

The Economic Impact of Natural Disasters: A Rural Appalachian Case Study

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Nestled in the rolling hills and narrow valleys of the Southern Appalachian Mountains, rural communities like Cocke County, Tennessee, embody both the beauty and the challenges of America's interior regions. With a population of roughly 37,000 residents and a limited tax base, Cocke County typifies the structural vulnerabilities faced by rural Appalachian economies. The county's economic fabric relies heavily on small-scale manufacturing, local services, and seasonal tourism. Its administrative and fiscal capacity, like many rural communities, is stretched thin even in ordinary circumstances. When natural disasters strike, these underlying vulnerabilities are laid bare, revealing systemic gaps in emergency preparedness, recovery, and long-term economic resilience.

Hurricane Helene, which struck Northeast Tennessee in September 2024, provides a stark illustration of these challenges. The storm's unprecedented rainfall triggered severe flooding, washed out bridges and roads, damaged housing stock, and disrupted public services. While short-term emergency response efforts mobilized quickly, the long-term recovery trajectory has been markedly uneven. Federal and state disaster frameworks—designed primarily for urban centers and coastal regions—frequently overlook the unique capacities and constraints of rural communities. Cocke County's experience demonstrates how one-size-fits-all recovery policies can inadvertently prolong economic disruption, exacerbate population loss, and weaken local government functions.

This capstone investigates the economic impacts of natural disasters on rural Appalachia, using Cocke County in the aftermath of Hurricane Helene as a case study. By examining the interplay between disaster-induced infrastructure loss, housing market instability, population displacement, and government response limitations, this study highlights the structural inequities

embedded in current disaster recovery frameworks. Drawing on empirical research, government reports, and media coverage of the 2024 flood, the analysis emphasizes how rural communities experience not only immediate financial loss but also persistent economic stagnation.

The significance of this investigation extends beyond Cocke County. Rural Appalachian counties share many common features: small populations, limited fiscal resources, constrained administrative capacity, and high vulnerability to climate-related hazards. Understanding how these characteristics interact with disaster events provides critical insights for policymakers seeking to craft more equitable and effective recovery strategies. Without targeted reform, the consequences of natural disasters in rural Appalachia risk becoming cyclical—intensifying out-migration, reducing the local tax base, and undermining long-term economic resilience.

Ultimately, this study argues that natural disasters act as amplifiers of pre-existing rural vulnerabilities. While immediate relief is necessary, it is insufficient to prevent long-term economic decline. By focusing on the specific case of Cocke County, this capstone identifies policy gaps in current federal and state recovery frameworks and proposes evidence-based, politically feasible reforms aimed at sustaining rural economies in the wake of natural disasters. In doing so, it seeks to shift the policy conversation from temporary relief toward equitable, sustainable recovery for America's most vulnerable rural communities.

Community and Disaster Context

Cocke County, Tennessee, exemplifies the characteristics and vulnerabilities of rural Appalachian counties. Located in the northeastern corner of the state, the county is home to approximately 37,000 residents (U.S. Census Bureau, 2023). Its economy relies primarily on small-scale manufacturing, local retail, and tourism connected to its natural landscapes, including portions of the Great Smoky Mountains. Median household incomes are below state and national

averages, and local governments operate on limited budgets, reflecting a constrained fiscal capacity that directly affects service delivery and infrastructure maintenance (Davis et al., 2023). These structural limitations create an environment in which even modest shocks can have outsized economic consequences.

The arrival of Hurricane Helene in September 2024 brought these vulnerabilities into stark relief. The storm produced record-breaking rainfall, triggering widespread flooding throughout Cocke County and the surrounding region (Gentry & Sieber, 2024). Roads and bridges were washed out, cutting off access to critical public services and complicating evacuation efforts. Floodwaters damaged hundreds of homes, leaving many residents temporarily or permanently displaced, and public facilities—including schools, water treatment plants, and municipal offices—suffered extensive damage (Goff, 2024). The resulting disruption of utilities and transportation networks effectively stalled local economic activity, as small businesses struggled to resume operations and agricultural producers faced delays in recovery (U.S. Department of Agriculture, 2023a).

Short-term emergency response arrived quickly, demonstrating the capacity of federal, state, and local agencies to mobilize in crisis. FEMA and TEMA deployed personnel for search and rescue operations, temporary shelter provision, and initial infrastructure repair. The USDA offered flexibilities to assist farmers and ranchers impacted by the flooding, and grants for single-family housing repairs were made available to qualified households (U.S. Department of Agriculture, 2023a; 2023b). Despite these efforts, the long-term recovery landscape remains precarious. Rural counties like Cocke often lack the staffing, technical expertise, and institutional knowledge required to navigate complex federal grant applications, maintain documentation, and coordinate multi-year recovery projects (Bleemer & van der Klaauw, 2017; Davis et al., 2023).

Delays in funding and bureaucratic hurdles slow the reconstruction of critical infrastructure, leaving communities dependent on temporary solutions and external assistance for extended periods.

Beyond the immediate destruction, Hurricane Helene's impact underscores the interconnected vulnerabilities of rural economies. Infrastructure damage impedes not only day-to-day commerce but also long-term development opportunities. Manufacturing operations reliant on road access or utility stability faced prolonged closures, while the tourism sector experienced a steep decline as access to local parks and attractions was limited and accommodations were damaged or destroyed (Genç, 2018). Housing instability compounded the problem: damaged homes forced families into temporary shelters or relocation, reducing workforce availability and creating additional strain on municipal services. The combination of physical destruction, administrative capacity limits, and economic disruption illustrates a recurring pattern observed in rural disaster research—rural communities face amplified, protracted consequences that extend far beyond the initial event (Boustan et al., 2020; Bui et al., 2014).

The Hurricane Helene case highlights a critical policy gap: disaster recovery frameworks are largely standardized for urban and coastal contexts. Programs designed for densely populated regions with robust administrative capacity do not translate effectively to small, resource-constrained rural counties. Cocke County's experience demonstrates that rural communities often receive emergency aid but lack the infrastructure and guidance to translate short-term relief into long-term recovery. In practice, this results in prolonged economic stagnation, delayed rebuilding, and, ultimately, the potential for permanent population loss as displaced residents relocate in search of stability and opportunity (Sastry & Gregory, 2014).

Understanding the context of Cocke County before and after Hurricane Helene is essential for evaluating the broader economic consequences of natural disasters in rural Appalachia. The county's structural limitations, combined with the severity of the storm, create a "perfect storm" scenario in which standard recovery mechanisms fail to address local realities. This underscores the need to analyze not only the immediate impacts of disaster events but also the systemic shortcomings that prolong recovery and amplify economic hardship. By situating Cocke County within the broader literature on rural disaster impacts, the following sections will examine economic outcomes such as out-migration, housing market volatility, government response limitations, and disruptions to growth and tourism.

Literature Review

Natural disasters have far-reaching consequences that extend well beyond the immediate physical destruction of infrastructure and property. Research consistently shows that rural areas face unique vulnerabilities, as economic, demographic, and institutional factors combine to magnify the effects of disasters. In Cocke County, Tennessee, the impacts of Hurricane Helene are illustrative of broader patterns observed across rural Appalachia and other similarly situated regions.

Out-Migration

One of the most pronounced economic effects of disasters is the displacement of residents and subsequent out-migration. Studies of Hurricane Katrina and other large-scale events show that households often relocate permanently due to housing destruction, loss of employment, and safety concerns (Sastry & Gregory, 2014; Bleemer & van der Klaauw, 2017). In rural contexts, this population loss erodes the local tax base and reduces the availability of labor, creating a feedback loop that slows economic recovery (Deryugina, 2017; Vigdor, 2008).

Boustan et al. (2020) analyze a century of county-level data and find that natural disasters consistently drive long-term demographic shifts, particularly when recovery assistance is delayed or misaligned with local needs. For Cocke County, preliminary reports following Hurricane Helene suggest that displaced residents, particularly younger workers, are relocating to urban centers, further straining the county's capacity to rebuild its economy (Gentry & Sieber, 2024).

Housing Market Volatility

Disasters disproportionately affect housing markets in rural areas, where homeownership rates are often high but the stock of resilient, repairable housing is limited. Damage from floods and storms creates shortages in available homes, increases rental prices, and exacerbates affordability challenges (Sheldon & Zhan, 2019). Research in Vietnam and the U.S. shows that post-disaster housing disruptions are strongly linked to long-term declines in homeownership and neighborhood stability (Bui et al., 2014; Smith & McCarty, 1996). In Cocke County, flooding from Hurricane Helene damaged hundreds of residences, and the local construction sector lacked sufficient capacity to respond rapidly. Consequently, displaced families face months-long delays in rehousing, and temporary housing shortages strain social services and local economies.

Government Response Limitations

Government response frameworks, including FEMA and state-level agencies like TEMA, are often ill-suited for rural communities. While federal disaster declarations provide access to emergency funding, rural counties frequently lack the administrative staff and technical expertise needed to navigate complex application and reporting requirements (Garrett & Sobel, 2007; Melecky & Raddatz, 2011). Deryugina (2017) highlights that delays in aid are common when local governments cannot meet bureaucratic demands, and the resulting gaps in infrastructure

repair and social support exacerbate economic losses. In Coker County, these limitations were evident in delayed road and bridge reconstruction, slow restoration of utilities, and fragmented coordination of relief programs (U.S. Department of Agriculture, 2023a). Without sufficient federal and state technical assistance, recovery efforts are slowed, prolonging both economic and social disruption.

Economic Growth Impact and Tourism Impacts

Natural disasters also affect broader economic growth and local revenue streams. Infrastructure loss directly suppresses industrial activity, particularly in rural regions where single transportation routes or utilities serve critical economic functions (Cunado & Ferreira, 2014; Kadri et al., 2014). Tourism-dependent communities are especially vulnerable: when parks, trails, or lodging facilities are damaged, visitation declines and local sales tax revenues fall (Genç, 2018). In Coker County, Hurricane Helene's flooding disrupted access to the Smoky Mountain National Park and local heritage tourism sites, contributing to immediate revenue loss and limiting the county's ability to reinvest in recovery and development. Klomp and Valckx (2014) note that repeated disasters can create long-term drag on rural growth, as businesses and potential investors perceive heightened risk and delay investment decisions.

Synthesis of Research Findings

The literature demonstrates that rural communities face interconnected challenges in disaster recovery. Population loss, housing market instability, government response limitations, and interrupted economic activity do not operate in isolation; rather, they amplify one another, creating a cycle of decline. Shabnam (2014) and Jaramillo (2009) emphasize that disasters can have persistent effects on economic growth if recovery mechanisms are not tailored to local needs. In Appalachia, these dynamics are compounded by preexisting socioeconomic

vulnerabilities, such as lower incomes, limited fiscal capacity, and reliance on small-scale industries (Davis et al., 2023). Cocke County's experience following Hurricane Helene exemplifies these patterns: initial emergency response mitigated immediate harm, but structural and systemic limitations threaten long-term economic stability.

Key Findings

The case of Cocke County, Tennessee, following Hurricane Helene illustrates the systemic challenges faced by rural communities in the aftermath of natural disasters. Analysis of both the county's experience and the broader literature on disaster economics reveals recurring patterns that underscore the inadequacy of current recovery frameworks for rural Appalachia.

Key Finding #1: Rural Disaster Recovery Failures Are Systemic

Cocke County's post-Helene experience highlights that rural disaster recovery failures are not isolated incidents but the result of structural and policy-driven shortcomings. Limited local administrative capacity, combined with a lack of tailored federal and state support, created bottlenecks in housing repair, infrastructure restoration, and public service delivery (U.S. Department of Agriculture, 2023a; Gentry & Sieber, 2024). Studies on disasters in rural U.S. counties show similar patterns: delays in FEMA aid, insufficient technical assistance, and bureaucratic complexity disproportionately disadvantage small, resource-constrained local governments (Garrett & Sobel, 2007; Melecky & Raddatz, 2011). Without targeted intervention, these failures risk entrenching long-term economic decline.

Key Finding #2: One-Size-Fits-All Recovery Frameworks Disadvantage Rural Communities

Federal and state disaster recovery programs are largely designed with urban and coastal contexts in mind, where economies are more diversified, population density is higher, and administrative infrastructure is more robust (Deryugina, 2017; Boustan et al., 2020). In rural

Appalachia, such frameworks often misalign with local needs. For example, the complexity of grant applications and documentation requirements can prevent eligible rural residents and local governments from accessing aid promptly, leading to prolonged service gaps and further economic disruption (Salkowe & Chakraborty, 2009). In Coker County, the inability to quickly mobilize resources for flood-damaged housing and roads slowed recovery and contributed to population out-migration (Schreiner, 2024).

Key Finding #3: Economic Decline and Out-Migration Are Mutually Reinforcing

Natural disasters accelerate population loss, particularly among younger, mobile residents seeking stability and employment elsewhere (Sastry & Gregory, 2014; Bleemer & van der Klaauw, 2017). This out-migration reduces the local tax base, strains remaining public services, and discourages new investment, creating a cycle of economic decline. Coker County experienced this firsthand: reports following Hurricane Helene indicate that families displaced by flooding are moving to nearby urban centers, limiting workforce availability and slowing the resumption of local economic activity (Goff, 2024). Literature on rural disasters consistently demonstrates that such demographic shifts compound preexisting vulnerabilities, amplifying the long-term effects of even moderate natural hazards (Klomp & Valckx, 2014; Vigdor, 2008).

Key Finding #4: Infrastructure Loss Suppresses Growth and Revenue Streams

Disasters often damage the critical infrastructure that supports rural economic activity. In Coker County, flooding destroyed bridges, roads, and public utilities, disrupting commerce and impeding tourism, a key revenue source for the region (Genç, 2018; Kadri et al., 2014). The local tourism industry, heavily reliant on access to natural and cultural attractions, experienced immediate declines in visitation and tax revenues following Hurricane Helene (Gentry & Sieber, 2024). The broader literature shows that infrastructure damage in rural areas creates a bottleneck

effect, delaying economic recovery, limiting business activity, and reducing the fiscal capacity of local governments to invest in resilience measures (Cunado & Ferreira, 2014; Shabnam, 2014).

Policy Prescriptions

Addressing these challenges requires reforms that recognize the unique needs of rural communities and aim to strengthen both immediate recovery capacity and long-term resilience. Based on research findings and Cocke County's experience, the following policy strategies are recommended:

Recommendation 1: Tailor Federal and State Assistance Programs to Rural Needs

Disaster recovery systems at the federal and state levels are structured around assumptions that do not reflect the institutional realities of rural governance. Programs administered through the Federal Emergency Management Agency and coordinated in Tennessee through the Tennessee Emergency Management Agency require extensive documentation, compliance oversight, procurement management, and reimbursement tracking. While manageable for metropolitan governments with dedicated staff, these requirements impose disproportionate burdens on rural counties operating with small staffs and limited fiscal reserves, resulting in delayed recovery and underutilized funds.

To address this imbalance, disaster frameworks should incorporate a rural-specific recovery pathway that recognizes population size, tax base limitations, and staffing capacity as structural constraints. Rather than applying identical compliance expectations across jurisdictions of vastly different capacity, policy should scale administrative requirements proportionally. In practice, rural counties below a defined population threshold could qualify for enhanced technical assistance, extended reporting timelines, and modified cost-share requirements when appropriate.

At the federal level, this could include embedded recovery specialists assigned to rural counties following major disaster declarations. These specialists would assist with project formulation, documentation, procurement compliance, and reimbursement processing, reducing the likelihood that eligible projects stall due to administrative fatigue. Adjustments to local match requirements for fiscally constrained counties would further reduce the risk that essential infrastructure repairs are deferred due to insufficient local funds.

At the state level, Tennessee could formalize a rural recovery coordination function dedicated to long-term recovery in non-metropolitan counties. This unit would remain engaged beyond the emergency response phase and throughout infrastructure reconstruction and economic stabilization, ensuring rural counties are not left navigating complex federal systems independently once initial response efforts conclude.

These reforms would accelerate project completion, improve federal fund utilization, and reduce the structural inequities embedded in a one-size-fits-all recovery system.

Recommendation 2: Streamline Funding and Grant Application Processes

A central challenge facing rural communities after major disasters is fragmented funding. Infrastructure reconstruction may involve FEMA Public Assistance, HUD disaster funds, USDA Rural Development programs, state transportation resources, and insurance settlements, each operating under distinct eligibility and reporting requirements. For rural counties with limited grant-writing capacity, navigating this complexity can become an additional administrative burden on already strained operations.

Tennessee should develop a centralized disaster recovery coordination platform for rural local governments. Rather than requiring counties to pursue each funding stream independently, the state could serve as an integrative clearinghouse that consolidates application processes

where possible and provides unified guidance. A single intake process capturing baseline project information and distributing it across relevant funding channels would reduce duplication and administrative delay.

The state could also pre-develop standardized project templates for recurring rural recovery needs such as bridge reconstruction, water and sewer repair, debris removal staging, and public facility rebuilding. Aligning these templates with pre-cleared environmental and engineering standards would allow counties to move more quickly from damage assessment to project execution, shortening the period during which damaged infrastructure constrains economic activity.

Since many federal programs operate on a reimbursement basis, rural counties with limited reserves often delay projects or divert funds from other services. Establishing a state-managed short-term recovery financing mechanism would allow counties to access bridge funding while awaiting reimbursement. Structured as a revolving fund, this approach would preserve fiscal responsibility while accelerating infrastructure restoration.

By reducing administrative friction, Tennessee could improve rural access to available resources, shorten recovery timelines, and strengthen long-term economic stability without increasing overall program costs.

Recommendation 3: Create Funding Mechanisms to Support Rural Disaster Recovery

Federal disaster assistance is primarily structured to address immediate response and short-term rebuilding needs. However, rural economic recovery often requires sustained capital investment well beyond emergency stabilization. Following a major disaster, counties may experience declining property values, reduced sales tax collections, increased service demands, and prolonged housing shortages. Without targeted fiscal stabilization, these pressures can

compound, accelerating population decline and weakening the long-term tax base necessary for economic development initiatives.

To address this gap, Tennessee should consider establishing a dedicated rural disaster recovery fund focused on long-term capital reinvestment and economic stabilization in non-metropolitan counties following federally declared disasters. Unlike emergency response appropriations, this fund would prioritize infrastructure modernization, housing reconstruction gap financing, industrial site readiness improvements, and restoration of tourism assets that generate local revenue. The objective would not be merely to rebuild damaged facilities but to enhance long-term competitiveness and resilience.

Funding for such a program could be structured through a combination of legislative appropriations triggered by federal disaster declarations, modest reallocations from existing economic development incentive reserves, or temporary redirection of designated state revenue streams. By designing the fund with automatic activation mechanisms tied to disaster declarations in rural counties, the state could provide timely support without requiring repeated ad hoc legislative action.

In addition, Tennessee could evaluate adjustments to Payment in Lieu of Taxes structures or other fiscal stabilization tools to offset temporary property tax erosion in disaster-impacted rural counties. Stabilizing school funding and essential local services during recovery is critical to preventing outward migration and maintaining workforce stability. Short-term fiscal backstops can prevent long-term economic decline by preserving the institutional foundation upon which private investment depends.

Crucially, innovative funding mechanisms should be framed not as emergency relief but as strategic investment in rural economic resilience. Strengthening infrastructure systems,

modernizing utilities, restoring tourism corridors, and stabilizing housing markets are all foundational components of industrial recruitment and workforce retention. When rural communities recover more quickly and more fully, the entire state benefits from preserved labor markets, sustained agricultural production, and diversified regional economies.

Conclusion

The experience of Cocke County, Tennessee, in the wake of Hurricane Helene underscores the disproportionate impact natural disasters have on rural communities and highlights the inadequacy of existing recovery frameworks. While emergency response efforts were mobilized in the immediate aftermath, the county's limited administrative capacity and the complexity of federal and state aid programs delayed critical recovery efforts. These delays amplified housing instability, infrastructure disruption, and population out-migration, demonstrating that rural areas face unique vulnerabilities that are often overlooked in policy design.

Research on disaster economics supports these observations, consistently showing that rural communities encounter structural disadvantages in recovery processes. Populations in rural counties are more likely to experience long-term displacement, housing market volatility, and persistent economic stagnation after natural disasters (Bleemer & van der Klaauw, 2017; Sastry & Gregory, 2014). Moreover, the combination of reduced tax revenues, diminished workforce availability, and infrastructure destruction creates a self-reinforcing cycle of decline (Vigdor, 2008; Klomp & Valckx, 2014). Without targeted intervention, rural Appalachia risks continued depopulation, weakened local governance, and an erosion of economic resilience.

The policy prescriptions outlined in this paper emphasize a shift from temporary relief toward long-term, equitable recovery solutions. Tailoring federal and state assistance programs

to the realities of rural governance, streamlining funding and grant processes, and creating innovative, flexible recovery financing mechanisms are practical steps that can mitigate the unique challenges faced by communities like Cocke County. By implementing these strategies, policymakers can not only accelerate immediate recovery but also strengthen the underlying economic and social foundations of rural Appalachia, helping to prevent the cycle of post-disaster decline from repeating with each subsequent hazard.

Ultimately, Hurricane Helene serves as a case study of both vulnerability and opportunity. While the disaster exposed gaps in current recovery systems, it also provided a catalyst for reform. By addressing systemic inequities in disaster assistance and investing in rural-specific recovery capacity, state and federal governments can foster resilience that extends beyond immediate disaster response. Supporting rural Appalachia in this way is not simply a matter of economic efficiency—it is a moral and social imperative to ensure that rural communities, their residents, and their local governments are not left behind in the face of inevitable future disasters.

The findings of this capstone call for a fundamental reorientation of disaster policy: one that recognizes the unique needs of rural communities, provides timely and accessible support, and prioritizes sustainable recovery over short-term relief. In doing so, policymakers can help secure the long-term economic health, population stability, and social resilience of rural Appalachia, transforming vulnerability into opportunity and ensuring that communities like Cocke County are better prepared for the natural disasters that will inevitably come.

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