

# A REVIEW OF DISASTER FUNDING NEEDS

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**HEARING**  
BEFORE THE  
**COMMITTEE ON APPROPRIATIONS**  
**UNITED STATES SENATE**  
ONE HUNDRED EIGHTEENTH CONGRESS  
SECOND SESSION

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**SPECIAL HEARING**  
NOVEMBER 20, 2024—WASHINGTON, DC

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## CONTENTS

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	Page
Opening Statement of Chair Patty Murray .....	1
Statement of Vice Chair Susan M. Collins .....	3
Statement of Hon. Jon Ossoff, U.S. Senator, Georgia .....	5
Prepared Statement .....	7
Statement of Hon. Thom Tillis, U.S. Senator, North Carolina .....	7
Prepared Statement .....	9
Statement of Hon. Pete Buttigieg, Secretary, U.S. Department of Transportation .....	11
Prepared Statement .....	13
Statement of Hon. Isabel Guzman, Administrator, U.S. Small Business Administration .....	14
Prepared Statement .....	16
Statement of Hon. Xochitl Torres Small, Deputy Secretary, U.S. Department of Agriculture .....	17
Prepared Statement .....	18
Statement of Hon. Adrienne Todman, Deputy Secretary, U.S. Department of Housing and Urban Development .....	23
Prepared Statement .....	24
Statement of Hon. Deanne Criswell, Administrator, Federal Emergency Management Agency .....	26
Prepared Statement .....	28
Implementation of Supplemental Funds for Market Losses .....	35
Disaster Supplemental Needs .....	42
Concerns From Lenders .....	44
Direct Assistance Program for Conventional Dairy .....	48
Livestock Indemnity Program Eligibility Criteria .....	49
Structuring Disaster Relief .....	49
Addressing Livestock Programs .....	51
Hermit Peak Disaster Recovery Team .....	53
Farmer Economic Relief .....	54
Estimating Farm Losses .....	59
Universal Disaster Application .....	65
Forest Service Disaster Estimates .....	67
Additional Committee Questions .....	69
Questions Submitted to Hon. Pete Buttigieg:	
Questions Submitted by Senator Lisa Murkowski .....	69
Question Submitted to Hon. Xochitl Torres Small:	
Question Submitted by Vice Chair Susan M. Collins .....	71
Questions Submitted to Hon. Adrienne Todman:	
Questions Submitted by Senator Lisa Murkowski .....	72
Questions Submitted to Hon. Isabel Guzman:	
Questions Submitted by:	
Senator Tammy Baldwin .....	73
Vice Chair Susan M. Collins .....	74
Questions Submitted to Hon. Deanne Criswell:	
Questions Submitted by:	
Senator Tammy Baldwin .....	74
Senator Lisa Murkowski .....	74
Senator Bill Hagerty .....	75
Conclusion of Hearing .....	75



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WEDNESDAY, NOVEMBER 20, 2024

U.S. SENATE,  
COMMITTEE ON APPROPRIATIONS,  
*Washington, DC.*

The committee met, pursuant to notice, at 10:03 a.m., in room SD-106, Dirksen Senate Office Building, Hon. Patty Murray (chair), presiding.

Present: Senators Murray, Reed, Tester, Shaheen, Merkley, Coons, Schatz, Baldwin, Murphy, Manchin, Van Hollen, Heinrich, Peters, Collins, Murkowski, Moran, Hoeven, Boozman, Capito, Kennedy, Hyde-Smith, Britt, and Fischer.

### OPENING STATEMENT OF CHAIR PATTY MURRAY

Chair MURRAY. Good morning. This committee will come to order. Today, we are holding a hearing to discuss urgent Federal funding needs for communities that are harmed by the recent natural disasters.

Before we get started, I do want to acknowledge briefly. This is the first hearing we have had since the election. It is clear some things will look different next year, but one thing will not change, and it is my commitment to working with Senator Collins to keep doing the important work of this committee in a bipartisan manner, despite any disruptions thrown our way.

There is too much at stake for families back home for any of us to throw up our hands. We also still have to wrap up our fiscal year '25 bills, so I remain committed to working together to complete that process as quickly as possible in a manner consistent with the Senate's bipartisan bills, which we have all put so much effort into.

So back to the subject at hand, we will have two panels of witnesses today. First, Senators Ossoff and Tillis will speak about the challenges their States are facing. Then we will hear from top Federal officials at the Department of Transportation, the Small Business Administration (SBA), the Department of Agriculture (USDA), the Department of Housing and Urban Development (HUD), and the Federal Emergency Management Agency (FEMA).

We also recently received an updated Emergency Supplemental Request from the White House, which offers a helpful road map, but it is just the start. We know it will take time to fully assess the needs of our communities impacted by the hurricanes, and other natural disasters, and the resources required to recover.

So, I hope we can take what we hear today and act swiftly in a bipartisan way to provide relief. After all, there is a long history

of Members coming together quickly in the wake of tragedy. Every one of us knows our States have needed help after disasters before, and we will certainly need help again. When disaster strikes, it should never matter who is in the White House, who is in the majority, which governor is asking for support, or how anyone voted in an election or on a last bill.

As I have said before, you do not argue over whether to put out a fire, you do not debate how much water to use, or how many people to save. You roll up your sleeves, you get to work, and you get help out the door, as much as needed, as fast as possible.

Right now, there are a lot of people in our country needing help, and yet this is one of the longest times in my memory that we have gone without Congress providing disaster funding. That is unacceptable. It is well past time we get aid out to the many people in need after the many disasters we have faced over the past 2 years.

We have seen devastating wildfires, including in my home State of Washington, and the utter destruction in Maui. We have seen a typhoon hit Guam last year, which is still in recovery. We have seen historic flooding in Vermont and deadly tornadoes in several of our States. There is the ongoing effort to rebuild after the Key Bridge collapse in Baltimore, and of course, the two hurricanes that recently tore through the South with catastrophic effect.

It is clear that Hurricane Milton and Hurricane Helene were devastating, but the full extent of the damage is still coming into focus. And while we can see the road to recovery more clearly, we can also see that it is long one, and it will take serious Federal support.

There are still communities without power and clean drinking water. There are miles and miles of roads and bridges that are still washed away. Families are wondering how they will be able to return home if their house is gone; farmers are wondering how they can recover from the loss of crops and poultry; and more business owners are wondering how they will ever reopen their doors; and more than that, how their entire city or community will rebuild, especially those communities that thrived on tourism.

People are desperate for answers, and help, and hope, and they are looking to Congress for action. We cannot let them down, not now, not ever.

That is why it is so important we come together to pass a bipartisan supplemental that meets these challenges. We need to replenish FEMA's Disaster Relief Fund (DRF). Right now, the backbone of our disaster response is running on fumes. We need more funding for the Department of Transportation's Emergency Relief Program. In 2013, when Washington State had a bridge collapse, that program was critical to our recovery, and it is critical now for rebuilding and reopening the Key Bridge, not to mention the roads that were washed out by Helene.

We also need funding for HUD's Community Development Block Grant Disaster Recovery Program, which will help families get a roof back over their heads. Some communities have been waiting nearly 2 years to know whether any disaster—HUD disaster funding is coming their way. The needs are piling up, and the longer we wait to rebuild housing, the more rents will stay high for everyone in those communities, whether you lost your home or not.

We also need funding at the Department of Agriculture to support our farmers who lost a season's crop. And of course, we must replenish the Small Business Administration's Disaster Loan Program. SBA loans make it possible for renters, and homeowners, and businesses to get started on things like rebuilding, reopening, and mold remediation.

President Biden and Members on both sides of the aisle have worked tirelessly to get people the help they need, and this committee is going to do everything it can to make sure we fulfill our obligations to get money out the door and get support to our communities. But funds are exhausted, and the SBA backlog is growing, over 60,000 applications already. I really appreciate the work of Senator Tillis and Senator Warner to craft a bipartisan bill on this. It was incredibly frustrating to see their bill blocked by a Senator last week, but we are not giving up. We need to get this done. We need to get it done soon.

I want to underscore that delay is not harmless; it carries its own cost, one that families and communities will be forced to bear for years. Businesses shuttered, jobs lost, family farms bankrupt, houses overtaken by water damage and mold, communities unable to return and rebuild and reopen, families forced to abandon the houses and communities they love because they cannot afford to stay, not to mention people forced by desperation and necessity to take out predatory and high-interest loans. Every day we do not act, the costs grow.

And in one final point; in times of crisis, it is actively harmful when political leaders spread disinformation and mistruths about relief efforts. The blatant lies we saw repeated this past fall, particularly in the aftermath of Hurricane Helene, do nothing to help. It undercuts trust in FEMA, and importantly, it discourages people from getting the help they are, otherwise, eligible for.

I know and trust that Members of this committee, Republican and Democrat, are committed to getting accurate information out there to help as many people as possible. So, I urge everyone to listen closely to this discussion today and let the weight of the work ahead really sink in. I hope that after this discussion, we will be able to work together in a quick bipartisan way to draft and pass a supplemental that truly meets the challenges our communities are facing. Thank you.

Senator Collins.

#### STATEMENT OF VICE CHAIR SUSAN M. COLLINS

Vice Chair COLLINS. Thank you, Chair Murray. I want to begin my remarks this morning by commending Chair Murray for her bipartisan leadership and hard work during the past 2 years. This hearing is a great example of her approach, it demonstrates her effective commitment to carefully reviewing budget requests, and it was scheduled very quickly so that we could meet the needs of our Nation. And really, exemplifies the bipartisan leadership that she has demonstrated. And I look forward to continuing to work closely with her in the next 2 years.

I want to thank our witnesses today, particularly Senators Tillis and Ossoff, for being with us. Senator Tillis and I have had—I have lost count of the number of conversations that we have had

about his State's needs following the recent horrific flooding in Western North Carolina. And I look forward to both senators sharing their perspective with our committee.

From the wildfires in the West, flooding in the Northeast, drought throughout the Plains, and hurricanes in the South, it seems that no region of the country has been spared from destruction caused by severe weather. Last winter, Maine's coast was hit with a pair of ferocious storms that wiped out portions of our State's iconic working waterfront. I toured storm-battered sites in Harpswell and Bailey Island last January, and heard from many fishermen, lobster men and women, that it was the worst storm damage they had ever experienced. In fact, the State of Maine estimates that it took out about 50 percent of our fishing infrastructure in our State.

When disaster strikes, the American people should have faith in Federal efforts to help them. That goes for everyone, regardless of political beliefs. Like many of my colleagues, I was angered by recent reports that a FEMA supervisor had directed relief workers to avoid Florida hurricane victims' homes that displayed Trump signs. This outrageous act stands in stark contrast to the very purpose of disaster relief, and the trust that we have placed in the Agency.

There needs to be an Inspector General investigation to help ensure that all those responsible for playing politics with vulnerable people's lives and homes are held accountable. We must make sure that this discrimination and indifference to suffering can never happen again.

Turning now to the nearly \$100 billion request we received earlier this week, unsurprisingly, the largest request is for FEMA's Disaster Relief Fund. This fund provides the necessary resources to assist communities, individuals, and families affected by disasters all across our Nation. Every State in the Nation has had a disaster declared in recent years and has relied on FEMA for response and recovery, including several Maine communities affected by last year's winter storms.

The Disaster Relief Fund, as the Chair noted, is rapidly nearing exhaustion, with less than \$5 billion in the fund today. The current balance is partly due to the catastrophic impact of Hurricanes Helene and Milton, which have already cost more than \$7 billion in immediate response funding, even before recovery work has begun in earnest. We must replenish the fund so that FEMA can continue to respond to disasters affecting any of our States.

While FEMA takes the lead for immediate disaster response, the Small Business Administration and the Departments of Transportation and Housing and Urban Development work to rebuild critical infrastructure, assist small businesses, and help communities address long-term recovery challenges. Today, we will also discuss the multiple disasters facing our farmers and rural communities.

In addition to battling severe weather events, many farmers are facing an economic crisis. Net farm income has dropped, many commodity prices have significantly decreased, and there has been a major increase in input and operational costs due to inflation. I have heard from farmers in Maine who are struggling to stay afloat. They are doing all that they can to stay in operation, but many are being forced to cease operating.

Maine alone has seen more than 600 farms shut down in the past decade. Once we lose these farms, most often, they are gone forever. We must ensure that our farmers in rural communities have the resources needed to produce and protect our Nation's food supply.

While this hearing is focused on the need for disaster response funding, I would be remiss if I did not point out that one of the best ways we can help our States and communities is to pass the full-year appropriations bills.

This year, our committee came together and passed 11 of the 12 appropriations bills with strong bipartisan support. In fact, six of the bills were reported unanimously. These bills include the base funding needed to help communities address critical development and infrastructure needs, support our farmers, and protect our Nation.

Unfortunately, our committee-reported bills have languished on the Senate's calendar because of the majority leaders' decisions. I hope that we can reverse this approach in the next few weeks, and we will work with Members on both sides of the aisle to try to make that happen.

In the next Congress, we must redouble our efforts to restore regular order, to promote transparency, get bills enacted prior to the start of the fiscal year, and give all Members a voice in the enactment of appropriations bills. I look forward to our discussion today.

Thank you, Madam Chair.

Chair MURRAY. Thank you, Vice Chair Collins.

I will now introduce our first panel of witnesses and move to testimony.

Today, we are going to be hearing from our colleagues, Senator Jon Ossoff from the great State of Georgia; Senator Thom Tillis from the great State of North Carolina. Both of their States are reeling from the recent hurricanes, and we really appreciate both of you coming to share what you have seen and heard on the ground about the challenges and the needs that our families are facing.

So, we will begin with your testimony. And Senator Ossoff, we will begin with you first.

**STATEMENT OF HON. JON OSSOFF, U.S. SENATOR, GEORGIA**

Senator OSSOFF. Chair Murray, Vice Chair Collins, thank you for this opportunity to brief the committee on the dire conditions faced by Georgia farmers in the aftermath of Hurricane Helene.

Georgia farmers and farmers in neighboring States are suffering deeply, and Congress must proceed urgently to pass disaster relief by the end of the year. Georgia agriculture was devastated by this hurricane, and I respectfully urge this committee to swiftly send the full Senate a disaster relief bill that includes vital assistance for Georgia farmers, who are in acute distress, and who are the backbone of Georgia's rural communities and our State's economy.

Hurricane-force winds and torrential rains destroyed fall crops still in the field, knocked down pecan orchards that growers spent decades cultivating, and damaged a million and a half acres of timberland—a million and a half acres of timberland. In addition, to the agricultural devastation, Georgia suffered severe damage to

the power grid, to businesses, housing, roads, and other critical infrastructure.

Virtually every crop and commodity produced in Georgia has been seriously damaged, including poultry, cotton, timber, beef cattle, blueberries, pecans, peanuts, tobacco, vegetables, citrus, soybeans, nursery crops, and dairy. The Georgia Pecan Growers Association reports that 48,000 acres of pecan orchards were damaged, with a loss of nearly 400,000 trees.

Pecan growers, like Scott Hudson, a fifth-generation family farmer whose family also runs a cleaning and processing plant, faces a 60- to 70-percent crop loss and 20- to 30-percent tree loss for their older trees, which will take 10 to 20 years to replace.

Taylor and Arren Moses in Uvalda estimate that they have lost 85 percent of their 800 acres of trees. They will not be able to save a single tree from the first orchard they planted in 2007. The Georgia Poultry Federation reports that 495 poultry houses took significant damage, including 295 that were completely lost.

Vann Wooten, a county commissioner in Jeff Davis County who has raised chickens for 31 years, saw all 10 of his chicken houses destroyed, many with birds still inside. Without our help, he is not sure now whether he will be able to return to raising chickens.

The University of Georgia estimates that Georgia vegetable producers lost 25 to 30 percent of the fall crop. T.J. Moore's grandfather started farming in 1964. Now he, his brother, and their parents grow green beans, eggplant, bell peppers, cucumbers, and more, and due to the storm, they expect this fall to sell less than 30 percent of their normal crop.

In Clinch County, blueberries make up 35 percent of the loan portfolio at the local bank, and in some of State Senator Russ Goodman's fields, a full quarter of the plants are broken off and blown over, which will also hurt next year's crop.

I emphasize again, 1.5 million acres of Georgia timberland have been damaged, and we are projected to have lost 500 to 600,000 bales of cotton, or nearly one-third of our cotton crop.

Colleagues, the numbers are staggering, but this is not about numbers; it is about families and rural communities. And without our help, the simple fact is that many of these family farms will fold, and they may fold soon. They are staring at devastated farmland and orchards, they are deep in the red, and they are under immense stress. If they go under, our rural communities go under. The local tax base, funding schools, and infrastructure is destroyed, and the rural way of life in Georgia risks disappearing altogether.

We know what we need to do, and the fact that my colleague, Senator Tillis, and I are here before you, a Democrat and a Republican, urging speed to achieve this essential goal, I hope, is testimony to the urgency of bipartisan action before the end of the year. We must refuse the temptation to delay or to get dragged into politics. We must swiftly pass disaster assistance by the end of the year.

My constituents and Americans in every State hit by this terrible storm, and hit by natural disasters for the last several years, are counting on all of us.

And that is why I am so grateful again, Chair Murray, and Vice Chair Collins, and Members of the committee, for the privilege of appearing before you today. Thank you.

[The statement follows:]

PREPARED STATEMENT OF HON. JON OSSOFF

Thank you, Chair Murray and Vice Chair Collins, for the opportunity to brief the Committee on the dire conditions facing Georgia farmers in the aftermath of Hurricane Helene and the urgency of passing this disaster supplemental before year's end.

Let me be clear: Georgia agriculture was devastated by this storm, and I respectfully urge the Committee and the Congress to swiftly pass agricultural disaster assistance for these farmers, who are the backbone of Georgia's rural communities and our State's economy. Georgia's farmers and rural communities are reeling and cannot afford delay.

As you know, Hurricane Helene made landfall in Florida as a Category 4 hurricane and swiftly entered Georgia, where hurricane-force winds and torrential rains destroyed fall crops still in the field, blew over row crops, knocked down pecan orchards growers spent decades cultivating, and damaged hundreds of thousands of acres of timberland. Agriculture in South Carolina, North Carolina, Kentucky, and Tennessee also suffered severe damage from this storm, and I know my colleague from North Carolina, Senator Tillis, will testify to the uniquely horrific damage suffered by his constituents in North Carolina. In addition to agricultural devastation, Georgia suffered severe damage to the power grid, businesses, housing, roads, and other critical infrastructure.

As we sit here today, Georgia growers are considering heart-wrenching decisions about whether they will be able to sustain multi-generation family farms, whether they will be able to continue providing Georgia-grown produce to our Nation and the world.

I would respectfully remind the Committee that food security is a national security issue, and the collapse of our family farming economy would have a devastating impact not just on Georgia's rural communities but on our entire Nation's capacity to sustain itself.

Moreover, the losses I have described are only those attributable to Hurricane Helene and do not include Tropical Storm Debby, Hurricane Idalia, and other natural disasters including the March 2023 freeze that devastated Georgia's flagship peach crop.

The Office of Management and Budget has requested that Congress appropriate substantial agricultural assistance as part of our broader disaster supplemental, and on behalf of my constituents, I respectfully urge the Committee to appropriate no less than the full amount requested by OMB to help Georgia growers and support Georgia farmers and the rural Georgia communities who rely upon agriculture every single day.

Chair MURRAY. Thank you very much, Senator Ossoff.  
Senator Tillis.

**STATEMENT OF HON. THOM TILLIS, U.S. SENATOR, NORTH CAROLINA**

Senator TILLIS. Chair Murray, Vice Chair Collins, friends and colleagues on the Appropriations Committee. I got up this morning to review the prepared statement by my staff. I am convinced I could not get through it without shedding a tear, so I am going to have it submitted for the record.

One hundred and two lives lost; 151 homes destroyed; 500,000 businesses affected in disaster-declared areas; 5,000 miles of road—this is North Carolina's statistics, ladies and gentlemen—5,000 miles of road, including almost 5 miles of I-40 damaged and impassable for likely a couple of years; 1,300 public bridges and culverts damaged; 163 water and sewer systems damaged; 20,000 farms in disaster-declared counties with \$3.4 billion in damage. This is a storm unlike any we have ever seen in our Nation's history in the inland, 250 miles inland with nearly hurricane—cat-

egory 1 hurricane-force, after several days of drenching rain just a few days before. We have a disaster-declared area. If you eliminate some that were technically declared disasters, if you only count the landmass that has devastation like you have seen in Asheville, or Boone, or Burnsville, or Big Creek, or Canton, or Clyde, I have thousands of people in harm's way.

So, I am—I went to the floor last week just to try and fix one problem. But let me back up, as I see Senator Schatz here. Back in August, Senator Schatz—I believe it was August—Senator Schatz came to me and said: Thom, I hope you will support me on the supplemental for Maui. I said: Count me in, Brian, because I have no doubt that before the end of this season, I will probably have to come to you and ask your support, and I am expecting you will be there, as he always is, as most of you already are; actually, as 99 of you were last week to get the Small Business Administration plus-up of \$800 million. I had one objection.

Now folks, I do not think that my folks in North Carolina, Georgia, where both of my children were raised, and a sister who had a house damaged by the storm, or Florida, where I was born, they do not need tears; they need action. And we not only need action in the way that we normally respond to storms, we need action in a very different way. I am not talking about—I lived in New Orleans—I was born in Florida, raised in New Orleans, lived in virtually every southern State. I have seen storms in my life. I saw Camille hit Mississippi on my way to move to New Orleans. I have seen these storms, and interestingly enough, the topology of the coastal plains, you pretty much know what you need to get fixed, pretty soon, and within 2 years, you can probably get most of the infrastructure done. People are recovering their lives for decades, if ever.

But that is not what we have in North Carolina. We have several river basins that flooded entire towns. Asheville just got drinkable water 2 days ago. The storm hit 54 days ago, and there are some communities that will not have it. I have got a community near the Virginia line that may be without power until March. The media has moved on, but the damage, it is impossible to conceive. Even with what I am saying today without being there. And I would invite any of you to come here—or come there and see it.

So, I am going to submit my formal testimony for the record, Chair and Vice Chair, but we have got to do something differently.

Let me give you an example of what people in Florida, my home State, are doing right now. They are being told by FEMA that Milton—you know, they have got parts of Florida got hit by Milton, parts of Florida got hit by Helene, parts of Florida got hit by Debbie. Can you imagine a municipal official right now who is being told: You have got to distinguish between that utility pole that was debris with Debbie, and debris with Milton, or debris with Helene?

Now, the good news is they are not having to distinguish between telephone poles that happened between Milton and Helene, but because Debbie was a little bit outside of the window, you have got to distinguish that trash if you want to get reimbursed. Is that really what we are going to tell the States and local governments, that is how we do disaster recovering? Am I really going to say

that I have to get all of my needs done in 6 months to be able to have FEMA recovery? There are communities we will not get to in 6 months.

So, I thank you all for taking on the appropriations task. I intend to put another unanimous consent request together and maybe have another discussion with the junior Senator from Kentucky, but I am going to fight for the people who were affected, not only in North Carolina, but in many States where I have family, friends, and have lived in.

We have got to act. We have got to look at paycheck protection program; we have got to take a look at employee tax credits—programs at work. We should be instructed by COVID to recognize this is a long-term recovery unlike any we have ever seen. We can either learn from it and start talking about creative ways now, or we can regret it later when some of my western cities are going to dry up.

That policy is separate from your appropriations task. I thank you for the work that you are doing. I fully support the OMB (Office of Management and Budget) request for \$100 billion, but that is only the beginning. We have got to react differently to storms. This may be the first, but it will not be the last, like we have seen in North Carolina, and we owe it to the American people to be ready to do better. Thank you.

[The statement follows:]

PREPARED STATEMENT OF HON. THOM TILLIS

Chair Murray, Vice Chair Collins, and Members of the Committee: Thank you for the opportunity to testify this morning to be a voice for the people of Western North Carolina.

My state was permanently changed on September 27, 2024. Hurricane Helene brought more than 30 inches of rainfall in some areas, unleashing floodwaters and landslides the likes of which we have never seen. Many areas experienced hurricane-force winds with speeds over 100 mph, despite being more than 250 miles inland. I am saddened to report to the Committee that this is the worst storm in my state's history.

We are now 54 days past Helene's initial impact. Many in the mainstream media and outside world may have moved on and returned to business as usual, but for my constituents in Western North Carolina: life is now measured in the time before and after Hurricane Helene. As we sit here today, tens of thousands of North Carolinians are still struggling to even begin putting their lives back together.

I have heard countless stories of tragedy and resiliency from people who have lost everything. I would like to share just one of those stories with the Committee today:

Fairview is a small community of around 2,500 people outside of Asheville. As Helene brought devastating wind and rain to Fairview, firefighter Tony Garrison and his nephew, Brandon Ruppe, responded to a rescue call for 11 people trapped by a mudslide. As they selflessly answered the call of duty, flooding triggered a second landslide that tragically claimed the lives of all 13 people. This is just one of countless stories of devastation and sacrifice from communities all across Western North Carolina that will never be the same.

The magnitude of Hurricane Helene's destruction to the people, landscape, and communities of Western North Carolina is difficult to quantify, but I will try my best:

- At least 102 lives were lost in North Carolina
- 151,000 homes damaged
- 500,000 small businesses in disaster-declared counties
- 5,000 miles of roads, including 4.5 miles of I-40, damaged
- 1,300+ public bridges and culverts damaged
- More than 80 miles of railroad destroyed
- 163 water and sewer systems damaged
- 400 hazardous waste facilities damaged
- 20,000 farms in disaster-declared counties with \$2.4 billion in crop losses

—822,000 acres of damaged timberland

Western North Carolina is a place of unrivaled natural beauty. Many of you have likely visited Great Smokies National Park, driven through the Blue Ridge Parkway during the peak fall leaf season, or seen the grandeur of the Biltmore Estate. Helene hit right at the start of tourism season when businesses in Western North Carolina depend on visitors to make ends meet each year. Local businesses typically make enough money in October during peak fall leaf season to sustain them until spring.

Now, after weathering the economic hardship of the pandemic and rebuilding from Tropical Storm Fred in 2021, many businesses in the region are on the brink of collapse. Without swift, comprehensive economic relief from Congress, Western North Carolina runs the risk of a second catastrophic storm—this time an economic one. These businesses, like BearWaters Brewing in Canton, are the bedrock of Western North Carolina's economy, and now they have been left holding the bag for Congress to do its job since the Small Business Administration ran out of money more than a month ago.

Similarly, the timing of Helene could not have been worse for the many small family farms throughout the region. Due to the topography and nature of agriculture in the region, only 5–10% of crop losses are estimated to be insured. Even farmers with insurance and access to USDA programs are struggling to get the resources they need. This comes on the heels of an already tough growing season for farmers across North Carolina, with 99 of our 100 counties having a federal disaster declaration this year alone.

Earlier this month, I met with local leaders from each of the impacted counties as well as stakeholders committed to Western North Carolina's rebuilding. These local leaders shared challenges, coordinated efforts, and advocated for much-needed resources to rebuild their communities.

Like all attendees, I came away encouraged by Western North Carolina's resiliency and further energized to advocate for their needs here in Washington. The discussions that took place clearly identified a number of immediate, intermediate, and long-term needs, including:

—**Immediate Needs:**

- Economic support for businesses and local governments facing unprecedented revenue shortfalls.
- Direct housing assistance for the tens of thousands of displaced residents.
- Repair and replacement of water and sewer systems
- Debris removal and disposal.
- Repair and replacement of the countless private roads and bridges.

—**Intermediate Needs:**

- Statutory flexibilities and regulatory relief to ensure continuity of government.
- Technical assistance and support to navigate federal disaster programs.
- Repair and replacement of infrastructure and government facilities.
- Extension of the deadline for State and Local Fiscal Recovery Funds.

—**Long-Term Needs**

- Economic and workforce development assistance.
- Infrastructure investments to increase resiliency and redundancy.
- Housing repair and replacement.
- Mental health assistance for survivors.

Helene is by far the most significant natural disaster our state has endured in my time as an elected leader. Many parts of Western North Carolina will never be the same. The mountain folks of my state have spent their entire lives working, paying taxes, and never asking for anything from the federal government, but now it is time for their government to step up and help these people in their time of greatest need.

Thank you again for having this hearing and allowing me to be a voice for Western North Carolina. I look forward to continuing to work with the Members of this Committee to ensure that my constituents have the resources they need to rebuild and plant the seeds of Western North Carolina's long-term recovery.

Chair MURRAY. Thank you very much, Senator Tillis. Thank you to both of you for being here today.

We will now have our second panel of witnesses come forward and move to their testimony. And while they are coming forward, let me introduce them.

We are joined today by Secretary of Transportation, Pete Buttigieg; Small Business Administrator, Isabel Guzman; Deputy

Secretary of Agriculture, Xochitl Torres Small; Deputy Secretary of Housing and Urban Development, Adrienne Todman; and FEMA Administrator, Deanne Criswell.

These agencies that are before us today are on the frontlines of our Nation's disaster response efforts. We are very grateful for all of you for joining to share your perspective on the work and needs ahead. We will begin with testimony from each of you and then move to our Senators for questions.

Secretary Buttigieg, if you are ready, we will begin with you.

**STATEMENT OF HON. PETE BUTTIGIEG, SECRETARY, U.S. DEPARTMENT OF TRANSPORTATION**

Secretary BUTTIGIEG. Good morning, and thank you, Chair Murray, thank you, Vice Chair Collins, and thanks to all of the Members of this committee for the opportunity to speak with you today alongside my colleagues from the Biden-Harris Administration. A month ago, I was in North Carolina and Tennessee visiting some of the communities impacted by Hurricane Helene. I saw entire lanes of I-40 demolished and collapsed into the gorge below, washed out by heavy rainfall, likely exacerbated by climate change. I spoke to families, small business owners, and community leaders about how this catastrophic storm impacted their lives and livelihoods, and about what they need in the short term and for the long haul. And I met with first responders who have been working tirelessly to help the people in these communities as they contend with the loss of homes, the loss of businesses, and the loss of life.

In the weeks since, the Biden-Harris Administration has continued to direct extensive, well-coordinated support to the communities devastated by these storms. We are working alongside State and local governments, nonprofit groups, and volunteer organizations in the ongoing response and recovery efforts.

We have been working to combat an increasingly common and unequivocally harmful part of 21st-century life, the rapid spread of falsehoods—that we have come to call misinformation and disinformation—across digital media, which in this case included the work of the Federal Aviation Administration, which acts to facilitate response and recovery while keeping our airspace safe.

As of today, the U.S. Department of Transportation (USDOT), through our Federal Highway Administration (FHWA) Emergency Relief, or ER, program, has delivered \$187 million in funding to communities in North Carolina, South Carolina, Tennessee, and Virginia, as well as the Federal Land Management Agencies in these States to support immediate needs. These funds are being put to immediate use to get roads and bridges repaired and reopened, and deal with disruptions in the meantime.

Already, we have seen how these funds are facilitating recovery, helping open U.S. 276 near Caesars Head in Greenville County, South Carolina, and continuing the ongoing work along I-26 and I-40 between North Carolina and Tennessee to restore access to those critical roadways.

As valuable as that work has been, the present reality is that our Department will soon lack the funding to address additional needs resulting from the recent hurricanes and other prior disasters, as well as needs from future storms or other disasters. And that is be-

cause the amount of FHWA Emergency Relief funding being requested from numerous States far exceeds the amount of money that is available.

Helene recovery alone will require extensive, ongoing investment to permanently rebuild the roads and bridges destroyed by the storm. Meanwhile, we continue to have unmet needs for recovery in States like Alaska, Hawaii, Maryland, and Nevada that qualify for FHWA funding to rebuild transportation infrastructure after other recent disasters.

With each passing day, we are growing closer to a situation where this Department will not be able to provide even partial funding for eligible projects.

Consider communities in Arkansas, California, and Oklahoma that have been impacted by floods, tornadoes, and wildfires, or the Francis Scott Key Bridge in Maryland, or the Teton Pass in Wyoming. We currently lack the funds to permanently rebuild the infrastructure in these communities and many others across the country, even though they are eligible.

President Biden has requested approximately \$8.1 billion for the ER program. These funds would cover the backlog of projects waiting for funding, as well as the needs of States from Hurricanes Helene and Milton.

I also want to note that in addition to funding for that Federal Highway Administration program, President Biden has also requested \$57 million for the Federal Transit Administration's Public Transportation Emergency Relief Program to assist transit agencies that were impacted by, and supported local response efforts during, Helene, Milton, and other disasters.

There is an urgent need today for Congress to act to provide supplemental funding to support communities across this country grappling with disasters.

This would not be the first time Congress has risen to the occasion. We saw it after Hurricanes Katrina, Rita, and Wilma in 2005, and more recently in 2018 following Hurricanes Harvey, Irma, and Maria. Now the American people—including the communities in North Carolina, South Carolina, Virginia, Tennessee, Florida, and Georgia—are counting on Congress to act.

As we gather today, we know that investing in resilient infrastructure upfront can save lives and reduce the cost of rebuilding. That is why USDOT prioritizes resilient infrastructure in its discretionary grant programs—and through the PROTECT (Promoting Resilient Operations for Transformative, Efficient, and Cost-saving Transportation) program created through the Bipartisan Infrastructure Law, we are deploying the first-ever formula and discretionary funds dedicated to making our infrastructure more resilient.

We are seeing the reality of climate change in real time. Weather events that were previously deemed once-in-a-century are coming along every few years. It is not a fluke; it is not a coincidence; and most importantly, it is not going to go away. We need adequate and sustained funding to make sure our communities have what they need to rebuild roads and bridges, to make them more resilient in the face of extreme weather and other disasters, and to help people return to normal life as quickly as possible.

With your partnership, I know we can deliver the critical support that is needed right now for our transportation infrastructure, for farmers and ranchers dealing with crop loss, and for families and small business owners who need to rebuild their homes, and schools, and storefronts, and lives.

Thank you for welcoming me here today, and I look forward to working alongside you as we help these communities recover and build back stronger and more resilient for the future.

[The statement follows:]

PREPARED STATEMENT OF HON. PETE BUTTIGIEG

Chair Murray, Vice Chairman Collins, and members of the committee—thank you for this opportunity to speak with you today alongside my colleagues in the Biden-Harris Administration.

A month ago, I was in North Carolina and Tennessee visiting communities impacted by Hurricane Helene. I saw entire lanes of I-40 demolished and collapsed into the gorge below, washed out by heavy rainfall made stronger and more destructive by climate change. I spoke to families, small business owners, and community leaders about how this catastrophic storm has impacted their lives and livelihoods and what they need—in the short term and for the long haul. And I met with the first responders who have been working tirelessly to help the people in these communities as they contend with the loss of homes, the loss of businesses, and the loss of life.

In the weeks since Hurricanes Helene and Milton, the Biden-Harris Administration has continued to direct extensive, well-coordinated support to the communities devastated by these storms. We're working alongside state and local governments, non-profit groups, and volunteer organizations in the ongoing response and recovery efforts. We've also been working to combat an increasingly common and unequivocally harmful part of life in the 21st century: the rapid spread of misinformation and disinformation across social media—which in this case included the work the Federal Aviation Administration does to facilitate response and recovery while keeping our airspace safe and secure.

As of today, the US Department of Transportation (USDOT)—through the Federal Highway Administration (FHWA) Emergency Relief Program—has delivered \$187 million in funding to communities in North Carolina, South Carolina, Tennessee, and Virginia, as well the Federal Land Management Agencies in these states to support immediate needs.

These funds are being put to immediate use to get roads and bridges repaired and reopened, and deal with disruptions in the meantime. Already, we've seen how these funds are facilitating recovery efforts: helping reopen US 276 near Caesars Head in Greenville County, South Carolina, and continuing the ongoing work along I-26 and I-40 between North Carolina and Tennessee to restore access to these critical roads.

As valuable as this work is, the present reality is that our Department will soon lack the funding to address additional needs resulting from the recent hurricanes and other prior disasters, as well as needs from future storms or other disasters. That's because the amount of FHWA emergency relief funding being requested from numerous states far exceeds the amount of money that is available.

Hurricane Helene recovery alone will require extensive, ongoing investment to permanently rebuild the roads and bridges that were destroyed by the storm. Meanwhile, we continue to have unmet need for recovery in states like Alaska, Hawaii, Maryland, and Nevada that qualify for FHWA funding to rebuild transportation infrastructure after other recent disasters. With each passing day, we're growing closer to a situation where this Department will not be able to provide even partial funding to eligible projects in the future.

Consider communities in Arkansas, California, and Oklahoma that have been impacted by floods, tornadoes, and wildfires, or the Francis Scott Key Bridge in Maryland, or the Teton Pass in Wyoming. We currently lack the funds to permanently rebuild the infrastructure in these communities and many others across the country, even though they are eligible.

President Biden requested approximately \$8.1 billion for the FHWA's Emergency Relief Program. These funds would cover the backlog of projects waiting for funding as well as the needs of states from Helene and Milton. I would also like to note that in addition to funding for the FHWA program, President Biden has also requested \$57 million for the Federal Transit Administration's (FTA) Public Transportation

Emergency Relief Program to assist transit agencies that were impacted by, and supported local response efforts during, Helene, Milton, and other disasters.

Today there is an urgent need for Congress to act to provide supplemental funding to support communities across this country that are grappling with disasters.

This would not be the first time Congress has risen to the occasion to provide additional and necessary funding to support Americans impacted by disasters. We saw it, for instance, after Hurricanes Katrina, Rita, and Wilma in 2005 and more recently in 2018 following Hurricanes Harvey, Irma, Maria. Now the American people—including the communities in North Carolina and South Carolina, in Virginia and Tennessee, in Florida and Georgia that are still reeling from the hurricanes—need you to act.

As we gather today to discuss the federal response after a catastrophic weather event, we also know that investing in resilient infrastructure up front can save lives and reduce the cost of rebuilding. That is why USDOT prioritizes resilient infrastructure in all its discretionary grant programs—and through the PROTECT program, created through the Bipartisan Infrastructure Law, we are deploying the first ever formula and discretionary funds dedicated to making our infrastructure more resilient.

We're seeing the reality of climate change in real time. Weather events that were previously deemed "once in a century" are coming along every few years. This is not a fluke or coincidence, and most importantly, this is not going to go away. We need adequate and sustained funding to make sure our communities have what they need to rebuild roads and bridges . . . to make them more resilient in the face of extreme weather and other disasters . . . and to help people return to normal life as quickly as possible.

With your partnership, I know we can deliver the critical support that's needed right now: for our transportation infrastructure . . . for farmers and ranchers dealing with crop losses . . . and for families and small business owners who need to rebuild their homes, and schools, and storefronts.

Thank you for welcoming me here today. I look forward to working alongside you as we help these communities recover—and build back stronger and more resilient for the future.

Chair MURRAY. Thank you very much.  
Administrator Guzman.

**STATEMENT OF HON. ISABEL GUZMAN, ADMINISTRATOR, U.S. SMALL BUSINESS ADMINISTRATION**

Ms. GUZMAN. Thank you so much, Chair Murray, Vice Chair Collins, and the distinguished Members of the committee. Thank you for the invitation to appear today to discuss the SBA's disaster loan program and the pressing need for additional funding.

For decades, SBA disaster loans have been proven to be an important resource to help communities impacted by disaster to recover and rebuild. SBA offers direct loans to homeowners, renters, businesses, and private nonprofits to help communities get back on their feet.

These affordable loans cover disaster losses not fully covered by insurance or other sources and provide much-needed flexibility with low-interest, long terms, and 1 year of deferred payments and no interest accrual.

Harvard University research shows that early access to disaster funding makes a difference in communities receiving aid—and those communities receiving more SBA funding are more likely to experience sustained growth versus lagging. In coordination with FEMA, other Federal agencies, and State and local entities, SBA helps small businesses prepare for, respond to, recover from, and mitigate against disasters.

In fiscal year 2024 alone, SBA approved over 27,000 disaster loans totaling \$1.7 billion, and 160 disaster declarations across the 53 States and territories. Behind each loan is a story of a resilient

American seeking to rebuild and recover. In Asheville, North Carolina, I met with the Biltmore Village restaurant owners whose business remains closed while they repaired physical damage after devastating flooding from Hurricane Helene. In Tampa, Florida, I met with the owners of a popular local restaurant who weathered Hurricane Milton but lost power and inventory and were closed for several days. Everywhere I met homeowners dismayed to find out they lacked coverage for floods, and seeking to rebuild, clean up, and stay in their communities.

SBA has a vital role to play in the Federal disaster response, but the Agency's disaster loan program has been unable to meet demand since October 15th. After a surge in demand for disaster loans following Helene and Milton, SBA exhausted all available subsidy funding for disaster lending.

Hours after the President issued disaster declarations for Helene and Milton, SBA staff were on the ground ready to help survivors. SBA has been working around the clock to provide up-to-date, timely information to constituents and minimize the confusion and delays. SBA has also continued to process these loan applications, provide customer service support, and communicate directly with survivors while we wait for Congress to appropriate the funding to originate new loans and disperse those funds to the more than 12,500 disaster victims who are already in the queue.

SBA is currently supporting more than 400 total disaster declarations across the Nation and managing a portfolio of 2.5 million loans valued at \$285 billion. We have over 3,500 employees who have been deployed supporting loan operations and field operations. On the ground, we have deployed hundreds of staff across 18 different States to operate more than 175 disaster centers for face-to-face support.

However, a lack of SBA disaster funding has impacted recovery across the Nation. SBA helps those uninsured or underinsured disaster survivors, as I said, who cannot access credit elsewhere. Homeowners, renters, and businesses are either delaying action or resorting to higher costs of capital. This means there are challenges and delays in rebuilding neighborhoods and reopening small businesses. Homeowners have been unable to access low-interest rate loans to remove debris or eradicate mold so they can return to their homes.

Survivors who lost a car cannot purchase a new one to take their children to school or get themselves to work. Small businesses cannot replace damaged equipment, or inventory, or cover economic injury from business disruption. Our disaster-impacted communities need access to SBA loans, and we hope Congress will work quickly to restore funding for this important program. SBA strongly supports the Administration's supplemental budget request for SBA's \$2.24 billion in funding for SBA's disaster loan program. The Administration's request updates the SBA's disaster loan request the Administration has been making since the Maui wildfires in 2023.

The new \$2.24 billion includes vital funding to support disaster lending as well as the administrative funds the Agency needs to process these loans, review for fraud, service, collect, and support disaster survivors on the ground.

This funding will allow SBA to immediately begin making approximately \$900 million in loan offers to those more than 12,500 approved borrowers waiting in the queue since funds were exhausted. SBA will also continue to process the nearly 48,000 pending loan applications and continue to support new applicants as they continue to come in the door.

SBA expects that lending for Hurricanes Helene and Milton will reach significant disaster levels given the widespread damage across multiple States, including in areas not identified as flood zones where lack of insurance was widespread. We have worked closely with the House and Senate Appropriations Committees to provide timely updates about the disaster lending account ever since our 2023 supplemental request, in addition to publishing the statutorily required monthly reports.

But the series of mega storms such as Helene and Milton show how quickly disaster balances can change. Americans do not know where the next disaster will occur, but helping our fellow citizens recover from disaster is a responsibility we all share. SBA looks forward to working with you to secure those resources necessary to fortify SBA's critical disaster lending program into the future.

And I look forward to your questions.

[The statement follows:]

PREPARED STATEMENT OF HON. ISABEL GUZMAN

Chair Murray, Vice Chair Collins, and distinguished members of the Committee, thank you for the invitation to appear today to discuss the pressing need for additional funding for the Disaster Loan Program at the U.S. Small Business Administration.

For decades, SBA disaster loans have been a proven and important resource to help communities impacted by disaster rebuild and recover. SBA offers direct loans to homeowners, renters, businesses, and private nonprofits to help communities get back on their feet. These affordable loans cover disaster losses not fully covered by insurance or other sources, and provide much-needed flexibility with low interest, long terms and one year of deferred payments and no interest accrual. Harvard University research shows that early access to disaster funding—including SBA's disaster loans—boost the economic impact by 20 percent.<sup>1</sup>

In coordination with the Federal Emergency Management Agency (FEMA), other Federal agencies, and state and local entities, SBA helps small businesses prepare for, respond to, recover from, and mitigate against disasters. In FY 2024 alone, SBA approved over 27,000 disaster loans totaling \$1.7 billion in 160 disaster declarations across 53 states and territories.

Behind each loan is a story of a resilient American seeking to rebuild and recover. In Asheville, North Carolina, I met with Biltmore Village business owners whose businesses remain closed while they repair physical damage after devastating flooding from Hurricane Helene. In Tampa, Florida, I met with the business owners of a flan restaurant who weathered Hurricane Milton, lost power and inventory, but were able to reopen days later, and became known as "hurricane heroes" in their city—a testament to the impact that small business owners have in rebuilding their communities and making them economically resilient.

SBA has a vital role to play in the federal disaster response, but the Agency's disaster loan program has been unable to meet demand since October 15, 2024, after a surge in demand for disaster loans following Hurricanes Helene and Milton led SBA to exhaust all available subsidy funding for disaster lending.

Hours after the President issued disaster declarations for Hurricanes Helene and Milton, SBA staff were on the ground ready to help survivors. SBA has been working around the clock to provide up-to-date, timely information to constituents and minimize confusion and delays. Even in the absence of funding to make loans, SBA has continued to process loan applications, provide customer service support, and

<sup>1</sup> Bounce Back Better: Four Keys to Disaster Resilience in U.S. Communities • The Belfer Center for Science and International Affairs

communicate directly with survivors while we wait for Congress to appropriate the funding necessary to enable the agency to originate new disaster loans and disburse funds to the many disaster victims in the queue. SBA is currently supporting more than 400 total disaster declarations across the Nation. We have deployed 430 SBA staff across 18 different states in 24 disaster declarations. Our team is operating more than 175 disaster assistance centers.

A lack of SBA disaster loans has impacted recovery across the Nation. Homeowners have been unable to access low-interest rate loans to remove debris or eradicate mold so they can return to their homes. Survivors who lost a car cannot purchase a new one to take their children to school or get themselves to work. Small businesses cannot replace damaged equipment or inventory, or cover economic injury from business disruption.

SBA is the lender of last resort for many disaster borrowers who cannot access credit elsewhere. Homeowners, renters, and businesses are either delaying action or resorting to higher costs of capital. This means reconstruction projects may have been placed on hold, or small businesses may delay reopening without SBA disaster loans to expedite recovery. Without SBA disaster lending, survivors may be forced to seek higher-cost options in the private sector—if they can secure funding at all.

Our communities need access to SBA loans and we hope Congress will work quickly to restore funding for this important program. SBA strongly supports the Administration's supplemental budget request for \$2.25 billion for the Disaster Loan Program. The Administration's request updates the disaster loan requests the Administration has been making since the Maui wildfires in 2023. The \$2.25 billion includes vital funding to support disaster lending as well as the administrative funds the Agency needs to process these loans and provide customer service to disaster survivors.

This funding will allow SBA to immediately begin making approximately \$900 million in loan offers to more than 12,000 approved borrowers in the queue since funds were exhausted. SBA is continuing to process over 60,000 loan applications while we work with Congress on long-term funding to shore up SBA's disaster lending account.

SBA expects that lending for Hurricanes Helene and Milton could approach record levels given the widespread damage across multiple states—including in areas not identified as flood zones where lack of insurance is widespread. In those storms alone, SBA estimates more than \$3 billion in lending activity.

We have worked closely with the House and Senate Appropriations Committees to provide timely updates about the disaster lending account in addition to publishing monthly reports as required by law, but a series of mega-storms such as Helene and Milton show how quickly disaster balances can change.

Americans do not know where the next disaster will occur, but helping our fellow citizens recover from disaster is a responsibility we all share. SBA looks forward to working with Congress to secure the resources necessary to strengthen SBA's critical disaster lending program for the future.

I look forward to your questions.

Chair MURRAY. Thank you.

Deputy Secretary Torres Small.

**STATEMENT OF HON. XOCHITL TORRES SMALL, DEPUTY SECRETARY,  
U.S. DEPARTMENT OF AGRICULTURE**

Ms. TORRES SMALL. Thank you, Chair Murray; thank you, Vice Chair Collins; and thank you, esteemed Members of the Appropriations Committee for convening this crucial discussion on how we show up for the American people in the wake of disaster.

I ask that you refer to my written testimony for a more complete account of the devastation that farmers, workers, and rural communities have experienced in recent months, and the work USDA has done, so far, to help them recover.

Every time I visit a disaster site, I am struck by how close we all are to experiencing homelessness, going bankrupt, or relying on a food bank for nourishment. Disasters hit everyone in their path, and no one deserves the punishment of a storm or a fire. Those impacts might include losing your home, losing your business, and if

you are a farmer, losing the chance to pass your farm on for future generations.

And that is why people work together. In the government across political lines, agencies, and levels to clear trees, to deliver water and food, and to rebuild roads. We all agree that disaster recovery is an essential role of the government. I think we can also all agree that government can be cumbersome. There are kinks in the system, and I want to talk about those kinks because they slow down the resources that individual families and whole communities need so desperately. Timeliness, flexibility, and fairness must be the north stars of disaster assistance.

For USDA, that comes down to doing all we can to keep farmers farming and support people in rural communities as they rebuild. So, I hope we can spend some time talking about operations, how we get resources out the door most quickly, and delivered to those who most need them, recognizing that the smallest operators in our food supply chain are essential to that chain and are also often the most at risk of going out of business after a disaster.

When government delivers resources in a way that is both timely and fair, we are able to be there for families, for businesses, and for communities in their time of need. We are able to build an economic bridge for farmers and producers so they can continue to feed us all.

Whenever I think about the storms of 2024, I think about a family-owned and operated pecan farm that I visited in South Carolina this October. Hurricane Helene had destroyed about 75 percent of this farmer's crop, and about half of his trees will never produce again. His sons had just invested in a processing facility to support their harvest and the harvests of their neighbors. The facility was going to cut transportation costs and add value to the whole community of farmers, but now there is not enough nuts to process.

What struck me most about their story is that while they were waiting out the storm and worrying about the impact on their own future, the farmer's sons put on their rain jackets and went into the storm because they were also members of the Volunteer Fire Department. They were first responders. They were making sure, before anything else, that their neighbors did not lose their lives.

That is how crucial community is to disaster response, and USDA wants to be part of that community. USDA is part of those communities. And disaster recovery and assistance work is work that we are deeply honored to do. In agriculture, you cannot plan for every possible impact, so getting money quickly out to those pecan farmers and to growers and producers like them is our solemn responsibility. Let us work on that together.

Thank you, and I look forward to your questions.

[The statement follows:]

PREPARED STATEMENT OF HON. XOCHITL TORRES SMALL

Thank you, Chair Murray, Vice Chair Collins, and Members of the Committee for the opportunity to come before you today to provide an update on the impact of disasters on American farms, ranches, private and public forest lands, and rural communities, and the work the U.S. Department of Agriculture (USDA) and the Biden-Harris Administration are doing to support producers, families, farmworkers, and businesses.

In the aftermath of the devastation wrought by Hurricanes Helene and Milton, I want to share with you USDA's observations and findings regarding the destruction experienced by agricultural producers and rural communities affected by these disasters, and to emphasize that the Department seeks to partner with you to support those affected by these and other recent natural disasters.

As has been widely reported, farmers, ranchers, and private forest landowners across a wide swath of the southeastern United States have suffered catastrophic losses—both of the commodities they produce and of the physical infrastructure and equipment that they rely on to produce their crops and run their operations, and for some their homes as well. To add insult to injury, many of these producers had just completed, or were preparing to complete, the fall harvest of their commodities as the storms hit. Now, instead of seeing the anticipated revenue from the sale of those commodities, producers are confronting ruined fields, downed trees, and a litany of other impacts that will make for an exceedingly arduous recovery. I must also mention, that in addition to the recent hurricanes that hit the Southeast, many these same communities and other regions throughout the country have been struggling with intense and often historic drought conditions this year. Many farmers they have been hit with both disasters simultaneously. Generational family farms, ranches, and forest landowners are facing unthinkable decisions, and I am here today to share those challenges.

USDA's response in the Southeast has been robust, with staff working around the clock to support producers and rural communities. It is important to note the sacrifices USDA employees have made as they rose to meet this challenge. One quarter of the Farm Production and Conservation (FPAC) mission area employees are located in counties across the Southeast, and despite facing power outages and significant impacts to their own operations, continued to show up each day to stay on the job and serve producers. Rural Development employees immediately showed up in their service areas to support rural communities as they began to make plans to rebuild. Our United States Forest Service (USFS) employees across the country uprooted their lives to deploy to the region for weeks or months at a time to provide support to the Federal Emergency Management Agency (FEMA) and provide capacity for emergency response work. All of this work continues despite damage to their own homes, farms, and workstations. I want to take a moment to thank these employees for their service, dedication to mission, and invaluable contributions to supporting American agriculture during an especially hard time.

I also want to acknowledge that while we are here today to discuss the immediate impacts of the hurricanes, this has been a difficult wildfire year and communities across the country are working to rebuild after facing their own devastating disasters.

### **Impact on Agriculture, Rural Communities, and Emergency Food Support**

In my own travels, and those of Secretary Vilsack, USDA Under Secretaries, and Administrators to the affected areas, we have witnessed firsthand the magnitude of the destruction left behind by Hurricane Helene and Hurricane Milton. During my visits in South Carolina and Georgia in October, I saw the devastating impact the storms had on communities. I witnessed damaged pecan trees—many that will never produce a crop again, productive farmland ravaged by winds at shocking speeds, and farm infrastructure and buildings in need of massive repairs. We also had a chance to hear from farmers who are just beginning to come to terms with the long road to recovery ahead of them, including laborious requirements for assistance such as rejection letters to comply with credit elsewhere restrictions, which would be alleviated with our legislative proposal to remove the credit elsewhere test for Emergency Farm Loans. Additional concerns included debt for new processing infrastructure for crops that will now take years to re-establish.

Recently, Secretary Vilsack visited Asheville, North Carolina and had the chance to speak with a broad group of producers and community leaders impacted by the flooding. They each had a different experience and road to recovery, from a dairy farm that was essentially wiped out and as a result decided to sell all their cows because all of their infrastructure was completely gone, to an ornamental nursery that had been under 40 feet of water, to specialty crop producers dealing with the loss of soil, and Christmas tree producers dealing with infrastructure and farmworker challenges. We have also heard from farmworkers now suddenly out of work who may not be able to put food on their families' table. Not to mention the local electric cooperative and water processors worried about needed repairs and the technical assistance required for the recovery.

While in Asheville, Secretary Vilsack also spoke with volunteers and staff at the MANNA Food Bank, a member of the Feeding America network. After their primary

location was destroyed by flooding, they quickly pivoted and stood up a new operation at a temporary warehouse.

Despite the unfortunate circumstances, disasters always impress on me just how resilient communities are. In Augusta, Georgia, I visited Golden Harvest Food Bank where I heard from a roundtable of stakeholders who forfeited sleep and comfort to serve neighbors who had lost their homes overnight. Only at the end of the conversation did I learn that one of the participants had also lost his own home in the hurricane. He spent his time advocating for other unhoused individuals who needed ready-to-eat meals. At MANNA, Secretary Vilsack met a volunteer who had just reached the 4,000 hours volunteering mark. Others shared with him that “MANNA was never just about a building,” and emphasized that though the road to recovery is long, their commitment is steadfast. We know that in an emergency situation, access to safe and healthy food is critical. I appreciate the investment this Committee continues to make in the Emergency Food Assistance Program (TEFAP) so that USDA can support food banks like MANNA and Golden Harvest in times of need.

USDA leaders have been in Florida, Georgia, South Carolina, North Carolina, Tennessee, and Virginia in the last month to meet with impacted producers and community leaders, assess the extent of damage, and gain an understanding of where gaps in existing USDA and other federal programs and authorities may need to be filled.

#### **USDA Disaster Assistance**

As the People’s Department, the USDA’s work spans across every community and landscape throughout our nation. We provide safety nets for farmers, champion renewable energy, and support firefighters who keep our communities safe. In times of disaster, USDA plays a crucial role in supporting farmers, ranchers, and rural communities, giving them the resources they need to persevere, rebuild, and regain their livelihoods. In the past, Congress has responded on a bipartisan basis to support the communities facing devastating crises by providing additional resources to USDA programs. We urge Congress to work together to quickly provide funding for needed relief to farmers, ranchers, private forest landowners, and rural communities.

Our partnership with FEMA allows us to get critical response and recovery resources to areas that need them the most. We at USDA had more than 8,000 USDA federal employees on the ground, coordinating a full-scale federal response to support hurricane recovery efforts. Among them, over 260 responders were actively engaged in clearing debris, removing downed trees, search and rescue efforts, and providing critical support across North Carolina, Tennessee, and Georgia. Farm Service Agency (FSA) employees immediately began to start registers for programs that would open applications within several weeks, and since those applications opened, staff in unaffected parts of each state have been assisting in working through the interested persons to begin Emergency Conservation Program (ECP) and Emergency Forest Restoration Program (EFRP) applications. Our Natural Resources Conservation Service (NRCS) employees have already visited dozens of potential sites for the Emergency Watershed Program. These teams collaborated closely with FEMA, performing daily assessments and logistical coordination.

In the days and weeks following these devastating storms, USDA wasted no time in responding to these disasters with all the available tools at our disposal. Immediately, the agencies across the department implemented various flexibilities to get producers the help they need as quickly as possible.

#### *Farm Service Agency*

For farmers and ranchers facing the devastation of disasters like severe storms, wildfires, droughts, and floods, the FSA serves as their frontline resource. Our local FSA offices provide tailored support and access to recovery programs, including crop insurance support and emergency farm loans offering crucial financial aid to cover operating expenses, livestock purchases and essential supplies. FSA has also made use of the Administrator’s Physical Loss Notice to make certain impacted counties eligible for emergency loans.

FSA runs several standing disaster programs, such as the Livestock Indemnity Program (LIP) which compensates livestock owners impacted by natural disasters. In hurricane-affected states, FSA extended the date for submission of the LIP notice of loss, and applications, for payment until early 2025 for 2024 losses. While standing disaster programs are a foundational component of assisting farmers and ranchers after disasters, additional assistance in the amount of \$21 billion can ensure that farmers and ranchers are better positioned to recover from catastrophe.

To expedite assistance through the ECP and EFRP, FSA extended the sign up for the for states affected by Hurricanes Helene and Milton; and waived the require-

ment for prior approval for practices involving surface debris removal, fence restoration, hazard tree removal and non-ground disturbing activities, and waived onsite inspection requirements for non-engineering practices. Current ECP funds will not allow full recovery, and we estimate an additional \$617 million is needed and an additional \$366 million for EFRP.

In the wake of Hurricanes Helene and Milton, FSA is surging additional staff, temporarily, to local and state offices to address the increased demand for disaster assistance programs and the number of concurrent disasters is placing significant stress on FSA staffing. Over the longer term, FSA needs resources to establish a group of trained and dedicated staff that can be deployed to disaster areas as needed.

#### *Risk Management Agency*

The Risk Management Agency (RMA) is another essential partner in disaster resilience. RMA works with Approved Insurance Providers (AIPs), helping farmers file claims and access crop insurance coverage when weather impacts their crops. In times of disaster, this insurance is a lifeline, safeguarding farmers' investments and future harvests. Following disasters in 2023, total indemnities paid out were \$17.5 billion. While we don't yet have total claims processed for 2024, in the days following the hurricanes, our team at RMA provided flexibilities known as emergency procedures to streamline the loss adjustment process for pecan trees, to expedite claims, and allow AIPs to waive premium interest up to 60 days for those with spring crops such as apples, corn, cotton, and peanuts. And the agency moved swiftly to approve counties for the Hurricane Insurance Protection—Wind Index (HIP-WI) endorsement and the Tropical Storm endorsement, within days of the storm. To get payments to producers as quickly as possible, RMA utilized NOAA's Climate Prediction Center data, International Best Track Archive for Climate Stewardship (IBTrACS) data, and data from the National Hurricane Center to publish the initial triggers for Hurricane Helene.

Recently, I announced additional USDA assistance for producers impacted by Hurricane Helene under our Hurricane Insurance Protection—Wind Index (HIP-WI) program. As a result, Approved Insurance Providers (AIPs) have already begun issuing payments for over \$233 million in indemnities for hurricane-related losses across Alabama, Florida, Georgia, North Carolina, South Carolina, and Virginia, and an additional \$143 million for Florida producers impacted by Hurricane Milton. These payments will directly help farmers and rural communities recover. In total, \$937 million has been paid to producers who suffered losses from hurricanes or tropical storms in 2024. Nearly \$800 million of that has been paid through HIP-WI, greatly speeding the payments of indemnities to producers. We will see the total amount surpass \$1 billion as underlying HIP-WI insurance policies are adjusted and indemnities are paid.

#### *Natural Resources Conservation Service*

Our NRCS mission and work extends support beyond immediate relief, focusing on long-term environmental resilience. Through programs like the Environmental Quality Incentives Program (EQIP) and the Emergency Watershed Protection Program, NRCS provides both technical and financial assistance to protect soil and water quality, repair damaged infrastructure, and restore habitats impacted by disasters. Our team at NRCS worked quickly to provide support for poultry and livestock producers in affected areas through EQIP. Due to the urgent need to dispose of poultry and livestock quickly to mitigate environmental and disease impacts, NRCS has used the flexibility of an early-start waiver for producers once an initial application is submitted to expedite recovery efforts. With respect to the Emergency Watershed Protection (EWP) Program, NRCS works with local sponsors—typically county or municipal governments—to address the recovery of streams, rivers, floodplains and other areas damaged by flooding, erosion and other severe impacts. While we are devoting all currently available EWP resources to this effort, we expect needs will far exceed our funding and have requested an additional \$1.08 billion for EWP. Because these projects require local input and matching funds, they can take substantial time to complete but have proven very effective in preventing future damage from floods. Earlier this week, we provided a cost-share waiver for EWP requests we've received in North Carolina, South Carolina, Virginia, Tennessee and Georgia for Hurricane Helene.

It is also worth noting two additional watershed programs that NRCS oversees, the Watershed Protection and Flood Prevention Operations (WFPO) Program and the Watershed Rehabilitation Program (REHAB), which we are thankful Congress has provided important investments in recent years. Both programs are critical in the long and short run as we hear from communities that want to pursue these lo-

cally led projects to protect and restore watersheds and to rehabilitate aging dams that are reaching the end of their design life and/or no longer meet federal or state safety criteria or performance standards.

#### *Rural Development*

For our rural communities hit by recent natural disasters, USDA's Rural Development (RD) programs provide significant aid for housing repairs, community facilities, water systems, and more. By engaging with rural water system officials, we help secure funding and resources to restore safe drinking water, leveraging Rural Utilities Service (RUS) grants to support FEMA projects. RD also collaborates closely with rural water system officials to connect them with funding and resources for water system restoration, utilizing RUS grant funding for FEMA repair projects. Within our limited budgetary constraints, RD is able to support communities to repair and rebuild essential water infrastructure through the Emergency Community Water Assistance Grants (ECWAG). Our Business Programs within RD also offer financial support to rural businesses impacted by storms, extending existing grants, and working with local intermediaries to assess disaster impacts and adjust funding strategies for immediate and sustained support. We also know that many of these affected areas, like those in Rural Partners Network communities, would benefit from technical assistance and capacity building needed to apply for federal funding, and continue to work to provide support for them.

In response to recent disasters, RD moved swiftly to use existing programs to support affected communities to address pressing needs, including housing assistance for tenants and homeowners, restoring water infrastructure, and helping rural businesses stabilize and prepare for the future. By activating these finite resources quickly, RD ensures that even the most remote communities have a clear pathway to recovery. However, while USDA has been able to act quickly, our response success could be improved if funding were made available in the Rural Disaster Assistance Fund, which provides the maximum flexibilities for RD programs to respond accordingly to natural disasters such as hurricanes and floods. While RD is responding to the needs of these hurting communities, the fact remains that in order for our broad array of RD programs to fully respond to these and other recent disasters, it will require additional \$375 million funding to be provided for these critical programs, including the Rural Development Disaster Assistance Fund and \$10 million for community facilities to assist these communities to full recovery.

#### *Food and Nutrition Service*

The Food and Nutrition Service (FNS) ensures food reaches those who need it most. FNS has collaborated with each affected state and Tribe as well as local voluntary organization partners on disaster response and recovery efforts. FNS has provided a range of flexibilities allowing states to replace lost benefits for SNAP participants, provide meals to children when schools are closed, offer food packages in devastated areas, and deliver emergency food aid through the Disaster Supplemental Nutrition Assistance Program (D-SNAP) to households in all six affected states who suffered losses from disasters. States also provide USDA food supplies for emergency shelters and impacted families through The Emergency Food Assistance Program (TEFAP).

This has been an all of USDA effort, but even with this level of responsiveness, more needs to be done to address the needs on the ground of farmers, workers, and people living in these affected communities.

#### *Other USDA Agencies*

USDA agencies across the Department are also deeply engaged in recovery efforts. The USDA's National Institute of Food and Agriculture (NIFA) has been actively engaging in recovery by providing essential technical assistance and disaster education. The Forest Service, in addition to having teams on the ground clearing roads and removing debris, is working with our local partners to assess the damage, remove hazards, and make forests safe and accessible once again. Food safety, of course, remains a priority, with the Food Safety Inspection Service offering guidelines to those in Hurricane's path and areas hit by flooding and power outages.

Through partnerships with local and regional organizations, we are improving outreach, removing barriers in our assistance programs, and finding new, innovative ways to deliver support where it is needed most. This work is complex and demands a lot of time and effort, but USDA's team is committed to helping every producer and community navigate their recovery.

#### **Looking Forward**

USDA and the Biden-Harris Administration are executing on a comprehensive, across-the-department and Administration response to help agricultural producers,

forest landowners, families, and rural communities in the short and long term, using every option available to respond to these hurricanes.

In disasters, our job is to be there for everyone, and to do all we can to keep this from being the straw that breaks the back of operations doing all they can to hold on. The “get big or get out” model of agriculture encouraged large farms to expand and consolidate, often pushing many small and mid-sized operations out of the market. Disasters exacerbate this trend. We have lost 155.6 million farming acres and nearly 545,000 farms since 1981—a reality that is only compounded by the increasing frequency of extreme weather events. It is essential that our producers, no matter how small and what they produce, have an equitable opportunity to secure resources they need to rebuild and move forward.

Due to the level of devastation resulting not only from Hurricanes Helene and Milton, but also from historic droughts, flooding, and wildfires over the past several years, USDA needs additional tools and flexibilities to comprehensively address the challenges being experienced across the country. Without these additional tools, agricultural producers and forest landowners who are already dealing with incredible hardships will face even more uncertainty and it will become even more likely that additional crop and livestock producers are forced out of the industry. As you consider these tools and resources, I urge you to consider policies that will support the many and the most so that we can keep folks in production. Thank you for your attention to the important issues outlined here today. USDA looks forward to working with Congress to support American agriculture and rural communities.

Chair MURRAY. Thank you.  
Deputy Secretary Todman.

**STATEMENT OF HON. ADRIANNE TODMAN, DEPUTY SECRETARY, U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

Ms. TODMAN. Good morning, Chairperson Murray, Vice Chair Collins, and Members of this august group.

It is important for HUD to be here at the table because without the \$12 billion that we have requested through the President, simply said, the homes of thousands upon thousands of Americans will never be rebuilt, and their communities will have a housing shortage the likes of which they have never seen before.

Since I joined the Department in 2021, I have traveled to communities after a disaster to talk with people and to gauge the work ahead. In Asheville, in the wake of Hurricane Helene, I met with local leaders, hurricane survivors, and small business owners to learn about what they needed. Similarly, I went to Lee County, Florida, after Hurricane Ian, and saw the damage there and heard from the people.

I visited Maui after the wildfires; Mayfield, Kentucky, after the tornadoes, and time and time again, I heard the same thing: How much they needed their national partners to help them recover. And I am confident that through the concerted, unified Federal efforts, we will mitigate the damage done to communities and rebuild with resiliency.

With Congress’ support, HUD has provided disaster recovery funds to not only drive the long-term recovery of communities, but also to make sure that those communities are better prepared for when the next disaster strikes. We do this by ensuring that rebuilding standards address the hazards that these communities are likely to face in the future and by providing necessary funds to these communities to make them safer—make their future safer as well.

These funds can be spent making homes and other buildings, like hospitals and schools, stronger, and implementing community-wide

mitigation projects, and engaging the people in building out what those plans need to be.

For instance, in Lockport, Louisiana, \$7 million of disaster recovery funds were used to build a new apartment building that could withstand very high winds. And that building was 90 percent complete when Hurricane Ida hit in August of 2021. It was practically unscathed by the storm, was soon completed, and was the only rental units available for some time after that event. In Lincoln City, Oregon, HUD disaster recovery funds supported the construction of a 44-unit apartment complex that housed wildfire survivors.

In Moore, Oklahoma, after a tornado devastated the Royal Park Mobile Home Community, disaster recovery funds were used to build back 220 homes to help not just the folks who were survivors of the tornado, but other community members as well. That is the work that these funds do, and it is so important for this Congress to act with urgency. We must do better. We have a moral obligation to protect people. It takes 4 years, today, it takes 4 years from the point of an event for there to be housing substantially built after a disaster. That is far, far too long.

That is why in addition to having the \$12 billion available to HUD to help people rebuild, we also need our Disaster Recovery Program to be codified and authorized so that it is there for Americans over and over again, so that we can plan shortly after an event. That local leaders and State leaders can plan as they are in response mode what those long-term recovery needs must be.

You know, it feels like it was just yesterday, Senators, that I had to, on behalf of my family, pull together a care package of batteries, clothing, and toiletries because their home had been severely damaged. It would have been great to share with them that there is a program there ready to make sure that their home could be rebuilt and their neighbor's home as well.

When I was in Asheville not too long ago, I met a Mr. Wilson who had a business, and he came up to me. He was a little nervous; he had a little piece of paper in his pocket. He opened it up. And I do not know how he did the research, but he did. Mr. Wilson said: You know, Ms. Todman, we need help. I need your disaster recovery funds not just for my family and my home, but for my business and to bring my employees back.

So, let me say, Mr. Wilson, if you are watching this one day: I am here for you, we are here for you, and for every other person who has been impacted by these disasters so you can help rebuild your communities.

Thank you, Senators. That concludes my testimony.

[The statement follows:]

PREPARED STATEMENT OF HON. ADRIANNE TODMAN

Chairwoman Murray, Vice Chair Collins, and Members of the Senate Appropriations Committee, thank you for the opportunity to testify today to discuss disaster recovery alongside my colleagues.

In the last month, the Biden-Harris Administration has provided robust and well-coordinated federal support for the ongoing response and recovery efforts. During my recent visit to Asheville, North Carolina, I met with local leaders, hurricane survivors, and small business owners and heard firsthand how Hurricane Helene impacted the community and what the most pressing needs were for them. Similarly, I visited Fort Myers, Florida after Hurricane Ian. I saw the damage there and heard from the people what they needed from their federal government. I visited Maui

after the wildfires and Mayfield, Kentucky after the tornadoes. Time and again, I heard the same message: we cannot fully and truly recover without our national partners.

Americans have witnessed an unprecedented rise in the frequency and intensity of natural disasters in more recent years—whether it be wildfires across the West, tornadoes ravaging entire communities, floods in every corner of the country, and severe storms such as Hurricanes Helene and Milton that left trails of destruction across the Southeast and Appalachia. When these disasters occur, the federal family shows up to meet the needs of businesses, communities, and individual households impacted by disasters.

When the country faced previous natural disasters, including Hurricanes Katrina and Sandy, Congress responded on a bipartisan basis to support the communities facing devastating crises. Just as Congress acted then, it is our sworn duty now to deliver the necessary resources to ensure that everyone in communities reeling from Hurricanes Helene and Milton—and those still recovering from previous disasters—have the Federal resources they need and deserve.

The last time Congress passed a comprehensive disaster package was in December 2022 as part of the *Consolidated Appropriations Act, 2023*. The Administration urges Congress to act with all appropriate speed to provide more funding for communities to rebuild housing infrastructure, to support farmers and ranchers with crop losses, to address impacted schools, and to repair damaged highways. Our current request includes approximately \$12 billion for the Community Development Block Grant—Disaster Recovery (CDBG–DR) program to address disaster relief, long-term recovery, restoration of housing and infrastructure, economic revitalization and mitigation in the most impacted and distressed areas resulting from major disasters occurring in 2023 and 2024, including Hurricanes Helene and Milton and related storms.

HUD's CDBG–DR Program offers flexible support for state, local, tribal, or territorial governments to address unmet recovery needs that remain after insurance and other Federal agency disaster assistance. It provides mitigation assistance as well to reduce losses from future disasters. With the support of CDBG–DR program funds, communities across America can build the foundation for recovery from extreme weather events by:

- Building back homes with resilience so homeowners and renters can return quickly and with the confidence that their homes are more protected from the next storm;
- Supporting local businesses to rebuild facilities, increasing workforce training opportunities for residents to access quality jobs and drive local economies;
- Rebuilding essential community buildings such as schools, hospitals, and fire stations; and
- Enhancing the resilience of housing-related infrastructure, by focusing on renewable energy sources, efficient water and sewer systems, and other mitigation measures to reduce future disaster risks.

For more than 30 years, Congress has appropriated supplemental emergency funding for the CDBG–DR on an ad hoc basis. Permanent authorization of CDBG–DR would improve the transparency and predictability of CDBG–DR funds made available to impacted communities. Under current practice, on average, funding is delayed for two years after the disaster. The lack of permanent authorization of the CDBG–DR Program requires HUD to establish new requirements via Federal Register notice for each supplemental appropriation, which slows down the recovery. Permanent authorization of CDBG–DR would allow HUD to promulgate rules that establish the standard requirements for all CDBG–DR grants going forward. This would remove the risks of tracking multiple Federal Register notices, which can create complexity and challenges for grantees, especially for those with lower capacity.

HUD has sought and received feedback from the public via two requests for information (RFIs) to help inform permanent authorization. Further, HUD OIG has noted in its reports that permanently authorizing the CDBG–DR Program would improve the transparency and predictability of CDBG–DR funds for impacted communities. Permanent authorization of CDBG–DR that is consistent with the guiding principles included in the 2025 President's Budget would allow HUD to better fulfill its mission to build strong, sustainable, inclusive communities.

Chairman Murray, Vice Chair Collins, and distinguished Members of the subcommittee, thank you for the opportunity to appear before you today to discuss CDBG–DR program in the context of the broader disaster response efforts. We must stand with these communities through their long road of recovery.

I look forward to working with you on the disaster supplemental request for and permanent authorization of the CDBG–DR Program.

Chair MURRAY. Thank you.  
Administrator Criswell.

**STATEMENT OF HON. DEANNE CRISWELL, ADMINISTRATOR, FEDERAL  
EMERGENCY MANAGEMENT AGENCY**

Ms. CRISWELL. Thank you. And good morning, Chairman Murray, Vice Chair Collins, and esteemed Members of the committee, thank you for the opportunity to testify today regarding FEMA's supplemental funding request and the Disaster Relief Fund.

I would like to begin by expressing my deepest gratitude to the dedicated leaders joining me at this table and to the broader network of government agencies, the private sector, nonprofits, and others who partner with FEMA every day. Together, we work tirelessly to protect and assist Americans during disasters. Emergency management is built on this collaboration, and it is their partnership that is essential to the daily efforts of FEMA's workforce.

Before continuing, I would like to address the recent issue about the FEMA employee who had given instructions to her disaster survivor assistance team that were completely at odds with FEMA's mission. When my senior leadership team informed me of the situation and provided me with the visual evidence that this employee had issued instructions for her team to avoid homes with a specific political affiliation, my leadership team recommended, and I directed that we immediately terminate this employee. And we did.

In the statement I released the same day of this employee's termination, I repeated to all FEMA employees and the American people that this type of behavior and action will not be tolerated at FEMA. We hold all employees accountable if they violate our standards of conduct.

When a disaster strikes, it is collaboration that enables us to respond swiftly and effectively. This spirit of partnership has been especially crucial during the responses to Hurricanes Helene and Milton, where FEMA has mobilized over 10,000 personnel and collaborated with more than 30 Federal agencies to ensure critical services and life-sustaining resources reach the hardest hit communities.

For example, through collaboration with our partners, FEMA mobilized 24 urban search and rescue teams, that included 1,500 personnel, 110 canines, and 90 Swiftwater rescue resources to conduct rescue efforts. We also prepositioned 9 million meals, 10 million liters of water, over 300 generators, and worked closely with the Department of Health and Human Services to deploy medical capabilities, including healthcare site assessment teams and health and medical task forces. These efforts represent the true spirit of FEMA's mission to serve and protect every community.

However, we now face significant challenges due to increased disaster demands. FEMA did receive \$20.2 billion in the continuing resolution, yet the DRF has been depleted to less than \$5 billion as of today due to the rising operational needs. This shortfall underscores an urgent reality: The DRF needs sufficient funding to handle the scale and intensity of today's disasters, particularly as we face the aftermath of not only Hurricanes Helene and Milton, but also the Maui wildfires and other emergencies.

We have over 100 open major disasters and millions of citizens relying on FEMA support, and our work remains vital to communities in the ongoing recovery process. The surge in demand following recent hurricanes has been unprecedented. In just 1 month, we saw over 2.4 million households register for assistance, breaking records set during previous catastrophic storms.

FEMA has already provided more than \$7.8 billion in Federal assistance for Hurricanes Helene and Milton, and this amount includes \$3 billion for individual assistance, and \$1.7 billion for public assistance. But these needs have rapidly exhausted our available funds, and without a supplemental, our ability to respond to new disasters could be jeopardized.

Earlier this year, FEMA recognized we would need to take steps to manage the limited resources by implementing Immediate Needs Funding, or INF. This process allowed us to focus on preserving necessary funding for essential, life-saving, and life-sustaining activities but required us to pause over \$8.8 billion in funding for critical recovery projects across the country. This pause impacted communities across the country, delaying repairs to vital infrastructure and leaving long-lasting effects on communities' capabilities to build back better and stronger.

And as the balance of the DRF decreases, we are again assessing whether or not we need to reinstate immediate needs funding. Our resource needs, however, extend beyond the DRF. Programs like the National Flood Insurance Program (NFIP) are under tremendous strain, with nearly 74,000 claims filed following Hurricanes Helene and Milton, amounting to \$843 million.

I join the President and urge legislative action to stabilize the NFIP. FEMA faces increased debt and rising interest costs, which threaten the fund's long-term viability. It is very clear that the stakes are high as our communities face more frequent and devastating disasters, they increasingly rely on FEMA and our Federal partners. This is why I strongly encourage Congress to fund all agency requests, as they also support FEMA's work of helping communities recover.

For instance, cuts to Housing and Urban Development's Housing Assistance programs can leave survivors without access to housing and increase sheltering costs, while reducing funding for Small Business Administration disaster loans limits our businesses' ability to rebuild. Such shortfalls not only strain FEMA by increasing its workload but also create coordination challenges among Federal agencies, resulting in gaps and inefficiencies in disaster response.

Additionally, limited funding for mitigation efforts reduces long-term resilience in affected areas, leaving them more vulnerable to future disasters and intensifying FEMA's burden in subsequent events. The Administration's supplemental request is about ensuring that FEMA, along with our Federal partners, can meet the demands and provide the assistance needed.

Thank you again for the opportunity to testify. And I welcome your questions.

[The statement follows:]

## PREPARED STATEMENT OF HON. DEANNE CRISWELL

Chairwoman Murray, Ranking Member Collins, and Members of the Committee, thank you for the opportunity to testify before you today to discuss FEMA's Disaster Relief Fund (DRF) and our supplemental funding request. At the outset, I would like to thank other leaders joining me here today for their partnership in helping people before, during, and after disasters. Collaboration is the lifeblood of emergency management, and your role is vital in the work the FEMA workforce does each and every day to respond to communities across this nation who are recovering after a major disaster strikes. In response to Hurricanes Helene and Milton, FEMA deployed more than 10,000 FEMA personnel across the impacted states and used its authorities to mission assign more than 30 federal agencies to execute various response and recovery operations, including search and rescue; commodity distribution, including water, meals, and generators; and power, water, and communications restoration.

For example, in order to facilitate the delivery of food and water to isolated homes and communities, the Department of Defense quickly mobilized, and more than 1,500 active-duty troops delivered over 10.5 million pounds of commodities, 3.4 million liters of water, and over 30,000 meals. Getting these life sustaining supplies into the hands of survivors in isolated communities became known as the Points of Distribution (PODs). The National Guard, along with other Department of Defense vehicles, delivered commodities to isolated communities identified by the state, including right to the doorsteps of many survivors. The delivery of these critical resources supplied by FEMA, the state, voluntary partners, and other federal agencies to the individuals who needed them most in a timely manner is one example of how the federal family worked together to support survivors after these devastating storms. FEMA fully leveraged its authorities and funding to coordinate a truly whole of community effort by partnering with both our federal partners as well as non-profits and private organizations.

The Biden Administration requested \$22.4 billion for FEMA's DRF in its budget request for Fiscal Year (FY) 2025, which was the maximum allowable under the Disaster Cap Adjustment. FEMA carried forward \$1.9 billion for the DRF into FY 2025, and the Continuing Resolution (CR) provided another \$20.3 billion, bringing the available balance of the DRF to \$22.2 billion on October 1, 2024. As of November 14, 2024, the DRF balance is \$5.4 billion, which falls short of providing sufficient funding resources the agency needs in FY 2025 to provide the continued life-saving, life-sustaining resources our citizens deserve. I fully support the Administration's supplemental request of \$39 billion for the DRF as well as the funding requested for our federal partners who are critical to the long-term recovery from Hurricanes Helene and Milton.

FEMA continues to support over 100 open major disasters, many of which were declared in 2024. The agency's capacity to assist communities recovering from disasters like Hurricanes Helene and Milton, and other future emergencies, hinges on securing sufficient, flexible funding to meet the escalating challenges of emergency management. For FEMA to continue aiding communities across the nation who are either recovering most recently from Hurricanes Helene and Milton, the Maui wildfire that devastated most of the small town of Lahaina, or another disaster, FEMA's DRF requires supplemental funds.

Whether it is a flood, hurricane, or wildfire, the DRF is integral to FEMA's ability to meet its mission. Despite \$16 billion in supplemental appropriations, early in FY 2024 the agency recognized the DRF would likely not have sufficient funding to support current ongoing disaster response and recovery operations in addition to new disasters, and we quickly began advocating for additional supplemental funds. While we wait for those funds, we continue to closely manage the daily DRF balance and work to recover excess funding where there were opportunities to do so to ensure funding is available to handle the most urgent disaster operations.

In early August, for the 10th time in its history and due to the increasing need to manage the impacts of an unprecedented hurricane season, FEMA implemented Immediate Needs Funding (INF) for the DRF to ensure the agency could prioritize life-saving and life-sustaining needs of disaster survivors and respond to any potential new catastrophic event. Under INF, all DRF-funded programs not essential for lifesaving and life-sustaining activities were paused. Those activities included new obligations for permanent repair and replacement work, as well as the DRF-funded Hazard Mitigation Grant Program projects and Building Resilient Infrastructure and Communities projects.

By the end of FY 2024, FEMA had paused obligation of over \$8.8 billion for approximately 3,000 projects across the country due to INF. FEMA having to pause billions of dollars in funding is felt across many communities, both large and small.

From money to repair roads in Kentucky following a devastating severe storm in 2022, to more than 170 projects in Louisiana including an energy substation damaged during Hurricane Laura in 2021, and over \$20 million in funding for projects in Vermont damaged by compounding and increasing flooding events across the state, INF interrupts recovery and can have profound, long-term effects on our communities as they rebuild. With receipt of \$20.3 billion on October 1st from the FY 2025 CR, FEMA immediately lifted INF and obligated over \$8.8 billion previously paused. At the same time and through October, FEMA obligated over \$7.6 billion for Hurricanes Helene and Milton, and nearly \$2 billion for other disasters, dropping the DRF balance to \$4.8 billion as of November 18, 2024.

Communities affected by Hurricanes Helene and Milton require FEMA's ongoing, uninterrupted support during their recovery phase. As charged by law, FEMA is committed to standing by these communities as well as those impacted by other disasters throughout their recovery process. In meeting that charge, however, FEMA is once again rapidly exhausting the DRF.

Within the first 30 days, the needs for Hurricane Helene alone have outpaced all catastrophic storms over the last 20 years except for Hurricanes Katrina (2005) and Maria (2017). Over 2.2 million people registered for Individual Assistance in the month of October, surpassing the previous record from 2017 after Hurricanes Harvey, Irma, and Maria. Within the first 30 days, FEMA approved over \$1.4 billion, which includes \$883 million in assistance for individuals and families affected and over \$524 million for debris removal and activities to save lives, protect public health and safety, and prevent damage to public and private property.

FEMA continues to closely monitor the balances in the DRF to determine whether it will be necessary to institute INF again before the end of this calendar year to ensure the agency is ready and prepared to address lifesaving and life-sustaining needs and the possibility of another future catastrophic event. Congress must act and appropriate additional funding for the DRF through a supplemental so FEMA can continue providing technical and financial assistance to repair housing, rebuild public infrastructure like schools, utilities, roads and bridges; and for hazard mitigation projects that will assist communities in the Southeast and across the nation to build back better and more resilient to sustain the impacts of future disasters.

Other federal agencies also heavily rely on mission assignment funding from FEMA to execute their missions under the Stafford Act, and most of them do not have dedicated funding mechanisms in place for Stafford Act missions and would need to shift funding to meet these response and recovery requirements. During the most recent INF, FEMA was still able to issue all necessary mission assignments to meet operational requirements and requests from impacted states. Any further reduction in DRF funding may impact certain federal agencies' abilities to meet necessary Stafford Act requirements if their only option is to pay out of their own appropriation.

In addition to the DRF, there are other FEMA accounts and programs that are facing critical funding levels, such as the National Flood Insurance Fund (NFIF). I am requesting Congress to take legislative action to sustain the National Flood Insurance Program (NFIP) because of the high number of claims filed due to catastrophic flooding caused by Hurricanes Helene and Milton and the need for the program to support claims from previous disasters. As of November 6, 2024, NFIP policyholders impacted by Hurricanes Helene and Milton have filed over 74,000 claims, and FEMA has paid approximately \$843 million in claims due to losses from these two hurricanes alone. The NFIP is already \$20.50 billion in debt. If Congress doesn't respond to cover these costs, which could be as high as \$10.5 billion, the NFIP would be forced to incur additional debt, causing the NFIP annual interest obligation to grow 70 percent from the current level of \$619 million to \$1.3 billion. FEMA encourages Congress to cancel some or all of the NFIP's debt to cover the costs of Helene and Milton, and to ensure a viable program moving forward.

Federal interagency coordination is essential to support whole community recovery post-disaster. FEMA accomplishes long-term community-based recovery by funding and coordinating recovery activities that are carried out by federal partner agencies that have the appropriate subject matter expertise or relevant disaster recovery programs. As such, FEMA's mission to support disaster response and recovery can be severely affected by budget shortfalls faced by other federal agencies.

For instance, cuts to HUD's housing assistance programs can leave survivors without access to housing and increasing demands on FEMA sheltering and housing programs. FEMA and HUD often struggle to assist families who lived in HUD housing before a disaster by transitioning them from FEMA temporary housing programs back to HUD housing in a disaster's wake. In addition, FEMA's Direct Housing program has come to routinely rely on HUD's CDBG-DR grant program as a mechanism to secure permanent housing solutions for disaster-affected commu-

nities. As HUD lacks the operational funding to properly support CDBG–DR grantees as they implement CDBG–DR grants, many families wind up residing in FEMA direct housing for far longer than intended.

Budget shortfalls to federal partner Recovery programs like SBA disaster loan funds may also result in survivors staying in FEMA Direct Housing longer as they may not have resources needed to return to a permanent housing solution. Reduced funding for SBA disaster loans limits businesses' ability to rebuild, resulting and gaps and inefficiencies in disaster recovery efforts.

It is clear from recent events that our communities and citizens continue to rely more on FEMA than ever before. FEMA's DRF supplemental request will provide the necessary resources for us to meet our mission.

Thank you for the opportunity to testify, and I look forward to your questions.

Chair MURRAY. Thank you very much. We will now begin a round a 5-minute question period for our witnesses, and I ask all of our colleagues to please keep track of the clock and try to stay within those 5 minutes.

Let me begin. We have heard from all of you, your testimony, and the testimony as well of our colleagues, on how bad the conditions are on the ground. I want to start by asking about the impacts if Congress were to continue to delay in providing this disaster funding.

And Secretary Buttigieg, I want to start with you. DOT has provided \$187 million in quick release for States hit by Hurricane Helene to address some of the urgent repairs and ensure the safety of the traveling public. That was a critical, immediate step, and it is left, now I understand the Department has less than \$120 million remaining for that emergency relief program. If we fail to act quickly, what happens if another hurricane or winter storm hits?

Secretary BUTTIGIEG. Well, in short, we would be unable to say yes, either in full or in part, to those quick release requests. We work to turn those around in a matter of hours, when possible, and we have been able to say yes to 100 percent of those quick release requests. I will also note that that figure, \$119.6 million, is not just for quick release but the program balance. So in addition to those very quick answers, twice a year we do the allocations for the overall fund, whether that is for recent disasters or ones going back a few years, where a community is still in recovery, those, too, would be impacted because it is all the same funding. And so very quickly, we would be simply unable to support any of these disasters.

Chair MURRAY. Thank you. And Administrator Guzman, in 2024 and 2025, SBA received over 280,000 applications from disaster survivors. That number, I understand, is expected to increase in the coming weeks, and meanwhile, the SBA Disaster Loan Program has been unable to originate new loans for more than 35 days, and 60,000 renters, homeowners, and businesses remain stuck in the backlog now. Talk to us about the impact of this lapse on disaster survivors, and explain why we need to provide that funding now.

Ms. GUZMAN. SBA provides that support for those who do not have insurance or are underinsured. In addition, these are people who do not have credit elsewhere, and so these constituents are faced with higher costs of capital, or no capital access at all, to be able to rebuild their lives. And so, with delays, this further impacts them. As I said, I have nearly \$1 billion in loan applications sitting there waiting to deploy as soon as I get funding, plus the additional 48,000 applications that we are still processing; \$30 million a day

is what we approved. So the longer this sustains, the longer these constituents will not be able to access the program. And I would say that, for the businesses, it is not just the businesses; it is the homeowners, the renters, 70 percent of our funding goes to homeowners and renters to get back in their neighborhoods.

Chair MURRAY. Right. Once we do replenish this account, how long will it take for that money to hit bank accounts once we act?

Ms. GUZMAN. We would switch back our systems from the technology perspective, and hope to get those awards within 24 to 48 hours. However, these are loans. We would need to continue through the process and finalize those loans to disperse dollars within as fast as 24 hours to up to 2 to 4 weeks.

Chair MURRAY. Okay. Thank you very much.

Administrator Criswell, the Disaster Relief Fund, as we all know, plays a really major role in helping our communities respond to these disasters. We provided access to over \$20 billion in the DRF during the CR period, and the Administration's latest request includes another \$40 billion. Can you explain how the disaster programs of other agencies impact overall response and recovery efforts and how these potential funding shortfalls for other disaster programs actually affect FEMA's work?

Ms. CRISWELL. These disaster programs really work as a holistic way to help communities recover from disasters. While our programs support specific areas like individual assistance, we can give homeowners who are underinsured or uninsured some funding. Our programs are not designed to replace insurance or make them whole, and that is where these other programs from USDA, SBA, and CDBG-DR really come into play to have a holistic approach to community recovery.

And without the supplemental disaster funding for all of these agencies, it will slow down recovery in these communities and really make it more difficult for the individuals, homeowners, renters, small businesses, and the community in general—to be able to move along quickly in their recovery process.

Chair MURRAY. Thank you. And let me just address this spread of misinformation and disinformation, just quickly, what is the real-world harm if we see this misinformation and disinformation in the communities?

Ms. CRISWELL. You know, one of the things that we have to do is make sure people have faith in their government and that they know that the programs that they are providing them are going to be there to help them. And when we spread information that is inaccurate about what we are going to do or how we administer our programs, it creates fear, and people do not want to apply for assistance. And these are people that have lost everything, and we need them to be able to have confidence that when they apply for assistance, they are going to get what they need, what they deserve, and what they are eligible for.

Chair MURRAY. Well, thank you, and I know in the past we have seen administrations attempt to withhold disaster funding from States and communities that were affected by some of these devastating disasters. I do think I speak for every Member of this committee when I say the spread of disinformation, and any efforts by anyone to withhold funds Congress has appropriated for the pur-

pose of assisting communities in their time of need, will not be tolerated, whether it comes in the form of a frontline worker or the highest levels of government.

Senator COLLINS.

Vice Chair COLLINS. Thank you, Madam Chair.

Secretary Todman, the funds that HUD provides the CDBG disaster funds, are awarded to States, to entitlement communities, and to Tribes. However, if you look at disasters, they rarely align with those categories, and that raises a lot of concerns for smaller communities who are not going to have control over the funding. Usually, it is going to go through the State, for example.

How does HUD's administration of the CDBG-DR funds take into account the challenges of these smaller communities and prevent them from getting delayed—to encountering delays as they wait for the State to funnel the money to them?

Ms. TODMAN. Thank you, Senator. You know, we recognize that that was an issue during this Administration, and it is one of the reasons why, in addition to giving funding to States, we also look to give funding to some of our grantees, our pre-existing grantees, at the local level.

I think one of the things that we are challenged with is, for some of those really small communities, they have never done business with HUD before. They have never had to deal with my Department, so we want to make sure that they are able to execute and have the capacity.

That being said, we do rely on our State partners to do the right thing and get that funding to where it needs to be. So I do look forward to working with you, and this committee, and your team on better ways that we can execute on that.

Vice Chair COLLINS. Thank you. Secretary Buttigieg, the Administration's request includes more than \$8 billion for disaster assistance through your Department. The vast majority, as you have explained, would be used to help clear the growing backlog of unmet needs within the Federal Highway Administration's Emergency Relief Program, and that backlog includes costs incurred, such as, \$100 million for typhoon damage in Alaska, to more than \$10 million for four severe storm and flooding events in my State, and \$7 million of Maine's unmet need is from damage that occurred over a span of just a few weeks in December of 2023 and January of this year. The December storm left 400,000 Mainers without power. This is in a State of only 1.3 million people, and it essentially left the Western Town of Farmington completely flooded and isolated for a time.

Could you give us a better sense of how the \$8 billion was calculated? I know you looked at the backlog, but is there also funding for current, more recent storms, and upcoming inevitable storms?

Secretary BUTTIGIEG. So, the figure was calculated based on the known backlog. In other words, if we only contemplated those costs that we estimate are already eligible, the \$8.1 billion would cover all of that. It does not speak to future disasters which, in principle, would be covered through the regular appropriations into this account. Although I would note that level is set at \$100 million, and it is not unusual for the account to disperse more than a billion in

a single year, which is why we have often come to Congress for more funding.

In terms of the breakdown, \$4.4 billion is for cost estimates for Hurricanes Helene and Milton. Another \$1.69 billion is for the Francis Scott Key bridge replacement. I should note that is net of \$350 million, which was removed from that figure because that is going to be recovered via insurance, and any other recoveries that could happen would also reimburse the program and reduce the total. And then the rest is the Emergency Relief backlog, \$2.3 billion, covering disasters in dozens of States, including several in Maine, as you just mentioned.

Vice Chair COLLINS. Thank you. I am very glad that you clarified the Francis Scott Key Bridge. We had discussed that on the telephone that this is not 100 percent Federal; it will be net of the insurance recoveries, and I think that is a really important fact.

I have many other questions for SBA on how SBA can do a better job in supporting our unique small businesses along the coast, like our lobstermen and our working wild fronts. I will submit those for the record.

Thank you.

Chair MURRAY. Senator Tester.

Senator TESTER. Thank you, Madam Chair. And I want to thank you and the Ranking Member for not only this hearing, but for your great leadership, as your terms as Chairman and Ranking Member of this committee.

I have a pressing issue to discuss. But I first want to say a few things about the last 16 years that I have served on this committee. I was recently reminded of a story about a 2013 Omnibus. During those negotiations, Congress decided to add a provision to that Omnibus bill that would allow Monsanto to continue selling GMO products, even though a Federal Court had ruled that they no longer could do so. Folks referred to this as the Monsanto Protection Act.

I was mad. I was upset, and I voted against that Omnibus in 2013 to show everybody how upset I was, even though I was an appropriator. After all, we all know if you are a policymaker, the easiest vote to make is a no vote on a bill that you know is going to pass. The Appropriation Chair, who was a very strong woman, came up to me at the time, and on the floor, in fact, in the cloakroom, and said, "I do not think you really want to be an appropriator." And I said, "Why is that?" And she said, "Because you do not support the committee. We do the hard work. We do what we need to do. We negotiate, and you vote against it." I said, "Well, I do want to remain on the committee." The answer was yes then, and the answer is yes now. Why? Because there is not a better committee in this body when it comes to solving real problems, providing the oversight that is necessary of our Federal agencies, and responsibly allocating resources.

This committee has always been the best place to have genuine policy debates on virtually any issue. Some of my favorites over the years—and Senator Moran is not here right now—was the National Bio And Agro Defense facility, keeping white potatoes on the WIC list, dealing with the Wild Horse population, fighting back against unnecessary trucking regulations, and discussing the future of our

sugar program. I could go on. Hell, even one time we moved a USDA Agency to West Virginia. But looking back, I do not regret that vote back in 2013, because I have feelings about what GMOs do to family farm agriculture and to the consumer. And besides that, the provision was unconstitutional, but I did learn a valuable lesson about the beauty of the appropriations process.

You get some wins, you get some losses, but when this committee is doing its job, you can count on real debates, on real issues that are important to Americans. And once you have won a few arguments, and once you have lost a few arguments, you should vote for these bills in this committee, and we get on the floor because this country is better off when Democrats and Republicans in Congress, and particularly on this committee, can compromise and do their work, and set a bipartisan example for the rest of the Senate.

I think that is more important at this point in time than it has ever been in this country's history, where division is the biggest problem we have in this country, division among us, when we all know we have much more in common than we have what divides us. So I want to root this committee on into the future. You have a lot of really, really important work to do. The folks sitting around this rostrum can do good work, I have seen it before, and I encourage you to do that.

Now, I want to speak briefly on a pressing disaster issue in my State, and two items Congress must include in the disaster package. The first is the Fort Belknap Indian Water Rights Settlement Act, and I want to explain why. And the second is an appropriation to continue repairs on the St. Mary's Canal.

Right before the August recess, I spoke to this committee about a catastrophic siphon failure on the St. Marys Canal, which is a vital part of the Bureau of Reclamation's Milk River Project, this catastrophic failure is devastating to the small towns that rely on clean drinking water, and hundreds of farmers and ranchers who rely on that project for irrigation.

Sadly, this failure is not a surprise. The Federal Government constructed the Milk River Project well over 10 years ago. It is an engineering marvel, and despite solid efforts of local residents to keep up with repairs, a system which spans hundreds of miles fell into disrepair. In fact, the siphons literally were held together with duct tape and baling wire. And that is why there is no question that Congress needs to step up and address this disaster and make the necessary improvements to this system to ensure that the next failure just is not around the corner.

The good news is I have got legislation that can accomplish this. It is ready to go, the Fort Belknap Indian Community Water Rights Settlement Act of 2024.

Years ago, Fort Belknap Indian Community recognized that the Milk River Project was a ticking time bomb that threatened access to clean water across the northern tier of Montana for both Indians and non-Indians.

With this in mind, and through their strong leadership, they decided as part of the settlement of their waterman claims with the United States they would contribute significant funds to the settlement to rebuilding the St. Mary's Canal.

As a result, a bipartisan bill has already been passed by the Senate twice, this Congress. That is right, twice. The Federal Legislation is over 2 decades in the making. In fact, I think it has been more—vetted than any other bill that I have worked on in the 18 years I have served in the Senate. It is the right bill for this moment, and it is the right time to get it signed into law, with an appropriation to continue repairs on the St. Mary's Canal.

I do not have any questions today to the witnesses, but I ask that as the disaster package is finalized, that folks in this committee help address our irrigation disaster in Montana.

With that, tally-ho, friends. And thank you, Madam Chair.

Chair MURRAY. Thank you.

Senator HYDE-SMITH.

[Applause.]

Chair MURRAY. Thank you, Senator Tester. You will be missed.

Senator HYDE-SMITH.

#### IMPLEMENTATION OF SUPPLEMENTAL FUNDS FOR MARKET LOSSES

Senator HYDE-SMITH. Thank you, Chair Murray, and Vice Chair Collins, and I certainly want to thank everybody on the panel that has come today. I certainly look forward to discussions on many of these issues with Chairman Schatz, as we have worked very well together. But today, however, I would like to focus on the looming farm crisis in this country.

I am going to just start with the bottom line upfront, because we do not have a Farm Bill. It is absolutely essential that Congress provide emergency assistance for agricultural producers before the end of this year. Even if we passed a Farm Bill today, under the traditional Farm Bill structure, assistance would not reach the farmers in time, and the assistance needs to be robust, and it needs to be implemented swiftly. And then, the third thing is we must address all types of disasters.

When I say that, I am referring to natural disasters as well as market-related disasters. I am the former Ag (Agriculture) Commissioner of my State. I am the former chairman of the Senate Ag Committee in my State, and serve on Ag now, I have never had farm credit lenders, and bankers look at me and say: We are not going to be able to finance these farmers. I have never had that happen until now.

Senators Ossoff and Tillis, they did a great job explaining the hardships facing farmers due to natural disasters, but we also need to focus on market disasters as well, which does not seem to be getting the proper attention. The devastation of Hurricane Helene is clear, and my heart goes out to those farmers. I have been to North Carolina. I have talked to those people. It is devastating.

It is more difficult, however, to discern market-related challenges facing our farm country right now, and I am talking about a very real crisis, rooted in high input costs, rising interest rates, and low commodity prices. The USDA's recent 2024 cost of production reports best illustrates this market disaster.

Here is an example of the farm data from the report: It costs an average of \$895 to produce one acre of cotton in 2024. However, the average revenue generated from that same acre is \$569. That is a \$326 per acre shortfall loss between expenses and revenues, and

we all know that revenues must exceed expenses to make a profit. Losses like this can add up so quickly. If a farmer planted 3,000 acres of cotton this year that would result in a total net loss income, a loss of almost \$1 million, \$978,000 is what that farmer would lose. Obviously, nobody can exist under this. You just cannot recover from that.

These types of scenarios are playing out across the country for all major food crops. These high input and depressed prices are hurting everyone. I mean, we are talking potato farmers, apple farmers, dairy farmers, catfish farmers, you name it. But this year, producers in Mississippi and across the country are reporting some of the best yields ever. That is what is so hard about this. They did everything right, yet they will go out of business if they are unable to secure financing to farm next year.

The high cost, the high interest rates, and the low prices; is definitely the perfect storm. You may be hard-pressed to find a lender able to finance a farmer who is that deep in the hole, and we understand that. Just like the weather-related disasters, adverse market conditions are completely out of the farmer's control.

We have examples of the market loss assistance from the past. Ad hoc assistance for farmers is often misconstrued as Congress just responding to damages caused by natural disasters.

While natural disasters are a common justification for ad hoc assistance, Congress also approved market loss assistance because of damaging economic effects. We most recently provided economic assistance to farmers in the CARES (Coronavirus Aid, Relief, and Economic Security) Act to offset economic disruptions caused by COVID-19, and there are many more examples of Congress doing so during times when crop prices were low. If they do not have a safety net, we do not have a Farm Bill.

The Omnibus Appropriations Act of '99 provided more than \$3 billion in market loss payments to farmers due to low commodity prices. The fiscal year 2000 Ag Appropriations Bill provided \$5.5 billion to compensate growers for the low market prices. The Agricultural Risk Protection Act of 2000 provided money also. So today, the American farmers and ranchers are experiencing, literally, unprecedented market conditions.

So my question is—I am running out of time here—is to USDA Secretary, Torres Small. I so much appreciate the work you have done. Secretary, I was pleased that OMB requested the \$24 billion, but should Congress provide supplemental funding for market losses, will you work to ensure the Department implements those funds in a swift and effective measure?

Ms. TORRES SMALL. Senator Hyde-Smith, thank you for your question. And whatever Congress establishes, it is our responsibility to deliver. I also recognize that I have spoken with farmers as well who are struggling, particularly when it comes to input costs. As Congress identifies and makes the hard choices about disaster funding, as well as other economic assistance in the wake of fiscal conservatism, we know that we have got to look deep into which farmers are struggling.

And so that same report you referenced does also acknowledge that in the last 4 years, total average net farm income has been up, above the 20-year average, including one banner year, and the

rest of the years are all above 2014, are all as high as they have been since 2014. So that means we have really got to dive into those details about what are—who are the farmers who are struggling, and how do we support them, both this time and tracking a future where we are taking on challenges like domestic fertilization production and increased market opportunities.

Senator HYDE-SMITH. Yeah. With the high cost and the interest rates, I mean, we are expecting to lose 20 percent of good producers. So I do think this is a true emergency and a crisis for our farmers.

Thank you, Madam Chairman.

Chair MURRAY. Thank you.

Senator Coons.

Senator COONS. Thank you, Chair Murray, thank you, Ranking Member Collins, and to each of the Administration officials who have testified today, thank you for your heart, your time, your effort. We heard from each of you the stories of individuals you have connected with and where you have gone and visited, and from the folks in your agencies who are doing the very hard work of helping the people, of course, of Georgia and North Carolina, but so many other States across our country recover from disasters. This is one thing that really should bring all of us together, and I am grateful for the work of this committee and of your agencies.

I have two things I wanted to mention. Senator Tillis, in a compelling opening statement said, “We have to deliver aid differently in response to disasters.” Senator Murkowski and I have a bipartisan bill that is both bipartisan and bicameral, has a wide number of co-sponsors that would compel a Federal resiliency strategy. More than a dozen states around the country, my home State of Delaware, her home State of Alaska, as well as the States of North Carolina, Florida, Mississippi, and Michigan have State resiliency officers or state resiliency commissions.

And Administrator of FEMA says that every dollar we invest in resiliency before disaster strikes saves \$6 in post-disaster recovery. Could you just briefly speak to whether it is worth our having a national resiliency strategy, a chief resiliency officer, and what our country might gain in terms of reducing the damage of disasters as the frequency and intensity of them seems to continue to steadily rise?

Ms. CRISWELL. Senator Coons, we have seen an increase in the number of severe weather events, but not just the number, the complexity and the impacts that they are costing, and it is making the recovery harder. But I have also seen, as I have traveled across the United States, where we have invested in resiliency, and we have seen minimal damage, proof that that investment makes a big difference in how the communities are—

Senator COONS. So what would the value be of having a national strategy and a single coordinating office or officer?

Ms. CRISWELL. I think what we need is more communities to understand this better, and if we can have a coordinated effort through a national strategy, it would help communities develop this type of resilience plan.

Senator COONS. Let me raise one other thing, if I could. We are celebrating the 30th anniversary of AmeriCorps this year, and in

response to disasters, AmeriCorps members from all over the country redeploy to help with response assistance. In North Carolina and in Florida, nearly 500 AmeriCorps members have been on the ground in communities. Our former colleague Senator Blunt was really struck by how in Joplin, Missouri, when they were hit by a horrific tornado, it was weeks and months later that AmeriCorps members who remained on the ground helping with rebuilding housing, with responding to the community, and delivering services.

The AmeriCorps members who are serving in North Carolina and Florida have embedded with FEMA, have worked with local faith organizations, civic and community organizations, helping deliver everything from wellness checks to folks who are isolated due to a lack of transportation, or power access, or who simply need grocery gift cards or access to clean water. The supplemental requests \$80 million for AmeriCorps. It is a tiny amount out of this very large bill.

But I just wanted to take a minute and ask if I could, Administrator, if you see value in having these AmeriCorps members continue to be a part of your disaster response teams, helping fix up damaged schools, and homes, and helping clear debris, and whether you think this is an urgent and important piece of this supplemental?

Ms. CRISWELL. Senator, I talked in my opening about how this is about partnerships, and AmeriCorps is one of our best partners. The AmeriCorps teams go in the field and they do things like staff call centers, like you said, they muck and gut homes. We mission-assign them and bring them in to help us in communities. In fact, we have mission-assigned them seven times in 2024, and they are such a critical partner to helping these communities, helping these homeowners, with things that they cannot do on their own.

I mean, we also partner with them to create the FEMA Corps program, where we have hundreds of FEMA Corps members that actually supplement our workforce in times of need. They go out into communities and help us deliver our programs. These programs are critical for the holistic approach to delivering disaster.

Senator COONS. Each of your agencies has an articulated relationship, either like FEMA, or directly or indirectly through grantees, and I would urge you to look at ways that AmeriCorps members can help expand the reach and impact.

If I could, Mr. Secretary, just one last question; the Key Bridge was a critical artery, not just for Baltimore but the whole East Coast. It impacted the Port of Wilmington as well as our community. We worked alongside the folks who have been engaged in that urgent recovery. Why should the Federal Government pay some portion of the reconstruction of this bridge?

There is at least one Member of the Senate who seems to press back on the idea of having the Federal Government cover the cost of reconstructing the Key Bridge. Are there other examples of the Federal Government doing this, and is it critical to the timely and complete recovery of the infrastructure of the Mid-Atlantic?

Secretary BUTTIGIEG. Well, certainly, we regard this as the sort of disaster that is why we have an emergency relief program. Some of them are natural disasters, others are disasters like the destruc-

tion of the Key Bridge, something that is of not just local or regional, but national significance, when you consider its impact on supply chains. And of course, this is something that happened through no fault of the communities that were directly impacted.

I should take the opportunity to clarify the numbers I stated earlier to Vice Chair Collins. I realized the \$1.69 billion figure is before we netted out the \$350 million, so the correct answer would be \$1.69 billion less \$350 million is what is contemplated in the request. But again, that principle is, we will recover some funding through things like the insurance, but the rest of it, the President has committed to provide, because again, this is what we do for any community that is hurting—and certainly when there is an asset of national significance like the Francis Scott Key Bridge.

Senator COONS. For better or worse, all of us at some point will be asking for urgent disaster response funding. And I think that is a key part of this committee and our work together, and I also recommend to all of my colleagues the bipartisan bill that Senator Murkowski and I have to invest more in resilience.

Thank you very much.

Chair MURRAY. Thank you, Senator Coons.

Senator Fischer.

Senator FISCHER. Thank you to the Chair and Ranking Member for having this hearing today. And thank you to all the members of the panel for coming.

Director Criswell, as you know, Nebraska saw five separate major disasters declared in 2024, and I have heard from communities across the State that have faced lengthy delays due to FEMA processing and the red tape that takes place and bureaucracies. Many of these communities are still in the process of recovering from the 2019 flooding along the Missouri River.

One example that I have recently was in the City of Plattsmouth, which backs up against the Missouri. The city has waited nearly all of this calendar year on a very minor scope of work change request, and these are small rural communities with limited resources, and they are really doing the best they can to support their residents.

I can appreciate you and your best that you are doing your best with the resources, and the staff that you have, but the issues I am talking about here are not ones of manpower; it is not one of logistics, it is paperwork, it is red tape. Will you commit to working with my office and the Nebraska Emergency Management Agency to ensure that these impacted communities can receive timely responses and are not subject to these really, really long delays, which we all know add costs to the project in the long term?

Ms. CRISWELL. Senator Fischer, I have been a local emergency manager and I understand what they are going through. You definitely have my commitment, and we are looking always for ways to reduce the bureaucracy, like recently changing the small project threshold to \$1 million to reduce some of that paperwork burden for these smaller communities. We will continue to work with you, and if you have the specific case, I will look into it personally.

Senator FISCHER. Okay, great. We will be in touch, and Plattsmouth will be happy to hear that. Hopefully, we will get some of that red tape cut for them soon.

Secretary Buttigieg, it is nice to see you. I have heard from State DOTs that there is a lack of consistent guidance from the USDOT regarding the requirements needed for states to justify building back better after a disaster. The ability for State DOTs to efficiently use Federal funds to prevent future infrastructure damage is imperative. How is USDOT ensuring that clear and consistent guidance is being provided to our State DOTs on the resilience eligibility for reimbursement after a disaster?

Secretary BUTTIGIEG. I think your question captures the fact that in many cases, it does not make sense to replace something in the exact form or fashion that it was designed 30, 50, or 100 years ago, especially in the face of increasingly severe and frequent extreme weather. Our programs do contemplate the ability to do that, and we work to make sure, not only is there a categorical exclusion designed to cut the red tape for projects that simply are about replacement, but that there is support for enhancing and increasing the resiliency of what is designed, including knowing sometimes a significant design change is appropriate given what might have just been learned.

The statute does constrain us in some ways, but often it is possible within the framework of statute to justify those improvements or betterments by showing that if you consider the reduced risk, there really is a cost-benefit to those improvements. I would be happy to work with you or your team or any other States that you have spoken with on any specific cases where they are trying to get the right flexibility. We will do whatever we can to support them.

Senator FISCHER. I would be interested in hearing any suggestions you may have. I know we are on a short-timeframe, but I would be happy to hear any suggestions you may have when you reference the existing statutes that we have to work with now, what can we do in a new Congress, most likely, when we are looking at another transportation bill, to be able to use our resources in a responsible manner, but also to move projects quicker? If you have specific changes, I would really be interested in hearing some of those.

Secretary BUTTIGIEG. I would welcome a chance to work with you on that. Should I preview them now, or just—

Senator FISCHER. No. No.

Secretary BUTTIGIEG. All right, we will get back to you on that. Thanks very much.

Senator FISCHER. I have another question for you, while I have you here. Within days of that 2019 major flooding event that hit Nebraska, NDOT requested quick-response emergency funding from FHWA. However, it took the Agency over 3 years to release the quick-release funds that were there. These funds are to be used for priority emergency repair work on Federal-aid routes. So why is not FHWA able to reimburse for emergency repairs in a more reasonable amount of time? And again, do you have any ideas on how to make that process go more quickly in the future? I would really like to see that happen.

Secretary BUTTIGIEG. I am not familiar with what took place in 2019 before we arrived, but what I will say is that our goal and generally our practice in recent disasters has been to turn around a quick release request the same day. And now, that does involve

working closely with the Department of Transportation involved to identify those dollars that are really going to be needed right away and can be put to use first, versus those that are more appropriate for a semiannual allocation. But in both instances, whether we are talking about a foreseeable longer-term expenditure, or something where we are talking about slope stabilization or rerouting traffic—something you need right away—that funding is no barrier to those on the ground trying to get that problem solved. And we want to continue to engage on any refinements to the program that would help with that.

I will note the Federal Highway Administration is in the process of a full overhaul and revision of the ER manual that lays out a lot of those procedures, and I am hopeful that that will bring additional clarity and refinement to the process that, might have helped in the situation you are describing.

Senator FISCHER. Thank you very much.

Chair MURRAY. Thank you.

Senator Schatz.

Senator SCHATZ. Thank you, Chair. Thank you, Vice Chair. I want to thank all of the appointed officials who have done an extraordinary job in helping us to recover, from the Maui wildfires. I think everybody knows the story: a very small, discreet, compact town was 100 percent leveled, incinerated, in a matter of hours, and more than 100 people died, and we are dealing with the consequences going forward.

But I want to deal in facts now, because as Senator Tillis said, the media has moved on from the spectacular and terrifying suffering, and yet people are still suffering. So let me start with Secretary Todman. How many structures were destroyed in the Lahaina fire?

Ms. TODMAN. My team advised me that there are about 4,000 residential units that were destroyed.

Senator SCHATZ. 4,000 housing units, 90 percent of the impacted area, 2,200 structures. And about how many people does that represent?

Ms. TODMAN. Probably two and a half times that number, sir.

Senator SCHATZ. Yeah. So it is about 12,000. So one of the things you need to know about Lahaina and Hawaii generally is, you have a lot of multi-generational families, so the number of people per household is way higher. So you have about 12,000 people without a home. And I want everyone to listen to this one: How many homes have been rebuilt?

Ms. TODMAN. We took a look at the Maui County Recovery Dashboard. It appears that there is just one, sir.

Senator SCHATZ. One home rebuilt, 116 permits issued, over the last 15 months, 16 percent of the survivors who are housed but not in their own home—sorry—not 16, 60 percent of the survivors have moved at least three times, 20 percent of the survivors have moved five times. The problem is housing. The Federal Emergency Management Agency did a good job with the Army Corps of clearing the debris and making it safe to walk around. The soil is safe, the infrastructure is coming back online. The problem is housing, and the way to rebuild a community is CDBG-DR.

And I want to make two points about CDBG-DR. The first is the practical impact of a lack of an authorization. We are currently digging a trench for temporary infrastructure with FEMA money in partnership with the county, and it is—I mean, it is expensive to do anywhere, I get it, but it is really expensive to dig a trench on Maui, more than Oahu, by the way. It is already expensive in Hawaii generally. We just picked the most difficult, most time-consuming, most expensive place to try to dig a trench.

And as soon as we get that DR money, they are going to have to dig it back up. So if anybody thinks a lack of an authorization for this program, which we annually put money toward, is not as if you are being a fiscal conservative by not authorizing this program, you are just ensuring it is done in the maximally stupid way. We have a Bipartisan Bill that could fix this pretty narrow problem. It would not cause a penny of additional Federal resources to be spent.

It would just ensure that when the two secretaries get together and think about disaster response and disaster recovery, they could do it together, and act like smart public administrators who do not want to waste money. They are being forced to waste money because of the lack of an authorization.

And so Secretary Todman, I am sorry, I was supposed to ask more questions, but I got a little wound up. Secretary Todman, I want you to just walk us through what the human impact will be, set the DR authorization aside, if we do not fund CDBG-DR for Maui, what will happen to these Maui families?

Ms. TODMAN. Well, I think that at some point, there is going to be a need to shut down some of the temporary housing arrangements that families have, and notwithstanding, I am sure, what will be great attempts by the Governor, and the Maui County Mayor, and yourself, some of those people will leave Maui. Some of those folks, if they do not find a home, may be rendered homeless, which of course is not something any of us want.

But inevitably, not having those homes rebuilt means that Maui will continue to have an acute housing crisis, which it had even prior to the wildfires. So I think it will impact not just the victims and the survivors, but everybody who lives on the island.

Senator SCHATZ. Thank you, Secretary. And thank you to all of you. We are about to, hopefully, spend some number of tens of billions of dollars on disasters across the country, but as Senator Tillis said, and Senator Fischer said, and I am trying to emphasize, we do not have to do it unintelligently. And so as we—I know we are appropriators and not authorizers, but we are all members of the United States Senate who have influence and who sit on authorizing committees, there is no reason we should spend this amount of money in a way that is so clunky that the aid does not get to the people, or that we spend more money than we ought. Thank you very much.

Chair MURRAY. Thank you.

Senator BOOZMAN.

#### DISASTER SUPPLEMENTAL NEEDS

Senator BOOZMAN. Thank all of you all for being here. We do appreciate your hard work.

Secretary Torres Small, we appreciate you very much. I have enjoyed working with you the last several years, and I know you have been out about as much as anybody. I think about you being in Arkansas at one of our smaller communities, and then a person from an even smaller community being there, and talking about our water problems, and as a result of your leadership.

And everyone working together, I think we were able to put together a project that was really the last biggest group of people that did not have water. I think it was 500 families, and now have water as a result of that. So you know, those are good things, and I know you have worked really hard to do that.

I am a little bit concerned about USAID (United States Agency for International Development) and their response to what is going on right now, though, in the sense, you know, you mentioned that agriculture is at the 20-year average. The 20-year average does not mean anything right now, there is no person working in America that wants to be at the 20-year average.

Boeing is striking, has struck, you know, all of these different areas that we see, they are not asking for a 20-year average, or whatever. They are wanting 20, 30, 40 percent increases. And so I agree with Senator Hyde-Smith, it is really dire in farm country right now. So the other thing that I think is unfair is that when you talk about agriculture at the 20-year average, if you are growing—if you are producing cattle, things like that, it is very, very good. If you are growing something in the ground right now, it is very, very bad.

And so I have never—I have not been around here forever, but I have been around here for a while, and I have never been in a situation where the bankers are coming in saying: If you do not do something, we are not going to be able to, because of our bank examiners, we are not going to be able to—going to be able to provide the credit that our farmers need. You know, that is not—that is not the 20-year average. It is not a rosy picture. It is a very dire picture.

So I would agree with her from being out in the field, and many of you on the committee, as they were home campaigning, being among rural America, were texting me, you know: What about the Farm Bill? You know, what are we doing? You know how is it coming? Because they were hearing from their producers, but, this is really a critical situation. And so I would really like for you to talk a little bit more about that. And again, you are out and about as much as anyone. Can rural America—can rural America endure this without significant help?

Ms. TORRES SMALL. Just yesterday, I was talking with rice farmers from Arkansas and also Mississippi, and they showed me a graph where, you know, the real—really are challenges, because although we continue to work to drive down the cost of food, and we have also seen that reflected in terms of international commodity prices, we have not necessarily been able to—we have been able to stem inflation, but there is still high prices for things like fertilizer.

There is a real challenge to retain and pay farm workers, and there continue to be challenges with interest rates. So I have certainly talked with farmers who are struggling, and I know they are very eager, I think we are pleased to see both versions of the Farm

Bill. They are very eager to see movement on that, particularly with the dairy cliff coming in December. And I am also eager to have a conversation about how we support farmers, recognizing that there is a climate of fiscal responsibility, and diving into those details about who really is hurting will benefit both the short-term as well as the long-term.

How do we build back so that we are both supporting existing farmers but investing in future opportunities for future farmers.

#### CONCERNS FROM LENDERS

Senator BOOZMAN. Have you talked to lenders?

Ms. TORRES SMALL. I have, absolutely.

Senator BOOZMAN. What are they saying?

Ms. TORRES SMALL. Recognize there are concerns about lending in several markets, both in terms of commodities but also in terms of specialty crops, as well as biofuels and biodiesel. And we, as lenders ourselves, are still seeing strong repayment. So we do know that at the same time, there are opportunities for farmers out there, and we continue to work to make sure our loans are as accessible as possible.

Senator BOOZMAN. All right. Secretary Buttigieg, thank you for being here. One of the things that we are concerned about is, as we have these disasters, and this and that, and we have destruction, and then rebuild back, are we doing it in such a way to, to make it such that we are going to be more resilient to future situations that occur? Do you feel comfortable in that regard, or are there more resources or more research that we need to be doing in regard to that?

Secretary BUTTIGIEG. The good news is we are taking steps that were not possible before the Bipartisan Infrastructure Law. The PROTECT Program, in particular, largely through formula going to States, as well as discretionary awards, is the first-ever dedicated, Federal program—and it is north of \$7 billion—to help with resilience projects. But I believe the need for resilient construction and reconstruction is only going to grow, and as Congress contemplates the next—whatever the successor to IIJA is—I think it will be important to take on board the data points, both in terms of the early successes we have seen with PROTECT, and the mounting need, and the likelihood that it will only be more acute in the years to come.

Senator BOOZMAN. Good.

Thank you, Madam Chair.

Senator SHAHEEN [presiding]. Thank you, Senator Boozman.

Senator Reed.

Senator REED. Thank you very much, Madam Chairman. Let me begin by thanking, Secretary Buttigieg for the tremendous assistance with our Washington Bridge problem. We had a major bridge system that connects essentially the East and West sides of the Providence metropolitan area. One side had to be shut and demolished. The Secretary has been very, very helpful in providing grant money of about \$221 million. Thank you, Mr. Secretary, we really appreciate it. And your personal appearance up there, and you are—I hope you enjoyed lunch in East Providence, but thank you very much.

There is another issue that I would like to raise. That is, I have tried to incorporate in the, disaster loan supplementals, and that is LIHEAP. Senator Collins and I have been leading the way on LIHEAP for many, many years, and for people who cannot keep their home warm in the winter or cool enough in the summer, that is something of a disaster.

President Biden requested \$1.6 billion last year. It was not granted, and we are already behind, I think, in terms of preparing for that. But having those issues aside, let me address Administrator Guzman, again related to the, Washington Bridge disaster. There were a lot of small businesses affected, and I thank you and your team for distributing about \$47 million in EIDL loans.

However, I have heard from many of the local and small businesses that it was very slow, very timely, very difficult to understand, so how can Congress help the SBA to provide a smooth EIDL application process?

Ms. GUZMAN. Well, thank you for that, Senator. And yes, we are proud to be able to support over 600 loans to those affected by the Washington Bridge collapse. SBA this year has transformed its lending program, under the Disaster Loan Program. We have relaunched a new platform that is now available. It takes about 14 minutes to apply for an SBA loan now. We have cut down processing from 100 days to 50 days with the investments that we put into streamlining and simplifying our system as much as possible.

So we are on the right track to continue to improve the systems, and improve the experience for disaster survivors across the country. I will say that, as we move towards helping as many of those individuals as possible, recognizing that there are some declines. This is a loan, and we are aggressively focusing on the reconsideration process, and making sure that a no is not just a final no, that we are able to provide assistance to redirect, reconsider, as well as support them on the ground with the full suite of SBA resources; our Small Business Development Centers, our Women's Business Centers, et cetera.

As we continue to try to make these improvements into the future, our on-the-ground presence, the administrative funding that we need to support disasters, is really critical. That includes foot soldiers on the ground helping those who have difficulties, helping them through that process as swiftly as possible. I will say as well, we are trying to implement a policy with an administrative authority to simplify our loan granting with a 12-month deferment on payment and interest, but, also simplifying unsecured financing.

Senator REED. Thank you very much. Administrator Criswell, one of the best ways to avoid a disaster is pre-disaster mitigation. I know your Agency has several programs that does that, and last spring we discussed my concerns about the difficulty of accessing these programs. Many of my communities will have plans, will go forward, but they often get the answer "no". So what can we do to get these pre-disaster mitigation programs in place to avoid the cost and the difficulties of disasters?

Ms. CRISWELL. Yes, Senator, I appreciate that conversation, because pre-disaster mitigation is so critical, and it is going to continue to be more critical with the increase in disasters. We have made some changes to our program by reducing the discount rate

to be able to make it more competitive, also being able to give additional points through the scoring system on our competitive grants, for those that have never received a grant before or those that lived in the areas, or live in areas where they do not have the resources that major urban areas may have.

I am committed to continuing to work with you and understand the barriers that these communities are facing, especially those that have the highest risk. And part of our process is now using our Community Disaster Resilience Zone Identification to better identify the communities that need additional assistance to help them be competitive and be able to get this critical funding to help them become more resilient.

Senator REED. Thank you very much, ma'am.

Thank you, Madam Chairman.

Senator SHAHEEN. Thank you, Senator Reed.

Senator Moran.

Senator MORAN. Chairwoman, thank you very much. Vice Chairwoman, thank you. I have so many questions and so little time. And I want to use some of my time to make a few comments.

But let me start with indicating my—sharing concerns with my colleagues who spoke previously, the Senator from Mississippi, and the Senator from Alabama, and what I expect the Senator from North Dakota to say. Drought is a damning, circumstance in many places across the country, and especially at home in Kansas. 79 percent of the acres in Kansas have been under some form of drought, most of it severe for the year. We have reduced 79 percent of our wheat crop. We have not had a wheat crop this small since 1961 because we cannot grow a crop.

You add that to all the other features of high input costs, low commodity prices, high interest rates, and the damage is real. Drought is a—no disaster is anything easy to experience, and we have our share of other kinds of disasters in Kansas, most notably tornadoes. But drought is something that is so discouraging, so depressing, we have a tremendous increase in the number of mental health indications in regard to our farming population.

I know how it must feel to be a farmer whose great-grandfather succeeded in keeping the farm together, their grandfather, their father, and now it becomes the time, and I should say grandmother and mother, keeping this farm together, but today's farm family, they have this sense that if they did it, why can't I? I am a failure.

And drought is this depressing thing that weighs on a farmer every day. Even I, from here, look at the weather, the radar every day to see if there is any hope. And I want to stress to my colleagues on the committee the importance of agriculture disaster. I do not want to say how many years I have been in Congress, but I would say that I have been on the Ag Committee, or the Ag Appropriation Subcommittee all of my time here, and this is as dire a circumstance that I can see in my time in trying to address the saving of rural America.

So this is not something that we ought to consider unimportant. It is hugely important. I would tell you, Secretary Small, that I do think that this committee, the Congress ought to be prescribing and giving the Department of Agriculture specific directions about how Ag disaster funds should be spent without—some, but also

with some level of flexibility to take care of the things that we may have missed.

But I also want to—why I have mentioned you, Secretary Small, you said something that I would highlight for you is important. Well, seem out of—off point, I suppose. But we are battling OSHA with new rules in regard to safety for firefighters. Almost 90-plus percent of our firefighters in Kansas are volunteers, and the OSHA rules and regulations that they are proposing will eliminate the capability of small town Kansas and small town America.

We have a noon whistle in my hometown that sounds, it sounds at noon, but it sounds when there is a fire. And as you said, when you saw the volunteers that run to the rescue of people that were—others have testified to people who have lost their own homes, but come to the rescue of their neighbors, those are volunteer firefighters across Kansas. And I would encourage the Department of Agriculture to express the importance of that, the role of firefighters as OSHA makes its final determination about these rules.

Then, Ms. Guzman, Secretary, or Administrator, we have SBA loans that come from the days of the pandemic, EIDL and, paycheck protection. Our Wichita regional office is working closely with us, but what has—what happened in too many instances was people who claimed to be somebody else and got those loans, and now, now the people who are paying the price for that fraud are the people who the SBA and the Treasury Department are pursuing for repayment of loans they never made, never applied for, and never received.

And I just would encourage you to again reach out and find a way to put the misery that these individuals are going through, through no fault of their own, the circumstances they find themselves in.

And then, finally, to a more, germane, perhaps, topic. Again, what I think I said is important in all ways of how we fight disasters, and how comprehensive the problem is at home. But I also would add, nothing is included in this Appropriations bill at this point in regard to NASA. And Senator Shaheen and I are responsible in some ways, many ways, for the appropriations for NASA, and the disasters that they have experienced over a long period of time, including in Guam, as well as Kennedy, Johnson, and Stennis, are dramatic, and huge, and damaging to the capability of NASA to fulfill its mission.

Finally, what I want to make certain is, I want to express my disgust, dissatisfaction; I sound bold when I say “disgust”, then I feel uncomfortable being that way, and I change the word to dissatisfaction, excuse me, disgust and dissatisfaction about our inability to do an appropriation bill for 2025 in this committee, in this session, before the end of the year. And it seems, one more time, we are going to fail to have that opportunity because of decisions made elsewhere.

I use that to say that, in my view, this committee—the discussions we had in the reorganization of the Republican Conference this year, revolved around how to get the Senate to work again, and for us to have meaningful work to do. And the answer every time is, let the committees do their work, and I am fearful that, in this instance of this disaster program, that once again this will

be shuffled off to somebody else, not the Appropriations Committee, to complete the details.

And I would urge the leadership of this committee and all of us to lobby our leaders to remind us—to remind them that this is the committee that should have jurisdiction over what we are talking about today. And this should not be a one-shot hearing with the administrators of the various Agencies and Departments that are affected by this. This ought to be our work from now to the end of the year. We claim, and I believe it is true, we have the time to complete the full fiscal year '25 Appropriation bill, and if we are not going to do that, we certainly have the time to be the committee that is responsible for the work that is before us today.

Thank you.

Senator SHAHEEN. Well, amen, Senator Moran. I, and I would bet the entire committee, support your disgust.

Senator Baldwin.

#### DIRECT ASSISTANCE PROGRAM FOR CONVENTIONAL DAIRY

Senator BALDWIN. Thank you. And I will associate myself with those comments also.

I want to thank the Chair and Vice Chair for hosting this vital hearing today to discuss the Administration's request for response to recent natural disasters. I will add that the Administration's request includes \$4 billion—just about \$4 billion in supplemental funding within the jurisdiction of the Labor, Health and Human Services, and Education Subcommittee. And this funding is such that has routinely been included in prior disaster supplementals.

It is intended to address critical needs in areas affected by natural disasters related to health care, mental health care, child welfare, aging and disability services, child care, and education, among others. And so I hope to ensure that in any supplemental that communities have access to those necessities also.

I want to associate myself with Senator Moran's, comments, global comments, but also about the impact of disasters on rural America and, in my State, in particular, to the dairy industry. Ms. Torres Small, I wrote to the Department of Agriculture this summer to sound the alarm on challenges that Wisconsin dairy farmers were facing due to no fault of their own. These are things like extreme weather events, drought, as was mentioned by Mr. Moran, highly pathogenic avian influenza, and the high input costs of fuel and fertilizer. They have shared their concerns with me as they strive to recover from these challenges.

However, they have found that existing resources, and risk management tools at the USDA do not meet their needs. Last Congress, as then chair of the Agricultural Appropriations Subcommittee, I made the request of the Agency to establish a direct assistance program for organic dairy farms facing similar challenges.

Your Agency responded by creating the Organic Dairy Marketing Assistance Program, and it has been a resounding success, providing multiple rounds of direct assistance to the organic dairy sector. Given the success of that program in addressing challenges faced by the organic sector, do you think a comparable direct financing assistance program for conventional dairy would help mitigate the loss of family farms in a state like Wisconsin?

Ms. TORRES SMALL. Thank you very much, Senator Baldwin, for your advocacy for our dairy farmers and our dairy industry. It is crucial to all of us, that we have the national milk supply, and we maintain the national milk herd. We worked incredibly hard on the organic program, the CCC (Commodity Credit Corporation) program, and part of the reason we focused on that is because it was an opportunity to also add value for dairy farmers, particularly smaller dairy farmers that might struggle, solely as price takers when it comes to milk as a commodity.

But we recognize that there is lots of ways that we need to support milk and dairy farmers. So other things that we are working on, of course, we also used funding from the CCC to provide support for not only dairy farmers that had experienced H5N1 on their dairies, but also to support them to keep them from getting it in the future, funding robust testing, as well as plans for bio security and also opportunities for PPE (personal protective equipment) for farm workers.

So we continue to work very hard to work with dairy farmers to fight potential H5N1 circumstances. And of course, we would do anything, implement any program that Congress were to create to address farm stress and challenges.

#### LIVESTOCK INDEMNITY PROGRAM ELIGIBILITY CRITERIA

Senator BALDWIN. I do want to get a couple more questions in. I also want to draw to your attention the Livestock Indemnity Program, which was designed to provide relief for farmers suffering livestock losses due to severe weather events. MacFarlane Pheasants in Wisconsin is the largest pheasant producer in the country. They were denied assistance despite losing over 50,000 birds due to an E2 tornado in this past summer.

After my office conducted casework on the farmer-owner's behalf, we learned that USDA denies these claims and discourages farmers from applying, because USDA interprets the statute as excluding game birds, and I do not agree, and I want to see this change. Given the increasing frequency of severe weather events and the critical financial impact of them on farmers, is the USDA prepared to reconsider its interpretation of the Livestock Indemnity Program eligibility criteria?

Ms. TORRES SMALL. We will continue to have—to discuss with you that interpretation. As you know, the statutory language allows for poultry for commercial use, and since 2009, USDA has had this regulation that did not allow coverage for birds that are used for hunting, and so we would love to follow up with you. Know that also as the Farm Bill is being discussed, it might be an opportunity to clarify Congressional intent.

Senator SHAHEEN. Thank you, Senator Baldwin.  
Senator Hoeven.

#### STRUCTURING DISASTER RELIEF

Senator HOEVEN. Thanks, Madam Chair. So I am going to follow up on comments by both Senator Boozman and Senator Moran. And Secretary Torres Small, good to see you again, and thanks for being in our State, and for a lot of the good work that that you do. Appreciate having you here today.

Senator Boozman talked about 20-year average income. Now, just think about that for a minute. That probably put you 50 percent below your actual costs. If you were getting your—you know, figuring out your pay for the last 20 years, and you are getting the average, the 20-year average, and then figure out what your expenses are today, you know, fuel, fertilizer, and everything else—you are way below cost.

So number one, across the country, that is what our farmers are seeing, right? And just to really pound home what that means. Second, for the point that Senator Moran made, he talked about drought. Forty-eight States have reported drought this year. Last I checked, there is only 50; 48 States reported drought. So you can see the kind of stress that our—our farm—now, everybody knows about the hurricanes and the disasters, and all that, you see it on television and everything else, but that is the rest of the story that has really put our farmers and ranchers up against it.

So, the key here is that we not only provide these disaster systems, but that you work with us—that USDA works with us so that we structure it right, not only in terms of making it effective to meet the need, but to help us get this Farm Bill done so that when our producers go in—and I think it was Senator Boozman talking about it or maybe one of the others—that they can get a plan and get credit to farm next year.

We are losing farms at a high rate, and the farms we are going to lose as a result of these disasters, and the drought, and everything else are the ones that are on the edge. Those are the ones that get hit the hardest, right?

So you know, I ask for your assurances that you will work with—because we—and we have worked with WHIP+ (Wildfire and Hurricane Indemnity Program Plus), we worked with the ERP (Emergency Relief Program), which is what, Secretary Vilsack modified the program to be, and sometimes it has worked, and sometimes it has not. But will you commit to work with this committee to structure this, not only for best advantage in the disaster package, but to help us get this Farm Bill done?

Ms. TORRES SMALL. Thank you, Senator Hoeven, for your collaboration. It is a joy to get to work with you.

When it comes to, I do want to briefly address the net farm income because, when we talk about net farm income, what I mentioned is the last 4 years. One has been a banner year, setting record numbers; the other three have all been within the 20-year national average, but also higher than they have been since 2014. So there was a real lull in between 2014 and these last 4 years where we saw even lower net farm income.

That being said, I have talked with farmers who are struggling. I know that we need to work to make sure that farmers both are able to, make ends meet now and in the future, and we are committed to working with you in any technical assistance that is needed.

Senator HOEVEN. And I know you pretty well, and I know you understand the problem. I understand you have a job to, you know, defend some of the statistics that USDA is putting out there, but average expenses are way above that average income. That is a problem. Agreed?

Ms. TORRES SMALL. We will continue to work together to drive down input costs, but net income includes costs.

Senator HOEVEN. But more importantly, how we structure—let us get to the real—the heart of the question: Is your willingness to work with us now on structuring this the right way? I am pretty sure the answer is yes.

Ms. TORRES SMALL. Yes, sir.

Senator HOEVEN. But I want to hear it.

Ms. TORRES SMALL. Yes, sir.

#### ADDRESSING LIVESTOCK PROGRAMS

Senator HOEVEN. All right. Thank you. The second thing is what—and you have been to our State, and you have been good about coming. We had not only drought but wildfires, and I do not know if you are aware of that, but our livestock producers, as well as livestock producers across the country are going to get help. And so again, your commitment—I know you have knowledge in that area, but your commitment in terms of making sure that those livestock programs are addressed as well?

Ms. TORRES SMALL. Yes. So we will continue to work to look at EQIP (Environmental Quality Incentives Program) and ELAP (Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish), and what we can do for water hauling as well as transportation of cattle in the face of a disaster.

Senator HOEVEN. Okay. Thank you. And again, on behalf of the Full Approps Committee, the Ag Approps Committee, and the Ag Authorizing Committee, we want to work closely with you on this. And so we appreciate you being here today, and again, your willingness to work with us.

Director Criswell, how can we be sure that, by the way, you were in North Dakota in 2011 when we had drought—a flood out there, and more than 4,000 homes in a relatively small community were flooded out, completely. So you know, I know you know firsthand what it is like to work on the ground with people that have been hard-hit.

How can we be assured that FEMA will fairly and impartially address every single person that is affected by any kind of disaster, given what happened earlier, after those hurricanes in the Southeast? How can we be sure that you are on top of that and that kind of incident will not happen, and that people will not be unfairly treated?

Ms. CRISWELL. Senator Hoeven, yes, I spent 7 months in your lovely State with that disaster, and I know firsthand how people are impacted. Our goal as an Agency is always to treat everybody fairly and equally and ensure that they have access to our programs. The incident that happened in Florida is simply unacceptable, and I have instituted an investigation. I have reached out to the IG and asked for an independent investigation of this incident, I have sent an email out to our workforce, and we have provided refresher training to all of our staff in the field to ensure that this type of behavior never happens again. People are at their worst day. They deserve their government to be able to help them, and you have my commitment to make sure that if we find any other instances, we will take appropriate disciplinary action.

Senator HOEVEN. Yeah, it is critically important that people understand that, and that it is transparent so that they can have confidence in FEMA.

Ms. CRISWELL. Yes.

Senator HOEVEN. Thank you, Madam Chair.

Chair MURRAY [presiding]. Senator Heinrich.

Senator HEINRICH. Administrator Criswell, as I have expressed to you, I am extremely disappointed that so many New Mexicans continue to wait for relief and compensation that they are owed through the Hermit Peak, Calf Canyon Claims Office. And so I want to ask you: What can FEMA do differently so that the folks who literally lost everything in the fire are not the last to get their compensation?

Ms. CRISWELL. Yeah. Senator Heinrich, I appreciate your continued work with my Department, my Agency, the staff that are in the field, to make sure that everybody in New Mexico that was impacted by these horrific fires gets the compensation they need. We have increased our staffing significantly throughout the year, and we have increased the number of claims that are being paid out as a result of that.

To date, we have over \$1.5 billion that has gone into the hands of people, but we know we have more work to do. We continue to bring in our staffing and ensure that we have the right amount of people, the right amount of resources to have that—

Senator HEINRICH. It seems like the people who were hit the hardest, though, are at the tail end of getting compensated. The simple claims have moved, and the more complicated but also more devastating claims are often the ones that are not getting done in a timely way.

Ms. CRISWELL. We are working with each person individually, Senator, as they each have their own unique experience. And the more complicated ones require additional information. And that is why we want to have the appropriate amount of staff, increase our staffing, so we can work with each family, each individual, to understand their specific needs, get that documentation, and get them the reimbursement that they are eligible for.

Senator HEINRICH. The President's supplemental budget request includes transfer authority for an additional \$1.5 billion to compensate those victims. What would be the impact on my constituents if that funding is not approved?

Ms. CRISWELL. The current authorization was for \$4 billion, and we had an independent actuarial report recently that shows that this is not going to be sufficient. And we expect it to be somewhere over \$5 billion and it may even go higher. Without that ability to transfer that funding, we can meet claims today, the claims that we have had submitted, but I will not be able to meet—

Senator HEINRICH. Down the road, that would not be the case.

Ms. CRISWELL [continuing]. I will not be able to meet the claims down the road, based on what I believe is an accurate report from this independent actuary.

Senator HEINRICH. Administrator Guzman, SBA loans, as we have heard repeatedly from my colleagues today, are literally a lifeline for families and businesses and nonprofits that are recovering from flooding from New Mexico to North Carolina. We have had se-

vere floods in Roswell and Chaves County in New Mexico in recent weeks. Last week, I joined Senators Tillis, and Budd, and Warner, and others in pushing a stop-gap bill to restart those SBA loans immediately.

If Congress passes the President's request, will the people needing loans at SBA, in Roswell, and other communities across the country be able to get the low-interest loans that they need to rebuild?

Ms. GUZMAN. Yes, SBA is prepared to act swiftly to continue processing all the loans that are pending our review as well as those that are already in queue. That is nearly \$1 billion in lending. We will be able to immediately inform them within 24 to 48 hours and get all the finalized closing documents to move as quickly as possible.

Senator HEINRICH. Secretary Todman, HUD still, still has not approved the State of New Mexico's action plan for recovery from the floods and fire disasters of 2022. That is an impediment to recovery efforts. Do I have your commitment to approve New Mexico's plan before the end of the year, when we will see an administration change?

Ms. TODMAN. You know, my team did brief me on some of the technical difficulties the grantee has been experiencing, and we are going to provide technical assistance so we can try to get that across the line before the end of the year.

Senator HEINRICH. We need to get that—I mean, we will start from ground zero with a brand new administration, with all the turnover. Like, we need to get that done by the end of the year.

Ms. TODMAN. You have my commitment.

#### HERMIT PEAK DISASTER RECOVERY TEAM

Senator HEINRICH. Deputy Secretary Torres Small, the Santa Fe National Forest has been struggling for months to hire disaster recovery team members for Hermit Peak, Calf Canyon, for the burn scar. And as you know, President Biden made a commitment to these communities. It is really critical that we get those hires done. Do you have an update on when those positions will be filled?

Ms. TORRES SMALL. We have been working exceptionally hard, recognizing that we are doing so in a very challenging fiscal environment. As you know, it takes people to both fight fires but also manage a forest better in the future. We have been able to rebuild through the Bipartisan Infrastructure Law, but now we are facing some real budget constraints. And so initially, we had to impose a hiring pause, a hiring freeze all across the Forest Service as a result, because we are preparing for, as you mentioned, changes when it comes to appropriations dollars.

That being said, there is an exceptions process, and recognizing the commitment that we have made in terms of recovery for Hermit Peak, Calf Canyon fire, we have considered that exceptions process, and the Chief, the Forest Service Chief has reviewed four positions and approved four positions for hiring.

Senator HEINRICH. I think my time has expired. Thank you, Madam Chair.

Chair MURRAY. Senator Britt.

Senator BRITT. Thank you, Madam Chairman. First, thank each and every one of you for being here today. Secretary Buttigieg, thank you for making time to come to Alabama, and not only be there but explore a little bit in Mobile. People really, really appreciated that, and appreciate all of you being here and the work that you are doing.

I do want to talk first to my colleagues. On January 12th, 2023, Selma, Alabama, was hit and devastated by an EF2 tornado, and this piece of legislation has some important funding for DRA, \$10 million, to help with those communities that were affected by storms in 2023.

Number one, I want to make sure that that money actually goes to these communities that were affected and need it, like Selma, to help them rebuild and create resiliency. But two, I want us to make sure we are looking at actual needs, and that the needs are taken care of in this bill. I know for Selma this is a start, but certainly will not meet that, and I think we all know that Selma, and the community, and the significant history that occurred there, and the preservation of that is not just important for the State of Alabama, it is important for the Nation, and it is important for the globe.

And so I urge my colleagues to help me in this and make sure that the community of Selma has what it needs. And thank you to Senator Coons for the work he has done with me, alongside me on this.

#### FARMER ECONOMIC RELIEF

Deputy Secretary Torres Small, I want to associate myself with every comment made by my distinguished colleague from Mississippi, Senator Hyde-Smith. She is spot-on, along with so many of my other colleagues on both sides of the aisle that have discussed agriculture issues. But I want to talk specifically about Alabama.

Alabama agriculture producers are experiencing the same economic disasters as countless others are in the Southeast and across the Nation. Year-over-year inflation and debilitating domestic energy policies have led to soaring input costs, tanking commodity prices, you are looking at higher interest rates on capital needed to plant and cultivate farms and fields producing food for our Nation's family. These variables, amongst others, are forcing Alabama farmers to make tough decisions about the future of their operations. It is hard to find a farmer in the entire State of Alabama who is not hurting.

According to the report released on September 5th of this year, overall net cash farm income in Alabama declined more than \$1 billion between 2022 and 2023. This represents a staggering 33 percent loss in overall net cash farm income in just 1 year, much higher than the Nation's decline of 19.5 percent. The main cause of this loss is out of the control of these farm families. They are doing everything that they are supposed to, they are taking a look at their input costs, and things just do not work.

According to the 2022 USDA Census of Agriculture, Alabama farmers experienced a 39.5 percent increase in the cost of production from 2017 to 2022, ranking second amongst all Southern

States. So make no mistake, this is a crisis, and as Congress considers the disaster needs, we must also consider how to ensure that our agriculture producers receive quick and robust economic relief to ensure that our hard-working family farmers can enter the next planting season with certainty, and allow our farm creditors to lend with confidence.

So Mrs. Small—Mrs. Torres Small, I want to make it clear that this is an immediate need for our farmers in Alabama and across the nation and I look forward to working with you to provide this relief quickly so that our farmers can get seeds in the ground next spring. Thank you.

I want to go ahead and move on to Administrator Criswell. I want to turn to the recent reports about FEMA, the supervisor, obviously, that we have all heard about that you terminated. We continue to see more and more things come out. I actually sent you a letter regarding this incident, and while I received the response four days late, kudos to your team for getting it to me at 10:30 last night before today's hearing.

Madam Chairman, I would like to ask you about a couple of the responses that I received in that letter. So in regards to my question about, you know, if you were going to discuss the fact that the investigations were underway, you immediately said that you had requested an investigation by DHS Office of Inspector General, in that you said a couple of other things. And I think I just want to clarify that you are not—this investigation will not just be about one incident. You are going to allow this investigation to be across the footprint in all the states that FEMA operates?

Ms. CRISWELL. Correct, ma'am.

Senator BRITT. Okay, thank you. And then, additionally, and I heard you say it again today, you said you would take appropriate disciplinary and corrective actions if you found someone else to be complicit in this in that way, I want to make sure that that means that they will be terminated, like Miss Washington was.

Ms. CRISWELL. Up to termination, depending on what the action was, yes.

Senator BRITT. But if the action was similar to hers, it will be termination.

Ms. CRISWELL. Correct.

Senator BRITT. Okay. Thank you. I appreciate it. Thank you so much for your time.

Chair MURRAY. Senator Manchin.

Senator MANCHIN. Thank you, Madam Chairman. Thank you all for being here, and I appreciate very much your service.

West Virginia is the—this is for all—West Virginia is the only State that lies completely within the Appalachian Mountain region. Despite this, the U.S. Department of Agriculture's definition of rural excludes some of the most geographically isolated and unpopulated areas of my State of West Virginia.

Fayette County is one example. It is the largest city, has just under 8,000 residents, the largest city in the county. Its landscape is mountainous, with secondary roads that make travel difficult. I know that Secretary Buttigieg has been there before. Over the last several years, it has been hit with devastating floods. However, many programs across the Federal Government classify the county

as urban, urban, preventing it from accessing the resources they need.

At my urging, the United States Department of Agriculture Economic Research Services recognized the unique topography of our State in their recent report on rugged terrain. The report found that almost 81 percent of West Virginia lives in a rugged area. That is compared to just 11.7 percent of the entire United States population. Well, that is why they call us "Mount Mama." Several agencies have proposed ways to incorporate "ruggedness" into their definition of "rural", to ensure the critical resources are reaching those areas in most need.

Many disaster programs that your agencies oversee direct specific resources to rural areas, but do not adequately recognize the Appalachian as rural. This means that West Virginians that are impacted by disasters are not really getting the help and the support that they need.

So I do not know. I just would hope that all of you would be cognizant of this "ruggedness" definition, because it is unbelievable. You know, sometimes in our State, you only see the sun from 11:00 to 2:00. Anyway, they are beautiful people, but they just need the same assistance as everyone else.

This is to my friend, Secretary Buttigieg. The Appalachian Development Highway establishment—Highway System—was established in 1965 to connect I-81 in Virginia to I-79 in West Virginia, and over 55 years later, we are still working on it. We are getting better. In a State as rugged and, again, mountainous as mine, natural disasters can quickly cut West Virginia off from help.

This is a lifeline coming from east to west, west to east, connecting this population base of the D.C. Metro area into the interior of West Virginia would be a game changer for our State, both logistically and economically, and allow us to better prepare for natural disaster. We only have about 15 miles left as far as when we are on route to get everything in West Virginia done. Our trouble is basically coming at Wardensville, West Virginia, going into connecting I-81. It starts right now. The Corridor H comes to—it comes to Wardensville, and it stops, and we see no movement whatsoever to connect to I-81.

We know there is a lot of politics involved, but we think that has all been passed through. If you could look at that, sir, that would be the last major connection. It would truly, truly set us up in a much better situation. I do not know if you were made aware of that.

Secretary BUTTIGIEG. Thank you. Yes, we are very aware of the importance of the Corridor H vision to you and to the people of West Virginia. I do know that West Virginia intends to use their National Highway Freight Program formula funds for Corridor H, and that that will amount to a portion of what I believe is \$203 million of Formula Funding coming their way. I know that there have also been applications for discretionary programs, and we are aware of a set-aside that is complicating these programs.

Senator MANCHIN. You have all been great, you all—

Secretary BUTTIGIEG. So we will keep working with the other agencies on that.

Senator MANCHIN. You have all been great, Secretary. If you can just check on the Virginia side, my dear friends in Virginia.

Secretary BUTTIGIEG. Will do——

Senator MANCHIN. We all love very much, and I want you to know we did not break away from Virginia. They left us.

[Laughter.]

Secretary BUTTIGIEG. I will make sure to ask them about that, Senator.

[Laughter.]

Senator MANCHIN. This is to Administrator Guzman. The Small Business Administration's Disaster Loan Program is a vital lifeline for communities recovering from major disasters such as hurricanes Helene and Milton. These large-scale events require significant resources. My colleagues have rightfully acknowledged SBA's efforts in providing critical support. At the same time, I think it is important to recognize SBA's role in addressing smaller-scale disasters year-round.

Earlier this year, my State of West Virginia was a great example when the SBA made economic injury disaster loans available to small businesses, and agricultural crops impacted by severe drought conditions in West Virginia. Thank you. Thank you. Thank you.

These types of losses often do not qualify for FEMA or CDBG funding, so I appreciate you taking the initiative, Secretary, working with us in those as well. So what I can ask is, could you speak to how SBA balances the needs of larger-scale disasters with the smaller, localized ones that are left behind?

Ms. GUZMAN. Happy to do that. Yes. I mean, at any given time, we have, of course, the presidential declarations, but also our own set of SBA disasters that we are coordinating with the governors to ensure that we can support, as well as through USDA, on any of those crop disruptions. And so, currently, I have about 220 crop disruptions, as well as 11 SBA-only declarations.

Senator MANCHIN. Yeah.

Ms. GUZMAN. We deploy our teams for those physical as well as economic injury disaster loans, and we work through our partners on the ground to ensure that there is awareness. The disaster administrative dollars that we get, to make sure we can deploy as extensively as possible, are very critical for us to ensure people are aware of these resources that are available on the ground. And we will always continue to try to do a better job working in partnership with locals to ensure that there is awareness of these great resources.

Senator MANCHIN. Thank you so much. I will just wrap up. The ruggedness situation is important to myself and Senator Capito. We are very concerned because we have a beautiful, rugged State. Corridor H is important to connect us to the metropolitan areas to finish that up. And on helping the small businesses that do not qualify for FEMA and that they cannot make it without a little bit of assistance.

Thank you all. I appreciate your service. Thank you very much.

Chair MURRAY. Senator Murkowski.

Senator MURKOWSKI. Thank you, Madam Chair, and thank you to those of you who are here today.

You know, just listening to each of our colleagues from around the country talk about the various disasters that have impacted them, whether it is droughts, or floods, landslides, our reality is that what we are seeing is accelerating in terms of not only the types of disasters that we are seeing, but the economic impact, the security impact, and of course, the loss of life.

I was out in Guam a few weeks ago with Senator Manchin, we are looking to Guam to be this platform for defense for the country, but they are digging out of a typhoon from 2 years—or Mawar—2 years ago now, I believe it is.

Secretary Buttigieg, I appreciate the fact that the Alaska \$107 million in the emergency response account addresses Typhoon Merbok. But again, you know, that is a disaster 2 years ago. I think we recognize that we are dealing now, okay, we are talking about Milton, we are talking about Helene, but we still have, on the books, all of these other disasters that we can—that we can name, that we can relate to.

And so we have got a system that is not, it is not keeping up, it does not have the nimbleness, it does not have the reflexes that we need. When Senator Coons talks about resilience, and do we need a resilience strategy, I think we need more than that.

When we are tasked with: Well, okay, here is the funding, here is the response, but there is strings attached to it, and so instead of building back better, it is building back substantially similar. And if you are being threatened by coastal erosion, where you know the disaster next year is just going to be worse than what you had last year, it does not make anybody feel secure in their homes.

Today, is the 1-year anniversary of a landslide in one of my hometowns, Wrangell, Alaska, where six lives were lost, a family of five, when a landslide came down in a part of the community that nobody anticipated, thought was going to break loose. But it was intense rains combined with winds, and our reality is our lack of preparedness, our lack of being able to monitor, our lack of censoring, our lack of truly understanding our ability to track our weather systems.

In all of Southeast, an area that is the size of the State of Florida, I am told that we have one radar; so it is no wonder that we are not able to anticipate what is coming at us and to better protect our communities. The hometown—the town that I was born in, in Ketchikan, experienced a deadly landslide just some months ago, a few months ago.

We are talking about small-scale, big-scale, but whatever it is that is hitting us, your agencies are struggling, your agencies are overwhelmed, whether you or FEMA, or whether it is any one of you. One of the agencies that is not represented at the table today is someone from Commerce. I wanted to ask about why we do not have anybody to talk about the fact that there is no assistance, no disaster assistance for the ongoing fisheries disasters that we are seeing in my part of the country, and Senator Shaheen's, and Senator Murray's here.

We are told: Well, maybe there is going to be another supplemental. But in the meantime, our fishermen, our fishing communities—our coastal communities that rely on them are being dev-

astated, just literally taken out at the knees. There are no funds in the fisheries resource disaster assistance account. There are no funds. And so how we deal with these disasters is very real and very personal to each and every one of us.

Let me ask a question, because I have talked more than I need to here, but I am—we have people that are not going to wait for you all to come and help them. Kotzebue just experienced a major flooding. They need to get things secure before winter really, really hits, which it already is. Ice is coming. They are locked in. They have got to spend the money. They cannot wait. They cannot wait to have Department of Transportation—again, Secretary, I appreciate that we have got \$107 million in that account, the unmet needs account, but how do we cut through the tape to ensure that the aid is not delayed because of this backend accounting requirement about which the costs are attributable to the agencies?

This is a challenge for people. They need to move forward, but they are afraid they are not going to be able to get the reimbursement. Is there some way to embrace something like an advanced construction concept for disaster response? I think these are the types of things that we need to be thinking about.

My time is out. But if you have a quick answer, answer it; in the meantime, we have all got to be thinking about how we can address what I think is a disaster response system that is not meeting the current state of affairs.

Secretary BUTTIGIEG. Very briefly. You have my commitment to work within—to do everything as flexibly and swiftly as we can within the statute that we have, and for technical advice on anything that could help create some flexibilities, like you mentioned. Things like advance work have helped on regular construction to not have to wait for all of the obligation machinery to move. I would welcome exploring ways to bring that to bear in Alaska.

And having visited Kotzebue last year when I went to Alaska, at your invitation, I have some sense of what they are up against. Our field staff on the ground in Alaska will be ready to assist any way they can.

Senator MURKOWSKI. And I would, would hope that the rest of you on the panel would also agree.

Ms. TODMAN. Senator, I would add to that?

Senator MURKOWSKI. You may.

Ms. TODMAN. If our disaster recovery funds are approved, it will be available for your fisheries.

Senator MURKOWSKI. Yay. Best news of the day. Thank you.

Chair MURRAY. Senator Shaheen.

#### ESTIMATING FARM LOSSES

Senator SHAHEEN. Thank you, Madam Chair. And thank you to each of you for being here, and for the hard work that so many members of—that everyone in your agencies are doing to help those people affected by these terrible emergencies.

Deputy Secretary Torres Small, you had a chance to come to New Hampshire and to talk with some of our farmers. I was interested in Senator Ossoff talking about some of the farmers in Georgia who lost 20- to 30 percent of their crops. Well, we had fruit growers in New Hampshire, as you know, who lost 80 to 100 percent of their

stonecrops, all—everything they lost in 2023 because of the freeze and late frost that really devastated so many of our growers.

And because we have small farms, and about 90 percent of our growers do not participate in Federal crop insurance programs because the crop insurance programs have not really been designed to help farmers like we have in New Hampshire, Senator Collins talked about the same challenges in Maine.

So how does the Agency estimate accurate losses for states with high rates of small and diversified farms that have limited engagement with the Federal programs?

Ms. TORRES SMALL. This is an issue that is especially important in New Hampshire, and in my visit and conversations with fruit farmers in New Hampshire, certainly saw that the insurance payments—insurance programs do not fully recognize the need, particularly when it comes to specialty crops. So our estimate of the 2023 losses of \$10.7 million was based on the known and estimated insurance, as well as NAP (Noninsured Crop Disaster Assistance Program), NAP indemnity payments. And so recognizing that that may not be the full and complete picture, we know that there was a cooperative extension estimate that was \$26 million.

Senator SHAHEEN. Right.

Ms. TORRES SMALL. So in addition—addition to continuing to work with your team, we also know that we need to expand those insurance programs. NAP is a fundamental way of doing that because it helps build the case for, actual insurance programs in the future. We also just recently announced to the CCC specialty crop program, that it will be \$2 billion to provide marketing support and assistance for specialty crops.

Senator SHAHEEN. So does the estimate that has been sent to this committee for covering losses, farm losses, would it allow for a number that is greater than the \$10.7 million that you have determined?

Ms. TORRES SMALL. So the first amount is based on the indemnity payments and information that we have there. We also plan, if asked to do, to administer an ERP, there is a second track for revenue losses, and certainly could consider that there.

Senator SHAHEEN. Because clearly those numbers do not reflect the real losses that we are experiencing in a state like New Hampshire.

Administrator Criswell, I would like to add my concerns to what we have heard from a number of members here about the length of time that so many of our small communities are waiting. And I appreciate that there have been so many disasters that it is hard to keep up, but we have communities in New Hampshire going from the Canadian border in the north to the Massachusetts border in the south, every place from Pittsburgh to Acworth that have not yet received reimbursements, and they have been waiting for about 2 years.

So what can we do to try and move those checks along? As everyone has said, these are small communities, they have been hit hard, they do not have the capacity to cover those kinds of rebuilding costs. And they really need to be reimbursed at the—once they have filled out their paperwork they need to see those dollars coming in.

Ms. CRISWELL. Yes, Senator. We understand that these cash flow issues are critical for these small communities, and again, every community has their own specific needs, requirements, and paperwork that we have to have submitted, and if you have somebody specific, I am happy to look into individual cases to see if there is something that we can do to move it along. Part of our changes recently, with increasing the dollar threshold on small projects, helps to simplify that procedure.

But we also have other mechanisms that we can put in place to do advanced payments so they do not have to wait for the entire project to be done. If that is something that would benefit, I would be happy to look into that for your particular communities. But we want to continue to work with you on how we can make this simpler as we continue to see more disasters happening across the United States.

Senator SHAHEEN. And I think that is very important. These are communities that, to my understanding, have already submitted their paperwork, and are in compliance. They are just waiting for their checks. It includes Dalton, Acworth, Hampton, Gorham, Newton, Ashby, Littleton, Pittsburgh, and Monroe, so it is across the State. And you know, once they have submitted the paperwork it seems to me that they ought to be able to get the reimbursements.

Ms. CRISWELL. If they have submitted all of the paperwork, they should have been reimbursed. So I will look into those personally and see what we can find out.

Senator SHAHEEN. Thank you. I appreciate that. And since I chair the Small Business Committee, I would just like to add for Administrator Guzman, thank you for all of the work that you are doing. Small businesses, as we know, are the heart of our economy throughout this country, particularly in New Hampshire, and we have, as you pointed out, more than 10,000 homeowners and small business owners with approved loans who are just waiting on our appropriation from this committee and this Congress to get to work rebuilding. So thank you.

Chair MURRAY. Senator Shelley Moore Capito.

Senator CAPITO. Thank you, Madam Chair. Thank all of you for being here. I know it has been a long morning, but it is a critically important.

Just as a statement, I will tell you, I hail from West Virginia. Senator Manchin does as well. I think all of us, here in—and I do not want to speak for everybody—but certainly for me, I know if the disaster is not occurring in West Virginia, it is occurring somewhere else, and it is going to occur in West Virginia. So I have always been very supportive of making sure that all of our communities across the country are able to get the disaster relief and as quickly as possible. So put me in that category of somebody who knows if not—if not for me, it will be me, and it will be us.

Administrator Criswell, I would like to thank you for, in your opening statement, you mentioned that nobody should be discriminated against for their political affiliations, or anything else, and so thank you for reinforcing that policy. It is important. I would say if that particular FEMA employee had come to West Virginia, we would not have gotten much help because we had a lot of Trump signs, all throughout our State. So thank you for that.

I was going to kind of call you into question on some of the environmental review processes that have been going on. We had a town in West Virginia that has been going over 2 years trying to get this environmental review for something as simple as a generator, a static security camera, or you know, basic pre-disaster mitigation equipment, just the bureaucracies of this. But I was just informed that they got their okay today. So thank you for that. You can take credit for that.

On to drought—oh, well, let me go—let me stay with, with you for a moment because I was the ranking member and the chair at some point of the Homeland Security Subcommittee on Appropriations. This is a perennial problem in terms, but how many—can we help you and help FEMA as an organization take some of these older disasters off of the books? Maybe figure out a process where we work with our States and our localities, obviously, there is going to be a funding issue there, that causes you, so you do not have these backlogs and lags of disasters that are still ongoing while you are trying to face what you see in front of you. What kind of measures do you think would help you do that, and would that be useful?

Ms. CRISWELL. Senator, I think, you know, we have seen a number of disasters that have been ongoing for many years.

Senator CAPITO. Yeah.

Ms. CRISWELL. I mean, we still have some back to Hurricane Katrina. One of the things that we have started doing is a program that we are calling “Validate As You Go”, part of the delay in closing out some of these projects sometimes is after they go through years of gathering the paperwork, doing the rebuild, we do all of the closeout at the very end of the project, and that can be time-consuming to go look at every receipt, and every action that was taken along the way.

We have started to do that periodically and audit it along the way so that way it speeds up the process at the end. And we are starting to see real success with implementing this new way of approaching disaster closeout, which we have just started doing over the last few years.

Senator CAPITO. So you are closing out portions of the disaster as you are moving it along?

Ms. CRISWELL. Yeah.

Senator CAPITO. Because there is no more—

Ms. CRISWELL. We are auditing it as we go along, and if we find that they are meeting everything, then we do not have to review every single submission, every receipt, at the closeout phase of a project.

Senator CAPITO. Well, it seems to me you could enlist your state and local partners, too, to be able to help you with some of that work rather than diverting your workforce, who has the immediate needs in these larger disasters. But we want to work to make that process easier so you can close the books, and you can—and can move forward. So anything we can do to help in that would be appreciated.

I am going to talk about the drought just briefly, because West Virginia really has been, we do not have a huge Ag community, but it is very—but just some of the statistics are quite startling: 90 per-

cent of our soybean crop condition is in poor or very poor condition, 100 percent of our hay crop is in poor and very poor categories, and 97 percent of our soybean crop is in—well, I already said that 97 percent of our soybean is in poor or, or near-poor conditions. So you all, at Ag, have been helping us as an office to reach out to our Ag community. So I appreciate that.

The last question I have is: Apparently NOAA has an Artificial Intelligence Mapping system, where they map on the coastlines, what could be tracking impervious surfaces of roadway, water runoff, and how, inundation modeling can help save lives. But a lot of the country's been left out of this AI modeling. I understand the coastal issues, but describing, as Senator Manchin did, our terrain, we are very prone to flooding.

So I do not know, Secretary Buttigieg, are you using similar technology for mapping pre-disaster and water runoff so that you can more accurately see where your vulnerabilities are?

Secretary BUTTIGIEG. I am not familiar with that particular program, but we do have a number of partnerships with sister agencies to try to get an understanding of any weather or climate issues that we need to handle. I would segregate that into two very separate types of operations: things like FAA that need immediate real-time information, versus what we are doing for the longer term with the infrastructure development or response.

Senator CAPITO. Right.

Secretary BUTTIGIEG. But happy to follow up and see what we can do there.

Senator CAPITO. Well, this is a NOAA program. I do not know if I mentioned that when I began, the descriptions of it.

And what about, Administrator Criswell; are you all familiar with that AI model that is being used to map?

Ms. CRISWELL. Yeah. There is a number of models out there. NASA has one, there is a, you know, several private sector agencies that also have different models. All of these are really important, because as we consider the impacts that these communities are facing, what we want to be able to do is help them understand what their future risk is going to be.

Senator CAPITO. Right.

Ms. CRISWELL. Because we obviously can see that we cannot base it on historical risk. And so all of these different types of technologies, and we are trying to incorporate some of our own, but I think as we bring all of this together from the private sector, from NASA, from NOAA, all of those different technologies are going to really help us communicate, and help communities understand and know their risk so they can make the appropriate preparatory actions and plans to help protect their citizens.

Senator CAPITO. Well, I appreciate that. And I will say that we just signed a letter into requesting a disaster declaration for West Virginia from Helene, it did not—you know, did not get the news, and it did not—but that storm and that water really affected all of Appalachia, even into the areas of West Virginia. So I appreciate your attention on that. Thank you all very much.

Chair MURRAY. Senator Van Hollen.

Senator VAN HOLLEN. Thank you, Madam Chair. And I want to take this opportunity to thank President Biden and his entire team

assembled here at the table. A special thanks to Secretary Buttigieg for all your help immediately on the scene after that disaster. Administrator Guzman, thank you and the SBA for providing loans to businesses that were impacted.

We lost six good people that day on the bridge, and I think everybody remembers the scenes of the Dali, the ship crashing into the Key Bridge and its collapse, and of course it collapsed right into the Patapsco River, which is the channel to the Port of Baltimore.

So I do want to start by thanking the Unified Command, Secretary Buttigieg, the Army Corps of Engineers, and everybody from the Federal level who immediately helped, starting to clear that channel to reopen the port so that thousands of workers could get back to work, and small businesses that had been terribly impacted by the closure of the port would have the relief they needed. And we were able to get that port—channel reopened in a very short period of time, relatively speaking. So I want to thank everybody for their role on that.

And Secretary Buttigieg, thank you also for mentioning the Key Bridge replacement. Right, so we have got the port open, now we have got to replace the Key Bridge. And I am really pleased at the President's proposal, \$100 billion includes 100 percent funding for the Key Bridge. Yes, I heard Senator Collins mention that any insurance or other proceeds that come to the State of Maryland will be deducted from that. Yes, we get that. We understand that. We support that.

But it is very important that we get this bridge rebuilt. 35,000 vehicles cross this bridge every day, so you can imagine the congestion and loss of economic opportunity that has been caused, and ongoing, because this bridge is no longer there.

I will say, and I heard Senator Capito talk about how West Virginia had often been hit by natural disasters; Maryland has too, of course, and we have always supported the rest of the country. This has been "all for one and one for all", that has been the motto of the State of Maryland. And so we are very much hoping and we expect our colleagues from around the country to support us in this hour of need.

I would point out that when the Minneapolis Bridge collapsed back in 2007, it took only 5 days for Congress to pass and for the President to sign legislation assuring that they would be reimbursed 100 percent in terms of the cost of replacing the bridge. The House, the Senate, the President, within 5 days.

We are very grateful that we are already enrolled in the Emergency Relief Program that covers 90 percent. But Mr. Secretary, I have two questions for you. One is: I know the proposal submitted by the President was not in Legislative Bill form, but in order for Maryland to secure the 100 percent change, we are going to need an authorization to do that. And just want to hear from you again that the President supports that. And if you could just talk about how important it is for the entire country to increase the funding for the emergency relief program.

Secretary BUTTIGIEG. Well, thank you. And yes, to be clear, the President, the Administration, completely support the 100 percent cost share, which would require legislation, in addition to the funding that is part of the funding that we are asking for today. The

total event cost we estimate to be \$1.75 billion. The first \$60 million went against that in the quick release funding that we turned around right away. That leaves \$1.69 billion, less the \$350 million that we already know is being recovered from insurance. That leaves \$1.34 billion, which is what is included in the supplemental.

More broadly, I think that while unique, catastrophic, and we hope something of that type is never to be repeated again, it is a reminder that a single disaster can have a greater than \$1 billion price tag. Right now, we have \$119.6 million in the entire account, which means we are very much one disaster away from being completely out of funding. And it is why this funding request covers the entire backlog from Helene and Milton, to the Francis Scott Key Bridge replacement, to dozens of other disasters that we are still paying for in dozens of other States.

Senator VAN HOLLEN. Thank you. And I want to thank my colleague and partner, Senator Cardin, and our entire Maryland delegation on a bipartisan basis, Senate and House has introduced the Bridge Act to ensure that full 100 percent ultimately. And I thank you, and of course, the President for your support.

Thank you, Madam Chair.

Chair MURRAY. Thank you.

Senator Peters.

Senator PETERS. Thank you, Madam Chair. Before I get into my questions for the witnesses, I want to highlight the importance of funding the Rip and Replace Program to protect broadband and telecommunication networks that are being damaged by storms, and flooding, and other disasters. Right now, broadband companies that are waiting on these dollars must rely on Chinese equipment that poses a threat to our national security, and their hands are tied from procuring new equipment when the network goes down due to damage as a result of storms or disasters.

And that is why I believe funding the Rip and Replace shortfall, a bipartisan priority affecting rural broadband in states all across the country, should be a priority as part of this disaster relief package.

My first question, though, is for Administrator Criswell. Ma'am, good to see you, Administrator, we worked together a lot through my work on Homeland Security. And this year, FEMA announced the second round of awards for the Safeguarding Tomorrow's Revolving Loan Fund, which I created through a law entitled Safeguarding Tomorrow through Ongoing Risk Mitigation Act, the STORM Act, aptly named. And it allows FEMA to help States and tribal governments set up low-cost revolving loan funds that local governments can get to mitigate their risk.

So my question for you, Administrator, is can you discuss why having this tool in our resilience funding toolbox is so important; particularly in light of the disasters that we are seeing across our country now and the increasing frequency?

#### UNIVERSAL DISASTER APPLICATION

Ms. CRISWELL. Yes, Senator Peters, I really appreciate your leadership in this bill and helping to get this across the finish line, because resilience and building resilience in our communities has never been more important. But what we see is some communities

cannot come up with the cost share for FEMA mitigation programs or other programs, or if they are using their own funding to seed a project. The STORM Act gives them a revolving loan fund to help start that project or meet a cost share from a mitigation project so they can get this critical work done.

These mitigation projects are not inexpensive, and so being able to give them additional resources to help them envision and get these projects off the ground are going to help them in their ability to become stronger and withstand and reduce the impacts from future storms.

Senator PETERS. Great. Well, thank you. This next question is for all of our witnesses. One of the most persistent complaints about our disaster relief system that I hear is its complexity and its fragmentation, and it makes it very difficult for disaster survivors to navigate and receive the aid that they so desperately need. They are faced, when they are the survivor of a tragedy, with a house, needing housing, and food, and all sorts of assistance, and yet they need to fill out multiple applications.

Every agency has their own application, and you are telling someone who is in a pretty desperate shape: Here are the six different applications you need to fill out to deal with the six different agencies. So I have authored a bill that has gotten through the Senate, the Simplification Act that says that if you are a victim of this type of disaster, you should just fill out one form. This is pretty common sense. Fill out one form and immediately have all of the folks who can be helpful to you understand the extent of the problem for you, the help that you need, and to be able to deliver that.

So basically, it would create a universal disaster application, and I think it is in the best interest of disaster survivors. I will tell you, when I talk about this, how this is popular with the folks, when I talk about this in a public meeting, I usually get applause. A lot of stuff I introduce, I do not get applauses for, but this is just common sense, and we need to pass this.

And I would like to have each of you just tell me if you believe that creating a universal disaster application is indeed in the best interest of survivors and will facilitate them getting the help that they need. And I know each of you are very anxious to provide, but how do we do it in a more efficient way? We will start with you, Administrator, and work down the dais.

Ms. CRISWELL. Thank you, Senator. I think anything we can do to remove the barriers that people are facing to receive assistance helps them on their road to recovery. And so it also gives them the opportunity to apply for the recovery. We find that if they have barriers, like applying multiple times, then they will just stop. They will just give up. And so this type of an effort really helps ease that burden and helps them get into all of the programs that they are eligible for.

Senator PETERS. I appreciate that, thank you.

Ms. TODMAN. Senator, if HUD's Disaster Recovery program is finally authorized, then yes, we will be able to work very closely with our colleagues to make sure it is a seamless experience.

Senator PETERS. Great; with a universal application, great.

Ms. TORRES SMALL. Senator, thank you for talking about flexibilities. It is one of the most important things about disaster re-

sponse, and I know that USDA has submitted multiple suggestions for how we can increase flexibilities with the authorities we have now. I also appreciate your effort to create more authorities for us to expand those authorities and make it so that, on the hardest day of someone's life they are not having to navigate multiple forms.

We would like to work with you as we address also the backend of that, which is all the computer systems that currently work with our existing applications, because that becomes a whole other side of implementation.

Senator PETERS. Great.

Ms. GUZMAN. Senator, the SBA completely supports this concept of "no wrong door". I will say that the great news is that earlier this year, in March, FEMA and SBA cooperated together, and FEMA took leadership in passing an individual assistance change, which was transformative, which does get applauses, and that is no longer will you be required to fill out SBA's application to get assistance from FEMA.

That was traumatic for people who were forced to come to us first, get denied, and then go to FEMA, which caused most of the friction you are referencing. So we are pleased that that no longer is the case.

SBA, of course, is in a unique situation in that I support over 231 declarations, in addition to the 21 presidential that I coordinate with these agencies with, and so while I support "no wrong door", I do not support a control where one Agency controls that universal platform. I would prefer a platform that would exist, that there is a backend solution across our agencies to ensure a seamless experience for that disaster survivor.

And so we are working closely with FEMA right now to try to simplify the data sharing so that we can achieve that, and we would be happy to provide technical assistance to make sure that that language in the bill does not force us to work through one Agency on a universal application, where we would have no control to make minor changes and have quick flexibility to best meet the needs of our businesses in particular, but of course, all the homeowners that we support as well. So we are happy to work with you on this to try to see that through.

Senator PETERS. Good, look forward to it.

Mr. Secretary.

Secretary BUTTIGIEG. We are passionate about reducing the number of pages and the number of steps in any of our processes. It is why we have done things like the combined notices of funding opportunity in some of our grant programs. So without knowing all the details of this proposal, we would certainly welcome a chance to work on anything that would help simplify the process at the front end.

Senator PETERS. Very good. Well, thank you.

Thank you, Madam Chair.

Chair MURRAY. Thank you.

Senator Merkley, last but not least. Thank you for your patience.

#### FOREST SERVICE DISASTER ESTIMATES

Senator MERKLEY. And thank you to the patience of our witnesses. And my question is really to you, Deputy Secretary Torres

Small. The estimates that we have received for the damage to infrastructure in the Forest Service is about \$6.9 billion and an additional \$3.1 billion for the National Parks, the Fish and Wildlife Service, BLM (Bureau of Land Management). Is that estimate about in the ballpark of what you have been hearing?

Ms. TORRES SMALL. The current submission that we provided to OMB is \$5.6 billion for the Forest Service, so ballpark, but we should circle back on those numbers.

Senator MERKLEY. I think \$5.6 was just Hurricane Helene. There is an additional amount in those numbers, about \$1.3 for other damage?

Ms. TORRES SMALL. Correct.

Senator MERKLEY. Okay. Thank you. So my estimates are about right.

Ms. TORRES SMALL. Correct.

Senator MERKLEY. So of that roughly \$10 billion, and by the way, that is 6-point—what you just referred to, that was just the Forest Service, but then we have the damage to the infrastructure in these other areas, National Park Service, Fish and Wildlife, BLM; thus we end up with about \$10 billion of damage. How many billion dollars are in this bill to address all that infrastructure damage on public lands?

Ms. TORRES SMALL. So the current request does not include that damage. It acknowledges that there is this outstanding amount and commits to continuing to assess and provide the—

Senator MERKLEY. So the current request is zero? Okay, zero out of \$10 billion; that is really the point I wanted to drive home. I really think it is completely unacceptable, and possibly you might say to me, or others might say to me: Well, there is this mirage on the horizon of a second supplemental. Does anyone really think that that is going to happen? If we have the political will to address these issues, it is going to be addressed in this supplemental, and so I am encouraging every possible effort.

In 2020, Oregon had really horrific damage from catastrophic wildfires. My colleague was describing what happened to Hawaii—Senator Schatz was—and Senator Padilla could tell you what happened in Paradise, California, and other fires in California. In 2020, we had six towns burned to the ground, another six deeply damaged. I traveled 600 miles north to south, south to north, never got out of the smoke. The ruins were something like out of a war zone.

And the fiscal year '22 supplemental helped us. It helped us with the roads and bridges. It helps us remove hazardous fuels. It helped to revegetate burn areas. It helped restore water systems. It set the foundation for restoring communities. So thank you to all my colleagues who supported those funds in fiscal year '22.

But today, the request we have before us ignores the infrastructure on our public lands, and these disasters—hurricanes, and wildfires, and flash floods, and landslides—they do enormous damage, and we need to restore that damage.

Hurricane Helene destroyed or damaged 900 miles of roads and bridges in North Carolina's National Forest, which the community depends on for day-to-day transportation, emergencies, evacuations, it caused dozens of landslides or rockslides on the Blue

Ridge Parkway, gravely damaging the park. It wiped out or damaged more than 40 trestle bridges on the Rails to Trails Virginia Creeper Trail, a major economic driver in the southwest part of the State. Dozens of other national parks, wildlife refuges, and national forests suffered damages from the disasters over the last 2 years, damage in Yosemite, and Sequoia, and Kings Canyon, Acadia, Death Valley, Okefenokee Wildlife Refuge.

We have a long history of caring for our public lands, it is carried in the heart of every American, but this bill fails to honor that responsibility. Now, I was thinking back how in fiscal year '22 the supplemental, we immediately addressed the almost \$1 billion of damage in Yellowstone. People will remember the videos of houses falling into the river, and floating down, and kind of key access, and we did the right thing. We helped address the road system, the water system.

That is what we need to be doing now on this. If folks do not have a picture of what I am talking about, I am talking about buildings, roads, trestles, bridges, the communication systems, the water systems, the recreation sites, the research sites, and the trails. We must not say that it is okay to have that devastation sit there unaddressed.

Thank you.

Chair MURRAY. Thank you. That will conclude our hearing for today. And I want to thank everyone for joining us for this really critical discussion. As is clear, people are hurting, and it is crucial that we get them the help they need by passing a bipartisan disaster supplemental. I will continue to work with Vice Chair Collins and my colleagues on both sides of the aisle to get that done and to wrap up our fiscal year '25 spending bills in a bipartisan way, consistent with our Senate bills.

#### ADDITIONAL COMMITTEE QUESTIONS

Chair MURRAY. So for any Senators who wish to ask additional questions, questions for the record will be due in 7 days, Wednesday, November 27th, by 5:00 p.m.

[The following questions were not asked at the hearing, but were submitted to the Departments for response subsequent to the hearing:]

#### QUESTIONS SUBMITTED TO HON. PETE BUTTIGIEG

##### QUESTIONS SUBMITTED BY SENATOR LISA MURKOWSKI

*Question.* Irrespective of Congressional action or inaction, how can we improve DOT's collection of disaster impact needs in rural areas and remote regions, like Western Alaska, which is not connected by roads and has a very short construction season?

In places like Alaska, to address dire disaster impacts, agencies like the Alaska Department of Transportation respond first to save human life and property and figure out how to pay for it later. That is the reality of operating in Alaska.

*Answer.* The Department recognizes that rural areas and remote regions, like Western Alaska, may experience unique challenges in responding to disaster impacts. Consistent with applicable statutes and regulations, FHWA is flexible in its response and management of the Emergency Relief (ER) program, owing to the many variables within ER, such as the type of event, magnitude of damage, and capability of agencies to respond.

Prior to the enactment of the Bipartisan Infrastructure Law (BIL, Public Law 117-58, enacted as the Infrastructure Investment and Jobs Act), 23 U.S.C. 120(e)(1)

provided that emergency repairs were eligible for 100 percent Federal share when accomplished within 180 days of an emergency event. Section 11107 of BIL amended 23 U.S.C. 120(e)(1) so that emergency repairs are now eligible for 100 percent Federal funding when accomplished within 270 days of an emergency event. Under 23 U.S.C. 120(e)(3), the 270-day period may be extended only due to the inability of the applicant to access damaged facilities to evaluate the damage and costs of repairs. Access restrictions can include, but are not limited to:

- Roadways and bridges are impassable for an extended period;
- Another emergency event occurred preventing access; or
- The site is unsafe to access.

FHWA will continue to work to ensure that recipients of ER funding are aware of disaster assessment and reporting timelines, and will provide information to ER applicants about the possibilities to extend timelines due to inability to access damaged facilities.

*Question.* How can we cut through red tape to ensure that aid is not delayed because of backend accounting requirements about which costs are attributable to which agency like we saw with Typhoon Merbok?

*Answer.* DOT agreed with a recommendation in a 2022 Government Accountability Office (GAO) audit report<sup>1</sup> calling for DOT to, “in consultation with the Recovery Support Function Leadership Group, identify and take steps to better manage fragmentation between its disaster recovery programs and other Federal programs.” DOT currently participates in the Recovery Support Function Leadership Group and coordinates with FEMA and other Federal agencies, such as the US Army Corps of Engineers. Recently, the FHWA Office of Infrastructure and the FEMA Recovery Directorate initiated informal coordination efforts with a goal of improving and harmonizing support for communities whose roads and bridges are affected by disasters.

After Hurricane Helene, representatives from FEMA’s Public Assistance Program held an in-person meeting with FHWA personnel to discuss how to better align FEMA’s program for permanent repairs to roadways with FHWA’s Emergency Relief program. In addition, following an FHWA request, FEMA is providing access to post-Helene aerial imagery to better evaluate damages in remote areas for reimbursement through FHWA’s ER Program.

*Question.* Is there anything the agency can do administratively to embrace something like “advance construction” concept for disaster response, wherein an entity like our State DOT may address immediate costs and have the flexibility to seek reimbursement for costs after the fact?

*Answer.* The ER program provides limited initial ER funds for large disasters quickly via “quick release.” Quick Release funds are intended as a “down payment” to immediately provide funds for emergency operations. Additionally, a State may use statutory authority for “advance construction” in 23 U.S.C. 115 to initiate a project that would otherwise be eligible under the ER program using non-Federal funds while preserving eligibility for future Federal-aid funds. The State may then convert the project to an ER project for reimbursement with ER funds as those funds become available, assuming all ER program requirements are met.

*Question.* I understand the focus on “Build Back Better”, but as we are seeing in Alaska, our projects are required to build back substantially similar. How can DOT improve their process and policies to allow our communities to actually better protect their infrastructure against increasing extreme weather challenges when using Federal funds from programs like PROTECT?

*Answer.* BIL amended the statutory authority for the ER program at 23 U.S.C. 125 to emphasize eligibility under ER of economically justifiable improvements that mitigate the risk of recurring damage from extreme weather, flooding, and other natural disasters.

In November 2024, FHWA issued a memo entitled “INFORMATION: Incorporating Resilience Betterments into ER-Funded Projects.”<sup>2</sup> As stated in that memo, within the ER program, improvements to damaged facilities are often accomplished through betterments. Betterments are “[a]dded protective features, such as rebuilding of roadways at a higher elevation or the lengthening of bridges, or changes which modify the function or character of a highway facility from what existed prior to the disaster or catastrophic failure, such as additional lanes or added access control.”<sup>3</sup> A resilience betterment is one intended to help mitigate the risk

<sup>1</sup> GAO, Disaster Recovery: Actions Needed to Improve the Federal Approach, GAO-23-104956 (Nov. 15, 2022).

<sup>2</sup> <https://www.fhwa.dot.gov/specialfunding/er/241113.pdf>

<sup>3</sup> 23 CFR 668.103.

of recurring damage from future hazard events, such as replacing a culvert with a bridge to protect against flooding.

Under the ER program, betterments are eligible for ER funding only where there is clear economic justification that the betterment will prevent future recurring damage. An economic justification must weigh the cost of the betterment against the risk of eligible recurring damage and the cost of future repair. Only costs and benefits to the ER program are considered in the analysis. In some cases, resilience may be improved by building to current standards; for purposes of the ER program this is not considered a betterment and does not require an economic justification. If a betterment is not economically justified for ER funding, the applicant instead may fund the improvement from regular apportioned Federal-aid highway funds, such as National Highway Performance Program, Surface Transportation Block Grant Program, or Promoting Resilient Operations for Transformative, Efficient, and Cost-saving Transportation (PROTECT) Formula funds. The applicant may also apply for PROTECT Discretionary Grant funds. While some types of PROTECT grants require an economic justification, FHWA may consider additional benefits in the economic analysis.

The BIL established the PROTECT Program to help make surface transportation more resilient to natural hazards, including sea level rise, flooding, extreme weather events, and other natural disasters. The PROTECT Formula Program is designed to provide flexibility to States in deciding how to use the funding to best meet their needs, whether it is for planning activities or construction projects to improve the resilience of transportation infrastructure that will ultimately strengthen communities. The PROTECT Discretionary Grant Program funds projects that improve the resilience of the surface transportation system, including highways, public transportation, ports, and intercity passenger rail. For the PROTECT Discretionary Grant Program, like the PROTECT Formula Program, funds can only be used for activities that are primarily for the purpose of resilience or inherently resilience related. A vast range of projects can be eligible under the PROTECT Program—including highway and transit projects, bicycle and pedestrian facilities, and port facilities, including facilities that connect to other modes and improve evacuations or disaster relief.

The Department will continue to work to ensure all communities nationwide are aware of the programs and tools available to them to make their infrastructure more resilient against increasing extreme weather challenges.

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QUESTION SUBMITTED TO HON. XOCHITL TORRES SMALL

QUESTION SUBMITTED BY VICE CHAIR SUSAN M. COLLINS

*Question.* Deputy Secretary Torres Small, there is no better reminder of the ever-growing fire season, than wildfires in New York and New Jersey—more than half-way into November. These wildfires, coupled with ongoing drought conditions, are making our forests even more vulnerable to invasive species.

In the 1970s-80s, during the last major outbreak of the spruce budworm, forests in Maine and eastern Canada saw nearly 136 million acres of spruce and fir decimated by these insects.

Spruce budworm outbreaks typically occur in 30 to 60 year cycles, and for the past several years, Maine has been encroached by millions of acres of defoliation in neighboring Canada caused by the spruce budworm.

(a) How are the department and the Forest Service working to get ahead of a potential spruce budworm outbreak?

*Answer.* The Forest Service will continue to assist Maine in addressing their forest health concerns through our technical and financial assistance programs. The Forest Service has provided financial support to the Spruce Budworm Lab at the University of Maine which supports population monitoring, risk assessment, and spruce budworm management strategies for landowners. Additionally, the Forest Health Protection Director and National Entomologist have met with the principals of National Alliance of Forest Owners and its member from Pingree Industries, and the Maine State Forester, current President of the National Association of State Foresters at the end of October to discuss the status and trends of the outbreak, possible steps forward, and our authorities to work with and through the State of Maine.

## QUESTIONS SUBMITTED TO HON. ADRIANNE TODMAN

## QUESTIONS SUBMITTED BY SENATOR LISA MURKOWSKI

*Question.* In 2022, Typhoon Merbok impacted a large portion of Western Alaska damaging infrastructure in 47 communities. Since then, many communities have been hit again by additional devastating storms and weather, adding to the list of impacted infrastructure and homes. In Alaska, building costs increase overnight and many of our communities do not have the capacity to quickly recover. While FEMA is a great initial response, they're not able to rebuild homes and cover all losses. HUD's Community Development Block Grant—Disaster Relief (CDBG–DR) can help with rebuilding and recovery with Presidentially declared disasters. However, many of the disasters that hit our rural communities are too small-scale to receive a Presidential declaration.

(a) How can FEMA and HUD work closer with rural communities throughout Alaska who are reeling from small-scale disasters caused by floods, fires, and storms who do not have access to CDBG–DR funding?

(b) What additional Federal disaster resources can be utilized to assist rural communities in Alaska?

*Answer.* Currently, HUD works closely with FEMA and the US Department of Agriculture (USDA) to identify existing Federal resources that can be used in rural communities across the country. For example, HUD and USDA provides data to FEMA about existing housing options within the HUD and USDA -assisted housing stock. HUD and USDA also work to ensure that residents of HUD and USDA assisted housing units have safe and viable housing options after large- and small-scale disasters. Alaska may reallocate existing annually allocated HUD funding from Community Development Block Grant and Home Investment Partnerships funding. Additionally, ICDBG-Imminent Threat (ICDBG–IT) funds are available for Indian Tribes and Alaskan Native villages, specifically targeted to areas that are not Presidentially declared, though HUD acknowledges the limits of ICDBG–IT.

FEMA Response: FEMA coordinates all Recovery Support Functions (RSF) after a Presidentially declared disaster and is the lead agency for the Community Assistance (CA) RSF. Post disaster the CA RSF aids local and Tribal governments in building their capabilities to effectively plan for and manage recovery and engage the whole community in the recovery planning process. The CA RSF does this by providing Just-in-Time Recovery Management Training, Recovery Planning Technical Assistance, and by working directly with community leaders to developing local partnerships, community engagement strategies, and to develop local recovery management capacity. The CA RSF works closely with the Housing RSF to share data, align outreach, and identify additional resources for impacted communities across all impacted sectors. If an Alaskan community does not receive a Presidential disaster declaration FEMA can provide coordination, advisement, and resource identification support via the Region X Interagency Coordination Branch.

FEMA's Individual Assistance (IA) programs offer critical support to disaster-affected communities, including in rural Alaska. The attached IA Programs Fact Sheet outlines the resources available, including assistance for housing, personal property, and other disaster-related needs. These programs are designed to work in coordination with state, Tribal, and local efforts, as well as other Federal resources, to ensure rural communities have the support they need to recovery and build resilience.

*Question.* The Indian Community Development Block Grant (ICDBG) imminent threat program, which is a subset of the broader CDBG program, has the potential to assist rural communities in Alaska who need to rebuild their communities after small scale disasters. These small-scale disasters can devastate our small communities in rural Alaska, but do not receive a Presidential disaster declaration and are therefore ineligible for the CDBG–DR program. Unfortunately, these incidents happen frequently in rural Alaska. From a fire last spring in Kivalina which destroyed two community buildings, to a fire destroying the school in the village of Stebbins last summer, these incidents leave remote communities in Alaska reeling and in need of immediate assistance.

(a) While these communities would be eligible to receive support through the ICDBG–IT program, unfortunately, the program has a cap of \$450,000 per grant. This funding is not enough to complete construction on one home burnt down in rural Alaska, let alone respond to the needs of a of a whole community. I've been told that this cap is not in statute or regulation, but a policy decision made by HUD. Do you commit to looking at this barrier and others which are preventing Alaska Native communities from ICDBG–IT grants?

*Answer.* We commit to looking into these barriers and have already begun to do so. The ICDBG–IT program is a critical resource for Tribal communities impacted by disasters and other emergencies. The program is often the main source of disaster recovery for smaller remote Native Alaskan communities impacted by disasters that do not receive a Presidential disaster declaration.

To that end, HUD conducted Tribal consultation on this very issue recently. Tribal commenters uniformly recommended that HUD increase the current grant caps. Accordingly, we are now exploring revisions to the guidance and are considering how updates to these caps might enhance grantmaking to small communities impacted by disasters and facing other imminent threats to public safety.

HUD also conducted Tribal consultation on the larger ICDBG program in 2024 and is in the process of developing a proposed rule that will modernize and streamline program requirements. We are considering making improvements to the ICDBG–IT program as part of this planned rulemaking. We look forward to working with you to ensure that the ICDBG program continues to have a positive impact on Tribal communities.

*Question.* During the hearing, Deputy Secretary Todman noted that Alaska fisheries would have access to disaster relief through the CDBG–DR grant. However, fishery disaster declarations are made by the Secretary of Commerce under the Magnuson-Stevens Fishery Conservation and Management Act and/or Interjurisdictional Fisheries Act, not the President under the Stafford Act. How can Alaska fishermen access the CDBG–DR or additional relief from HUD as suggested by the Deputy Secretary?

*Answer.* Deputy Secretary Todman’s comment addressed Alaska’s ability to use CDBG–DR funds, once appropriated by Congress and allocated by HUD, to address unmet needs in the recovery of fisheries infrastructure and assistance to fishers. CDBG–DR funds have been used for similar purposes by other States when determined by those States to support a critical recovery need.

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[The following questions were submitted to the Agencies, but the questions were not answered by press time.]

QUESTIONS SUBMITTED TO HON. ISABEL GUZMAN

QUESTIONS SUBMITTED BY SENATOR TAMMY BALDWIN

*Question.* Small businesses that rely on snow had a tough time during last year’s mild winter. Some were forced to close or cut staff due to the lack of visitors who are usually drawn in by seasonal recreation, such as snowmobiling, cross-country skiing, snowshoeing, and ice fishing. And yet, under the Small Business Act, warm winters that produce low to no snow accumulation are not included in the definition of disaster. Along with Senators Klobuchar, Stabenow and Peters, I introduced the Winter Recreation Small Business Recovery Act to update the Small Business Act and make small businesses eligible for this lifeline during mild winters with below average snowfall of snow cover.

The Senate Appropriations Committee recognizes this problem and included report language in the FY25 FSGG Appropriations bill noting that there are small businesses that are experiencing warm winters and low to no snow but are not qualifying for EIDL or are being declined because the declarations authorize assistance for small business concerns affected by drought but not for small businesses affected by low snow accumulation.

(a) What is SBA already doing to assist small businesses that rely on snow during mild winters? Please describe any executive or legislative recommendations you have for SBA and Congress to consider.

*Question.* Earlier this year, Governor Evers and I worked with SBA to expand eligibility and extend the application deadlines for Wisconsin businesses to the EIDL program if they suffered losses due to our unusually mild winter, which lacked Wisconsin’s typical snowfall in many areas of the state. Eligibility was extended to small businesses under open drought disasters declared by the Secretary of Agriculture.

(a) How many small businesses in Wisconsin applied for EIDL loans under this expanded eligibility, and how many loans were approved? How many small businesses total, including in other States, applied for and were approved for EIDL loans under this expanded eligibility?

Please provide total local volume, average loan amount and subsidy cost, as well as any information about administrative costs to support lending for small businesses that received a loan under this expanded eligibility related to drought disasters.

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QUESTION SUBMITTED BY VICE CHAIR SUSAN M. COLLINS

*Question.* Last winter, Maine was hit by a series of devastating storms that left severe damage to our State's coastline and working waterfronts, which are home to Maine's iconic lobster industry. Harpswell Harbormaster Paul Plummer described the damage as some of the worst he had ever seen.

(a) How can the Small Business Administration better support unique small businesses like lobstermen and the working waterfronts that support them after a disaster?

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QUESTIONS SUBMITTED TO HON. DEANNE CRISWELL

QUESTION SUBMITTED BY SENATOR TAMMY BALDWIN

*Question.* The Building Resilient Infrastructure and Communities (BRIC) program has not yet ensured that all States, communities, and Tribes, particularly inland States, are able to compete for mitigation funds in order to take the steps needed to protect their communities from future severe weather events like flooding. While the program's goals to strengthen the resiliency of States, territories, Tribes, and communities are commendable, inland States like Wisconsin continue to have concerns that FEMA's technical criteria takes a narrow approach to recognizing resilience efforts.

The current criteria recognize certain mitigation practices, particularly those within States, territories, and Tribes that have adopted recent versions of the International Building Code (IBC) and the International Residential Code (IRC), while ignoring other categories like state floodplain management practices that go above Federal minimums established in the National Flood Insurance Program (NFIP), participation in the Community Rating System (CRS), and other important aspects of comprehensive state mitigation programs.

Although FEMA made some changes to its technical criteria in its latest notice of funding opportunity, and the most recent round of awards did contain more inland States than in previous rounds, inland communities and floodplain managers remain concerned about being at a disadvantage to compete.

(a) What is FEMA doing to address the geographic concerns of inland States for the next round of BRIC awards? Please describe any limitations in the program's criteria or recommendations you have to ensure inland communities are competitive for future rounds.

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QUESTIONS SUBMITTED BY SENATOR LISA MURKOWSKI

*Question.* Administrator Criswell, I have the same type of question for you. We are happy to see the funds unmet need articulated but I'm eager to see how we can institute a more dynamic response.

(a) How can we expedite the collection of impact surveys and damage assessments in remote regions like Alaska?

(b) Does FEMA have the authority to delegate the collection of this data to a State or Tribal entity that is first on the scene in order to expedite the process?

Following a disaster, many factors are at play as local, State, and Federal recovery begins. We're seeing this most recently in Alaska following a fall storm and flooding that hit Kotzebue and our Western communities in late October. While the City of Kotzebue and the state have declared disasters, FEMA can't be on the ground until after Thanksgiving to assess damage and the need for a Federal disaster declaration. All the while, snow is falling on Kotzebue, communities in the region are freezing over, the borough and local entities have moved forward with debris removal and cleanup, and outstanding questions of where reimbursement for these activities comes from remain. How can we ensure communities have their worries about funding needs put to ease and encourage them to move forward with recovery projects and activities, with the understanding that potential reimbursement is coming down the road?

## QUESTIONS SUBMITTED BY SENATOR BILL HAGERTY

On September 27, 2024, my home state was severely impacted by Hurricane Helene. Historic levels of rainfall and life-threatening flash flooding caused by this natural disaster was a once-a-millennium level event in Northeast Tennessee. Preliminary estimates from the Tennessee Emergency Management Agency suggest that, in the State of Tennessee alone, rebuilding will cost billions-without factoring in the amount of economic loss, thousands of jobs impacted, and most importantly, the 17 Tennesseans that tragically lost their lives.

As Tennesseans continue the long road to recovery, it is imperative that Congress provide the resources necessary for a swift recovery.

*Question.* On October 25, 2024, Tennessee Governor Bill Lee sent President Biden and FEMA a letter requesting additional resources, which would bring Tennessee in line with what has already been approved for other States impacted by Hurricane Helene. The letter in reference is attached to this document for your review.

(a) Administrator Criswell, will you review this letter and commit to responding to Governor Lee's requests? If so, when can Governor Lee expect a response?

(b) Governor Lee submitted this request nearly a month ago, is there a reasonable explanation as to why it's taking Tennessee longer than expected to be approved for this request?

*Question.* As you are aware, FEMA's Shelter and Service Program (SSP) provides financial support for general services and resettlement to noncitizen migrants following their release.

(a) How many FEMA full-time employees and contractors are currently utilized to administer SSP?

(b) Since 2022, over \$1 billion has been appropriated to FEMA's SSP. Given the severity of Hurricane Helene and Milton, would you agree that SSP staff resources, funding, and time should have been re-prioritized for disaster relief and disaster mitigation for American citizens? If not, please explain your reasoning.

(c) Do you believe that FEMA's SSP program, which provides free food, housing, and transportation to illegal aliens, encourages more illegal immigration? Why or why not?

## CONCLUSION OF HEARING

Chair MURRAY. The committee stands adjourned.

[Whereupon, at 1:09 p.m., Wednesday, November 20, the hearing was concluded, and the committee was recessed, to reconvene subject to the call of the Chair.]