

SUPPLEMENTAL MATERIAL FOR GAO-20-503: Select Disaster Profiles for FEMA’s Individuals and Households Program 2016-2018

GAO-20-674SP, September 2020

This product is a supplement to Disaster Assistance: Additional Actions Needed to Strengthen FEMA’s Individuals and Households Program ([GAO-20-503](#)).

Background

This supplemental material presents our analysis of the Federal Emergency Management Agency’s (FEMA) Individuals and Households Program (IHP) applicant data for the following disasters that occurred during 2016 through 2018—the 2016 Louisiana floods; Hurricanes Matthew, Harvey, Irma, Maria, Florence, and Michael; and the 2017 and 2018 California wildfires.¹ FEMA’s IHP provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs as a result of a disaster.² FEMA may provide financial and direct (i.e., nonfinancial) housing assistance to individuals and households who are displaced or whose residences are rendered uninhabitable as a result of damage caused by a major disaster.³ Financial housing assistance may include lodging expense reimbursement for time spent at hotels or other temporary lodging, rental assistance, and home repair or replacement assistance. When eligible survivors are unable to use rental assistance to secure temporary housing due to a lack of available housing resources, FEMA may provide direct housing assistance, which includes transportable temporary housing units, such as recreational vehicles or manufactured housing units; the

¹The Federal Emergency Management Agency (FEMA) provided these data, as of February 24, 2020, from its National Emergency Management Information System. We selected disasters from 2016 through 2018 because these years were the most recent for which complete application data were available. The disasters we selected were among those with the highest numbers of Individuals and Households Program (IHP) applications and amounts of financial assistance provided.

²See 42 U.S.C. § 5174. The Robert T. Stafford Disaster Relief and Emergency Assistance Act establishes the process for states, territories, and tribes to request a presidential major disaster or emergency declaration, which, if approved, triggers a variety of federal response and recovery programs for government and nongovernmental entities, households, and individuals. One of these programs is FEMA’s Individual Assistance Program, which provides assistance to disaster survivors to cover necessary expenses and serious needs such as housing assistance, counseling, child care, or medical expenses that cannot be met through insurance or low-interest loans. The Individual Assistance Program consists of six subprograms, including the IHP. Not all types of assistance are automatically available for every disaster declaration.

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

repairing and leasing of housing units—such as apartments—for temporary use by survivors; and permanent or semipermanent housing construction.⁴

In addition, FEMA may provide financial assistance for other necessary expenses and serious needs caused by the disaster, referred to as other needs assistance (ONA). Some types of ONA are only provided if a survivor does not qualify for a disaster loan or only receives a partial loan from the Small Business Administration (SBA), including personal property (e.g., furniture) and transportation assistance and group flood insurance (collectively referred to as SBA-dependent ONA). Other types of ONA can be provided regardless of SBA loan qualification, including funeral, medical, dental, child care, moving and storage,⁵ critical needs,⁶ and clean and removal assistance, and miscellaneous items (e.g., tools).

For each selected disaster, we reviewed FEMA documentation to identify the states, territories, and tribes that received a major disaster declaration that included Individual Assistance, as well as the counties and municipalities designated for assistance. In addition, we analyzed the number of survivors who applied for IHP assistance and application methods, the number and rates of referred and approved applicants, the number of applicants that received assistance and the types and amounts of IHP assistance received, the most common reasons for ineligibility, the number of applicants who appealed a FEMA determination and appeal success rates, and the average and median time between key events in the IHP financial assistance process.

Analysis of Number of Survivors Who Applied for the IHP, and Application Methods

We reviewed FEMA's IHP applicant data to determine the number of survivors who applied for IHP assistance and the method that survivors used to apply for IHP assistance. The four possible application methods in FEMA's data were (1) call center, (2) FEMA field staff, (3) mobile phone, and (4) online. We counted the number of IHP applicants, overall, and for each method.

⁴42 U.S.C. § 5174(c)(1)(B). FEMA may provide assistance for permanent or semipermanent housing construction in insular areas outside the continental United States and in other locations in cases where no alternative housing resources are available and the other types of temporary housing are unavailable, infeasible, or not cost-effective. 42 U.S.C. § 5174(c)(4).

⁵FEMA plans to implement moving and storage assistance as non-Small Business Administration (SBA)-dependent other needs assistance (ONA) in fall 2020, according to agency officials.

⁶Survivors who complete a FEMA application and pass identify verification may be eligible for Critical Needs Assistance if they state an emergency need for food, medication, gas, shelter, or clothing at the time of application and are displaced from their primary residence as a result of the disaster.

Analysis of Applicants Referred to the IHP and Approved for IHP Assistance

We reviewed FEMA's IHP applicant data to determine the status of applicants' cases for IHP assistance. FEMA assigns one of the following six statuses to an applicant's case: (1) not referred to the IHP, (2) approved, (3) ineligible, (4) no decision due to insurance, (5) withdrawn, and (6) pending. We counted the number and calculated the percentage of all applicants FEMA referred to the IHP for assistance. We also counted the number and calculated the percentage of all referred applicants FEMA approved for IHP assistance. We analyzed approval rates for different groups of IHP applicants, which we created using self-reported information from IHP applications. Specifically, we created groups for the following categories: homeownership status, age, household size, gross annual income, federal poverty guideline,⁷ property insurance coverage, flood insurance coverage, and social vulnerability.⁸

Analysis of Applicants that Received IHP Assistance, and Types and Amounts of Assistance Received

We reviewed FEMA's IHP applicant data to determine whether applicants received IHP assistance, the types of financial and direct (i.e., nonfinancial) assistance they received, and the total amount of financial assistance FEMA awarded to them. FEMA's IHP applicant data include records for all the types of IHP financial assistance the agency considered an applicant for, as well as the amount of funds FEMA provided for each type of assistance. We counted the number of IHP applicants who received an award for any type of IHP assistance. To determine how many people received each type of IHP financial assistance, we added all IHP applicants who received an award for a particular type of IHP financial assistance.

⁷Each year, the Department of Health and Human Services issues federal poverty guidelines, which represent a household income for different household sizes and locations. Federal poverty guidelines are used to determine financial eligibility for certain federal programs. There are three sets of guidelines—(1) 48 contiguous states and D.C., (2) Alaska, and (3) Hawaii. The federal poverty guidelines are not defined for U.S. territories. According to the Department of Health and Human Services, in cases in which a federal program using the poverty guidelines serves any of those jurisdictions, the federal office that administers the program is responsible for deciding whether to use the contiguous-states-and-D.C. guidelines for those jurisdictions or to follow some other procedure. The SBA established its minimum income guidelines for its Disaster Home Loan Program using the federal poverty guidelines, according to a June 1985 agency memorandum. To include all IHP applicants in our analysis, we calculated federal poverty guidelines for relevant U.S. territories, such as the U.S. Virgin Islands and Puerto Rico, by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the SBA used to calculate its minimum income guidelines for U.S. territories.

⁸To determine the social vulnerability of an IHP applicant's community, we used the address information the applicant reported in their application to identify the census tract they lived in and matched that tract to the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index. The index indicates the relative social vulnerability of 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 groups them into the following four themes—(1) socioeconomic status, (2) household composition and disability, (3) minority status and language, (4) housing and transportation—as well as an overall ranking. The index is a 0 to 1 scale, with higher scores indicating greater vulnerability. The Social Vulnerability Index scores for a tract in Puerto Rico reflect levels of vulnerability relative to other tracts in Puerto Rico, not other tracts in the U.S.

To determine the total amount of IHP financial assistance an applicant received, we added the amounts FEMA awarded the applicant for each type of IHP financial assistance, excluding group flood insurance. We then calculated the average and median total award amounts for IHP applicants who received IHP financial assistance.⁹ In addition, we reviewed FEMA’s IHP applicant data to determine the number of IHP applicants who received a maximum award. FEMA’s IHP applicant data indicate whether an applicant received a maximum award. For its reporting purposes, FEMA considers applicants to have received a maximum award if they were awarded the maximum amount for either financial housing assistance or ONA, according to agency officials.¹⁰

We also reviewed FEMA’s IHP applicant data to identify applicants who received direct housing assistance. There are four types of direct housing assistance FEMA provides through the IHP— (1) transportable temporary housing units, which includes manufactured housing units and recreational vehicles; (2) direct lease; (3) multifamily lease and repair; and (4) permanent housing construction. We counted the number of IHP applicants who received each type of direct housing assistance.

Analysis of Time between Key Events in the IHP Financial Assistance Process

We reviewed FEMA’s IHP applicant data to identify the date a survivor applied for IHP assistance and dates for the following key events in the IHP process for financial assistance: first inspection; first award; and final decision, which, for the purposes of our analysis, indicates the end of a survivor’s involvement in the IHP process for financial assistance. We determined the number of days between a survivor’s application date and the dates for the key events that applied to their experience with the IHP. For example, only survivors who reported home or personal property damages to FEMA will receive an inspection. We then calculated the average and median number of days between survivors’ application date and first inspection; first award;

⁹For the purposes of this report, average refers to the mean. We did not include group flood insurance in our analysis of average IHP award amounts because this type of ONA is not a direct payment to the applicant. FEMA directly purchases group flood insurance certificates—that cost \$600 and provide 3 years of coverage—on behalf of applicants who are required to obtain and maintain flood insurance. From 2016 through 2018, less than 3 percent of all awarded applicants received group flood insurance.

¹⁰The total maximum amount of financial IHP assistance an eligible survivor could receive was \$33,000 in 2016 and \$33,300 in 2017 for disasters declared before August 1, 2017. The Disaster Recovery Reform Act of 2018 amended financial assistance maximum award amounts, retroactive to disasters declared on or after August 1, 2017. 42 U.S.C. § 5174(h). The act included a provision providing separate financial maximum award amounts for financial housing assistance—home repair assistance and home replacement assistance—and ONA. The financial maximum award amounts exclude temporary housing assistance and assistance for disability-related real and personal property items. In 2018, an eligible survivor could have received up to \$34,000 in home repair or home replacement assistance, and \$34,000 in ONA. In addition, the same eligible survivor could have received rental assistance limited only by Fair Market Rent values and eligibility, and financial assistance for disability-related real and personal property items limited only by eligibility.

and final decision dates, excluding any negative results from our analysis (i.e., the application date was after the inspection, first award, or final decision date).¹¹

We excluded Critical Needs Assistance records from our analysis of the time between survivors' application dates and the dates FEMA awarded them IHP assistance for the first time. According to FEMA officials, the provision of Critical Needs Assistance is not typical.¹²

We analyzed the number of days from survivors' application date and dates they received a final decision from FEMA for (1) applicants who were referred to the IHP and (2) applicants who received IHP assistance. For this analysis, we excluded applicants with a pending decision on their application for IHP assistance. In addition, we excluded those who only received Critical Needs Assistance and took no further action to pursue other forms of financial IHP assistance, which we defined as (1) not submitting any documents to FEMA, (2) not having any recorded contacts with FEMA, and (3) not receiving an inspection—three data points included in FEMA's IHP applicant data.¹³ We also excluded records related to retroactive processing for IHP awards made necessary by Section 1212 of the Disaster Recovery Reform Act of 2018.¹⁴

Analysis of Most Common Reasons for Ineligibility

We reviewed FEMA's IHP applicant data to identify any ineligible determinations that applicants received, including the corresponding reason for ineligibility. Applicants may have multiple ineligible determinations in their case. We identified over 40 different reasons for ineligibility and counted the number and calculated the percentage of referred IHP applicants who had each reason to determine the three most common reasons.

¹¹Out of the over 1 million applicants included in these analyses, we identified less than 60 cases where the application date was after the first award or final decision date.

¹²An affected state, territorial, or tribal government must request that FEMA authorize Critical Needs Assistance for specific geographic areas or all counties declared for Individual Assistance, as the assistance is subject to a state/federal cost-share. According to our analysis, FEMA provided Critical Needs Assistance—a onetime payment of \$500—to over 925,000 survivors in 14 of the 52 Individual Assistance disaster declarations from 2016 through 2018. We also found that the average and median time between a survivor's application and award dates for Critical Needs Assistance was 1.7 and 0 days, respectively.

¹³From 2016 through 2018, about 16 percent of all survivors who received assistance (roughly 318,000) only received Critical Needs Assistance and took no further action to pursue other forms of financial IHP assistance.

¹⁴42 U.S.C. § 5174(h). The Disaster Recovery Reform Act of 2018 amended financial assistance maximum award amounts, retroactive to disasters declared on or after August 1, 2017. Section 1212 established separate maximum award amounts for the housing assistance and ONA under the IHP. It also excludes financial temporary housing assistance and accessibility-related items from the maximum award amounts. FEMA began making retroactive payments to eligible applicants in March 2019 and implemented automatic processing of the new maximum award amounts for new and open disasters in April 2019. As of October 2019, FEMA had provided more than \$61 million in additional assistance to over 11,000 individuals through retroactive payments.

Analysis of Applicants Who Appealed a FEMA Determination, and Appeal Success Rates

We reviewed FEMA's IHP applicant data to determine whether an applicant appealed any of FEMA's determinations on their application for assistance. We counted the number and calculated the percentage of referred IHP applicants who appealed and did not appeal a FEMA determination. Further, we counted the number of IHP applicants whose appeal was approved and applicants whose appeal was not approved, and calculated the percentage of IHP applicants who successfully appealed and did not successfully appeal a FEMA determination.

We assessed the reliability of FEMA's IHP applicant data by reviewing existing information about the National Emergency Management Information System, including internal controls; interviewing data users and managers responsible for these data from FEMA's Recovery Analytics Division; and testing the data for missing data, outliers, and obvious errors. Based on these steps, we determined these data to be sufficiently reliable for the purposes of reporting IHP outcomes for select disasters from 2016 through 2018.

Further information on our methodology can be found in appendix I of [the full report](#).

We provided a draft of this supplement to the Department of Homeland Security (DHS) and FEMA for review and comment. FEMA provided technical comments, which we incorporated, as appropriate.

We conducted the work upon which this supplement is based from October 2018 to September 2020 in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

Contact

Chris Currie at curriec@gao.gov or (404) 679-1875

Copyright

This is a work of the U.S. government and is not subject to copyright protection in the United States. The published product may be reproduced and distributed in its entirety without further permission from GAO. However, because this work may contain copyrighted images or other material, permission from the copyright holder may be necessary if you wish to reproduce this material separately.

(104376)

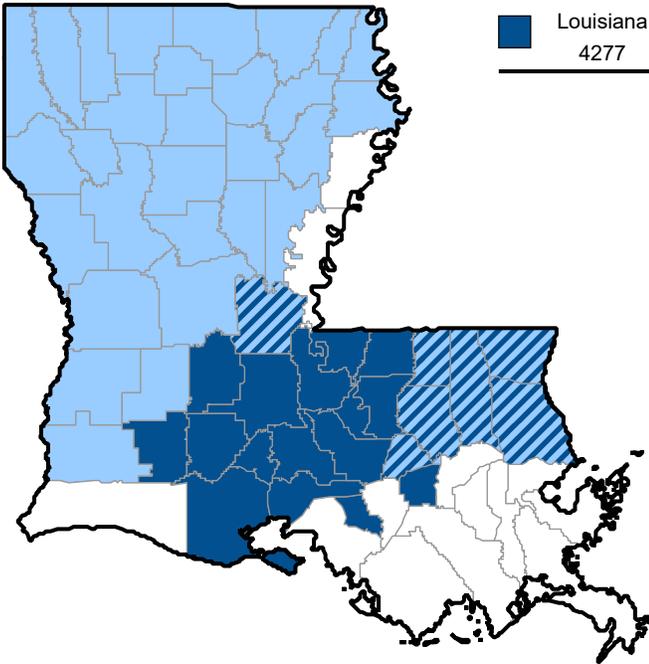
2016 Louisiana Floods

Total IHP financial assistance

\$870
million

Disaster declaration information

State/ territory	Disaster number	Incident period	Declaration dates
Louisiana	4263	3/8/2016–4/8/2016	3/13/2016
Louisiana	4277	8/11/2016–8/31/2016	8/14/2016



Number who received any financial IHP assistance
98,939

Number who received financial housing assistance

Rental	78,060
Continued rental	4,507
Lodging expense reimbursement	3,280
Home repair	42,362
Home replacement	38

Number who received other needs assistance (ONA)

Critical needs	1
Miscellaneous items	5,796
Funeral	427
Medical	129
Child care	30
Dental	112
Clean and removal	3,281
Personal property	39,451
Transportation	5,612
Group flood insurance	19,875
Moving and storage ^a	987

Number who received direct housing assistance^b

Transportable temporary housing unit	4,514
Direct lease	0
Multifamily lease and repair	141
Permanent housing construction	0

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

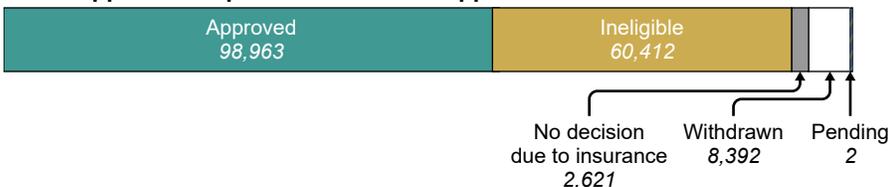
Roughly 191,000 survivors applied for FEMA assistance



FEMA referred 89 percent of applicants to the IHP



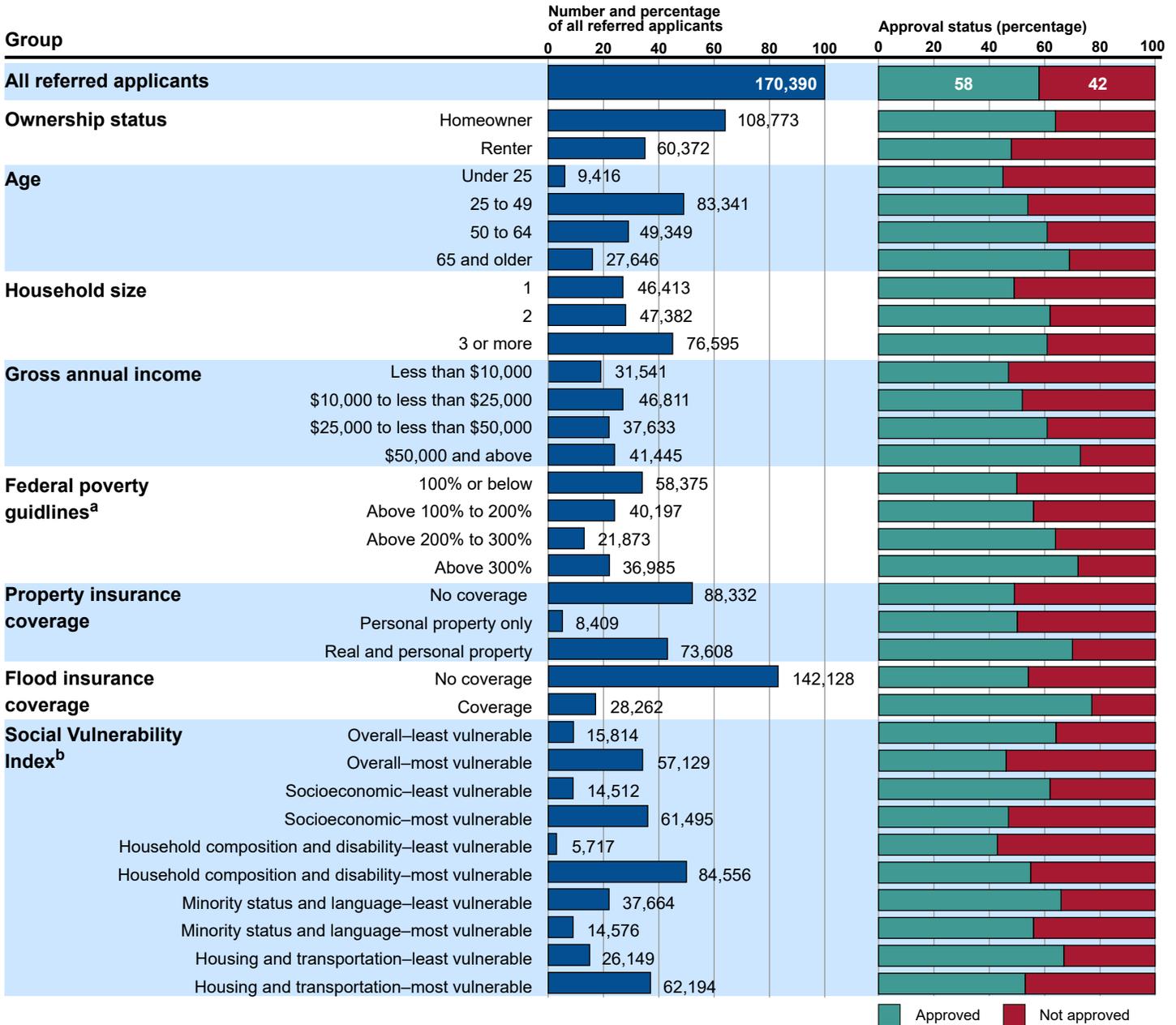
FEMA approved 58 percent of referred applicants for IHP financial assistance



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

2016 Louisiana Floods

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



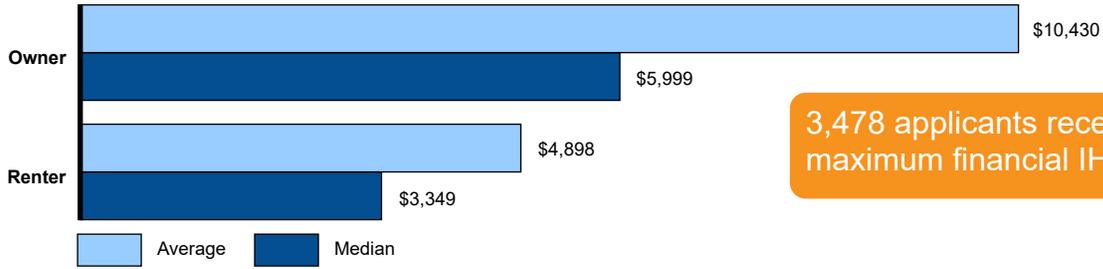
Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age or ownership status data, and 8 percent had missing gross annual 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 65 referred applicants for this analysis.

2016 Louisiana Floods

IHP financial award amounts

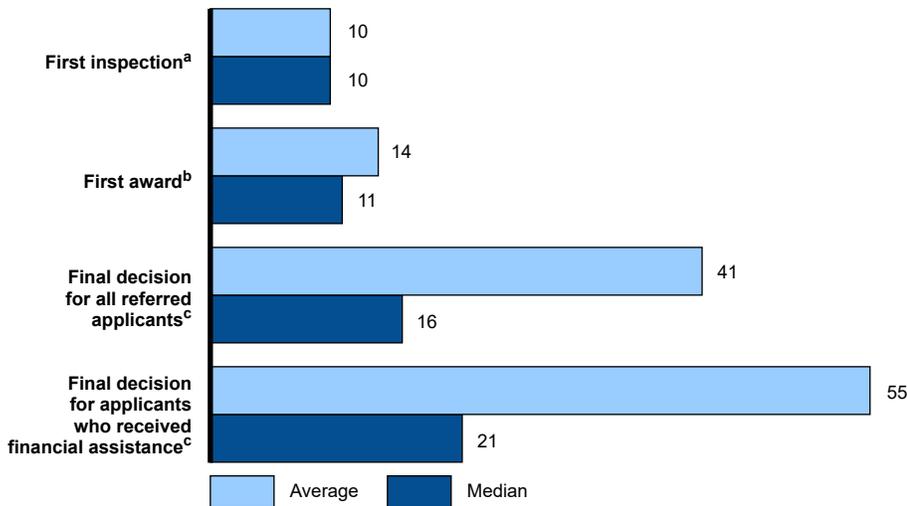


3,478 applicants received a maximum financial IHP award^a

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 \$33,000.

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.

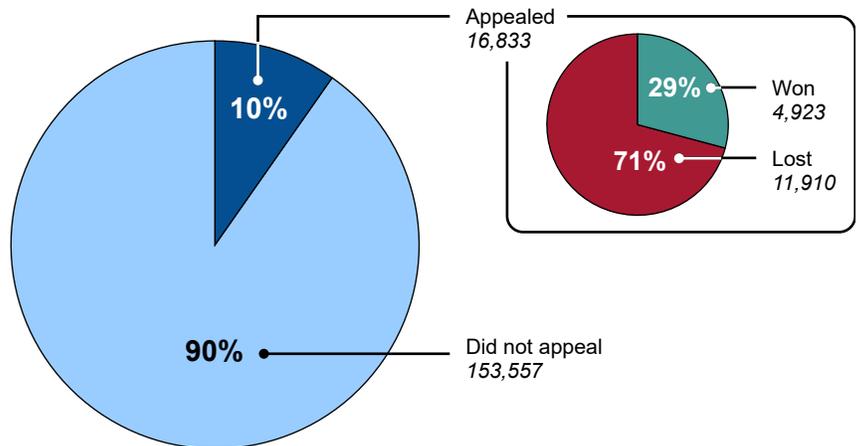
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case.

Most common reasons for ineligibility

Reason	Number of applicants	Percentage of referred applicants
Insufficient damage	68,908	40
No substantiation submitted	26,220	15
Did not or would not relocate	13,477	8

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

Appeal and appeal success rates for referred applicants



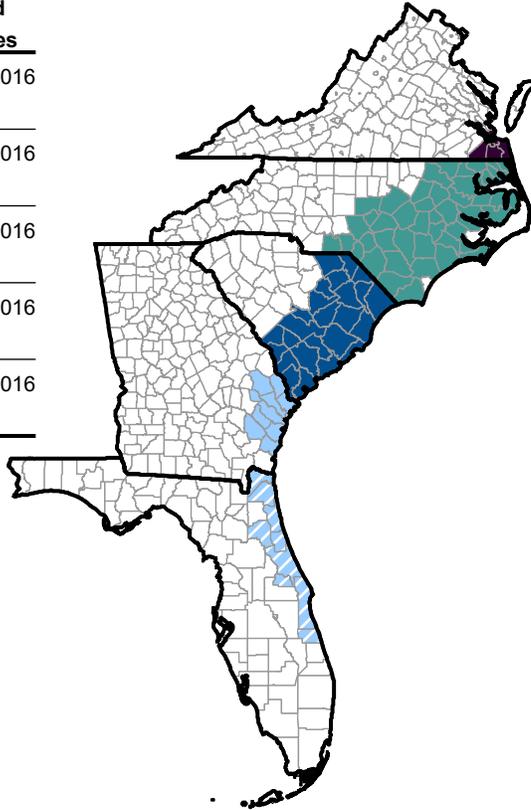
Hurricane Matthew

Total IHP financial assistance

\$176
million

Disaster declaration information

State/ territory	Disaster number	Incident period	Declaration dates
Florida	4283	10/3/2016–10/19/2016	10/8/2016
Georgia	4284	10/4/2016–10/15/2016	10/8/2016
North Carolina	4285	10/4/2016–10/24/2016	10/10/2016
South Carolina	4286	10/4/2016–10/30/2016	10/11/2016
Virginia	4291	10/7/2016–10/15/2016	11/2/2016



Number who received any financial IHP assistance
51,788

Number who received financial housing assistance

Rental	23,507
Continued rental	866
Lodging expense reimbursement	808
Home repair	24,138
Home replacement	72

Number who received other needs assistance (ONA)

Critical needs	10,873
Miscellaneous items	3,029
Funeral	53
Medical	80
Child care	7
Dental	49
Clean and removal	2,187
Personal property	13,561
Transportation	1,877
Group flood insurance	4,254
Moving and storage ^a	330

Number who received direct housing assistance^b

Transportable temporary housing unit	161
Direct lease	0
Multifamily lease and repair	0
Permanent housing construction	0

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

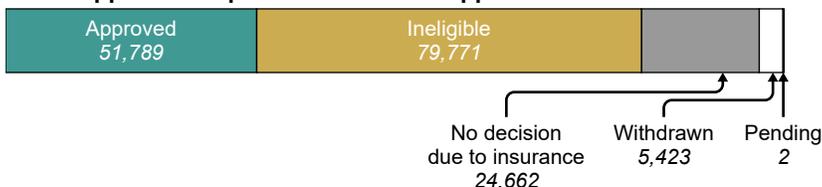
Roughly 196,000 survivors applied for FEMA assistance



FEMA referred 82 percent of applicants to the IHP

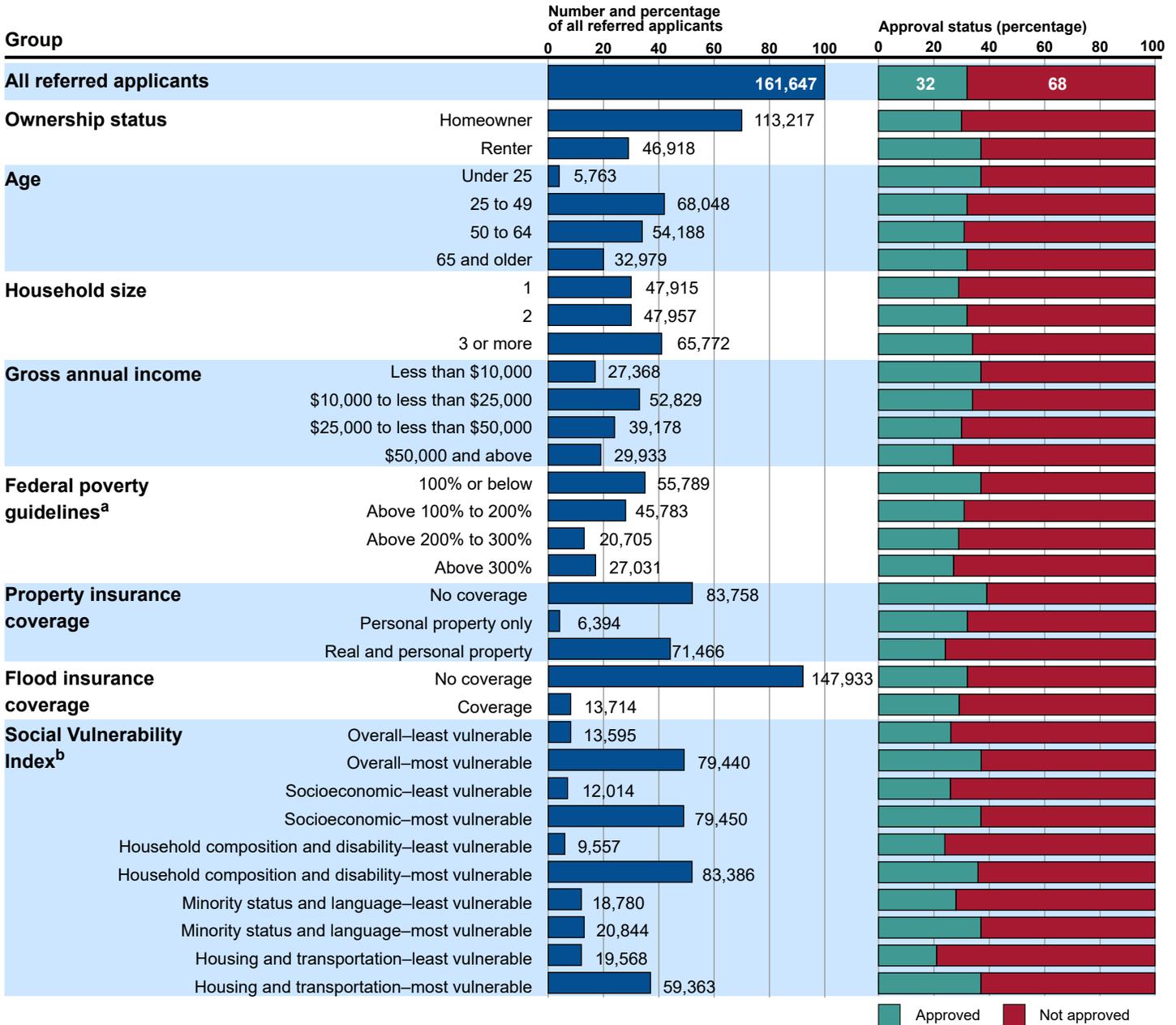


FEMA approved 32 percent of referred applicants for IHP financial assistance



Hurricane Matthew

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



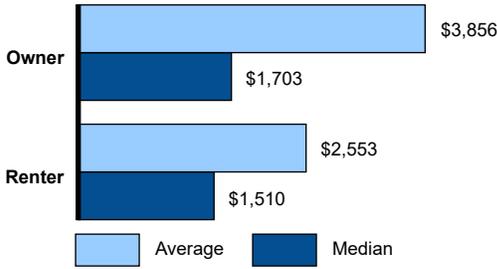
Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age, household size, or ownership status data, and 8 percent had 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 70 referred applicants for this analysis.

Hurricane Matthew

IHP financial award amounts

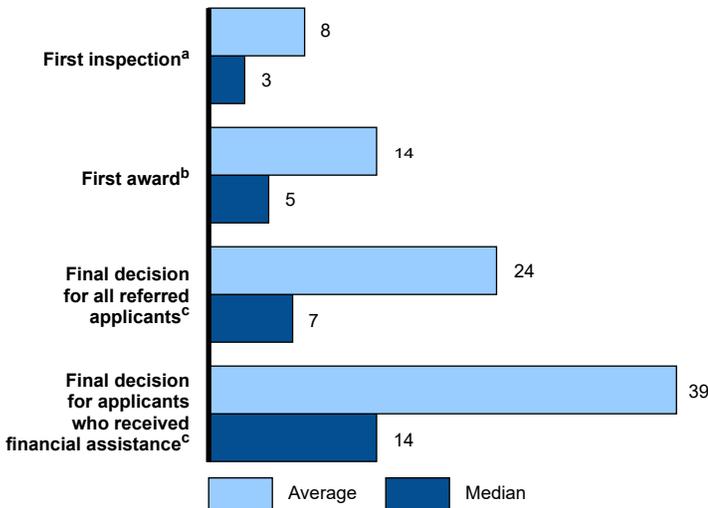


287 applicants received a maximum financial IHP award^a

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.

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 4285 were 11 days and 12 days, respectively.

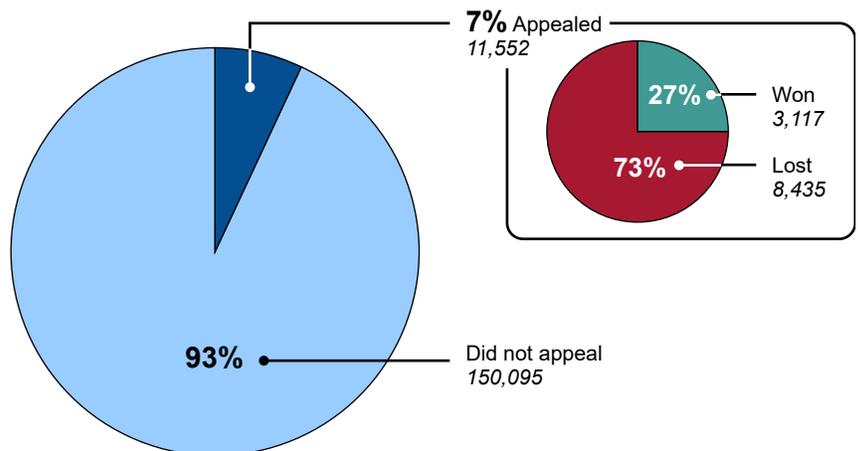
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, as well as those who only received CNA and took no further action to pursue other forms of financial assistance, which we defined as not submitting any documents to FEMA, not having any recorded contacts with FEMA, and not receiving an inspection. According to our analysis, 1,786 applicants only received CNA and took no further action.

Most common reasons for ineligibility

Reason	Number of applicants	Percentage of referred applicants
Insufficient damage	82,674	51
Insured	20,698	13
No substantiation submitted	20,618	13

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

Appeal and appeal success rates for referred applicants

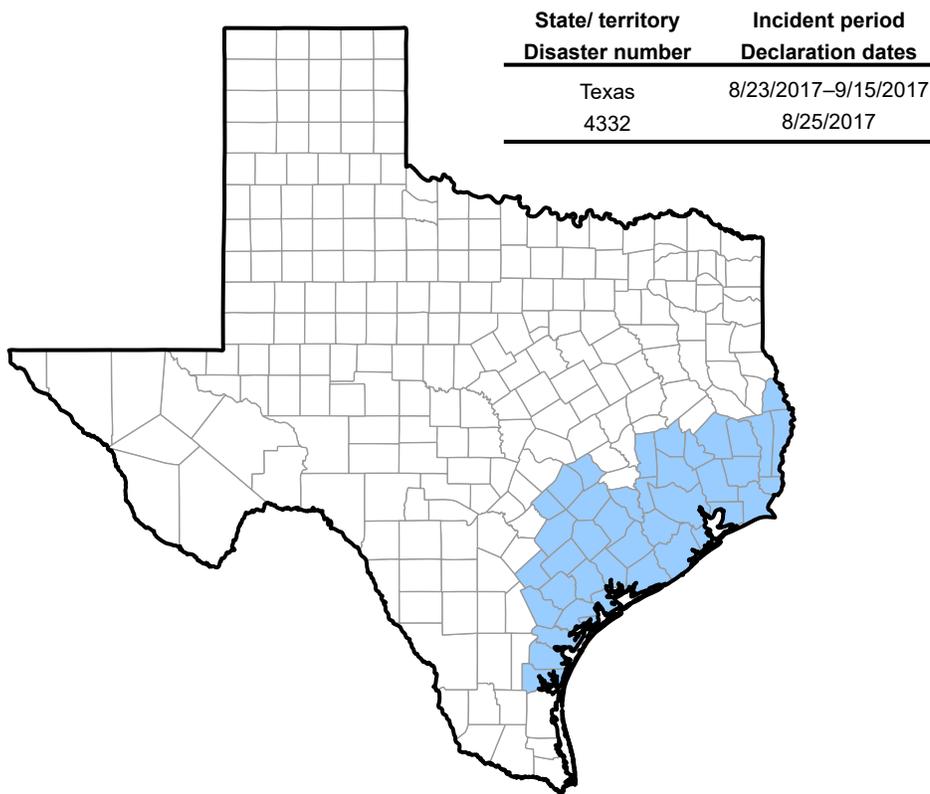


Hurricane Harvey

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

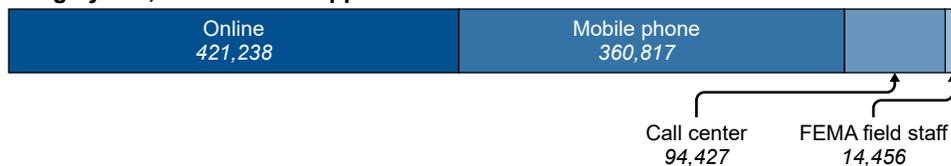
Note: Applicants with certain income levels based on family size are required to apply for and be denied an SBA disaster loan or receive a partial loan before FEMA considers them for SBA-dependent ONA.

^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

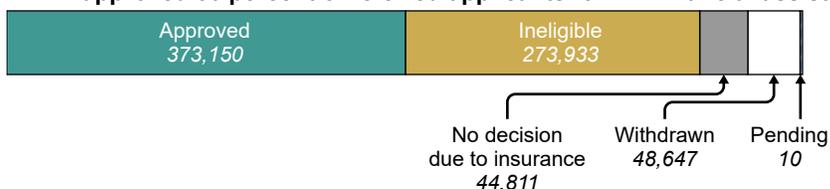
Roughly 891,000 survivors applied for FEMA assistance



FEMA referred 83 percent of applicants to the IHP

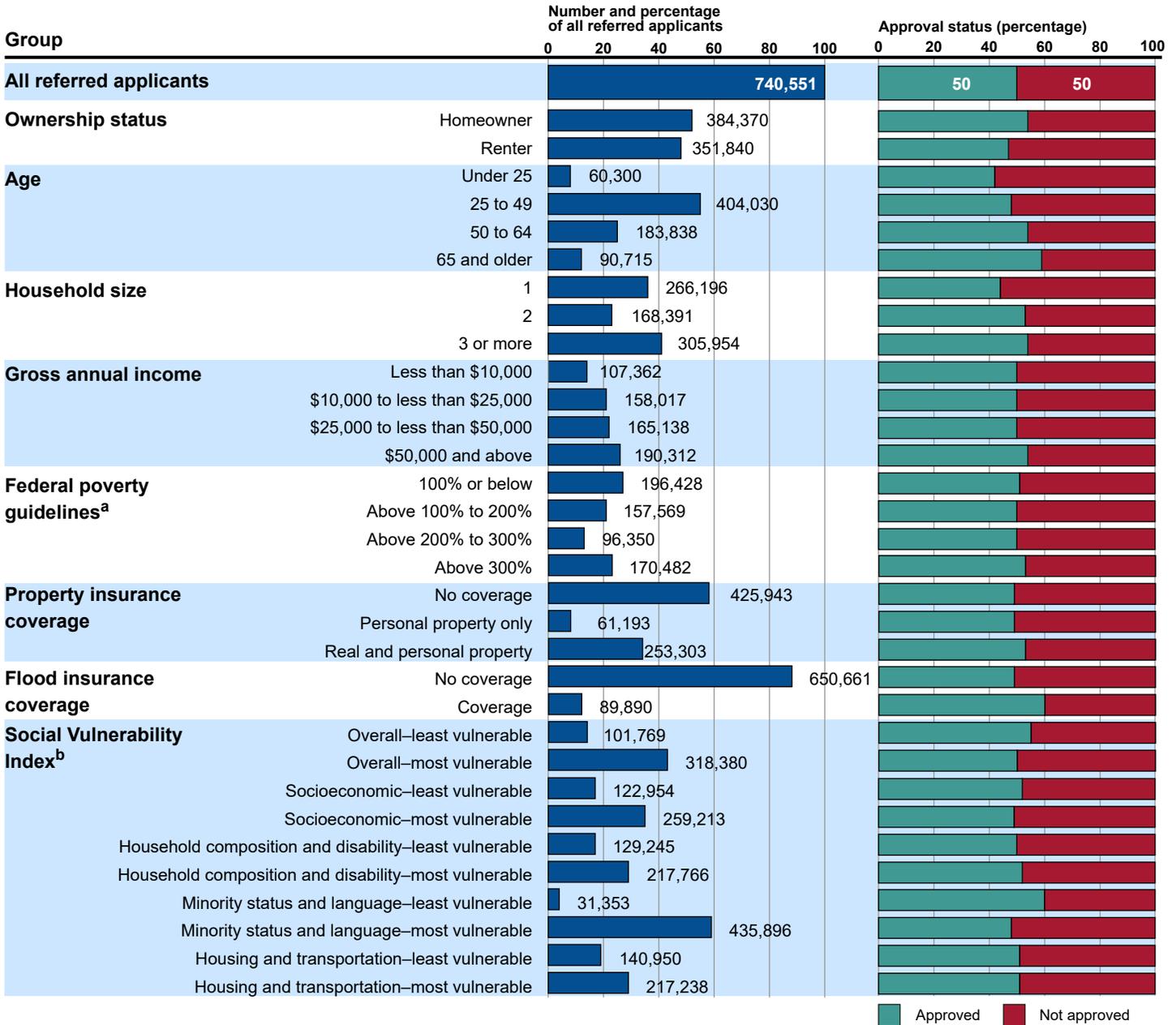


FEMA approved 50 percent of referred applicants for IHP financial assistance



Hurricane Harvey

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



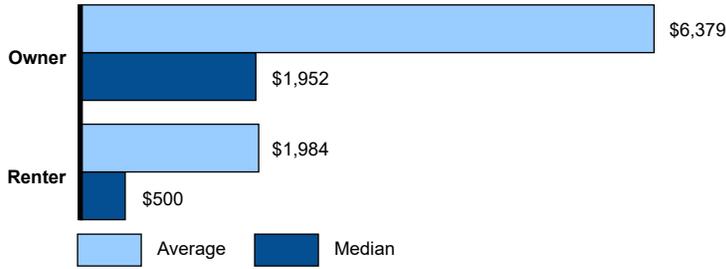
Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age, household size, or ownership status data, and 16 percent had 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.

Hurricane Harvey

IHP financial award amounts

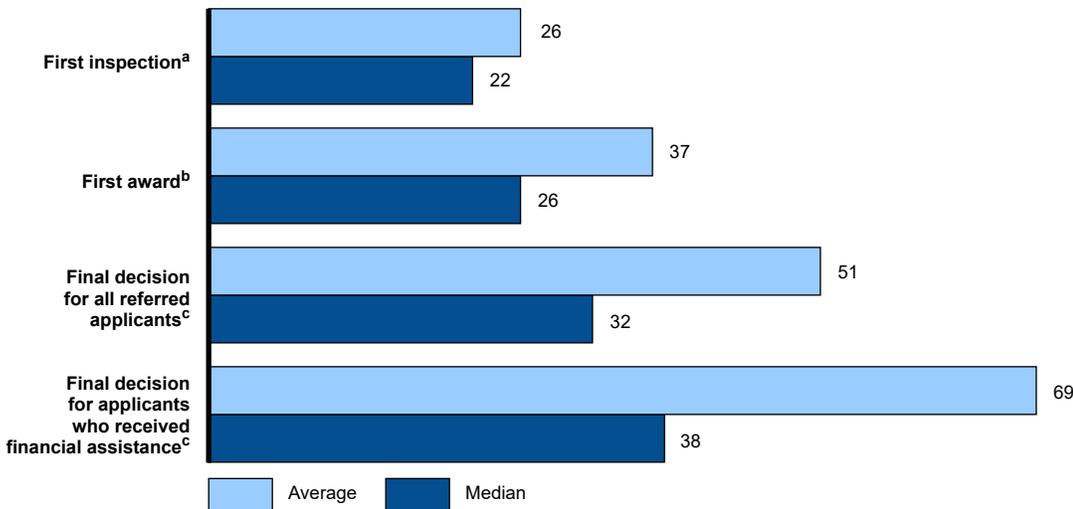


2,395 applicants received a maximum financial IHP award^a

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.

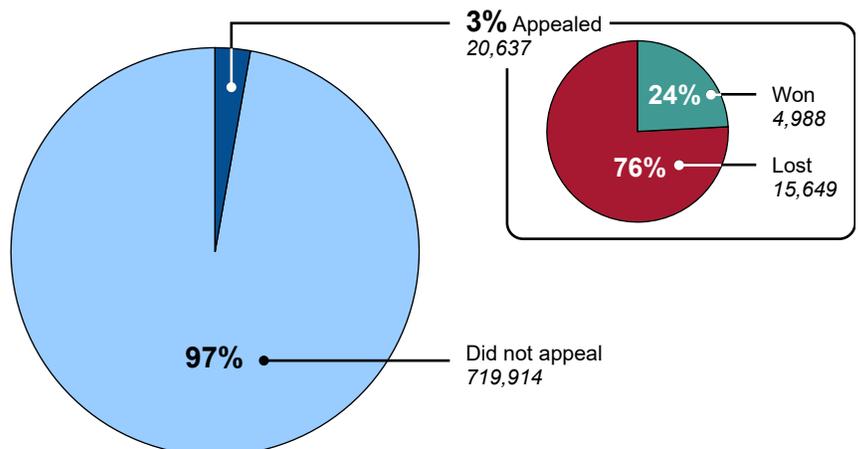
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, as well as those who only received CNA and took no further action to pursue other forms of financial assistance, which we defined as not submitting any documents to FEMA, not having any recorded 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



Hurricanes Irma and Maria in the U.S. Virgin Islands

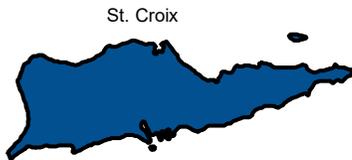
Total IHP financial assistance

\$85
million

Disaster declaration information



State/ territory	Disaster number	Incident period	Declaration dates
U.S. Virgin Islands	4335	9/5/2017–9/7/2017	9/7/2017
U.S. Virgin Islands	4340	9/16/2017–9/22/2017	9/20/2017



Number who received any financial IHP assistance
20,593

Number who received financial housing assistance

Rental	12,153
Continued rental	133
Lodging expense reimbursement	46
Home repair	5,615
Home replacement	331

Number who received other needs assistance (ONA)

Critical needs	5,244
Miscellaneous items	2,715
Funeral	5
Medical	28
Child care	6
Dental	9
Clean and removal	1
Personal property	9,432
Transportation	797
Group flood insurance	24
Moving and storage ^a	17

Number who received direct housing assistance^b

Transportable temporary housing unit	0
Direct lease	69
Multifamily lease and repair	0
Permanent housing construction	15

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

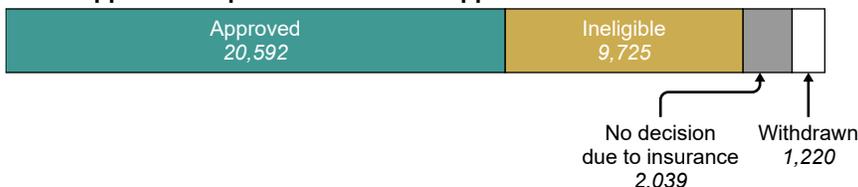
Roughly 39,000 survivors applied for FEMA assistance



FEMA referred 86 percent of applicants to the IHP

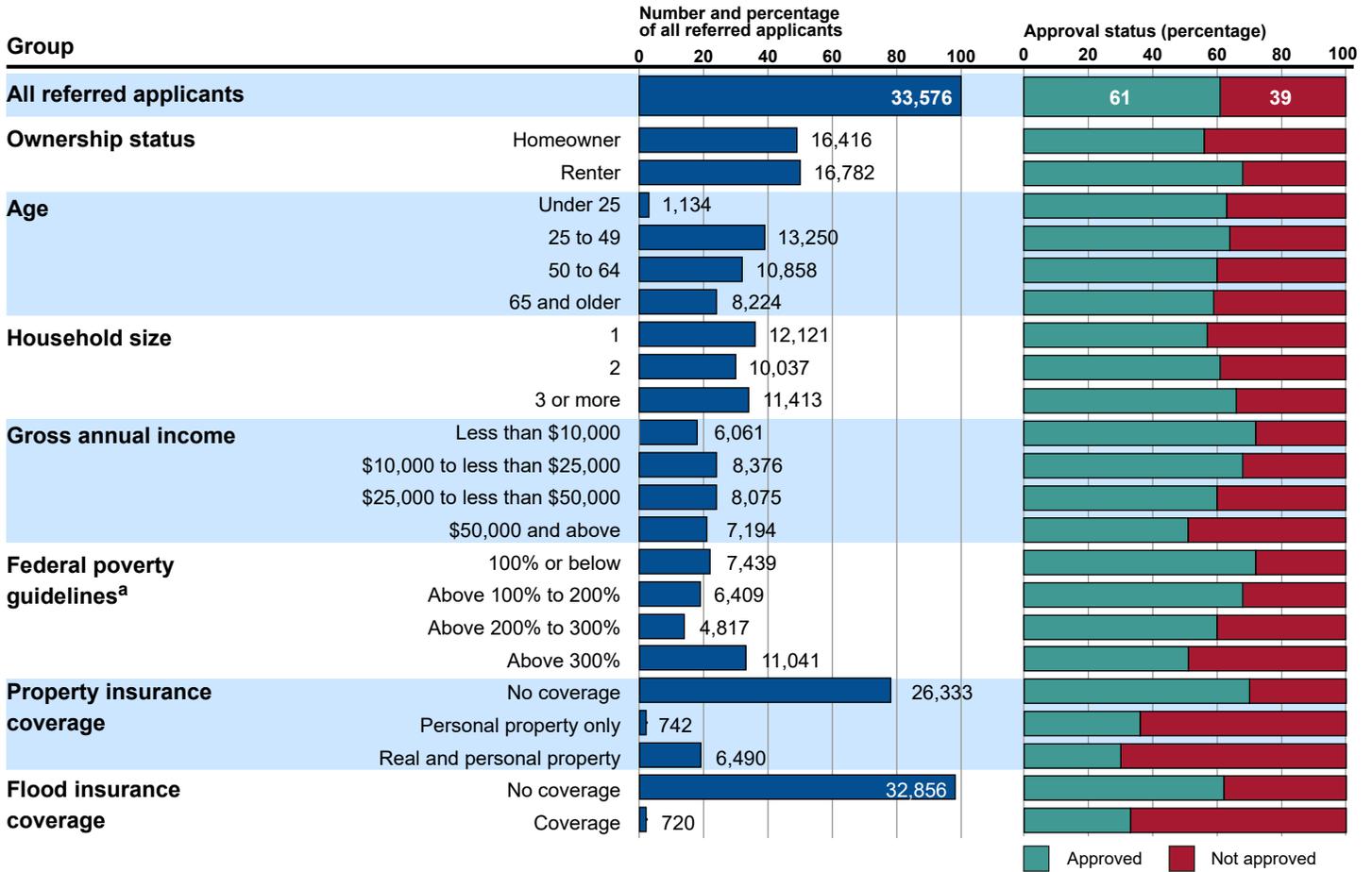


FEMA approved 61 percent of referred applicants for IHP financial assistance



Hurricanes Irma and Maria in the U.S. Virgin Islands

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

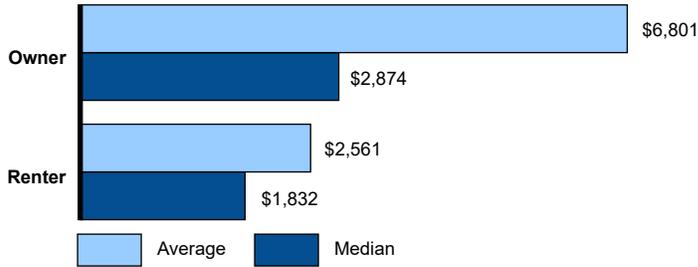


Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1.2 percent had missing age, household size, or ownership status data, and 12 percent had missing gross annual income data, which also affects our federal poverty guideline analysis.

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

Hurricanes Irma and Maria in the U.S. Virgin Islands

IHP financial award amounts

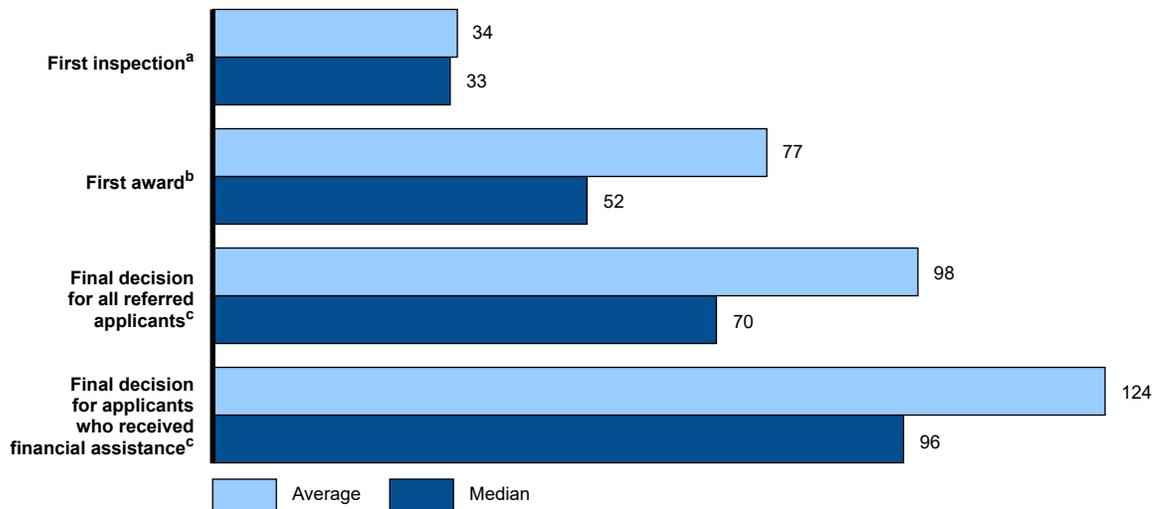


299 applicants received a maximum financial IHP award^a

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 were 16 and 18 days, respectively, for disaster 4335, and 8 and 6 days, respectively, for disaster 4340.

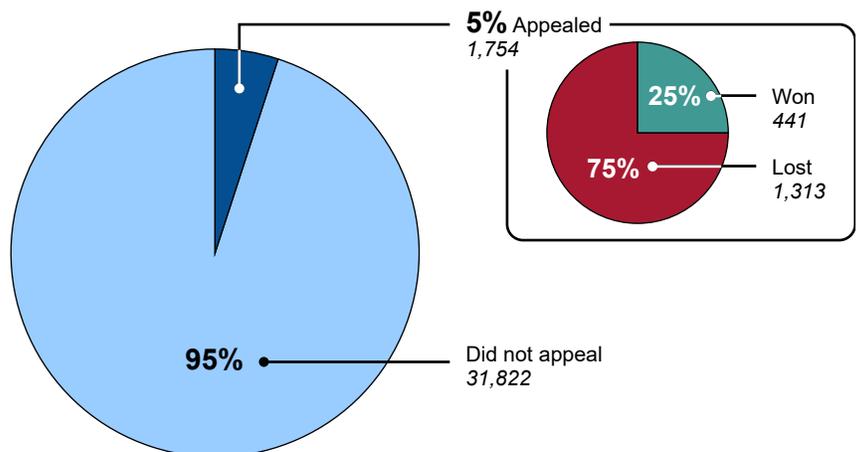
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, as well as those who only received CNA and took no further action to pursue other forms of financial assistance, which we defined as not submitting any documents to FEMA, not having any recorded contacts with FEMA, and not receiving an inspection. According to our analysis, 724 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	11,652	35
No substantiation submitted	5,453	16
No contact for inspection	3,119	9

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	Disaster number	Incident period	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

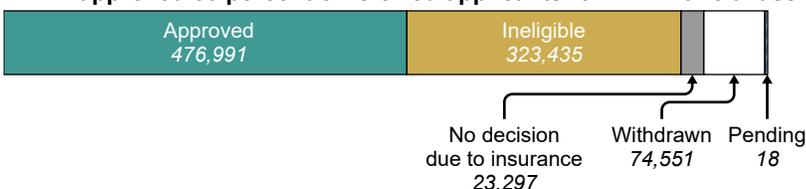
Roughly 1.1 million survivors applied for FEMA assistance



FEMA referred 80 percent of applicants to the IHP

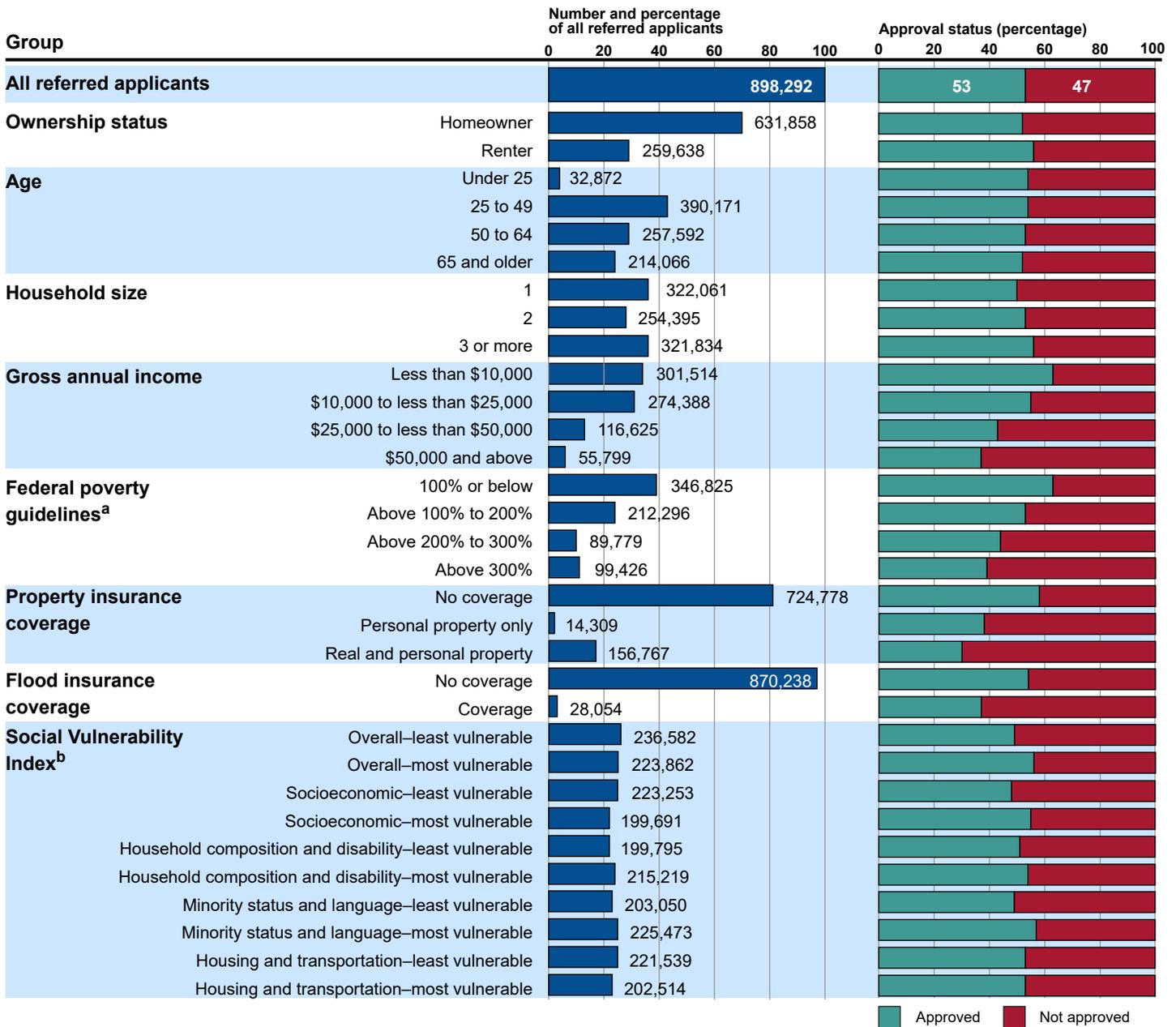


FEMA approved 53 percent of referred applicants for IHP financial assistance



Hurricanes Irma and Maria in Puerto Rico

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



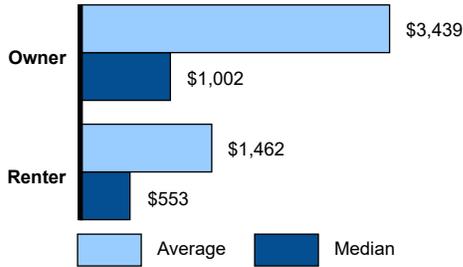
Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age, household size, or ownership status data, and 17 percent had 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.

Hurricanes Irma and Maria in Puerto Rico

IHP financial award amounts

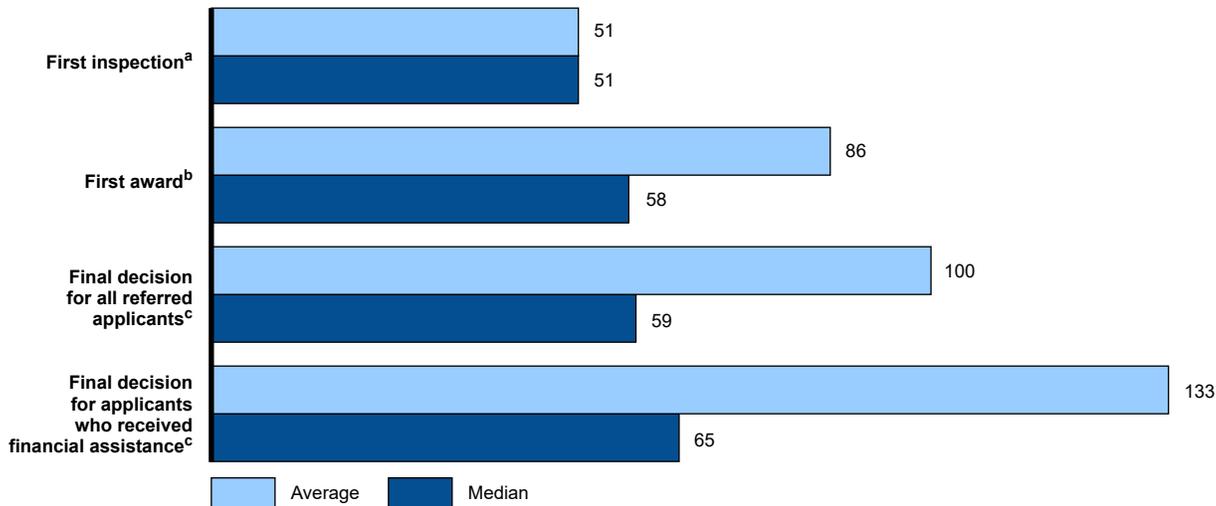


3,621 applicants received a maximum financial IHP award^a

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.

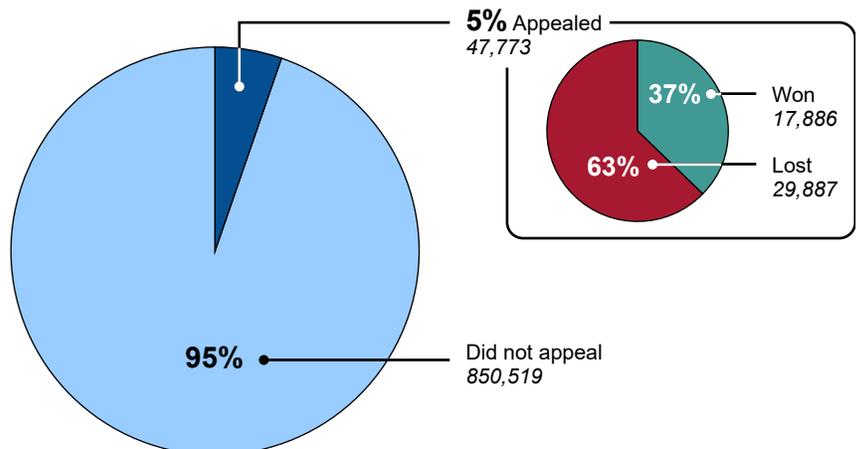
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, as well as those who only received CNA and took no further action to pursue other forms of financial assistance, which we defined as not submitting any documents to FEMA, not having any recorded 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

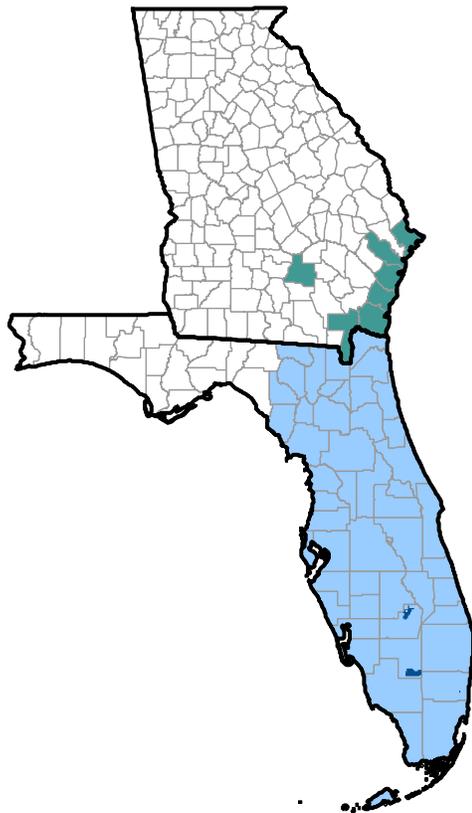


Hurricane Irma in Florida and Georgia

Total IHP financial assistance

\$1.03
billion

Disaster declaration information



State/ territory	Disaster number	Incident period	Declaration dates
Florida	4337	9/4/2017–10/18/2017	9/10/2017
Georgia	4338	9/7/2017–9/20/2017	9/15/2017
Florida– Seminole Tribe	4341	9/4/2017–10/4/2017	9/27/2017

Number who received any financial IHP assistance
784,057

Number who received financial housing assistance

Rental	406,144
Continued rental	801
Lodging expense reimbursement	3,527
Home repair	49,110
Home replacement	351

Number who received other needs assistance (ONA)

Critical needs	456,323
Miscellaneous items	1,129
Funeral	65
Medical	197
Child care	33
Dental	99
Clean and removal	11,991
Personal property	79,561
Transportation	3,422
Group flood insurance	6,133
Moving and storage ^a	126

Number who received direct housing assistance^b

Transportable temporary housing unit	257
Direct lease	72
Multifamily lease and repair	0
Permanent housing construction	0

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

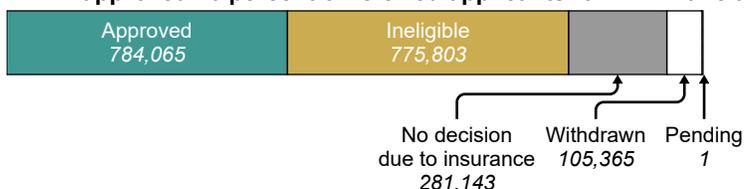
Roughly 2.7 million survivors applied for FEMA assistance



FEMA referred 73 percent of applicants to the IHP



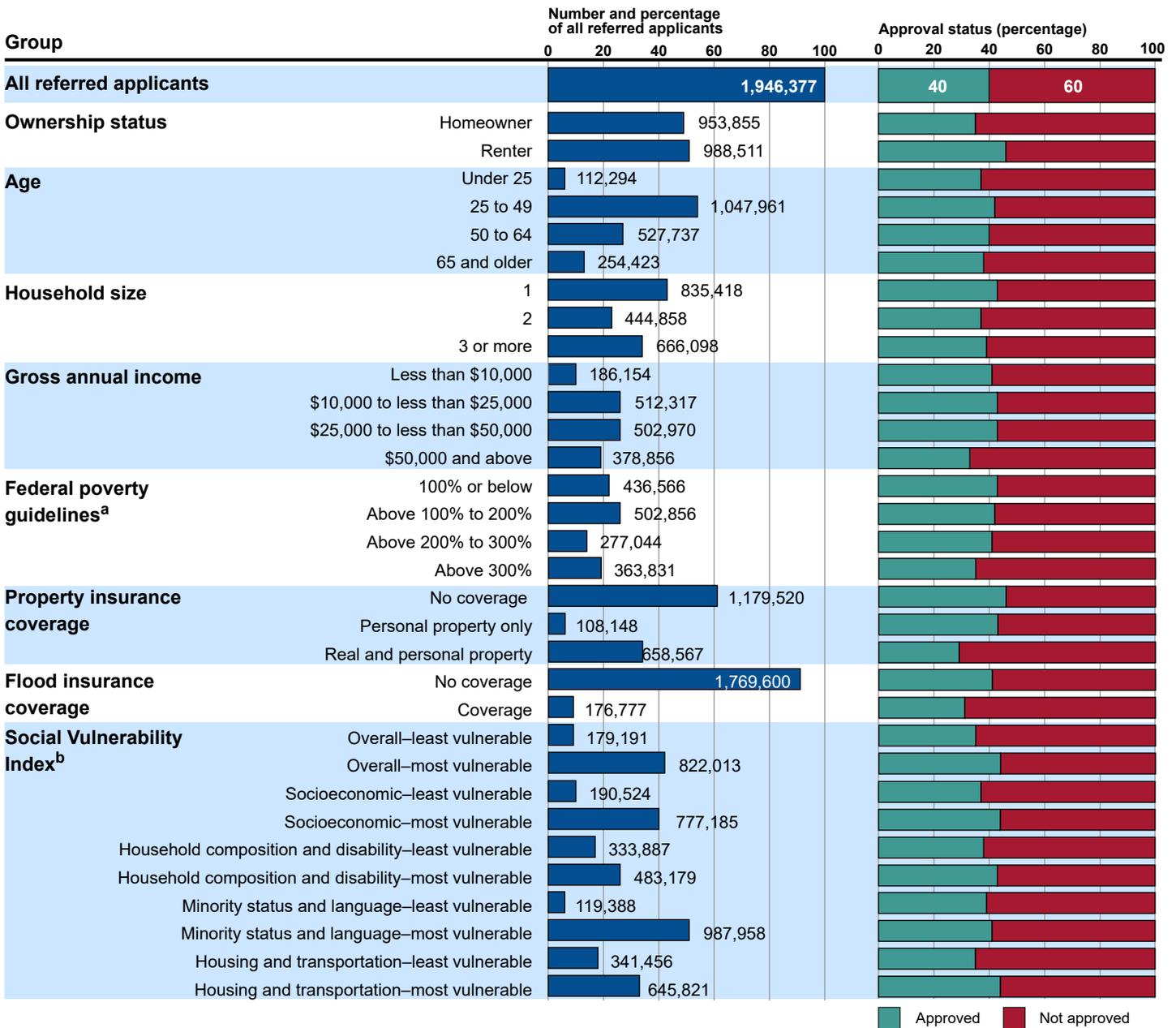
FEMA approved 40 percent of referred applicants for IHP financial assistance



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 Irma in Florida and Georgia

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



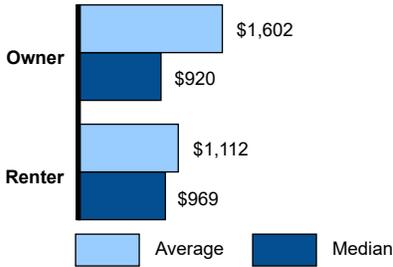
Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age, household size, or ownership status data, and 19 percent had 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 1,500 referred applicants for this analysis.

Hurricane Irma in Florida and Georgia

IHP financial award amounts

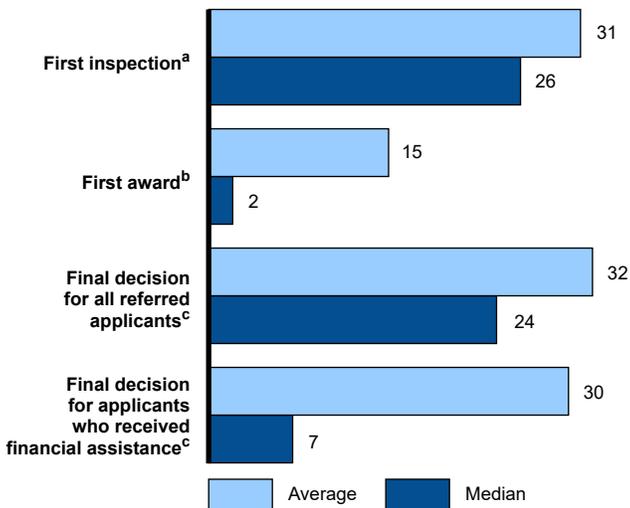


92 applicants received a maximum financial IHP award^a

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 were 1 and 0 days, respectively, for disaster 4337, and 2 and 0 days, respectively, for disaster 4338.

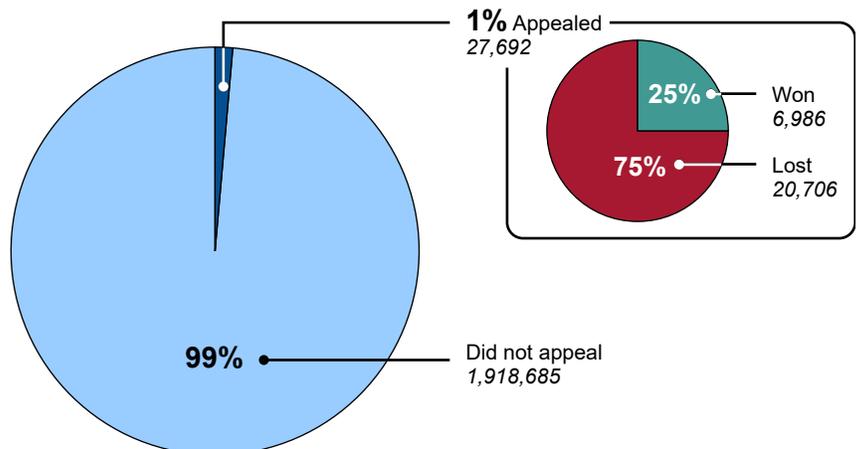
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, as well as those who only received CNA and took no further action to pursue other forms of financial assistance, which we defined as not submitting any documents to FEMA, not having any recorded contacts with FEMA, and not receiving an inspection. According to our analysis, 162,030 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	593,442	30
No substantiation submitted	320,589	16
Potential duplicate application	160,233	8

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

Appeal and appeal success rates for referred applicants

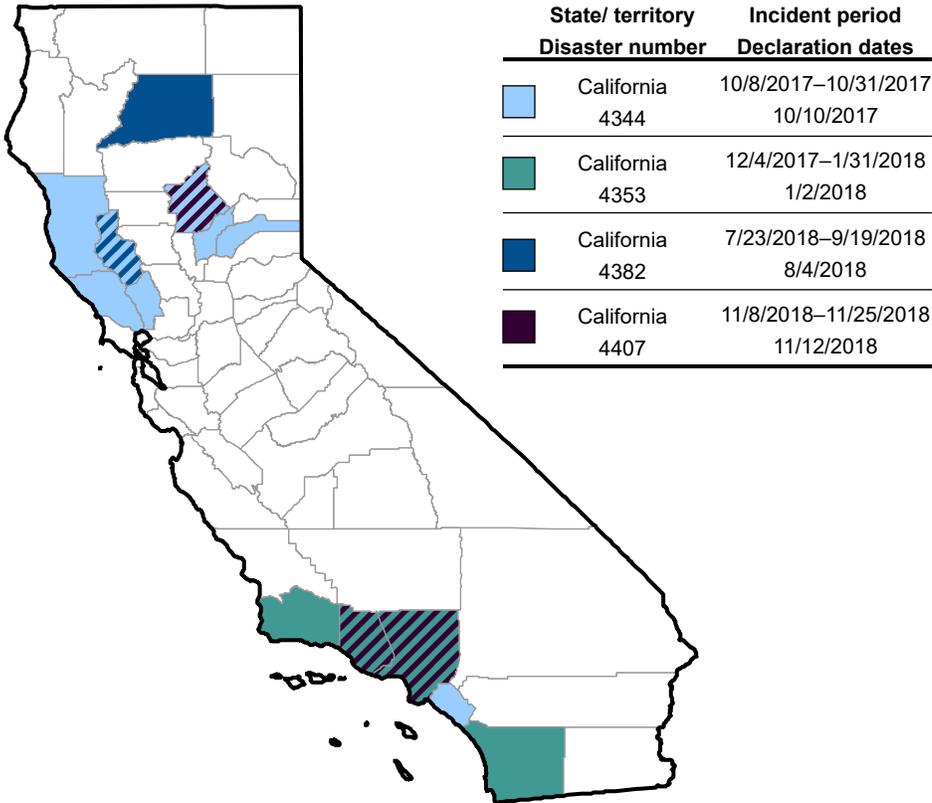


2017 and 2018 California Wildfires

Total IHP financial assistance

\$121
million

Disaster declaration information



Number who received any financial IHP assistance
13,673

Number who received financial housing assistance

Rental	10,018
Continued rental	490
Lodging expense reimbursement	403
Home repair	1,577
Home replacement	1,253

Number who received other needs assistance (ONA)

Critical needs	3,217
Miscellaneous items	219
Funeral	84
Medical	29
Child care	4
Dental	36
Clean and removal	0
Personal property	5,796
Transportation	145
Group flood insurance	7
Moving and storage ^a	50

Number who received direct housing assistance^b

Transportable temporary housing unit	834
Direct lease	94
Multifamily lease and repair	0
Permanent housing construction	0

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

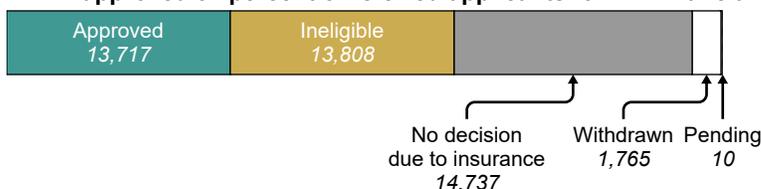
Roughly 59,000 survivors applied for FEMA assistance



FEMA referred 75 percent of applicants to the IHP

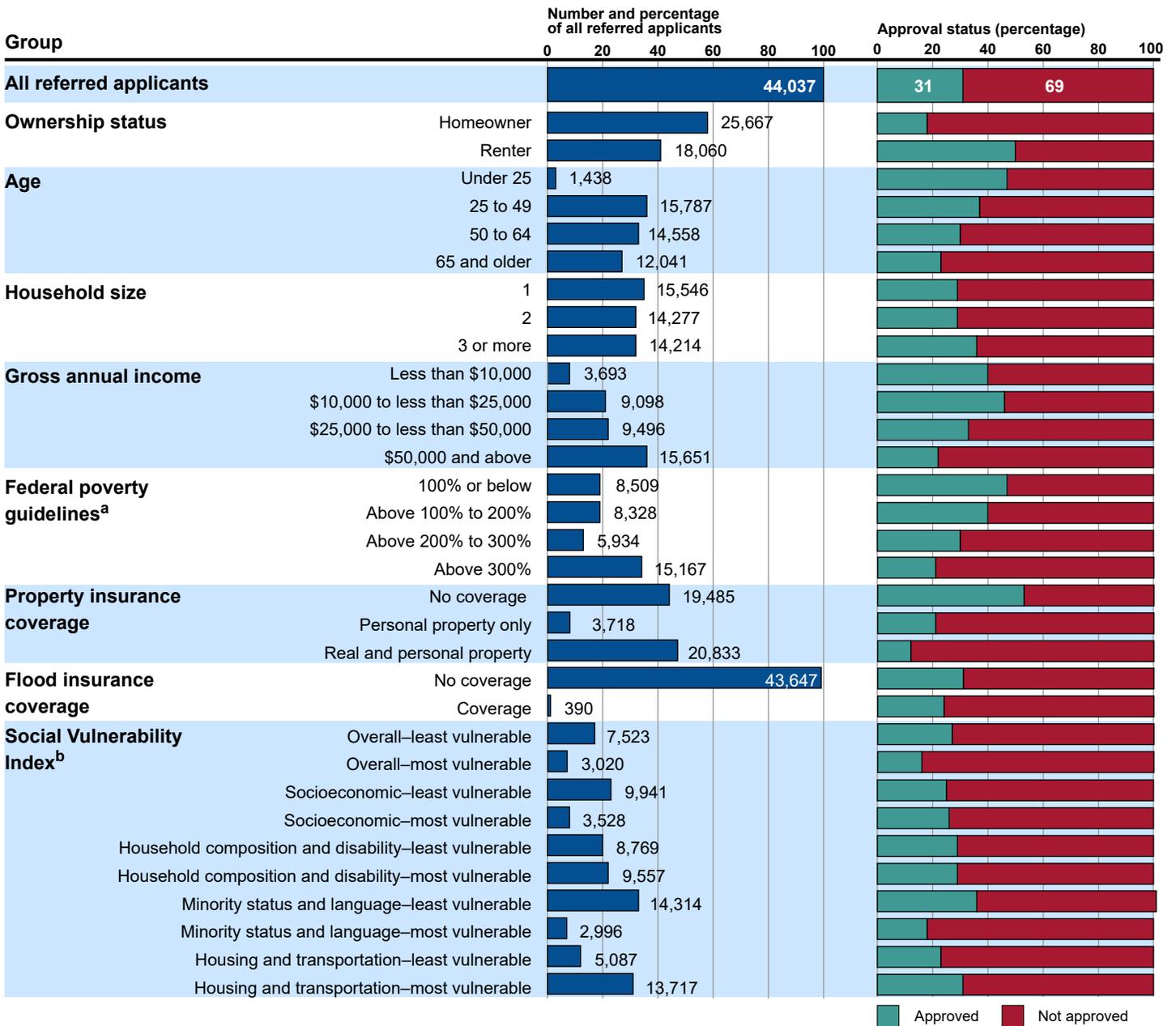


FEMA approved 31 percent of referred applicants for IHP financial assistance



2017 and 2018 California Wildfires

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



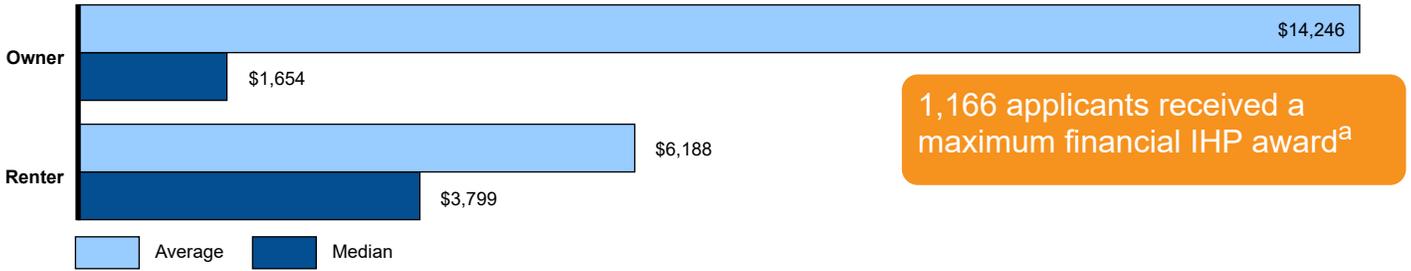
Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age or ownership status data, and 14 percent had missing gross annual 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 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 15 referred applicants for this analysis.

2017 and 2018 California Wildfires

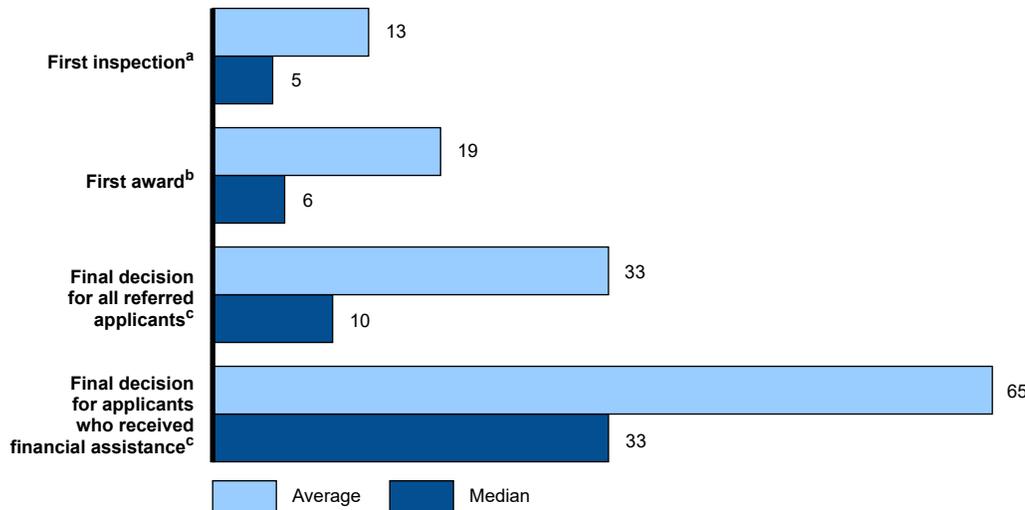
IHP financial award amounts



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 in either (1) home repair or replacement assistance, or (2) ONA was \$34,000 for disasters 4344, 4353, and 4382, and \$34,900 for disaster 4407.

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 time between a survivor's application and award dates for CNA for disasters 4344 and 4407 was 8 days.

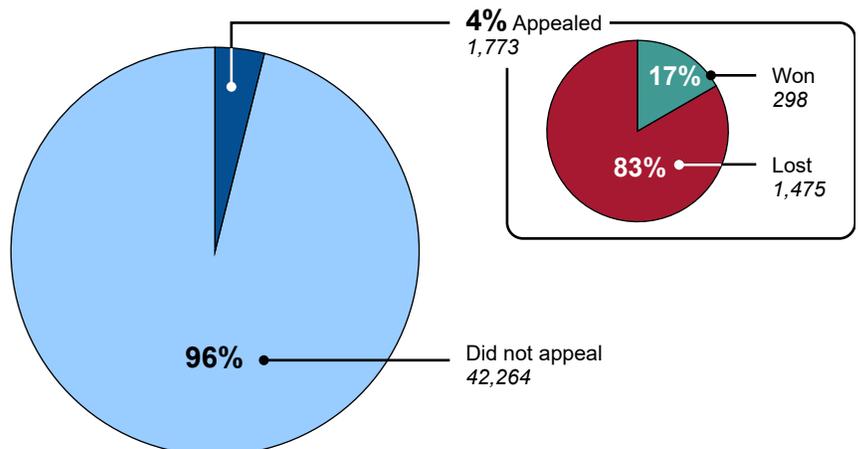
^cWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, as well as those who only received CNA and took no further action to pursue other forms of financial assistance, which we defined as not submitting any documents to FEMA, not having any recorded contacts with FEMA, and not receiving an inspection. According to our analysis, 839 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
No substantiation submitted	8,102	18
Insufficient damage	5,084	12
No contact for inspection	2,934	7

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

Appeal and appeal success rates for referred applicants

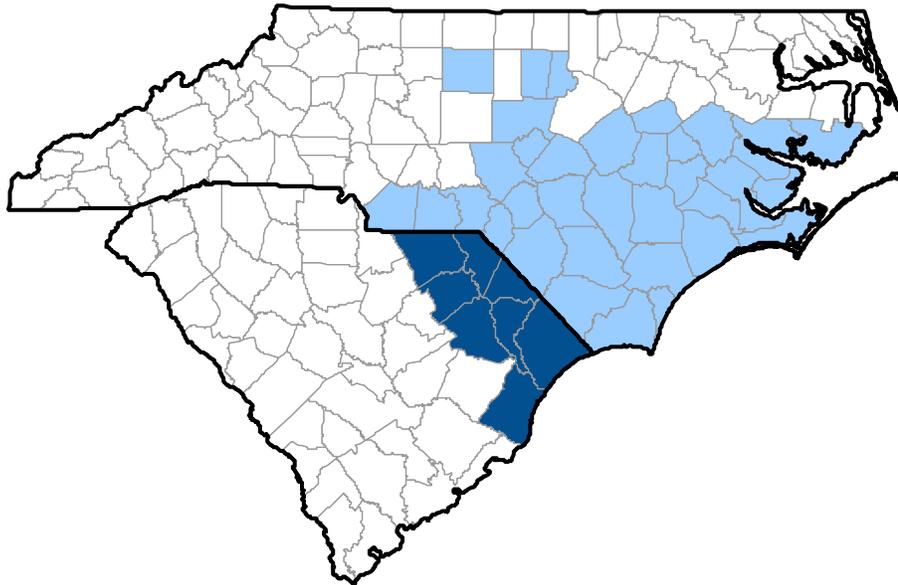


Hurricane Florence

Total IHP financial assistance

\$158
million

Disaster declaration information



State/ territory	Disaster number	Incident period	Declaration dates
North Carolina	4393	9/7/2018–9/29/2018	9/14/2018
South Carolina	4394	9/8/2018–10/8/2018	9/16/2018

Number who received any financial IHP assistance
39,841

Number who received financial housing assistance

Rental	23,505
Continued rental	826
Lodging expense reimbursement	882
Home repair	17,986
Home replacement	49

Number who received other needs assistance (ONA)

Critical needs	0
Miscellaneous items	1,691
Funeral	23
Medical	56
Child care	16
Dental	19
Clean and removal	1,775
Personal property	11,919
Transportation	890
Group flood insurance	1,792
Moving and storage ^a	270

Number who received direct housing assistance^b

Transportable temporary housing unit	656
Direct lease	0
Multifamily lease and repair	0
Permanent housing construction	0

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

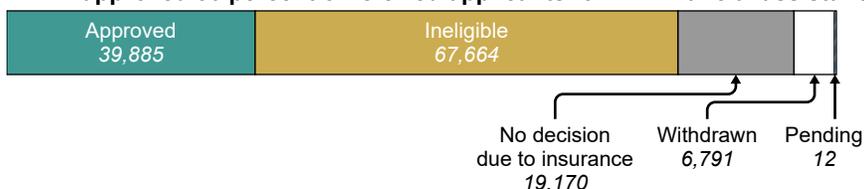
Roughly 154,000 survivors applied for FEMA assistance



FEMA referred 87 percent of applicants to the IHP



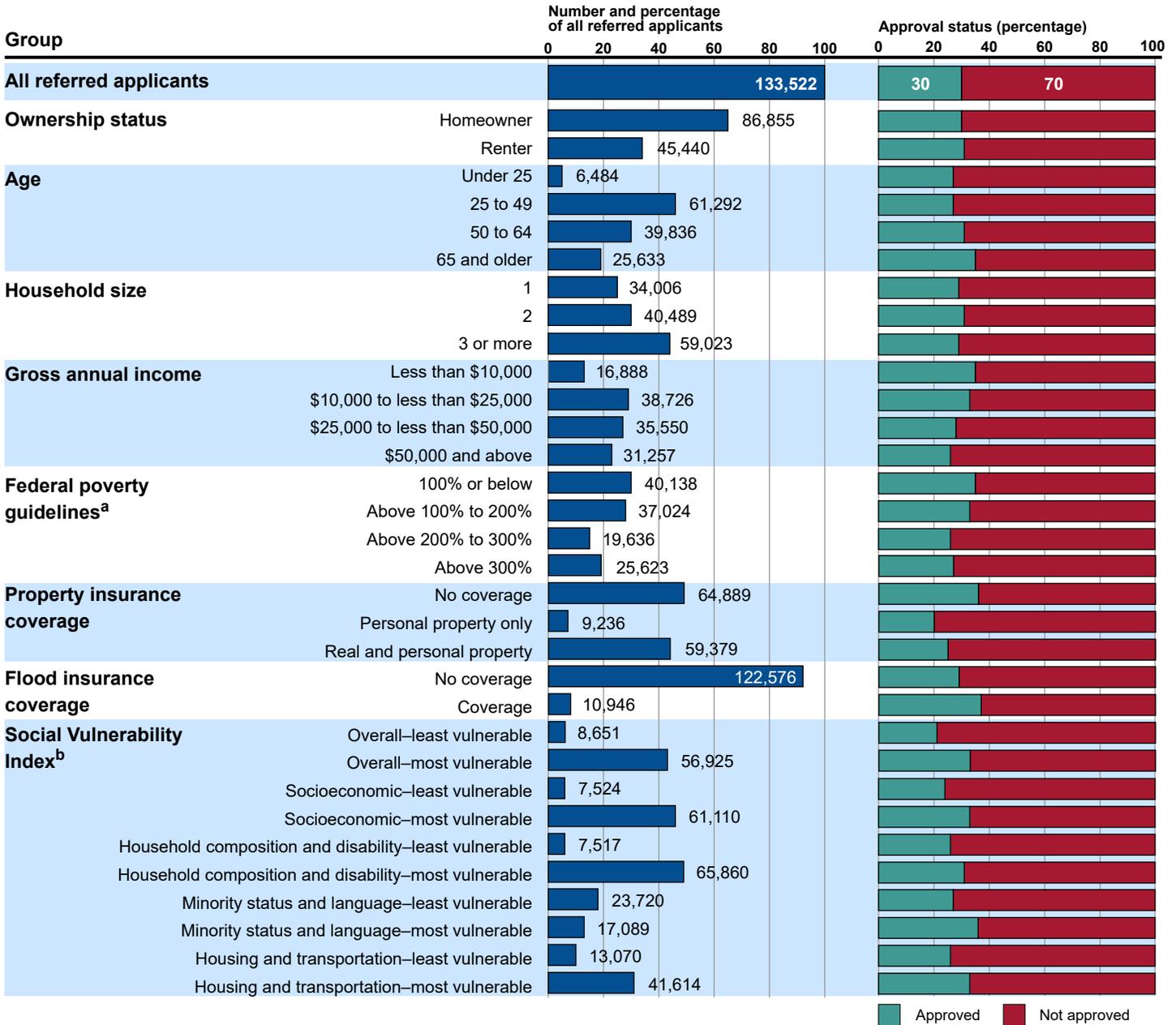
FEMA approved 30 percent of referred applicants for IHP financial assistance



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 Florence

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



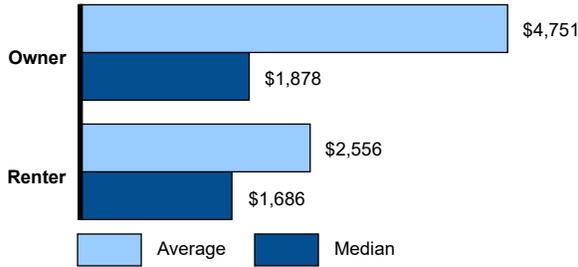
Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age, household size, or ownership status data, and 8 percent had 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 60 referred applicants for this analysis.

Hurricane Florence

IHP financial award amounts

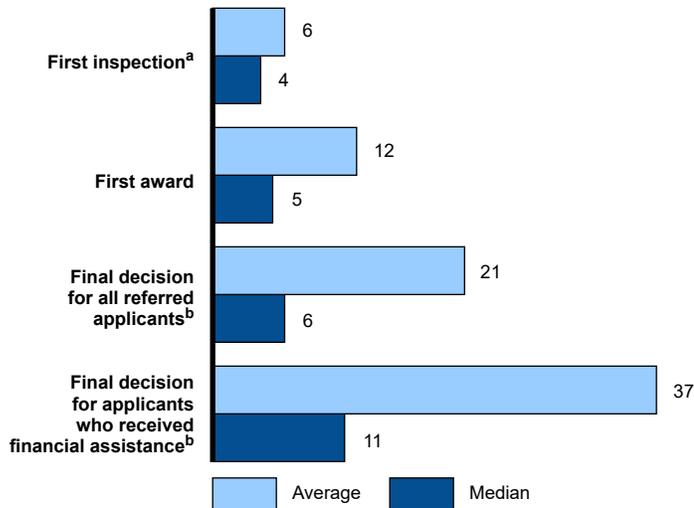


167 applicants received a maximum financial IHP award^a

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 \$34,000 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.

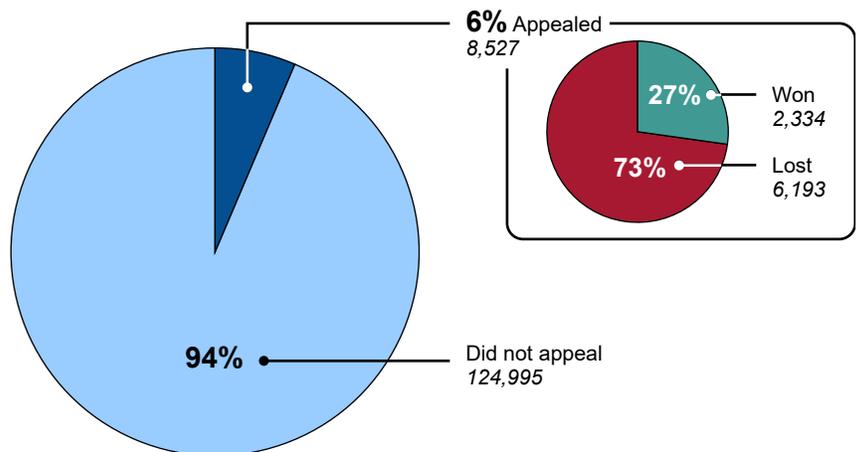
^bWe excluded from our analysis of the time to final decision applicants with a pending decision on their case, and all records related to case processing for retroactive IHP awards made necessary by Section 1212 of the Disaster Recovery Reform Act of 2018.

Most common reasons for ineligibility

Reason	Number of applicants	Percentage of referred applicants
Insufficient damage	65,999	49
Insured	19,642	15
No substantiation submitted	19,178	14

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

Appeal and appeal success rates for referred applicants

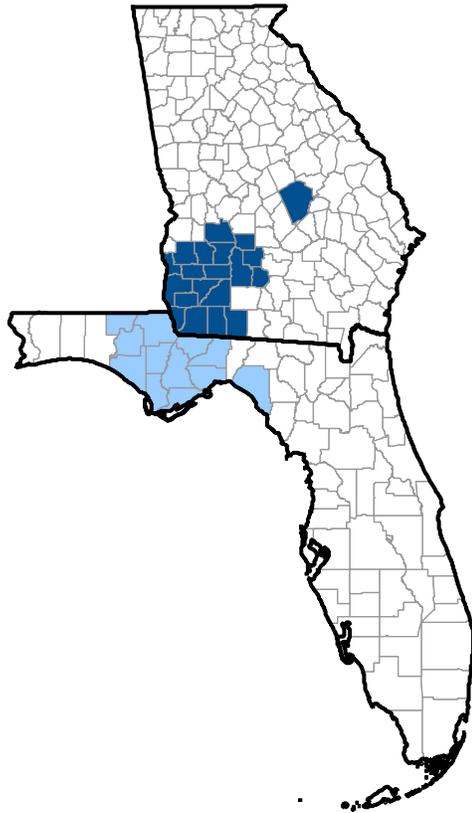


Hurricane Michael

Total IHP financial assistance

\$161
million

Disaster declaration information



State/ territory	Disaster number	Incident period	Declaration dates
Florida	4399	10/7/2018–10/19/2018	10/11/2018
Georgia	4400	10/9/2018–10/23/2018	10/14/2018

Number who received any financial IHP assistance
36,420

Number who received financial housing assistance

Rental	23,336
Continued rental	1,065
Lodging expense reimbursement	851
Home repair	14,422
Home replacement	533

Number who received other needs assistance (ONA)

Critical needs	887
Miscellaneous items	3,860
Funeral	21
Medical	57
Child care	10
Dental	16
Clean and removal	61
Personal property	13,515
Transportation	702
Group flood insurance	220
Moving and storage ^a	256

Number who received direct housing assistance^b

Transportable temporary housing unit	883
Direct lease	40
Multifamily lease and repair	0
Permanent housing construction	0

Legend

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

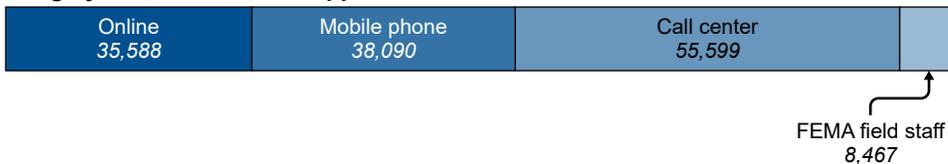
Note: Applicants with certain income levels based on family size are required to apply for and be denied an SBA disaster loan or receive a partial loan before FEMA considers them for SBA-dependent ONA.

^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

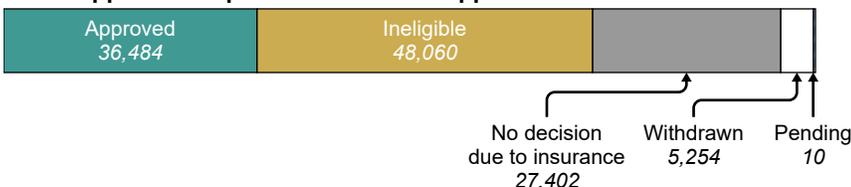
Roughly 138,000 survivors applied for FEMA assistance



FEMA referred 85 percent of applicants to the IHP

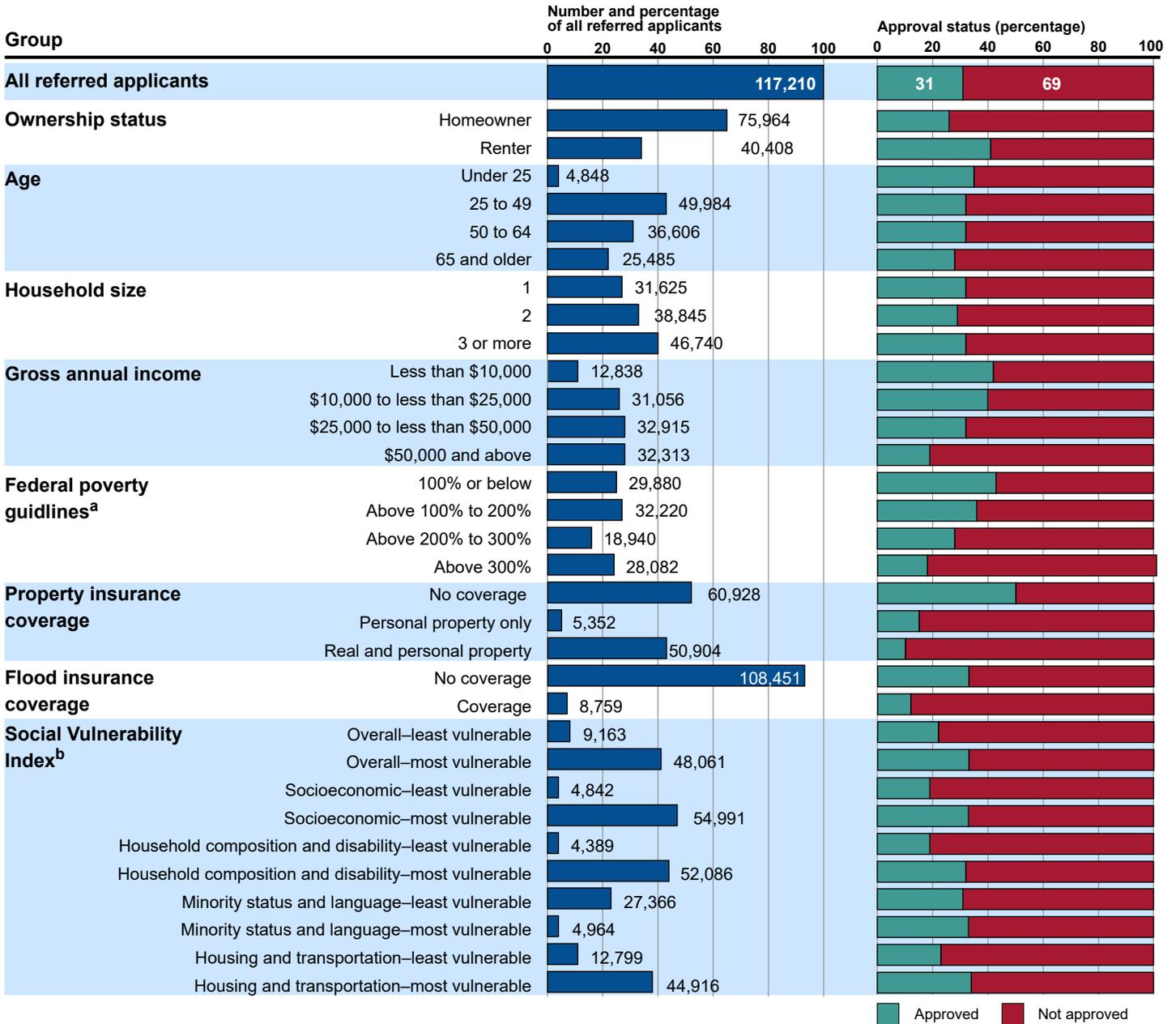


FEMA approved 31 percent of referred applicants for IHP financial assistance



Hurricane Michael

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



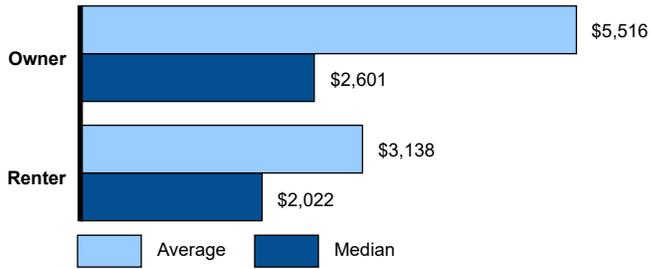
Note: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We used the age of the primary applicant for our analysis. We found that of referred applicants, less than 1 percent had missing age or ownership status data, and 7 percent had missing gross annual 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 20 referred applicants for this analysis.

Hurricane Michael

IHP financial award amounts

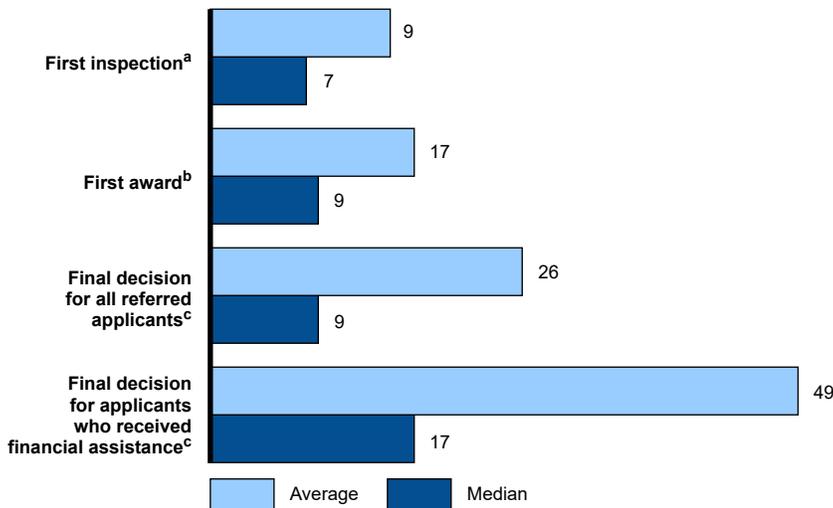


192 applicants received a maximum financial IHP award^a

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 \$34,900 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 4399 were 12 and 13 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, 12 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	42,570	36
No substantiation submitted	16,093	14
Did not or would not relocate	13,155	11

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

Appeal and appeal success rates for referred applicants

