

The Kerr County Lead.

Friday, July 18, 2025

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#KerrUnited



United in grief United in recovery

By Louis Amestoy
The Kerr County Lead

As you turn onto Cully Drive, near the campus of Peterson Health, a beautiful scene unfolds before you — Louise Hays Park. This landscape is familiar to all of us in the Hill Country.

At the bottom of the draw, the Guadalupe River meanders its way toward the Gulf of Mexico, with its green and vibrant waters. This river is what distinguishes Kerrville and Kerr County from other parts of Texas — offering a sense of serenity framed by majestic cypress trees. From Cully Drive, you can catch a glimpse of the river, and we all know it's down there, serving as an inviting destination for generations of Texans.

On July 4, 2025, that turn onto Cully Drive featured a sight that no one will ever forget — a roiling angry river that stretched from its northern bank to Thompson Drive. On a normal day, the river might stretch 100 feet across, but on this day it was nearly 900 feet wide. In one hour, potentially between 6 a.m. and 7 a.m., nearly 4 billion gallons of water passed through Louise Hays Park.

The shattered remains of a trailer came to rest on the north bank of the Guadalupe River across from Tranquility Island at Louise Hays Park. Rescuers later recovered the body of child in the trailer. Photo by Jennifer Dean | The Kerr County Lead.

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Louis Amestoy

Why we decided to tackle a print newspaper

I've said it repeatedly, but this feels like the only place where I could have built The Lead. I vividly remember my first visit to Kerrville in 2019 when I drove over the Sidney Baker Bridge and saw the river for the first time. I couldn't stop thinking about it, and I never grew tired of seeing it.

We have faced unimaginable calamities that have taken promising young minds, families, and those cherishing the peace of their golden years. It's hard to believe that the river caused this tragedy, but it serves as a gentle reminder that we're not always in charge.

We face a long road to recovery. As Salvation Army Major Phil Swyers said to me on Wednesday, this will be a two-year trial filled with challenges, but we will overcome it through sheer force of will. I believe that's what has driven our coverage of this story, leading us to produce something beyond our relentless digital coverage—something tangible. I've never lost my love for print. I spent much of this week thinking about this project, and when I decided to move forward, I texted Pablo Brinkman to ask for funding. Like many others in this community, Pablo didn't think twice about it. All he said was, "Get down here." Twenty minutes later, I had the funds thanks to Pablo and his wife, Colleen. It was a team effort, with added support from Don and Teri Brinkman.

I also want to emphasize that I received immediate responses from the advertisers involved in this short-notice effort. However, it's essential to note that this endeavor wouldn't have been possible without Austin Dickson and his team at the Community Foundation of the Texas Hill Country, who immediately agreed to help. I try not to ask for much because I believe greedy publishers have often been a problem in the newspaper industry.

Producing this has been a curious journey, involving my family and extended family. My partner, Jennifer Dean, was instrumental in covering this story with me. We also couldn't have done this without my daughter, Alyson Amestoy, and my former wife, Cherie Amestoy, who both managed social media that first weekend. It's important to mention that Leslee McClure and Tony Gallucci were crucial in identifying missing people and confirming deaths. However, the most significant benefactor has always been Jeremy and Maia Walther, who allowed me to take over Pint and Plow to produce The Lead Live. Over the past two weeks, Pint and Plow has transformed into a newsroom and video studio, enabling us to share our community's story with a broader audience around the world. The intensity of this story is unending.

Most importantly, we must remember what happened here. We remember the faces and people who lost their lives on July 4. We remember the sorrow and heartbreak, and we strive to move forward. Ultimately, I believe in the collective spirit of this community to rebuild and to do so with a focus that makes this place incredibly special to call home. We are definitely Kerr United.



By 7:30 a.m. on July 4, the Guadalupe River was just below the Sidney Baker Street bridge, topping at more than 30 feet, while pushing more than 1 million gallons of water a second through downtown Kerrville.

Photo by Jennifer Dean | The Kerr County Lead.

Two weeks that changed everything: Kerr County and the July 4, 2025 flood

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At 7:17 a.m., I received my first National Weather Service alert. By the time I made that familiar turn onto Cully Drive, the magnitude of what was unfolding became clear. This wasn't just flooding—this was devastation on a scale our community had never witnessed.

But for many in our community, that alert came too late, or never came at all. Others closer to the river had been receiving alerts throughout the morning, but this storm struck in the middle of the night in places where cell phone service can be spotty at best.

It was also a holiday weekend, and many may have had their phones turned off to get a good night's sleep before a day of fun and relaxation. Thousands were expected to attend Kerrville's Fourth on the River, which marked the return of legendary Texas music star Robert Earl Keen, who calls Kerr County home. Families were camping, vacationing and settling in for what should have been a perfect Hill Country Fourth of July.

Even for longtime residents of Kerrville, the scene was shocking, but in Ingram and Hunt a nightmare was unfolding that would see more than 100 people killed, many waking up to the

rushing river lapping at their waist before they could even try to flee. By about 5 a.m., Hunt Volunteer Fire Chief Lee Pool was trapped—he couldn't move because the water was rising so fast, and he watched helplessly as a vehicle with people in it washed away on the South Fork of the river. Pool had to tell a longtime friend, huddling with campers on a rooftop, that no one was coming to help.

Pool asked Kerr County Sheriff's dispatchers for a Code Red — an opt-in text messaging service — but they told him they had to get supervisor approval. It would be hours before Kerr County would issue a Code Red. This delay would later seize the narrative for national media outlets looking to assign blame for the catastrophic loss of life, but the disaster is far more complex and nuanced than any single warning system could have addressed.

July 4, 2025, would become the darkest day in Kerr County's history. Two weeks later, as this story is being written, 107 people are confirmed dead, including 26 young girls from the historic Camp Mystic, where the raging river swept away some of the camp's youngest campers. Highway 39 between Hunt and River Inn became a river it-

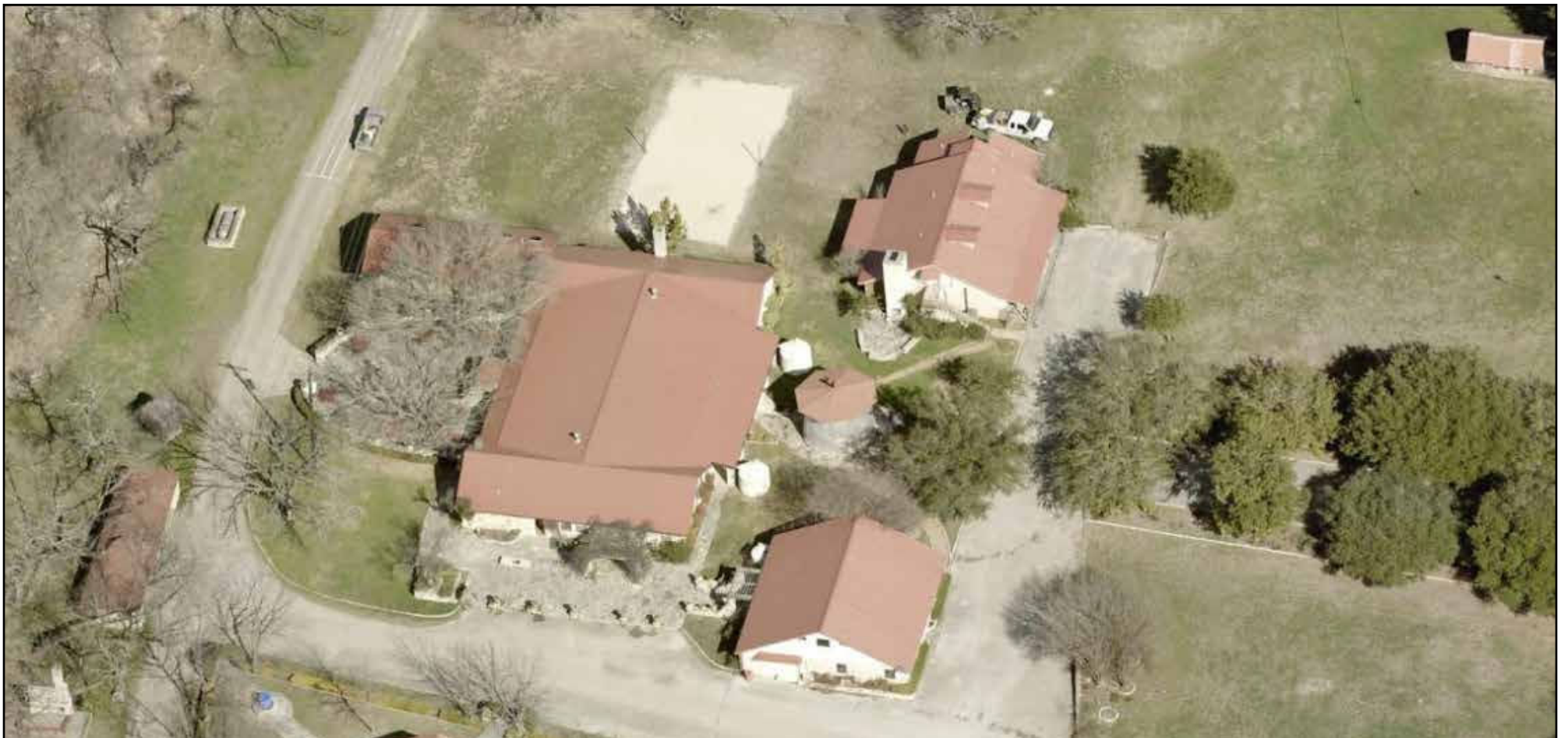
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Lead.

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Above shows Heart of the Hills Girls Camp and the residence of longtime Camp Director Jane Ragsdale, top right, and the below shows the catastrophic damage to the camp after the July 4, 2025 flood along the South Fork of the Guadalupe River. Ragsdale died at the camp. Photo courtesy Eagleview Technology.



IN MEMORIAM

Remember those we lost on July 4, 2025

107 have lost their lives, this is who we know so far

Mary Grace Baker

Age: Elementary student (3rd grade)
Hometown: Not specified

Mary Grace Baker was a third grader at St. Anne's Catholic Church when she lost her life in the flooding.



Joyce Catherine Badon, 21

Hometown: Beaumont

Joyce Catherine Badon was a 21-year-old from Beaumont who was reported missing during the devastating flood while on a weekend trip with three friends: Ella Cahill, Reese Manchaca, and Aidan Heartfield. She was located on Monday, July 7. Her death was confirmed following the deadly flooding in the Texas Hill Country.



Ella Rose Cahill, 21

Hometown: Beaumont

Ella Rose Cahill was a 21-year-old Kelly High School graduate from Beaumont who died in the devastating Texas Hill Country flood while on a weekend trip with three friends: Joyce Catherine Badon, Reese Manchaca, and Aidan Heartfield. Her body was brought home Thursday under official escort by the Beaumont Police Department and fire department personnel, with the procession traveling through the city to Broussard's Mortuary.



Linda Bason, 78

Hometown: Alamo Ranch (San Antonio area)

Linda Bason and her daughter Deana Hillock were on a mother-daughter camping trip at the HTR Texas Hill Country campground along the Guadalupe River. They had checked in on July 3 for what was meant to be a "girls weekend out" of camping and fishing. Their cabin was hit by flooding before dawn on July 4. Her husband Robert described them as best friends and said they "never had a chance."



Anna "Margaret" Bellows

Age: Not specified
Hometown: West University

Anna "Margaret" Bellows was among the victims of the Kerr County flooding.



Lila Bonner, 9

Hometown: Dallas

Lila Bonner was a 9-year-old victim of the flooding at Camp Mystic.



Elizabeth Blackbird Bryan, 61

Hometown: San Antonio

Elizabeth "Beth" Blackbird Bryan was born in Houston on October 14, 1963, and passed away at

age 61 on July 4, 2025, in Hunt, Texas alongside her beloved husband James Hutchison "Hutch" Bryan, Jr. She grew up spending summers as a camper at both Camp Mystic and Camp Longhorn in the Texas hill country. She graduated from Kinkaid School in Houston in 1981 and earned a degree in Studio Art from Southern Methodist University in 1985. She met her husband while participating in Buccaneer Days in Corpus Christi, and they married at St. Martin's Episcopal Church in Houston in 1986, celebrating 39 years of marriage this past June. Beth had a career in interior design spanning over two decades and was an active member of Christ Episcopal Church in San Antonio. The family regularly spent weekends at the Blackbird family home in Hunt, Texas.



James Hutchison Bryan, Jr.

Age: Not specified
Hometown: San Antonio

James Hutchison "Hutch" Bryan, Jr. passed away on July 4, 2025, in Hunt, Texas alongside his beloved wife Elizabeth "Beth" Blackbird Bryan. He and Beth had just celebrated 39 wonderful years of marriage this past June after meeting while participating in Buccaneer Days in Corpus Christi and marrying in 1986. The family regularly spent weekends at the Blackbird family home in Hunt, Texas, where the tragedy occurred.



Julia Burgess

Age: Not specified
Hometown: Liberty County

Julia Burgess was in an RV with her husband John and their two young sons Jack and James at a campsite in Ingram when the Guadalupe River rapidly rose early Friday morning. Her body was recovered on Monday, while her sons remained missing at the time of this report. The family's daughter was at nearby Camp Longhorn and wasn't impacted by the flooding.



John Burgess

Age: Not specified
Hometown: Liberty County

John Burgess was found dead after floodwaters swept through the campsite in Ingram where he was staying with his wife Julia and their two young sons in their RV. His sons Jack and James remained missing at the time of this report.



Tanya Burwick, 62

Hometown: San Angelo area

Tanya Burwick was heading to work at a Walmart early Friday in the San Angelo area when she made a frantic phone call to her family about the floodwaters. When she didn't show up for work,

her employer filed a missing persons report and sent a colleague to look for her. Police found her unoccupied SUV fully submerged, and her body was found the next morning blocks from the vehicle. Her daughter Lindsey said "She lit up the room and had a laugh that made other people laugh" and described her as a beloved parent, grandparent and colleague to many.



Chloe Childress

Age: Not specified
Hometown: Not specified

Chloe Childress was a counselor at Camp Mystic when the devastating flood struck. Her family released a statement saying she "lived a beautiful life" and asked for privacy during their time of grief.



Michelle Crossland

Age: Not specified
Hometown: Midland

Michelle Crossland died in the Texas flooding along with family members Joel Ramos and Cody Crossland. She was part of a Midland family that lost multiple members in the disaster.



Cody Crossland

Age: Not specified
Hometown: Midland

Cody Crossland died in the Texas flooding along with family members Joel Ramos and Michelle Crossland. He was part of a Midland family that lost multiple members in the disaster.



Molly Claire DeWitt, 9

Hometown: Houston

Molly Claire DeWitt was a 9-year-old from Houston who was a camper at Camp Mystic when the flood struck on July 4, 2025. Born on June 10, 2016, she was described as having "a heart as expansive as her imagination" and was drawn to those on the margins—refugees, kids who felt different, people without homes. Her family said she was endlessly creative—a vibrant, artistic spirit who loved to draw and design, dance, and dream up stories. She was spunky and strong-willed, with a deep and unwavering faith in God that shaped how she loved others "with sincerity, generosity, and grace beyond her years." Her vivid blue-green eyes held remarkable depth, and she made people feel known with her presence. She is survived by her parents Ryan and Elizabeth, her beloved sister Annie, and extended family.



Josephine Dunlap

Age: Not specified
Hometown: Andrews



At Nimitz Lake, artists built memorials to those who lost their lives on July 4. Photo by Jennifer Dean | The Kerr County Lead.

Josephine Dunlap was found dead in the Texas flooding disaster. She was from Andrews and was reported missing along with family members Shon Scott and Richard Dunlap. Richard Dunlap remained missing at the time of this report.



Lucy Dillon

Age: Elementary student (rising 3rd grader)
Hometown: Houston

Lucy Dillon was a rising third grader at Memorial Drive Elementary, described as a bright and enthusiastic student who was able to make friends wherever she went. She was among the victims of the Kerr County flooding.



Dick Eastland

Age: Not specified
Hometown: Not specified

Dick Eastland was the director of Camp Mystic who died in the flooding. Local media reported that Eastland was trying to save girls at the camp when he lost his life.



Bruce Ferguson

Age: Not specified
Hometown: Not specified

Bruce Ferguson was found deceased after being swept away while living full-time in his RV with his wife Penny at the HTR RV Park—one of the places hit hardest by the devastating Texas floods. Bruce and Penny had spent their years on the road, turning strangers into family everywhere they went. Their daughter said the outpouring of messages from all over the country showed just how many hearts they touched. His wife Penny remained missing at the time of this report.



Miriam “Holly” Frizzell

Age: 72 (born April 28, 1953)
Hometown: Abilene

Miriam “Holly” Frizzell passed away tragically during the Texas Hill Country floods on July 4, 2025, at her home at Casa Bonita along the Guadalupe River in Hunt, Texas. Born in Gainesville, Texas, she grew up in Abilene where she was crowned Homecoming Queen at Cooper High School in 1971. She married her soulmate Lane Patrick Frizzell in 1975 and they shared nearly 40 years together before his passing in 2015. Holly opened “Holly’s” Dress Shop in the 1980s in Abilene, introducing designer labels to West Texas. She later became a devoted caregiver to her husband during his battle with dementia and became an advocate for the Alzheimer’s Association. In her later years, she fell in love with the Guadalupe River at Casa Bonita, where she found peace and made memories with her grand-

children Eloise, Georgia, Quentin, and Penelope, who knew her as “Lolly.”



Sally Sample Graves

Age: 91 (born December 15, 1933)
Hometown: Kerrville

Sally Sample Graves was born on December 15, 1933, in Longview, Texas, to Clark and Gladys Olvey Sample. She graduated high school in Longview and later studied at Southern Methodist University in Dallas and the University of Texas in Austin. In 1953, she married Dr. Ghent Graves Jr., and together they raised two children: Clark Graves and Catherine Graves. Sally and Ghent were the proud grandparents of 10 grandchildren and 17 great-grandchildren. She was preceded in death by her older brother, Clark Sample Jr.



Hadley Hanna, 8

Hometown: Dallas

Hadley Hanna was an 8-year-old Dallas girl who was among the victims at Camp Mystic. Her father, Cody Crossman, wrote on Facebook, “Sweet Hadley, I can’t believe it. The joy you brought everyone with your smile and laughter can’t be replaced.” He remembered that Hadley had been “nervous” before heading to camp and how he reassured her with a “double high five and hug” before her departure.



Blair Harber

Age: Not specified (student)
Hometown: Dallas

Blair Harber was a student at St. Rita Catholic School in Dallas who had been staying alongside the Guadalupe River when her cabin was swept away along with her sister Brooke. The sisters' bodies were found together 15 miles downriver. Their parents, Annie and RJ Harber, were staying in a different cabin and were safe. Their grandparents Mike and Charlene Harber also died in the flooding.



Brooke Harber

Age: Not specified (student)
Hometown: Dallas

Brooke Harber was a student at St. Rita Catholic School in Dallas who had been staying alongside the Guadalupe River when her cabin was swept away along with her sister Blair. The sisters' bodies were found together 15 miles downriver. Their parents, Annie and RJ Harber, were staying in a different cabin and were safe. Their grandparents Mike and Charlene Harber also died in the flooding.



Charlene Harber

Age: Not specified
Hometown: Not specified

Charlene Harber died in the Fourth of July floods in Kerrville along with her husband Mike. Their granddaughters Blair and Brooke Harber were also found dead following the flooding.



Mike Harber

Age: Not specified
Hometown: Not specified

Mike Harber died in the Fourth of July floods in Kerrville along with his wife Charlene. Their granddaughters Blair and Brooke Harber were also found dead following the flooding.



Aidan Heartfield, 22

Hometown: Beaumont area

Aidan Heartfield was a 22-year-old who was staying at a home in Hunt with his longtime girlfriend Ella Cahill and friends Joyce Badon and Reese Manchaca when floodwaters poured into the family's home on July 4. His body was recovered and confirmed through DNA match. His father J. Thad Heartfield expressed gratitude for the community's prayers and support, calling the recovery "an important step toward closure."



Deana Hillock, 58

Hometown: Alamo Ranch (San Antonio area)

Deana Hillock was on a mother-daughter camping trip with her mother Linda Bason at the HTR Texas Hill Country campground. They had checked in on July 3 for a weekend of camping and fishing along the Guadalupe River. Their cabin was hit by flooding before dawn on July 4. Her stepfather described her and her mother as best friends.



Charlotte Cary Huff, 55

Hometown: Kerrville



A fence adjacent to Herring Print Shop, along Water Street, became a makeshift memorial, drawing thousands of people to pay their respects to those who not only lost their lives in Kerr County but across the Hill Country during the floods.

Photo by Jennifer Dean | The Kerr County Lead.

Charlotte Cary Huff was a 55-year-old Kerrville resident who passed away on Friday, July 4, 2025, during the flooding. Memorial services were held at Kerrville First United Methodist Church with burial at Garden of Memories Cemetery.



Mary Kate Jacobs, 8

Hometown: Not specified

Mary Kate Jacobs was at Camp Mystic, a Christian girls' camp, when catastrophic flooding hit in the early morning hours of July 4. Her family described her as "the light of our lives" who was "tiny but mighty, full of love and joy, with a smile that melted your heart." She was the youngest of a large family and was called their "angel on earth."



Madelyn "Emmy" Jeffrey, 11

Hometown: Not specified

Madelyn "Emmy" Jeffrey was an 11-year-old who had been staying at her grandparents' cabin at Casa Bonita when the floodwaters came. Her grandparents, Penny and Emlyn Jeffrey, were also found earlier in the week. Emmy was described as deeply loved, the first grandchild, the shining light of her family, and a role model to the younger cousins who looked up to her.



Our friends, neighbors and loved ones

Sally Sample Graves

Dec. 15, 1933-July 4, 2025

Sally Sample Graves, 91, of Kerrville, died July 4, 2025, during flooding in Kerr County.

She was born Dec. 15, 1933, in Longview to Clark and Gladys Olvey Sample. She graduated from high school in Longview and attended Southern Methodist University in Dallas and the University of Texas at Austin.



In 1953, she married Dr. Ghent Graves Jr., who preceded her in death. She was also preceded in death by her brother, Clark Sample Jr.

Mrs. Graves was a devoted member of The Church of Jesus Christ of Latter-day Saints and was known for her kindness, generosity and hospitality. She dedicated her life to quiet acts of service and creating a welcoming home for family and friends.

Those who knew her remember her sharp intellect, quick wit and gracious spirit. She was a consummate host who had a special way of making others feel welcome and cared for.

She is survived by her children, Clark Graves and Catherine Graves; 10 grandchildren; and 17 great-grandchildren.

Services were held July 12 at The Church of Jesus Christ of Latter-day Saints, 202 Coronado Dr. N., Kerrville, with Bishop Matt Huff officiating. Burial was at Honey Creek Cemetery.

In lieu of flowers, donations may be made to the Kerr County Flood Relief Fund.

Charlotte Cary Huff

March 27, 1970-July 4, 2025

Charlotte Cary Cole Huff, 55, of Kerrville, died July 4, 2025, during flooding in Ingram.

She was born March 27, 1970, in Amarillo to Larry and Jeanne Cole. She graduated as valedictorian of Reagan County High School's Class of 1988 and earned a bachelor's degree in English from West Texas A&M University after establishing a successful court reporting business.

In 1998, she married Mike Huff. She was a devoted mother to her children, Nicole and Mason, who she treasured and loved dearly.



Mrs. Huff moved to Kerrville in 2007 and became active in the community, volunteering at her children's schools and joining the board of the Kerrville Public School Foundation. She worked at Judicial Workplace Arbitrations, where she was valued by her team for her compassion, intelligence and grace.

Those who knew her remember her quick wit, unmistakable Southern charm and unique ability to make people feel both seen and at ease. She had a gift for the written word and wielded an editor's red pen with unmatched prowess, saving many a novel, short story and memo with her insightful remarks and devotion to properly placed commas.

She is survived by her daughter Nicole and son Mason, and their father Mike Huff of Kerrville; her parents Larry and Jeanne Gibson Cole of Big Spring; her brother Dr. Steven Cole of Dallas, his wife Monica and her nephews; and other relatives.

Services were held July 26 at Kerrville First United Methodist Church, 321 Thompson Drive, followed by burial at Garden of Memories.

In lieu of flowers, donations may be made to the Kerrville Public School Foundation at kpsf.net.

Renee Marilyn Smajstrla

Sept. 6, 2016-July 4, 2025

Renee Marilyn Smajstrla, 8, of Ingram, died July 4, 2025, in Hunt during flooding in the area.

She was born Sept. 6, 2016, in Kerrville to Calvin and Catherine Smajstrla. She attended Hunt Elementary and St. Peter's Episcopal Church.

Renee loved drama and recently played a Lullaby League munchkin in "The Wizard of Oz" at Hunt School. Despite her young age, she exuded confidence and aspired to play the lead role in an upcoming camp production. She recently completed second grade with straight A's and was recognized as a Soaring Eagle by her teachers.



Being an athlete but a cheerleader at heart, Renee often found herself rooting for both teams. Most importantly, she cherished her role as a big sister to Cameran.

She was preceded in death by her great-grandfathers, Eugene Smajstrla, Jack Fierst and Clinton Freed; and her great-grandmothers, Francis Smajstrla, Lillie Crain and Betty Freed.

She is survived by her parents, Calvin and Catherine Smajstrla; her sister, Cameran; her grandparents, Michael and Janet Smajstrla, Stuart and Roberta Conant, and Mick and Denise Freed; her great-grandparents, Marilyn Fierst and Glen Crain; and many aunts, uncles and cousins.

Services were held July 12 at St. Peter's Episcopal Church in Kerrville, with the Rev. Bert Baetz officiating. The family requested attendees wear pink, green, white or bright colors to honor Renee's colorful personality.

In lieu of flowers, memorial contributions may be made to The Renee Smajstrla Memorial Fund through San Antonio Area Foundation to benefit Christian and other faith-based youth initiatives in Texas.

Julian Ryan

Jan. 27, 1988-July 4, 2025

Julian Ryan, 27, of Ingram, died July 4, 2025, during flooding in Ingram.

He was born Jan. 27, 1988, in Kerrville to Danny and Marilyn Ryan. He was preceded in death by his father, Danny Ryan; his sister, Christina Ryan; and his grandmother, Concepcion Wilson.



Mr. Ryan was a devoted father and fiancé who will be remembered for his love of family.

He is survived by his mother, Marilyn Ryan of Ingram; his fiancée, Christina Wilson of Ingram; his daughter, Hayven Ryan of California; his son, Julian Allen Wayne Ryan Jr. of Ingram; and his stepson, Maliki Crowder of Ingram. Also surviving are his siblings, Jesse Rounsley and Joseph Rounsley, both of Kerrville; Joey Ryan of Corpus Christi; Connie Salas of Kerrville; and Dana Ryan of Philadelphia; his aunts, Corina Wolf of Houston, Rita Espinosa of Bandera, and Lois Kirby of Kerrville; his uncles, Gilbert Ybarra of Kerrville and Patricio Espinosa of Bandera; and numerous nieces, nephews and cousins.

Viewing and eulogies were held July 11 at Grimes Funeral Chapels. Services were held July 12 at Grimes Funeral Chapels, with burial at Garden of Memories Cemetery.

Our other friends and neighbors lost: Clayton Meadows, 29, of Hunt, died July 4, 2025, during flooding in the area. He was born Feb. 24, 1996. Jane Ragsdale, 68, of Hunt, died July 4, 2025, during flooding in the area. She was born Jan. 4, 1957. Reece Zunker, 36, of Kerrville, died July 4, 2025, during flooding in Kerr County. He was born Nov. 30, 1988. Paula Zunker, 35, of Kerrville, died July 4, 2025, during flooding in Kerr County. She was born Sept. 5, 1989. Richard Eastland, 70, of Hunt, died July 4, 2025, during flooding in the area. He was born Aug. 28, 1954.



Penelope “Penny” Jeffrey, 70

Hometown: San Antonio

Penelope “Penny” Jeffrey was a 70-year-old from San Antonio who was spending the night at her cabin along the Guadalupe River with her husband Emlyn and their 11-year-old granddaughter Madelyn “Emmy” Jeffrey when the floodwaters struck. She was found earlier in the week along with her husband.



Emlyn Jeffrey, 70

Hometown: San Antonio

Emlyn Jeffrey was a 70-year-old from San Antonio who was spending the night at his cabin along the Guadalupe River with his wife Penny and their 11-year-old granddaughter Madelyn “Emmy” Jeffrey when the floodwaters struck. He was found earlier in the week along with his wife.



Hanna Lawrence, 8

Hometown: Dallas

Hanna Lawrence was an 8-year-old who had just finished second grade when she was killed in the flooding at Camp Mystic along with her twin sister Rebecca. Her parents John and Lacy Lawrence said the girls “brought so much joy” to them, their big sister Harper, and many others. Their grandfather David Lawrence, former publisher of the Miami Herald, described it as “an unimaginable time for all of us.”



Rebecca Lawrence, 8

Hometown: Dallas

Rebecca Lawrence was an 8-year-old who had just finished second grade when she was killed in the flooding at Camp Mystic along with her twin sister Hanna. Her parents John and Lacy Lawrence said they were “devastated that the bond we shared with them, and that they shared with each other, is now frozen in time.” The family said they will find ways to keep the joy the girls brought and continue to spread it for them.



Amber Kamin

Age: Not specified

Hometown: Atascocita/Humble

Amber Kamin died along with her husband Rob in the Texas Hill Country floods on July 4. Coworkers and friends held a ceremony and balloon release in their memory.



Rob Kamin

Age: Not specified

Hometown: Atascocita/Humble

Rob Kamin died along with his wife Melissa in the Texas Hill Country floods on July 4. Coworkers and friends held a ceremony and balloon release in their memory.



Lainey Landry, 9

Hometown: Baton Rouge, Louisiana

Lainey Landry was a 9-year-old from Baton Rouge, Louisiana, who died at Camp Mystic. Her cousin

Laynie Weaver said that “Lainey is in heaven” and that it was “somewhat of a miracle in itself” that her remains had been found after the flooding. Weaver asked for continued prayers for “the missing, deceased, first responders, and for Lainey’s grieving family.”



Kellyanne Lytal

Age: Not specified

Hometown: Not specified

Kellyanne Lytal was at Camp Mystic when the devastating flood moved through Friday morning. Her father Wade Lytal, a former Memorial High School football player and current offensive coordinator at Trinity University in San Antonio, searched for her with help from several Trinity football players. Her family described her as “a shining light in this world” who was “kind, fearless, silly, compassionate and a loving friend to everyone.”



Claire “Reese” Manchaca

Age: Not specified

Hometown: Conroe

Reese Menchaca was a 2022 graduate of Caney Creek High School who was camping when the flood struck. She was remembered by teachers as a self-confident and fun young woman who lit up every room she walked into. On July 9, she was returned home to Conroe with a police escort made up of deputies from five Montgomery County constable precincts.



Officer Bailey Martin

Age: Not specified

Hometown: Odessa

Officer Bailey Martin of the Odessa Police Department was found deceased following the flooding while on what was meant to be a peaceful family fishing trip. The Odessa Police Department announced that Bailey had lost not only his own life but that several other family members also died in the disaster. All OPD officers wore mourning bands over their badges and flags were lowered to half-staff in his honor. The department encouraged citizens to replace their porch lights with blue bulbs for the week in remembrance of Bailey. Odessa Mayor Cal Hendrick became emotional reflecting on the tragedy, noting that while officers face danger on duty, “when you take your family on a fishing trip... it’s just unbelievable.”



Blakely McCrory, 8

Hometown: Houston

Blakely McCrory was a student at Memorial Lutheran and a camper at Camp Mystic when floodwaters swept through the Guadalupe River area where she was attending camp.



Clayton Davis Meadows, 29

Hometown: Hunt

Clayton Davis Meadows was a 29-year-old resident of Hunt who passed away on Friday, July 4, 2025, during the flooding in Hunt. Services were pending at Grimes Funeral Chapels of Kerrville.



Virginia Wynne Naylor, 8

Hometown: Dallas

Virginia Wynne Naylor was an 8-year-old camper from Dallas at Camp Mystic when she perished in the flood. Her family channeled their grief into action by launching a foundation in her memory.



Jose Olvera

Age: 70s

Hometown: Hunt

Jose Olvera was an elderly rancher in his 70s who ran Fairweather Ranch just outside of Hunt, Texas, with his wife Alicia Torres for decades. He and his wife were among the more than 120 who lost their lives in the devastating Kerr County floods on July 4. He was known as a neighbor and friend to fellow rancher Travis Whitewood at nearby Panther Creek Ranch.



Eloise Peck, 8

Hometown: Dallas

Eloise Peck was an 8-year-old who died in the flooding at Camp Mystic. A sign posted outside her family home in Dallas states that the girl “lost her life in the tragic flooding.” Photos show she had a friendship with fellow camper Lila Bonner, who also perished in the flood.



Abby Lynn Pohl

Age: Not specified

Hometown: Austin

Abby Lynn Pohl was among the victims who died at Camp Mystic on July 4, 2025. Her family described her as having “a magical life force that filled the room with light and laughter” with a “quirky sense of humor and the mischievous twinkle in her beautiful blue eyes” that made her “a magnet for others, many of whom claimed her as their ‘best friend.’” She was the third young girl from Austin confirmed among the dead after the catastrophic floods hit Camp Mystic.



Jake Moeller

Age: Not specified

Hometown: Canyon Lake (with ties to Houston and Mont Belvieu)

Jake Moeller lost his life in the flooding along with his wife Megan. Their daughter Harley remained missing at the time of this report.



Megan Moeller

Age: Not specified

Hometown: Canyon Lake (with ties to Houston and Mont Belvieu)

Megan Moeller lost her life in the flooding along with her husband Jake. Their daughter Harley remained missing at the time of this report.



Brad Perry

Age: Not specified

Hometown: Not specified

Brad Perry was camping with his wife Tina when their RV was swept away by floodwaters. His wife Tina was rescued from a tree and taken to a hospital with a broken rib and punctured lung, but Brad did not survive.



Joel Ramos

Age: Not specified
 Hometown: Midland
 Joel Ramos died in the Texas flooding along with family members Michelle and Cody Crossland. He was part of a Midland family that lost multiple members in the disaster, including his daughter Kyndall Ramos.



Jane Ragsdale, 68

Hometown: Not specified
 Jane Ragsdale devoted her life to the Heart O' the Hills Camp, a summer camp for girls in Texas Hill Country. She was a camper and counselor there herself in the 1970s before becoming a co-owner, and by the 1980s was director of the camp in Hunt. The camp said in a statement: "She was the heart of The Heart. She was our guiding light, our example, and our safe place. She had the rare gift of making every person feel seen, loved, and important."



Kyndall Ramos

Age: High school student
 Hometown: Midland
 Kyndall Ramos was a Legacy High School student who became the fourth member of her Midland family to die as a result of the flooding disaster. Her father Joel Ramos and family members Michelle and Cody Crossland also died in the floods. Her mother Tasha Ramos was still missing at the time of this report.



Mollie S. Schaffer, 76

Hometown: Houston
 Mollie Schaffer was attending a law school reunion on the banks of the Guadalupe River in Hunt, Texas, with her husband Randy. They were awakened at 3 a.m. by a hotel manager to evacuate because the river was going out of its banks. While attempting to drive to safety, they were swept away by floodwater. According to her obituary, "her last act was to ensure that her husband, life partner, and best friend of 58 years, Randy, escaped their sinking car as they sought higher ground. Because of her selflessness, he survived."



Shon Reese Scott, 53

Hometown: Andrews
 Shon Reese Scott was a 53-year-old self-employed chiropractor at Restoration Chiropractic in Andrews who went to be with his Lord and Savior on July 4, 2025, in Kerrville, Texas. Born in Odessa on July 23, 1971, Shon loved his work and considered most of his patients like family. He was an active member of his church, participating in Men's Bible Study, Sunday School, and mission trips to Mexico. He enjoyed fishing, hunting, woodwork, and camping, and was known for his love of listening to people with the goal of helping them with their problems and pains. Most of all, Shon loved his family, especially his wife Jana who was always there for him. He died along with Josephine Dunlap, while Richard Dunlap remained missing.



Renee Marilyn Smajstrla, 8

Hometown: Ingram
 Renee Marilyn Smajstrla was an 8-year-old from

Ingram who died at Camp Mystic on July 4, 2025, in Hunt, Texas. She was a student at Hunt Elementary and attended St. Peter's Episcopal Church. Renee loved drama and recently played The Lullaby League munchkin in Wizard of Oz at Hunt School. Despite her young age, she exuded confidence and aspired to play the lead role in the upcoming camp production. She had recently completed 2nd grade with straight A's and was recognized as a Soaring Eagle by her teachers. Most importantly, Renee cherished her role as a big sister to Cameran.



Greta Toranzo, 10

Hometown: Houston
 Greta Toranzo was a camper at Camp Mystic when the Guadalupe River quickly rose in the morning hours of July 4. She was a student at Sinclair Elementary.



Amber Wilson

Age: Not specified
 Hometown: Kingwood area
 Amber Wilson died along with her husband Jeff and their son Shiloh in the flooding. The family was in the Kerrville area for a rodeo with Shiloh, who was described as a "young, spirited competitor."



Jeff Wilson

Age: Not specified
 Hometown: Kingwood area
 Jeff Wilson was a teacher in the Humble ISD who died along with his wife Amber and their son Shiloh in the flooding. The family was in the Kerrville area for a rodeo with Shiloh, who was described as a "young, spirited competitor."



Tim Walker

Age: Not specified
 Hometown: Houston (Montrose area)
 Tim Walker was a local artist and owner of the Neon Gallery in Montrose who was found deceased on Tuesday following the flooding. According to attorney Dick Deguerin, Walker was with his wife, children and grandchildren at their property in Hunt, off State Road 39 near the Guadalupe River when the floodwaters began to rise. As the house was taking in water and the family desperately tried to escape, Tim Walker insisted that he be the last one out of the house. The family survived, but Tim Walker didn't make it out.



Shiloh Wilson

Age: Not specified (young)
 Hometown: Kingwood area
 Shiloh Wilson was a "young, spirited competitor" who was in the Kerrville area for a rodeo with his parents Jeff and Amber when they all lost their lives in the flooding. He was found on Friday, July 11, and was scheduled to be escorted home to Kingwood on Saturday, July 12, by Harris County Precinct 4 deputies and Humble ISD police officers.



Paula Zunker

Age: Not specified
 Hometown: Kerrville area
 Paula Zunker was a former teacher at Tivy High

School in Kerrville who died in the flooding along with her husband Reece. The school said "The care and impact she shared with her students continue to be felt, even years later." The couple's two children, Lyle and Holland, remained missing at the time of this report.



Reece Zunker

Age: Not specified
 Hometown: Kerrville area
 Reece Zunker was described as "a passionate educator and a beloved soccer coach" by Tivy High School in Kerrville, where he worked. The school said "His unwavering dedication to our students, athletes, and the Tivy community touched countless lives and will never be forgotten." He had been coaching soccer for approximately 12 years, making him the longest-serving soccer coach in the school's history. He died in the flooding along with his wife Paula. The couple's two children, Lyle and Holland, remained missing at the time of this report.



- Still Missing
- Tasha Ramos (Midland) - Mother of Kyndall Ramos
 - Harley Moeller (Canyon Lake) - Daughter of Jake and Megan Moeller
 - Jack Burgess (Liberty County) - Son of John and Julia Burgess
 - James Burgess (Liberty County) - Son of John and Julia Burgess
 - Penny Ferguson - Wife of Bruce Ferguson, were living in RV at HTR RV Park
 - Lyle Zunker (Kerrville area) - Son of Reece and Paula Zunker
 - Holland Zunker (Kerrville area) - Son of Reece and Paula Zunker
 - Richard Dunlap (Andrews) - Missing along with Shon Scott and Josephine Dunlap



The colors of Camp Mystic are now the symbols of the devastating flood. Photo by Jennifer Dean | The Kerr County Lead.

>> Continued from Page 2

self, nearly impassable, and for those who hadn't been swept away, hundreds were stranded, awaiting rescue that would take hours — and in some cases, days — to arrive.

The Morning Everything Changed

City Manager Dalton Rice had been running through Louise Hays Park at 3 a.m. that Friday morning — a routine he'd maintained for years. "I'm that guy," Rice would later say of his early-morning running habit. But on this particular morning, he wanted to assess the Guadalupe River and check on the setup for the planned Fourth on the River concert scheduled for that afternoon.

The early morning hours were punctuated by thunder and lightning across Kerr County, but that wasn't unusual, as these storms typically passing through quickly. Two hours after Rice's run, the storm system unleashed a deluge that would forever change our understanding of what the Guadalupe River could do.

The first flood emergency alert came at 1:14 a.m., but the river wouldn't begin its catastrophic rise for hours. In those crucial early morning hours, as most residents slept, heroes were already in motion. Assistant Parks Director Rosa Ledesma and her crew conducted a complete evacuation of Kerrville-Schreiner Park's riverside campground, getting everyone out of tents, RVs, and cabins before the "wall of water" struck.

Around 4 a.m., when unprecedented rainfall caused the Guadalupe River to rise more than 20 feet in less than two hours, the disaster began in earnest. The river reached flow levels nearly 60 times higher than previous records—an estimated 147,000 cubic feet per second, or approximately 1.1 million gallons of water flowing past Kerrville every second at the peak.

To put this staggering volume in perspective: that's 66 million gallons per minute, 3.96 billion gallons per hour. This flow rate equaled 55 swimming pools worth of water rushing past every single second.



In Center Point, search and rescue teams worked the bottom of the Guadalupe River at the bridge that connects Highway 27 with the town center. The crews fanned out on Sunday morning after the deadly flood, hoping to find anyone. Photo by Jennifer Dean | The Kerr County Lead.

The Casualties Mount

By 8 a.m., the news was grim. At least six were confirmed dead, the HTR TX Camping Resort on the Ingram-Kerrville border was gone, as was its neighboring campground, Blue Oak. At Camp Mystic, it was clear a tragedy was unfolding, with girls and counselors missing.

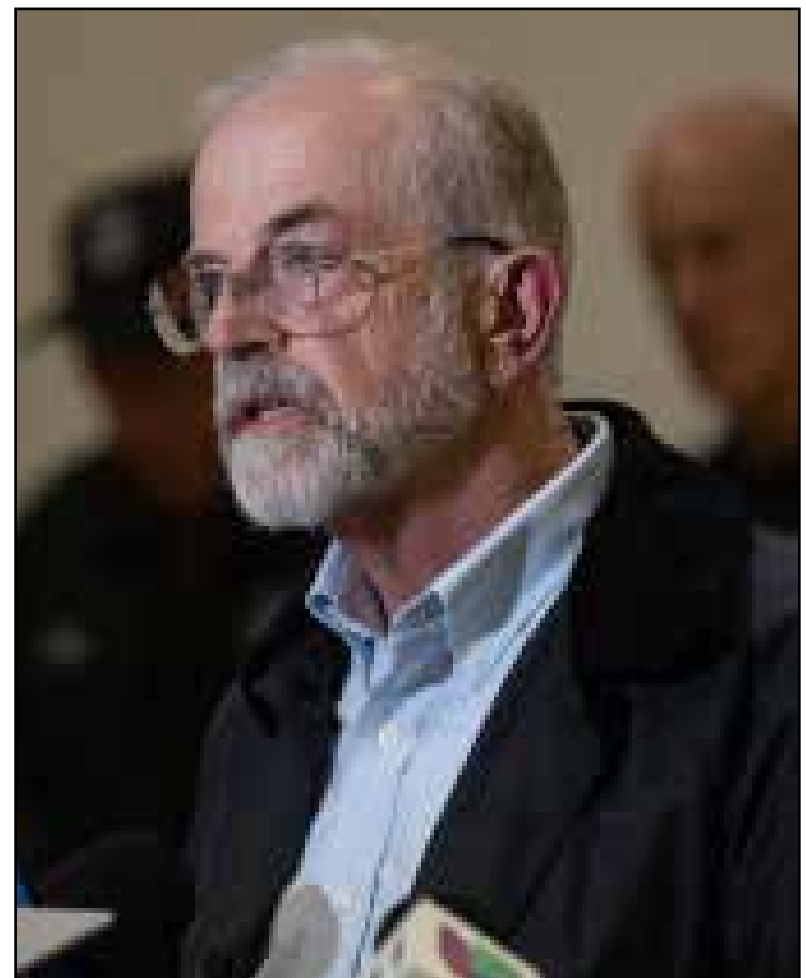
The camp's director, Richard Eastland, was among the dead. His colleague down Highway 39, Jane Ragsdale, who, like Eastland was a fixture in the Texas camping community at Heart of the Hills Girls Camp, was also gone. Ragsdale had been planning her 50th high school reunion with Kerrville Area Chamber of Commerce CEO Mindy Wendele just days before.

The tragedy struck particularly close to home with the confirmed deaths of Tivy High School boys soccer coach Reece Zunker and his wife, Paula, whose bodies were recovered.

The couple's two children, Lyle and Holland, remained missing for days. Kerrville Independent School District Superintendent Brent Ringo wept when discussing the loss of the Zunkers. "I just can't believe this," said an emotional Ringo. Reece had recently been named the district's Outstanding Secondary Teacher and was beloved by students and colleagues throughout the community.

Witnessing the Unthinkable

The Lake House restaurant owner Mark Armstrong and his wife, Sally, built their business 37 years ago along the river at Thompson Drive and Junction Highway. The 1987 flood didn't hamper their business, but this was different. Their restaurant was swamped. However, they discovered that their surveillance cameras had captured the horror of the early morning rampage—cars and trucks drifting by and into Nimitz Lake with their lights still on.



Kerrville Mayor Joe Herring Jr. found himself in the middle of the biggest story in the world on July 4, 2025. He showed empathy and compassion throughout press briefings. Photo by Jennifer Dean | The Kerr County Lead.

Heroism in the Storm

Two weeks after the disaster, four U.S. Coast Guard aircrew members received military medals from Homeland Security Secretary Kristi Noem for their heroism during the catastrophic flooding at Camp Mystic. The ceremony recognized the crew's courage and devotion to duty as they battled heavy rain, near-zero visibility, and treacherous terrain to rescue 169 people from the camp when the Guadalupe River rose 26 feet in 45 minutes.

"This is what the men and women of the Coast Guard do," Noem said during the presentation. "The selfless courage of this crew embodies the spirit and mission of the U.S. Coast Guard."

The flooding swept away cabins and stranded more than 200 campers at the Hill Country summer camp. Coast Guard members launched into the storm despite dangerous conditions that at one point caused the aircraft commander to lose visual reference and nearly crash.

Lt. Ian M. Hopper, aircraft commander, received the Distinguished Flying Cross for piloting the first helicopter into the storm. His citation noted he "battled extreme precipitation, near-zero visibility, and treacherous terrain, at one point losing visual reference and narrowly avoiding disaster before executing a harrowing instrument flight."

Lt. Blair O. Ogujiofor, co-pilot, was awarded the Air Medal for coordinating communications and leading a formation of two medical evacuation helicopters through narrow valleys with limited visibility. After successfully landing, following three perilous attempts to reach survivors, she managed flight paths for 12 helicopters in the immediate area.

Petty Officer 3rd Class Scott C. Ruskan, aviation survival technician, received the Distinguished Flying Cross for volunteering to remain on the ground during the rescue operation. As the sole first responder at the evacuation landing zone, he coordinated the evacuation of 169 people while working with a dozen aircraft from the Department of



U.S. Coast Guard Petty Officer 3rd Class Scott Ruskan was honored for his efforts to help rescue and evacuate girls from Camp Mystic. Ruskan was also singled out by President Trump. Courtesy photo.

Defense and federal and state partners across two landing zones.

Petty Officer 3rd Class Seth N. Reeves, aviation maintenance technician, was awarded the Air Medal for identifying a critical aircraft malfunction in the original helicopter and preparing a second aircraft to ensure the rescue mission could launch on time. During the flight, he helped pilots navigate below cloud cover using road maps to avoid obstacles.

"In the face of devastating floods in Texas, this Coast Guard aircrew's courageous actions saved lives and reaffirmed our vital role in protecting American communities," said Adm. Kevin Lunday, acting commandant of the U.S. Coast Guard.

A Holiday Turned Nightmare

The July 4 holiday that began with a routine DWI arrest at 1:30 a.m. became the deadliest weekend in Kerrville Police Department history as officers spent Independence Day recovering flood victims instead of providing security for fireworks and festivities.

Police incident reports from July 4-6 document 16 flood-related deaths within the city, transforming what should have been a celebration of American freedom into a grim accounting of lives lost to unprecedented natural disaster.

The first "unattended death"



The sound of helicopters was a constant presence over the last two weeks as searchers looked for any survivors, but it was clear that this was a recovery mission. Photo by Jennifer Dean | The Kerr County Lead.

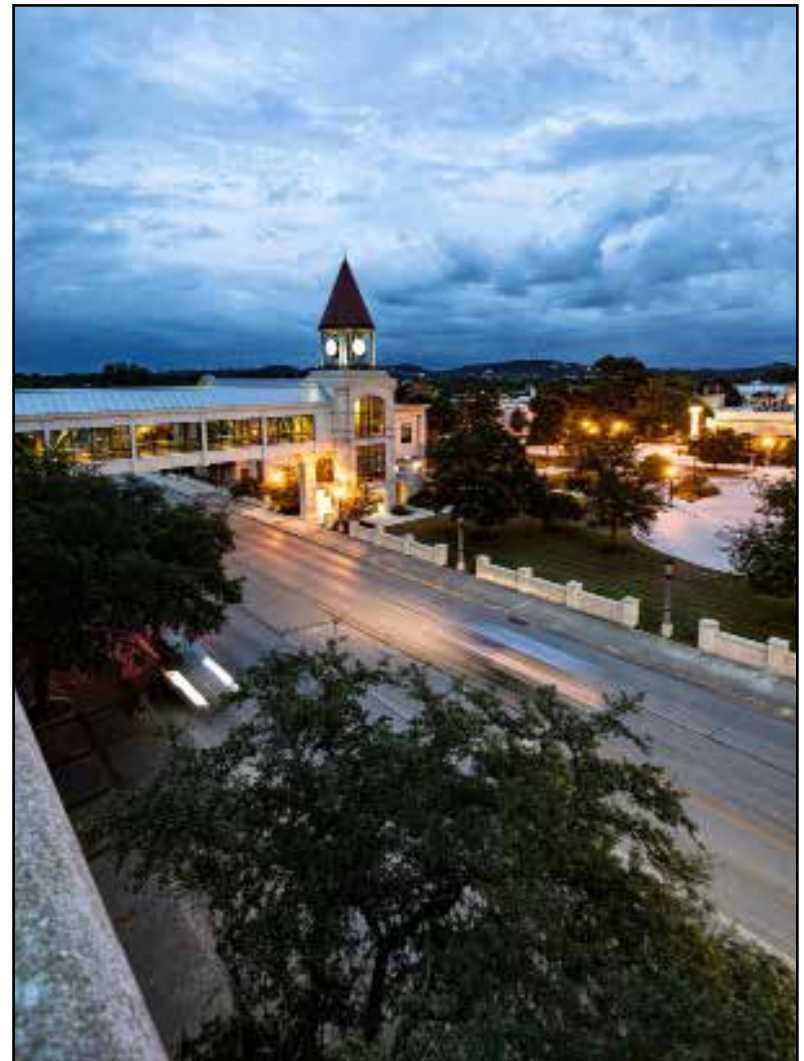
was reported at 11:54 a.m. Friday at 2300 Bandera Highway, about seven hours after the flooding began devastating the Guadalupe River corridor. By Saturday evening, officers had documented bodies recovered throughout the city.

The police reports reveal the deadly path floodwaters took through Kerrville, with deaths clustered along the river corridor that defines our city's heart. Multiple victims were found along Thompson Drive, Bandera Highway, and Water Street—areas that became killing zones as the Guadalupe River rose more than 20 feet in less than two hours.

One victim was discovered at Louise Hays Park on Thompson Drive with unknown identification. Officers responded to death scenes from Francisco Lemos Street to Memorial Boulevard, from G Street to Riverside Drive, documenting the geographic scope of devastation across the community. Multiple officers handled numerous death investigations during the three-day period, with one Kerrville officer responding to at least five separate scenes.

Heroes in the Darkness

In Hunt, a Kerrville patrol sergeant living in the area



The early evening of July 3 from atop the parking garage overlooking Kerrville City Hall. The National Weather Service had issued a flood watch earlier in the day, but that night proved pleasant.

Photo by Louis Amestoy | The Kerr County Lead.

>> Continued from Page 11

found himself trapped at the intersection of FM 1340 and Highway 39, where multiple low-water crossings created “islands where you can’t get in and you can’t get out.” He observed “dozens of people trapped on rooftops” and called for backup.

For 13 hours, two Kerrville officers worked alongside Hunt volunteer firefighters and an emergency room doctor, rescuing people from rooftops and treating injuries—including a young boy with a severe leg injury—until other emergency workers could reach them.

In Kerrville proper, officers evacuated more than 100 homes and rescued over 200 people in the first hour alone, going “door to door, waking people up, convincing them that yes, the flood waters are coming and you need to leave now.”

When Schools Become Lifelines

As the scope of the disaster became clear on July 4 evening, Kerrville ISD Superintendent Brent Ringo received an urgent call at 5:25 p.m. requesting assistance to transport 400 campers from Camp La Junta, which had been devastated by floodwaters. With nighttime approaching, the campers needed to be moved to safety immediately.

An all-call went out for assistance to KISD team members, and the response was immediate. Bus drivers, coaches, the high school principal, and assistant superintendents answered the call, mobilizing within minutes. By 6 p.m., 10 KISD buses were en route to Camp La Junta.

Upon arrival, the team encountered campers—many wearing only the clothes they had slept in—being transported by pickup trucks to the bus staging area. The bus drivers welcomed these young campers with calm reassurance, ensuring their safety and comfort during the 4.5-hour operation.

As additional KISD buses arrived, the team was able to extend support further. After coordinating with a Sheriff’s deputy outside Camp La Junta, they were directed to assist in evacuating the 300 remaining campers from Camp Mystic. Drivers navigated hazardous areas to reach the Methodist Church in Ingram, where Game Wardens and the National Guard were bringing campers to safety.

“Each bus driver greeted the girls with smiles, offering comfort during an unimaginable time,” Ringo later wrote. “The smiles, tears, and hugs I witnessed were a testament to the compassion and dedication of our KISD team.”

The next day, July 5, another call for help came in. Again, the KISD team responded within minutes to safely transport campers from Camp Waldemar in a three-hour operation.

The superintendent specifically thanked Vincent Clark, Geri White, Jarrett Jachade, Hal Poorman, Don Randall, Micky Pelletier, Thomas Gough, Monica Umfress, Rick Sralla, Shelby Balsler, Amanda Nicholson, Aubrey Pruitt, Chris Ramirez, and Jeff Kubacak for their service.

Across the county, other school districts became critical community anchors. In Hunt, where the iconic Hunt Store was nearly destroyed in the flood, Hunt ISD stepped in to help hold the community together during the crisis. In Ingram, Ingram Elementary became a reunification center, with Ingram ISD employees leading relief efforts to help families find each other and access emergency services. Center Point ISD became a kitchen and a relief center.



President Donald Trump arrived in Kerrville on July 11 to meet the families of those who lost children at Camp Mystic. He also visited with first responders in Louise Hays Park before a briefing at the Hill Country Youth Event Center.

Photo by Jennifer Dean | The Kerr County Lead.

The First Week: Searching and Grieving

The days following July 4 brought a grim ritual of morning press conferences, each one delivering updates no community should have to hear. The death toll climbed steadily: 24 on July 4, 87 by July 7th, 94 by July 9th, reaching 103 by July 12th.

On July 6, President Trump signed a federal disaster declaration, authorizing FEMA assistance for what would eventually become a 21-county disaster zone. The same day, Lt. Gov. Dan Patrick announced the state would fund flood warning sirens along the Guadalupe River—infrastructure that local officials had sought since 2016 but couldn’t secure funding for.

The response wasn’t without its challenges. On July 7, a helicopter carrying Kerrville City Councilmember Jeff Harris and other officials was struck by an unauthorized drone, damaging the tail rotor and grounding a critical search asset. “We hit a drone,” the pilot confirmed after landing, highlighting the dangerous interference with rescue operations.

By July 9, Governor Abbott provided the first comprehensive casualty report at The Hunt Store: 94 deaths in Kerr County, 109 statewide, with 161 people still missing in Kerr County alone. “Far more fatalities than there were in Hurricane Harvey,” Abbott said, describing the event as a “tsunami wave of wall of water.”

The Community Response An Unprecedented Outpouring of Support

The response from across Texas and beyond has

been as extraordinary as the disaster itself. The Community Foundation of the Texas Hill Country announced Friday it has raised more than \$30 million in one week for the Kerr County Flood Relief Fund—a staggering sum that reflects the depth of support for our community.

“The heartbreak we’ve experienced as a community is profound, but so is the response,” said Austin Dickson, chief executive officer of the Community Foundation of the Texas Hill Country, during a press conference at the Dallas Dougherty Memorial Pavilion in downtown Kerrville. “In a matter of days, thousands of donors from across Texas and beyond have stepped up to say: we are with you.”

H-E-B leads major donors with a \$5 million contribution, while James Avery Artisan Jewelry donated \$1 million to the relief fund. “The Butt Family, H-E-B, and the H.E. Butt Foundation have a deep connection to Kerrville and the Hill Country, where our company was founded,” said Winell Herron, H-E-B senior vice president of public affairs. “We are heartbroken by the tragic events that have devastated our communities.”

Chris Avery, chairman of the board of directors for James Avery, said the Hill Country has always been home for the company his parents founded. “Like so many people facing unimaginable loss during this time, we are also grieving a beloved family member,” Avery said. “It’s been incredible seeing the dedication and selflessness of first responders and how people have shown up with donations, kind words, and support.”



As the sun set on July 5, the devastated remains of the HTR TX campground look like it's ready for new construction, but terror and tragedy gripped this place in the early morning hours of July 4, 2025. The campground, along with its neighbor, Blue Oak Campground, suffered nearly a quarter of all deaths so far. Photo by Louis Amestoy | The Kerr County Lead.

The foundation announced it will distribute an initial \$5 million in emergency grants to nonprofit organizations across four priority categories, each receiving \$1.25 million: support for individuals and families, support for local businesses, support for first responders, and support for crisis response.

Grant recipients include major relief organizations such as The Salvation Army Kerrville Kroc Center, Mercy Chefs and World Central Kitchen, which each received \$250,000 for individual and family support. Five volunteer fire departments across the region each received \$250,000 for first responder support. Local institutions also received funding, with Schreiner University receiving \$450,000 and eight churches, Ingram ISD and other community organizations each receiving \$62,500 for crisis response efforts.

The foundation plans to form a Community Advisory Committee that will include local nonprofit leaders, residents and stakeholders to guide long-term recovery investments and ensure equitable resource distribution.

"We know this is just the beginning," Dickson said. "We're grateful to say we've raised over \$30 million in just one week—but the needs are tremendous, and continued support will be critical in the months ahead."

Keen, who was scheduled to perform at the cancelled "Fourth on the River" celebration, announced comprehensive support for flood relief efforts. "The Texas Hill Country and namely my hometown of Kerrville, Texas, has been crippled by unprecedented flooding," Keen said, revealing that both of his daughters had attended Camp Mystic. He pledged 100% of his current tour's merchandise sales to relief efforts.

Local businesses stepped up in countless ways. Clint Orms Silversmiths adorned their new downtown storefront with ribbons in camp colors. Companies from Signarama to Spectrum provided services ranging from "Kerr United" yard signs to free internet

access.

Relief organizations mobilized quickly. The Community Foundation of the Texas Hill Country established the Kerr County Flood Relief Fund, while Southern Baptists of Texas Convention Disaster Relief worked with First Baptist Church, Kerrville to establish feeding units and shelter.

The Presidential Visit

On July 12th, President Trump visited Kerrville, touring the devastated areas and meeting with survivors and first responders. During a 45-minute roundtable at the Hill Country Youth Event Center, he assured the community it would be rebuilt.

"This is a tough one," Trump said after returning from a tour of the heavily affected Hunt area. He described the devastation as unlike anything he had seen, noting how "a little narrow river that becomes a monster" had caused the catastrophe.

Perhaps the most impactful remarks came from First Lady Melania Trump, who met with families and received a special bracelet from Camp Mystic campers "in honor of all of the little girls that lost their lives." She concluded with a promise that resonated throughout the community: "I will be back."

The Warning System Debate

The question of warnings and emergency notifications became a focal point for national media coverage, but the reality facing Kerr County that morning was far more complex than any single system could have solved. The storm struck in the predawn hours when many residents were asleep, in areas where cellular service has always been unreliable. While some residents closer to the river received scattered alerts throughout the morning, the speed and ferocity of the water's rise left little time for organized evacuations.

The delay in Code Red activation—a gap that would later dominate headlines—represented just one piece

of a much larger puzzle involving terrain, technology, timing, and the unprecedented nature of the flooding itself.

The Perfect Storm: How Weather Created Catastrophe

To understand the meteorological forces that converged over Kerr County that morning, KHOU meteorologist Pat Cavan analyzed what he called "the absolute perfect storm"—a combination of factors that pushed the science of meteorology to its limits.

The disaster began with tropical moisture from Tropical Storm Barry, which had made landfall in northern Mexico. Even though Barry's circulation fell apart, its moisture persisted in the atmosphere and was funneled northward because it couldn't pass over the Sierra Madre Mountains. This tropical moisture then interacted with a slow-moving batch of storms over Central Texas.

The key element was a mesoscale convective vortex (MCV)—a mini area of low pressure that was almost stationary over Central Texas. Forecasters had identified this MCV approximately 12 to 18 hours before the event unfolded. Combined with the tropical moisture, it acted like a "mini tropical storm almost over land," becoming what Cavan described as a "self-serving engine" that produced persistent rainfall for hours.

The initial training thunderstorm developed over Kerrville, specifically over the North and South forks of the Guadalupe River, even before the MCV fully arrived, prompting the first flash flood warning at 1:14 a.m. When the MCV subsequently arrived, it enhanced these thunderstorms and dramatically increased rainfall rates.

The terrain of our Texas Hill Country—characterized by ravines, creeks, and streams emptying into larger



OUR RIVER

By Nicki Carlson

I'd like to introduce you to our river, "Guadalupe."

Her beauty and sustenance drew the first settlers to this area ... she, and the tall cypress trees

that grew up, out, and around her. She has always been life-giving.

She has taught generations of Hill Country natives and visitors how to swim, kayak, fish, and float. Fun and relaxation are two of her best qualities. She invites us to slow down, express gratitude to our Maker, and appreciate her allure.

She has seen countless picnics, campsites, proposals, baptisms, revivals, weddings, funerals, and formal camp gatherings and competitions. When life reaches a milestone around here, she is always there, an ever-true backdrop and witness.

It is her comfort we seek when we are sad and lonely, and her figure we look for as we enter

our hometown. It is her voice that beckons us to come, sit, and think a while, and her cool water that refreshes our weary bodies and souls.

We grieve because she ripped our loved ones from our arms, laid waste to our homes and businesses, destroyed our communities, and left nothing but a muddy, debris-filled nightmare in her wake.

And yet ... we will clean her up. We will clean her up as we've done before and will do again.

Like an unruly toddler with a dirty diaper, we will bathe her, absolve her, and set her back on her right path.

We will remember to fear her as well as love her.

And one day, we will return to her and once again seek solace in her arms and on her banks ... the same arms that took the lives we lament.

Why? Because she's ours. Our river. She is as much a part of us as we are a part of her.

(Nicki Carlson is a writer from Kerrville, Texas)

Seeking those we lost

"No, I'm not an official. I was at home with no power when my son called from Corpus Christi and told me what was happening. I just figured they would need some help clearing all this away." Stranger with chainsaw at G Street Bridge, July 4, 2025

On land, their chainsaws rattle,
Clearing limbs and logs.
Carefully searching the torrent's remains
With a rare delicacy.
In the water, their swift and swamp boats
Scurry along the banks, amid flotsam
Discovering victims, rescuing the harrowed,
Leaving no logjam unexamined.
And in the air, back and forth
The copters fly low, searching
Every tree for survivors, directing
Rescue of the unaccounted for.
Theirs is a harsh task, sealing grief
Even as they reward hopes.
Rachel weeps for her lost children,
Scattered by Nature's ferocity.
On the move, these shepherds
Of a human flock, relentlessly patient,
Seek out the lost. Instinctively,
The community responds in support.
So used are we to war's madness
And the icy indifference of mankind
We are startled by such acts of grace.
Is it possible we have not lost God's image?
— Tim Summerlin

By Judy Eychner

Kerr Together Task Force provides critical relief to flood-affected businesses

When I was asked to lead the “Kerr Together” Relief Task Force, my response was an immediate and enthusiastic yes. I considered it an honor to serve our community during this critical time.

The task force, comprising representatives from multiple city and county organizations, was established with a clear mission: to support all businesses throughout Kerr County that were impacted by the devastating flood, not just chamber members. Our goal was to reach out to these businesses, demonstrate that our community cares about their recovery, and provide both encouragement and tangible hope during their most challenging time.

To accomplish this mission, we assembled a dedicated 24-member assessment team, composed primarily of local real estate professionals who generously volunteered their time and expertise. This team conducted comprehensive visits to 80 affected businesses throughout the county, gathering detailed information about their specific needs and circumstances. All collected data was then systematically relayed back

to the Kerrville Chamber of Commerce for processing and action.

The timing of our relief efforts aligned remarkably well with the chamber’s organizational developments. The Kerrville Chamber of Commerce had just completed all necessary paperwork to establish its 501(c)(3) nonprofit foundation on July 1, providing us with the legal framework needed to distribute aid effectively.

Our relief program moved quickly from planning to implementation. On July 10, just nine days after the foundation’s establishment, we presented our first \$2,500 grant check to the first affected business. Since then, we have maintained steady progress, distributing nearly 50 grants to businesses across the county.

These funds represent true grants with no repayment requirements and no restrictions on their use. Recipients have complete discretion to apply the money however they determine will best serve their recovery needs, whether for immediate operational expenses, equipment replacement, or other business-related costs.

The program received a significant boost on Friday,

July 11, when the Community Foundation of the Hill Country awarded a \$700,000 grant to the chamber’s 501(c)(3) foundation. This substantial funding ensures we can continue our relief efforts and reach even more businesses in need.

While \$2,500 may seem modest compared to the tremendous losses many businesses have endured, these grants provide immediate assistance and, more importantly, demonstrate our community’s commitment to their recovery. Sometimes a little bit of hope is exactly what people need to keep moving forward.

I want to express my gratitude to all the organizations and individual members of the “Kerr Together” task force who helped organize this relief initiative. Their dedication and collaborative spirit have made a real difference in our community’s recovery efforts. Together, we are proving that Kerr County takes care of its own.

Judy Eychner is the former mayor of Kerrville and is “Kerr Together” Relief Task Force Leader

By Wende Jones

Wellness, community, and the digital age after the flood

In the days following the devastating flood here in Kerrville, something powerful has risen from the water—our community spirit. Yes, the loss has been heartbreaking. Lives have been forever changed. But what I’ve witnessed, and what so many others have shared, is the beauty of humanity in motion. Volunteers have shown up in droves. Strangers have become friends. First responders, neighbors, and everyday heroes have given all they can—and then given more. That kind of unity is medicine for the soul.

Social media has played a massive role in all of this. It’s been a lifeline—literally. People found missing loved ones, organized supply drop-offs, coordinated boat rescues, and provided real-time updates to help each other stay informed and safe. It’s incredible to see how a tool that so often divides us can suddenly become the very thing that pulls us together in times of crisis.

But like anything powerful, social media comes with a warning label. In the midst of truth and compassion, it also became a vessel for overwhelm and misinformation. Graphic videos, false reports, and emotional opinions flooded newsfeeds right alongside the prayer chains and updates. And now, with the rise of AI, we must be even more vigilant. Artificial intelligence can generate videos and



images that feel real but aren’t. These falsehoods can stir panic or trauma in an already raw moment.

This is where we must remember: we are the gatekeepers of our hearts and minds. Just like we choose

what food we eat or how much rest we get, we must choose what we allow to flood our thoughts. Limit the scroll. Take breaks. Seek truth. If something makes your chest tighten or your stomach turn, ask yourself: “Is this helping or harming me?” Because your wellness matters. Your peace matters.

This disaster will affect us for a long time. Even those who didn’t lose a home or a loved one are affected by the collective grief and stress. And that kind of emotional load impacts physical health, too. That’s why it’s so important, now more than ever, to care for our bodies, minds, and spirits. Drink the water. Get some rest. Move your body gently. Connect with others who uplift you. And remember that wellness isn’t selfish—it’s how we stay strong enough to keep helping.

As the owner of Phoenix Wellness Center, I’ve always believed that true health goes beyond weights and treadmills. It’s about community, resilience, and making conscious choices to protect our energy. What Kerrville has shown in the past eleven days is nothing short of extraordinary. We have proven that we can rise together.

Let’s continue to look out for one another, both online and off, and stay strong for the long haul. This community is worth it—and so are you.



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>> Continued from Page 13

ivers—helped focus moisture and water into concentrated areas. The North and South forks of the Guadalupe River meet in Hunt, and the intense rainfall inundated all the feeding creeks, streams, and tributaries simultaneously.

Radar estimates showed over a foot of rain fell at the top of the Guadalupe River near Kerrville, with some pockets south of Brady receiving nearly 2 feet of rain—over 20 inches. This created hours and hours of relentless rainfall that our landscape's geological characteristics then channeled with devastating efficiency.

Cavan noted that this was an extreme “freak event” that demonstrated the limits of current forecasting capabilities. While meteorologists can issue warnings within 20 to 30 minutes of a life-threatening flash flood starting, they cannot yet pinpoint exactly where these isolated, intense thunderstorms will develop a day in advance.

Kerr County sits atop a limestone-dominated landscape with thin, clay-dominated soil that is remarkably ineffective at soaking up water, especially after drought conditions like those preceding July 4. When intense rainfall

hits this terrain, water quickly sheets off the surface rather than being absorbed. This rapid runoff, combined with our fairly steep but short slopes and our climate's propensity for intense rainfall events, has carved a high drainage density into the bedrock—a vast network of small, closely spaced channels that efficiently collect and funnel water into larger river systems like the South Fork of the Guadalupe River.

The uniformity of this landscape over many miles means that an intense thunderstorm can produce extreme effects over a large geographic area, funneling immense amounts of water into a single location. Prince concluded that the Guadalupe River landscape has an almost unparalleled capacity on Earth to produce water runoff for a given surface area due to these unique geological characteristics.

July 4's flood represents what Prince called the “event of record” in terms of intensity—meaning it has not been previously observed in recorded history. This extreme event resulted from a perfect storm of factors: the precise location of the most intense rainfall over the Guadalupe River system, combined with our landscape's inherent geological vulnerability.

As Prince emphasized, geology is a

fundamental factor in determining how our landscape behaves during flood events. Changing the underlying rock type, even by a relatively small amount, would drastically alter our river systems, soil, and overall flood behavior. In essence, we live in a landscape uniquely designed by nature to channel water with devastating efficiency.

The Larger Questions

Beyond the warning system debate, fundamental questions persist about emergency preparedness in an era of climate extremes. The tragedy exposed an eight-year gap between recognizing flood warning needs and implementation. In 2016, Kerr County approved engineering studies for a flood warning system, but a \$1 million state grant was denied in 2018. As recently as May 2025—just two months before the disaster—officials were still planning a \$75,000 early warning detection system.

The Floodway Reality: More Than Just One Camp

While national media focused heavily on Camp Mystic's location in a dangerous floodway, a review of Federal Emergency Management Agency maps reveals a more complex story. The camp's most impacted cabins were indeed in the floodway, but so were dozens of

other properties along the South Fork of the Guadalupe River.

The July 4 flood followed a devastating path through what experts call the most dangerous flood zone. At Camp Mystic, at least 26 girls and two counselors died. Water then surged toward Heart of the Hills Girls Camp, where longtime Director Jane Ragsdale died trying to protect her counselors, then swept through Cridders Dance Hall and Rodeo Arena before racing through nearly 100 residences, camps, and cabins downstream. The wall of water slammed into HTR TX and other RV parks where families slept unaware. At least 26 people died or remain missing from HTR TX alone.

“The floodway is a subset of the hundred-year floodplain and it's the area where most of the water flows,” explained Jim Blackburn, co-director of Rice University's SSPEED Center. “If you think of the floodplain as a general danger zone, the floodway is the most dangerous part. It is where we absolutely should not be building structures.”

FEMA documents show Camp Mystic successfully requested removal from the regulatory floodway in 2013. But Kerr County regulations allow recreational vehicles in floodways for up to 180 consecutive days if they remain “ready for highway use”—a distinction



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that proved meaningless when floodwaters rose 29 feet in 45 minutes during the middle of the night.

Kerr County's flood management order prohibits "fill, new construction, substantial improvements and other development" in floodways but specifically allows RVs for up to 180 consecutive days if they remain "fully licensed and ready for highway use." The storm poured four inches of rain per hour for three hours into West Kerr County, creating what Blackburn called "an incredibly intense rainfall, probably unlike anything that part of the world had seen previously. There was just frankly nowhere for the water to go."

The flood revealed deadly flaws in risk calculations. Floodwaters didn't just devastate the floodway but covered areas that FEMA maps classified as having only a 1% chance of flooding in any given year.

"We're gonna see these types of storms more often," Blackburn warned. "County officials like to help development. They don't like to stop development... those are just the wrong emotions to have when it comes to flood risk."

Infrastructure Damage and Recovery

The flooding crippled infrastructure throughout our region. The Kerrville Public Utility Board reported widespread power outages affecting approximately 2,646 customers, with Southeast Kerrville, Center Point, and Hunt among the hardest hit areas. The Hunt Substation flooded and remained inaccessible for damage assessment.

The city's water treatment plant on Lake Nimitz was severely damaged, forcing the city to operate on well water for what officials said could be weeks or months. City Manager Rice urged residents to conserve water as the community adapted to this new reality.

At Kerrville-Schreiner Park, eight cabins, 10 RV sites, and numerous tent sites were completely submerged—the same areas Rosa Ledesma had evacuated just hours before the flood struck. The city's "Fourth on the River" holiday celebration was cancelled after Louise Hays Park flooded, and the stage for the event was seen downstream in a crumbled mass, caught by trees east of the park.

Moving Forward

As this story is being written, more than 2,100 responders continue systematic grid searches, using heavy equipment to remove massive debris piles where victims might still be trapped. The search area extends approximately 30 miles west of Kerrville along the Guadalupe River.

Sheriff Larry Leitha has promised an "after-action" review of emergency response protocols, asking for patience as the investigation continues. "What is worse, a death notification or telling somebody, 'I don't know where your loved one was?'" he said. "That's my priority."

The special legislative session that began July 23 addresses flood prevention measures, and a select committee of the Texas Senate and House of Representatives will meet on July 31st in Kerrville to examine the disaster and potential solutions. Meanwhile, the community focuses on the immediate needs: finding the missing and beginning the long journey toward healing.

The Human Cost

The numbers tell the story's magnitude: 107 dead, 161 missing, 2,100 responders, millions of dollars in donations, and a river that rose beyond previous records. But behind every statistic are individuals whose lives were forever changed on July 4.

There's Rosa Ledesma, who saved lives by acting early. Jane Ragsdale, whose camp legacy is remembered in the colored ribbons now flying throughout downtown Kerrville. The Zunker family, whose loss reverberates through our school district. The 26 young girls from Camp Mystic, whose futures were cut short by waters that no one could have predicted.

A Community Forever Changed

Two weeks after that horrific morning when I turned onto Cully Drive and witnessed the unimaginable, our community continues to demonstrate remarkable resilience. Schreiner University opened its doors under the motto "Enter with Hope." The Kerrville Chamber launched a business recovery fund. Volunteers have provided more than 861,000 hours of support.

From the first alert at 1:14 a.m. July 4 to today, these two weeks have transformed our Hill Country community and prompted statewide discussions about preventing future tragedies of this unprecedented scale.

As Mayor Joe Herring Jr. said in a moment of quiet reflection, asking everyone to pray for Kerr County, we are a community that has faced the unthinkable and found strength in each other. The Guadalupe River that has defined our landscape for generations showed us its terrible power, but it also revealed the depth of our community's compassion and resilience.

We will rebuild. We will remember. And we will never forget the morning when our peaceful river became a monster, and the two weeks that followed when we learned what it truly means to be Kerr United.



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How Kerr County's nonprofit, business came together, with some help, to serve

Businesses across Kerr County and the Texas Hill Country have mobilized a comprehensive relief effort following Friday's catastrophic flooding that killed at least 84 people and left hundreds missing, transforming their operations and contributing millions of dollars to support victims and first responders.

The response spans from major corporate donations to small business owners converting their establishments into relief centers, creating what officials describe as one of the most coordinated disaster responses in recent memory.

Major Corporate Contributions Grocery chain H-E-B, which was founded in Kerrville, along with members of the Butt family and the H.E. Butt Foundation contributed \$5 million for flood recovery efforts, including \$2 million specifically designated for Kerrville. The company also deployed its Mobile Kitchen to Ingram and distributed cleaning supplies and gift cards.

Methodist Healthcare Ministries committed \$3 million to support relief efforts, with \$1.15 million immediately allocated to eight organizations including Light on the Hill at Mount Wesley, the Community Foundation of the Texas Hill Country and New Hope Counseling Center.

The Adam R. Scripps Foundation donated more than \$1 million, including donation matching programs and emergency funding for search operations that "significantly exceeded" what Texas Search and Rescue requested for operations involving 161 missing people.

Molson Coors Beverage Company contributed 50,000 cans of water, \$25,000 to the Kerr County Flood Relief Fund and nearly 10,000 cans of ZOA Energy for first responders. Local distributor KEG 1 O'Neal LLC donated transportation from the company's Fort Worth brewery.

Restaurant Industry Response

Local restaurants have particularly stepped up, with multiple establishments converting their kitchens into relief operations.

Pint and Plow restaurant owner Jeremy Walther transformed his establishment into "a little assembly line" for World Central Kitchen, producing 100 sandwich kits Monday and sending 50 pizzas to Camp Mystic for search operations.

Billy Gene's Restaurant announced it would provide free meals to all first

responders and linemen in uniform for the duration of recovery efforts. Carte & Co/Cartewheels Catering prepared and distributed meals while partnering with Mercy Chefs. Comanche Trace provided hot meals and distributed pet supplies, cleaning supplies and toiletries to families.

Large-Scale Festival Coordination

A major relief operation headquartered at the Kerrville Folk Festival has evolved from a three-person text message into a coordinated mission involving dozens of corporate partners and volunteers. The joint project between Kerrville Folk Festival and Luck Reunion now serves hundreds of meals daily.

Volunteer chefs including Ben Lambert from the Gage Hotel in Marathon, Eric Possa from Lillie's Q in Chicago, private chef John White from Lake Buchanan, Greg Ring of Casey Lee's Family Craft BBQ in Flatonia, Backwoods BBQ in Fredericksburg and Phil Engstrom of Phil's BBQ rotate shifts on a 1,000-gallon Mill Scale custom smoker, cooking around the clock.

Corporate partners supporting the effort include Yeti, which donated 74 coolers, along with Chef's Warehouse, Terry Blacks, Coca Cola, Ben E. Keith and Cisco. The operation has fed 500 people since Friday and continues expanding.

Equipment and Infrastructure Support

Local NAPA Auto Parts sourced critical 40-inch chainsaws needed for removing massive fallen cypress trees, working with Gibson's Discount Center's Doug Hetzler, who converted the landmark store's parking lot into a relief operation hub.

Destination Cycle provided multiple loaned UTVs to various fire departments, coordinated a Can Am UTV donation to Center Point Volunteer Fire Department and offered units to fire departments at cost.

Onsite Pro Can, a local Kerrville and Boerne-based company, has deployed portable toilets and serviced trailers daily throughout Highway 39, Hunt, Ingram, Kerrville, Center Point, Comfort and Sisterdale, donating services and organizing units at search and rescue sites.

Spectrum Communications opened more than 180 WiFi access points within a 30-mile radius of Kerrville and de-



The Kerrville Folk Festival grounds at Quiet Valley Ranch are now one of the main relief kitchens in Kerr County. Photo by Jennifer Dean | The Kerr County Lead.

ployed mobile trailers to provide free internet access at 1621 TX-39 in Hunt and 3139 Junction Highway in Ingram, available to anyone, not just customers.

Individual Business Efforts

Local entrepreneur Natalie Peppitt raised more than \$22,000 through online sales of jewelry and fashion items. Former NFL player JJ Watt donated \$100,000 to Daric Easton of Grape Juice to launch relief efforts.

BCI Agency, LLC provided H-E-B gift cards to first responders, food donations and boots to Ingram Fire Department. South Texas Paint and Supply had employees volunteer for river search efforts in Center Point.

Bill & Jerry's radiator & repair participated in search efforts and spent days cleaning up homes and property. Trophy Game Records of the World donated Glacier Coolers filled with ice and water for distribution to river workers.

GlowRow Kerrville owner Vinny allowed his property to serve as a staging area for search and rescue teams, providing the only driveway access to the river for boats and dog teams despite losing his RV, truck and business in the flood.

Community Services

The Southern Baptist Convention of Texas Disaster Relief deployed food trailers and provides free assistance including meals, chainsaw work, mud-out services and chaplain support.

Matt and Kelly Mattingly, owners of Signarama in Boerne, donated thou-

sands of "Hill Country Strong" yard signs.

Clint Orms Engravers & Silversmiths decorated their new Water Street storefront with ribbons in camp colors as a tribute to camps, campers, counselors and families affected by the flooding.

Texas Lions Camp housed 13 County Agents with AgriLIFE. Walmart was the first business to host relief efforts, serving as a reunification center in its parking lot.

Coordinated Response

Officials emphasize the importance of coordination as relief efforts continue. Marco Palacios, who coordinates the festival operation, noted that "uncoordinated drop-offs waste hundreds of meals daily and can impede traffic for first responders."

The Kerrville Folk Festival has opened its RV park free of charge to displaced residents with RVs, offering full hook-ups for as long as needed.

Search operations continue for missing people as more than 400 first responders from 19 agencies work along a 100-mile corridor from Hunt to Canyon Lake. Officials estimate search and recovery efforts could continue for days or weeks.

The coordinated business response demonstrates how quickly our local companies can mobilize resources during disasters, transforming normal operations into community relief centers to serve neighbors in crisis.

Help is on the way for Kerr County's business community through many avenues

Six feet of water swamped the 10-11 Bistro on July 4, joining dozens of other Kerr County businesses destroyed by catastrophic flooding that reshaped the Texas Hill Country community overnight.

Now, three weeks later, a massive recovery effort mobilizes financial resources, volunteers and long-term planning to ensure every business that operated before the flood reopens afterward.

"We want every business that was in business before the flood to be open and operating after the flood," said Gregg Appel, vice president of Happy State Bank and member of the newly formed "Kerr Together" task force.

The Chamber of Commerce and Kerr Economic Development Corp. created the task force immediately after the disaster struck. Teams fanned out across the county to assess damage and begin distributing \$2,500 emergency grants to affected businesses.

The chamber received 43 applications within days, approving 41 of them. The grants flow directly from the chamber's recently established 501(c)(3) nonprofit status, which allows immediate fund distribution without bureaucratic delays.

"The need for speed drives everything we do," said Judy Eychner, former Kerrville mayor who helps coordinate the relief efforts.

Multiple Funding Sources Emerge

LiftFund, a San Antonio-based nonprofit, offers the most substantial immediate relief. The organization provides grants up to \$10,000 per business and zero-interest loans up to \$50,000 for flood-related expenses including inventory replacement, cleanup costs and temporary closure expenses.

Wells Fargo, Methodist Healthcare Ministries, H-E-B and the Community Foundation of the Texas Hill Country fund the LiftFund program. Representatives work from the Happy State Bank branch at 1145 Junction Highway Tuesday through Thursday from 9:30 a.m. to 3:30 p.m., with no appointment required.

The Community Foundation of the Texas Hill Country distribut-

ed \$700,000 in immediate checks to individuals and awarded a \$550,000 grant to LiftFund for business recovery. Foundation officials announced \$5 million in total grants already committed.

Local banks launched their own initiatives. Happy State Bank created a matching program that began at \$20,000, reached that goal in two days, then expanded to \$250,000. Security State Bank runs a similar matching program.

The Kerrville Rebuilding & Recovery Fund targets long-term needs with grants for physical repairs, facade improvements, utility assistance, equipment replacement and insurance gap funding. Unlike loans, these grants require no repayment.

Federal Resources Supplement Local Efforts

The Small Business Administration activated its disaster loan program, offering up to \$2 million over 30 years with no payments or interest for the first year, followed by approximately 4% interest. SBA representatives plan to establish operations at First Presbyterian Church in Kerrville.

The Texas Workforce Commission provides Disaster Unemployment Assistance for workers who lost jobs directly due to the flooding but don't qualify for regular unemployment benefits.

Extensive Damage Requires Long-Term Strategy

The flood devastated numerous riverside businesses. The Point Theater and Hill Country Arts Foundation sustained \$12 million in damage. The Riverside Nature Center faces \$500,000 in repairs. The Deed Center, Lakehouse and other establishments suffered major losses.

Beyond immediate business concerns, debris and vehicles contaminate Nimitz Lake, the area's drinking water source. Officials consider draining the lake for cleanup—a massive undertaking that illustrates the disaster's scope.

Todd Bock, executive director of the Kerr Economic Development Corp., coordinates long-term recovery efforts with state and federal agencies. The KEDC pursues

Economic Development Administration grants and adapts successful recovery programs from other disaster-stricken communities.

County officials discuss raising property taxes above the normal no-new-revenue rate to fund ongoing recovery efforts.

Community Spirit Drives Recovery

The disaster sparked unprecedented community cooperation. Businesses hire employees from flood-damaged companies. Gibson's Discount Center organizes clothing, boot and toiletry donations while coordinating sales of "Texas Strong" shirts with 100% of proceeds supporting recovery efforts.

An Arizona resident donated a large RV to the Julian Ryan family, who lost their home and vehicle. Gibson's helps locate RV space for the displaced family.

"The response has been surreal in its beauty," said Janelle Peralt, a local broker who witnessed the community mobilization.

Multiple volunteers receive recognition for tireless coordination efforts, including Dalton Dover from Napa Auto Parts, Aaron Slate, Janice Bowen and Katie Thompson.

Path Forward

Business owners seeking assistance can contact local bankers, visit the Chamber of Commerce, access resources at curtogether.com under "I need help" or "business relief" tabs, or consult with CPAs and attorneys for financial planning guidance.

The recovery timeline extends months or years, but community leaders express confidence in rebuilding the riverside lifestyle that defines Kerr County.

"It's going to be a task, but from what I have seen from the business community and business leadership in this task force that came on... we're not doing this alone," Bock said. "We're committed to rebuilding the community's known lifestyle around its river."

The flood may have changed Kerr County's landscape, but it strengthened the community bonds that will rebuild it.

Kerr County Flood Recovery Services Directory

IMMEDIATE BUSINESS RELIEF

Kerr Together Task Force Emergency Grants

Provider: Chamber of Commerce & Kerr Economic Development Corp.

- Amount: \$2,500 per business
- Eligibility: Flood-affected businesses in Kerr County
- Status: 43 applications received, 41 approved
- Contact: Chamber of Commerce

LiftFund Hill Country Disaster Relief Programs

Provider: LiftFund (San Antonio-based nonprofit)
Funding Partners: Wells Fargo, Methodist Healthcare Ministries, H-E-B, Community Foundation of the Texas Hill Country

Hill Country Emergency Grant Program

- Amount: Up to \$10,000 per business
- Interest: Grant (no repayment required)
- Eligibility: Small businesses in Kerr County or surrounding declared disaster zones
- Uses: Lost inventory replacement, temporary closure costs, flood cleanup, business continuity needs

Hill Country Disaster Relief Loan Program

- Amount: Up to \$50,000 per business
 - Interest: 0% interest rate
 - Eligibility: Small businesses in Kerr County or surrounding declared disaster zones
 - Uses: Lost inventory, temporary closure costs, flood cleanup, business continuity needs
- Application Location: Happy State Bank branch (1145 Junction Highway)
Hours: Tuesday-Thursday, 9:30 a.m.-3:30 p.m.
Appointment: Not required

Kerrville Rebuilding & Recovery Fund

Provider: Kerrville Chamber Foundation

- Type: Grant program (no repayment required)
- Eligibility: Businesses operating in Kerr County with flood-related damage
- Documentation: Basic documentation and damage information required

Approved Uses:

- Physical repairs to interiors/exterior
- Façade improvements and new signage
- Utility bill assistance
- Equipment or inventory replacement
- Gap funding for insurance delays or denials
- Other flood-related business recovery needs

Application Process:

- Complete grant application form
- Provide damage description and supporting documents
- Submit to: info@kerrvillechamber.biz
- In-person: 1700 Sidney Baker St STE 100, Kerrville, TX 78028
- Website: <https://www.kerrvillechamber.biz/foundation-kerrville-area-rebuilding-recovery-fund/>

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