

Federal Disaster Assistance and GAO Work

Federal Disaster Spending and Recent Disasters

Federal agencies assist with responding to major disasters when effective response and recovery efforts are beyond the capabilities of the affected state and local governments. The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) permits the President to declare a major disaster or emergency in response to a request by the governor of a state or territory or the chief executive of a tribal government.¹ The Federal Emergency Management Agency (FEMA) is responsible for coordinating federal disaster response and recovery efforts (see figure 1). In addition to FEMA, at least 29 other federal agencies carry out disaster assistance programs and activities.

Every year, federal agencies provide billions in disaster response and recovery aid to individuals and communities across the country. The response and recovery activities that FEMA coordinates under the Stafford Act are primarily funded from the Disaster Relief Fund.² GAO recently reported that since 2005, federal funding for disaster assistance has been at least \$524 billion, which consists of obligations for disaster assistance from 2005 through 2014 totaling about \$278 billion and selected appropriations for disaster assistance from 2015 through 2020 totaling \$246 billion (see figure 2).³

In 2017, hurricanes Harvey, Irma, and Maria, along with devastating wildfires in California, affected more than 47 million people in the United States—about 15 percent of the U.S. population—and hurricanes Florence and Michael caused significant damage in 2018. To further illustrate the magnitude of these disasters, FEMA estimates that 5.6 million individuals applied for assistance from FEMA between 2016 and 2018.

Climate Change and Federal Fiscal Exposure

Disaster costs are projected to increase as extreme weather events become more frequent and intense due to climate change – as observed and projected by the U.S. Global Change Research Program.⁴ As a result, GAO has included “Limiting the Federal Government’s Fiscal Exposure by Better Managing Climate Change Risks” on our list of high risk federal program areas since 2013.⁵

Additionally, according to the *Fourth National Climate Assessment*, vulnerable populations can face a higher risk from climate change because they live in areas with higher exposure, are more sensitive to climate impacts, or lack capacity to respond to climate hazards.⁶ For example, tribal governments are especially vulnerable to climate change because of their reliance on threatened natural resources for their cultural, subsistence, and economic needs.

¹42 U.S.C. §§ 5170, 5191.

²The Disaster Relief Fund is the primary source of federal disaster assistance for state and local governments when a major disaster or emergency is declared. The Disaster Relief Fund is appropriated no-year funding, which allows FEMA to fund, direct, coordinate, and manage response and recovery efforts—including certain efforts by other federal agencies and state and local governments, among others—associated with domestic major disasters and emergencies.

³This total includes \$188 billion in select supplemental appropriations to federal agencies for disaster assistance and approximately \$58 billion in annual appropriations to the Disaster Relief Fund for fiscal years 2015 through 2020. It

does not include other annual appropriations to federal agencies for disaster assistance.

⁴The U.S. Global Change Research Program is a research coordinating body that spans 13 federal agencies. See U.S. Global Change Research Program, *Impacts, Risks, and Adaptation in the United States: Fourth National Climate Assessment, vol. 2* (Washington, D.C.: 2018)

⁵GAO, *High Risk Series: Dedicated Leadership Needed to Address Limited Progress in Most High Risk Areas*, GAO-21-119SP (Washington, D.C.: Mar. 02, 2021).

⁶U.S. Global Change Research Program, *Impacts, Risks and Adaptation in the United States: Fourth National Assessment, vol. 2* (Washington, D.C.: 2018).

GAO Work on Federal Disaster Assistance Programs

GAO has conducted numerous assessments of federal disaster assistance programs that provide aid to individual disaster survivors and state, local, territorial, and tribal governments. While these programs are not typically targeted toward only low income or vulnerable populations, our work has shown areas where improvements can be made to help these populations.

FEMA Individual Assistance provides help to disaster survivors to cover necessary expenses and serious needs such as housing assistance, counseling, child care, unemployment compensation, or medical expenses that cannot be met through insurance or low-interest loans. Among the Individual Assistance's six sub-programs, the Individuals and Households Program (IHP) provides two categories of assistance to disaster survivors who are uninsured or underinsured: (1) housing assistance and (2) other needs assistance to individuals impacted by a major disaster. GAO's recent work on IHP found that:

- **FEMA could take additional steps to help disaster survivors obtain housing and other needs assistance.** In 2020, GAO reported that survivors of major disasters faced numerous challenges obtaining aid and understanding the IHP.⁷ GAO made 14 recommendations to address these challenges and improve the IHP. For example, GAO recommended that FEMA identify and implement strategies to provide additional information to applicants about how it determined their eligibility for assistance and the amount of assistance to award. FEMA is working to address this recommendation. GAO also found that disaster survivors had varying program outcomes—namely, approval rates and timely delivery of financial assistance—depending on their age, gross annual income, and the social vulnerability of the community in which they lived (See enclosure 1 for GAO's analysis of program outcomes for hurricanes Harvey, Irma, and Maria).

GAO's work has also identified a number of challenges impacting specific types of vulnerable populations. These include, but are not limited to the following:

- **Low income individuals.** GAO previously reported that FEMA only provides individuals some types of IHP other needs assistance if they do not qualify for a Small Business Administration (SBA) disaster loan—this assistance includes personal property (e.g., furniture) and transportation assistance, as well as group flood insurance policies. In 2020, GAO reported that FEMA's process for this assistance may have prevented many IHP applicants from being considered for personal property assistance, including low-income applicants who are less likely to qualify for an SBA loan.⁸ GAO identified tens of thousands of potentially low-income IHP applicants who FEMA referred to the SBA, but did not submit an SBA loan application. As a result, FEMA could not consider these applicants for personal property assistance—for losses it verified totaling \$310 million—under its process. While GAO found that 47 percent to 58 percent of these applicants received an award for other types of IHP assistance that did not require an SBA loan application determination, FEMA's process for this requirements may have limited applicants' access to IHP. GAO recommended that FEMA assess the extent to which its process for determining an applicant's eligibility for some types of IHP assistance limits or prevents survivors' access to assistance, and work with SBA to identify options to simplify and streamline the disaster assistance application process for survivors. FEMA is working to address this recommendation.
- **Individuals who are older or have disabilities.** In 2019, GAO reported that a range of officials from entities that partner with FEMA reported challenges providing assistance to individuals who are older or have disabilities following the 2017 hurricanes.⁹ For example, officials said that many of these individuals required specialized assistance obtaining food, water, medicine, and oxygen, but aid was

⁷GAO, *Disaster Assistance: Additional Actions Needed to Strengthen FEMA's Individuals and Households Program*, GAO-20-503 (Washington, D.C.: Sept. 30, 2020).

⁸GAO-20-503

⁹GAO, *Disaster Assistance: FEMA Action Needed to Better Support Individuals Who Are Older or Have Disabilities*, GAO-19-318 (Washington, D.C.: May 14, 2019).

sometimes difficult to provide. GAO also reported that aspects of the process to apply for assistance from FEMA were challenging for older individuals and those with disabilities, and that FEMA did not provide individuals clear opportunities to disclose disability-related needs. GAO recommended, among other things, that FEMA implement new application questions to improve FEMA's ability to identify and address survivors' disability-related needs. FEMA concurred and implemented this recommendation in May 2019 by using a revised application that asked directly if survivors had a disability. According to FEMA's analysis, the percentage of survivors that identified as having a disability-related need increased substantially after implementing the revised application questions. However, FEMA did not concur with our recommendation to improve communication of applicants' disability-related information across FEMA programs. GAO continues to believe that FEMA can improve this communication through cost-effective ways, such as revising guidance to remind program officials to review survivor case files for disability-related needs.

FEMA Public Assistance provides disaster grant assistance to state, local, tribal, and territorial governments, and certain types of private nonprofit organizations. The assistance includes debris removal, emergency protective measures, and the restoration of disaster-damaged, publicly-owned facilities (such as schools, etc.) and the facilities of certain private nonprofit organizations. GAO's recent work found that:

- **Remote areas and territories faced unique challenges in using Public Assistance grants.** GAO has found that the length of time between a disaster incident and when FEMA obligates grant funding influences how quickly locations are able to recover from disasters, which could impact populations affected by

large-scale catastrophic disasters in U.S. insular and other remote areas. According to DHS, the speed at which FEMA obligates funding for projects is a priority for advancing the recovery process and delivering results to populations affected by a disaster. However, GAO reported that FEMA did not meet its national timeliness goals for processing Public Assistance applications within 45 days and obligating funds within 189 days in fiscal year 2019. In 2021, GAO found that, on average, it took over a year for FEMA to approve funds for projects after the 2018 disasters in the Pacific Islands.¹⁰ Similarly, GAO's prior work found delays in developing Public Assistance projects in Puerto Rico and the U.S. Virgin Islands following hurricanes Irma and Maria.¹¹ GAO recommended that FEMA develop goals that consider the unique challenges recovery missions face in insular and remote areas and use timeliness data to help identify and address any inefficiencies in the application process. Taking these actions could better position FEMA to accurately monitor and manage its internal time frames for obligating funds, enabling affected localities to recover more quickly from disasters. FEMA is working to address this recommendation.

GAO's work has also identified a number of challenges impacting governments with specific characteristics and locations. These include, but are not limited to the following:

- **Indian Tribes.** In 2018, GAO reported that tribal officials considered several factors when deciding whether to make a direct request or to join a state's request for a major disaster declaration.¹² Key factors that tribes reported considering were the (1) importance of tribal sovereignty, (2) financial matters such as the timeliness with which they receive funds, (3) the level of support they anticipated receiving from FEMA, and (4) their own emergency

¹⁰GAO, *2018 Pacific Island Disasters: Federal Actions Helped Facilitate the Response, but FEMA Needs to Address Long-Term Recovery Challenges*, [GAO-21-91](#) (Washington, D.C.: Feb. 03, 2021).

¹¹GAO, *U.S. Virgin Islands Recovery: Additional Actions Could Strengthen FEMA's Key Disaster Recovery Efforts*, [GAO-20-54](#) (Washington, D.C.: Nov. 19, 2019); and *Puerto Rico Disaster Recovery: FEMA Actions Needed to Strengthen Project Cost Estimation and Awareness of Program Guidance*, [GAO-20-221](#) (Washington, D.C.: Feb. 5, 2020).

¹²Since the Sandy Recovery Improvement Act of 2013, federally recognized Indian tribes affected by major disasters and emergencies have had the option to make major disaster and emergency declaration requests directly to the President of the United States or join a state's request for federal disaster assistance. 42 U.S.C. §§ 5170(b), 5191(c). GAO, *Emergency Management: Implementation of the Major Disaster Declaration Process for Federally Recognized Tribes*, [GAO-18-443](#) (Washington, D.C.: May 23, 2018).

management capacity. For example, tribal officials' confidence in the tribe's capacity to manage the major disaster declaration process and subsequently administer the recovery without assistance from a state was a key factor in determining whether or not to seek a request directly or join a state request. Officials from multiple tribes reported challenges building and maintaining emergency management capacity that affected their ability to make direct requests for, and manage the recovery efforts associated with, a major disaster declaration.¹³ FEMA has developed pilot guidance for tribal declarations and solicited comments from tribes, as part of its effort to consider the needs of tribes and develop regulations. According to FEMA officials, they are assessing the effectiveness of policies and procedures based on data collected from tribal declarations.

In 2021, GAO reported that several tribal governments faced challenges completing administrative requirements to request and manage a major disaster declaration during the COVID-19 pandemic. GAO reported that FEMA had not provided timely and consistent technical assistance to tribal governments and therefore tribes may be missing opportunities to receive Public Assistance funds via their own major disaster declarations.¹⁴ We also found that FEMA did not consult with tribal entities in advance of issuing its policy on eligible Public Assistance costs early in the COVID-19 pandemic. GAO recommended that FEMA provide timely and consistent technical assistance to tribal governments' and adhere to the agency's protocols listed in the updated 2019 *Tribal Consultation Policy* by obtaining tribal input via the four phases of the tribal consultation process when developing new policies and procedures related to COVID-19 assistance. FEMA is currently addressing this recommendation.

- **Limited local preparedness affected response and recovery efforts.** In 2018, GAO reported that limited preparedness by the U.S. Virgin Islands and Puerto Rico for a Category 5 hurricane and incapacitation of local response functions due to widespread devastation and loss of power and communications led FEMA to assume response functions that territories would usually perform themselves.¹⁵ This and other local factors complicated disaster response efforts. As a result, FEMA encouraged the territories to develop planning timelines and mutual aid agreements that allow states to support one another during a disaster response. FEMA has also taken some action to incorporate lessons learned to plan for future hurricane seasons.

Limited local capacity, such as lack of knowledge and expertise of recovery programs, among other factors, has also led to delays in the territories' recovery. GAO made recommendations related to, among other things, the recovery efforts in Puerto Rico and the U.S. Virgin Islands to help improve guidance for FEMA's Public Assistance program.¹⁶

- **Geographic Location.** In 2018, GAO reported that given Puerto Rico's and the U.S. Virgin Islands' remote distance from the U.S. mainland, FEMA faced challenges in getting key personnel and resources to the territories before and after the hurricanes made landfall, and with distributing those resources to survivors.¹⁷ Under typical disaster operations, responders are moved to the disaster response area via commercial travel options—or as in Texas and Florida, on roadways from nearby states, according to FEMA officials. However, limitations on air travel due to capacity constraints and power outages meant that FEMA had to coordinate and mobilize agency partners to provide chartered air transportation until commercial travel options resumed.

¹³GAO's interviews with tribal officials were designed to elicit information about their capacity to manage the FEMA process of requesting and managing associated federal disaster assistance funds. Tribal officials did not discuss the tribe's capacity to respond to and recover from disasters in the absence of any federal assistance during these interviews.

¹⁴GAO, *COVID-19: Sustained Federal Action is Crucial as Pandemic Enters its Second Year*, [GAO-21-387](#) (Washington, D.C.: Mar. 31, 2021)

¹⁵GAO, *2017 Hurricanes and Wildfires: Initial Observations on the Federal Response and Key Recovery Challenges*, [GAO-18-472](#) (Washington, D.C.: Sep. 04, 2018).

¹⁶[GAO-20-54](#) and [GAO-20-221](#)

¹⁷[GAO-18-472](#)

FEMA's 2017 *Hurricane Season After-Action Report* recognized the challenges of Hurricane Maria, among other disasters, and found that the agency must better prepare for sequential, complex disasters and address logistical challenges that may complicate efforts to deploy resources to remote areas. In 2021, GAO reported that FEMA took steps prior to the 2018 disasters in the Commonwealth of the Northern Mariana Islands, Guam, and Hawaii to facilitate response in the region.¹⁸ For instance, FEMA increased the capacity of two Pacific-area supply distribution centers and helped develop area-specific disaster response plans.

- **Financial challenges.** The damages from the 2017 hurricanes exacerbated an already difficult financial situation in Puerto Rico, which had operated under severe fiscal constraints prior to the storms, and faced outdated infrastructure and power systems, among other things. In 2021, GAO reported that Puerto Rico's fiscal condition has made it difficult for Puerto Rico agencies to access funds to start construction of Public Assistance projects, thus work for many obligated projects has not started.¹⁹ Because Public Assistance is a reimbursement program, these agencies must generally provide the initial funding for the work and seek reimbursements afterwards. As such, as of January 2021, Puerto Rico had spent \$4.7 billion of the \$23.8 billion obligated, with only \$158 million spent for long-term rebuilding projects, such as schools, the power grid and water systems. GAO recommended, among other things, that FEMA, in coordination with Puerto Rico and relevant federal agencies identify the risks to the recovery, including Puerto Rico's capacity to execute projects, and identify potential actions to manage them. FEMA is working with Puerto Rico to address this recommendation.

Other federal agencies also have funding mechanisms to help after a disaster strikes. For example, the **Department of Housing and Urban Development Community Development Block Grant–Disaster Recovery** program provides funding to address needs not met by other disaster recovery programs post-disaster. The program is funded through supplemental appropriations after a disaster, and grants are provided to affected cities, counties, and states, especially in low-income areas. In 2019, GAO reported that the ad hoc nature of the disaster recovery block grants has created challenges for grantees, such as lags in accessing funding.²⁰ For example, as of October 2020, the Department awarded approximately \$19.9 billion in these funds to Puerto Rico to support recovery from the 2017 hurricanes. However, the agency had not yet specified the requirements and process for the \$1.9 billion for enhancing or improving the electrical power systems in Puerto Rico.²¹ GAO recommended, among other things, that Congress consider permanently authorizing this grant program to meet the needs of disaster survivors in a timely manner.

The Importance of Disaster Resilience

GAO has reported that one way to reduce federal fiscal exposure is to enhance resilience by reducing or eliminating long-term risk to people and property from natural hazards. The cost of recent weather disasters has illustrated the need to plan for climate change risks and invest in climate resilience. Investing in climate resilience can reduce the need for far more costly steps in the decades to come. In addition, in 2019 GAO reported that enhancing resilience can protect human lives, health and safety, and assets that are critical, high value, or culturally significant.²² Further, GAO learned that prioritizing climate resilience projects in communities that have limited capacity to enhance resilience without federal financial assistance,

¹⁸GAO, *2018 Pacific Island Disasters: Federal Actions Helped Facilitate the Response, but FEMA Needs to Address Long-Term Recovery Challenges*, [GAO-21-91](#) (Washington, D.C.: Feb. 03, 2021).

¹⁹GAO, *Puerto Rico Recovery: FEMA Made Progress in Approving Projects, But Should Identify and Assess Risks to the Recovery*, [GAO-21-264](#) (Washington, D.C.: May 19, 2021).

²⁰GAO, *Disaster Recovery: Better Monitoring of Block Grant Funds Is Needed*, [GAO-19-232](#) (Washington, D.C.: Mar. 25, 2019).

²¹GAO, *Puerto Rico Electricity: FEMA and HUD Have Not Approved Long-Term Projects and Need to Implement Recommendations to Address Uncertainties and Enhance Resilience*, [GAO-21-54](#) (Washington, D.C.: Nov. 17, 2021).

²²GAO, *Climate Resilience: A Strategic Investment Approach for High-Priority Projects Could Help Target Federal Resources*, [GAO-20-127](#) (Washington, D.C.: Oct. 23, 2019).

including communities with limited financial means can account for a lack of social equity.

Recognizing the gravity of the effect of natural disasters on the American people and the fiscal exposure it creates, in 2019 GAO developed a Disaster Resilience Framework to support analysis of federal opportunities to facilitate and promote resilience to natural disasters.²³ The Framework can help those who have responsibility for oversight and management of federal efforts to consider actions they might take to increase resilience to natural hazards.

Ongoing GAO Work and Federal Efforts

GAO has ongoing work assessing the impact of disasters on vulnerable populations including reviews of disaster assistance outcomes and factors that affect participation in disaster assistance programs, IHP's inspections process, FEMA's flood hazard mapping program, and the Department of Housing and Urban Development's guidance on assisting vulnerable populations.

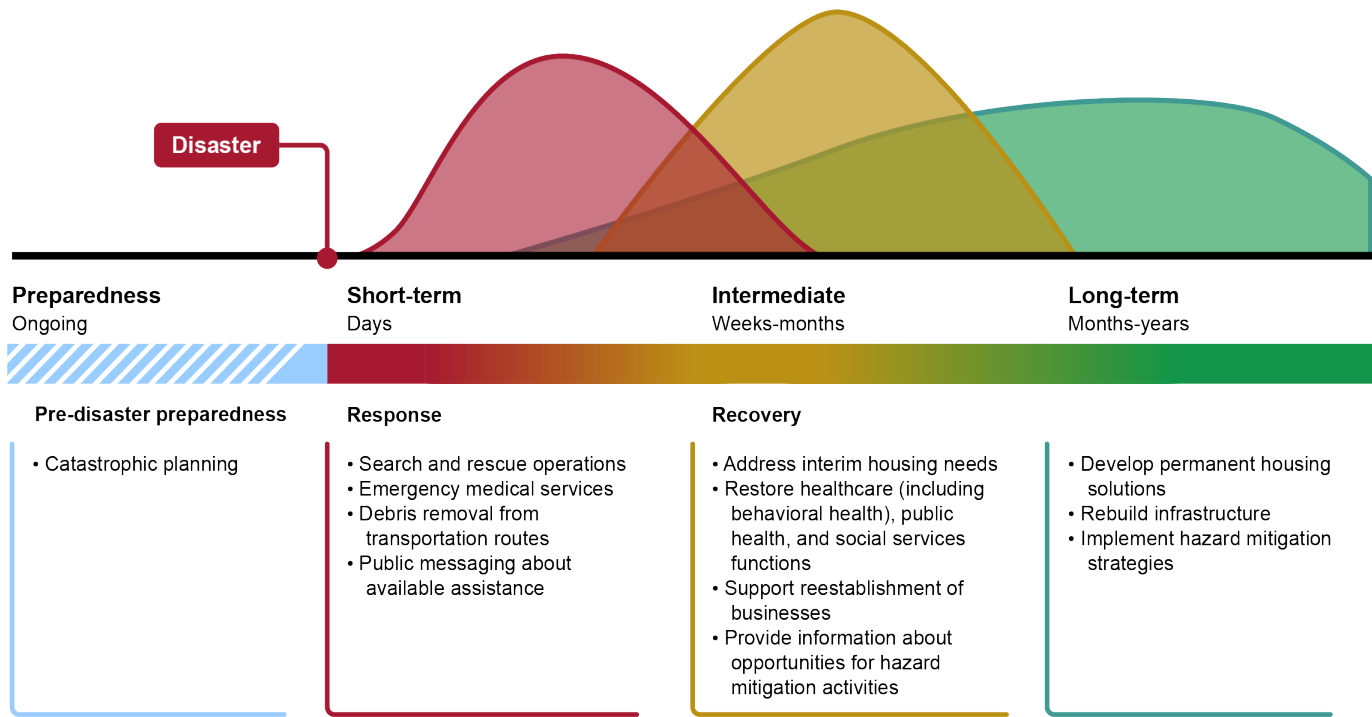
The federal government is taking action to address challenges directly impacting vulnerable populations. In January 2021, the President issued an executive order directing the Director of Office of Management and Budget to work with the heads of federal agencies to study strategies—consistent with applicable law— for allocating federal resources in a manner that increases investment in underserved communities.²⁴ Federal agencies are working to address this directive. In May 2021, the President announced that FEMA will provide \$1 billion in 2021 for the Building Resilient Infrastructure and Communities program, a portion of which will be targeted to disadvantaged communities.²⁵ GAO is currently monitoring federal efforts to respond to disasters as well as challenges FEMA and other federal agencies face in ensuring they are able to respond to them effectively and equitably.

²³GAO, *Disaster Resilience Framework: Principles for Analyzing Federal Efforts to Facilitate and Promote Resilience to Natural Disasters.*, [GAO-20-100SP](#) (Washington, D.C.: Oct. 23, 2019)

²⁴White House: Exec. Order No. 13,985, *Advancing Racial Equity and Support for Underserved Communities Through the Federal Government*, 86 Fed. Reg. 7009 (Jan. 25, 2021).

²⁵The Building Resilient Infrastructure and Communities program supports states, local communities, tribes and territories in undertaking pre-disaster mitigation projects, reducing the risks they face from disasters and natural hazards.

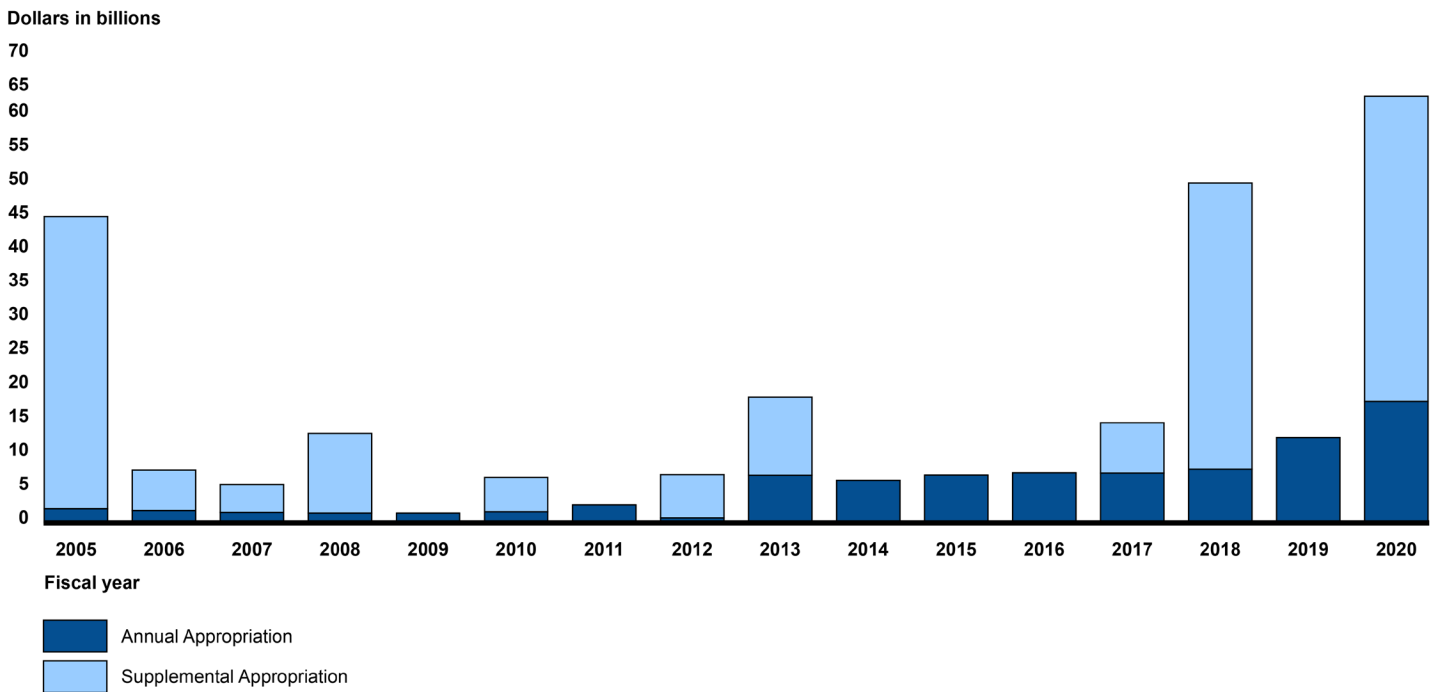
Figure 1: Time Frames and Activities for Federal Emergency Management Agency’s Coordination Role in Disaster Response and Recovery



Source: GAO analysis of Department of Homeland Security policy. | GAO-21-91

Note: The recovery process is a sequence of interdependent and often concurrent activities, such as the selected examples in this figure

Figure 2: Appropriations to the Disaster Relief Fund, Fiscal Years 2005–2020



Source: GAO analysis of appropriation laws.

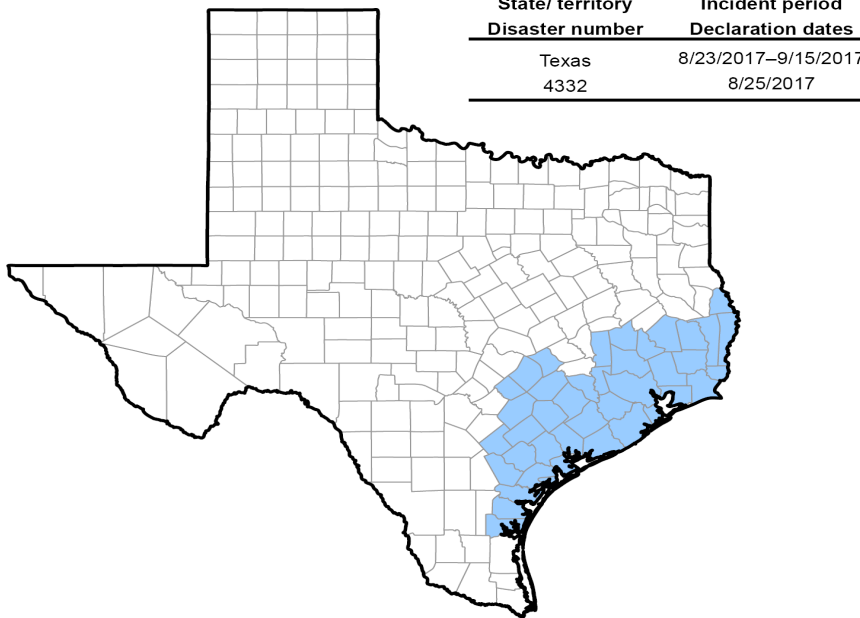
Note: The 2005 supplemental appropriation includes a rescission of \$23.4 billion included in Pub. L. No. 109-148 on December 30, 2005. Without the rescission, the total supplemental appropriation to the Disaster Relief Fund in fiscal year 2005 was \$66.5 billion. No other rescissions are included in the figure.

Hurricane Harvey

Total IHP financial assistance

\$1.66
billion

Disaster declaration information



Number who received any financial IHP assistance
373,084

Number who received financial housing assistance

Rental	143,556
Continued rental	3,166
Lodging expense reimbursement	4,634
Home repair	87,475
Home replacement	438

Number who received other needs assistance (ONA)

Critical needs	242,134
Miscellaneous items	12,351
Funeral	55
Medical	261
Child care	9
Dental	178
Clean and removal	13,132
Personal property	82,039
Transportation	8,262
Group flood insurance	9,142
Moving and storage ^a	1,804

Number who received direct housing assistance^b

Transportable temporary housing unit	2,853
Direct lease	135
Multifamily lease and repair	0
Permanent housing construction	526

Legend

- Non-Small Business Administration (SBA) dependent
- SBA-dependent

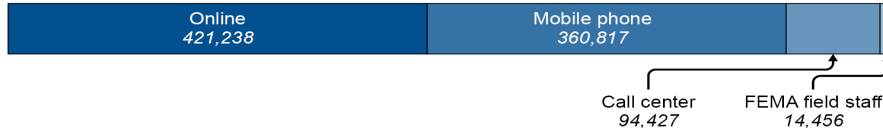
Note: Applicants with certain income levels based on family size are required to apply for and be denied an SBA disaster loan or receive a partial loan before FEMA considers them for SBA-dependent ONA.

^aFEMA plans to implement moving and storage assistance as non-SBA dependent ONA in fall 2020, according to agency officials.

^bDirect housing assistance includes the provision of transportable temporary housing units, such as recreational vehicles; the direct lease of units, such as apartments; and permanent housing construction.

Application, referral, and approval for IHP assistance

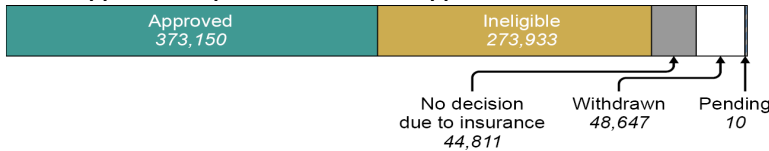
Roughly 891,000 survivors applied for FEMA assistance



FEMA referred 83 percent of applicants to the IHP



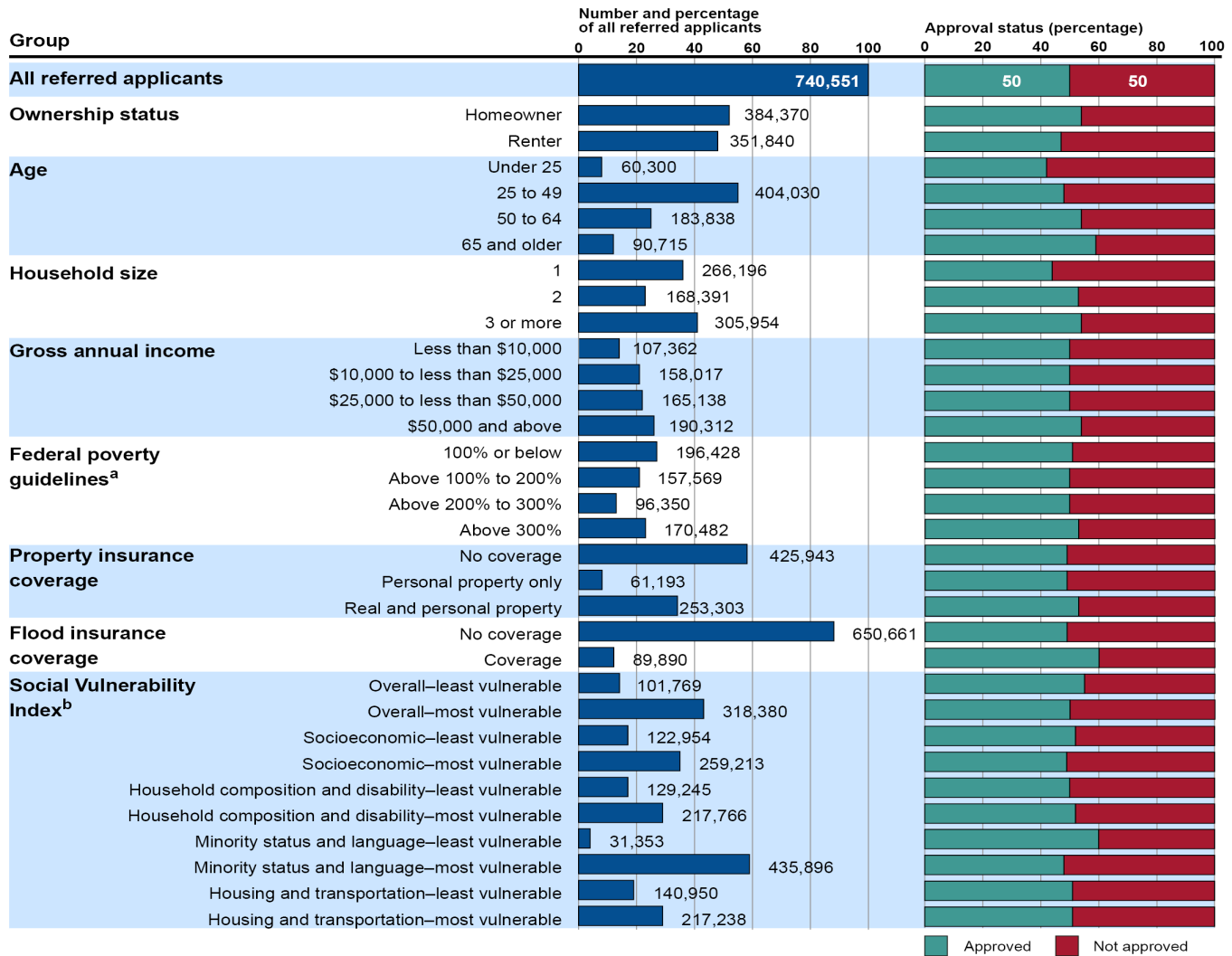
FEMA approved 50 percent of referred applicants for IHP financial assistance



Sources: GAO analysis of Federal Emergency Management Agency (FEMA) documentation and Individuals and Households Program (IHP) applicant data, as of February 24, 2020. | GAO-20-674SP

Hurricane Harvey

Number of referred applicants and approval rates for select survivor and community characteristics



Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age, household size, or ownership status data, and 16 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of referred applicants with missing income information and found that they are slightly more likely to have lived in communities characterized by lower levels of socioeconomic vulnerability than those who provided income information.

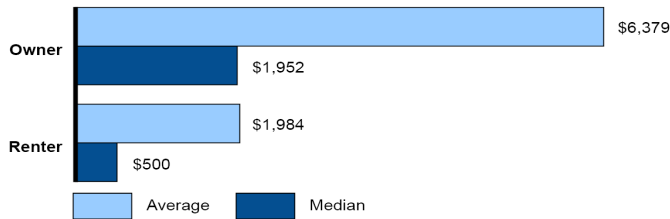
^aFederal poverty guidelines represent a household income for different household sizes and locations, and are used to determine financial eligibility for certain federal programs.

^bThe Centers for Disease Control and Prevention's Social Vulnerability Index indicates the relative social vulnerability of census tracts in the U.S. and Puerto Rico. Census tracts are subdivisions of counties for which the U.S. Census Bureau collects statistical data through the American Community Survey. The index ranks tracts on 15 variables, including unemployment, minority status, and disability, and further groups them into four themes and an overall ranking. For example, the housing and transportation theme measures, among other things, the number of mobile homes, buildings with 10 or more housing units, and households with no vehicle. The index is a 0 to 1 scale, with higher scores indicating greater vulnerability. The least-vulnerable tracts had a score of .25 or less, and the most-vulnerable tracts had a score of greater than .75. We could not identify a census tract for roughly 400 referred applicants for this analysis.

Sources: GAO analysis of the Federal Emergency Management Agency's (FEMA) Individuals and Households Program (IHP) applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-674SP

Hurricane Harvey

IHP financial award amounts

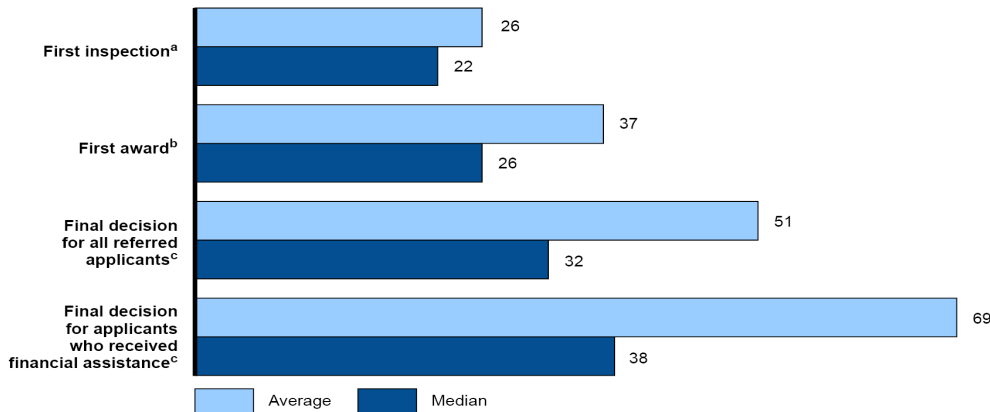


2,395 applicants received a maximum financial IHP award^a

Note: We excluded group flood insurance in our analysis of average and median award amounts because it is not a direct payment to the applicant.

^aA maximum financial IHP award was \$33,300 in either (1) home repair or replacement assistance, or (2) ONA.

Number of days between application and key points in the IHP financial assistance process



^aOnly survivors who report home or personal property damages in their FEMA application will receive an inspection

^bWe excluded Critical Needs Assistance (CNA) records from our analysis of the time to first award. We found that the average and median times between a survivor's application and award dates for CNA was 2 and 0 days, respectively.

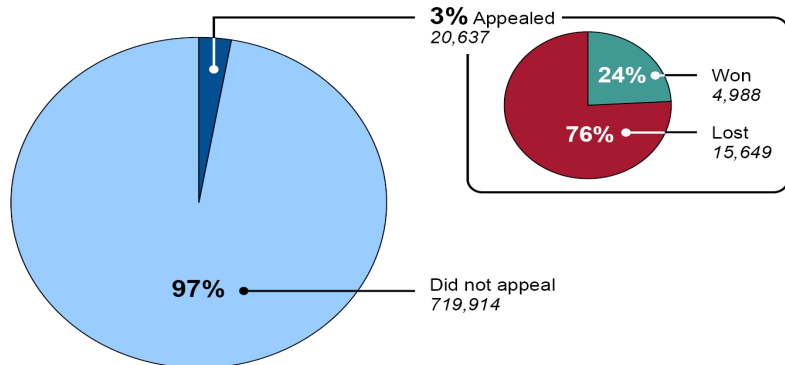
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, as well as those who only received CNA and took no further action to pursue other forms of financial assistance, which we defined as not submitting any documents to FEMA, not having any recorded contacts with FEMA, and not receiving an inspection. According to our analysis, 80,180 applicants only received CNA and took no further action. We also excluded all records related to case processing for retroactive IHP awards made necessary by Section 1212 of the Disaster Recovery Reform Act of 2018.

Most common reasons for ineligibility

Reason	Number of applicants	Percentage of referred applicants
Insufficient damage	245,408	33
No substantiation submitted	146,843	20
Potential duplicate application	73,161	10

Note: Applicants may have multiple ineligible determinations in their case.

Appeal and appeal success rates for referred applicants





Sources: GAO analysis of Federal Emergency Management Agency (FEMA) documentation and Individuals and Households Program (IHP) applicant data, as of February 24, 2020. | GAO-20-674SP

Hurricanes Irma and Maria in Puerto Rico

Total IHP financial assistance

\$1.35
billion

Disaster declaration information

State/ territory	Incident period
Disaster number	Declaration dates
 Puerto Rico 4336	9/5/2017–9/7/2017 9/10/2017
 Puerto Rico 4339	9/17/2017–11/15/2017 9/20/2017



Number who received any financial IHP assistance

476,990

Number who received financial housing assistance

Rental	147,752
Continued rental	1,958
Lodging expense reimbursement	218
Home repair	160,869
Home replacement	2,967



Number who received other needs assistance (ONA)

Critical needs	204,337
Miscellaneous items	12,967
Funeral	907
Medical	275
Child care	70
Dental	72
Clean and removal	31
Personal property	229,232
Transportation	11,264
Group flood insurance	4,408
Moving and storage ^a	18

Number who received direct housing assistance^b

Transportable temporary housing unit	0
Direct lease	345
Multifamily lease and repair	17
Permanent housing construction	50

Legend

	Non-Small Business Administration (SBA) dependent
	SBA-dependent

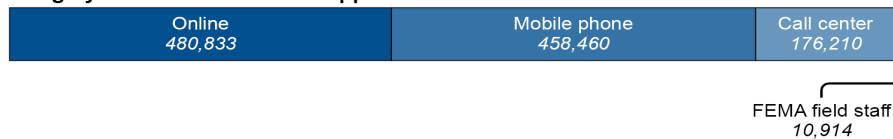
Note: Applicants with certain income levels based on family size are required to apply for and be denied an SBA disaster loan or receive a partial loan before FEMA considers them for SBA-dependent ONA.

^aFEMA plans to implement moving and storage assistance as non-SBA dependent ONA in fall 2020, according to agency officials.

^bDirect housing assistance includes the provision of transportable temporary housing units, such as recreational vehicles; the direct lease of units, such as apartments; and permanent housing construction.

Application, referral, and approval for IHP assistance

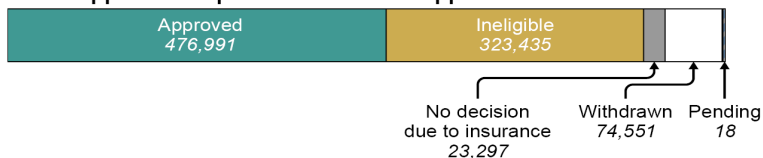
Roughly 1.1 million survivors applied for FEMA assistance



FEMA referred 80 percent of applicants to the IHP



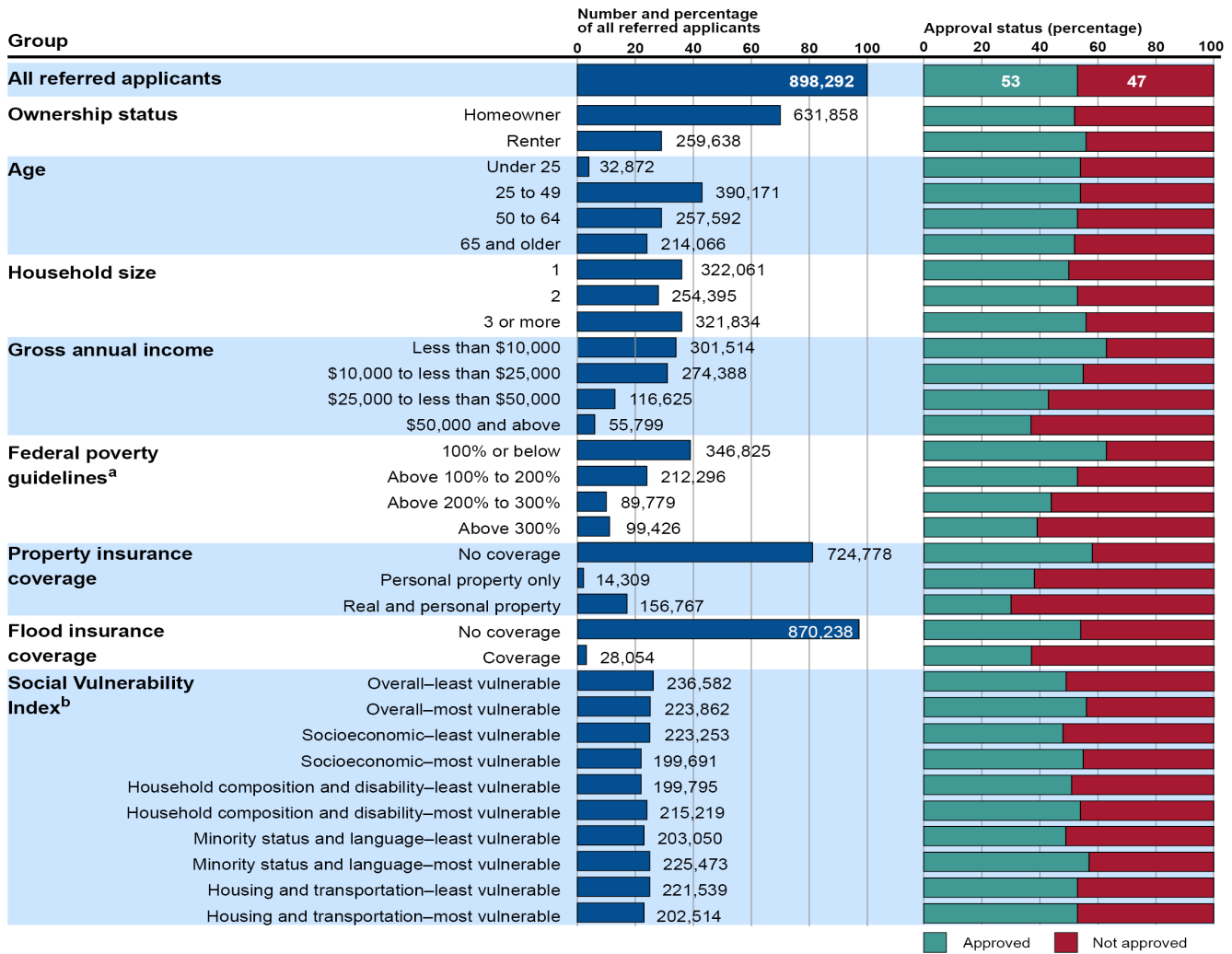
FEMA approved 53 percent of referred applicants for IHP financial assistance



Sources: GAO analysis of Federal Emergency Management Agency (FEMA) documentation and Individuals and Households Program (IHP) applicant data, as of February 24, 2020. | GAO-20-674SP

Hurricanes Irma and Maria in Puerto Rico

Number of referred applicants and approval rates for select survivor and community characteristics



Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age, household size, or ownership status data, and 17 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of referred applicants with missing income information and found that they are somewhat more likely to have lived in communities characterized by lower levels of socioeconomic vulnerability than those who provided income information.

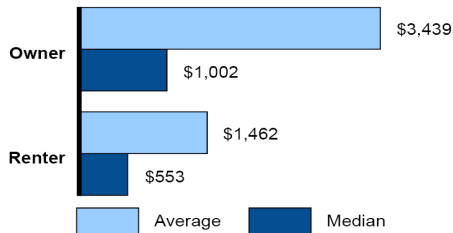
^aFederal poverty guidelines represent a household income for different household sizes and locations, and are used to determine financial eligibility for certain federal programs.

^bThe Centers for Disease Control and Prevention's Social Vulnerability Index indicates the relative social vulnerability of census tracts in the U.S. and Puerto Rico. Census tracts are subdivisions of counties for which the U.S. Census Bureau collects statistical data through the American Community Survey. The index ranks tracts on 15 variables, including unemployment, minority status, and disability, and further groups them into four themes and an overall ranking. For example, the housing and transportation theme measures, among other things, the number of mobile homes, buildings with 10 or more housing units, and households with no vehicle. The index is a 0 to 1 scale, with higher scores indicating greater vulnerability. The least-vulnerable tracts had a score of .25 or less, and the most-vulnerable tracts had a score of greater than .75. We could not identify a census tract for roughly 36,200 referred applicants for this analysis.

Sources: GAO analysis of the Federal Emergency Management Agency's (FEMA) Individuals and Households Program (IHP) applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-674SP

Hurricanes Irma and Maria in Puerto Rico

IHP financial award amounts

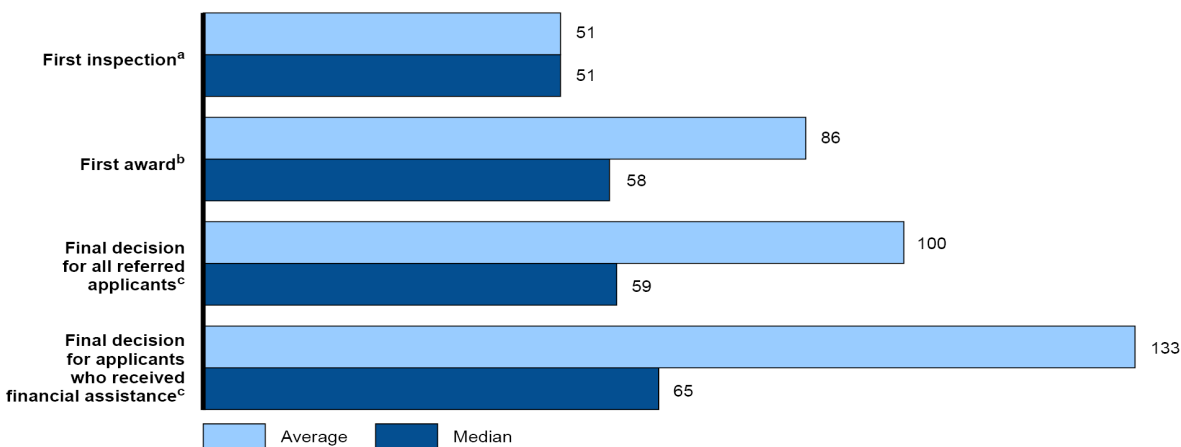


3,621 applicants received a maximum financial IHP award^a

Note: We excluded group flood insurance in our analysis of average and median award amounts because it is not a direct payment to the applicant.

^aA maximum financial IHP award was \$33,300 in either (1) home repair or replacement assistance, or (2) ONA.

Number of days between application and key points in the IHP financial assistance process



^aOnly survivors who report home or personal property damages in their FEMA application will receive an inspection.

^bWe excluded Critical Needs Assistance (CNA) records from our analysis of the time to first award. We found that the average and median times between a survivor's application and award dates for CNA for disaster 4339 was 3 days.

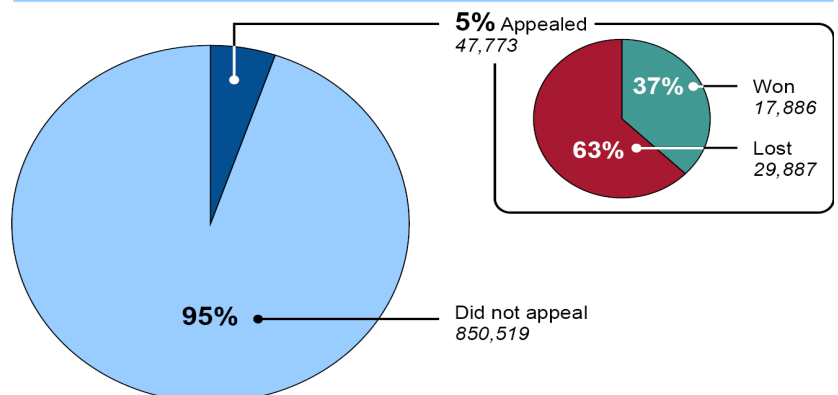
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, as well as those who only received CNA and took no further action to pursue other forms of financial assistance, which we defined as not submitting any documents to FEMA, not having any recorded contacts with FEMA, and not receiving an inspection. According to our analysis, 72,797 applicants only received CNA and took no further action. We also excluded all records related to case processing for retroactive IHP awards made necessary by Section 1212 of the Disaster Recovery Reform Act of 2018.

Most common reasons for ineligibility

Reason	Number of applicants	Percentage of referred applicants
Insufficient damage	399,517	44
Did not or would not relocate	110,238	12
Ownership not verified	85,900	10

Note: Applicants may have multiple ineligible determinations in their case.

Appeal and appeal success rates for referred applicants



Sources: GAO analysis of Federal Emergency Management Agency (FEMA) documentation and Individuals and Households Program (IHP) applicant data, as of February 24, 2020. | GAO-20-674SP