

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

Updated October 3, 2024

## Introduction

Before midnight on September 26, 2024, Hurricane Helene made [landfall](#) as a [Category 4](#) major hurricane in northwestern Florida in the Big Bend area of the Gulf Coast, later bringing heavy rain and floods to many states in the southern Appalachian region.

President Biden had issued emergency declarations 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.](#)) for Florida, Alabama, Georgia, South Carolina, North Carolina, Tennessee, and Virginia authorizing Public Assistance (PA) for [emergency protective measures](#) to support mass care, and [Individual Assistance](#) (IA) for Florida, North Carolina, and South Carolina.

Beginning on Sept. 29<sup>th</sup>, President Biden began issuing major disaster declarations superseding many of these earlier emergency declarations, as follows:

- [Florida Hurricane Helene \(DR-4828-FL\)](#), authorizing IA, PA, and Hazard Mitigation Assistance;
- [North Carolina Tropical Storm Helene \(DR-4827-NC\)](#), authorizing IA, PA, and Hazard Mitigation Assistance (this declaration includes the Eastern Band of Cherokee Indians);
- [South Carolina Hurricane Helene \(DR-4829-SC\)](#), authorizing IA, PA, and Hazard Mitigation Assistance;
- [Georgia Hurricane Helene \(DR-4830-GA\)](#), authorizing IA, PA, and Hazard Mitigation Assistance;
- [Virginia Tropical Storm Helene \(DR-4831-VA\)](#), authorizing IA, PA, and Hazard Mitigation Assistance; and
- [Tennessee Tropical Storm Helene \(DR-4832-TN\)](#) authorizing IA, PA, and Hazard Mitigation Assistance.

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The situation remains dynamic; additional declarations, including for other states and designated areas (counties), or additional forms of assistance may be forthcoming. Existing major disaster declarations and potential major disaster declarations for Hurricane Helene may authorize FEMA to provide a suite of disaster assistance programs, including [Individual Assistance](#), [Public Assistance](#), and [Hazard Mitigation Assistance](#).

Information about state and county disaster assistance authorizations is published in FEMA's [declaration database](#).

FEMA's [Hurricane Helene](#) 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 (e.g., debris removal and [emergency protective measures](#)), and permanent work (for rebuilding and replacement of disaster-damaged facilities).
- [Individual Assistance](#) (IA) supports disaster survivors, including through grants of financial assistance and direct assistance to affected individuals and households for housing and financial assistance for other needs, and crisis counseling (both may be authorized pursuant to either an emergency or major disaster declaration), as well as case management services, legal services, and disaster unemployment assistance (may only be authorized pursuant to a major disaster declaration).
- [Hazard Mitigation Grant Program](#) (HMGP) 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. Policyholders can make a claim as soon as they can safely return to their property to document the damage.

As of August 25, 2024, the NFIP had \$4.845 billion available to pay claims, as well as \$9.9 billion of [borrowing authority](#) from the Treasury and up to [\\$619.5 million](#) of [reinsurance](#) for a single flood event in 2024 with losses from over \$7 billion to \$11 billion. The NFIP is currently authorized until [December 20, 2024](#).

## Federal Funding for Disaster Response and Recovery

While it is not the only source of federal funding for disaster assistance, FEMA's [Disaster Relief Fund](#) (DRF) is the primary funding source for federal government response and recovery activities. As a result, its level of unobligated funds is often used as shorthand for the overall availability of federal resources for response and recovery.

On August 7, 2024, prior to the development of Hurricane Helene, [FEMA announced the implementation of immediate needs funding \(INF\) restrictions](#), as a result of the unobligated balance in the DRF for major disasters being [at risk of depletion before the end of FY2024](#). INF slows obligations for long-term recovery and mitigation projects in favor of preserving resources for response and recovery activities. This action has delayed \$8 billion in obligations as of mid-September 2024. Although annual appropriations have not been enacted for FEMA as of the date on this Insight, on September 27, 2024, President Biden signed into law a [continuing resolution](#) that would provide \$20.26 billion in temporary budget authority for the DRF, available October 1. These funds would be available until December 20, 2024, or until FEMA's annual appropriations are enacted, whichever comes first.

## 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 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 R41981, *Congressional Primer on Responding to and Recovering from Major Disasters and Emergencies*
  - CRS Report R47676, *Disaster Relief Fund State of Play: In Brief*
  - CRS Report R46749, *FEMA's Public Assistance Program: A Primer and Considerations for Congress*
  - CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*
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- 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*

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