



Hurricane Dorian: FEMA and Additional Storm-Related Resources

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Introduction

This Insight provides a brief overview of [emergency and major declarations](#) and federal assistance programs potentially available to those affected by Hurricane Dorian. It also lists resources for forecast information, hurricane and flooding information, and selected CRS reports on federal emergency management policy.

The National Oceanic and Atmospheric Administration (NOAA) has issued [watches and warnings](#) for Hurricane Dorian, a storm east of the central Bahamas on August 30. The storm reached hurricane strength as it passed east of Puerto Rico on Wednesday, August 28. The forecast on August 30 anticipates Dorian to continue to strengthen as it moves west-northwest toward the northern Bahamas. NOAA expects heavy rain, with the potential for flash floods, as well as life-threatening surf, rip current, and storm surge conditions to begin affecting the southeastern U.S. coast in the next few days. Location-specific impacts to the continental United States remain unclear; the August 30 forecast states that the likelihood of hurricane-force winds along the east coast of Florida over the weekend continues to increase.

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President Donald J. Trump signed an emergency declaration for Puerto Rico (August 27) and the U.S. Virgin Islands (August 28). Other emergency declarations may be forthcoming. 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 an emergency declaration in anticipation of an incident to support state and local efforts to save lives, protect property, and lessen or avert the incident from becoming a major disaster. As Hurricane Dorian makes landfall, and the storm warrants further federal assistance, the President may issue a [major disaster declaration](#). This allows for a broad range of federal assistance programs to be made available to state, local, and territorial governments, private nonprofit organizations, and individuals through the Federal Emergency Management Agency (FEMA) and other federal agencies.

FEMA has announced the following preparations for Hurricane Dorian:

- FEMA’s National Response Coordination Center (NRCC) is activated to Level I (the highest activation level).
- FEMA, through the NRCC and its regional offices, is monitoring the effects and track of Hurricane Dorian and remains in contact with state and tribal emergency management officials.
- FEMA Region IV deployed a liaison officer and a Regional Incident Management Assistance Team to the Florida Emergency Operations Center.
- FEMA logistics staging and transportation teams are in Florida, Puerto Rico, and the U.S. Virgin Islands to support response efforts.
- FEMA’s Mobile Emergency Response Support Disaster Emergency Communications are in both Puerto Rico and the U.S. Virgin Islands to help support local emergency communication systems.

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, territorial, 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 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 or territory.

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](#). There does not have to be an emergency or disaster declaration in order to make an NFIP claim.

As of July 31, 2019, the NFIP had \$6.004 billion available (\$4.897 billion in the National Flood Insurance Fund and \$1.107 billion in the reserve fund), as well as \$9.9 billion of [borrowing authority](#) from the Treasury and up to \$2.12 billion of [reinsurance](#) for a single flood event with losses over \$4-\$6 billion.

Additional Hurricane and Flooding Resources

Forecast Information:

- [National Hurricane Center—Atlantic](#)

Citizens:

- [Ready.gov Hurricanes](#)
- [Ready.gov Floods](#)
- [Red Cross Hurricane Safety](#)
- [Cruz Roja Americana Huracanes](#)
- [Red Cross Flood Safety](#)
- [National Weather Service Hurricane Safety Tips and Resources](#)
- [National Weather Service Flood Safety Tips and Resources](#)

FEMA Programs and Resources:

- [Public Assistance Fact Sheet](#)
- [Individual Assistance Fact Sheet](#)
- [Hazard Mitigation Grant Program Overview](#)
- [National Flood Insurance Program Overview](#)
- [Incident Management Assistance Teams](#)
- [FEMA Mobile App](#)
- [FEMA Blog](#)

CRS Resources

Hurricane and Flooding Resources

- CRS Report R40882, *Flooding Events: CRS Experts*
 - CRS In Focus IF10719, *Forecasting Hurricanes: Role of the National Hurricane Center*
 - CRS Recorded Event WRE00284, *Disaster Assistance Overview in Advance of the 2019 Hurricane Season*
 - 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*
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- 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 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 Processes, Determinations, and Appeals*

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