



# Climate Change, Slow-Onset Disasters, and the Federal Emergency Management Agency

Updated December 1, 2022

## FEMA and Climate Change

The United States is already experiencing certain effects of climate change, including high temperature extremes and heavy precipitation events. The U.S. Global Change Research Program, among other bodies, expects these trends to continue and intensify, likely resulting in more severe and frequent “slow-onset” events (e.g., drought; sea level rise), compound disasters (e.g., extreme rainfall combined with coastal flooding), and cascading events (e.g., mudslides caused by flooding after wildfires). Such events may not have clearly defined start or end dates, and cumulative damage may not be immediately apparent.

Congress may consider the Federal Emergency Management Agency’s (FEMA’s) role in addressing these incidents. FEMA administers federal disaster relief authorized under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act, P.L. 93-288, as amended). Although FEMA does not have an explicit mission to address climate change, the agency is increasing its activities related to nationwide adaptation to some of its effects, including extreme weather events. This Insight highlights issues FEMA may face when activating the Stafford Act for slow-onset events endemic to a changing climate. Slow-onset disasters are not mentioned or defined in the Stafford Act, FEMA’s regulations, or guidance, nor are they included in existing emergency or major disaster definitions.

## Stafford Act Declarations

The Stafford Act authorizes the President to declare an incident an emergency or a major disaster. A Stafford Act declaration serves as a means to provide federal assistance to states, territories, and tribes for incident response, recovery, and mitigation. FEMA may authorize several forms of assistance pursuant to a Stafford Act declaration, including Individual Assistance (IA), Public Assistance (PA), and Hazard Mitigation Assistance (HMA).

Under the Stafford Act, governors or tribal chief executives may request an emergency or major disaster declaration when an incident is “of such severity and magnitude” that state, local, tribal, or territorial governments (SLTTs) are unable to effectively respond without federal assistance.

Congressional Research Service

<https://crsreports.congress.gov>

IN11696

The Stafford Act [defines](#) a major disaster by listing incidents or situations that exemplify major disasters:

*...any natural catastrophe (including any hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), or, regardless of cause, any fire, flood, or explosion, in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance under this chapter to supplement the efforts and available resources of states, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby. 42 U.S.C. §5122(2)*

Stafford Act declarations generally respond to rapid-onset events that cause a measurable amount of damage in a particular geographic area over a defined period of time. FEMA refers to the time interval during which the event occurs as the [incident period](#). Per FEMA regulations, Stafford Act assistance shall only alleviate “the damage or hardship ... which took place during the incident period or was in anticipation of that incident.”

## The Stafford Act and Slow-Onset Events

Current authorities limit FEMA’s ability to provide assistance for slow-onset events like [on-going inland high water levels](#), “[sunny-day](#)” flooding, sea level rise, erosion, and drought. Damages accrued during slow-onset events may not be easily attributed to a discrete incident or limited to a specific incident period. Further, an individual event in a series (e.g., a single flood as part of recurring flooding), may not, on its own, appear to overwhelm a state or locality, or meet [damage thresholds](#) to receive certain forms of Stafford Act assistance. However, some may argue that these incidents—taken together—warrant federal assistance that the Stafford Act is not currently designed to provide.

FEMA’s process for assessing losses may limit the availability of assistance for slow-onset events. The [factors](#) FEMA uses to evaluate whether to recommend the President authorize PA and/or IA for a major disaster ([Figure 1](#)) only consider the effects of the disaster-causing incident during the incident period. Further, some of these factors (e.g., [insurance coverage](#) or [severe local impacts](#)) may defy measurement for ongoing incidents, and damages may not be easily attributable to a single event (e.g., when an area prone to regular sunny-day flooding is hit by a hurricane).

[Regulations](#) also require declaration requests be submitted according to deadlines, but a governor or tribal chief executive may struggle to identify the appropriate time to request a Stafford Act declaration for a slow-onset incident.

The President generally declares an emergency or major disaster for a discrete event. However, there are examples of multiple, related hazards being included in a single declaration (e.g., a single declaration for noncontiguous wildfires and flooding and mudslides). As the President has discretion to make such a declaration, and as damages caused by slow-onset, compound, or cascading incidents may not be easily attributable to a single event, incidents involving one or multiple, related hazards may receive inconsistent treatment.

## Considerations for Congress

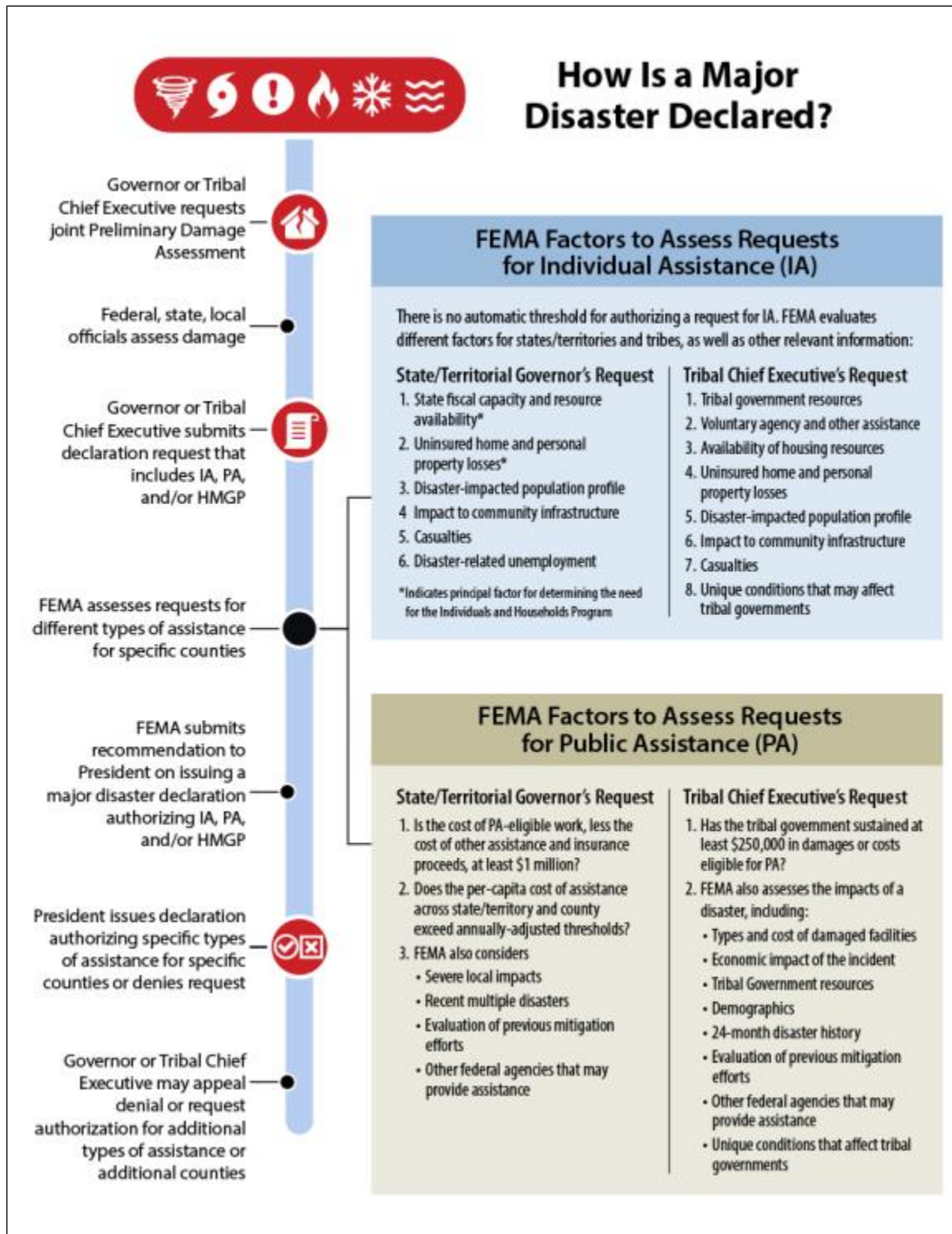
Catastrophic events pose a financial threat to society as [a whole](#) and to the [federal government](#), as it [allocates increasing resources](#) to disaster relief. The Congressional Budget Office [projects](#) hazard-related losses, including those attributed to slow-onset events, [will likely increase](#) in the U.S., especially as hazard-prone areas undergo [rapid development](#) and observe [rising property values](#). [Experts](#) anticipate that

resulting damages [will mount](#), straining [federal, state, and local governments](#), as well as businesses and individuals—particularly the [socially vulnerable](#).

Given these issues, Congress could consider amending the Stafford Act to support disaster response, recovery, and mitigation associated with slow-onset, compound, or cascading disasters, such as

- specifying FEMA’s [roles](#) and authorities in the federal response to climate change;
  - amending the major disaster declaration definition to include [slow-onset](#) disasters;
  - establishing a [new type of declaration](#) and corresponding [disaster assistance](#) authorities for slow-onset and ongoing incidents;
  - requiring FEMA to develop a means to assess damage that is not limited to a discrete incident or incident period;
  - requiring FEMA to modify or extend the incident period under certain conditions;
  - continuing to increase funding for [pre-disaster mitigation](#) to reduce risk before disasters occur;
  - providing enhanced assistance for [vulnerable communities](#) already experiencing the effects of climate change; for example, reducing [nonfederal cost shares](#), altering [benefit-cost](#) methodology, expediting and simplifying delivery of assistance, and [providing technical assistance](#) to bolster local capacity; and
  - adding to FEMA’s authority to [restrict rebuilding assistance](#) in disaster-prone communities, provide pre-disaster [mitigation assistance](#) to reduce future losses to extreme weather events projected under [future conditions](#), and/or [shift spending](#) from response and recovery to mitigation.
-

**Figure I. Major Disaster Assistance Evaluation and Approval**



Sources: CRS interpretation of 44 C.F.R. §206.48 and FEMA, Tribal Declarations Pilot Guidance, January 2017.

## Author Information

Diane P. Horn  
Analyst in Flood Insurance and Emergency Management

Elizabeth M. Webster  
Analyst in Emergency Management and Disaster Recovery

Erica A. Lee  
Analyst in Emergency Management and Disaster Recovery

---

## Disclaimer

This document was prepared by the Congressional Research Service (CRS). CRS serves as nonpartisan shared staff to congressional committees and Members of Congress. It operates solely at the behest of and under the direction of Congress. Information in a CRS Report should not be relied upon for purposes other than public understanding of information that has been provided by CRS to Members of Congress in connection with CRS's institutional role. CRS Reports, as a work of the United States Government, are not subject to copyright protection in the United States. Any CRS Report may be reproduced and distributed in its entirety without permission from CRS. However, as a CRS Report may include copyrighted images or material from a third party, you may need to obtain the permission of the copyright holder if you wish to copy or otherwise use copyrighted material.