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Understanding State Capacity for Emergency Management

September 3, 2026

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Both Congress and the executive branch are actively considering reforms to the Federal Emergency Management Agency (FEMA). The proposals being discussed could significantly alter the current, federalized emergency management system that governs how disaster aid is delivered both during and after an incident. And while the bills Congress is debating often diverge from the recommendations made by President Donald J. Trump's FEMA Review Council, both efforts share a common theme: states may need to play a larger role in supporting disaster response and recovery efforts within their jurisdictions.

All states and territories have emergency management agencies (EMAs) charged with executing emergency management functions within their state's borders. These agencies coordinate response and recovery activities to a large number of incidents, most of which never receive federal support. To assess whether these agencies have capacity to take on additional responsibility (some of which may have been previously performed or funded by federal agencies), consideration may be given to key governance, finance, and program features of a state, such as organization, staffing, and funding of EMAs; ability and experience with receiving federal assistance; established mutual aid agreements; and insurance strategies, amongst others.

The exploration of state capacity in this report is presented to allow the reader to develop an understanding of a particular state's approach to emergency management and disaster assistance, in order to facilitate assessment of the effect of proposed changes to federal programs and practices. Some state data is provided as illustrative example or to demonstrate a range of possibilities, but this report does not provide a full state-by-state survey of every feature discussed. A worksheet to assist the reader in documenting individual state features is provided in the **Appendix**.

SUMMARY

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Introduction

As described by then-Senior Official Performing the Duties of the FEMA Administrator Robert J. Fenton Jr. in June of 2026, "[e]mergency management works best when it is locally executed, state-led and federally supported."[1] This view describes the general framework for domestic emergency management in the United States, which is said to have a "bottom-up" approach, leveraging first the expertise and resources closest to the incident (local responders, community organizations, state agencies, etc.), then escalating to federal resources, should the demands of the incident exceed local and state capacity. State resources are often coordinated through a state emergency management agency (EMA); in most cases, federal emergency management is coordinated by the Federal Emergency Management Agency (FEMA).

In recent years, as the number, intensity, and complexity of incidents has increased, FEMA has reported staffing attrition and shortages,[2] insufficient disaster funds,[3] and operational strain.[4] These issues, among others, have driven discussion about reforming the agency. Legislatively, Congress is considering bills such as H.R. 4669, the Fixing Emergency Management for Americans Act of 2025; in the executive branch, President Donald J. Trump's FEMA Review Council issued its final recommendations for the agency in May of 2026.[5] While the substance of these proposals differs, both suggest that states should take on additional responsibilities pertaining to disaster preparedness, response, and recovery.

States organize, administer, and fund their emergency management capabilities through various mechanisms, and each state incurs and manages more emergencies and disasters than those that receive federal support. For example, many of the flood, fire, and tornado incidents that occur throughout the nation on an annual basis do not receive federal assistance, often because local, state, and regional resources have met the needs of the incident. Yet, the ability of states to absorb new emergency management responsibilities, particularly those previously administered by federal agencies, may vary. Additionally, directly calculating or comparing state capacity may be challenging because of differences in how states organize, administer, and fund emergency management.

In this context, when considering reforms to FEMA or the underlying statutes that authorize the federal role in disasters, Members may want to consider the capacity of states to take on and conduct additional emergency management functions. This report examines some selected factors that may affect a state's capacity to conduct emergency management activities, with a focus on disaster response and recovery functions. It also provides guidance that may help identify the organization, administration, and funding structures adopted by particular states for emergency

[1] Federal Emergency Management Agency (FEMA), "FEMA Announces More than $420 Million in Federal Funds to Support Emergency Management Across the Country," HQ-26-073, June 15, 2026, https://www.fema.gov/press-release/20260615/fema-announces-more-420-million-federal-funds-support-emergency-management.

[2] U.S. Government Accountability Office (GAO), *FEMA Disaster Workforce: Actions Needed to Improve Hiring Data and Address Staffing Gaps*, GAO-23-105663, May 2023, https://www.gao.gov/assets/gao-23-105663.pdf.

[3] CRS Report R47676, *Disaster Relief Fund State of Play: In Brief*, by William L. Painter.

[4] U.S. Congress, House Transportation and Infrastructure Committee, Economic Development, Public Buildings, and Emergency Management Subcommittee, *FEMA Priorities for 2022 and the 2022–2026 Strategic Plan*, 117th Cong., 2nd sess., April 5, 2022, 117–45 (Washington: GPO, 2022), p. 11. https://www.congress.gov/117/meeting/house/114581/documents/CHRG-117hhrg49420.pdf#page=21.

[5] For a discussion of the content of these reform approaches, see CRS Report R49028, *Fixing Emergency Management for Americans Act of 2025: Context, Overview, Summary of Provisions*, coordinated by Erica A. Lee, and CRS Insight IN12693, *FEMA Review Council: Final Report*, by Diane P. Horn, Erica A. Lee, and Elizabeth M. Webster, respectively.

management, including engagement with the federal government for assistance. It is not intended to be entirely comprehensive; rather, it may enhance an understanding of state emergency management features that may interact with potential reform proposals with regard to the delivery of critical disaster response and recovery activities.

A companion worksheet to document individual state data is provided in the **Appendix**.

Terms

County: In this product, the term "county" refers to a legal division within a state, such as a county, parish, borough, city, municipality, or other subdivision.[6]

State: In this product, the term "state" refers to any of the 50 U.S. states, the District of Columbia, and the U.S. territories, including the Commonwealth of Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands.[7]

State Emergency Management Agency (EMA): The state-level emergency management organization is also referred to herein as the state's emergency management agency (EMA).

State Emergency Manager/Emergency Management Director (EMD): The state official in charge of emergency management is also referred to herein as the state's emergency manager or emergency management director (EMD).

Tribal Nation (or "Tribes"): Tribal Nations or Tribes have may also request and receive presidential emergency and major disaster declarations or receive assistance through a state-level declaration. The Bureau of Indian Affairs (BIA), Office of Emergency Management supports tribal communities with emergency management activities.[8]

State Government Organization and Funding

In all states, emergency management is considered a government function. State EMAs lead disaster preparedness, response, recovery, and mitigation. Further, depending on the state's organization, the EMA may have additional areas of responsibility, such as cybersecurity, issuing emergency alerts and warnings, or supporting radiological emergency preparedness and other infrastructure, as well as hazard preparedness.

As aforementioned, one key tenet of emergency management in the United States is that incident response and recovery are "locally executed, state managed, and federally supported."[9] "State managed" means that when local capacity is overwhelmed, states may be called upon to supplement local efforts, including by coordinating with government, nonprofit, and private-sector partners to share information and resources.[10]

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[6] See the National Association of Counties (NACo), "What Are Counties?" webpage, available at https://www.naco.org/page/what-are-counties. The definition is consistent with 1 U.S.C. §2.

[7] This definition is consistent with 42 U.S.C. §5122(4).

[8] For more information on the Bureau of Indian Affairs (BIA), Office of Emergency Management, visit https://www.bia.gov/oem. An example of a Tribal Nation's emergency management organization, the Seminole Tribe of Florida has an Office of Emergency Management that serves their tribal community (see https://www.stofemd.com/).

[9] See, for examples, Department of Homeland Security (DHS), *National Response Framework*, 4th edition, October 28, 2019, p. 5, https://www.fema.gov/sites/default/files/documents/NRF_FINALApproved_2011028.pdf (hereinafter DHS, NRF 4th ed.; see "Guiding Principles"); DHS, "Coordinating the Federal Response," web page, last updated September 9, 2024, https://www.dhs.gov/archive/coronavirus/federal-response; Federal Emergency Management Agency (FEMA), *Local Elected and Appointed Officials Guide: Roles and Resources in Emergency Management*, April 2025, p. 19, https://www.fema.gov/sites/default/files/documents/fema_npd_local-elected-officials-guide_2025.pdf.

[10] DHS, NRF 4th ed., pp. 30-34.

The following sections describe the positions and offices with roles in state emergency management, and how state-level emergency management may be organized.

Governor's Office

The governor leads their state before, during, and after disasters, and sets long-term recovery and mitigation priorities. They also serve as their state's chief executive and commander-in-chief of the state's National Guard (when not in federal service).

The governor has a critical role in authorizing state support for incident response, including by issuing state-level emergency declarations,[11] which

- authorize state emergency powers, including enabling legal flexibilities that facilitate disaster response (e.g., prohibitions on price gouging, evacuation orders, emergency procurement);
- make emergency funding, and state personnel, equipment, and resources available;
- make interstate mutual aid available through the Emergency Management Assistance Compact (EMAC);[12] and
- implement the state's emergency plan—a prerequisite for requesting federal disaster assistance.[13]

The governor has the authority to request federal assistance on behalf of their state to supplement state and local disaster response and recovery (i.e., a presidential declaration under the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988, P.L. 100-707, as amended, hereinafter referred to as the "Stafford Act").

Identifying a State's Emergency Authorities

State law details the governor's emergency management authorities, and emergency powers vary by state. To review a state's emergency laws, search for the state's statutory compilations (e.g., state statutes, state code).

State Official in Charge of Emergency Management

The state official in charge of emergency management (referred to herein as the state's emergency manager) is the principal advisor to the governor on disaster preparedness, response, recovery, and mitigation. This position also coordinates the state's emergency management system. Officials that may serve as the state's emergency manager, or oversee this position, include (but are not limited to)

[11] National Emergency Management Association (NEMA), *NEMA 2026 Biennial Report*, p. 9, https://online.flippingbook.com/link/193930/ (hereinafter NEMA 2026 Biennial Report).

[12] Emergency Management Assistance Compact (EMAC) is an interstate mutual aid system that the 50 states, District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, and the Commonwealth of the Northern Mariana Islands enacted and Congress consented to in P.L. 104-321. For more information on EMAC, visit https://www.emacweb.org/.

[13] 42 U.S.C. §5170(a). Per the statute, "As part of such request, and as a prerequisite to major disaster assistance under this chapter, the Governor shall take appropriate response action under State law and direct execution of the State's emergency plan." See also 44 C.F.R. §206.36(c)(1). Per the regulations, "(c) In addition to the above findings, the complete request shall include: (1) Confirmation that the Governor has taken appropriate action under State law and directed the execution of the State emergency plan."

- **The Adjutant General (TAG):** Each state, the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam has a TAG,[14] who serves as the principal military official and heads the state's military department.[15] Some states organize their emergency management functions under the TAG.
- **Emergency Management Director (EMD):** The EMD directs the state's emergency management organization and leads coordination efforts with state agencies and private and nonprofit organizations to respond to and recover from disasters and assess and mitigate hazard risks.[16] The EMD may coordinate with local emergency managers and the FEMA Regional Administrator, including to share information and facilitate requests for resources and support.
- **State Homeland Security Advisor (HSA):** Each state has a homeland security organization, led by the governor's HSA,[17] who serves as the state's lead point of contact with the U.S. Department of Homeland Security (DHS).[18] The HSA may also serve dually as the EMD; the state's homeland security and emergency management missions may be combined.

The state's emergency manager is appointed in some, but not all, states, and may be appointed or selected by different state leaders, including the governor, TAG, or other official (e.g., Public Safety Commissioner)—depending on the state's organizational structure (see below).[19] In some cases, the state emergency manager may have authorities delegated from the state's governor.

Organization, Funding, and Staffing of Emergency Management Agencies

Organization

There are several ways that states organize their EMA as part of their broader government hierarchy. These include situating the EMA

- under the governor's office;
- under the state's TAG/military affairs department;
- combining emergency management and homeland security under the governor's office;
- under the state's department of public safety; or

[14] 32 U.S.C. §314(a).

[15] In the statutory notes associated with 32 U.S.C. §317, "Usual and Customary Arrangement," under State Authorities Supported, it notes, "When a major disaster or emergency occurs in any area subject to the laws of any State, Territory, or the District of Columbia, the Governor of the State affected normally should be the principal civil authority … and the Adjutant General of the State or his or her subordinate designee normally should be the principal military authority supported by the dual-status commander when acting in his or her State capacity."

[16] FEMA, *Local Elected and Appointed Officials Guide: Roles and Resources in Emergency Management*, April 2025, p. 5, https://www.fema.gov/sites/default/files/documents/fema_npd_local-elected-officials-guide_2025.pdf.

[17] National Governors Association (NGA), "Governors Homeland Security Advisors Council," https://www.nga.org/ghsac/; NGA Center for Best Practices Homeland Security & Public Safety Division, *A Governor's Guide to Homeland Security*, February 2019, p. 2, https://www.nga.org/wp-content/uploads/2010/11/NGA_HomelandSecurityGuide_2.19_update.pdf (hereinafter NGA, *Governor's Homeland Security Guide*).

[18] NGA, *Governor's Homeland Security Guide*, p. 2.

[19] In some cases, a state's emergency manager may be part of that state's civil service.

- under the state police.

The organizational structure of the state's government and where the EMA is situated may affect how that agency communicates with the governor and coordinates with the federal government. In many cases, the EMA does not perform all preparedness, response, recovery, and mitigation activities within a state; rather, it coordinates these functions with various state agencies.

Identifying a State's Emergency Management Organization and Leadership

To determine how emergency management is organized in a particular state and to identify the state official in charge of emergency management, check that state's government website.[20] A state's office of emergency management may be an independent entity, or it may fall under another agency or department. Potential terms to search for include: "emergency management," "homeland security and emergency management," "military department," or "public safety."

Additional resources:

- **TAGs**: The National Guard Association of the United States (NGAUS) provides a state association directory, which lists each state's TAG and links to each state's headquarters and National Guard Association.[21]
- **EMAs**: The Federal Emergency Management Agency (FEMA) provides a web page for each state with links to the state's EMA, and other resources.[22]
- **HSAs**: The National Governors Association (NGA) provides a map with links to each state's HSA's office (or primary supporting agency).[23]

As examples of how selected states organize their emergency management organizations, Alabama, Maryland, and Oklahoma organize their EMAs under the governor's office; Alaska, Hawaii, and Montana organize their EMAs under the TAG; New York, West Virginia, and the District of Columbia combine their EMAs and homeland security offices; Minnesota, New Hampshire, and Utah organize emergency management under a broader public safety agency, and Michigan and New Jersey organize emergency management under their State Police.[24]

Some states may choose to have their emergency management program accredited. Such accreditation is provided through an independent, nonprofit organization known as the Emergency Management Accreditation Program (EMAP). EMAP Accreditation involves self-assessment and peer review of 73 emergency management standards related to planning, resource management, and response operations.[25] Accreditation may assist an EMA in formalizing policy, strengthening documentation, and conforming with nationally recognized standards.

[20] A directory of state and territorial emergency management websites is available at https://www.usa.gov/state-emergency-management.

[21] National Guard Association of the United States (NGAUS), "State Association Directory," https://www.ngaus.org/states-territories/state-association-directory.

[22] FEMA, "Regions, States and Territories," https://www.fema.gov/about/regions. The web page lists each state, territory, and the District of Columbia by FEMA Region, and links to each state's landing page.

[23] NGA, "Governors Homeland Security Advisors Council," https://www.nga.org/ghsac/.

[24] NEMA 2026 Biennial Report, p. 3 (see the "State Emergency Management Agency Structure, chart").

[25] More information on the Emergency Management Accreditation Program (EMAP) processes and standards is available on the organization's website at https://emap.org/.

Funding and Staffing

A survey of 37 state EMAs indicated that the two most significant challenges faced by these agencies were insufficient staff and funding,[26] a concern also reflected among surveyed territory emergency management directors.[27]

Funding

Emergency management and homeland security agency operating budgets vary widely. As examples, the state of New Mexico (which operates a combined homeland security and emergency management agency) appropriated $390,000 for its FY2026 agency operating budget; the state of Illinois appropriated $700 million for its FY2026 emergency management and homeland security agency operations.[28]

Federal support is often a critical component of state-level emergency management funding: NEMA reported that, for certain states, from zero up to 99.4% of annual state EMA budgets came from federal funding (such as DHS's Emergency Management Performance Grant program) in FY2024.[29] Territorial EMA budgets also substantially rely on federal funding.[30]

[26] Argonne National Laboratory (ANL), *Emergency Management Organizational Structures, Staffing, and Capacity Study: State, Local, and Territory Findings Report,* July 2025, p. 85, https://nemaweb.org/wp-content/uploads/2025/08/Argonne-National-Labs-EM-Study-July2025.pdf (hereinafter ANL, *Emergency Management Capacity Study*).

[27] ANL, *Emergency Management Capacity Study*, pp. 88-89.

[28] New Jersey appropriations information is not included in the underlying table. NEMA Biennial Report, pp. 49-50.

[29] NEMA, *2024 Biennial Report*, p. 9, https://nemaweb.org/wp-content/uploads/2024/05/BR2024-proof-3_5.10.2024.pdf (hereinafter NEMA 2024 Biennial Report).

Identifying Funding for State Emergency Management Agencies

Recent data on each state's appropriations for disaster response operations may be available from NEMA Biennial Reports and/or an individual state's EMA's homepage and reports.[31] Additionally, Pew Charitable Trusts and Argonne National Laboratory have recently published findings on their own surveys and studies of state-level emergency management funding.[32]

Staffing

Surveys of state emergency management agencies illustrate the significant variation in staffing across the country.[33] However, staffing levels generally vary in accordance with state population size.[34]

- Argonne National Laboratory found that responding states report as few as 12, and as many as 245 permanent, full-time equivalent (FTE) staff working in emergency management positions for the period of 2024-2025.[35]
- NEMA reported that staffing figures for state emergency management and homeland security employees range from 22 full-time employees (for the state of Wyoming) to 1,878 employees (for the state of California). NEMA concluded that the national average for FY2026 was 168 full-time positions dedicated to emergency management at the state level.[36]

While these staffing levels reflect a gradual upward trend from recent years, states still report staffing deficits. In FY2025, 16 states reported layoffs or hiring freezes, and 1,191 positions remained vacant, out of a total of 8,612 full-time state emergency management roles.[37] In addition to permanent staff, most states use some number of temporary or contract workers, though most states that utilize such temporary/contract staff employ fewer than 10.[38]

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[31] NEMA's 2024 and 2026 Biennial Report included FY2022 and FY 2026 Annual Operating Budget Figures, as appropriated by state legislatures.

[32] ANL, *Emergency Management Capacity Study*; Pew Charitable Trust resources include, "How States Can Build Disaster-Ready Budgets," May 1, 2025, https://www.pew.org/en/research-and-analysis/issue-briefs/2025/04/how-states-can-build-disaster-ready-budgets; "How States Can Manage the Challenges of Paying for Natural Disasters," 2020, https://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2020/09/how-states-can-manage-the-challenges-of-paying-for-natural-disasters; "What We Don't Know About State Spending on Natural Disasters Could Cost Us," 2018, https://www.pewtrusts.org/en/research-and-analysis/reports/2018/06/19/what-we-dont-know-about-state-spending-on-natural-disasters-could-cost-us. For examples of state-level reports on emergency management funding, see Virginia Department of Emergency Management, *Annual Report on Disaster Relief Expenditures 2025*, October 2025, https://rga.lis.virginia.gov/Published/2025/RD956/PDF.

[33] Argonne National Laboratory, in partnership with a number of nonprofit emergency management associations, surveyed state and local emergency management agencies between 2024-2025. Thirty-seven states out of 51 (including the District of Columbia) provided responses (ANL, *Emergency Management Capacity Study*, p. 6). Separately, NEMA surveys state emergency management departments every two years and releases its findings in a biennial report.

[34] ANL, *Emergency Management Capacity Study*, p. 23.

[35] ANL, *Emergency Management Capacity Study*, p. 22.

[36] NEMA 2026 Biennial Report, p. 16. Argonne National Laboratory reported significantly different findings based on survey responses, with an average of 87 FTEs. ANL, *Emergency Management Capacity Study,* p. 22.

[37] ANL, *Emergency Management Capacity Study*, p. 23.

[38] ANL, *Emergency Management Capacity Study*, p. 23.

Identifying a State's Staffing for Emergency Management

To identify the permanent staffing levels for emergency management in a specific state, consult the state EMA or NEMA's Biennial Report.

Funding for Disaster Response and Recovery Activities

When disasters occur, states may use a variety of one or more funding resources to address their response and recovery needs. At the state level, funding may come from

- regular state appropriations to specific programs;
- a state disaster relief fund, which may fund multiple programs from a single appropriation;
- a state disaster trust fund, using revenues from specified sources rather than general revenues;
- incident-specific funding appropriated for gubernatorially declared emergencies (i.e., supplemental appropriations);
- state disaster contingency fund; and
- insurance policies.

For example, the state of Arkansas maintains a dedicated fund—the Governor's Disaster Response and Recovery Fund—that allows the governor to obligate funding via executive order to cover immediate response activities and administrative costs, among other things.[39]

Unlike the federal government, state governments generally have legal requirements to balance their operating budgets, typically every one or two years. All else equal, state governments therefore must offset reductions in revenues or increased spending demands caused by disasters elsewhere in their operating budget. Aside from disaster-specific funding mechanisms, all 50 states also have at least one "rainy day fund," which is a type of budget account designed to assist in closing funding gaps when revenues are insufficient to meet spending demands. Such rainy day funds may be limited by statute in when and how they can assist disaster-related budget shortfalls. Drawing from those funds can also reduce state fiscal flexibility moving forward.

Many states use federal resources to augment their emergency management capabilities. Federal resources are intended to *supplement*, not supplant, funding for state disaster preparedness, response, recovery, and mitigation. For some response and recovery programs, certain measures of state fiscal health, including *total taxable resources* and *per capita indicators*, are used to assess state need for federal resources. Both measures are discussed later in this report.

[39] See, for example, Sarah Huckabee Sanders, Governor of Arkansas, Executive Order 26-03, "Declaration of Emergency for Severe Winter Weather Expected on or About January 23, 2026," https://governor.arkansas.gov/executive_orders/sanders-declares-emergency-for-severe-winter-weather-expected-on-or-about-january-23-2026/.

Identifying a State's Disaster Funding Source(s)

More information on budgetary structure and conditions across states is available from the National Association of State Budget Officers' (NASBO) Fiscal Survey of States.[40] State-specific information on funding for disaster incidents is available in the NEMA Biennial Report.

Local Governance

Emergency management activities are performed by both state and local governments, and the ability of states and local (county) governments to execute such actions (as well as any government action) is derived through the principle of federalism. States delegate authority to local governments and the nature of that delegation is governed by two doctrines (both of which can exist within a single state): (1) Dillon's Rule; and (2) Home Rule.[41] Dillon's Rule counties must follow their state's explicit directives, and Home Rule counties decide local affairs within state-set restrictions/requirements.[42] However, each model may be implemented with some flexibility/variation, such that Dillon's Rule counties do not necessarily lack any flexibility, and Home Rule counties do not necessarily have complete flexibility.[43] **Table 1** provides selected examples of the differences between Dillon's Rule and Home Rule authorities (acknowledging variation in implementation), which may affect emergency management. For example, if change is effected to federal emergency management programs (e.g., raise the thresholds for receiving federal disaster aid), localities may wish to adjust their own programs (e.g., establish a local fund for disaster relief). For Dillon's Rule counties, this may require change to state law; in Home Rule counties, change could be enacted at the county level.

Table 1. Selected Features of Dillon's Rule versus Home Rule County Authorities

Features	Dillon's Rule	Home Rule
States explicitly grant counties/local governments powers through state law/constitution.	Yes	No
Counties can adopt a charter to organize and structure themselves.	No	Yes
States must approve changes to the county/local government's structure (flexibility to alter the form of government, select the size of the legislative board, elect/appoint an executive/officers).	Yes	No
States must approve changes to the county/local government's function (services provided).	Yes	No
States must approve changes to the county/local government's fiscal organization (tax, issue bonds, raise debt limits).	Yes	No

Source: National Association of Counties (NACo), "County Structure, Authority and Finances," last accessed July 7, 2026, https://www.naco.org/page/county-structure-authority-and-finances.

[40] NASBO's Fiscal Survey of States is available at https://www.nasbo.org/reports-data/fiscal-survey-of-states.

[41] National Association of Counties (NACo), "County Structure, Authority and Finances," last accessed July 7, 2026, https://www.naco.org/page/county-structure-authority-and-finances (hereinafter NACo, "County Structure, Authority and Finances").

[42] NACo, "County Structure, Authority and Finances."

[43] NACo, "County Structure, Authority and Finances."

Identifying a County Government's Authority Within a State

The National Association of Counties (NACo) publishes information on county authorities by state, including information on how the counties within each state are generally governed, with detailed information on Dillon's Rule and Home Rule counties and whether there are any restrictions on the counties.[44]

States vary in how much authority is given to their counties, with some states, like Delaware, Texas, and Wyoming being the most restrictive, with all counties operating under Dillon's Rule and only able to exercise powers and authorities granted by the state, and others, like Arkansas, Kansas, and Oregon, being most flexible, with all counties operating under Home Rule and able to determine their own structure.

State Legislative Cycle

Should reform be made to FEMA and the ways in which federal disaster response and recovery programs are delivered, some states may need or wish to adjust their own emergency management programs and capabilities, which could require changes to state law. Just as the U.S. Congress drafts and passes bills that are enacted into federal law, each state has a legislative body that is responsible for making and amending state law. The name of the state legislative body varies by state (e.g., general assembly, legislative assembly, legislature). Further, like the U.S. Congress, most states have a bicameral legislature, with a smaller upper chamber called the Senate, and a larger lower chamber, which may be referred to as the House of Representatives, House of Delegates, or the Assembly—the exception is Nebraska, which has a unicameral legislature.[45]

Responsibilities of the state legislative body include

- voting to pass bills, which must typically be signed into law by the governor;
- approving the state's budget;
- initiating tax legislation;
- initiating articles of impeachment; and
- confirming gubernatorial appointments.[46]

State legislative sessions, when members are lawmaking, vary by state, with some legislative bodies convening annually and some not holding legislative sessions in certain years. Additionally, the length of legislative sessions varies by state, with some state legislatures operating full-time, and some only operating part of the year (e.g., some states have brief 30-day sessions).[47] These timelines and rhythms may affect a state's ability to react and adjust to emergency and disaster incidents, as well as changes in federal programming.

[44] See the "County Authority Breakdown" table available on the NACo, "County Structure, Authority and Finances" web page, available at https://www.naco.org/page/county-structure-authority-and-finances.

[45] Rock the Vote, "State Legislatures: An Explainer," published December 8, 2021, https://www.rockthevote.org/explainers/state-legislatures/ (hereinafter Rock the Vote, "State Legislatures").

[46] See Rock the Vote, "State Legislatures" and the President Barack Obama White House Archives, "State & Local Government," last accessed July 7, 2026, https://obamawhitehouse.archives.gov/1600/state-and-local-government.

[47] Rock the Vote, "State Legislatures."

Identifying a State's Legislative Cycle

The National Conference of State Legislatures (NCSL) publishes a state legislative session calendar, which provides state-level information on when each state legislature convenes and adjourns for regular and special sessions, as well as comments (e.g., notes on years certain legislative bodies are not in session).[48]

Regarding regular sessions, some states, such as Massachusetts, New Jersey, and the District of Columbia meet throughout the year; some, such as Montana, Nevada, and Texas do not have a regular session during some years; some states have brief legislative sessions, lasting approximately one month, such as New Mexico and Oregon. Some states also have special sessions.

Preparedness

States are responsible for preparing for natural hazards as well as technological and man-made threats. This requires investment in risk assessment, planning, equipment, training, and exercises—tasks that are often prioritized and executed by a state's EMA. Many states sponsor preparedness activities as part of their state emergency management strategy; federal support is also available through FEMA and other federal agencies.

State-Level Preparedness Programs

State EMAs conduct and coordinate many preparedness activities. They may evaluate hazards, create response plans, and train responders, amongst other actions. They often conduct these activities in conjunction with key stakeholders, including other state agencies, elements of local government, and neighboring states, as well as federal and private sector partners. In some cases, states may support these partners directly. For example, the state of Illinois administers a "Preparedness and Response Grant Program" to support preparedness activities performed by local government, state agencies, public universities, and statewide mutual aid organizations.[49] Funding for these activities, and the positions that support them, can come from state agency budgets as well as other sources (e.g., state bonds).

DHS Preparedness Grants

The majority of federal support for preparedness activities is managed by the DHS. Based on publicly available information, DHS currently administers a number of preparedness grant programs with an approximate FY2026 appropriation of $2 billion.[51] These grants include targeted programs that assist state, local, tribal, and territorial (SLTT) governments prepare for, respond to, and recover from homeland security and

National Preparedness Goal

"A secure and resilient nation with the capabilities required across the whole community to prevent, protect against, mitigate, respond to, and recover from the threats and hazards that pose the greatest risk."[50]

[48] See the National Conference of State Legislatures (NCSL) resources for state legislative session calendars, available at https://www.ncsl.org/.

[49] Illinois Emergency Management Agency and Office of Homeland Security, "Preparedness and Response (PAR) Grant Program," last accessed August 5, 2026, https://iemaohs.illinois.gov/hs/hsac/par.html.

[50] FEMA, "National Preparedness Goal," https://www.fema.gov/emergency-managers/national-preparedness/goal.

[51] Specific FY2026 DHS preparedness grant program funding is available at https://www.fema.gov/grants/preparedness/about/informational-bulletins.

emergency incidents.[52] Information on state target allotments for each of these programs can be found at DHS' preparedness grant website in each program's annual Notice of Funding Opportunity (NOFO).[53] The annual formula weighting for state allocations for some programs (e.g., the State Homeland Security Grant Program) is confidential, though DHS considers state-level threat and hazard information as required by Section 2007 of the Homeland Security Act of 2002, P.L. 107-296.

Requesting and Receiving DHS Preparedness Grants

The process for states to request and receive DHS preparedness grants can be summarized as a structured grant lifecycle. While each preparedness grant has unique eligibility requirements, the overall process is similar across key grant programs such as the Emergency Management Performance Grant (EMPG), State Homeland Security Grant Program (SHSP), Urban Area Security Initiative (UASI), and the Nonprofit Security Grant Program (NSGP). Each of these grant programs, directly or indirectly, supports the National Preparedness Goal.[54] FEMA serves as the administrator for these grants.

States use their grant funding in different ways and to conduct eligible activities, ranging from hiring staff to purchasing equipment to conducting exercises. In some cases, a state may pass through some of this funding to entities of local government, eligible nonprofits, or other agencies. In this case, it may request applications and then distribute funds based on application evaluation and state priorities.

Federal grants sometimes require a cost share with the grant recipient. States manage their cost share obligations differently. For example, some states pay the entire cost-share obligation themselves, others split the obligation with a receiving locality.

State Administrative Agencies (SAAs)

FEMA generally awards preparedness grants to states through that state's designated State Administrative Agency (SAA). The SAA serves as the primary recipient of federal funds and is responsible for administering the grants in accordance with applicable statutes, regulations, and grant guidance. The SAA is the state entity designated by the governor to administer DHS preparedness grant funding awarded by FEMA. This entity may be part of the state's EMA or may sit in another part of the state's government. For example, the Alabama Law Enforcement Agency acts as the state's SAA, whereas Wyoming's Office of Homeland Security serves as its SAA. SAA responsibilities include

- soliciting and reviewing applications;
- distributing funds to eligible subrecipients;
- monitoring grant performance and financial compliance; and
- serving as the principal point of contact between FEMA and state, local, tribal, and territorial stakeholders.

[52] For detailed information on DHS preparedness grants, see CRS Report R48828, *State and Local Homeland Security: DHS Preparedness Grants*, by Shawn Reese.

[53] More information available at https://www.fema.gov/grants/preparedness.

[54] For more information on the National Preparedness Goal and the National Preparedness system, see CRS Report R46696, *National Preparedness: A Summary and Select Issues*, by Shawn Reese and Lauren R. Stienstra.

Identifying a State's SAA for DHS Grants

As aforementioned, each Governor may designate a different part of the state's government as its SAA. FEMA maintains a list of the SAAs with which it interacts, and each SAA is the primary entity responsible for administering all federal preparedness grants.[55] The SAA can provide detailed information on grant award amounts, terms and conditions of grant awards, and cost-share arrangements in response to an official request.

Response

Local governments serve as first responders and are expected to manage incidents within their capacity. If overwhelmed, local governments may request assistance from their respective state, territorial, or tribal government, which can bring their own operational resources in support, as well as coordinating additional support from other jurisdictions, states, or the federal government.

State Operational Capacity

In the event local resources become insufficient and state involvement becomes necessary, state and territorial governors and tribal chief executives may activate state-level emergency plans (often by declaring an emergency or disaster at the state level) to mobilize an effective response and recovery. Activating such plans often involves deploying not only emergency management resources, but additional state agency resources as well (e.g., state police, fire, and public works agencies, amongst others). Fifty states and the District of Columbia also authorize a governor (in DC, the Mayor) to declare an emergency *in anticipation* of an event in order to preposition resources and coordinate resources.[56]

As aforementioned, governors issue state-level declarations more frequently than they seek federal disaster or emergency declarations. In FY2025, NEMA reported that state and local authorities managed 28,469 incidents. Governors made 439 emergency or disaster declarations during that time[57] while the President declared 61 major disasters under the Stafford Act.[58]

Funding

During response, states may utilize both state and federal funds to pay salaries, purchase equipment, purchase and lease facilities, and conduct operations. As with the federal government, tracking state spending on incident response may become difficult as accounting practices may differ across the various state agencies involved, and may not lend themselves to tracking spending by incident.

Experience

A state's experience with disasters may substantially affect their ability to manage an incident and its associated assistance. Smaller incidents may occur more frequently but may not require the full suite of sophisticated programs a more complex disaster demands. Examining the number of incidents that necessitated a Stafford Act declaration may be a good proxy for assessing a state's

[55] U.S. Department of Homeland Security, Federal Emergency Management Agency, "State Administrative Agency (SAA) Contacts," https://www.fema.gov/grants/preparedness/about/state-administrative-agency-contacts.

[56] 2026 NEMA Biennial Report, p. 9.

[57] 2026 NEMA Biennial Report, p. 23.

[58] CRS Analysis of OpenFEMA, "Disaster Declarations Summaries—v 2," as of July 29, 2026, https://www.fema.gov/openfema-data-page/disaster-declarations-summaries-v2.

experience with complex, catastrophic disasters. Presidential declarations of emergency or major disaster under the Stafford Act are authorized “based on a finding that the disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and the affected local governments and that Federal assistance is necessary,”[59] and the federal assistance that may be provided pursuant to such a declaration may may require familiarity, skill, and expertise to effectively manage.

Such experience varies widely: at the high end, from 2015 to 2025, the state of California received 35 major disaster declarations, and the states of Oklahoma and Tennessee both received 24. During that same period, the District of Columbia received two major disaster declarations, American Samoa received three, and several states and territories (e.g., U.S. Virgin Islands, Delaware, Indiana, Nevada) received four.[60]

Identifying Federal Disaster Declarations by State

Information on Stafford Act declarations by state is available online from FEMA.[61] Additionally, OpenFEMA, an online data hub for information related to FEMA federal assistance, provides information on presidential declarations under the Stafford Act, and FEMA-administered obligations for specific declarations, states, and grant programs, among other data.[62]

Mutual Aid

In response to an incident, states, tribes, and territories may mobilize resources across local and state lines through a variety of mutual aid systems. Formal compacts and agreements facilitate the sharing of resources by easing reimbursement, interoperability, communication, and legal issues.

Intrastate Systems

Many states host intrastate mutual aid agreements to facilitate resource and personnel sharing among political subdivisions and jurisdictions within state lines (e.g., fire departments, emergency medical services, law enforcement agencies, building codes departments). Jurisdictions may execute memoranda of understanding, agreements, or pass ordinances that address issues including liability and compensation consistent with state law.[63] Such intrastate systems are not standardized, though NEMA offers model intrastate mutual aid legislation addressing key issues and promoting alignment with interstate mutual aid.[64] FEMA has identified three different key types of intrastate mutual aid:

- **Statewide opt-out program:** states may create a mutual aid framework that automatically integrates all political subdivisions, requiring a jurisdiction to opt out of participation.

[59] 42 U.S.C. §5170(a) and 42 U.S.C. §5191(a) (major disaster and emergency declaration procedures, respectively).

[60] CRS Analysis of major disaster declarations, OpenFEMA, “Disaster Declarations Summaries—v2,” downloaded July 29, 2026, https://www.fema.gov/openfema-data-page/disaster-declarations-summaries-v2.

[61] To search for a declaration of emergency, major disaster, or an FMAG, see FEMA’s “Disasters and Other Declarations” webpage, available at https://www.fema.gov/disaster/declarations.

[62] FEMA, “OpenFEMA,” https://www.fema.gov/about/reports-and-data/openfema (see the data sets under “OpenFEMA Data Resources”).

[63] NEMA, *Model Intrastate Mutual Aid Legislation*, March 2004, p. 3, https://emilms.fema.gov/is_0706/assets/874D8531-0F11-4CA5-29FE-9FC7215F5B24.pdf.

[64] NEMA, “Intrastate Mutual Aid Legislation,” 2026, https://nemaweb.org/wp-content/uploads/2026/04/Intrastate-Mutual-Aid-Legislation-April-2026.pdf.

- **Statewide opt-in program:** states create a mutual aid framework and require political subdivisions to elect to participate, under their own authorities.
- **Individual compacts:** individual subdivisions or organizations within a state enter into lateral agreements (e.g., memoranda of agreement).[65]

Interstate Systems: The Emergency Management Assistance Compact

The Emergency Management Assistance Compact (EMAC) is a congressionally ratified interstate mutual aid system that may be utilized following a gubernatorial or president declaration of emergency or disaster. In 1996, Congress passed legislation authorizing EMAC—making it the first national disaster-relief compact enacted since 1950.[66] All 50 states, Puerto Rico, Guam, the U.S. Virgin Islands, the Northern Mariana Islands, and the District of Columbia have enacted legislation to participate as EMAC members. EMAC is administered by the National Emergency Management Association (NEMA) and Congress appropriates funds to support EMAC's administrative operations.

Following a governor's or chief executive's declaration of emergency or disaster, an affected state may request resources from other EMAC members. Assisting states review and offer assistance, which the requesting state may accept, and an agreement is entered into before the assisting state mobilizes and deploys resources. The last steps in the process involve demobilizing the provided resources, and the reimbursement process.[67] States receiving assistance through EMAC are to reimburse states sending assistance (and may use funds from FEMA's Public Assistance program to do so, if authorized).[68]

NEMA reported that 541 missions involving 15,146 personnel provided resources to 24 states between January 2024 and May 2025.[69] Between 2005 and 2025, 150,000 personnel deployed for 4,800 missions across the country. Personnel deployed include law enforcement, search and rescue, incident management, medical, public works, and fire and hazardous materials personnel.[70] More information on a given state's EMAC activities (both sending and receiving resources) is often available through state emergency management websites.[71]

Interstate Systems: Other Regional Aid Systems

Many states participate in mutual aid systems beyond EMAC. These include the Emergency Medical Services Compact that enhances coordination for interstate emergency medical services

[65] Adopted from FEMA, "FEMA Fact Sheet: Mutual Aid for Building Departments: Region 8," p. 2, July 2025, https://www.fema.gov/sites/default/files/documents/fema_mabd_region_8_fact_sheet_2025.pdf.

[66] P.L. 104-321; EMAC, "What Is EMAC?," https://www.emacweb.org/index.php/learn-about-emac/what-is-emac.

[67] For information on the steps in the EMAC process and how it works, see EMAC, "The EMAC Process," https://www.emacweb.org/index.php/learn-about-emac/how-emac-works.

[68] EMAC, "EMAC's Governance Structure," https://www.emacweb.org/index.php/learn-about-emac/emac-s-governance.

[69] NEMA, "Meeting the Need" slide in "Operational Excellence: Michigan Task Force 1's EMAC Playbook," June 30, 2025, available at https://www.youtube.com/watch?v=K7X7RaHGrFs.

[70] NEMA, "Keep America's Mutual Aid System Strong," available at https://www.linkedin.com/posts/national-emergency-management-association_when-disaster-strikes-emac-deliversquickly-activity-7333854843754717185-zxLw.

[71] For examples, see Iowa Homeland Security and Emergency Management, "Iowa Engages Emergency Management Assistance Compact (EMAC) in Response to Severe Storms and Tornadoes," May 29, 2024, https://homelandsecurity.iowa.gov/hsem-news/2024-05-29/iowa-engages-emergency-management-assistance-compact-emac-response-severe-storms-and-tornadoes.

mutual aid, the National Guard Mutual Assistance Compact, and the Interstate Earthquake Emergency Compact. States across the United States and Canada have organized regional compacts that facilitate the provision of mutual aid to manage and suppress wildfires. For example, the Northwest Compact Agreement enables the provision of mutual aid across 10 member territories and states in the Western United States and Canada. The Council of State Governments operates the National Center for Interstate Compacts, which maintains a database identifying nine interstate fire protection and prevention compacts, and nine disaster and emergency management compacts, as well as providing information on member states.[72]

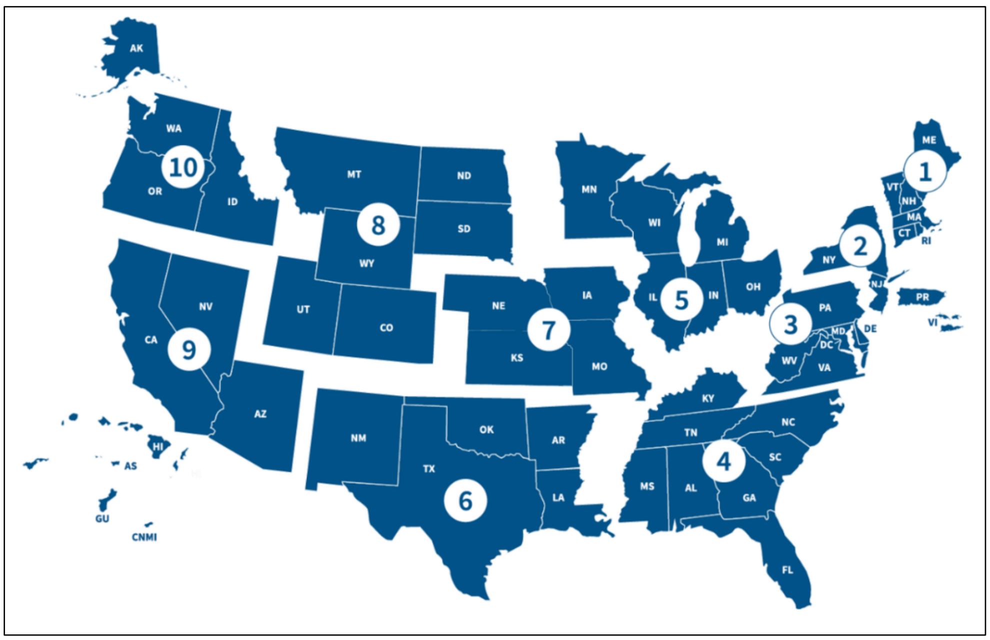
Requesting and Receiving Federal Assistance

When state capacity to support incident response has been exceeded, it may request assistance from the federal government. FEMA is the agency charged with coordinating with state EMAs and facilitating support from across the federal enterprise.

Connection with FEMA and Other Federal Agencies

FEMA organizes its field operations—including Stafford Act assistance—through 10 regions. Ten Regional Offices, each led by a Regional Administrator, lead disaster assistance operations for incidents within their jurisdictions, interpret policy, provide recommendations on requests for Stafford Act assistance, and coordinate with federal, state, local, tribal, territorial, and nonprofit partners. A state's primary point of contact with FEMA is its respective Regional Office and Regional Administrator.

Figure 1. FEMA Regions



Source: FEMA, "Regions, States, and Territories" webpage, https://www.fema.gov/about/regions.

[72] Council of State Governments, "National Center for Interstate Compacts," https://compacts.csg.org/compact-database/.

Identifying a State's FEMA Regional Administrator

FEMA maintains a list of its Regional Administrators on its website.[73] When positions are vacant, an acting Regional Administrator may or may not be named and that information may or may not appear on the website.

FEMA utilizes Regional Response Coordination Centers (RRCCs) to help coordinate incident response and recovery efforts. This may include facilitating the deployment of operational resources from across the federal enterprise (e.g., Urban Search and Rescue Teams or Public Health Emergency Response Strike Teams) and connecting disaster survivors with emergency housing and other resources, amongst other things. In some cases, FEMA has supported response activities for incidents that did not receive declarations under the Stafford Act.[74]

Understanding Stafford Act Emergency and Major Disaster Declarations and Fire Management Assistance Grants

Following an incident, local and state, tribal, or territorial emergency managers conduct their own analyses of disaster-related damages and associated costs. Based on this *initial damage assessment*, a governor or tribal chief executive may determine that available nonfederal resources will be insufficient to the demands of response and recovery and request supplemental federal assistance under the authorities of the Stafford Act.[75]

The governor or tribal chief executive may request that the FEMA Regional Administrator perform a joint *preliminary damage assessment* (PDA) in conjunction with officials of the affected state, tribe, or territory, and local governments in order to substantiate a potential declaration request.[76] A PDA may take weeks to complete, and involves coordination across levels of government to identify damages, estimate their costs, estimate insurance coverage, and catalog other impacts, including disruptions to critical services, displacement, and casualties.[77] Based on that information, a governor or tribal chief executive may submit a request for a major disaster declaration, generally within thirty days of the relevant incident.[78] The request is to demonstrate that the governor or tribal chief executive has activated the state or tribe's emergency plan (oftentimes achieved through a state-level declaration),[79] and include information on the nature, extent, and value of damages, as well as deployed state and local resources.[80]

Once the request is submitted, FEMA evaluates disaster-related costs and impacts and recommends that the President either approve or deny the declaration request.[81] The President has the sole authority to authorize the declaration or deny the request.[82] FEMA evaluates specific

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[73] FEMA, "Offices and Leadership," https://www.fema.gov/about/organization/offices-leadership.

[74] For more information on FEMA's role in non-Stafford incidents, please see CRS Report R49008, *FEMA's Role in Federal Management of Non-Stafford Act Incidents*, by Elizabeth M. Webster and Shawn Reese.

[75] 42 U.S.C. §§5121 et seq.

[76] 44 C.F.R. §206.33. Preliminary Damage Assessments (PDAs) are not required for emergency declarations. FEMA, "Preliminary Damage Assessment Guide (Draft), p. 2, July 2025, https://www.fema.gov/sites/default/files/documents/fema_rd_pda-guide_07012025.pdf.

[77] See discussion in FEMA, *Preliminary Damage Assessment Guide*, June 2024 (Draft 1.1), https://www.fema.gov/sites/default/files/documents/fema_pa_pda-guide-operational-guide_072025.pdf.

[78] 44 C.F.R. §206.36(a).

[79] Section 401(a) of the Stafford Act, 42 U.S.C. §5170(a); 44 C.F.R. §206.36(c)(1).

[80] 44 C.F.R. §206.36(c).

[81] 44 C.F.R. §206.37.

[82] 42 U.S.C. §5170(a); 42 U.S. C. §5191(a); 44 C.F.R. §206.38. Fire Management Assistance Grants (FMAGs) do not require presidential approval.

factors to determine whether to recommend specific forms of assistance (e.g., *Individual Assistance* (IA) or *Public Assistance* (PA)—for specific counties (see **Table 2** below).

Section 420 of the Stafford Act authorizes the President to "declare" a Fire Management Assistance Grant (FMAG).[83] An FMAG declaration can be requested by a state or territory government when the governor determines that a fire under state jurisdiction is burning out of control and threatens to become a major disaster.[84] Given the exigent nature of such an incident, the President delegated the authority to make an FMAG declaration to FEMA Regional Administrators.[85] Once issued, the FMAG declaration authorizes various forms of federal fire suppression assistance such as the provision of equipment, personnel, and grants to SLTT governments for the control, management, and mitigation of any fire on certain public or private forest or grassland that might become a major disaster.[86]

Understanding Disaster Declarations by the Administrator of the Small Business Administration

Not all incidents require a Stafford Act declaration to receive aid. The U.S Small Business Administration (SBA) has been a major source of disaster assistance since the agency was established in 1953, mostly by way of its disaster loan programs (see "Business Assistance"). There are seven types of declarations that put the SBA disaster loan program into effect. The first two are presidential disaster declarations pursuant to the Stafford Act. The remaining five are declarations by the SBA Administrator pursuant to the Small Business Act (P.L. 83-163, as amended; 15 U.S.C. §§631 et seq.).[87]

Declarations pursuant to the Stafford Act can only be requested by the state or territory governor, or the tribal chief executive. Declarations pursuant to the Small Business Act can only be requested by the state or territory's governor. The declaration type determines the availability of certain types of SBA disaster loans. The applicant's home or business is typically located in the declared disaster area to be eligible for SBA disaster assistance, though sometimes homes and businesses in counties or other political subdivisions contiguous with the disaster area are also eligible.[88]

Authorized Assistance

The governor's major disaster declaration request includes the types of assistance being requested for the affected areas (e.g., counties).[89] The presidential declaration notice will list the specific

[83] 42 U.S.C. §5187.

[84] Tribal governments are not authorized to request FMAG declarations. After an FMAG declaration is approved, a tribal government may act as a recipient or as a subrecipient of an FMAG under the state or territory government.

[85] 44 C.F.R. §204.24. There are 10 FEMA regions in the United States and its territories. Each region is headed by a FEMA Regional Administrator who oversees all policy, managerial, resource, and administrative actions that affect the region. The FEMA Regional Administrator is also responsible for ensuring that policies, programs, and administrative and management guidance are implemented in a manner consistent with FEMA's overall goals.

[86] For further information on FMAGs, see CRS Report R43738, *Fire Management Assistance Grants: Frequently Asked Questions*, by Diane P. Horn, Bruce R. Lindsay, and Anne A. Riddle.

[87] For more information on disaster declarations made by the SBA Administrator, see CRS Report R44412, *SBA Disaster Loan Program: Frequently Asked Questions*, by Bruce R. Lindsay.

[88] Counties or other political subdivisions contiguous with the disaster area are also eligible for SBA disaster assistance.

[89] FEMA provides a form to support states in requesting a presidential major disaster declaration. See, for example, DHA/FEMA, "Request for Presidential Disaster Declaration: Major Disaster or Emergency," FEMA Form 010-0-13, (continued...)

forms of assistance authorized for the areas designated for assistance, and additional supplemental requests may be submitted by the governor to add additional forms of assistance or areas to the declaration.[90] Designated areas may be authorized to receive different types of assistance (e.g., some areas may only be approved for PA emergency work, while others are approved for the range of PA and IA). When the Hazard Mitigation Grant Program (HMGP) has been authorized, historically it has been made available statewide.[91] Presidential Stafford Act declarations may also authorize SBA to provide disaster loans pursuant to the Small Business Act (the SBA Administrator may also issue a separate declaration, as noted above). Additionally, Congress may authorize supplemental disaster assistance, such as through the U.S. Department of Housing and Urban Development's Community Development Block Grant for Disaster Recovery (CDBG-DR). **Table 2** provides a list of selected federal disaster assistance programs and authorities activated through Stafford Act declarations.

Table 2. Selected Federal Disaster Assistance Programs

FEMA, SBA, and HUD

Agency	Type of Assistance	What the Assistance Provides	Requirements to Authorize Assistance
FEMA	Public Assistance (PA)	Grants and direct aid to SLTT governments and private nonprofit organizations for emergency protective measures and debris removal operations (*Emergency Work*), and the repair or replacement of eligible public and nonprofit facilities (*Permanent Work*).	Emergency Declaration may authorize *Emergency Work*. Major Disaster Declaration may authorize *Emergency Work* and *Permanent Work*.
	Individual Assistance (IA)	Grants and direct aid to support the recovery of individuals/households, including for Housing Assistance and Other Needs Assistance (ONA) through the Individuals and Households Program (IHP), as well as Crisis Counseling, Disaster Case Management, Legal Assistance, and Disaster Unemployment Assistance.	Emergency Declaration may authorize IHP and Crisis Counseling. Major Disaster Declaration may authorize all forms of IA.
	Hazard Mitigation Assistance (HMA)	Grants to support mitigation and resiliency projects and programs through five HMA programs: (1) Hazard Mitigation Grant Program (HMGP); (2) Flood Mitigation Assistance (FMA); (3) Building Resilient Infrastructure and Communities (BRIC); (4) Pre-Disaster Mitigation Grant Program (PDM); and (5) Safeguarding Tomorrow Revolving Loan Fund (STRLF).	Major Disaster Declaration or FMAG may authorize HMGP. FMA, BRIC, and STRLF are competitive grant application processes and do not require a Stafford Act declaration. PDM is appropriated annually.
SBA	SBA Disaster Loan Program	Real Property Disaster Loans and Personal Property Disaster Loans for individuals and households. Business Physical Disaster Loans and Economic Injury Disaster Loans (EIDLs) for businesses and nonprofit organizations.	Major Disaster Declaration designating IA and PA authorizes all forms of SBA Disaster Loans. Major Disaster Declaration designating only PA authorizes only Business Physical Disaster

expires June 30, 2026, https://www.fema.gov/sites/default/files/documents/fema_form-010-0-13_2023.pdf. One of the fields on the form allows the state to indicate the specific forms of assistance need for specific areas (e.g., counties, parishes).

[90] 44 C.F.R. §206.40.

[91] For more information on funding for the Hazard Mitigation Grant Program, see CRS Insight IN12642, *Funding for FEMA Hazard Mitigation Assistance in 2025*, by Diane P. Horn.

Agency	Type of Assistance	What the Assistance Provides	Requirements to Authorize Assistance
			Loans and EIDLs for nonprofit organizations. SBA Administrator may also issue a declaration for specific types of SBA Disaster Loans.
HUD	Community Development Block Grant Program	Grants for community and economic development uses that primarily benefit low- and moderate-income persons, which are provided on a formula basis to states, cities, and counties.	Annual congressional appropriation. No disaster declaration required.
	Community Development Block Grant for Disaster Recovery (CDBG-DR)	Funding to address the unmet needs of SLTT governments and individuals following a catastrophic disaster.	Congressional supplemental appropriations prior to 2026. HUD allocations, as authorized under the Reforming Disaster Recovery Act.

Source: Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act, P.L. 93-288, as amended; 42 U.S.C. §§5121 et seq.); Small Business Administration, "Disaster Recovery," https://www.sba.gov/disaster/#types-disaster-loans; Housing and Community Development Act of 1974 (P.L. 93-383, as amended; 42 U.S.C. §§5301 et seq.); Reforming Disaster Recovery Act (Title V, Section 504 of the 21st Century ROAD to Housing Act, P.L. 119-101; 42 U.S.C. §5324).

Notes: This is not an exhaustive list of all forms of federal assistance that may be associated with a disaster declaration.

FEMA: Federal Emergency Management Agency, SBA: Small Business Administration, HUD: U.S. Department of Housing and Urban Development, SLTT: state, local, tribal, and territorial.

Identifying Authorized Forms of Assistance and Designated Areas

Designations related to the areas authorized to receive federal disaster assistance pursuant to a presidential declaration are published in the *Federal Register*.[92] FEMA also publishes a web page for each declared incident, including major disaster declarations, emergency declarations, and Fire Management Assistance Grants, and these web pages typically list the designated areas and authorized forms of assistance, as well as copies of the notices, including the initial notice and any amendment to the declaration.[93]

Using Hurricane Milton (2024) as an example, a search of FEMA's "Disasters and Other Declarations" web page with 2024 as both the start and end year, "major disaster declaration" in the declaration type field, "hurricane" in the incident type field, and "Florida" in the state/tribe field yields four results, two of which are for Hurricane Milton. Clicking the hyperlink for "Florida Hurricane Milton (DR-4834-FL)," it is possible to view a map and list of the designated areas and forms of assistance approved in response to the governor's request, as well as copies of the relevant *Federal Register* notices.[94]

Considerations for a Governor's Major Disaster Declaration Request

As noted above, when a governor requests a presidential major disaster declaration under the Stafford Act, FEMA uses the information submitted by the state to evaluate the disaster-related costs and impacts and make a recommendation to the President.[95] In order to perform this evaluation, FEMA uses specific factors to determine whether to recommend specific forms of assistance (e.g., IA or PA) for specific counties.[96]

Calculating Total Taxable Resources to Evaluate the Need for Individual Assistance

States can evaluate their likelihood of receiving IA pursuant to a presidential major disaster declaration using the same information that FEMA considers when making a declaration recommendation to the President.[97] FEMA evaluates the need for supplemental federal assistance using six factors established in its regulations,[98] but State Fiscal Capacity and Uninsured Home and Personal Property Losses are the two principal factors that inform FEMA's determination regarding the need for a specific form of IA: the Individuals and Households Program (IHP), which provides assistance to address disaster survivors' housing and other critical needs.[99]

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[92] 44 C.F.R. §206.40(b). When searching the *Federal Register*, it may be helpful to conduct an advanced document search to find incident specific information, such as by searching for a specific state in the find field, and the "Federal Emergency Management Agency (FEMA)" in the agency field, available at https://www.federalregister.gov/documents/search#advanced.

[93] FEMA's "Disasters and Other Declarations" web page lists declared incidents, searchable by year, declaration type (e.g., major disaster), incident type (e.g., hurricane), and state, territory, or Tribal Nation, available at https://www.fema.gov/disaster/declarations. FEMA also publishes web pages for declared incidents, which provide additional information on the areas designated to receive different forms of FEMA assistance, copies of the PDA report and notices, and news and press releases with incident specific information, including regarding how to access federal assistance.

[94] FEMA, "Florida Hurricane Milton (DR-4834-FL)," https://www.fema.gov/disaster/4834.

[95] 44 C.F.R. §206.37.

[96] 44 C.F.R. §206.48.

[97] 44 C.F.R. §206.37(c)(1); 44 C.F.R. §206.38(a).

[98] 44 C.F.R. §206.48(b).

[99] 44 C.F.R. §206.48(b). The six Individual Assistance (IA) factors are: (1) State Fiscal Capacity and Resource Availability; (2) Uninsured Home and Personal Property Losses; (3) Disaster Impacted Population Profile; (4) Impact to Community Infrastructure; (5) Casualties; (6) Disaster Related Unemployment.

When FEMA evaluates State Fiscal Capacity, consideration is given to the state's capacity to manage disaster response and recovery—both the funding that the state may make available, and the circumstances that may contribute to the state having insufficient resources. One way FEMA evaluates this is by estimating the state's *Total Taxable Resources (TTR)*, which represents the state's ability to raise revenue.[100] The Treasury Department makes such data available for the states and District of Columbia.[101] According to FEMA's guidance, "[i]ncreases or decreases in TTR could indicate a strengthening or declining State economy."[102]

When FEMA evaluates Uninsured Home and Personal Property Losses, consideration is given to the results of the damage assessment, including the extent of damage to homes and the estimated cost of IHP assistance (i.e., the probable grant amount that will be awarded for housing and other disaster-caused needs).[103]

With this information, the state's IHP Cost-to-Capacity (ICC) Ratio may be calculated. The ICC ratio is a number derived from dividing the state's estimated cost of IHP assistance based on the damage assessment by the state's TTR in millions.[104] In general, the higher the estimated cost of IHP assistance and the lower the state's fiscal resources, the more likely a request will be granted; however, these calculations do not bind the President's decisions to approve IA.[105] According to FEMA, based on historical request data from 2008 to 2016, incidents with an ICC Ratio greater than 25 receive IHP assistance 85% of the time, incidents with an ICC Ratio between 10 and 25 receive IHP assistance 45% of the time, and incidents with an ICC Ratio less than 10 receive IHP assistance 10% of the time;[106] however, more recently, GAO found that approval rates were higher in all ICC Ratio ranges for incidents in 2020 through 2023.[107]

[100] FEMA, *Individual Assistance Declarations Factors Guidance*, June 2019, p. 7, https://www.regulations.gov/document/FEMA-2014-0005-0071 (hereinafter FEMA, *IA Declarations Factors Guidance*). FEMA defines TTR as the "unduplicated sum of the income flows produced within a State and the income flows, received by its residents, which a State could potentially tax."

[101] FEMA, *IA Declarations Factors Guidance*, p. 8. FEMA considers Gross Domestic Product when territories request a declaration authorizing Individual Assistance or when Total Taxable Resources (TTR) data is unavailable or inaccurate/misleading resulting from the two-year lag (i.e., the 2025 TTR estimates provide 2023 as the most recent TTR number). FEMA's guidance explains, regarding the two-year TTR data lag, that incidents such as a recent disaster may not be reflected in the TTR data.

[102] FEMA, *IA Declarations Factors Guidance*, p. 7. For an overview of TTR, including how it is estimated and the limitations of using TTR as a measurement of fiscal capacity, see Treasury, Office of Economic Policy, *Treasury Methodology for Estimating Total Taxable Resources (TTR)*, December 2002, https://home.treasury.gov/system/files/226/nmpubsum.pdf.

[103] 44 C.F.R. §206.48(b)(2); FEMA, *IA Declarations Factors Guidance*, pp. 9-10.

[104] FEMA, *IA Declarations Factors Guidance*, p. 14.

[105] FEMA, IA Declarations Factors Guidance, p. 15. For more information on the FEMA IA factors, see CRS Report R47015, *FEMA's Individuals and Households Program (IHP)—Implementation and Considerations for Congress*, by Elizabeth M. Webster.

[106] FEMA, Individual Assistance Declarations Factors Guidance, June 2019, pp. 14-15, https://www.fema.gov/sites/default/files/documents/fema_ia-declarations-factors-guidance-june-2019.pdf.

[107] GAO, Disaster Assistance: Updated FEMA Guidance Could Better Help Communities Apply for Individual Assistance, GAO-25-106768, May 2025, pp. 19-20, https://www.gao.gov/assets/gao-25-106768.pdf.

Example: Calculating a State's TTR Number and Evaluating the Likelihood the President will Approve a Major Disaster Declaration Request

Using the example of the Wisconsin Severe Storms, Straight-line Winds, Flooding, and Mudslides (DR-4892-WI), which received a major disaster declaration authorizing IA and includes a complete Preliminary Damage Assessment (PDA) report,[108] this text box walks through calculating a state's ICC Ratio. The Treasury Department publishes TTR data by state each year.[109] Pulling the most recently available TTR estimates at the time of the governor's declaration request in August 2025, Wisconsin's TTR was $461.1 billion for 2022 (note that TTR has a two-year lag, and the incident occurred in August 2025 before the 2025 TTR data released).To calculate the ICC Ratio for a given incident, the state divides the estimated cost of IHP assistance based on the PDA by the state's TTR in millions. Per the PDA report for DR-4892-WI, the IA cost estimate is $33,142,889, and per the Treasury Department, Wisconsin's TTR in millions is $461,100.

ICC Ratio = Estimated Cost of IHP from PDA / (State TTR in billions / $1 million)

Wisconsin's ICC Ratio = $33,142,889 / ($461,100,000,000 / $1,000,000)

According to the above calculation, Wisconsin's ICC Ratio = 71.9 = $33,142,889 / $461,100. Wisconsin's 71.9 ICC Ratio is greater than 25, indicating a high likelihood that the President might declare a major disaster authorizing IA, which is what occurred.

Calculating Per-Capita Indicator to Evaluate the Need for Public Assistance

For PA—grants and direct assistance to disaster-affected governments and nonprofits for response and rebuilding costs—FEMA considers the "estimated cost of assistance" to be the most critical factor in determining whether a given state and county warrants assistance. This refers the estimated cost of all of the estimated PA that *would* be provided if the President approved the governor's request, which could include the cost of eligible debris removal on public and nonprofit property; state, local, and nonprofit emergency protective measures (e.g., evacuation and sheltering costs, emergency food and water, operational costs), and the uninsured costs of rebuilding disaster-damaged public and nonprofit structures.[110]

FEMA uses preliminary damage assessments to estimate the cost of all requested PA in a given state and county and averages this cost across the jurisdiction's population. FEMA compares these established per-capita costs to FEMA's own calculations of the costs a state or county's population should be able to bear without federal assistance (colloquially referred to as the "per-capita indicator" or "PA thresholds").[111] In FY2026, FEMA established that a county should be able to bear $4.86 in damages per capita, and a state should be able to bear $1.94 per capita.[112]

[108] FEMA, "Wisconsin Severe Storms, Straight-Line Winds, Flooding, and Mudslides (DR-4892-WI)," https://www.fema.gov/disaster/4892; FEMA, "Wisconsin—Severe Storms, Straight-Line Winds, Flooding, and Mudslides FEMA-4892-DR Declared September 11, 2025," https://www.fema.gov/sites/default/files/documents/PDAReport_FEMA4892DR-WI.pdf.

[109] TTR data organized by state is available from the Treasury Department's "Total Taxable Resources, Estimates," web page, available at https://home.treasury.gov/policy-issues/economic-policy/total-taxable-resources.

[110] 44 C.F.R. §206.48(a)(1). While FEMA reports that it considers every major disaster declaration in light of each of the factors, "the probability of an incident being declared a major disaster and that incident having exceeded the State COA [cost of assistance] indicator in disaster damage between 2005 and 2014 was over 80 percent (494 of 589 declared major disasters)." FEMA, "Cost of Assistance Estimates."

[111] Per-capita indicators are established in regulations and updated annually. See FEMA, "Per Capita Impact Indicator and Project Thresholds," webpage.

[112] Per-capita indicators are based upon the most recent populations established by the decennial census.

These factors inform FEMA's recommendation to the President as to whether to approve a major disaster declaration including PA, according to regulations. Similar to the factors considered for IA approval, these calculations do not constrain the President's decision to issue a declaration, with or without PA.

Example: Using the PA Per-Capita Indicators

In March 2026, the Governor of Delaware requested a major disaster declaration with PA to provide assistance for costs incurred in three counties (Kent, Sussex, and New Castle) during a February, 2026 severe winter storm.[113] FEMA collaborated with state and affected local governments to identify storm costs that could have received PA, which could include eligible costs of debris removal, emergency protective measures, and the uninsured costs of repairing and rebuilding disaster-damaged public and nonprofit facilities. FEMA's PDA report reflected the following calculation of estimated disaster-related impacts across the state:[114]

Statewide estimated PA-eligible costs: $4,037,306

Statewide 2020 Decennial population: 989,948

Statewide per-capita costs: $4.08

Estimated per-capita costs statewide ($4.08/capita) thus exceeded the FY2026 statewide per-capita indicator ($1.94/capita), indicating that the event may have exceeded the state's capacity.

FEMA also calculated costs for each of the three counties requesting PA:

County	PA-eligible Costs	2020 Decennial population	Per-capita impacts
Kent	$1,189,306	181,851	$6.54
Sussex	$2,511,459	237,378	$10.58
New Castle	$285,360	570,719	$0.50

Source: CRS calculations referencing April 1, 2020, U.S. Census population available at "US Census Bureau: Quickfacts," webpages and FEMA, "Preliminary Damage Assessment Report: Delaware Severe Winter Storm (FEMA-4916-DR)," https://www.fema.gov/sites/default/files/documents/PDAReport_FEMA4916DR-DE.pdf.

According to this data, Kent and Sussex both incurred PA-eligible costs in excess of the countywide per-capita indicator of $4.08, indicating that the event likely exceeded countywide capacity according to FEMA. The county of New Castle did not incur costs above the indicator, however.

President Trump declared a major disaster on May 29, 2026, that made PA available to Kent and Sussex Counties, not New Castle County.[115]

Historically, declarations authorizing PA generally have followed FEMA findings that costs exceeded per-capita indicators.[116] This has since changed. Publicly available data on declaration

[113] FEMA, "Preliminary Damage Assessment Report: Delaware Severe Winter Storm (FEMA-4916-DR)," https://www.fema.gov/sites/default/files/documents/PDAReport_FEMA4916DR-DE.pdf.

[114] FEMA, "Preliminary Damage Assessment Report: Delaware Severe Winter Storm (FEMA-4916-DR)."

[115] DHS/FEMA, "Delaware; Major Disaster and Related Determinations," notice, May 29, 2026, https://www.fema.gov/disaster-federal-register-notice/4916-dr-de-initial-notice.

[116] FEMA and the U.S. Government Accountability Office (GAO) studied the correlation between incidents that met or exceeded the state per-capita indicator and declaration approvals during different time periods. They found that declared incidents overwhelmingly exceeded the state per-capita indicator (in 80% and 99% of declarations studied by FEMA and GAO, respectively). FEMA, "Cost of Assistance Estimates in the Disaster Declaration Process for the Public Assistance Program," 85 *Federal Register* 80719, December 14, 2020 (hereinafter FEMA, "Cost of Assistance Estimates"); GAO, *Federal Disaster Assistance: Improved Criteria Needed to Assess a Jurisdiction's Capability to Respond and Recover on Its Own,* 2012 pp. 23-24, https://www.gao.gov/assets/gao-12-838.pdf.

determinations since January 2025 indicates that incidents with eligible costs exceeding per-capita indicators do not consistently receive declarations and/or PA.[117]

Recovery

Recovery activities often begin as soon as it is safe to do so. As with response, recovery activities are performed by private individuals, businesses, and organizations as well as agencies across all levels of government, depending on the nature of the incident. Each state makes decisions about insuring its infrastructure, as well as running its own programs to support recovery post-disaster, and managing the flow of federal recovery resources, if approved.

Insurance

Insurance is considered the most comprehensive source of funding for asset recovery after disaster damages are incurred. Disaster assistance provided by states, FEMA, and other federal agencies is intended to *supplement* financial assistance from other sources and will not be provided for damage or losses which are covered by insurance. This applies to both disaster-affected individuals as well as SLTT governments. SLTT governments are not required to purchase insurance prior to a disaster; however, a majority of states employ insurance to protect state-owned and, occasionally, locally owned assets.[118] States may purchase insurance from the private sector or they may self-insure, or both. Some states and localities have traditional policies while others are exploring parametric policies.[119] Insurance offered by private companies is regulated at the state level.[120]

Populations without adequate insurance often require more state and federal assistance when recovering from a disaster, which may strain resources. States can take a number of actions to reduce under-insurance, where coverage is not sufficient to rebuild after a disaster, and uninsured losses. States may require insurers to offer coverage for specific perils; insurance requirements for households and businesses often vary by hazard and by asset (e.g., primary residence, vehicle, etc.). While most states do not require natural hazard insurance, federally backed mortgages often require an individual to secure the property with adequate insurance, and mortgage lenders generally require homeowners insurance to be in place through the life of a mortgage.[121] A disaster declaration is not required in order to claim on homeowners or flood insurance.

Insurance of State Facilities

Some states insure state facilities with policies obtained on the private market. In this case, the state would receive compensation for a damaged facility after filing a covered claim. Other states choose to "self-insure" by committing to pay for damage to state assets using state funds. The

[117] CRS analysis of information available in FEMA, "Preliminary Damage Assessment Reports"; FEMA, "Daily Operations Briefings," and FEMA, OpenFEMA, "Declaration Denials," and "Web Declaration Areas—v1," from January 20, 2025, to July 6, 2026.

[118] The Pew Charitable Trusts, *How States Pay for Natural Disasters in an Era of Rising Costs*, May 12, 2020, p. 22, https://www.pew.org/en/research-and-analysis/reports/2020/05/how-states-pay-for-natural-disasters-in-an-era-of-rising-costs.

[119] For more information on parametric insurance policies, see CRS Insight IN12670, *Parametric Insurance for Natural Disasters: Frequently Asked Questions*, by Diane P. Horn and Baird Webel.

[120] This does not include flood insurance, crop insurance, or terrorism insurance, which are federal programs.

[121] For more information on property insurance and natural hazards, see CRS Insight IN12375, *Natural Disasters and the Homeowners Insurance Market*, by Diane P. Horn and Baird Webel.

term "self-insurance" can have varied meanings. In some cases, entities such as state governments set up formal self-insurance plans that include setting aside funds in a special account to be accessed when disaster strikes. Self-insurance can also refer to instances in which a state has no existing mechanism to finance losses. In these cases, the state has, in effect, no insurance and relies on some type of funding generated after the event to cover the damage, such as taxing residents.

Insurance Requirements for Federal Recovery Assistance

To receive some federal disaster recovery assistance, some recipients must agree to obtain and maintain insurance. This requirement applies to SLTT governments as well as individuals and businesses. For example, after a disaster, applicants for PA must obtain and maintain insurance on damaged insurable facilities (buildings, equipment, contents, and vehicles exceeding $5,000 in value) for the type of hazard that caused the damage in order to be eligible for PA funding in future disasters. FEMA will not provide assistance for future damage to that facility if the requirement to purchase and maintain insurance is not met.[122] Local and tribal governments and private nonprofits may not satisfy the insurance purchase requirement with self-insurance.[123]

However, states and territories may use self-insurance to satisfy the requirement to obtain and maintain insurance. The state must submit an established plan of self-insurance to be approved by FEMA. For flood disasters, state self-insurance plans must follow the standards established in 44 C.F.R. §75.11.

If the State Insurance Commissioner certifies that the type and extent of insurance required is not reasonably available, the FEMA Regional Administrator may waive the requirements in conformity with the certification. This certification will be effective until the next major disaster.[124]

FEMA's IA program also requires applicants to obtain and maintain insurance in certain circumstances; disaster survivors can meet this requirement by obtaining insurance through the private market or through a public fund. Applicants who live in a Special Flood Hazard Area[125] and receive IHP assistance for home repair, replacement, permanent home construction or personal property must purchase and maintain flood insurance coverage for at least the amount of disaster assistance they receive from FEMA. Flood insurance coverage must be maintained at the address for as long as the address exists. If the home is sold or becomes owned by someone else, the requirement to obtain and maintain flood insurance carries over to any future owner. Applicants who do not maintain flood insurance will be ineligible for IHP assistance for any flood-damaged real or personal property in future disasters with flood-related damage.[126]

Public Insurance Funds

Individuals and businesses often obtain insurance on the private market,[127] but in the last few years, private insurers have increasingly raised rates, restricted coverage, or withdrawn entirely from certain areas, with consumers finding it difficult to obtain insurance that sufficiently protects against hazards such as wind, hail, and wildfires.[128] In some cases, state insurance commissioners

[122] 42 U.S.C. §5154 and 44 C.F.R. §§206.252 and 206.253.

[123] FEMA, *Insurance Considerations for Applicants*, Fact Sheet DAP9580.3, 2008, https://www.fema.gov/pdf/government/grant/pa/9580_3.pdf.

[124] FEMA, *Insurance Considerations for Applicants*.

[125] A Special Flood Hazard Area (SFHA) is defined by FEMA as an area with a 1% or greater risk of flooding every year.

[126] FEMA, *Flood Insurance and FEMA Assistance*, September 30, 2022, https://www.fema.gov/fact-sheet/flood-insurance-and-fema-assistance.

[127] Wind, hail, and wildfire coverage are typically included as covered perils in homeowners insurance. Losses from flooding, earthquakes, and earth movements such as landslides and sinkholes are generally not covered by homeowners insurance. Flood insurance is available from the National Flood Insurance Program. See CRS Report R44593, *Introduction to the National Flood Insurance Program (NFIP)*, by Diane P. Horn and Baird Webel and NAIC, *Earthquake Insurance*, https://content.naic.org/insurance-topics/earthquake-insurance.

[128] See, for example, U.S. Government Accountability Office (GAO), *Homeowners Insurance: Premiums Generally Tracked Inflation but Rose More in Disaster-Prone Areas*, GAO-26-107867, February 27, 2026, p. 36, https://www.gao.gov/assets/gao-26-107867.pdf.

have constrained the ability of insurance companies to increase premiums or withdraw from the market.[129]

Identifying a State's Insurance Regulator

Each state government has a department or other entity charged with licensing and regulating insurance companies and those individuals and companies selling insurance products. State Insurance Commissioners typically head these departments, which may be situated in different administrative sections of the state. The state insurance commissioner may be appointed or elected. The National Association of Insurance Commissioners (NAIC) maintains a list of state and territory insurance departments.[130]

Some states have established public insurance funds to address this unmet need. The majority of states have created insurers of last resort that offer limited coverage to homeowners for whom coverage is unavailable in the private market, such as Fair Access to Insurance Requirements (FAIR) plans. As of 2024, 33 states and the District of Columbia operate some form of FAIR plan.[131] FAIR plans are state-mandated property insurance plans that provide coverage to individuals and businesses who are unable to obtain insurance in the regular market, although the specific structure and regulations vary by state.[132] As the availability of coverage from private insurers has fallen in the past years, state insurers of last resort increasingly provide the only property insurance coverage option for homeowners. In some states, generally those with significant risks of natural disasters, FAIR plans are no longer a "last resort" but may be the primary source of homeowners insurance.[133] As more homeowners purchase policies in state-sponsored insurance plans, risk increases for states' fiscal stability if a catastrophe occurs.[134]

State-Run Recovery Programs

As previously noted, most incidents do not receive a presidential Stafford Act declaration, and a number of states have established state-led assistance programs to address the needs of affected individuals, local governments, and businesses.

Public Assistance

Some states administer their own Public-Assistance-adjacent programs (e.g., assistance to local governments and nonprofits for disaster-related expenses). In 2026, NEMA identified 28 states with a state-level PA program (see **Figure 2**).[135]

State-level PA programs vary. According to NEMA, some offer many forms of assistance (e.g., Massachusetts offers loans, grants, matching funds, and direct assistance); others offer only one

[129] See, for example, CRS Insight IN12491, *Homeowners Insurance and California Wildfires*, by Baird Webel and Diane P. Horn.

[130] National Association of Insurance Commissioners (NAIC), *Insurance Departments*, https://content.naic.org/state-insurance-departments.

[131] See the National Association of Insurance Commissioners, Fair Access to Insurance Requirements Plans, https://content.naic.org/insurance-topics/fair-access-to-insurance-requirements-plans.

[132] National Association of Insurance Commissioners, *FAIR Access to Insurance Requirements (FAIR) Plans*, https://content.naic.org/cipr-topics/fair-access-insurance-requirements-fair-plans.

[133] See Isabel Peñaranda Currie, Moira Biress, and Ruthy Gourevitch, et al., *Insurers of Last Resort: Why Today's FAIR Plans Need a Redesign to Address the Home Insurance Crisis*, Climate and Community Institute, October 2, 2025, https://climateandcommunity.org/wp-content/uploads/2025/09/Insurers-of-Last-Resort-report.pdf.

[134] Congressional Budget Office, *Climate Change, Disaster Risk, and Homeowner's Insurance*, Publication 59918, August 27, 2024, p. 5, https://www.cbo.gov/publication/59918.

[135] NEMA 2026 Biennial Report, p. 42.

such form of relief. Most states model their program on the Stafford Act and the federal PA program, with similar or identical procedures and eligibility requirements (e.g., programs are activated through a declaration and mirror PA insurance and hazard mitigation requirements).[136] Other states design PA on a case-by-case basis, and several require minimum local expenditures and/or maintain caps on the amount of assistance available to a given local government per year.[137]

Individual Assistance

In its 2026 biennial report, NEMA identified 15 states as having a state-level program for assisting individuals (these are reflected in **Figure 2**).[138] Of the states with state-funded individual assistance programs, the assistance provided generally comes in the form of grants; however, a few states provide a combination of grants and direct assistance, a few provide only matching funds,[139] and one provides loans in addition to the other forms of assistance. Several states have adopted state-level individual assistance eligibility requirements that align with FEMA's IA program; however, some states have adopted other requirements (e.g., income-related requirements, denial of a loan from the SBA).[140]

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[136] For more details, see NEMA 2026 Biennial Report, pp. 61-63.

[137] For more details, see NEMA 2026 Biennial Report, pp. 61-63.

[138] NEMA 2026 Biennial Report, p. 42.

[139] Though not defined in the NEMA 2026 Biennial Report, "matching funds" are likely used to help eligible entities satisfy non-federal cost share requirements.

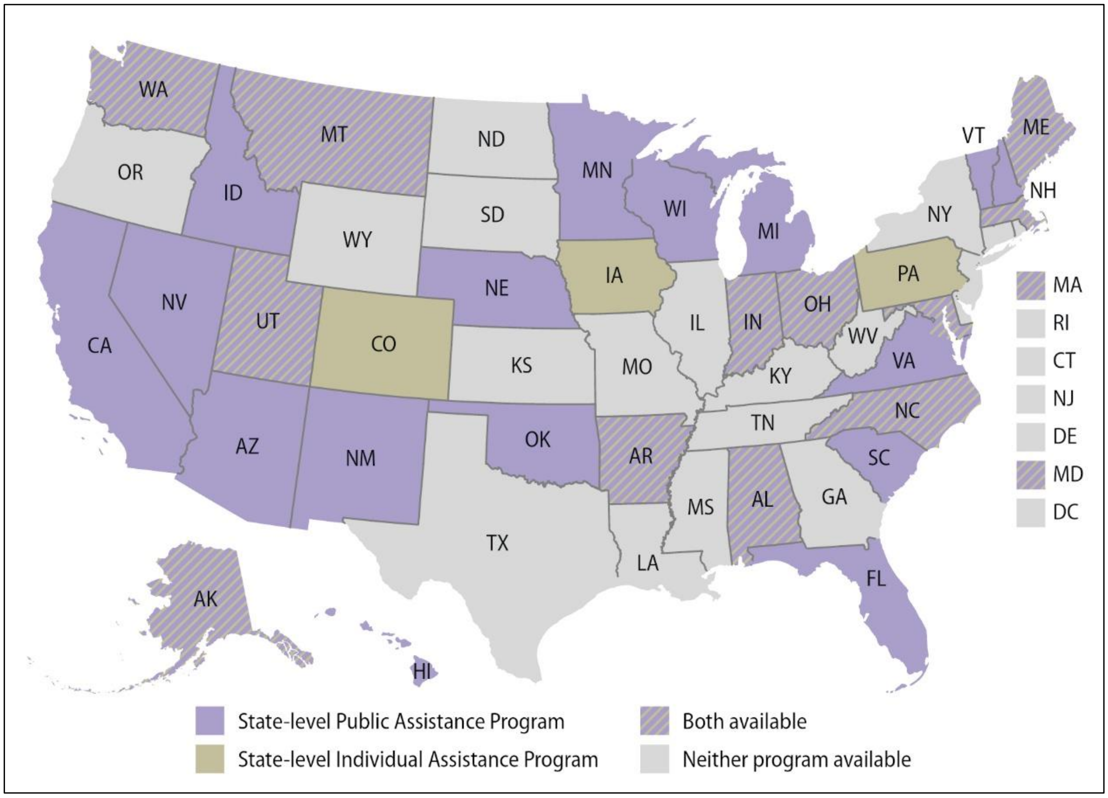
[140] NEMA 2026 Biennial Report, pp. 64-65.

Identifying State-Level Individual and Public Assistance Programs

For information on state-administered assistance programs, including how such programs are funded and what assistance is eligible, visit the state EMA's website. In some cases, a different agency or department may run the state's version of IA as opposed to PA (e.g., in Colorado, the Disaster Resilience Rebuilding Program helps with things like housing recovery and is housed in the Colorado Division of Local Government).

Figure 2. State-Level Individual Assistance and Public Assistance Programs

As Reported to the National Emergency Management Association



Source: CRS's analysis of the National Emergency Management Association (NEMA), *2026 Biennial Report.*

Notes: Specific design of state-level Public Assistance and Individual Assistance programs, eligibility requirements, activation rules, and funding status varies. For more information, contact the emergency management agency of a specific state and/or consult NEMA's Biennial Report.

Business Assistance

Some states have programs designed specifically to help businesses recover from disasters. These resources vary by state, and may include the following:

- **Business Disaster Loans:** Disaster loans can help businesses recover and return to normal operations. For example, Florida provides short-term, zero-interest working capital loans to small businesses impacted by a disaster.[141] The disaster loans are intended to "bridge the gap between the time a disaster impacts a business and when a business has secured longer term recovery funding such as

[141] Working capital refers to the funds needed to cover ongoing day-to-day operational expenses such as rent, payroll, utilities, and other fixed costs.

federally or commercially available loans, insurance claims or other resources" and are limited to $50,000 per eligible applicant.

- **Business Disaster Grants:** Business disaster grant assistance at the state level is rare. There have been instances, however, when a state has elected to offer grant assistance in special circumstances. For example, the Maryland Small Business Emergency Relief Grant program allocated $50 million in additional assistance to help small businesses impacted by the COVID-19 pandemic,[142] and North Carolina announced $30 million in small business grants to help small businesses recovering from Hurricane Helene.[143] Grant programs such as this can help businesses address unmet needs that are not addressed through private insurance.[144]
- **Technical Assistance:** Some states offer technical assistance to help businesses reduce the impacts of a disaster and minimize financial strain they may cause. For example, the Colorado Small Business Development Center (SBDC) provides business risk assessment tools, and business continuity plan templates to help businesses identify potential hazards, establish immediate priorities during a disaster, and develop contingency plans to help them limit the impacts of a potential incident.[145]

Identifying State-Level Business Disaster Assistance Programs

For information on state-administered business disaster assistance programs, including how such programs are funded and what assistance is eligible, visit the state EMA's website and search for "Business Assistance." In some cases, a different agency or department may coordinate business resources. Such responsibility may also be shared (e.g., in North Carolina, the State Department of Commerce and Department of Public Safety both provide resources to disaster-affected businesses).

Federal Support

Federal assistance for recovery can be provided by multiple federal agencies, to include FEMA, SBA, and HUD, as well as the U.S. Department of Agriculture, Transportation, and Commerce, among others—depending on the disaster-caused needs. A state's capacity to pursue and manage long-term recovery assistance from these sources may at times be bolstered by support from the federal government. The following sections discuss the flagship FEMA and SBA disaster assistance programs in the context of state capacity concerns.

Public Assistance

When a disaster occurs, FEMA may assist state, local, tribal, and territorial governments, as well as certain nonprofit organizations, with facilitating recovery through the PA program when the program is authorized pursuant to a presidential declaration of emergency or major disaster.

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[142] Maryland Higher Education Commission, *$50 Million in Additional Assistance for Small Businesses*, https://mhec.maryland.gov/Pages/StoryPage-50MAdditionalAssistanceSmallBus.aspx.

[143] Theresa Opeka, "Stein Announces $30 Million Small Business Grant Program for Helene-affected Businesses," *The Carolina Journal*, January 31, 2025, https://www.carolinajournal.com/stein-announces-30-million-small-business-grant-program-for-helene-affected-businesses/.

[144] For more information about federal business disaster assistance, see CRS Report R47631, *Federal Disaster Assistance for Businesses: Summaries and Policy Options*, coordinated by Julie M. Lawhorn and Bruce R. Lindsay.

[145] Small Business Development Center Network, *Business Recovery and Resiliency Guide*, https://sbdc.colorado.gov/programs-resources/statewide-business-programs/business-recovery-resiliency-guide.

Capacity

A presidential Stafford Act emergency or major disaster declaration may provide Public Assistance to support nonfederal governments and nonprofits with response and recovery costs and activities. PA may provide grant or direct assistance for debris removal, a wide range of emergency protective measures (e.g., emergency evacuation, sheltering, provision of food and water), and the permanent rebuilding of disaster-damaged public and nonprofit facilities.

The capacity of Recipients (the states, tribes, or territories with the relevant Stafford Act declarations) to manage the complexity of Stafford Act declarations and particularly FEMA's PA program is a matter of ongoing concern. For example, in 2018 GAO found that "[m]ultiple officials from tribes we interviewed and surveyed reported challenges building and maintaining emergency management capacity that affected their ability to make direct requests for, and manage the recovery effort associated with, a major disaster declaration."[146] Local governments have themselves reported that the administrative burden of Public Assistance and Individual Assistance consume significant resources in the aftermath of a declaration.[147] States may utilize a variety of resources in addition to in-house capacity to manage PA grants and Stafford Act declarations.

The Stafford Act authorizes FEMA to provide funds to states, locals, and nonprofits to cover management costs related to individual PA projects and administration of the program (e.g., those related to grant administration, compliance, damage assessments). Recipients may receive funds of up to 7% of the total cost of obligated PA projects to cover management costs; Subrecipients (e.g., public and nonprofit entities completing individual PA projects) may receive funds of up to 5% of the costs of their own projects to cover management costs incurred.[148]

States may also execute advance (e.g., pre-disaster) or post-disaster contracts with third parties for services including grants management, grants compliance, and project development. Additionally, EMAC, regional, and intrastate agreements may provide assistance for recovery activities, including damage assessments, building code enforcement and administration, and recovery planning.

Cost Share

FEMA PA provides financial and direct assistance to state, local, tribal, territorial governments and eligible nonprofits for disaster response and recovery work. FEMA covers a minimum of 75% of costs. The President may exercise discretion to increase the federal cost share of PA, and FEMA may recommend increasing the federal cost share for PA in extraordinary cases.[149]

The PA nonfederal cost share is the responsibility of the Recipient, though Recipients can—and often do—pass it on to Subrecipients (e.g., local governments, state agencies, and nonprofit entities receiving PA and HMGP funds for specific response and recovery projects) in whole or in part in various arrangements (see **Table 3**). A recent survey by NEMA revealed that a plurality of states (including the District of Columbia) divide responsibility for the nonfederal cost share with

[146] GAO, *Emergency Management: Implementation of the Major Disaster Declaration Process for Federally Recognized Tribes,* GAO-18-443, May 23, 2018, pp. 19-20.

[147] ANL, *Emergency Management Capacity Study*, p. 43.

[148] See Section 324(b)(2)(B) of the Stafford Act, 42 U.S.C. §5165b(b)(2)(B). See also FEMA, Public Assistance Management Costs (Interim), FEMA Recovery Policy FP 104-11-2, Nov. 14, 2018.

[149] 44 C.F.R. §206.47 for cost share adjustments for states and territories and Stafford Act Section 401(c), 42 U.S.C. §5170(c) for tribes. Examples of administrative adjustments for extraordinary disasters like Hurricane Katrina are tabulated in CRS Report R47646, *Stafford Act Cost Shares: History, Trends, Analysis*, by Erica A. Lee.

local governments responsible for particular projects. Separately, eight states pay the entire share, and 16 states pay no portion.[150] States pay for their portion of nonfederal shares in a variety of ways, including statewide disaster accounts and contingency accounts.[151]

Table 3. Public Assistance: Covering the Nonfederal Cost Share

Recipient-Subrecipient Arrangements

Cost-Share Arrangement	Practicing States
Recipient Covers Nonfederal Cost Share	AK, FL, HI, MN, NC, SC, WV, PA[a]
Subrecipient Covers Nonfederal Cost Share	AR, CT, DE, IL, IN, LA, MA, MD, MI, NV, NJ, OR, RI, TX, UT, WY
Recipient and Subrecipient Evenly Split Nonfederal Cost Share	AL, MS, NE, TN, WA
Recipient and Subrecipient Unevenly Split Nonfederal Cost Share	AZ, CA, GA, IA, ID, KS, KY, ME, MO, MT, ND, SD, VA, WI
Recipient Manages Nonfederal Cost Share with Subrecipient on a Case-by-Case Basis	CO, DC, NH, NM, NY, OH, OK, VT

Source: Data from NEMA, *NEMA 2026 Biennial Report*, pp. 40-41.

a. Pennsylvania does not cover PA nonfederal share for snow-related incidents.

Federal regulations describe the means through which Recipients may meet the nonfederal cost share.[152] Recipients and/or Applicants may apply the value of donated goods, in-kind resources, and labor to fulfill the nonfederal cost share.[153] A state may also receive a loan or advance to cover the nonfederal share in certain extraordinary situations.[154] Regulations prohibit the use of other federal funds to meet the nonfederal cost share, unless those funds are statutorily authorized to meet federal cost-share requirements.[155] For example, the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and its Disaster Recovery Component (CDBG-DR) are often statutorily authorized to meet federal cost-share requirements for other federal programs.[156]

Individual Assistance

When a disaster occurs, FEMA may assist disaster survivors with their recovery when the IA program is authorized pursuant to a presidential declaration of emergency or major disaster.[157] Many of these programs require state-level participation and administration.

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[150] National Emergency Management Association (NEMA), *NEMA 2026 Biennial Report*, pp. 40-41.

[151] For information on state approaches to managing disaster-related costs, see Colin Foard, "How States Pay for Natural Disasters in an Era of Rising Costs," *Pew Trust*, May 12, 2020, https://www.pewtrusts.org/en/research-and-analysis/reports/2020/05/how-states-pay-for-natural-disasters-in-an-era-of-rising-costs.

[152] 2 C.F.R. §200.306; see also FEMA, *Public Assistance Program and Policy Guide*, June 1, 2020, pp. 25-26, 88-92, https://www.fema.gov/sites/default/files/documents/fema_pappg-v4-updated-links_policy_6-1-2020.pdf.

[153] 2 C.F.R. §200.306(e)-(j); see also FEMA, *Public Assistance Program and Policy Guide*, June 1, 2020, pp. 25-26, 88-92, https://www.fema.gov/sites/default/files/documents/fema_pappg-v4-updated-links_policy_6-1-2020.pdf.

[154] Section 319 of the Stafford Act, 42 U.S.C. §5162; see also 44 C.F.R. §206.45.

[155] 2 C.F.R. §200.306(b)(5).

[156] For more information, see CRS Report R46475, *The Community Development Block Grant's Disaster Recovery (CDBG-DR) Component: Background and Issues*, by Joseph V. Jaroscak.

[157] All forms of IA may be authorized pursuant to a major disaster declaration; however, only the Individuals and (continued...)

Capacity

As federal assistance is intended to be supplementary, states must request the specific forms of IA needed to address the demands of the incident:

- The Crisis Counseling Assistance and Training Program (CCP)[158] and Disaster Case Management (DCM)[159] may be provided upon the request of an affected state government. Both require a needs assessment and a federal grant award application, performed and provided by state officials.
- Disaster Legal Services (DLS)[160] may be provided at the request of an affected state and is implemented through an agreement FEMA has with the American Bar Association's Young Lawyer's Division.
- Disaster Unemployment Assistance (DUA)[161] may be requested by the affected state, and it is administered by the affected state's Unemployment Compensation agency, overseen by the U.S. Department of Labor.
- Housing assistance, as provided through the Individuals and Households Program (IHP),[162] is administered by FEMA.
- With regard to Other Needs Assistance (ONA), states can choose how to administer the program, either electing to have FEMA administer ONA, administering ONA themselves, or administering the program in a joint fashion with FEMA (see below for details).[163] States administering ONA may expend not more than 5% of their grant for administrative costs.[164]

IHP-ONA Cost Share and Administration

FEMA provides 100% of the costs associated with CCP, DCM, DLS, DUA, and IHP housing assistance costs; however, ONA is subject to a 75% federal and 25% nonfederal cost share, which is borne by the affected state.[165]

The Stafford Act does not allow for donated goods to count towards the ONA cost-share requirement.[166] FEMA policy provides three options for the administration of the ONA cost share for states, tribes, and territories:

Households Program (IHP) and Crisis Counseling Assistance and Training Program (CCP) may be authorized pursuant to either an emergency or major disaster declaration (42 U.S.C. §5192(a)(6)). For additional information on FEMA's IA programs, including a description of the forms of assistance, see, CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*, by Elizabeth M. Webster.

[158] 42 U.S.C. §5183.

[159] 42 U.S.C. §5189d.

[160] 42 U.S.C. §5182.

[161] 42 U.S.C. §5177.

[162] 42 U.S.C. §5174.

[163] States choose how to administer Other Needs Assistance (ONA) via the State Administrative Option Selection Form, which is completed annually (44 C.F.R. §206.120(a)-(b); FEMA, *Individual Assistance Program and Policy Guide (IAPPG)*, v. 1.1, FP 104-009-03, May 2021, pp. 148-149, https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf).

[164] 42 U.S.C. §5174(f)(1)(B); 44 C.F.R. §206.120(a).

[165] 42 U.S.C. §5174(g). Per the statute, "the non-Federal share shall be paid from funds made available by the State."

[166] 2 C.F.R. §200.306; FEMA, *Disaster Operations Legal Reference*, vol. 4, September 25, 2020, pp. 6-68 through 6-79.

- **The "FEMA Option":** FEMA is entirely responsible for the administration of ONA, and the state, tribe, or territory reimburses FEMA for the nonfederal share.
- **The "Joint Option":** FEMA and the affected state, tribe, or territory administer ONA jointly. FEMA reimburses the affected government for the federal share of assistance.
- **The "State, Territorial, or Tribal Government Option":** the affected state, tribe, or territory administers ONA independently. FEMA reimburses the affected government for the federal share of assistance.[167]

Identifying How a State Administers and Funds ONA

States do not necessarily publish information on their ONA Administrative Option Selection (though some may publish such information; for example, South Carolina published FEMA's confirmation of their choice to have FEMA administer ONA),[168] and it may be necessary to reach out directly to a state's emergency management agency for information on how the state is managing ONA and funding the state share of ONA.

Business Assistance

The SBA disaster loan program offers direct, low-interest, long-term loans for physical and economic damage to businesses, nonprofit organizations, and small agricultural cooperatives. The SBA also provides disaster loans to individuals and households.[169] States do not play a role in administering these financial tools as disaster survivors and business interests directly interact with the SBA. Certain types of businesses, such as farms and fisheries, may receive assistance through other agencies.[170]

Mitigation

States may seek to reduce disaster risk and increase disaster resilience by conducting mitigation projects both before and after disasters. Several programs exist to support a state's capacity to carry these projects out.

State Hazard Mitigation Officers (SHMOs)

In order to receive funding from FEMA's Hazard Mitigation Grant Program, states and territories must appoint a State Hazard Mitigation Officer (SHMO) to serve as the responsible individual for all matters related to state hazard mitigation programs.[171] This position is often part of the state EMA; funding for this position and staff supporting the SHMO may come from the state budget (though some states fund the position using management costs from other grants). Amongst other duties, the SHMO is charged with developing the State Hazard Mitigation Plan (SHMP), which requires identifying significant hazards in the state and establishing mitigation priorities. SLTT

[167] FEMA, *Individual Assistance Program and Policy Guide*, pp. 146-148.

[168] See, for example, Letter from Terry L. Quarles, Director of FEMA's Recovery Division, to Kim Stenson, Director of the South Carolina Emergency Management Division, November 16, 2017, https://www.scemd.org/media/1293/attachment-g-individual-assistance-other-needs-assistance-selections.pdf (regarding FEMA acknowledging receipt of South Carolina's Administrative Selection).

[169] For more information about the Small Business Administration (SBA) disaster loan program, see CRS Report R44412, *SBA Disaster Loan Program: Frequently Asked Questions*, by Bruce R. Lindsay.

[170] For more information on federal disaster assistance for businesses, see CRS Report R47631, *Federal Disaster Assistance for Businesses: Summaries and Policy Options*, coordinated by Julie M. Lawhorn and Bruce R. Lindsay.

[171] 44 C.F.R. §206.433.

governments are required to have hazard mitigation plans as a condition of receiving non-emergency Stafford Act assistance and FEMA HMA grants.[172] States with an enhanced hazard mitigation plan receive an increased federal cost share for HMGP grants.[173] The SHMO is the official representative of state government who is the primary point of contact with FEMA, other federal agencies, and local governments in mitigation planning and implementation of mitigation programs under the Stafford Act.[174]

Identifying a State's Hazard Mitigation Officer and Mitigation Plan Status

FEMA maintains a list of State Hazard Mitigation Officers on its website,[175] and also provides information on a state's hazard mitigation plan status.[176]

State-Level Mitigation Grant Programs

Funding for mitigation projects can come from many sources, including state-level appropriations, agency budgets, and other vehicles (e.g., bonds). Some states administer mitigation grant programs directly to individuals and localities. Some states offer incentives such as grants or insurance discounts for the adoption of resilience standards, such as those developed by the Insurance Institute for Business and Home Safety (IBHS).[177] For example, the State of California offers grants to state agencies, Native American tribes, special districts, local agencies, joint powers authorities, and qualified nonprofit organizations to prevent wildfire by reducing fuel sources, conducting planning activities, and delivering public education programs.[178] The Oklahoma Department of Insurance makes grants to residents to upgrade the roofs of their owner occupied, single family homes to mitigate against wind and hail.[179]

FEMA's Hazard Mitigation Assistance Programs

The majority of federal support for hazard mitigation comes FEMA's Hazard Mitigation Assistance (HMA) programs, listed in **Table 4**. States may incur a cost share as part of certain programs. Apart from FEMA, other federal agencies have also funded mitigation actions;[180] for example, HUD, through CDBG funding, particularly for disaster recovery (CDBG-DR) and its

[172] 44 C.F.R. §201.4.

[173] 42 U.S.C. 5165(e).

[174] 44 C.F.R. §201.2.

[175] FEMA, *State Hazard Mitigation Officers*, https://www.fema.gov/grants/mitigation/state-local-territorial-governments/state-contacts.

[176] FEMA, *Hazard Mitigation Plan Status*, https://www.fema.gov/emergency-managers/risk-management/hazard-mitigation-planning/status.

[177] Insurance Institute for Business and Home Safety (IBHS), *Financial Incentives*, https://fortifiedhome.org/incentives/. The IBHS is a nonprofit organization supported by property insurers and reinsurers that conducts research to identify and promote the most effective ways to strengthen buildings and communities against natural disasters and other causes of loss. See https://disastersafety.org/ for further information.

[178] California Department of Forestry and Fire Protection, *Wildfire Prevention Grants*, https://www.fire.ca.gov/what-we-do/grants/wildfire-prevention-grants.

[179] Oklahoma Insurance Department, *What Is the Strengthen Oklahoma Homes (SOH) Program?*, https://www.oid.ok.gov/okready/.

[180] See, for additional information, CRS Report WMR10001, *CRS Guide to Federal Emergency Management*, by Lauren R. Stienstra et al., and CRS Infographic IG10047, *Federal Business Disaster Assistance*, coordinated by Bruce R. Lindsay and Julie M. Lawhorn.

post-disaster mitigation (CDBG-MIT) variant,[181] and the Small Business Administration's Disaster Loan Program.[182]

Table 4. FEMA Programs Providing Funding for Hazard Mitigation

As of July 2026

	Disaster Declaration Required	Funding	Cost Share
Building Resilient Infrastructure and Communities (BRIC)	Yes: Applicants must have had a major disaster declaration in the seven years prior to the application start date.	Pre-disaster, funded by (1) 6% set-aside in Disaster Relief Fund (DRF) and (2) additional appropriation of $1 billion from the Infrastructure Investment and Jobs Act (IIJA) for FY2022-FY2026	Generally, 75% federal and 25% nonfederal, but small, impoverished communities are eligible for an increase in cost share up to 90% federal and 10% nonfederal.
Flood Mitigation Assistance (FMA)	No declaration is required.	Pre-disaster, funded by (1) National Flood Insurance Program (NFIP) policyholders and (2) appropriations of $3.5 billion from IIJA for FY2022-FY2026	Generally, 75% federal and 25% nonfederal, but FEMA may contribute up to 90% for repetitive loss properties and 100% for severe repetitive loss properties.
Hazard Mitigation Grant Program (HMGP)	Yes: the President may award HMGP funding following a major disaster or FMAG declaration.	Post-disaster, funded from DRF	75% federal, 25% nonfederal
Individual Assistance (IA)—Individuals and Households Program (IHP)	Yes: the President may authorize IA-IHP assistance pursuant to an emergency or major disaster declaration.	Post-disaster, funded from DRF	100% federal for housing assistance costs
Public Assistance (PA)	Yes: the President may award PA funding following an emergency, major disaster, or FMAG declaration.	Post-disaster, funded from DRF	Generally, 75% federal and 25% nonfederal, but President may increase the federal cost share.
Pre-disaster Mitigation (PDM)	No declaration is required.	Pre-disaster, funded by annual appropriations	Generally, 75% federal and 25% nonfederal, but small, impoverished communities are eligible for an increase in cost share up to 90% federal and 10% nonfederal.

[181] For additional information, see HUD, *CDBG Disaster Recovery Funds*, https://www.hudexchange.info/programs/cdbg-dr/, and CRS Report R46475, *The Community Development Block Grant's Disaster Recovery (CDBG-DR) Component: Background and Issues*, by Joseph V. Jaroscak.

[182] For additional information, see SBA, Disaster Assistance, https://www.sba.gov/funding-programs/disaster-assistance, and CRS Report R45238, *FEMA and SBA Disaster Assistance for Individuals and Households: Application Processes, Determinations, and Appeals*, by Bruce R. Lindsay and Elizabeth M. Webster.

	Disaster Declaration Required	Funding	Cost Share
Safeguarding Tomorrow Revolving Loan Fund Program (STRLF)	No declaration is required.	Pre-disaster, funded by appropriation of $500 million from IIJA for FY2022-FY2026	90% federal, 10% nonfederal.

Source: CRS analysis of OpenFEMA data and FEMA policies; Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended); Disaster Recovery Reform Act of 2018 (DRRA, P.L. 115-254); Infrastructure Investment and Jobs Act (IIJA, P.L. 117-58); Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act of 2020 (P.L. 116-284).

Notes: This table reports *new* funding in calendar years 2025 and 2026. FEMA obligated funding in 2025 and 2026 for projects awarded in previous years.

Cost Share

As shown in **Table 4**, nonfederal cost shares for the different FEMA HMA programs can vary between 0% and 25%.[183] As with other federal grant programs, states manage their cost share obligations differently. For example, for the HMGP cost share, some states pay the entire 25% obligation themselves, others split the obligation with the receiving locality.

Conclusion

As the hazards that states experience differ in type, scale, and frequency, so too do their emergency management programs. Because of these differences, the impacts of reform to the framework of federal emergency management may be experienced unevenly across state, local, tribal, and territorial stakeholders: some states and territories may be better positioned to perform more emergency management responsibilities should federal involvement diminish, while other states and territories may struggle to adjust to the proposed changes. As with any change in federal policy, states will likely request time (often months to years) to adapt to the policy shift in order to adjust their own laws, policies, and programs. Allowing time for such downstream adjustments may avoid unintended consequences, such as loss of state or local government capacity, or gaps in the delivery of disaster recovery aid; however, exigent circumstances may demand more rapid change.

[183] See FEMA, *Hazard Mitigation Assistance Program and Policy Guide*, Version 2.1, January 20, 2025, pp. 67-71, https://www.fema.gov/sites/default/files/documents/fema_hma-guide-v2.1_2025.pdf.

Appendix. State Capacity Worksheet

State Emergency Management Resources Form

Congressional Research Service

State Name:

Governance

Governor:		Disaster Funding Strategy: *(Hold down Ctrl key to select multiple items.)*	State Appropriations State Disaster Relief Fund Incident-Specific (Gubernatorially Declar State Disaster Trust Fund State Disaster Contingency Fund Insurance No Selection
Governor's Office POC:			
Link to State EM Statute:			
State EM Official:			
State EM POC:		Dillon's Rule or Home Rule?	
State EMA:			
State EMA POC:		State Legislative Cycle:	
EMA Annual Appropriation:			
EMA Staffing:			

Preparedness

State Administering Agent (SAA):		Current FY EMPG Funding:	
SAA POC		Current FY SHSP Funding:	

Response

Link to State EOP:	
Number of Stafford Act Declarations (most recent CY):	
Intrastate Mutual Aid:	
EMAC:	
Other Regional Agreements:	
FEMA Region:	
FEMA Regional Administrator:	
FEMA RA POC:	
TTR (*for state capacity evaluation*):	
Population Count (*for per capita indicator*):	

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Recovery

State Insurance Scheme:	
Public Insurance Fund:	
State Insurance Regulator:	
Contact Information:	
State PA Program?	
State IA Program?	
State Business Assistance Programs:	
Federal PA Cost Share Strategy:	
Administration of IHP-ONA:	

Mitigation

State Hazard Mitigation Officer (SHMO):	
SHMO POC:	
State Hazard Mitigation Plan:	
Enhanced State Hazard Mitigation Plan:	
HMGP Cost Share Strategy:	

Additional Notes:

Glossary

EMA	Emergency Management Agency
EMPG	Emergency Management Performance Grant
SHSP	State Homeland Security Grant
EOP	Emergency Operations Plan
EMAC	Emergency Management Assistance Compact
TTR	Total Taxable Resources
PA	Public Assistance
IA	Individual Assistance
IHP-ONA	FEMA Individuals and Households Program-Other Needs Assistance
HMGP	Hazard Mitigation Grant Program
STT	State, Tribal, or Territorial

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