

# Hurricane Michael: Brief Overview of FEMA Programs and Resources

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## Introduction

This Insight provides a brief overview of emergency and major disaster declarations relevant to Hurricane Michael, and selected federal resources and links to CRS products related to Stafford Act declarations, disaster response, and recovery.

Hurricane Michael made landfall on the panhandle of Florida as a category 4 on October 10, 2018 and affected parts of Georgia. In anticipation of the landfall, President Trump issued an [emergency declaration to Florida](#) on October 7, 2018. On October 11, 2018, the President issued an [emergency declaration to Georgia](#), and issued a [major disaster declaration to Florida](#). Authorized under the [Robert T. Stafford Disaster Relief and Emergency Assistance Act](#), emergency declarations may authorize direct federal assistance and grant assistance to affected state and local governments to protect property, ensure public health and safety, and other activities that lessen or avert an incident becoming a catastrophic incident.

## Stafford Act Declaration Process

Historically, Congress has expressed interest in the declaration process and the types of assistance those declarations authorize following natural disasters. When considering whether to request an emergency or major disaster declaration under the Stafford Act, the governor/chief may first decide whether the incident is severe enough to warrant assembling a traditional [Preliminary Damage Assessment](#) team to survey the damaged area. This decision rests primarily with the governor's judgment on whether a situation is "beyond the capabilities of the state." Under the Stafford Act, the President is authorized to declare an emergency or major disaster to authorize federal supplemental assistance.

## Types of FEMA Assistance Provided for Major Disasters

A major disaster declaration can authorize assistance from the Federal Emergency Management Agency (FEMA) for different purposes, depending on the needs of the affected area. These purposes include the following:

- [\*Public Assistance\*](#) (PA), which provides grants to tribal, state, and local governments and certain private nonprofit organizations to provide emergency protective services, conduct debris removal operations, and repair or replace damaged public infrastructure. Although certain nonprofit organizations may be eligible for these grants, for-profit businesses are not.
- [\*Individual Assistance\*](#) (IA), which provides direct aid to affected households, 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), which funds mitigation and resiliency projects and programs, typically across the entire state. Mitigation projects can include the construction of safe rooms, buyouts of frequently flooded properties, and retrofitting of facilities.

The decision concerning which types of assistance to provide is made either when the major disaster is declared or when the declaration is amended. For many major disasters, all of the assistance types outlined above are authorized. For others, some assistance types are not authorized. The President can also amend major disaster declarations to decrease the state [cost-share requirements](#) for some of FEMA's Public Assistance grants.

### 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.

As a result of annual and supplemental appropriations provided in FY2017 and FY2018, the balance in the DRF stood at slightly more than \$25.36 billion unobligated balances the day before Hurricane Michael made landfall, according to FEMA. These funds do not expire at the end of the fiscal year, and are to remain available until expended. To put these funding levels in perspective, in the three months after Hurricane Sandy struck, the DRF obligated roughly \$3.4 billion. When Hurricane Harvey struck, the DRF balance was roughly \$3.5 billion.

Other appropriated sources of funding include the [Small Business Administration Disaster Loan Program](#), and grants from the Department of Housing Urban Development's Community Development Fund. The Fund received a \$1.68 billion supplemental appropriation in Division I of the FAA Reauthorization Act of 2018 (P.L. 115-254) for grants to states for disaster relief and recovery activities "in the most impacted and distressed areas resulting from a major disaster declared in 2018."

### 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](#). FEMA may institute a claims process specific to Hurricane Michael at a later date; for example, FEMA extended the proof of loss deadline for Hurricane Florence from 60 days to 1 year.

As of September 27, 2018, the NFIP had \$5.983 billion available (\$5.273 billion in the National Flood Insurance Fund and \$710 million in the reserve fund), as well as \$9.9 billion of borrowing authority from the Treasury and up to \$1.96 billion of reinsurance for a single flood event with losses over \$4 billion.

### FEMA Resources

A list of emergency and major disaster declarations can be found at <https://www.fema.gov/disasters>. Declarations can be searched by state, incident type, and declaration type. For other FEMA public information see

- FEMA news releases: <http://www.fema.gov/news-releases>
- FEMA Facebook: <https://www.facebook.com/FEMA/>

- FEMA Twitter: <https://twitter.com/fema>

## Additional Online Resources

- How citizens can prepare for disasters: <http://www.ready.gov/>
- NOAA National Hurricane Center: <http://www.nhc.noaa.gov/>
- Current flood and drought maps: <http://waterwatch.usgs.gov/new/>
- Current severe weather warnings, including tornados, thunderstorms, and flooding: <http://www.spc.noaa.gov/products/wwa/>

## CRS Resources

CRS has numerous written products available on various aspects of federal emergency management policy. The following materials provide more detailed information on policies, programs, and processes for disaster declarations and assistance.

- CRS Report R41981, [\*Congressional Primer on Responding to Major Disasters and Emergencies\*](#)
- CRS Report R44977, [\*Preliminary Damage Assessments for Major Disasters: Overview, Analysis, and Policy Observations\*](#)
- CRS Report R43784, [\*FEMA's Disaster Declaration Process: A Primer\*](#)
- CRS Report R43990, [\*FEMA's Public Assistance Grant Program: Background and Considerations for Congress\*](#)
- CRS Report R44593, [\*Introduction to the National Flood Insurance Program \(NFIP\)\*](#)
- CRS Report R43560, [\*Deployable Federal Assets Supporting Domestic Disaster Response Operations: Summary and Considerations for Congress\*](#)
- CRS Report RL31734, [\*Federal Disaster Assistance Response and Recovery Programs: Brief Summaries\*](#)
- CRS Report R44412, [\*SBA Disaster Loan Program: Frequently Asked Questions\*](#)
- CRS Report R45238, [\*FEMA and SBA Disaster Assistance for Individuals and Households: Application Process, Determinations, and Appeals\*](#)
- CRS Report R45085, [\*FEMA Individual Assistance Programs: In Brief\*](#)

In addition, numerous CRS experts are available to assist Congress by request. See

- CRS Report R40881, [\*Hurricane Events: CRS Experts\*](#)
- CRS Report R43519, [\*Natural Disasters and Hazards: CRS Experts\*](#)
- CRS Report R40882, [\*Flooding Events: CRS Experts\*](#)