



# Hurricane Ian Recovery: Brief Overview of FEMA Programs and Resources

September 29, 2022

## Introduction

On September 28, 2022 Hurricane Ian made landfall as a [Category 4](#) major hurricane near Cayo Costa, Florida. According to the [National Oceanic and Atmospheric Administration](#), the storm has caused an [extremely dangerous storm surge, winds, and flooding across the Florida Peninsula](#). On September 25, 2022, President Joseph R. Biden issued an [emergency declaration](#) under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act, P.L. 93-288, as amended; [42 U.S.C. §§5121 et seq.](#)) to support state and local efforts to save lives, protect property, and avert the incident from becoming a major disaster. On September 29, 2022, the President signed a [major disaster declaration](#) for the incident and authorized a suite of disaster assistance programs, including [Individual Assistance](#), [Public Assistance](#), and [Hazard Mitigation Assistance](#). Several counties have been authorized to receive Individual Assistance and Public Assistance—Category A ([debris removal](#)), and even more have been authorized to receive Public Assistance—Category B ([emergency protective measures](#).) The [Hazard Mitigation Grant Program](#) (HMGP) has been made available statewide. The situation in Florida is still dynamic; additional declarations for other counties and designated areas (or additional forms of assistance for existing declarations) may be forthcoming if the President determines that federal assistance is necessary to support state and local recovery. Information about county disaster assistance authorizations is published in FEMA’s [declaration database](#).

FEMA’s [Hurricane Ian](#) webpage provides information on and directions to apply for disaster assistance.

## FEMA Emergency and Major Disaster Assistance

FEMA provides three major categories of disaster assistance, some of which may be available pursuant to an emergency declaration and/or a major disaster declaration:

- [Public Assistance](#) (PA) provides grants and direct assistance to state, tribal, territorial, and local governments, and certain private nonprofit organizations, for emergency work (can

**Congressional Research Service**

<https://crsreports.congress.gov>

IN12024

be authorized pursuant to either an emergency or major disaster declaration), and permanent work (can only be authorized pursuant to a major disaster declaration).

- *Individual Assistance* (IA) provides financial and/or direct assistance to affected individuals and households, and can take the form of housing assistance and assistance for other needs (can be authorized pursuant to either an emergency or major disaster declaration), as well as crisis counseling, case management services, legal services, and disaster unemployment assistance (can only be authorized pursuant to a major disaster declaration).
- *Hazard Mitigation Assistance* (HMA) funds mitigation and resiliency projects and programs, typically across the entire state or territory (can only be authorized pursuant to a major disaster declaration).

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

## 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 March 31, 2022, the NFIP had \$6.517 billion available to pay claims, as well as \$9.9 billion of [borrowing authority](#) from the Treasury and up to [\\$2.34 billion](#) of [reinsurance](#) for a single flood event with losses over \$4 billion to \$10 billion.

## 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.

Prior to landfall of Hurricane Ian, FEMA had projected an end-of-the-month unobligated balance in the DRF of \$13.1 billion, \$9.7 billion of which would be available for the costs of major disasters. Although annual appropriations have not been enacted for FEMA as of the date on this Insight, a continuing resolution is under consideration before Congress that could provide up to \$18.8 billion in additional temporary budget authority starting October 1, 2022, until December 16, 2022, or until FEMA's annual appropriations are enacted, whichever comes first. To put these funding levels in perspective, in the three months after Hurricane Sandy struck in 2012, the DRF obligated roughly \$3.4 billion in assistance for that incident. DRF funds do not expire at the end of the fiscal year, and are to remain available until expended.

## Additional Hurricane and Flooding Resources

FEMA Programs and Resources:

- [Public Assistance Program Overview](#)
-

- [Individual Assistance Program Overview](#)
- [Hazard Mitigation Grant Program Overview](#)
- [National Flood Insurance Program Overview](#)
- [FEMA Blog](#)

## CRS Resources

### Hurricane and Flooding Resources

- CRS Report R46408, *Hurricane Events: CRS Experts*
- CRS Report R40882, *Flooding Events: CRS Experts*
- CRS Video WVB00487, *2022 Hurricane and Disaster Seasons: FEMA Disaster Assistance Overview and Policy Considerations*
- CRS Report R44593, *Introduction to the National Flood Insurance Program (NFIP)*
- CRS Report R45017, *Flood Resilience and Risk Reduction: Federal Assistance and Programs*

### Federal Disaster Assistance—Process and Programs

- CRS Report WMR10001, *CRS Guide to Federal Emergency Management*
  - CRS Report RL31734, *Federal Disaster Assistance Response and Recovery Programs: Brief Summaries*
  - CRS Report R46749, *FEMA's Public Assistance Program: A Primer and Considerations for Congress*
  - CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*, by Elizabeth M. Webster
  - CRS Insight IN11187, *Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance*
  - CRS Report R45238, *FEMA and SBA Disaster Assistance for Individuals and Households: Application Processes, Determinations, and Appeals*
-

## Author Information

Lauren R. Stienstra  
Section Research Manager

William L. Painter  
Specialist in Homeland Security and Appropriations

Elizabeth M. Webster  
Analyst in Emergency Management and Disaster  
Recovery

Diane P. Horn  
Specialist in Flood Insurance and Emergency  
Management

Bruce R. Lindsay  
Specialist in American National Government

---

## Disclaimer

This document was prepared by the Congressional Research Service (CRS). CRS serves as nonpartisan shared staff to congressional committees and Members of Congress. It operates solely at the behest of and under the direction of Congress. Information in a CRS Report should not be relied upon for purposes other than public understanding of information that has been provided by CRS to Members of Congress in connection with CRS's institutional role. CRS Reports, as a work of the United States Government, are not subject to copyright protection in the United States. Any CRS Report may be reproduced and distributed in its entirety without permission from CRS. However, as a CRS Report may include copyrighted images or material from a third party, you may need to obtain the permission of the copyright holder if you wish to copy or otherwise use copyrighted material.