

Hurricane Ida Recovery: Brief Overview of FEMA Programs and Resources

September 7, 2021

Introduction

On August 29, Hurricane Ida made landfall as a [Category 4](#) major hurricane near Port Fourchon, Louisiana. The remnants of the storm caused further damage in the Mid-Atlantic and Northeast in early September. This Insight provides a brief overview of [emergency and major disaster declarations](#) and federal assistance programs relevant to those affected by the storm. It also provides hurricane and flooding information, and selected Congressional Research Service (CRS) reports on federal emergency management policy.

President Joe Biden signed emergency declarations for [Louisiana](#) (August 26), [Mississippi](#) (August 28), [New York](#) (September 2), and [New Jersey](#) (September 2) under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended; [42 U.S.C. §§5121 et seq.](#)), to support state and local efforts to save lives, protect property, and avert the incident from becoming a major disaster. Subsequently, President Biden declared [major disasters](#) for [Louisiana](#) (August 29), [New York](#) (September 5), and [New Jersey](#) (September 5), making available a broader range of federal assistance programs to state, local, and territorial governments, private nonprofit organizations, and individuals through the Federal Emergency Management Agency (FEMA) and other federal agencies. These are the major disaster declarations authorized to date:

- [Louisiana](#): authorized [Public Assistance](#) (PA) for [emergency work](#) (e.g., [debris removal](#) and [emergency protective measures](#)) and Individual Assistance (IA) for 25 parishes, and PA for emergency protective measures only for the remaining parishes. [The Hazard Mitigation Grant Program](#) (HMGP) is available statewide.
- [New York](#): [authorized](#) PA for emergency work and [permanent work](#) (e.g., the reconstruction of eligible facilities) for six counties and IA for five counties. HMGP is available statewide.
- [New Jersey](#): [authorized](#) PA for emergency work and permanent work and IA for six counties. HMGP is available statewide.

Congressional Research Service

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Additional declarations for other states (or additional forms of assistance for existing declarations) may be forthcoming if the President determines that federal assistance is necessary to support state and local recovery. This information will be published in FEMA's [declaration database](#).

FEMA's [Hurricane Ida](#) webpage provides information on and directions to apply for disaster assistance.

FEMA Emergency and Major Disaster Assistance

FEMA provides three major categories of 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 (can be authorized pursuant to either an emergency or major disaster declaration), and permanent work (can only be authorized pursuant to a major disaster declaration).
- [Individual Assistance](#) (IA) provides financial and/or direct assistance to affected individuals and households, and can take the form of housing assistance and assistance for other needs (can be authorized pursuant to either an emergency or major disaster declaration), as well as crisis counseling, case management services, legal services, and disaster unemployment assistance (can only be authorized pursuant to a major disaster declaration).
- [Hazard Mitigation Assistance](#) (HMA) 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.

As of April 30, 2021, the NFIP had \$6.906 billion available (\$4.929 billion in the National Flood Insurance Fund and \$1.977 billion in the reserve fund), as well as \$9.9 billion of [borrowing authority](#) from the Treasury and up to [\\$2.9 billion](#) of [reinsurance](#) for a single flood event with losses over \$4 billion to \$6 billion.

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 historically high levels of annual and supplemental appropriations provided in recent fiscal years associated with Coronavirus Disease 2019 (COVID-19) response, the balance in the DRF stood at approximately \$37 billion in unobligated balances before Hurricane Ida made landfall, according to

FEMA—more than 10 times what was available when Hurricane Harvey struck in 2017. To put these funding levels in perspective, in the three months after Hurricane Sandy struck in 2012, the DRF obligated roughly \$3.4 billion in assistance for that incident. DRF funds do not expire at the end of the fiscal year, and are to remain available until expended.

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 Video WVB00386, *2021 Hurricane and Disaster Seasons: FEMA Disaster Assistance Overview and Policy Considerations: Part 1*
- CRS Video WVB00387, *2021 Hurricane and Disaster Seasons: FEMA Disaster Assistance Overview and Policy Considerations: Part 2*
- 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 R46749, *FEMA's Public Assistance Program: A Primer and Considerations for Congress*, by Erica A. Lee
 - CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*
 - 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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