



Disaster Assistance High-Risk Series: FEMA Assistance for Disaster Survivors

GAO-26-108154
Report to Congressional Addressees
April 22, 2026

Why This Matters

In recent years, natural disasters have become more frequent and costly, requiring higher levels of federal support. For example, the Los Angeles wildfires in 2025 were unprecedented in their size, scope, and in the damage they caused, with survivors receiving over \$162 million in federal assistance, as of December 2025.¹ These wildfires and other recent disasters, including Hurricanes Helene and Milton in 2024, and the July 2025 flooding in Texas, demonstrate the need for government-wide action to deliver assistance efficiently and effectively and to reduce the federal government's fiscal exposure. As such, we added *Improving the Delivery of Federal Disaster Assistance* to GAO's High-Risk List in February 2025.²

Survivors of disasters face numerous challenges receiving needed aid from the Federal Emergency Management Agency (FEMA)—the lead agency for federal disaster response.³ We previously reported that survivors faced challenges understanding and navigating the assistance process, including understanding FEMA's letters regarding eligibility for assistance. These challenges may have prevented survivors from receiving assistance for which they may have otherwise been eligible. We also reported that FEMA faced challenges managing its helpline and coordinating with state and local officials when providing assistance to survivors.⁴ Further, improving processes for assisting survivors is one of the key challenges we identified in our High-Risk List on *Improving the Delivery of Federal Disaster Assistance*.⁵

Congress and the President have signaled an interest in enacting reforms to FEMA. In January 2025, the President established a FEMA Review Council to

¹Federal Emergency Management Agency information as reported at CA.gov, "Track LA's Progress: 2025 Los Angeles Fires," (Dec. 9, 2025), <https://www.ca.gov/LAFIRES/TRACK-PROGRESS/>.

²GAO, *High-Risk Series: Heightened Attention Could Save Billions More and Improve Government Efficiency and Effectiveness*, GAO-25-107743 (Washington, D.C.: Feb. 25, 2025).

³See 6 U.S.C. § 313 (providing that FEMA is to lead the nation's efforts to prepare for, protect against, respond to, recover from, and mitigate against the risk of natural disasters, acts of terrorism, and other man-made disasters, including catastrophic incidents).

⁴GAO, *Disaster Assistance: Additional Actions Needed to Strengthen FEMA's Individuals and Households Program*, GAO-20-503 (Washington, D.C.: Sept. 30, 2020).

⁵GAO-25-107743.

assess FEMA's disaster response efforts, recommend improvements to the agency, and review existing reform proposals.⁶

We were asked to review long-standing challenges and emerging issues in federal response efforts for recent disasters.⁷ This report, the third in a series, provides information on FEMA's assistance to survivors and related challenges.⁸

Key Takeaways

- FEMA provided \$3.2 billion to survivors across nine states affected by recent disasters in the scope of our review, which includes Hurricanes Helene and Milton, the 2025 Los Angeles wildfires, and the July 2025 Texas floods. This included assistance such as post-disaster housing to 1.2 million individuals and households.
- GAO found that survivors continued to face challenges communicating with FEMA and securing post-disaster housing. For example, FEMA data show that survivors affected by Hurricanes Helene and Milton and the Texas floods faced long wait times, and many could not reach a representative when trying to apply for assistance through FEMA's helpline.
- Congress and the President have signaled an interest in enacting reforms to FEMA. In addition, FEMA has made changes to its provision of assistance to disaster survivors, such as a greater reliance on state or locally operated recovery centers and a reduced federal presence outside of fixed facilities. State and local governments' capacity to provide assistance to survivors will significantly impact the implementation of these and other potential changes.

FEMA's Assistance to Survivors of Recent Disasters

FEMA Provided Assistance to Survivors in Response to Recent Disasters

FEMA's Individual Assistance Helps Survivors Cover Necessary Expenses and Serious Needs

The Robert T. Stafford Disaster Relief and Emergency Assistance Act establishes the process for states, territories, and Tribes to request a presidential major disaster or emergency declaration, which, if approved, triggers a variety of federal response and recovery programs for government and nongovernmental entities, households, and individuals.⁹

⁶Exec. Order No. 14,180, *Council to Assess the Federal Emergency Management Agency*, 90 Fed. Reg. 8743 (Jan. 31, 2025).

⁷GAO conducted this review in response to the American Relief Act, 2025, and requests from Congressional members. The American Relief Act, 2025, includes a provision for GAO to conduct audits and investigations related to Hurricanes Helene and Milton, and other disasters declared pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act in calendar years 2023 and 2024. Pub. L. No. 118-158, 138 Stat. 1723, 1754 (2024).

⁸The first report in this series focused on the federal disaster response workforce, challenges with response to recent disasters, and potential implications of recent workforce changes. See GAO, *Disaster Assistance High-Risk Series: Federal Response Workforce Readiness*, [GAO-25-108598](#) (Washington, D.C.: Sept. 2, 2025). The second report focused on federal disaster preparedness and response assistance provided before and during recent disasters, variation in state and local response capabilities, and considerations for potential changes to disaster response roles. See GAO, *Disaster Assistance High-Risk Series: State and Local Response Capabilities*, [GAO-26-108599](#) (Washington, D.C.: Dec. 18, 2025).

⁹42 U.S.C. §§ 5170, 5191.

One of these programs is FEMA’s Individual Assistance (IA), which provides assistance to disaster survivors as well as state, local, territorial, and tribal governments to support individual survivors. For example, IA provides assistance to cover necessary expenses and serious needs that cannot be met through insurance or low-interest loans. This may include housing assistance, medical expenses for disaster-caused injuries or illness, and new or increased childcare expenses caused by the disaster. IA also provides assistance for crisis counseling, disaster legal services, disaster case management, and disaster unemployment assistance.¹⁰

As part of IA, FEMA provides financial and direct (i.e., nonfinancial) housing assistance to individuals and households who are displaced or whose residences are rendered uninhabitable as a result of damage caused by a major disaster.¹¹ Financial assistance may include lodging expense reimbursement for time spent at hotels or other temporary lodging, rental assistance, and home repair or replacement assistance.¹² In addition, upon request from a state, territory, or tribal government, FEMA may provide direct housing assistance when eligible disaster survivors are unable to use rental assistance due to a lack of available housing resources and increasing the Rental Assistance rate will not be sufficient to meet the disaster-based housing needs.¹³

FEMA Offers Several Ways for Survivors to Obtain Information and Apply for Assistance

FEMA offers several ways for survivors to obtain information and apply for assistance, including: online at DisasterAssistance.gov, by using FEMA’s [mobile app](#), calling FEMA’s helpline at 800-621-3362, or visiting in person at a FEMA Disaster Recovery Center.¹⁴ Disaster Recovery Centers are temporary centers where survivors can obtain information and apply for assistance in person. Additionally, while at a Disaster Recovery Center, survivors can meet with other federal disaster support partners, such as the Small Business Administration,

¹⁰Individual Assistance consists of six programs: (1) the Individuals and Households Program (IHP) provides financial assistance and direct services for housing and other types of assistance to individuals and households who have uninsured or underinsured necessary expenses and serious needs due to a disaster; (2) Mass Care and Emergency Assistance provides life-sustaining services and resources to disaster survivors, such as shelter and food; (3) Crisis Counseling Assistance and Training Program provides financial assistance to state, local, tribal, and territorial governments and non-governmental organizations to assist individuals and communities in recovering from psychological effects of a disaster; (4) Disaster Unemployment Assistance provides unemployment benefits and reemployment services to individuals whose unemployment is directly caused by a disaster and who are not eligible for regular unemployment insurance; (5) Disaster Legal Services provides free legal help to low-income survivors of a disaster through an agreement with the Young Lawyers Division of the American Bar Association; and (6) Disaster Case Management provides financial assistance to state, local, tribal, and territorial governments to provide a survivor with a single point of contact to facilitate access to a broad range of services.

¹¹42 U.S.C. § 5174(b)(1). FEMA may provide such assistance to individuals with disabilities whose residences are rendered inaccessible or uninhabitable as a result of damage caused by a major disaster.

¹²44 C.F.R. § 206.117(b).

¹³*Id.* § 206.117(b)(1)(ii). See also Federal Emergency Management Agency, *Individual Assistance Program and Policy Guide* (Washington, D.C.: July 2025).

¹⁴According to FEMA, to locate the nearest Disaster Recovery Center, survivors can use the locator which can be accessed at DisasterAssistance.gov or text “DRC” and a zip code to 43362.

state and local support partners, and other organizations, including the American Red Cross.

In some cases, FEMA has sent Disaster Survivor Assistance Teams door-to-door to provide information and help survivors apply for assistance. FEMA headquarters officials said that about 70 percent of applicants use [DisasterAssistance.gov](https://www.disasterassistance.gov), while the remaining 30 percent use other methods to apply for assistance.

After making an eligibility and award decision on an applicant's case, FEMA sends the applicant a letter via U.S. mail or digitally that states their eligibility for receiving assistance and, if eligible, the amount of assistance FEMA awarded to them. The letter is FEMA's primary method of communicating eligibility and award decisions to applicants.

FEMA Made Recent Changes to Improve Survivors' Experiences

FEMA has made recent changes to improve the implementation of its assistance to survivors. In 2020 we made 14 recommendations to improve IA, which FEMA implemented. Among these recommendations were those to address challenges related to managing FEMA's helpline and field staff at Disaster Recovery Centers, and to improve its determination letters. For example, we recommended that FEMA improve its letters by using federal guidance and best practices for communicating with the public to ensure that applicants understand that an "ineligible" determination does not mean they cannot continue to pursue assistance.¹⁵

Further, in March 2024, FEMA implemented various reforms to IA. According to FEMA, these reforms were intended to simplify processes, remove applicant barriers, and increase eligibility for certain types of assistance under the program.¹⁶ According to FEMA, the agency made the following changes, among others, to IA:

- FEMA simplified documentation requirements for applicants seeking continued temporary housing assistance and simplified its appeals process.
- FEMA now provides Displacement Assistance, which provides eligible survivors with up-front funds to assist with short-term living arrangements while they make repairs or pursue temporary housing.
- FEMA now awards housing assistance to those who receive insurance payouts that exceed the FEMA maximum award for their losses (up to the statutory maximums) if they have eligible unmet needs or uncovered losses.¹⁷

¹⁵[GAO-20-503](#).

¹⁶89 Fed. Reg. 3990, 3991 (Jan. 22, 2024).

¹⁷For emergencies or major disasters declared on or after October 1, 2024, the maximum amount of IHP financial assistance provided to an individual or household with respect to any single emergency or major disaster is \$43,600 for housing assistance and \$43,600 for other needs assistance. 89 Fed. Reg. 84,923 (Oct. 24, 2024).

- FEMA no longer requires survivors to apply for a U.S. Small Business Administration loan before being considered for certain types of assistance.¹⁸
- FEMA may now provide assistance to survivors with disabilities for accessibility-related items that were not part of the home prior to the disaster.

To help FEMA staff understand and implement these reforms, the agency developed job aids and reported delivering both virtual and in-person trainings. According to FEMA headquarters officials, the agency anticipates completing an assessment of the effect of these reforms by March 2026. Since implementing these reforms, FEMA officials also reported training 269 staff who can be deployed to disaster sites while providing a consistent experience to survivors. According to FEMA officials, these staff are trained on all aspects of IA service delivery, including caller services, casework, and home damage assessments, all of which were previously handled by separate staff.

Further, in June 2025, FEMA implemented a way for survivors to electronically track the status of their application for assistance. This tracker, available on DisasterAssistance.gov and FEMA's mobile app, according to FEMA officials, tells survivors what documentation they need to provide, the status of their application, and the amount of any assistance awarded (see fig. 1). According to FEMA headquarters officials, over 239,000 survivors have used this tracker as of January 2026.

¹⁸In 2020 we reported that FEMA did not fully explain the requirement that certain survivors first be denied a Small Business Administration disaster loan before receiving certain types of assistance. We recommended that FEMA improve the communication of its Small Business Administration Loan requirement, which FEMA implemented in 2023. See [GAO-20-503](#).

Figure 1: Excerpt from FEMA's Application Status Tracker

The screenshot shows the FEMA Disaster Assistance website's application status tracker. At the top, there is a navigation bar with the FEMA logo and links for Feedback, Contact Us, and Sign Off. Below this is a secondary navigation bar with tabs for Status, Correspondence, Upload Center, Upload History, Resources, Referrals, Inspection, and Applicant Information. The main header area displays 'Your Application Status' and includes fields for Application ID and Disaster Number. The main content area is titled 'Details about your application are below.' and provides instructions on how to find information. A progress bar on the left side of the main content area shows the following stages: Application Received (active), Identity Confirmed, Ownership Confirmed, Occupancy Confirmed, Complete Your Inspection, Your Needs, Miscellaneous Items, Housing Assistance, FEMA Assistance, and Completed. The 'Application Received' section is expanded, showing a description of the application and instructions to check correspondence and next steps. The 'Your Needs' section lists 'Miscellaneous Items' and 'Housing Assistance', both marked as 'Under Review'. The 'FEMA Assistance' section indicates that there are currently no assistances for this category. The 'Completed' section notes that FEMA is still looking at the application.

DisasterAssistance.gov

Feedback Contact Us Sign Off

Status Correspondence Upload Center Upload History Resources Referrals Inspection Applicant Information

Your Application Status

Application ID: [Redacted]
Disaster Number: [Redacted]

Help for this page

Details about your application are below.

How to find information:

- Your Next Steps shows any documents we need from you.
- FEMA Assistance shows actions from FEMA.
- Check Marks show completed items.
- Scroll down to find all the details.
- Check the progress bar for each step along the way until everything is completed.

Your Next Steps

We don't need anything from you right now. FEMA is reviewing your application. This can take some time and we will contact you if we need more information.

Check your Correspondence Tab for your recent letter from FEMA which asks you to send documents.

Application Status Tracker

- Application Received**
We got your application. Check your Correspondence Tab for your introduction letter. It has a copy of your application and explains the Individuals and Households Program. Check Your Next Steps for any documents we may need from you.
- Identity Confirmed**
- Ownership Confirmed**
- Occupancy Confirmed**
- Complete Your Inspection**
FEMA couldn't complete your home inspection after scheduling at least two appointments. A FEMA inspector must confirm the damages to your home. Please call FEMA's Helpline at 1-800-862-3362 to request an inspection.
- Your Needs**
Below are the items FEMA may be able to help with. Items will appear here until they are moved to FEMA Assistance.
- Miscellaneous Items** Under Review
- Housing Assistance** Under Review
- FEMA Assistance**
Below is the status of FEMA Assistance based on your needs. Check your letters in your Correspondence Tab for more information about each status.
There are currently no assistances for this category. Please view other areas of the status tracker for more info.
- Completed**
FEMA is still looking at your application, so it's not completed yet.

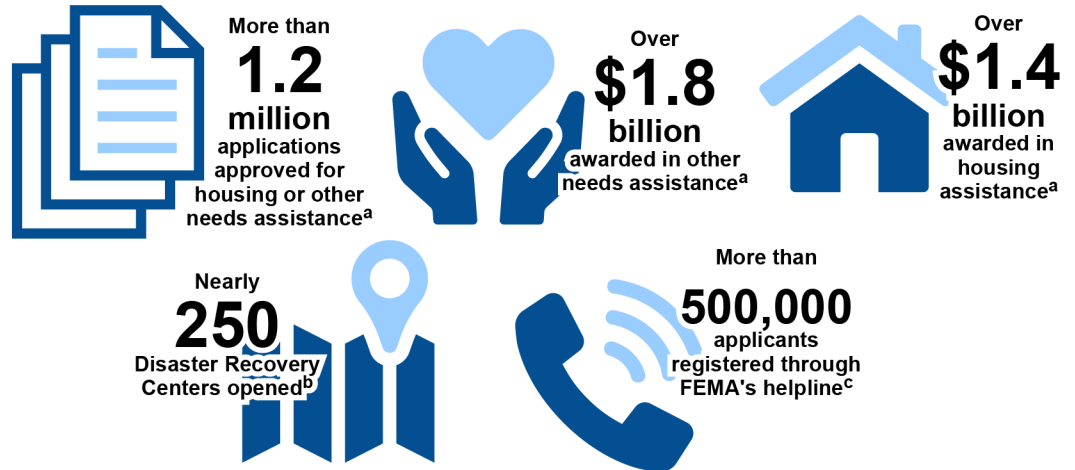
Source: Federal Emergency Management Agency (FEMA). | GAO-26-108154

In addition, FEMA headquarters officials said that they are in the initial stages of developing intelligent virtual assistance technology. Once implemented, this technology could help survivors move through the application process without relying on the FEMA helpline, thereby reducing wait times and providing greater flexibility for survivors. In September 2025, officials said that FEMA was currently developing its acquisition strategy for this effort.

FEMA Provided over \$3 Billion in Assistance to Survivors of Recent Disasters

In response to recent disasters in the scope of our review—Hurricanes Helene and Milton, the 2025 Los Angeles wildfires, and the July 2025 Texas floods—FEMA provided a substantial amount of disaster assistance to survivors across nine different states (see fig. 2). This included assistance for individuals and households, such as post-disaster housing.

Figure 2: FEMA Assistance Provided to Survivors for Hurricanes Helene and Milton, the 2025 Los Angeles Wildfires, and the July 2025 Texas Floods



Source: GAO summary of Federal Emergency Management Agency (FEMA) data; Icons-Studio/stock.adobe.com. | GAO-26-108154

Note: These data are totals across Hurricanes Helene and Milton, the 2025 Los Angeles wildfires, and the July 2025 Texas floods as of September 30, 2025, according to FEMA.

^aHousing Assistance and Other Needs Assistance are part of FEMA's Individuals and Households Program, within Individual Assistance. Housing assistance can include (1) financial assistance to reimburse survivors for time spent at hotels or other temporary lodging, rental assistance, and home repair or replacement assistance; and (2) direct housing assistance such as recreational vehicles and manufactured housing units. Other needs assistance is financial assistance for necessary expenses and serious needs caused by a disaster, such as medical and dental assistance, childcare assistance, personal property assistance, and transportation assistance.

^bDisaster Recovery Centers are temporary centers where survivors can obtain information and apply for disaster assistance in person. Additionally, while at a Disaster Recovery Center, survivors can meet with other federal disaster support partners, such as the Small Business Administration, state and local support partners, and other organizations, including the American Red Cross.

^cFEMA's helpline is a way for disaster survivors to contact FEMA to apply for assistance or check their application status.

Total IA applications and funding. As of September 30, 2025, FEMA provided a total of \$3.2 billion in financial assistance to 1.2 million individuals and households affected by these disasters, according to FEMA data. This assistance included the following:

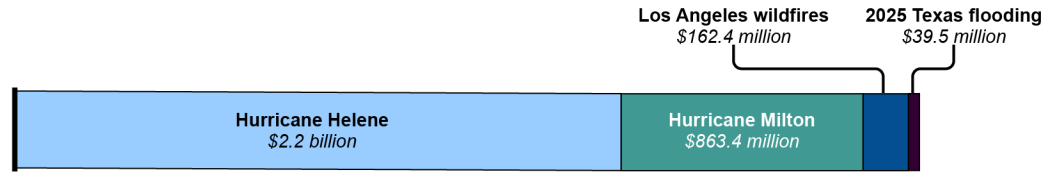
- Housing assistance, which provides survivors with financial assistance, including lodging expense reimbursement, rental assistance, and home repair and replacement assistance.¹⁹
- Other needs assistance, which provides survivors with financial assistance for other necessary expenses and serious needs caused by a disaster, such

¹⁹In some cases, survivors may also receive direct housing assistance, which may include transportable temporary housing units such as recreational vehicles or manufactured housing units.

as medical and dental assistance, childcare assistance, personal property assistance, and transportation assistance.²⁰

Of the over \$3 billion FEMA provided to survivors in housing assistance and other needs assistance, over 65 percent, or more than \$2 billion, was for Hurricane Helene survivors, according to FEMA data (see fig. 3).

Figure 3: FEMA Individuals and Households Program Assistance After Recent Disasters



Total dollars approved for Individuals and Households Program

Source: Federal Emergency Management Agency (FEMA) data. | GAO-26-108154

Note: These data represent total dollars approved under the Individuals and Households Program as of September 30, 2025, according to FEMA.

Of the housing assistance provided by FEMA, nearly 68,000 applicants used FEMA’s Transitional Sheltering Assistance—a program that provides eligible survivors a temporary place to stay, like a hotel or motel, until they can find a longer-term housing solution. In addition, over 50,000 applicants used Rental Assistance (see table 1). Around 90 percent of applicants who used Transitional Sheltering Assistance or Rental Assistance were survivors of Hurricanes Helene and Milton.

Table 1: Individuals and Household Program (IHP) Applications and Housing Assistance in Recent Disasters

Disaster	Number of IHP applications received	Number of IHP applicants who received Housing or Other Needs Assistance ^a	Number of IHP applicants who used Transitional Sheltering Assistance ^b	Number of IHP applicants who used Rental Assistance ^c
Hurricane Helene	1,515,910	815,483	41,327	33,300
Hurricane Milton	1,078,702	300,891	23,022	11,970
2025 Los Angeles Wildfires	274,663	35,027	3,500	4,062
July 2025 Texas Floods	10,645	3,752	0	983
Total	2,879,920	1,155,153	67,849	50,315

Source: Federal Emergency Management Agency (FEMA) data. | GAO-26-108154

Note: These data represent applicants that received FEMA assistance under IHP as of September 30, 2025, according to FEMA.

^aHousing Assistance and Other Needs Assistance are part of FEMA’s IHP, within Individual Assistance. Housing assistance can include (1) financial assistance to reimburse survivors for time spent at hotels or other temporary lodging, rental assistance, and home repair or replacement assistance; and (2) direct housing assistance such as recreational vehicles and manufactured housing units. Other needs assistance is financial assistance for necessary expenses and serious needs caused by a disaster, such as medical and dental assistance, childcare assistance, personal property assistance, and transportation assistance.

^bThese data represent the number of IHP applicants who FEMA determined used Transitional Sheltering Assistance. Transitional Sheltering Assistance is a FEMA IA program that provides eligible survivors a temporary place to stay, like a hotel or motel, until they can find a longer-term housing solution. Transitional

²⁰As noted above, for emergencies or major disasters declared on or after October 1, 2024, the maximum amount of IHP financial assistance provided to an individual or household with respect to any single emergency or major disaster is \$43,600 for housing assistance and \$43,600 for other needs assistance. 89 Fed. Reg. 84,923 (Oct. 24, 2024).

Sheltering Assistance is not authorized for all events and requires a specific request from the state, territory, or Tribe to activate. The program was not requested or activated for the July 2025 Texas floods, according to FEMA officials.

^oThese data represent the number of IHP applicants FEMA determined used rental assistance. Rental Assistance is a FEMA IA program that provides survivors with financial assistance to rent housing if they are displaced from their home because of a disaster.

Support to applicants. Across these four disasters, FEMA established Disaster Recovery Centers, used Disaster Survivor Assistance teams, and made its helpline available to assist survivors applying for FEMA assistance.

- **Disaster Recovery Centers.** As of September 30, 2025, FEMA established a total of nearly 260 Disaster Recovery Centers to support survivors of these four disasters, according to FEMA officials. For example, FEMA officials told us nearly 2,000 individuals had been to one of their Disaster Recovery Centers within the first month following the July 2025 Texas floods.
- **Disaster Survivor Assistance Teams.** As of September 30, 2025, FEMA’s Disaster Survivor Assistance Teams registered over 52,000 IA applicants in recent disasters, according to agency data.²¹ For example, FEMA officials told us their Disaster Survivor Assistance Teams reached out to nearly 27,000 people after the Los Angeles wildfires, of which more than 4,000 were eligible for assistance. As another example, officials in South Carolina told us the outreach Disaster Survivor Assistance Teams provided following Hurricane Helene was valuable in making sure residents in less populated areas knew about the federal assistance available to them.
- **Helpline.** As of September 30, 2025, FEMA registered over 500,000 applicants who used FEMA’s helpline, according to agency data.²² For example, FEMA data show that the agency registered more than 20,000 applicants through the helpline after the Los Angeles wildfires. Further, 99 percent of calls to the helpline for the wildfires were answered from the start of the fires on January 7, 2025, through the end of the month, according to our analysis of FEMA helpline data. Officials with the California Governor’s Office of Emergency Services described the helpline volume as manageable for FEMA throughout the disaster. The officials also said they did not hear many complaints from survivors of the wildfires about using the helpline.

Challenges with FEMA Assistance

Survivors Faced Challenges with FEMA Communications and Post-Disaster Housing During Recent Disasters

Survivors Experienced Challenges with FEMA’s Communication and Application Process

We found that some survivors faced challenges communicating with FEMA and navigating the application process during recent disasters, based on our analysis of FEMA data and interviews with federal, state, and local officials. This included

²¹This includes registrations completed by Disaster Survivor Assistance Teams for Hurricanes Helene and Milton, the 2025 Los Angeles wildfires, and the July 2025 Texas floods. FEMA made changes to its Disaster Survivor Assistance Teams beginning in May 2025, as discussed later in this report. As a result, registrations in Texas were completed by Disaster Survivor Assistance Teams at state-led recovery centers rather than door-to-door canvassing.

²²One FEMA IA application may include multiple individuals affected by a disaster. Generally, FEMA provides assistance to all members of a household under one application, except in cases where the household has unique needs, including disaster-related separation or households composed of roommates.

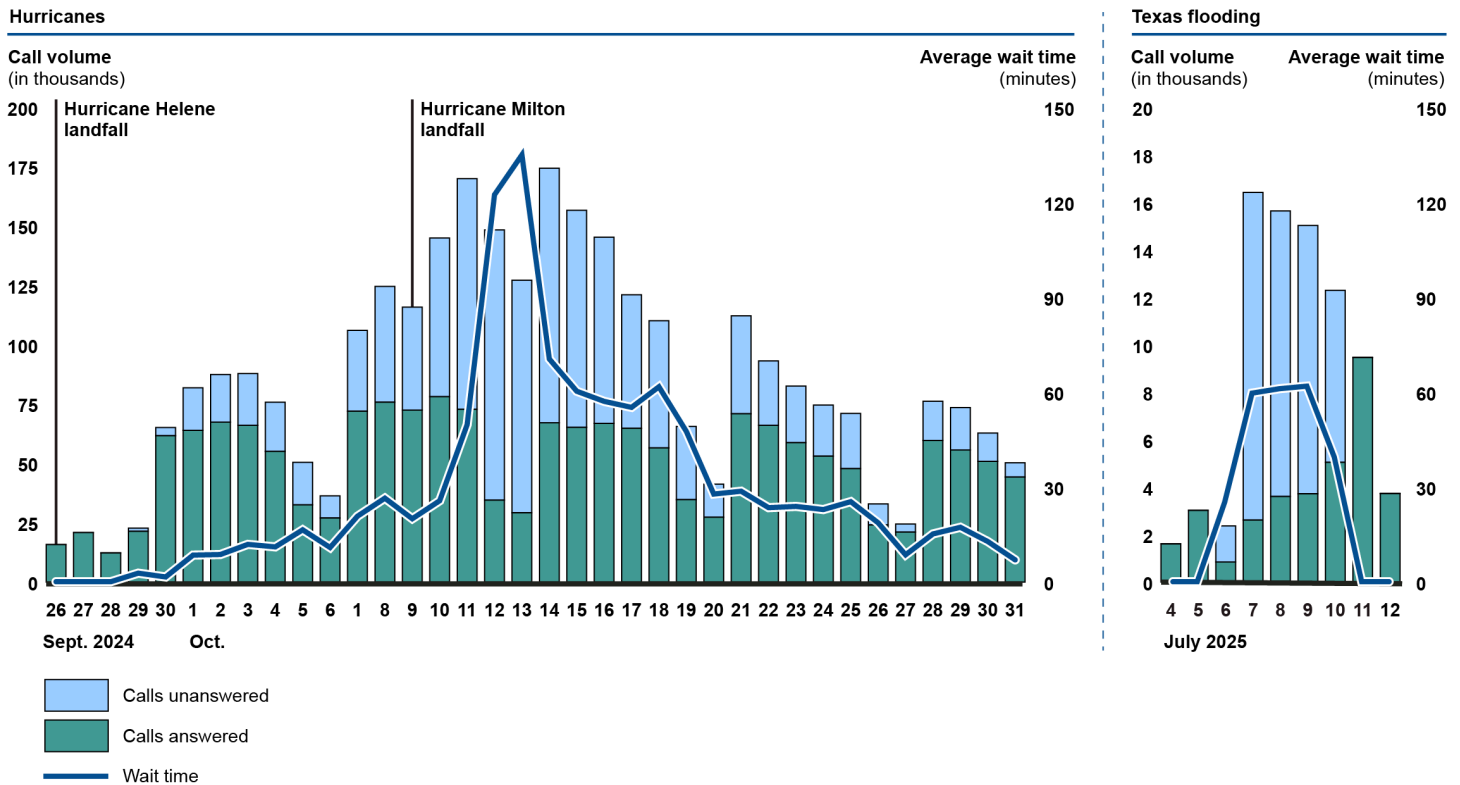
challenges reaching FEMA's helpline, understanding FEMA's letters, and understanding FEMA's role.

Reaching FEMA's helpline. Our analysis of FEMA data found that most calls to FEMA's helpline were answered with minimal wait times during the 2025 Los Angeles wildfires. However, FEMA data show that most survivors affected by Hurricanes Helene and Milton and the July 2025 Texas floods who contacted the FEMA helpline faced long wait times and could not reach a representative when trying to apply for assistance.

- **Hurricanes Helene and Milton.** With Hurricane Helene making landfall in late September 2024 and Hurricane Milton striking 2 weeks later, FEMA was unable to answer all the calls survivors made to its helpline. According to FEMA officials, the helpline was already receiving high numbers of calls from survivors impacted by Hurricane Beryl earlier in 2024 when Hurricanes Helene and Milton struck. Survivors made more than 124,000 calls to FEMA's helpline on the day prior to Milton's landfall, with 39 percent of calls unanswered and the average wait time to reach a representative being over 26 minutes. In the 2-week period following Milton, up to 77 percent of daily calls to the helpline went unanswered, and the average wait time peaked at 2 hours and 14 minutes on October 13, 2024, according to our analysis of the FEMA data.²³ Wait times decreased following this peak but did not fall below 10 minutes for consecutive days until November 1, which was 23 days after Milton made landfall.
- **Texas floods.** Survivors of the July 2025 Texas floods also experienced long wait times and unanswered calls after the extreme rainfall began on July 4. Specifically, from July 6 to July 10, unanswered calls reached as high as 84 percent, and average wait times peaked at about an hour across three consecutive days, according to FEMA data (see fig. 4). FEMA officials said this is because the agency had reduced its surge support resources by about 50 percent after call volume began to normalize in early 2025. FEMA officials said this allowed the agency to focus on addressing prior IA declarations, including the record number of 56 IA declarations in 2024. Following the Texas floods, officials said that additional coordination with private sector contract support was necessary to address the sudden influx of calls. However, officials said that following a disaster, FEMA prioritizes callers to its helpline who are initially registering for assistance by using an interactive voice response system. As a result, these survivors were more likely to have their calls answered, according to FEMA officials.

²³FEMA calculates the daily average of wait times for all answered calls. As a result, some callers may experience either shorter or longer wait times than the average.

Figure 4: Volume of Calls and Average Daily Wait Times for FEMA’s Disaster Assistance Helpline Following Recent Disasters



Source: GAO summary of Federal Emergency Management Agency (FEMA) data. | GAO-26-108154

Note: These data reflect the date the events began, or the date the hurricanes made landfall in the U.S.

Letters FEMA sent to applicants. Some survivors of recent disasters faced challenges interpreting letters they received from FEMA regarding their eligibility for assistance. These challenges are similar to those we reported in 2020, when we found that some survivors who had applied for assistance had trouble understanding the letters they received and how to respond to them.²⁴ For example, when survivors received FEMA letters asking for additional information before a decision could be made, some survivors misunderstood the letter and believed that it represented a final denial of assistance.

State and local government officials, as well as officials with nongovernmental organizations, told us at the time that these survivors may stop pursuing assistance as a result. We recommended that FEMA (1) improve the letters to ensure that applicants understand that an “ineligible” determination does not mean they cannot continue to pursue assistance, and (2) identify and implement strategies to provide additional information to applicants about how FEMA determined their eligibility for assistance and the amount of assistance to provide. FEMA implemented our recommendations in 2022 by, among other things, conducting focus groups with disaster survivors and revising its determination letters.

However, in 2024 FEMA again revised its letters. FEMA’s letters requesting insurance documentation from survivors of Hurricanes Helene and Milton first state in bold font, “*assistance not approved.*” The letters state on the next line that the application is “*not currently approved,*” followed by another line that

²⁴GAO-20-503.

states “*no decision*,” according to our review of the letters. The letters then asked the applicant to send the documentation.

As a result, some survivors of these disasters still found their determination letters challenging to understand, according to FEMA and state officials we spoke with in areas affected by the disasters. For example, some survivors still thought letters requesting more information were denial letters, officials said. Further, FEMA headquarters officials told us in May 2025 that the letters were hard to understand for survivors reading them for the first time.

FEMA made further revisions to the letters several times in 2024 and 2025 to incorporate more plain language, emphasize next steps when applications are not approved, and clarify instructions to show survivors the actions they need to take to obtain assistance for which they are eligible, according to agency officials and our review of these letters. For example, FEMA officials told us that they began sending revised versions of determination letters in the midst of the Los Angeles wildfires disaster in January 2025. The revised letters emphasized up front that the purpose of the letter is to explain the information FEMA needs to provide money to help with recovery. For example, revised letters we reviewed stated in emphasized font to “*please read carefully*,” and described (1) the reasons why FEMA could not approve the application and (2) the documentation FEMA needed from the applicant in order to provide assistance (see fig. 5). FEMA subsequently made additional changes in 2025, such as clarifying documentation FEMA needs from applicants before providing assistance, in response to feedback obtained through usability testing sessions.

Figure 5: Excerpts of FEMA Letters Before and After Language Revisions

October 2024 excerpt

FEMA has reviewed your application for disaster assistance. Unfortunately, we are not able to approve your request for the types of assistance listed below at this time.

This letter explains:

- The types of assistance your application was not approved for.
- Why your application was not approved for that assistance.
- The additional steps you may take to get assistance.

ASSISTANCE NOT APPROVED

Your application is not currently approved for the following assistance:

No Decision - Send Your Insurance Settlement or Denial to FEMA

FEMA cannot make a decision about your application because you have home insurance. FEMA needs to know what your insurance covers – or doesn't cover – before we can send you assistance. Please contact your insurance immediately to file a claim. By law, FEMA can't give you money to help with costs covered by your insurance.

March 2025 excerpt

FEMA has reviewed your application for disaster assistance. This letter explains the information you need to send to FEMA to get money to help with your recovery.

PLEASE READ CAREFULLY

Send Your Insurance Settlement or Denial to FEMA

Our records show that you have insurance. We cannot determine if you are eligible until you tell us more about your insurance coverage. FEMA needs to know what your insurance covers – or doesn't cover – before we can send you assistance. Please contact your insurance immediately to file a claim. By law, FEMA can't give you money to help with costs covered by your insurance.

Source: Federal Emergency Management Agency (FEMA). | GAO-26-108154

Note: This figure shows excerpts of letters in which FEMA requested additional insurance-related information from IA applicants. The excerpt on top shows opening paragraphs from a letter sent in October 2024, and the excerpt on the bottom shows opening paragraphs from a letter sent in March 2025. The excerpt on the bottom shows language changes that FEMA began implementing in January 2025, according to agency officials. The full letters also include a FEMA letterhead, the application number, and an explanation of the additional steps applicants can take to receive assistance.

Public confusion about FEMA's role. In recent disasters, some federal and local officials stated that the public misunderstands FEMA's role in disaster response and recovery. FEMA works to raise awareness of the agency's role through speaking at town halls and working with elected officials, according to FEMA officials. FEMA's website and mobile app also contain information about federal assistance that is available to survivors and how they can obtain it. However, some local government officials told us that survivors in their areas often did not understand what FEMA assistance does and does not cover. For example, officials in one locality told us they thought many survivors applied for IA to see if they qualify for assistance when they may not have understood

whether their case warranted assistance. Those officials described FEMA's IA program as complex and said it can be difficult to understand what assistance survivors may qualify for.

Officials from one FEMA region also told us that the public and elected officials often expect FEMA will "fix everything" after a disaster. Survivors may expect FEMA to cover all expenses associated with their disaster recovery when, in practice, IA is not meant to make survivors whole, the officials said. For example, home repair or replacement assistance is intended to make a damaged home safe, sanitary, or functional; it is not intended to return the home to its pre-disaster condition. Another source of confusion among survivors is FEMA's requirement for survivors with insurance to file an insurance claim before applying for FEMA assistance, as FEMA only provides IA for disaster needs that are not covered by other assistance, such as insurance. This process can be confusing to understand and explain to the public, officials said.

FEMA, State and Local Governments, and Survivors Continue to Face Challenges with Post-Disaster Housing

Following recent disasters, officials from all levels of government reported long-standing housing challenges. We have previously reported on post-disaster housing challenges, including difficulties that federal, state, and local officials experienced when finding temporary housing for survivors after multiple disasters in 2017 and 2020. For example, we reported in 2020 that localities described challenges in coordinating with FEMA on direct housing efforts. Specifically, localities reported a lack of coordination on the delivery or placement of recreational vehicles and manufactured housing units that FEMA can use to provide temporary housing for disaster survivors.²⁵ In recent disasters, we found that housing challenges persisted for FEMA, state and local governments, and survivors.

Preexisting housing challenges. Housing stock and affordability were challenges following recent disasters, including Hurricane Helene and the July 2025 Texas floods. Specifically, FEMA officials stated that it was challenging for the agency to support post-disaster housing for survivors of Hurricane Helene after the disaster destroyed much of the housing resources that were already constrained before the storm hit. Local officials in North Carolina echoed challenges with housing stock, noting that Hurricane Helene destroyed entire neighborhoods. Similarly, state and local officials in Texas told us the limited housing stock before the July 2025 floods has been made worse by the disaster. This has been a continuous challenge for FEMA and survivors after disasters, as we also reported issues with housing stock and affordability after the 2023 wildfires in Maui.²⁶

²⁵GAO, *Disaster Assistance: Additional Actions Needed to Strengthen FEMA's Individuals and Households Program*, [GAO-20-503](#) (Washington, D.C.: Sept. 30, 2020); *2017 Hurricanes and Wildfires: Initial Observations on the Federal Response and Key Recovery Challenges*, [GAO-18-472](#) (Washington, D.C.: Sep. 4, 2018). FEMA refers to the temporary housing options it provides to disaster survivors, such as recreational vehicles and manufactured housing units, as Transportable Temporary Housing Units. Disaster survivors can use Transportable Temporary Housing Units for up to 18 months, or longer if an extension is requested by the affected state, territorial, or tribal government due to extraordinary circumstances and approved by FEMA. See 42 U.S.C. § 5174(c)(1)(B)(iii).

²⁶GAO, *Wildfires: Additional Actions Needed to Address FEMA Assistance Challenges*, [GAO-25-106862](#) (Washington, D.C.: Dec. 18, 2024).

Navigating FEMA’s sheltering and housing programs. In recent disasters, such as Hurricane Helene and the 2025 Los Angeles wildfires, navigating sheltering and housing assistance offered by FEMA was a challenge for state and local officials as well as survivors.

- **Transitional Sheltering Assistance:** Following Hurricane Helene, local officials reported challenges with FEMA’s Transitional Sheltering Assistance. In January 2025, FEMA reported that 2,700 households, or almost 13,000 survivors, used Transitional Sheltering Assistance in North Carolina after Hurricane Helene. However, local officials from multiple counties in North Carolina told us that survivors had challenges communicating with FEMA about their status in receiving Transitional Sheltering Assistance. For example, local officials we interviewed told us FEMA’s portal for Transitional Sheltering Assistance was not sending notifications to survivors about their status for receiving assistance, or when assistance expired. Other local officials stated that survivors were contacting them about their expired Transitional Sheltering Assistance, but officials were unable to answer survivors’ questions.
- **Rental Assistance:** Federal and local officials stated survivors encountered challenges with FEMA’s Rental Assistance program after the 2025 Los Angeles wildfires. About 2 months after these wildfires, California officials reported that FEMA provided over \$24 million for rental assistance and home repair costs. However, FEMA officials stated that rental assistance is not paid out automatically. FEMA first provides funds for short-term displacement. Survivors can then request an initial Rental Assistance payment if they have longer-term housing needs the displacement funds did not cover.²⁷ Additionally, in an urban area like Los Angeles, rental units may be located far from disaster survivors’ school or work, which could increase survivors’ daily travel time by up to 2 hours, according to local officials. This added burden may further disrupt survivors’ routines and recovery after a disaster.
- **Direct housing:** Federal and local officials also faced challenges providing direct housing to survivors after Hurricane Helene. In February 2025, FEMA officials told us over 300 families in North Carolina needed longer-term housing solutions. According to FEMA officials, 110 of these families were in the process of moving into recreational vehicles and manufactured housing units provided by the agency (see fig. 6). However, the challenges federal and local officials encountered in preparing for recreational vehicles and manufactured housing units may have contributed to delays in providing direct housing to survivors. For example, FEMA officials told us they needed to set up septic tanks, energy meters, and have the county complete inspections before they could make recreational vehicles and manufactured housing units available to survivors. Local officials we interviewed stated they could not directly contact FEMA’s contractors to notify them of state requirements such as the need to bury electric lines. To navigate these issues, officials told us they had to hire a separate consultant, which cost \$500,000.

²⁷Survivors may be able to use FEMA’s Displacement Assistance, which is a type of assistance FEMA implemented in March 2024. Displacement Assistance provides eligible survivors with up-front funds to assist with short-term living arrangements while they make repairs or pursue temporary housing. If survivors exhaust their Displacement Assistance and have a continued need for temporary housing, they may request more assistance from FEMA, such as rental assistance.

Figure 6: Federal Emergency Management Agency Manufactured Housing Units in North Carolina After Hurricane Helene



Source: GAO. | GAO-26-108154

Implications for Future Disasters

Considerations for Changes to Disaster Roles in Light of State and Local Capacity to Assist Survivors

Recent Changes Affecting FEMA’s Delivery of Individual Assistance

At the direction of the current administration, FEMA made recent changes that affected its delivery of assistance to survivors. Federal, state, and local officials we interviewed provided their perspectives on these changes.

Disaster Recovery Centers. As discussed earlier, FEMA offers several ways for survivors to obtain information and apply for assistance, including in person at Disaster Recovery Centers. In May 2025, FEMA issued a memorandum stating that FEMA would focus on providing support at state or locally operated recovery centers, thereby reducing the need to establish FEMA Disaster Recovery Centers and optimizing support for state and locally led recovery efforts.²⁸ In September 2025, FEMA headquarters officials said that this memorandum does not reflect a written policy change, but rather emphasizes FEMA’s need to have conversations with states about the level of FEMA support the states need after a disaster. FEMA officials told us that FEMA does not reimburse the cost of operating these centers but may send its own staff to provide support and technical assistance.

For example, after the July 2025 Texas floods, FEMA officials said that the state of Texas set up its own centers in addition to FEMA’s Disaster Recovery Centers, due to the state’s capability to do so and given the scale of the disaster. Further, state and local officials we interviewed in Texas said that they welcomed increased coordination from FEMA to include a discussion of what resources the state can provide on its own.

However, some FEMA and state officials we met with expressed concerns about how this change could affect their ability to support disaster recovery operations. For example, one state’s officials told us that they are used to setting up state-run resource centers, but they do not have the ability to support some large-scale disasters. In another state, officials said they set up state-run resource centers after Hurricanes Helene and Milton because the state did not receive the full support they requested from FEMA, and this resulted in a financial burden to

²⁸Department of Homeland Security, Federal Emergency Management Agency, *Strategic Intent for CY 2025 Hurricane and Wildfire Seasons*, Memorandum (May 2, 2025).

already strained jurisdictions. Further, FEMA regional officials said that states often lack the resources to support large-scale operations without FEMA's support.

Disaster Survivor Assistance Teams. In some cases, FEMA also sent Disaster Survivor Assistance Teams door-to-door to help survivors obtain information and apply for assistance. FEMA's May 2025 memorandum stated that the agency would prioritize survivor assistance at fixed facilities and discontinue its unaccompanied door-to-door canvassing. In June 2025, FEMA issued another memorandum stating that FEMA would end its door-to-door canvassing, effective immediately, while continuing to provide support to survivors at fixed sites and state-led recovery centers.²⁹ According to this memorandum, less than two percent of total registrations for assistance result from Disaster Survivor Assistance Teams, based on data from prior disasters. According to FEMA officials, Disaster Survivor Assistance Teams are now based at fixed locations designated by the state. FEMA headquarters officials said that during planning conversations with states, they discuss where to locate staff so that all survivors can access this support. In situations where survivors may need additional support, officials said FEMA shares this information with their partner organizations, such as local non-profit organizations, to help support these survivors.

However, some officials we met with expressed concerns about how this change could affect their ability to support disaster recovery operations. For example:

- Officials with one state noted that door-to-door assistance is helpful in situations where survivors may not be able to access an in-person recovery center. This includes survivors who are older, have disabilities, live in rural areas, or lack phone or internet access.
- Another state's officials told us that FEMA's door-to-door assistance was critical during recovery from Hurricane Helene. They said if this assistance was not provided, the state would need to train additional personnel to perform outreach functions, particularly in rural areas.

Additionally, FEMA data indicate that over 52,000 survivors of recent disasters had their registrations for assistance completed by Disaster Survivor Assistance Teams, as of September 2025.³⁰ For example, as discussed earlier, FEMA officials told us their Disaster Survivor Assistance Teams conducted outreach to nearly 27,000 people after the 2025 Los Angeles wildfires, and more than 4,000 were determined eligible for assistance.

²⁹Department of Homeland Security, Federal Emergency Management Agency, *Disaster Survivor Assistance Operations for 2025 Hurricane Season*, Memorandum (June 26, 2025). According to FEMA officials, examples of fixed sites include libraries, fire stations, tents, and trailers.

³⁰We previously reported that Disaster Survivor Assistance Teams helped some individuals who are older or have disabilities access FEMA's registration process following Hurricanes Harvey, Irma, and Maria in 2017. See GAO, *Disaster Assistance: FEMA Action Needed to Better Support Individuals Who Are Older or Have Disabilities*, [GAO-19-318](#) (Washington, D.C.: May 14, 2019).

Considerations for Proposed Changes to Disaster Response Roles

As discussed earlier, Congress and the President have demonstrated an interest in reforms to FEMA.³¹ For example, the President has signaled support for transitioning more disaster response functions to state and local governments. In January 2025, the President established a FEMA Review Council to assess FEMA's disaster response efforts, recommend improvements to the agency, and review existing reform proposals. In March 2026, the President extended the Council until 10 days after the report is submitted to the President or May 29, 2026, whichever occurs first.³² Further, FEMA has made changes to its administration of Individual Assistance, as discussed previously, such as a greater reliance on state or locally operated recovery centers and a reduced federal presence outside of fixed facilities. State and local governments' capacity to provide assistance to survivors will significantly impact the implementation of these and other potential changes.

Variation in state and local disaster response capacity. When a state requests IA, FEMA evaluates the request against factors such as the state's fiscal capacity and resource availability, including any extraordinary circumstances that contributed to the absence of sufficient resources.³³ FEMA then makes a recommendation to the President who approves or denies the request.³⁴

We recently reported that state and local disaster response capabilities vary widely across the country, including among states and within states at the local level. Our analysis of selected state preparedness self-assessments found wide variation in the extent to which states affected by recent disasters met their response targets—i.e., their ability to conduct critical response activities. For example, one state estimated it had 10 percent of the capability needed to move people to temporary housing in 2024, another state estimated it had 100 percent of the capability it needed, and the median estimate among the selected states was 40 percent.³⁵

FEMA and state officials we interviewed shared perspectives on states' capacity to provide assistance to survivors. Officials from one FEMA region told us that many states do not have the financial resources to hire staff and provide assistance directly to survivors following a large-scale disaster. For example, one state's officials told us they have an individual assistance program, but it is

³¹See e.g., H.R. 152, 119th Cong. (2025), H.R. 316, 119th Cong. (2025), H.R. 1245, 119th Cong. (2025), H.R. 2342, 119th Cong. (2025), H.R. 4669, 119th Cong. (2025), S. 861, 119th Cong. (2025). See also Exec. Order No. 14,180, *Council to Assess the Federal Emergency Management Agency*, 90 Fed. Reg. 8743 (Jan. 31, 2025).

³²Exec. Order No. 14,397, *Further Continuation of the Federal Emergency Management Agency Review Council*, 91 Fed. Reg. 15,509 (Mar. 24, 2026).

³³44 C.F.R. § 206.48(b).

³⁴42 U.S.C. §§ 5170, 5191. GAO, *Disaster Assistance: Updated FEMA Guidance Could Better Help Communities Apply for Individual Assistance*, [GAO-25-106768](#) (Washington, D.C.: May 14, 2025).

³⁵We assessed the 2024 self-assessments for the 10 states that received major disaster declarations for Hurricanes Helene and Milton, the 2025 Los Angeles wildfires, and the July 2025 Texas floods. The information in the states' assessments is self-reported, and states assess themselves against self-determined targets. Not all states provided information for all response capability targets. Additionally, the results presented for the states in our sample are not generalizable to all 50 states. See [GAO-26-108599](#).

designed to be used after survivors receive the maximum amount of assistance they can from FEMA. Further, officials from four states affected by Hurricanes Helene and Milton told us they do not have their own individual assistance programs for survivors after a disaster.

Additionally, FEMA regional officials identified post-disaster housing as an area where states have not been incentivized to plan because FEMA has stepped in to fill the need. For example, after Hurricane Helene, local officials said they lacked the experience to administer a Rental Assistance program and carry out essential functions such as monitoring duplication of benefits and contacting landlords. Similarly, other state and local officials told us FEMA's IA is complex, and since they lack experience with the program, they relied on FEMA for technical support following the disaster.

Additional considerations for policymakers. In December 2025, we reported on considerations for policymakers when communicating and implementing reforms to FEMA's mission, structure, or operations, based on our interviews with federal and state officials.³⁶ These considerations may also inform FEMA's efforts to make changes to its administration of IA.

- **Clear communication and guidance.** State officials raised concerns about the uncertainty of FEMA's role in the future. For example, officials from one state described preparing contingency plans, including for potential reductions in federal assistance. Officials from another state said that it is challenging to plan in the absence of clear, consistent, and accurate guidance. To the extent that there are changes to FEMA's role and responsibilities that involve a greater reliance on state and capacity, states will need clear communication and guidance that establishes federal, state, and local roles and responsibilities for providing assistance to survivors.
- **Time to prepare.** Federal and state officials emphasized the need for adequate time for state and local governments to prepare for any changes in disaster response roles since they currently rely on significant federal disaster support. For example, the National Emergency Management Association reported that many states do not have their own programs to help survivors. Specifically, 16 states manage an individual assistance program, while an additional eight states manage a program strictly for unmet needs. Further, officials from one state said they are planning ahead to build their long-term recovery capabilities, but they are limited in their ability to do so without additional funding or personnel. Additionally, without FEMA's financial assistance, officials from this state told us that they would have to bear a larger portion of the costs associated with disaster response and recovery. According to these officials, this would strain state and local budgets, potentially leading to delays in rebuilding infrastructure and providing aid to affected individuals.
- **Catastrophic or widespread disasters.** FEMA regional officials underscored that there will always be catastrophic disasters for which even the most well-equipped states would require some level of federal support. For example, as discussed earlier, officials in one state told us they have an individual assistance program, but it is designed to be used after survivors receive the maximum amount of assistance they can from FEMA. As another example, the 2025 Los Angeles wildfires represented the first time since 2017 that California requested direct federal assistance for debris removal.

³⁶[GAO-26-108599](#).

According to state officials, the state did so because of the size and scope of the disaster concurrent with other state-led debris removal missions. Further, even experienced, well-resourced states have smaller communities that are not as experienced in preparing for and responding to disasters. In addition, FEMA officials stated that nationwide and regional events that impact multiple states simultaneously could also pose challenges for state and local governments to manage effectively.

- **Federal level coordination.** As the coordinating agency for federal response, FEMA has the statutory authority to task other federal agencies to perform response tasks, such as temporary roof repair.³⁷ Furthermore, FEMA’s role as the focal point in the federal government that can request assistance from other agencies for specific challenges is more efficient than contacting multiple federal agencies individually, according to officials from one state.

We found that state and local governments currently rely on extensive FEMA support for disaster assistance to survivors. To the extent any changes are made to FEMA’s IA that reduce federal support, states with their own individual assistance program, greater resources, or experience providing assistance to survivors may have an easier time stepping into a more prominent role. At the same time, federal assistance for these jurisdictions—to assist survivors and augment state and local capacity—would likely continue to be important after large-scale disasters. Regardless, as state and local officials noted, states would need to understand what changes, if any, are made and have adequate time to adjust and build capacity. We will continue to monitor developments in this area as part of our ongoing work.

Agency Comments

We provided a draft of this report to the Department of Homeland Security, of which FEMA is a component agency, for review and comment. The Department of Homeland Security provided technical comments, which we incorporated as appropriate.

How GAO Did This Study

This report describes FEMA’s assistance to survivors of Hurricanes Helene and Milton, the 2025 Los Angeles wildfires, the July 2025 Texas floods, and related challenges. It also provides information on recent changes FEMA has made when providing federal disaster assistance and implications for future disasters.

To describe FEMA’s disaster assistance provided during recent disasters, we obtained summary-level data from FEMA on IA registrations, housing assistance, other needs assistance, Disaster Recovery Centers, and FEMA helpline registrations. We also obtained and analyzed data from FEMA’s helpline, including the number of incoming calls per day and whether they were answered. For each disaster, we analyzed helpline data beginning on the day the disaster began through the period when wait times and the number of unanswered calls were decreasing toward pre-disaster levels. For Hurricanes Helene and Milton, we analyzed helpline data from September 26, 2024 through October 31, 2024. For the Los Angeles wildfires we analyzed data from January 7, 2025 through January 31, 2025. For the July 2025 Texas floods, we analyzed data from July 4, 2025 through July 12, 2025.

³⁷42 U.S.C. §§ 5170a(1), 5147, 5192(a)(1). Operation Blue Roof is a priority mission managed by the U.S. Army Corps of Engineers for FEMA. The purpose of Operation Blue Roof is to provide homeowners in disaster areas with fiber-reinforced sheeting to cover their damaged roofs until arrangements can be made for permanent repairs.

To assess the reliability of these data, we used information collected for prior and ongoing GAO work, including interviews with agency officials and reviews of database documentation. We also confirmed with agency officials whether any substantive changes had been made to the way the data were collected. Based on these steps, we determined that the data presented in this report were sufficiently reliable for our purposes.

To provide context for challenges survivors face following a disaster, we analyzed the data from FEMA's helpline as discussed earlier. We also reviewed previous and current versions of the eligibility and award determination letters that FEMA sends to Individual Assistance applicants.

We also analyzed information from 56 interviews and written responses from FEMA and state and local governments impacted by disasters in recent years. We collected this information as part of this review and for other recent and ongoing GAO reviews of related topics. Additionally, we asked all nine states that received major disaster declarations authorizing Individual Assistance for Hurricanes Helene and Milton, the 2025 Los Angeles wildfires, and the July 2025 Texas floods about how they coordinate with FEMA to meet survivor and individual assistance needs following disasters. These nine states are: California, Florida, Georgia, North Carolina, South Carolina, Tennessee, Texas, Virginia, and West Virginia. We received responses from five of the nine states. Information from these interviews and written responses is intended to provide examples and perspectives on the topics of this report but is not generalizable.

To identify recent and any future changes to assistance for disaster survivors and disaster response roles, we reviewed executive orders and department and agency communications. We also interviewed or reviewed written responses from federal and state officials about changes to disaster assistance for survivors and disaster response roles.

We conducted this performance audit from February 2025 to April 2026 in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

List of Addressees

The Honorable Charles E. Schumer
Minority Leader
United States Senate

The Honorable Rand Paul, M.D.
Chairman
The Honorable Gary C. Peters
Ranking Member
Committee on Homeland Security and Governmental Affairs
United States Senate

The Honorable Katie Britt
Chair
The Honorable Chris Murphy
Ranking Member
Subcommittee on Homeland Security
Committee on Appropriations
United States Senate

The Honorable Andy Kim
Ranking Member
Subcommittee on Disaster Management, District of Columbia, and Census
Committee on Homeland Security and Governmental Affairs
United States Senate

The Honorable Andrew Garbarino
Chairman
The Honorable Bennie G. Thompson
Ranking Member
Committee on Homeland Security
House of Representatives

The Honorable Sam Graves
Chairman
The Honorable Rick Larsen
Ranking Member
Committee on Transportation and Infrastructure
House of Representatives

The Honorable Mark Amodei
Chairman
The Honorable Henry Cuellar
Ranking Member
Subcommittee on Homeland Security
Committee on Appropriations
House of Representatives

The Honorable Thom Tillis
United States Senate

The Honorable Greg Casar
House of Representatives

The Honorable Joaquin Castro
House of Representatives

The Honorable Jasmine Crockett
House of Representatives

The Honorable Lloyd Doggett
House of Representatives

The Honorable Veronica Escobar
House of Representatives

The Honorable Lizzie Fletcher
House of Representatives

The Honorable Sylvia R. Garcia
House of Representatives

The Honorable Vicente Gonzalez
House of Representatives

The Honorable Al Green
House of Representatives

The Honorable Julie Johnson
House of Representatives

The Honorable Marc A. Veasey
House of Representatives

We are sending copies of this report to the appropriate congressional committees, the Department of Homeland Security, and other interested parties. In addition, the report is available at no charge on the GAO website at <https://www.gao.gov>.

GAO Contact Information

For more information, contact: Chris Currie, Director, Homeland Security and Justice, CurrieC@gao.gov.

Media Relations: Sarah Kaczmarek, Managing Director, Media@gao.gov.

Congressional Relations: David A. Powner, Acting Managing Director, CongRel@gao.gov.

Staff Acknowledgments: Aditi Archer, Lauri Barnes, David Bieler, Adam Couvillion, Haley Dunn, Eric Hauswirth, Tracey King, Amelia Koby, Caryn Kuebler, Daniel Kuhn, Katie Minch, Amanda Panko, and Drew Parent.

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