

# Hurricane Florence: Brief Overview of FEMA Programs and Resources

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Updated September 13, 2018

## Introduction

This Insight provides a brief overview of emergency and major disaster declarations relevant to Hurricane Florence, and selected federal resources and links to CRS products related to emergency and disaster declarations, disaster response, and recovery.

Hurricane Florence made landfall at Wrightsville Beach, NC, as a category 1 hurricane on September 14, 2018. In anticipation of the landfall, President Trump has issued [emergency declarations](#) to [Virginia](#), [North Carolina](#), and [South Carolina](#).

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Authorized under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (referred to as the [Stafford Act—42 U.S.C. §§5721 et seq.](#)), emergency declarations trigger aid for protecting property, public health and safety, and other activities that lessen or avert an incident becoming a catastrophic event.

## Declaration Process

Historically, Congress has expressed interest in the declaration process and the types of assistance those declarations authorize following a major disaster. When considering whether to request an emergency or major disaster declaration under the Stafford Act, the governor/chief may first decide whether the incident is severe enough to warrant assembling a traditional [Preliminary Damage Assessment](#) team to survey the damaged area. This decision rests primarily with the governor’s judgment on whether a situation is “beyond the capabilities of the state.” Under the Stafford Act, the President is authorized to declare an emergency or major disaster to authorize federal supplemental assistance.

Once approved, a declaration can be amended to add counties and types of assistance as warranted. The President can also amend major disaster declarations to decrease the state [cost-share requirements](#) for some of the Federal Emergency Management Agency’s (FEMA’s) [Public Assistance](#) grants. Additionally, the President can authorize FEMA [Individual Assistance](#) grants.

## Public, Mitigation, and Individual Assistance Programs

When the President declares a major disaster FEMA advises the President about the types of FEMA-administered federal assistance available to disaster victims, states, localities, and tribes. The primary types of assistance provided under a major disaster declaration include funding through the Public, Mitigation, and the Individual Assistance programs.

- The Public Assistance program provides federal financial assistance to repair and rebuild damaged facilities and infrastructure.
- Mitigation Assistance programs provide funding for jurisdictions, states, and tribes to ensure damaged facilities and infrastructure are rebuilt and reinforced to better withstand future disaster damage.
- The Individual Assistance program provides funding for basic needs for individuals and households, such as mass care, crisis counseling, and temporary housing, following a disaster.

## Federal Funding for Disaster Response and Recovery

Typically, Congress also expresses interest in funding following a disaster declaration. FEMA’s [Disaster Relief Fund](#) (DRF) is the primary source of federal government resources for response and recovery activities. It is often used as an indicator of the overall availability of federal resources for response and recovery.

As a result of annual and supplemental appropriations provided in FY2017 and FY2018, the balance in the DRF stood at slightly more than \$26.5 billion in unobligated balances on September 1, 2018, almost \$25.6 billion of which is specifically set aside for the costs of major disasters. These funds do not expire at the end of the fiscal year, and are to remain available until expended. To put these funding levels in perspective, in the three months after Hurricane Sandy struck, the DRF obligated roughly \$3.4 billion. When Hurricane Harvey struck, the DRF balance was roughly \$3.5 billion. FEMA’s monthly DRF report

summarizes DRF activities as well as lists the available DRF balance at <https://www.fema.gov/media-library/assets/documents/31789>.

## National Flood Insurance Program

The **National Flood Insurance Program (NFIP)** is the primary source of flood insurance coverage for residential properties. Homeowners and tenants with NFIP flood insurance can make flood damage claims using the normal NFIP claims process. FEMA may institute a claims process specific to Hurricane Florence at a later date.

As of July 31, 2018, the NFIP had \$5.9 billion in the National Flood Insurance Fund, as well as \$9.9 billion of borrowing authority from the Treasury and up to \$1.96 billion of reinsurance for a single flood event with losses over \$4 billion.

## FEMA Resources

A list of emergency and major disaster declarations can be located at <https://www.fema.gov/disasters>. Declarations can be searched by state, incident type, and declaration type. For other FEMA public information see:

- FEMA news releases: <http://www.fema.gov/news-releases>
- FEMA Facebook: <https://www.facebook.com/FEMA/>
- FEMA Twitter: <https://twitter.com/fema>

## Additional Online Resources

- How citizens can prepare for disasters: <http://www.ready.gov/>
- NOAA National Hurricane Center: <http://www.nhc.noaa.gov/>
- Hurricane Florence information: <https://www.nhc.noaa.gov/#Florence>
- Current flood and drought maps: <http://waterwatch.usgs.gov/new/>
- Current severe weather warnings, including tornados, thunderstorms, and flooding: <http://www.spc.noaa.gov/products/wwa/>

## CRS Resources

CRS has a wide array of written products on various aspects of federal emergency management policy. The following materials provide more detailed information on policies, programs, and processes for disaster declarations and assistance.

- CRS Report R41981, *Congressional Primer on Responding to Major Disasters and Emergencies*
  - CRS Report R44977, *Preliminary Damage Assessments for Major Disasters: Overview, Analysis, and Policy Observations*
  - CRS Report R43784, *FEMA's Disaster Declaration Process: A Primer*
  - CRS Report R43990, *FEMA's Public Assistance Grant Program: Background and Considerations for Congress*
  - CRS Report R44593, *Introduction to the National Flood Insurance Program (NFIP)*
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- CRS Report R43560, *Deployable Federal Assets Supporting Domestic Disaster Response Operations: Summary and Considerations for Congress*
- CRS Report RL31734, *Federal Disaster Assistance Response and Recovery Programs: Brief Summaries*
- CRS Report R44412, *SBA Disaster Loan Program: Frequently Asked Questions*
- CRS Report R45238, *FEMA and SBA Disaster Assistance for Individuals and Households: Application Process, Determinations, and Appeals*
- CRS Report R45085, *FEMA Individual Assistance Programs: In Brief*

In addition, numerous CRS experts are available to assist Congress by request. See CRS reports:

- CRS Report R40881, *Hurricane Events: CRS Experts*
- CRS Report R43519, *Natural Disasters and Hazards: CRS Experts*
- CRS Report R40882, *Flooding Events: CRS Experts*

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