RACHEL CARSON COUNCIL

Fact Sheet

Natural Hazards, Disasters, and Post-Disaster Assistance in the United States

OVERVIEW

Across the United States, disasters of varying classifications and severity levels affect Americans annually, from minor daily inconveniences to life-threatening conditions that displace millions of people.[1] Some of the most notable hazards in the United States, which have the potential to damage infrastructure and result in loss of life, are either **tectonic** – such as earthquakes, tsunamis, and landslides – or **climatic** – such as tornadoes, hurricanes, droughts, and floods.[2] Certain hazards are more prevalent in specific regions of the U.S., including winter storms in the Northeast, tornadoes in the Midwest, hurricanes in the South and Southeast, and earthquakes and wildfires in the West.[3] As there is a wide range of disasters that frequently occur in the U.S., governments from the local to federal levels continue to implement mitigation and response policies to minimize human harm and damages/costs.

The **Federal Emergency Management Agency** (FEMA) is the primary federal agency responsible for assisting citizens before, during, and after these disasters.[4] FEMA provides individual and public assistance once a **disaster declaration**, either a Major Disaster Declaration or Emergency Declaration, has been issued by the President (Figure 1).[5] These declarations are requested by the governor of the affected state or territory, or the tribal government, and are officially declared by the President.[6] The process for these declarations is outlined in the **Robert T. Stafford Disaster Relief and Emergency Assistance Act**, which is the leading federal law for disaster response in the United States.[7]

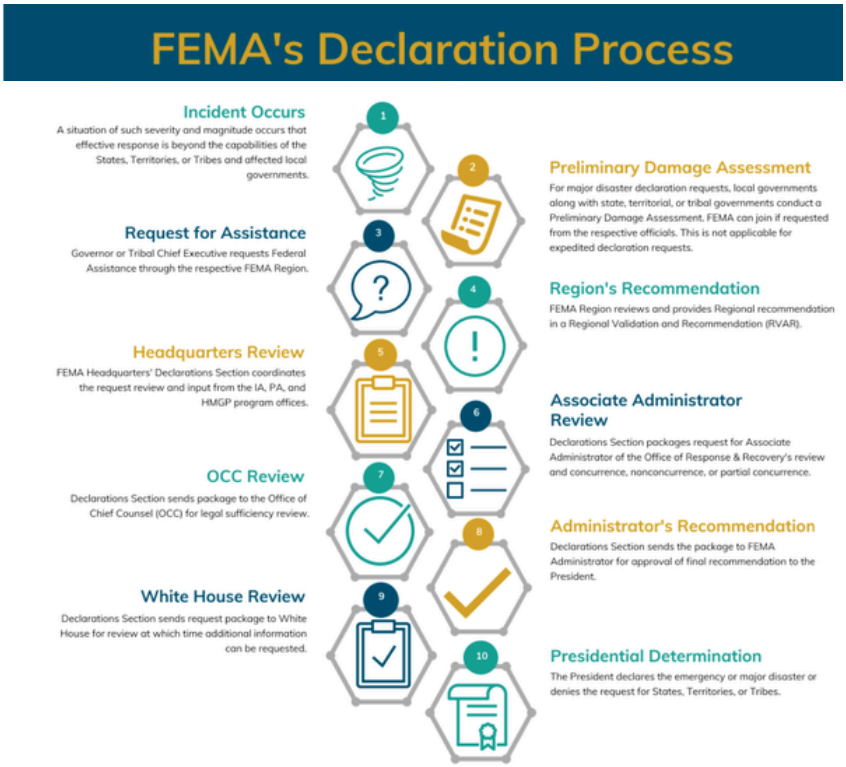

FIGURE 1: *FEMA's Declaration Process. Source: DHS OIG.*

KEY FACTS AND INFORMATION

- From 1980 to 2024, the United States experienced **403 billion-dollar weather and climate disasters** with damages/costs exceeding **$2.915 trillion**.[8]
- From 1980 to 2024, the most recorded billion-dollar disasters were severe storms with 203 billion-dollar events, followed by tropical cyclones with 67, and flooding with 45 (**Figure 2**).[9]
- According to the Internal Displacement Monitoring Center (IDMC), an estimated **23 million people** in the United States have been internally displaced due to disasters from 2008 to 2025.

Billion-dollar events to affect the United States from 1980 to 2024 (CPI-Adjusted)

Disaster Type	Events	Events/ Year	Percent Frequency	Total Costs	Percent of Total Costs	Cost/ Event	Cost/ Year	Deaths	Deaths/ Year
Drought	32	0.7	7.9%	$367.6B CI	12.6%	$11.5B	$8.2B	4,658†	104†
Flooding	45	1.0	11.2%	$203.3B CI	7.0%	$4.5B	$4.5B	765	17
Freeze	9	0.2	2.2%	$37.4B CI	1.3%	$4.2B	$0.8B	162	4
Severe Storm	203	4.5	50.4%	$514.4B CI	17.6%	$2.5B	$11.4B	2,145	48
Tropical Cyclone	67	1.5	16.6%	$1,543.3B CI	52.9%	$23.0B	$34.3B	7,211	160
Wildfire	23	0.5	5.7%	$147.9B CI	5.1%	$6.4B	$3.3B	537	12
Winter Storm	24	0.5	6.0%	$104.2B CI	3.6%	$4.3B	$2.3B	1,463	33
All Disasters	**403**	**9.0**	**100.0%**	**$2,918.1B CI**	**100.0%**	**$7.2B**	**$64.8B**	**16,941**	**376**

FIGURE 2: *Source: NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters (2025)*

- Federal laws for disaster preparedness, response, and assistance:
  - Robert T. Stafford Disaster Relief and Emergency Assistance Act[10]
    - Primary legislation for the U.S. government to address disasters.
    - Outlines the criteria for disaster and emergency declarations.
    - **Major Disaster** is defined in the Stafford act as “any natural catastrophe… or, regardless of cause, any fire, flood, or explosion, in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance under this Act to supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby.”
  - Disaster Mitigation Act of 2000[11]
    - Amended the Stafford Act to include **hazard mitigation** planning and non-emergency disaster assistance.[12]
    - Additional legislation has been passed since this act to establish further hazard mitigation procedures, grants, and policies.
  - Other noteworthy disaster authorities that amended the Stafford Act and/or improved the organizational structure and procedures of FEMA:[13]
    - Sandy Recovery Improvement Act
    - Post-Katrina Emergency Management Reform Act
    - Disaster Recovery Reform Act

RELEVANCE

In the past decade, there have been over 600 Major Disaster Declarations made in the United States, demonstrating the severity and frequency of hazards that interact with vulnerabilities of American lives, resulting in major disasters.[14,15] These disasters have the potential to generate household displacement, health inequities, mental health effects, and more.[16,17,18]

While disasters continue to occur, both state and federal post-disaster response policies continue to play a pivotal role in protecting lives, infrastructure, the environment, and the economy. Furthermore, as climate change intensifies certain natural hazards, particularly through its impacts on the atmosphere, disaster assistance programs and policies must be further developed and amplified. Therefore, improved and effective coordination from local to nationwide scales are imperative to assist communities across the United States in post-disaster recovery and assistance.

ENDNOTES

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