

California Wildfires: Brief Overview of FEMA Programs and Resources

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Introduction

This Insight provides a brief overview of the [major disaster declaration issued](#) for the ongoing wildfires in California. It also provides links to selected CRS products related to the disaster.

As authorized under the [Robert T. Stafford Disaster Relief and Emergency Assistance Act](#), President Trump issued a [major disaster declaration](#) on November 12, 2018. The major disaster declaration allows for the broadest range of assistance to be made available to state and local governments; private, nonprofit organizations; and individuals. The major disaster declaration also effectively supersedes the [Fire Management Assistance Grants](#) (FMAGs) for the [California Woolsey Fire](#), [California Hill Fire](#), and [California Camp Fire](#), as well as the [emergency declaration](#) issued before the major disaster, as the major disaster declaration provides all of the forms of assistance that could be provided by an FMAG and emergency declaration, and more. The declarations trigger assistance programs that are carried out by the Federal Emergency Management Agency (FEMA). FEMA released a summary of the [key federal disaster aid programs](#), administered by FEMA and other federal agencies.

Types of FEMA Assistance Provided for Major Disasters

There are three major categories of FEMA financial assistance provided for major disasters. They are as follows:

- [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.

- [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.

The forms of assistance authorized by the disaster declaration may vary by county designated in California, subject to amendment. The President can also amend major disaster declarations to decrease the state [cost-share requirements](#) for some of FEMA's Public Assistance grants.

Wildfire Suppression

The federal government is also supporting the wildfire suppression efforts in California with many [federal deployable assets](#), including federal firefighting assets such as "[Hotshot](#)" crews. The national and international response to these significant fires by other assets is being coordinated through the [National Interagency Fire Center](#) and its [National Interagency Coordination Center](#).

Addressing Sheltering and Housing Needs

A significant number of structures have been destroyed or damaged by the California wildfires, and many additional structures remain threatened by the ongoing wildfires. As of date of publication, over 10,000 structures, many of which are residences, have been damaged or destroyed. Specific details can be found on [California's fire incident website](#).

This has resulted in the provision of considerable housing assistance, including evacuation centers/shelters typically operated by local governments with support from the [American Red Cross](#) (ARC). FEMA has partnerships with the ARC and other government partners to establish temporary and long-term housing to address ongoing housing needs during the recovery process. Specifically, IA is currently available to eligible individuals and households residing in Butte, Los Angeles, and Ventura counties, and the [Small Business Administration](#) (SBA) may provide [low-interest loans](#) to homeowners and renters to cover residential losses that are not fully compensated by insurance.

National Flood Insurance Program

The [risk of flooding and mudflows increases significantly after a wildfire](#), as the vegetation that normally absorbs rainfall has been removed. Flooding and mudflows are not covered by most standard homeowners' or renters' insurance policies. Instead, flood insurance must be purchased as a separate policy. The [National Flood Insurance Program \(NFIP\)](#) is the primary source of flood insurance coverage for residential properties. [NFIP policies also cover damage due to mudflows](#). The NFIP may [waive the usual 30-day waiting period](#) for flood insurance to go into effect if the property is affected by flooding on burned federal land.

Federal Funding for Disaster Response and Recovery

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, as well as the current continuing resolution for FY2019, as of October 31, 2018, the DRF had \$30.3 billion in unobligated budget authority available. These funds do not expire at the end of the fiscal year, and are to remain available until expended.

Other appropriated sources of funding include the [SBA 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."

Additional Wildfire Online Resources

- Reduce wildfire risks: <https://www.nfpa.org/Public-Education/By-topic/Wildfire>
- Increase awareness about the risk of wildfires, and to plan for, respond to, and recover from the effects of wildfires: <https://www.usfa.fema.gov/prevention/outreach/wildfire.html>

CRS Resources

- CRS Report R43738, [*Fire Management Assistance Grants: Frequently Asked Questions*](#)
- CRS In Focus IF10732, [*Federal Assistance for Wildfire Response and Recovery*](#)
- CRS Report R41981, [*Congressional Primer on Responding to Major Disasters and Emergencies*](#)
- CRS Report R43560, [*Deployable Federal Assets Supporting Domestic Disaster Response Operations: Summary and Considerations for Congress*](#)
- CRS Report R43784, [*FEMA's Disaster Declaration Process: A Primer*](#)
- CRS Report R44977, [*Preliminary Damage Assessments for Major Disasters: Overview, Analysis, and Policy Observations*](#)
- CRS Report RL31734, [*Federal Disaster Assistance Response and Recovery Programs: Brief Summaries*](#)
- CRS Report R43990, [*FEMA's Public Assistance Grant Program: Background and Considerations for Congress*](#)
- 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*](#)
- CRS Report R44593, [*Introduction to the National Flood Insurance Program \(NFIP\)*](#)
- CRS Report R40884, [*Wildfires: CRS Experts*](#)
- CRS Report R43519, [*Natural Disasters and Hazards: CRS Experts*](#)