

GAO Highlights

Highlights of [GAO-25-106768](#), a report to congressional committees

Why GAO Did This Study

FEMA's IA program provides help to individuals to meet their immediate needs after a disaster, such as shelter. When a state, territorial, or tribal government requests IA through a major disaster declaration, FEMA evaluates the request against IA declaration factors such as uninsured home losses and makes a recommendation to the President. The President declares the disaster or denies the request.

The James M. Inhofe National Defense Authorization Act for Fiscal Year 2023 includes a provision for GAO to review the IA declaration factors. This report addresses (1) trends in IA disaster declarations; (2) the resources FEMA uses to help states understand the IA declaration process and the extent to which this information is updated; and (3) the extent to which FEMA uses information on vulnerable populations when making recommendations for IA declarations.

GAO analyzed data from FEMA's disaster declaration system from fiscal years 2015 through 2018 and fiscal years 2020 through 2023—the time periods before and after 2019 when FEMA revised its IA declaration factors. GAO also reviewed agency documentation, and interviewed officials from FEMA and a non-generalizable selection of 11 states.

What GAO Recommends

GAO recommends that FEMA take steps to ensure that its IA guidance reflects updated data, and that this information is regularly updated in FEMA's guidance and on its website. DHS concurred with this recommendation.

View [GAO-25-106768](#). For more information, contact Chris Currie at curriec@gao.gov.

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DISASTER ASSISTANCE

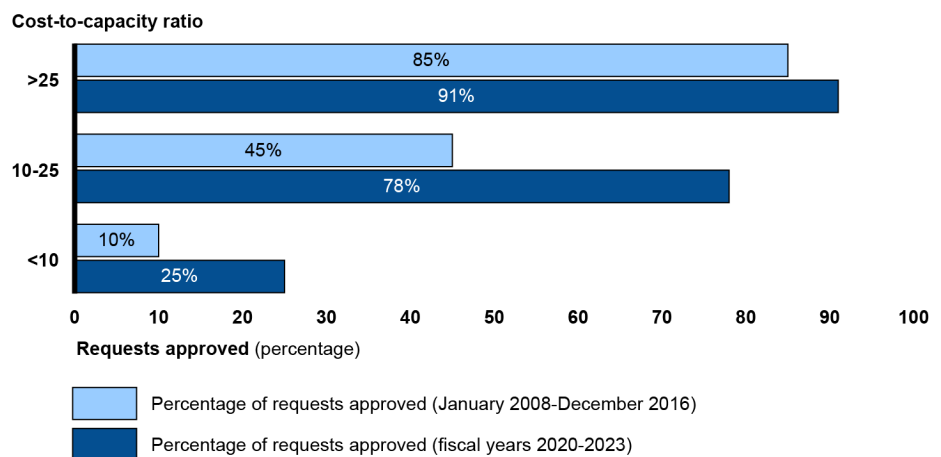
Updated FEMA Guidance Could Better Help Communities Apply for Individual Assistance

What GAO Found

The Department of Homeland Security's Federal Emergency Management Agency (FEMA) revised its Individual Assistance (IA) declaration factors in 2019, which included incorporating a factor on state fiscal capacity. In fiscal years 2015 through 2023, the percentage of IA requests that were approved by the President increased. Specifically, 55 percent of requests (56 of 102) for IA were approved in fiscal years 2015 through 2018. This increased to 62 percent of requests (78 of 126) approved for IA in fiscal years 2020 through 2023.

FEMA provides training and other resources to help states understand the IA declaration process but uses outdated information to convey the likelihood of approval. When evaluating an IA declaration request, FEMA considers a state's cost-to-capacity ratio, which measures the estimated cost of assistance relative to the state's capacity to respond to a disaster. The higher the ratio, the more likely FEMA will approve an IA request. FEMA's IA guidance discusses how this ratio helps states understand the likelihood of IA approval and includes a table with historical approval rates of IA declarations for each range of ratios. However, the approval rates are based on data from 2008 through 2016. GAO found that using data from 2020 through 2023 would increase the IA approval rates across all ratio ranges. By updating this table regularly, FEMA could communicate a more accurate likelihood of approval to states. This could better inform states' decisions on whether to request IA and help communities receive needed assistance after a disaster.

Percentages of Individual Assistance Approved by Cost-to-Capacity Ratios and Time Periods



Source: GAO analysis of Federal Emergency Management Agency guidance, data, and Preliminary Damage Assessments. | [GAO-25-106768](#)

FEMA uses information on vulnerable populations, such as poverty rates, in its declaration process and is taking steps to better support small states and rural areas. For example, this information is used in developing Preliminary Damage Assessments that help determine whether federal assistance is needed. Since being appointed in 2023, FEMA's Small State and Rural Advocate has conducted listening sessions with stakeholders in small states and rural communities to understand their needs for the declaration process.