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MEMORANDUM

TO: Robert Stivers, President of the Senate
David W. Osborn, Speaker of the House of Representatives

FROM: Senator Robin L. Webb, Co-Chair
Representative Chris Freeland, Co-Chair
Disaster Prevention and Resiliency Task Force

SUBJECT: Final Recommendations of the Disaster Prevention and Resiliency Task Force

DATE: November 21, 2025

The Legislative Research Commission (LRC) established the Disaster Prevention and Resiliency Task Force to study, review, and make recommendations regarding current and future policy needs to address risk assessment, strategic planning, prevention of natural disasters, response efforts, temporary housing, and relief strategies in Kentucky, and to submit recommendations to the LRC. The task force is composed of the following members:

Senator Robin L. Webb, Co-Chair
Representative Chris Freeland, Co-Chair
Senator Keturah J. Herron
Senator Jason Howell
Senator Scott Madon
Senator Aaron Reed
Representative John Blanton
Representative Mark Hart
Representative Ashley Tackett Laferty
Representative Mitch Whitaker

From June through November 2025, the task force held six meetings and received testimony from state agencies including the Kentucky Division of Emergency Management, the Department for Public Health Division of Public Health and Safety, and the Kentucky

Department of Agriculture. National and state disaster readiness organizations, long-term recovery groups, state universities, research institutions, insurance associations, and an emergency wildland firefighter also provided testimony about Kentucky's current challenges in facing natural disasters, including risk assessment, strategic planning, prevention of natural disasters, response efforts, temporary housing, and relief strategies.

In recent years, Kentucky has experienced an increase in the occurrence and severity of natural disasters, including: an average of more than 28 tornadoes per year since 2021, rainfall in excess of the historical average since 2011, resulting in sometimes catastrophic flooding in both eastern and western Kentucky, nearly 1,500 wildfires per year, and earthquakes of magnitude 4.0 to 5.0 about every five to six years. Kentucky also faces other disaster threats, including infectious diseases that have impacted humans, wildlife, and agricultural animals in recent years. Kentucky ranks among the most disaster-impacted states in the nation, with eight of the ten counties with the highest number of federal major disaster declarations between 2011 and 2023 located in the Commonwealth.

Research shows that every dollar spent on disaster mitigation and resilience can return up to \$13 in benefits through avoided damages, reduced disruptions, and faster recovery. With a focus on pre-disaster planning and preparedness, mitigation, resilience, long-term risk reduction, and recovery, the task force has developed recommendations to address these challenges, and to develop a resilience framework that provides a systemic and holistic approach to long-term risk identification and reduction.

On November 21, 2025, the task force reviewed and approved the following final recommendations to be submitted to the LRC:

1. Establish a State Resilience Office

- a) Establish a State Resilience Office to serve as a central coordinating body for preparedness, resilience, and mitigation efforts across the Commonwealth. The office shall focus on strategies to reduce long-term disaster risks, strengthen communities and infrastructure, promote cost-effective investments, ensure that resilience actions deliver equitable benefits throughout the Commonwealth, and coordinate across executive branch agencies and with local governments, regional entities, the private sector, and academic and nonprofit partners to build and maintain an actionable state resilience plan. The plan shall seek to strengthen Kentucky's emerging threat preparedness and resilience, including but not limited to tornadoes, floods, earthquakes, ice storms, wildfires, biohazard and hazardous materials incidents, radioactive contamination, public health emergencies and disease outbreaks, power grid failures, and cyberattacks.
- b) Require the State Resilience Office to report semiannually to the Disaster Prevention and Resiliency Task Force, or to the Veterans Military Affairs and Public Protection Committee if the task force is not continued.

2. Continuation of the Task Force

- a) Continue the Disaster Prevention and Resiliency Task Force during the 2026 interim, and/or create a statutory committee to oversee Kentucky's efforts in disaster preparedness, resilience, and mitigation.

3. Statewide Standards

- a) Research and review the latest building codes, including all flood-related provisions, for possible future modification.
- b) Strengthen property disclosure requirements to require sellers to state whether the property has received federal disaster aid, aligning with standards in other states, to improve transparency and assist homebuyers in understanding potential flooding risks and eligibility for future Federal Emergency Management Agency (FEMA) aid with residential properties.
- c) Review and encourage the implementation of appropriate land-use policies to prevent overbuilding in high-risk areas such as floodplains and wildfire zones.

4. Preparedness

- a) Upgrade and maintain critical systems such as the Integrated Flood Observation and Warning System (IFLOWS) flood monitoring network, WebEOC crisis information management software, and regional warehouses for pre-positioned relief supplies.
- b) Continue investment in the State Emergency Operations Center and interoperability with National Weather Service.
- c) Leverage the Kentucky Mesonet for weather data and research, continue the installation of Mesonet stations until every county is covered, and maintain and upgrade instruments for accurate, reliable environmental data.
- d) Encourage measures to hire and maintain a trained first responder work force, including but not limited to establishing competitive wages, providing additional opportunities for training and leadership development, and expanding year-round employment opportunities for specialized recovery efforts following floods, tornadoes, fires, and other emergency events, as well as hazard mitigation, trail, road, and forest restoration, and community resilience and education initiatives.

5. Non-Rescue Response

- a) Sustain the Commonwealth Sheltering Program, which has successfully housed hundreds of households in parks, hotels, and temporary and permanent units during the 2025 flood events, with a focus on a community-based approach with faith-based organizations and private-public partnerships to transition households into permanent housing solutions.

6. Rescue Response

- a) Maintain readiness of Urban Search and Rescue and swift water teams, ensuring continuous training, equipment, and regional deployment capabilities.
- b) Leverage Emergency Management Assistance Compacts to enable mutual aid with other states.
- c) Document and analyze rescue outcomes to refine disaster response models and resource allocation, and to develop disaster response and rescue strategies during emergency events.

7. Recovery

- a) Identify opportunities to expand or establish new Long-Term Recovery Groups (LTRGs) in regions of the state where the data demonstrate that they are needed.
- b) Expand access to case management for survivors while streamlining benefit verification and reducing duplication of services.
- c) Recognize the benefit of having a centralized warehouse with disaster supplies and staging areas, and identify existing transportation capabilities to allow for better coordination in distributing those resources.
- d) Encourage the utilization of Community Action Agencies as key disaster responders and coordinators, especially with regard to transportation.
- e) To improve survivors' experiences and to support their emotional and spiritual recovery, partner with community mental health organizations and spiritual care networks, especially those with trauma-informed recovery programs that center recovery on trust-based, survivor-led approaches.
- f) Expand community resilience and mitigation efforts by identifying current state resources and existing local resilience hubs, and by creating new hubs as needed to support preparedness, resilience, and mitigation projects at the local level.

8. Mitigation

- a) Incorporate flood risk reduction into local and regional transportation and comprehensive plans.
- b) Utilize existing regional operations centers for forecasting, crisis management, and agency decision support.
- c) Direct the Division of Forestry and the Forestry Best Management Practices (BMPs) Board to establish clear BMPs for logging on steep terrain to prevent landslides and sediment runoff.
- d) Review state programs modeled on Insurance Institute for Business & Home Safety (IBHS) and National Council of Insurance Legislators (NCOIL) initiatives, including grants or low-interest loans for home hardening and retrofits, tax credits or fee waivers for verified resilience improvements, and insurance premium discounts for homes meeting verified mitigation standards.
- e) Prioritize preservation of insurance markets and encourage insurer flexibility in applying risk-based premium credits that are voluntary, actuarially sound, and verifiable.

- f) Encourage reforestation efforts for previously mined lands in coordination with the University of Kentucky to restore hydrologic function and reduce flood risk.
- g) Monitor the impact and effectiveness of stream mitigation projects as well as the condition, hazard potential, and maintenance of flood control dams.

9. Public Education and Awareness

- a) Promote public education and awareness by: supporting local emergency management agencies with training, exercises, and resource sharing; expanding public education campaigns on disaster readiness and individual preparedness; fostering cross-sector partnerships with health, utilities, and nonprofit partners for holistic recovery; promoting easy access to real-time Mesonet and Climate Center data for agencies and the public; and encouraging data-driven decision-making to strengthen community resilience.

10. Funding

- a) Establish a state revolving fund to invest in tornado and flood protection infrastructure and other solutions.
- b) Establish a fund to accommodate the purposes of the State Resilience Office and the implementation of the state resilience plan.
- c) Identify sources of state-level funding for the Cabinet for Health and Family Service's emergency response functions under Emergency Support Function 8 (ESF-8).
- d) Maintain Public Health Emergency Preparedness (PHEP) funding for all 61 local health departments.
- e) Support creation of Catastrophe Savings Accounts (CSAs), which are pre-tax funds for mitigation and post-disaster expenses.
- f) Maintain funding for Kentucky Mesonet and Kentucky Urban Search and Rescue.

The members present adopted the above recommendations by unanimous voice vote.