



**Homeland  
Security**

November 4, 2024

The Honorable Chris Murphy  
Chairman, Subcommittee on Homeland Security  
Committee on Appropriations  
United States Senate  
Washington, DC 20510

Dear Chairman Murphy,

I am writing to inform you of the urgent needs of the Federal Emergency Management Agency (FEMA) and to request that when Congress returns in November, it moves with the appropriate speed to provide FEMA critically needed additional funding.

As communities across the Southeast assess the damage caused by Hurricanes Helene and Milton, the Administration remains committed to supporting them as they rebuild their lives and neighborhoods. I urge Congress to act swiftly to provide the necessary funds to ensure the people, families, businesses, and communities impacted by these hurricanes—and those still recovering from previous disasters—are not only restored but also strengthened to better withstand future disasters.

### **Disaster Relief Fund (DRF)**

On August 7, 2024, for the 10th time in its history and given the increasing need to deal with the impacts of an unprecedented hurricane season, FEMA implemented Immediate Needs Funding (INF) for the Disaster Relief Fund (DRF) to ensure the Agency could prioritize the lifesaving and life-sustaining needs of disaster survivors and respond to any potential catastrophic event. Under INF, all DRF-funded programs not essential for lifesaving and life-sustaining activities are paused, to include new obligations for longer-term recovery work, as well as the Hazard Mitigation Grant Program and DRF-funded Building Resilient Infrastructure and Communities Program. By the end of September, there were approximately 3,000 projects across the country, totaling \$8.8 billion, that were delayed due to INF. This included money to repair roads in Kentucky following a devastating severe storm in 2022, over 170 projects in Louisiana including an energy substation damaged during Hurricane Laura in 2021, and over \$20 million in projects in Vermont after multiple, compounding flooding events across the state.

FEMA's response to Hurricanes Beryl, Debby, Helene, and Milton, coupled with numerous wildfires and ongoing disaster relief operations, is once again rapidly exhausting the DRF. To date, the needs for Hurricanes Helene and Milton have been outpacing those of historic storms, such as Sandy, Harvey, Irma, or Maria, where additional disaster supplemental funding was required and granted by Congress. FEMA is closely monitoring balances in the DRF to determine whether it will be necessary to institute INF to ensure our readiness to address lifesaving and life-sustaining needs and the possibility of a future catastrophic event.

Communities across the nation, especially those affected by Hurricanes Helene and Milton, need FEMA's continued and uninterrupted support during their recovery. In recent weeks, FEMA has led strong and coordinated federal assistance for ongoing response and recovery efforts in partnership with impacted states and tribes. Congress must provide additional funding for the DRF so FEMA may provide financial assistance to repair housing; rebuild public infrastructure like schools, utilities, and roads; and for mitigation projects that will reduce the likelihood of damage from future disaster events.

**National Flood Insurance Program (NFIP)**

FEMA requires legislative action to sustain the National Flood Insurance Program (NFIP) in the wake of the catastrophic damages caused by Hurricanes Helene and Milton. As of October 20, 2024, NFIP policyholders have filed over 68,000 claims, and FEMA has paid approximately \$365 million in claims for losses stemming from Hurricanes Helene and Milton. FEMA expects the claims from these hurricanes to exhaust FEMA's available funds and force it to borrow from the Treasury to meet its obligations to policyholders. Without the assistance from Congress to cover the cost of Hurricanes Helene and Milton claims, and utilizing the top end of the combined loss estimates for Hurricanes Helene and Milton, the NFIP annual interest expense will grow from the current level of \$619 million to \$1.3 billion by 2034.

The Department of Homeland Security is working expeditiously on need estimates from the recent hurricanes, and I strongly urge Congress to provide funding for these critical needs upon their return in November. Your support and acknowledgment of FEMA's need for additional resources are vital to ensuring the Agency can continue to assist disaster survivors at every stage—before, during, and after these catastrophic events.

Sincerely,



Alejandro N. Mayorkas  
Secretary