

# FEMA ASSISTANCE

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## History

In 1803, a congressional act was passed providing financial assistance to a New Hampshire town that had suffered a large fire—the first example of federal involvement in a local disaster. Until the 1930s, ad hoc legislation was passed in response to hurricanes, earthquakes, floods, and other disasters. When the federal approach to disaster-related events became popular, the Reconstruction Finance Corporation and the Bureau of Public Roads were both given authority to make disaster loans for repair and reconstruction of certain public facilities following an earthquake, and later, other types of disasters. In the 1950's, emergency management efforts were housed primarily within the Department of Defense, a series of White House Civil Defense Offices, and state-level civil defense organizations that primarily focused on preparing the population for an eventual nuclear attack. These civil defense coordinators are considered the first “emergency managers” as we know them today.

By the 1970's, emergency management functions were spread throughout the federal government, with the Department of Housing and Urban Development (HUD) taking responsibility for disaster relief. Following the destructive Hurricane Betsy, Agnes, and the San Fernando Earthquake in 1971, the “Disaster Relief Act of 1974” provided HUD with the most significant authority for disaster response and recovery and firmly established the process of presidential disaster declarations. Still, more than 100 federal agencies remained involved in some aspect of disaster response and recovery.

With no clear federal lead agency in emergency management, state civil defense coordinators and the National Governors Association pushed for the consolidation of emergency management functions into a single agency. Finally, on April 1, 1979, President Jimmy Carter signed Executive Order 12127, merging many of the separate federal disaster-related

responsibilities into the newly created FEMA and ensuring FEMA's director would directly report to the president. Through subsequent decades, FEMA worked to standardize and consolidate emergency management standards and the federal government's response to disasters.

FEMA's role was further standardized by the “[Robert T. Stafford Disaster Relief and Emergency Assistance Act](https://tr.ee/FWiYMd)” (<https://tr.ee/FWiYMd>) (Public Law 100-707), which became law on November 23, 1988. The bill amended the “Disaster Relief Act of 1974” to create the response and recovery system still in place today, through which presidential disaster declaration of an emergency triggers financial and physical assistance through FEMA. The act gives FEMA responsibility for coordinating government-wide relief efforts and provides orderly and systemic federal disaster assistance for state and local governments. Congress' intention was to encourage states and localities to develop comprehensive disaster preparedness plans, prepare for better intergovernmental coordination in the face of a disaster, encourage the use of insurance coverage, and provide federal assistance for disaster-related losses.

As FEMA continued to grow, changes in administrations often resulted in dramatic swings in priorities between preparing for nuclear attack, natural hazards, and after 2001, terrorism. In 2003, FEMA became part of the newly formed Department of Homeland Security (DHS), the FEMA director lost direct access to the President, and many disaster response and recovery authorities were spread to numerous sub-offices in the new agency. DHS sought to utilize remaining FEMA programs to focus on responding to terrorist attacks, and cannibalized FEMA funding to support high-priority programs within DHS. As a result, 75% of available federal emergency management resources were being applied to terrorism-related work. These decisions directly contributed to the failed response to Hurricane Katrina in 2005, which killed over 1,856 people and left tens of thousands displaced and suffering due to an inadequate response by emergency management officials. In response to this well-publicized failure,

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Congress passed the “Post-Katrina Emergency Management Reform Act of 2006,” which elevated FEMA within DHS, protected its funding, and returned its direct access to the president.

In the succeeding years, additional reform efforts occurred, typically following a catastrophic event. After Hurricane Sandy struck the Northeastern United States in 2012, President Barack Obama signed the “Sandy Recovery Improvement Act (SRIA) of 2013,” which authorized several significant changes to the way FEMA delivered federal disaster assistance. The “Disaster Recovery Reform Act,” (Public Law 115-254) was signed into law in October 2018, after the destructive 2017 hurricane and wildfire seasons. That act further reformed FEMA, increasing the agency’s pre-disaster planning process and its overall efficiency. Notably, the act changed the factors FEMA considers when advising a president to issue a federal disaster declaration, so that it must consider a disaster-stricken state’s ability to pay for its own recovery along with damage reports and assessments.

## FEMA Programs

FEMA may provide disaster victims with low-interest loans, veterans’ benefits, tax refunds, excise tax relief, unemployment benefits, crisis counseling, and free legal assistance. These resources are available once the president grants a governor’s request for Individual Assistance (IA) programs as part of a disaster declaration. Assistance offered by FEMA include:

[Transitional Shelter Assistance \(TSA\)](https://tr.ee/NoB1fw) (<https://tr.ee/NoB1fw>). When requested by the state, territorial, or Tribal Nation impacted by a federally declared disaster, FEMA provides TSA to cover the cost of staying in an approved hotel or motel for an initial period of up to 14 days (which may be extended in 14-day intervals for up to six months if an applicant remains eligible). TSA does not cover additional fees, such as resort fees, that hotels may include in the cost of a room. Some participants in the program have been required to present credit cards before being provided access to rooms, in accordance with an individual hotel’s policy on incidentals. These costs and requirements constitute major barriers to accessing temporary housing under this program.

TSA is funded through the Public Assistance Program, discussed later in this article.

[The Individuals and Households Program \(IHP\)](https://tr.ee/ztNV4U) (<https://tr.ee/ztNV4U>). The Housing Assistance provision of the IHP provides financial and direct assistance for disaster-caused housing needs not covered by insurance or provided by any other source. IHP Assistance lasts for up to 18 months, although the impacted state may request an extension that must be approved by FEMA personnel. To receive IHP housing funds, a disaster survivors’ home must be shown at inspection to be uninhabitable and require repairs to be made habitable or be otherwise inaccessible due to disaster damage. It is important to note that individuals who were experiencing homelessness before a disaster are not eligible for the majority of IHP programs.

Since at least 1995, FEMA’s title requirement has barred many of the lowest-income survivors, including owners of mobile homes and other low-income homeowners who may not have updated title documentation, from receiving the assistance for which they are eligible. Due to pressure from NLIHC and its partners, the agency recently [expanded the list of eligible documentation](https://tr.ee/MaDFbm) (<https://tr.ee/MaDFbm>) permitted to demonstrate that a disaster survivor owns or occupies their home. Applicants in the continental US who reside in mobile home parks can self-certify the ownership of their home as a last resort.

Four types of housing assistance are available under IHP:

1. Temporary housing assistance, which includes:
  - a. *Lodging Expense Reimbursement (LER)*. Financial assistance to reimburse for hotels, motels, or other short-term lodging while an applicant is displaced from their primary residence. Funds are awarded for expenses incurred from the start date of the disaster to seven days following the disaster survivor’s approval for rental assistance. While LER is similar in concept to the TSA program discussed above, program funding is only available to reimburse disaster survivors for short-term lodging costs that already have been paid. As a result, this program is often inaccessible to disaster survivors with lower

incomes, who have less of an ability to pay such expenses up front.

- b. *Rental Assistance.* FEMA may provide for 18 months of financial assistance to rent temporary housing. The initial amount is based on the impacted area's Fair Market Rent (FMR) and covers rent plus utilities typically for two months, although it may also be used as a security deposit equal to one month of FMR. Households may seek [Continued Temporary Housing Assistance \(https://tr.ee/K7cJ1L\)](https://tr.ee/K7cJ1L) when alternate housing is not available. Full rental assistance is available for a period of 18 months. FEMA's rental assistance program often is unworkable for low-income survivors because assistance is only provided in two-month increments, and the amount of assistance may not be enough to secure housing.
- c. *Direct Temporary Housing Assistance.* FEMA may provide direct housing assistance when disaster survivors are unable to use Rental Assistance due to a lack of available housing resources. The program is open to renters whose primary residence was destroyed and to homeowners whose primary residence suffered damage above \$12 per square foot. Recipients of Direct Temporary Housing Assistance are required to work with a case manager to access alternative permanent housing at the conclusion of the program. Assistance is provided for up to 18 months unless extended at the request of the impacted government and approved by FEMA. Direct Temporary Housing Assistance is not counted toward the IHP maximum award amount and must be specifically requested by the impacted government. Direct Temporary Housing Assistance may include:
  - Direct Lease Program, which allows FEMA to lease directly with existing, non-damaged, rental properties for disaster survivors. In recent years, Direct Lease Programs have been unable to serve many households because it has been challenging to recruit landlords to participate.
  - Manufactured Housing Units provided by FEMA and made available to use as temporary housing.

- Multi-Family Lease and Repair, which allows FEMA to enter into lease agreements with owners of multi-family rental properties and make repairs to provide temporary housing.
- Permanent or Semi-Permanent Housing Construction, which allows home repair and/or construction services to be provided in insular areas outside the continental U.S. and other locations where no alternative housing resources are available, and where other types of FEMA Housing Assistance are unavailable, infeasible, or not cost effective.

2. [Home repair \(https://tr.ee/UdUZyV\)](https://tr.ee/UdUZyV). These cash grants are available to homeowners for damage not covered by insurance. These grants are intended to repair homes to safe, sanitary, or functional conditions. Grants are not intended to return the home to its pre-disaster condition. However, recent FEMA reforms now permit accessibility features needed due to a disaster-created disability, as well as some home strengthening measures to be added.
3. Home replacement cash grants, available to homeowners to help replace a destroyed home that is not covered by insurance.

[Other Needs Assistance \(ONA\) \(https://tr.ee/lzaahh\)](https://tr.ee/lzaahh): In addition to housing assistance, the IHP includes ONA, which provides financial assistance for disaster-related necessary expenses. State, Tribal, and Territorial governments are required to pay for 25% of ONA costs, while FEMA covers the remaining 75%. Governments can decide to administer the program directly, in tandem with FEMA, or allow FEMA to fully administer the program. FEMA removed the requirement that applicants apply for SBA loans in order to access portions of this program in 2024.

[Displacement Assistance \(https://tr.ee/MTTg59\)](https://tr.ee/MTTg59), FEMA created this new form of assistance in 2024 to increase access to disaster assistance. Displacement assistance is a one-time payment based on the cost of 14 days in a hotel at a rate chosen by the state, territory, or Tribal Nation impacted by the disaster.

[Serious Needs Assistance \(https://tr.ee/iHes7W\)](https://tr.ee/iHes7W), which provides up to \$750 to meet lifesaving or life-sustaining needs such as water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies and durable medical equipment, and fuel for transportation. It is important to note that there are two forms of Serious Needs Assistance. Expedited Serious Needs Assistance can provide the one-time payment up front to disaster survivors applying from the impacted area. Non-expedited Serious Needs Assistance still require a FEMA inspection finding the home was sufficiently damaged.

*Reimbursement for Cleaning and Sanitization Expenses*, is available to assist disaster survivors in paying for cleaning and demolding impacted homes to prevent additional damage or potential health and safety concerns.

*Reimbursement for Medical, Dental, Childcare, Personal Property, and Transportation Expenses* created by the disaster are also available.

*Public Assistance (PA)*: FEMA provides disaster assistance to state, territorial, Tribal, and local governments as well as certain private nonprofits through the PA program. Under the Permanent Work component of Public Assistance, FEMA provides grants to state and local governments to repair roads, bridges, water control facilities, public utilities, public buildings, and parks and recreational facilities (Categories C through G). In addition, PA can be provided to nonprofits to restore damaged facilities, which could include repair funds for public housing agencies. The Emergency Work component of PA aids in the removal of debris and carries out emergency protective measures - which can include emergency mass sheltering (Categories A and B). FEMA generally provides 75% of the cost of PA, requiring the state and subgrantees (for example, counties) to provide the remaining 25%. FEMA has the authority to temporarily modify this cost share ratio under certain circumstances.

While PA funds are typically not able to be utilized for direct housing assistance, the program was used heavily during the COVID-19 pandemic to provide non-congregate sheltering to individuals at risk of death from COVID-19 infection.

## Forecast for 2026

Under the previous FEMA administrator, Deanne Criswell, there was a significant effort within the agency to address equity related issues in several FEMA programs and systems. The agency removed significant barriers to federal disaster support for Tribal Nations and worked to improve the authority and visibility of its Office of Disability Integration and Coordination under Director Sherman Gillums, Jr., Ed.D. In addition, the agency released information confirming that FEMA programs had been disproportionately providing less assistance to lower-income households and issued a series of reforms in early 2024 that sought to counteract this effect.

Despite this work, 2025 was not kind to FEMA. After the change in administration, the White House waited little time in announcing its intent to “abolish” FEMA in favor of a system of small, direct, block grants offered to state governments from the White House after particularly severe disasters. While the administration is unable to abolish the agency—its existence is cemented in law—the administration could move to effectively abolish it, by moving programs and responsibilities to other agencies, or starving it of funding. To that end, FEMA lost significant staffing capacity due to early retirement offers provided to federal employees, reassignments, and firings. This dealt the agency, which has experienced significant staffing shortages for years, a significant blow.

Chaotic staffing changes have no spared FEMA leadership. The Agency had 3 separate acting administrators during 2025—none of whom had substantive emergency management experience as required by law. The first acting administrator, Cameron Hamilton, resigned after directly conflicting the administration’s stated desire to dismantle the agency during a congressional hearing in the Spring. David Richardson was next, known for being inaccessible to senior FEMA employees and delivering a fiery initial speech to FEMA employees requesting that they not “stand in the way” of the administration’s plans for the agency; he resigned in November. He was succeeded by Karen Evans, a political appointee serving as senior advisor at FEMA since the summer of 2025.

After the catastrophic Texas Hill Country Floods in July of 2025, the administration softened its rhetoric on the abolishment of FEMA, instead focusing on reform. The FEMA Council, created by President Trump in January of 2025, was tasked with issuing recommendations for the agency, sought to utilize this opening to recommend significant changes to the agency. The council's final report, expected to be released in early December, was subject to extensive editing by DHS. The final report was not released by this writing, however news reports indicated that it contained recommendations to significantly downsize the agency, revert assistance programs to direct grants—both to states and households—and keep the agency's current status as a part of DHS.

While FEMA's programs continue to operate, there has been a significant decrease in the number of deployments conducted by the agency in 2025. Between 1995 and 2024, FEMA issued an [average of 67](https://tr.ee/M1tMZT) major disaster declarations every year. 2024 saw a significant increase in declarations, with 108 being issued. 2025 saw 49 major disaster declarations—a decrease of over 25% from the average and an over 50% decrease from the year before. Allegations that the administration was considering political factors in the approval of requests have been consistently alleged by states denied declarations.

FEMA has historically operated with relative independence, despite being a subagency of the Department of Homeland Security (DHS). However, DHS expanded its control over agency resources over the course of 2025, with the Acting FEMA Administrator relegated to an internal role—without media appearances, press releases, or briefings that have commonly occurred over the last several decades. This overreach has also impacted FEMA's operations. A policy in place at the time of this writing requires that DHS Kristi Noem personally approve all FEMA expenditures over \$100,000—a relatively small amount of money for an agency tasked with massive disaster response and recovery responsibilities. During the Texas Hill Country Floods in early July of 2025, this requirement was directly blamed for lapse in contracts that resulted in FEMA's national call center being unable to effectively assist survivors of the catastrophic flooding

in applying for the assistance—sending many calls for assistance to voicemail.

If current trends continue, advocates should expect less federal assistance for disasters, less federal declarations for “smaller” disasters, and a decrease in FEMA capacity to respond to incidents they are deployed to.

Legislatively, several NLIHC-endorsed bills are in Congress in 2025. Most notably, the [“Fixing Emergency Management for Americans Act of 2025”](https://tr.ee/kJDoQ7) (FEMA Act) (H.R.4669), was introduced by Transportation and Infrastructure Committee Chairman Sam Graves (R-MO), Committee Ranking Member Rick Larsen (D-WA), former Economic Development, Public Buildings, Emergency Management Subcommittee lead Republican Daniel Webster (R-FL), and Economic Development, Public Buildings, and Emergency Management Subcommittee Ranking Member Greg Stanton (D-AZ) in late 2025. If enacted, the bill would restore FEMA's status as an independent agency outside of DHS and implement a host of improvements that will help allow the agency to respond faster, fairer, and with increased flexibility to the needs of all disaster survivors across the country. It also contains important reforms to better ensure that disaster survivors—whether they are renters, homeowners, or are experiencing homelessness—can access the assistance they need to fully recover; all while encouraging states to take greater steps to address their disaster risk. The bill includes [significant reforms](https://tr.ee/l9SwWu) that members of the Disaster Housing Recovery Coalition have been pushing for nearly a decade. The bill was passed out of the House Transportation and Infrastructure Committee on a bipartisan vote.

The [“Disaster Assistance Simplification Act”](https://tr.ee/uCVWbZ) (S.1528) was introduced in 2025 by Senate Homeland Security and Government Affairs Committee Chairman Rand Paul and Ranking Member Gary Peters. The bill would create a universal application system for federal programs, removing the need for disaster survivors to fill out multiple applications to receive assistance from different federal agencies. The bill would also streamline information sharing between federal agencies that maintain disaster recovery programs. The bill was passed by the Homeland

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Security and Government Affairs Committee in November of 2025.

The “Housing Survivors of Major Disasters Act” introduced by Congressman Adriano Espaillat (D-NJ) and Senator Elizabeth Warren (D-MA) addresses the requirement that applicants for FEMA disaster assistance provide title documentation to show ownership over disaster damaged property. This requirement constitutes a major barrier to aid for low-income households. People living in manufactured housing such as mobile homes and people with inherited, family-owned property without formal legal documentation—known as “heirs’ property”—often lack access to a clear title. These households are forced into lengthy and expensive legal title clearing procedures before they can be found eligible for FEMA assistance. The “Housing Survivors of Major Disasters Act” would require FEMA to expand the list of documents eligible to prove ownership for the purposes of receiving recovery assistance and require the agency to develop a “declarative form” allowing owners who are unable to procure ownership documents to attest to ownership of their home under penalty of perjury. The [House version \(https://tr.ee/NpdL4R\)](https://tr.ee/NpdL4R) of the bill was introduced in January of 2025 and the Senate version is expected to be introduced before the end of 2025. The bill will continue to be pushed by NLIHC and its congressional partners in 2026.

## Additional Resources

[FEMA's Resource Library for Individual Assistance \(https://tr.ee/AWzinw\)](https://tr.ee/AWzinw)

[FEMA Fact Sheet on Appeals \(https://tr.ee/6Qbma3\)](https://tr.ee/6Qbma3)

[Equal Justice Works National Disaster Attorney Guidebook \(https://tr.ee/sQseCH\)](https://tr.ee/sQseCH)