



# 2020 Wildfire Season: Brief Overview of FEMA Programs and Resources

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## Introduction

This Insight provides a brief overview of [Fire Management Assistance Grant](#) (FMAG) declarations and federal assistance programs that may be available for [wildfires](#) on nonfederal lands.

## Wildfire Forecasts and Response Framework

The federal government has the responsibility for [wildfires](#) that begin on federal lands; states are responsible for wildfires that begin on nonfederal lands. For comingled land ownership, response efforts may be managed jointly across multiple federal, state, tribal, or local agencies. Information on response efforts (e.g., responding agency, assigned resources, and evacuation warnings, orders, and center locations) for ongoing incidents is available from the [Incident Information System website](#). In addition, some states operate incident information websites (e.g., [incident information](#) in California).

The federal government [supports](#) state wildfire response efforts in several ways, including mutual aid agreements, which authorize federal and state resource sharing. The agreements allow for a coordinated interagency response that [deploys resources](#) to areas of greatest critical need. Response activities are coordinated regionally through ten [Geographic Area Coordination Centers](#) (GACCs) and nationally through the [National Interagency Fire Center](#) (NIFC).

In addition to response activities, NIFC and the GACCs coordinate national and regional information regarding [wildfire potential](#) through their respective [Predictive Services Programs](#). Daily, weekly, monthly, and seasonal trend forecasts are produced by combining information about fuel (e.g., brush or other ignitable vegetation) conditions, fire danger, and fire weather. Fire weather conditions are derived from the National Oceanic and Atmospheric Administration's [National Weather Service](#) (NWS). According to NWS, these [conditions](#) involve combinations of periods of sustained winds, relative humidity values at or below regional thresholds, and temperatures at or above certain levels occurring in areas that have dry fuels.

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## Types of FEMA Assistance

Section 420 of the Stafford Act (P.L. 93-288, as amended; [42 U.S.C. §§5121 et seq.](#)) authorizes the President to issue a [FMAG](#) declaration. The Federal Emergency Management Agency's (FEMA's) Regional Administrators have been delegated the authority to authorize an FMAG because of the need to expedite assistance when the threat of a major disaster exists. Once issued, FMAGs allow FEMA to provide funding for [eligible work and costs](#), including [emergency protective measures](#) and [firefighting activities](#), such as the provision of equipment, supplies, and personnel. FEMA also provides grants following FMAG declarations to state, local, and tribal governments for the control, management, and mitigation of "any fire on public or private forest land or grassland that threatens such destruction as would constitute a major disaster." FMAGs have been authorized in 2020 for wildfires in [nine states](#), including the [Apple, River, LNU Lightning Fire Complex, SCU Lightning Complex, and CZU Lightning Complex](#) Fires.

The President may authorize an [emergency or major disaster declaration](#), if requested by the governor or Tribal Chief Executive of the affected state or Tribe. An [emergency declaration](#) supports state and local efforts to save lives, protect property, and lessen or avert the incident from becoming a major disaster. A [major disaster declaration](#) allows for a range of [federal assistance](#) programs to be made available to state and local governments, private nonprofit organizations, and individuals through FEMA and other federal agencies. The forms of assistance authorized may vary by the [designated areas](#), per the [declaration](#) (which can be amended). For example, emergency protective measures and debris removal are also available pursuant to an [emergency declaration](#).

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, and repair or replacement of damaged public and nonprofit structures and contents.
- [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. Since the passage of the [Disaster Recovery Reform Act of 2018](#) (DRRA, Division D of [P.L. 115-254](#)), [Hazard Mitigation Grant Program](#) (HMGP) funding is available for FMAG declarations.

## Insurance Coverage

A standard homeowner's policy covers damage and destruction caused by fire, including wildfires. However, due to the severity of [recent wildfires](#) and the magnitude of [insurance losses](#), insurance companies have begun to [increase premiums or retreat from offering policies](#) in [wildland-urban interface](#) (WUI) areas.

[The risk of flooding and mudflows increases significantly after a wildfire](#) due to vegetation loss and soil exposure. Flooding and mudflows are not covered by most standard homeowners' or renters' insurance policies. Instead, flood insurance would need to be purchased as a separate policy. In addition to flooding, [National Flood Insurance Program](#) (NFIP) policies also [cover damage due to mudflows](#).

## 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 of July 30, the DRF had \$69.2 billion in unobligated budget authority available for the costs of major disasters and \$4.7 billion for the broad purposes of the Stafford Act, including FMAGs and work pursuant to emergency declarations. Even with the Administration's plans to fund COVID-19-related unemployment assistance from the DRF, these numbers represent a relatively high availability of FEMA resources to deal with wildfires and disasters. This is a result of annual and supplemental appropriations provided from FY2017 through FY2020, including a \$45 billion supplemental appropriation for the DRF in the CARES Act. Additional resources may result from the FY2021 appropriations process.

Funding for responding to wildfires on federal lands is provided through [appropriations](#) to the U.S. Forest Service and Department of the Interior.

## Information Resources

The following products provide additional information on wildfires and federal emergency management policy.

- CRS Report R40884, *Wildfires: CRS Experts*
  - CRS Report R41981, *Congressional Primer on Responding to and Recovering from Major Disasters and Emergencies*
  - CRS Report R43738, *Fire Management Assistance Grants: Frequently Asked Questions*
  - CRS In Focus IF10244, *Wildfire Statistics*
  - CRS In Focus IF10732, *Federal Assistance for Wildfire Response and Recovery*
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