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INSIGHT

2019 Midwest Flooding: FEMA and Other Federal Programs and Resources

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Introduction

This Insight provides a brief overview of the major disaster declaration process and federal assistance programs potentially available to those affected by the current flooding in the Midwest.

As authorized under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended; 42 U.S.C. §§5121 et seq.), the President may issue a major disaster declaration due to catastrophic flooding. This allows for a broad range of federal assistance programs to be made available to state and local governments, private nonprofit organizations, and individuals through the Federal Emergency Management Agency (FEMA) and other federal agencies.

According to the National Oceanic and Atmospheric Administration (NOAA), the record flooding in Nebraska, Iowa, and Minnesota is the result of "rapid snow melt combined with heavy spring rain and late season snowfall in areas where soil moisture is high."

On March 21, 2019, President Donald J. Trump issued a major disaster declaration for the State of Nebraska for the severe winter storm, straight-line winds, and flooding that began on March 9, 2019. On March 23, 2019, President Trump issued a major disaster declaration for the State of Iowa for the severe storms and flooding that began on March 12, 2019.

Other states affected by flooding have declared states of emergency, including Missouri, Kansas, Wisconsin, Ohio, and South Dakota as well as tribal nations in Nebraska, Iowa, and South Dakota. Additionally, February rainfall and severe storms that resulted in flooding in Mississippi and Tennessee resulted in their governors' submission of requests for major disaster declarations on March 21 and March 22, 2019, respectively.

NOAA's spring outlook states that additional rain and melting snow "will prolong and expand flooding," and that as water flows downstream, the threat of flooding will increase and become more widespread.

Addressing Sheltering and Housing Needs

Many structures have been damaged or destroyed by the flooding, including estimates of more than 2,000 homes in Nebraska, according to Governor Pete Ricketts, and more than 1,000 structures—including homes—in Iowa, according to Governor Kim Reynolds. FEMA, working with the state government, is scheduled to begin the damage assessment process in Nebraska the week of March 25, 2019. Estimates may change as damage assessments are conducted.

The American Red Cross is operating shelters in states affected by flooding, including Nebraska, Iowa, Missouri, Wisconsin, Ohio, Mississippi, and Illinois, and emergency protective measures (e.g., sheltering assistance) and Individual Assistance (IA) are authorized for eligible individuals and households residing in designated areas in Nebraska and Iowa, pursuant to the presidential declarations. Additionally, the Small Business Administration (SBA) may provide low-interest loans to homeowners/renters to cover residential losses that are not fully compensated by insurance.

Types of FEMA Assistance Provided for Major Disasters

FEMA provides three major categories of assistance for major disasters:

- *Public Assistance* (PA) provides grants to tribal, state, and local governments, and certain private nonprofit organizations for emergency protective measures, debris removal operations, and repair or replacement of damaged public infrastructure.

- *Individual Assistance* (IA) provides direct aid to affected individuals and households, and can take the form of housing assistance, other needs assistance, crisis counseling, case management services, legal services, and disaster unemployment assistance.
- *Hazard Mitigation Assistance* (HMA) funds mitigation and resiliency projects and programs, typically across the entire state.

The forms of assistance authorized by a major disaster declaration may vary by the designated areas, per the declaration (subject to amendment). The President can also amend major disaster declarations to decrease the state cost-share requirements for some PA grants.

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 the Midwest floods at a later date; for example, FEMA extended the proof of loss deadline for Hurricane Florence (2018) from 60 days to 1 year.

As of January 1, 2019, the NFIP had $5.317 billion available ($4.496 billion in the National Flood Insurance Fund and $822 million in the reserve 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.

Federal Funding for Disaster Response and Recovery

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 more than $12 billion in annual appropriations provided in P.L. 116-6, Division A, and carryover balances from prior-year appropriations, as of February 28, 2019, the DRF had nearly $31 billion in unobligated budget authority. These funds do not expire at the end of the fiscal year, and are to remain available until expended.

Several other disaster relief programs rely on supplemental appropriations to support their operations. These include the SBA Disaster Loan Program and the Department of Housing and Urban Development's Community Development Fund. In October 2018, the latter received a $1.68 billion supplemental appropriation in Division I of P.L. 115-254 for grants to states for disaster relief and recovery activities "in the most impacted and distressed areas resulting from a major disaster declared in 2018." Prior to this supplemental appropriation, the most recent supplemental appropriations for disaster response and recovery were provided in P.L. 115-123, enacted in February 2018.

Additional Flooding Incident Resources

- Citizens:
    - Ready.gov Floods
    - Red Cross Flood Safety Checklist
    - National Weather Service Social Media: Flood Safety
- FEMA Programs:
    - Public Assistance Fact Sheet

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- Individual Assistance Fact Sheet
- Hazard Mitigation Grant Program Overview
- National Flood Insurance Program Overview

CRS Resources

Flooding Incident Resources

- CRS Report R40882, *Flooding Events: CRS Experts*
- CRS Report R43519, *Natural Disasters and Hazards: CRS Experts*
- CRS Insight IN11050, *Selected Issues for National Flood Insurance Program (NFIP) Reauthorization and Reform: Homeland Security Issues in the 116th Congress*
- CRS Insight IN11049, *A Brief Introduction to the National Flood Insurance Program: Homeland Security Issues in the 116th Congress*
- CRS Report R44593, *Introduction to the National Flood Insurance Program (NFIP)*
- CRS In Focus IF10565, *Federal Disaster Assistance for Agriculture*
- CRS Report R45017, *Flood Resilience and Risk Reduction: Federal Assistance and Programs*
- CRS In Focus IF10606, *Dam Safety: Federal Programs and Authorities*
- CRS In Focus IF10788, *Levee Safety and Risk: Status and Considerations*

Federal Disaster Assistance—Process and Programs

- CRS Report R41981, *Congressional Primer on Responding to Major Disasters and Emergencies*
- CRS Report R43784, *FEMA's Disaster Declaration Process: A Primer*
- CRS Report R44977, *Preliminary Damage Assessments for Major Disasters: Overview, Analysis, and Policy Observations*
- CRS Report RL31734, *Federal Disaster Assistance Response and Recovery Programs: Brief Summaries*
- CRS Report R43990, *FEMA's Public Assistance Grant Program: Background and Considerations for Congress*
- CRS Report R45085, *FEMA Individual Assistance Programs: In Brief*
- 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 R43560, *Deployable Federal Assets Supporting Domestic Disaster Response Operations: Summary and Considerations for Congress*

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