

Hurricane Isaias: Brief Overview of FEMA Programs, Resources, and Selected Issues

October 13, 2026

Introduction

Hurricane Isaias was the [first hurricane of the 2026 Atlantic season](#) to make [landfall](#) in the conterminous United States. It made [landfall in the Florida Panhandle](#) as a [Category 2](#) hurricane the night of Friday, October 9, 2026, and brought high wind, significant rainfall, flooding, and power outages to many areas across the Southeast.

Emergency and Major Disaster Declarations

On October 9, President Trump issued several *emergency* declarations for certain counties in [Florida](#), [Alabama](#), and [Georgia](#). These emergency declarations authorized federal assistance to save lives, protect property, and other measures that may prevent the incident from becoming a *major disaster*. Such measures include evacuations, emergency food and shelter, and the pre-positioning of rescue equipment. The situation remains dynamic; additional declaration requests or amendments to existing requests (i.e., addition of counties) may be forthcoming as states such as [Florida](#) are still assessing hurricane-related damage.

FEMA Emergency and Major Disaster Assistance

Presidential declarations of *emergency* or *major disaster* made pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act, P.L. 93-288, as amended; [42 U.S.C. §§5121 et seq.](#)) may authorize FEMA to provide assistance through a [suite of disaster programs](#):

- [Public Assistance](#) (PA) provides grants and direct assistance to state, tribal, territorial, and local governments, and certain private nonprofit organizations, for emergency work (debris removal and [emergency protective measures](#)), and permanent work (for rebuilding and replacement of disaster-damaged facilities).

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- *Individual Assistance* (IA) supports disaster survivors, including through grants of financial and direct assistance for housing and other needs, crisis counseling, case management services, legal services, and disaster unemployment assistance.
- *Hazard Mitigation Grant Program* (HMGP) funds mitigation and resiliency projects and programs, typically across the entire state or territory.

Emergency declarations may authorize more limited forms of assistance than major disaster declarations.

The authorized forms of assistance may vary by [designated area](#), per the declaration (subject to amendment). The President can also amend emergency and major disaster declarations to reduce the affected state's [cost-share requirements](#) for [PA](#).

Information about state and county disaster assistance authorizations is published in FEMA's [declaration database](#). Additional releases may be posted to [FEMA Blog](#).

Insurance

[Hurricane](#) damage can be caused by wind, water, or both, but these hazards are insured separately. A Stafford Act declaration is not required for policyholders to make insurance claims.

Wind Insurance

Wind is generally included as a covered peril in standard [homeowners insurance](#) policies. Homeowners insurance policies are sold by private insurance companies, which are regulated at the state level. Because hurricanes can cause significant damage, many states require a separate [deductible](#) for hurricane damage. To some degree, depending on the state, insurance companies determine the level of this hurricane deductible and when it should apply; however, the [Florida hurricane deductible](#) is set by statute and all insurance companies in Florida are generally required to offer [hurricane deductible options](#).

Flood Insurance

Homeowners insurance does not cover flood damage; homeowners must purchase separate coverage for flood losses. The [NFIP](#) is the primary source of [flood insurance](#) coverage for residential properties. The NFIP is operated by FEMA and is currently [authorized until December 11, 2026](#). Homeowners and tenants with NFIP flood insurance can make flood damage claims using the normal [NFIP claims process](#). FEMA may institute a claims process specific to Hurricane Isaias at a later date.

Federal Funding for Disaster Response and Recovery

FEMA's [Disaster Relief Fund](#) (DRF) is the primary funding source for federal government response and recovery activities. As a result, its level of unobligated funds is often used as a proxy for the overall federal resources available for response and recovery.

As of the end of FY2026, roughly \$8.3 billion was available in the DRF to pay the costs associated with major disaster declarations. Under the terms of the [continuing resolution](#) (P.L. 119-103, Division A) providing interim funding for federal government operations during the first months of FY2027, an additional \$26.4 billion is also available until the continuing resolution expires or is replaced by an enacted annual appropriations measure covering FEMA.

Congressional Considerations

The United States takes a “bottom-up” approach to emergency management, and when a state’s capacity to manage incident response has been exceeded, it may request assistance from the federal government. Some Members of Congress may be concerned about both state and federal capacity for emergency management.

Regarding [federal capacity](#), congressional concerns may center on whether FEMA is sufficiently staffed, as the Government Accountability Office recently identified [staffing gaps within FEMA’s disaster workforce](#). Additional concerns may relate to whether the current Administration is [approving declarations in line with historic trends](#), and whether FEMA’s disaster and mitigation programs are operating as they have historically (e.g., no new funding has been approved or obligated for any HMA programs [since March 2025](#)).

Regarding [state capacity](#), the Trump Administration has suggested [states should take on additional responsibilities](#) related to disaster preparedness, response, and recovery. Further, the [FEMA Review Council](#) provided [recommendations](#) to this effect, including recommending [changes to FEMA’s criteria for evaluating whether the President should declare a major disaster authorizing PA and IA](#) (e.g., increasing the [PA per capita indicator](#) to account for historic inflation). While [implementation](#) would require changes to [FEMA’s regulations](#), in the interim, the FEMA Review Council’s [final report](#) states, “the President could direct through executive action that generally only requests above higher thresholds may be considered.” The Administration has also been [unusually late to issue notices of funding opportunities](#) and has changed certain policies, including related to the [Emergency Management Performance Grant](#) program, which can fund [emergency management staff](#), resulting in [some states experiencing uncertainty](#) about funding availability. (FEMA was later [directed to amend certain award terms and conditions](#) and [disperse allowable costs](#).)

Regarding insurance, Congress may take interest in the [solvency, reform, and reauthorization of the NFIP](#) as well as [the state of insurance markets](#), which have seen insurers [raising premiums](#) or withdrawing from certain markets due to elevated risks.

For more information, see CRS Report R46408, *Hurricane Events: CRS Experts*, and CRS Report WMR10001, *CRS Guide to Federal Emergency Management*.

Author Information

Diane P. Horn
Specialist in Flood Insurance and Emergency
Management

William L. Painter
Specialist in Homeland Security and Appropriations

Erica A. Lee
Specialist in Emergency Management and Disaster
Recovery

Lauren R. Stienstra
Section Research Manager

Bruce R. Lindsay
Specialist in American National Government

Elizabeth M. Webster
Specialist in Emergency Management and Disaster
Recovery

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