



Climate Change, Slow-Onset Disasters, and the Federal Emergency Management Agency

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FEMA and Climate Change

The United States is already experiencing certain effects of climate change, including high temperature extremes and heavy precipitation events. The U.S. Global Change Research Program, among other bodies, expects these trends to continue and intensify, likely resulting in more severe and frequent "slow-onset" events (e.g., drought; sea level rise), compound disasters (e.g., extreme rainfall combined with coastal flooding), and cascading events (e.g., mudslides caused by flooding after wildfires). Such events may not have clearly defined start or end dates, and cumulative damage may not be immediately apparent.

Congress may consider the Federal Emergency Management Agency's (FEMA's) role in addressing these incidents. FEMA administers federal disaster relief authorized under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act, P.L. 93-288, as amended). Although FEMA does not have an explicit mission to address climate change, the agency is increasing its activities related to nationwide adaptation to some of its effects, including extreme weather events. This Insight highlights issues FEMA may face when activating the Stafford Act for slow-onset events endemic to a changing climate. Slow-onset disasters are not mentioned or defined in the Stafford Act, FEMA's regulations, or guidance, nor are they included in existing emergency or major disaster definitions.

Stafford Act Declarations

The Stafford Act authorizes the President to declare an incident an emergency or a major disaster. A Stafford Act declaration serves as a means to provide federal assistance to states, territories, and tribes for incident response, recovery, and mitigation. FEMA may authorize several forms of assistance pursuant to a Stafford Act declaration, including Individual Assistance (IA), Public Assistance (PA), and Hazard Mitigation Assistance (HMA).

Under the Stafford Act, governors or tribal chief executives may request an emergency or major disaster declaration when an incident is "of such severity and magnitude" that state, local, tribal, or territorial governments (SLTTs) are unable to effectively respond without federal assistance.

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The Stafford Act defines a major disaster by listing incidents or situations that exemplify major disasters:

...any natural catastrophe (including any hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), or, regardless of cause, any fire, flood, or explosion, in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance under this chapter to supplement the efforts and available resources of states, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby. 42 U.S.C. §5122(2)

Stafford Act declarations generally respond to rapid-onset events that cause a measurable amount of damage in a particular geographic area over a defined period of time. FEMA refers to the time interval during which the event occurs as the incident period. Per FEMA regulations, Stafford Act assistance shall only alleviate "the damage or hardship ... which took place during the incident period or was in anticipation of that incident."

The Stafford Act and Slow-Onset Events

Current authorities limit FEMA's ability to provide assistance for slow-onset events like on-going inland high water levels, "sunny-day" flooding, sea level rise, erosion, and drought. Damages accrued during slow-onset events may not be easily attributed to a discrete incident or limited to a specific incident period. Further, an individual event in a series (e.g., a single flood as part of recurring flooding), may not, on its own, appear to overwhelm a state or locality, or meet damage thresholds to receive certain forms of Stafford Act assistance. However, some may argue that these incidents—taken together—warrant federal assistance that the Stafford Act is not currently designed to provide.

FEMA's process for assessing losses may limit the availability of assistance for slow-onset events. The factors FEMA uses to evaluate whether to recommend the President authorize PA and/or IA for a major disaster (**Figure 1**) only consider the effects of the disaster-causing incident during the incident period. Further, some of these factors (e.g., insurance coverage or severe local impacts) may defy measurement for ongoing incidents, and damages may not be easily attributable to a single event (e.g., when an area prone to regular sunny-day flooding is hit by a hurricane).

Regulations also require declaration requests be submitted according to deadlines, but a governor or tribal chief executive may struggle to identify the appropriate time to request a Stafford Act declaration for a slow-onset incident.

The President generally declares an emergency or major disaster for a discrete event. However, there are examples of multiple, related hazards being included in a single declaration (e.g., a single declaration for noncontiguous wildfires and flooding and mudslides). As the President has discretion to make such a declaration, and as damages caused by slow-onset, compound, or cascading incidents may not be easily attributable to a single event, incidents involving one or multiple, related hazards may receive inconsistent treatment.

Considerations for Congress

Catastrophic events pose a financial threat to society as a whole and to the federal government, as it allocates increasing resources to disaster relief. The Congressional Budget Office projects hazard-related losses, including those attributed to slow-onset events, will likely increase in the U.S., especially as hazard-prone areas undergo rapid development and observe rising property values. Experts anticipate that

resulting damages will mount, straining federal, state, and local governments, as well as businesses and individuals—particularly the socially vulnerable.

Given these issues, Congress could consider amending the Stafford Act to support disaster response, recovery, and mitigation associated with slow-onset, compound, or cascading disasters, such as

- specifying FEMA's roles and authorities in the federal response to climate change;
- amending the major disaster declaration definition to include slow-onset disasters;
- establishing a new type of declaration and corresponding disaster assistance authorities for slow-onset and ongoing incidents;
- requiring FEMA to develop a means to assess damage that is not limited to a discrete incident or incident period;
- requiring FEMA to modify or extend the incident period under certain conditions;
- continuing to increase funding for pre-disaster mitigation to reduce risk before disasters occur:
- providing enhanced assistance for vulnerable communities already experiencing the
 effects of climate change; for example, reducing nonfederal cost shares, altering benefitcost methodology, expediting and simplifying delivery of assistance, and providing
 technical assistance to bolster local capacity; and
- adding to FEMA's authority to restrict rebuilding assistance in disaster-prone
 communities, provide pre-disaster mitigation assistance to reduce future losses to extreme
 weather events projected under future conditions, and/or shift spending from response
 and recovery to mitigation.

How Is a Major Disaster Declared? Governor or Tribal Chief Executive requests joint Preliminary Damage **FEMA Factors to Assess Requests** Assessment for Individual Assistance (IA) Federal, state, local There is no automatic threshold for authorizing a request for IA. FEMA evaluates officials assess damage different factors for states/territories and tribes, as well as other relevant information: State/Territorial Governor's Request Tribal Chief Executive's Request 1. State fiscal capacity and resource 1. Tribal government resources Governor or Tribal availability* 2. Voluntary agency and other assistance Chief Executive submits 2. Uninsured home and personal 3. Availability of housing resources declaration request that property losses* 4. Uninsured home and personal includes IA, PA, 3. Disaster-impacted population profile property losses and/or HMGP 4 Impact to community infrastructure 5. Disaster-impacted population profile 5. Casualties 6. Impact to community infrastructure 6. Disaster-related unemployment 8. Unique conditions that may affect "Indicates principal factor for determining the need FEMA assesses requests for for the Individuals and Households Program tribal governments different types of assistance for specific counties **FEMA Factors to Assess Requests FEMA submits** for Public Assistance (PA) recommendation to President on issuing a major disaster declaration State/Territorial Governor's Request Tribal Chief Executive's Request authorizing IA, PA, 1. Is the cost of PA-eligible work, less the 1. Has the tribal government sustained at and/or HMGP least \$250,000 in damages or costs cost of other assistance and insurance proceeds, at least \$1 million? eligible for PA? 2. Does the per-capita cost of assistance 2. FEMA also assesses the impacts of a across state/territory and county disaster, including: President issues declaration exceed annually-adjusted thresholds? authorizing specific types · Types and cost of damaged facilities 3. FEMA also considers of assistance for specific · Economic impact of the incident Severe local impacts counties or denies request · Tribal Government resources · Recent multiple disasters Demographics · Evaluation of previous mitigation 24-month disaster history · Evaluation of previous mitigation Governor or Tribal Chief · Other federal agencies that may Executive may appeal provide assistance · Other federal agencies that may denial or request provide assistance authorization for additional · Unique conditions that affect tribal types of assistance or governments additional counties

Figure I.Major Disaster Assistance Evaluation and Approval

Sources: CRS interpretation of 44 C.F.R. §206.48 and FEMA, Tribal Declarations Pilot Guidance, January 2017.

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