**  
Activity/Project Type: **Acquisition/Buyouts**  
Activity/Project Start Date: **04/1997**  
Activity/Project End Date: **03/2001**  
Funding Source: **Hazard Mitigation Grant Program (HMGP)**  
Funding Recipient: **Local Government**  
Funding Recipient Name: **City of Falmouth**  
Application/Project Number: **9999**

### Activity/Project Economic Analysis

Cost: **\$3,070,675.00 (Actual)**

### Activity/Project Disaster Information

Mitigation Resulted From Federal  
Disaster? **Yes**  
Federal Disaster #: **1163 , 03/04/1997**  
Federal Disaster Year: **1997**  
Value Tested By Disaster? **Unknown**  
Repetitive Loss Property? **Unknown**

### Reference URLs

Reference URL 1: <http://www.fema.gov/government/grant/hmgp/index.shtm>  
Reference URL 2: <http://kyem.ky.gov>

### Main Points

- During a 1997 flood, five people were killed and nearly 1,000 residents became homeless.
- The City of Falmouth received a \$3M HMGP grant to acquire and demolish some of the homes that had been badly damaged or destroyed by the flood.
- The land will remain open space in perpetuity in order to mitigate future flood losses.