



**COMMUNITY
FOUNDATION**
of the
TEXAS HILL COUNTRY

One Year After the Flood

People Are Coming Home. People Are Healing.
The Community is Strengthening.

A look at progress, partnership and the path forward in Kerr County

A Letter to Our Community



Dear Friends,

One year ago, floodwaters swept through Kerr County and changed lives forever.

We lost neighbors, friends, family members, and visitors who came here to experience the beauty of the Texas Hill Country. The grief remains with us. So does the responsibility to help our community recover.

A year later, recovery is visible across Kerr County. People are coming home. People are healing. The community is strengthening.

Families who once faced uncertainty are returning to permanent housing. Children and adults are receiving trauma- and grief-informed mental health support. Small businesses are reopening and regaining stability. Parks, community spaces, and the river itself are being restored. What was damaged is being rebuilt. What was lost is being remembered.

And it's all happened because neighbors helped neighbors. Volunteers gave their time. Donors across the nation invested in recovery. Nonprofits, faith communities, local governments, counselors, builders, case managers, and community leaders worked together to fix problems that no single organization could solve alone.

Recovery is deeply personal, and no two journeys are the same. For some families, recovery means returning home. For others, it means seeking healing after profound loss. For a business owner, it may mean reopening the doors. For a community, it means preserving hope that everyday life will feel like itself again.

The pages that follow document real progress: families returning home, mental health services expanding, businesses recovering, community assets reopening, and long-term investments taking shape. They also acknowledge an important truth that recovery is not finished.

While much has been accomplished, many are still rebuilding. Families are still grieving. Important work remains ahead.

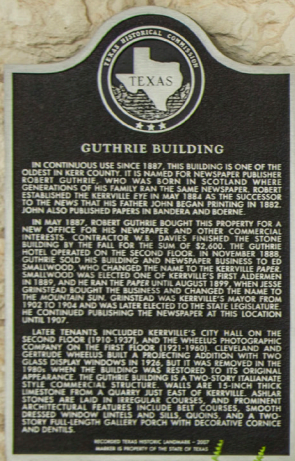
What gives me confidence is not only the amazing progress reflected in these pages, but also the people behind these results.

The lesson of the past year is that recovery works when communities invest in one another and when local institutions stay engaged long after the headlines fade. That commitment has defined Kerr County's response from the beginning.

Thank you for standing with our community.

With gratitude,

Austin Dickson
Chief Executive Officer



From Response to Recovery

On July 4, 2025, catastrophic flooding changed the lives of families across Kerr County and Texas. Lives were lost. Homes and businesses were destroyed. Entire communities faced profound grief, uncertainty, and disruption.

In the days that followed, first responders, volunteers, nonprofit organizations, faith communities, and public agencies mobilized to meet urgent needs. To channel an extraordinary outpouring of generosity from across the country, the Community Foundation established the Kerr County Flood Relief Fund — a trusted way for individuals, businesses, and foundations to support relief and recovery. More than \$30 million was raised in the first week, and more than \$100 million in the first month.

As the emergency response continued, it became clear that recovery would demand more than immediate aid. It would require long-term coordination, sustained investment, and a commitment to helping families and communities rebuild over the months and years ahead.

That commitment took hold. Individuals, businesses, foundations, and community-led efforts from across Texas and the nation came together for Kerr County's recovery. Their generosity made it possible to move beyond emergency response and build a long-term effort focused on housing, economic stability, mental health, community assets, and future resilience. Generosity became sustained investment — in helping families, businesses, and communities not only recover, but rebuild.



Impact Areas

On July 4, 2025, catastrophic flooding devastated Kerr County, taking lives, displacing families and disrupting homes, businesses and daily life across the region.

In response, the Community Foundation of the Texas Hill Country launched the Kerr County Flood Relief Fund to raise charitable dollars to support emergency response and long-term recovery.

The Community Foundation then launched Rebuild Kerr, a multi-faceted initiative to respond to the disaster. Rebuild Kerr is a coordinated recovery system designed around the needs of survivors and the community. One year later, the results of our recovery are everywhere. Progress is visible and real, but recovery continues for many families.

Total raised: \$149,288,720
Total Granted (Through June 2026): \$82,000,000+

Impact Areas

Emergency Needs

Offering flexible resources to individuals, first responders, businesses and crisis assistance organizations.

Housing

Moving toward permanent housing.

Community Assets

Rebuilding parks, playgrounds and public spaces.

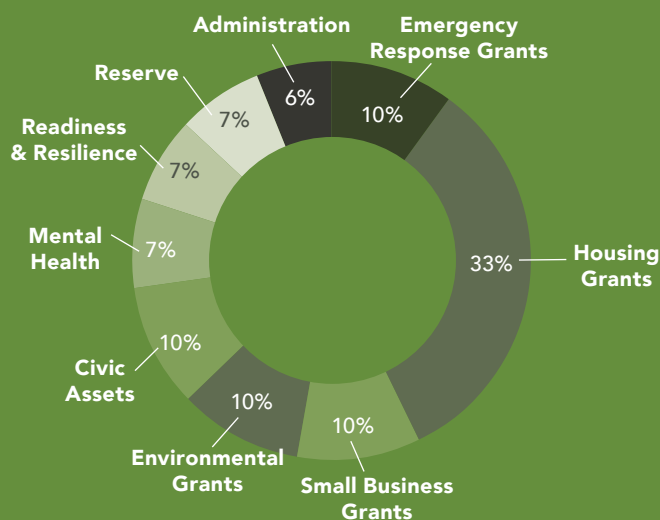
River Restoration

Restoring the ecology of the Guadalupe River.

Economic Recovery

Targeting financial support to help small businesses stabilize.

Allocation of Recovery Dollars





The First 45 Days

When every hour counted, resources moved fast.

When the Guadalupe rose on July 4, first responders, volunteers, and neighbors took action before any program existed. The Community Foundation's job was to put resources behind them, fast.

The first emergency grants reached affected communities within a week — by July 11. In the first 45 days, the Foundation deployed \$15 million into response and stabilization: direct help to families who had lost everything, support for the organizations surfaced offering shelter and supplies, and immediate aid to keep essential local businesses open and schools operating.

The Foundation continues to hold flexible resources for the needs that surface months later — the repair no one saw coming, the family whose situation changes overnight.

By the Numbers

- **\$15 million** deployed in the first 45 days for response and stabilization
- First emergency grants reached communities by July 11, 2025
- Flexible resources maintained for needs that continue to evolve



The largest single commitment, measured one family at a time.

The flood displaced local people, and getting families back into permanent housing has been the Foundation's largest commitment. The Community Foundation built multiple pathways home, because a family in a damaged house, a family in an RV, and a family that lost everything need different solutions to their challenges.

Some survivors needed temporary housing while they rebuilt. Others needed repairs, down-payment assistance, or help with the property taxes that came due in the hardest year of their lives. Thirty-two disaster case managers are walking households through each decision, turning multiple programs into a pathway.

The result is counted one family at a time. At the one-year mark, over 100 households have returned to stable, permanent housing through Foundation-supported programs, and many more are on a pathway home.

Partners in this Work

First Presbyterian Church of Kerrville and Airbnb.org have provided temporary housing assistance for several hundred residents over the past year.

All Hands and Hearts, Habitat for Humanity Kerr County, and Hunt Preservation Society have repaired and rebuilt over 100 homes in less than a year.

Episcopal Relief and Development has worked exclusively with recreational vehicle and mobile home residents.

Connective, in addition to supporting case managers, has administered an Unmet Needs Fund and a Construction Reimbursement Fund for survivor households.

Light on the Hill, Hunt Preservation Society, Center Point Alliance for Progress, First Presbyterian Church, and St. Peter's Episcopal Church have all provided case management support to over 600 households.

Texas State Affordable Housing Corporation has provided down payment assistance, in partnership with local lenders and realtors, for qualified flood survivors who cannot rebuild.

By the Numbers

- **\$50 million** committed to housing recovery — the Foundation's largest investment. Through June 2026, **\$34.7 million** has been granted to organizations getting people home.
- **Over 130 households** returned to permanent housing; 98 more on a pathway home (as of June 2026)
- **181 households** and nearly **390 individuals** supported through temporary housing
- **204 families** assisted through unmet-needs programs
- Property taxes paid for flood-affected households
- **32 disaster case** managers coordinating recovery across the community



Floodwaters recede quickly, but the emotional toll is long-lasting.

Trauma, depression, and grief rise in the months after a disaster. For the survivors, families, first responders, caregivers, clinicians, school staff, and visitors touched by the July 4 flood, recovery is slow, private work.

The Community Foundation committed \$10 million to ensure that every person affected by the flood can access mental health care that is trauma-informed, evidence-based, and close to home.

That commitment is guided by the Meadows Mental Health Policy Institute and the Community Foundation's Mental Health & Well-Being Advisory Council: a group of psychologists, therapists, social workers, and faith leaders.

Our Approach

- Care for all ages — children, teens, adults, and families
- Trauma-informed support — counseling, grief support, crisis response, and community healing
- Equipping the community — training for counselors, teachers, clergy, first responders, and helping professionals
- Community healing — group support, art-based therapy, faith-community programs, and resilience-building
- Statewide reach — support extending beyond Kerr County to where survivors live

The Investment to Date

- \$7.7 million granted to 20 organizations
- Thousands of individuals reached through counseling, grief support, and well-being programs

Where the Investment Is Working

The Family Mental Health Care Fund, administered by the Meadows Mental Health Policy Institute, supports the families of the more than 130 people lost in the flood, covering out-of-pocket behavioral health costs and connecting families with clinicians who specialize in trauma and grief.

Recovery is measured in the people who find their footing again, with the right support, and on their own time.

Small Business & Economic Recovery

Small businesses are how Kerr County earns its living. They employ its workers, serve its families, and define the community's character. The July 4 flood put all of that at risk — physical damage, lost revenue, interrupted operations, and workers suddenly unsure of their next paycheck.

Recovery demanded immediate stabilization to keep doors open and patient access to capital and expertise to rebuild for the long term. The Community Foundation invested in a coordinated economic recovery strategy built to do both. As a result, businesses reopened, many retained their employees, and most came back stronger than before.

The Investment to Date

- \$15 million committed to small business and economic recovery
 - \$10 million deployed in partnership with LiftFund, providing grants and zero-interest loans for long-term recovery
 - \$400,000 to support tourism and small-business promotion
- 550+ businesses stabilized in the earliest weeks after the flood
- 600+ businesses supported through long-term recovery programs

Where the Investment Is Working

Pairing grants with zero-interest loans, LiftFund gives business owners the working capital to repair, restock, and rehire without taking on debt that would sink them.

Early stabilization support reached more than 550 businesses in the weeks when a single missed week of revenue could mean permanent closure. Tourism and promotion grants are bringing visitors back to the storefronts, restaurants, and outfitters that depend on them.

The clearest sign that the strategy is working shows up where it counts: sales tax collections across Kerr County are climbing again — proof the local economy is regaining its footing.





Restoring the Guadalupe

On July 4, 2025, the Guadalupe River lost more than half of the vegetation along its banks in Kerr County in a single day. That vegetation slows floodwaters, holds soil, and protects water quality. Its loss raises the risk to homes and lives the next time the river rises.

The Community Foundation responded with investments to restore the Guadalupe as a living system — organized around ecological best practices, public infrastructure recovery, and community stewardship.



"By growing and planting 50,000 native trees sourced directly from this watershed, we are rebuilding a river system that can support the long-term health of this ecosystem and the community that depends on it."

— Katherine Trumble, CEO,
San Antonio Botanical Garden

The trees planted today will take years, the river decades. Our commitment is measured on the same scale.

By the Numbers

- 50,000 native trees being grown from seed and planted over five years, with 350,000+ seeds already collected
- \$9.2 million to rebuild Louise Hays Park, Guadalupe Park, and the Kerrville River Trail
- Basin-wide restoration with hundreds of landowners, plus invasive-species removal and volunteer-led river recovery
- A single acre of healthy riverbank generates more than \$10,000 a year in flood protection, water quality, and property value. Every acre restored lowers the cost and the threat of the next flood.



Each recovery journey is different and shaped by coordinated support over time.

What We Heard

Interviews with participating households found that no two recovery journeys looked the same. One theme remained consistent: strong case management and personalized support helped families navigate recovery with confidence.



Danny and Valerie Mares

After the flood damaged their home, Danny and Valerie faced decisions about next steps. Down Payment Assistance through the Texas State Affordable Housing Corporation helped them purchase a new home.



Maria and Cade Kitchens

When floodwaters damaged their home, Maria and Cade Kitchens balanced temporary housing, home repairs and recovery, with the help of their disaster case manager, all while preparing to welcome a new baby.



Richard House

Richard House faced an uncertain future, when the flood destroyed his RV. His disaster case manager, Angela, showed him options for housing. Choosing a new RV gave him the stability he needed toward long-term recovery.

How Recovery Works

John Flowers

The July 4 flood left John Flowers' home under water and his future uncertain. With the help of a caring community and Episcopal Relief & Development, he chose an RV as his permanent housing solution, creating a fresh start and a renewed sense of hope for what lay ahead.



Robert and Victoria Hight

For Robert and Victoria Hight, the road to recovery was about more than repairing a flood-damaged home. It was about restoring a sense of security and normalcy for their three young children. Habitat for Humanity - Kerr County repaired the home where their family could grow together.

Annette and Gary Dickson

July 4 floodwaters forced Annette and Gary Dickson from their Rio Robles home in the early hours of the morning. Habitat for Humanity - Kerr County worked diligently to repair and restore the beautiful home they love.





Community Foundation of the Texas Hill Country Staff

Thank you.

One year on, recovery is visible across Kerr County, from families returning to stable housing to businesses reopening and community spaces being restored.

Many households are still navigating complex challenges. Together, recovery continues, and so does our commitment to every household still finding its way forward.

In Partnership With

Nonprofit partners, community organizations, local leaders and donors across the country.

Learn More and Stay Connected

Visit RebuildKerr.org for recovery updates, available resources, ways to get support and to sign up for the Community Foundation newsletter.



To learn more about our recovery efforts, please visit rebuildkerr.org.