

# Hurricane Dorian: FEMA and Additional Storm-Related Resources

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## Introduction

On September 6, Hurricane Dorian made landfall as a category 1 storm at Cape Hatteras, North Carolina. 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 slightly northeast of Cape Hatteras, North Carolina, on September 6. The storm reached hurricane strength as it passed east of Puerto Rico on August 28. The forecast on September 6 anticipates Dorian continuing to move northeast and further away from the U.S. east coast. NOAA expects southeastern coastal areas to continue to experience tropical storm and hurricane conditions, including life-threatening storm surge, destructive waves, and possible flash floods and isolated tornadoes.

President Donald J. Trump signed emergency declarations for Puerto Rico (August 27), the U.S. Virgin Islands (August 28), Florida (August 30), Georgia (September 2), and South Carolina (September 2).

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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.

Declaration Statuses:

- The Governor of Florida requested emergency protective measures (Category B) under the Public Assistance program for 24 counties under FEMA-3419-EM for federal reimbursement to local and state government. This request is under review.
- The Governor of South Carolina requested a major disaster declaration for the State of South Carolina as a result of Hurricane Dorian beginning on August 31, 2019, and continuing. This request is under review.
- President Trump approved Emergency Declarations for the Commonwealth of Puerto Rico, U.S. Virgin Islands, Florida, Georgia, South Carolina, including the Catawba Indian Nation, the Seminole Tribe of Florida, and North Carolina, to include the Eastern Band of Cherokee Indians. The emergency declarations allow for direct federal assistance for emergency and life-safety actions taken.

## 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.

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## 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*
- 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

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- 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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