

Hurricane Milton Recovery: Brief Overview of FEMA Programs and Resources

Updated October 13, 2024

Introduction

On October 9, 2024, Hurricane Milton made [landfall](#) as a [Category 4](#) hurricane in Florida's Tampa Bay area bringing heavy rain, storm surge, and floods to many counties on the coast and in the interior of the state. Some areas in the state are still actively recovering from [Hurricane Helene](#).

President Biden had previously issued an [emergency declaration](#) for this storm on October 7, 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.](#)), authorizing [Public Assistance \(PA\)](#) for [emergency protective measures](#) put into action beginning October 5, 2024. On October 8, 2024, President Biden issued another [emergency declaration](#) authorizing federal assistance to Seminole Tribe of Florida.

As of October 11, President Biden declared a [major disaster for Hurricane Milton](#) in Florida, [authorizing PA, Individual Assistance, and Hazard Mitigation Assistance](#). President Biden also [increased the federal share of eligible response costs](#); the federal government will cover 100% of eligible costs of PA provided for emergency protective measures and debris removal for a period of 90 days.

The situation remains dynamic; additional declarations, or additional forms of assistance are expected given Milton's impact.

Information about state and county disaster assistance is published in FEMA's [declaration database](#). [FEMA's Hurricane Milton web page](#) provides information on how to apply for disaster assistance. FEMA has also created [another site to dispel rumors and misinformation](#) related to aid to survivors, evacuation, and relief funding.

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:

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- *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 September 30, 2024, the NFIP had \$5.001 billion available to pay claims. If claims from Hurricane Milton are more than this, FEMA could [borrow up to \\$9.9 billion](#) from the Treasury. FEMA could also potentially receive up to [\\$619.5 million of reinsurance](#) if losses from Hurricane Milton are between \$7 billion and \$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 a proxy 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. Although annual appropriations have not been enacted for FEMA as of the date on this Insight, on September 26, 2024, President Biden signed into law a [continuing resolution](#) (P.L. 118-83) that provides \$20.26 billion in temporary budget authority for the DRF, which became available October 1. When those funds became available, FEMA lifted INF restrictions and resumed obligating funds for more than \$8 billion of long-term recovery and mitigation projects that had been delayed.

These funds will be available for Stafford Act disaster assistance programs until December 20, 2024, or until FEMA's annual appropriations are enacted, whichever comes first. If the CR expires, that temporary

budget authority will no longer be available, and FEMA's disaster response and recovery functions will be severely constrained.

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*
- CRS Insight IN11187, *Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance*
- CRS Report R47631, *Federal Disaster Assistance for Businesses: Summaries and Policy Options*

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