

SUPPLEMENTAL MATERIAL FOR GAO-20-503: FEMA Individuals and Households Program Applicant Data 2016-2018

GAO-20-675SP, 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 2016, 2017, and 2018.¹ 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 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

¹The Federal Emergency Management Agency (FEMA) provided these data, as of February 24, 2020, from its National Emergency Management Information System. We selected 2016 through 2018 because these years were the most recent for which complete Individual and Households Program (IHP) application data were available.

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.

⁴42 U.S.C. § 5174(c)(1)(B). FEMA may provide assistance for permanent or semi-permanent 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).

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 year, we analyzed the number of referred applicants, approval rates, the number of applicants that received assistance, the number of assistance types and amounts of IHP assistance received, the most common reasons for ineligibility, the number of appeals and applicants who appealed a FEMA determination, appeal success rates, and the time between key events in the IHP financial assistance process—which, for the purposes of this supplement, we refer to as program outcomes.

We analyzed program outcomes for different groups of 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, disaster location, and social vulnerability.⁸

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.

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—and 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.

Analysis of Applicants Referred to the IHP and Approval Rates

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 calculated the percentage of all referred applicants FEMA approved for financial IHP assistance (see tables 1 – 7).

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 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 applicants who received any IHP financial assistance. 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.⁹

To determine how many types of IHP assistance an applicant received, we counted the number of unique types of IHP assistance for which FEMA awarded assistance, excluding group flood insurance, which is not a direct payment to the applicant.¹⁰ We then calculated the average and median number of types of IHP assistance that applicants received an award for.¹¹

⁹The 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.

¹⁰The National Flood Insurance Reform Act of 1994 requires FEMA applicants to obtain and maintain flood insurance after receiving IHP assistance for real and/or personal property losses, when the predisaster home is located in a Special Flood Hazard Area. See 44 C.F.R. § 206.110(k)(2). Group flood insurance is established for each disaster declaration that results from flooding and authorizes the Individual Assistance program. 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 IHP applicants received group flood insurance.

¹¹For the purposes of this report, average refers to the mean.

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 (see tables 8 – 21).

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 (see tables 22 – 28).

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 of IHP applicants who had at least one appeal record in their application for assistance and calculated the percentage of referred IHP applicants who appealed a FEMA determination. Further, we counted the number of IHP applicants whose appeal was approved and calculated the percentage of IHP applicants who successfully appealed a FEMA determination. We also counted the number of appeals that IHP applicants submitted to FEMA and calculated the percentage of those appeals that were approved (see tables 29 – 35).

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; 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).¹²

¹²Out 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.

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.¹³

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.¹⁴ We also excluded records related to retroactive processing for IHP awards made necessary by Section 1212 of the Disaster Recovery Reform Act of 2018 (see tables 36 – 42).¹⁵

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 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

¹³An 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.

¹⁴From 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.

¹⁵42 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 provided more than \$61 million in additional assistance to over 11,000 individuals through retroactive payments.

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.

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Financial Individuals and Households Program (IHP) Assistance Approval Rates

Table 1: Referred Applicants and Approval Rates for the Individuals and Households Program (IHP), 2016

Group		Number and percentage of referred applicants		Approval rate (percentage)
All referred applicants		393,866	100	46
Ownership status	<i>Homeowner</i>	265,505	67	48
	<i>Renter</i>	124,994	32	44
Age	<i>Under 25</i>	18,380	5	44
	<i>25 to 49</i>	177,455	45	45
	<i>50 to 64</i>	123,763	31	46
	<i>65 and older</i>	72,650	18	50
Household size	<i>1</i>	110,140	28	40
	<i>2</i>	113,526	29	48
	<i>3 or more</i>	170,196	43	49
Gross annual income	<i>Less than \$10,000</i>	67,847	17	42
	<i>\$10,000 to less than \$25,000</i>	118,193	30	44
	<i>\$25,000 to less than \$50,000</i>	92,670	24	46
	<i>\$50,000 and above</i>	86,571	22	54
Federal poverty guidelines^a	<i>100% or below</i>	133,635	34	44
	<i>Above 100% to 200%</i>	103,222	26	44
	<i>Above 200% to 300%</i>	51,287	13	48
	<i>Above 300%</i>	77,137	20	53
Property insurance coverage	<i>No coverage</i>	203,209	52	45
	<i>Personal property only</i>	17,524	4	43
	<i>Real and personal property</i>	173,049	44	48
Flood insurance coverage	<i>No coverage</i>	343,609	87	44
	<i>Coverage</i>	50,257	13	61
Disaster location	<i>U.S. states</i>	393,862	100	46
	<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance		
	<i>U.S. Virgin Islands</i>			
	<i>Other U.S. territories</i>			

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of referred applicants had missing age, household size, 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 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.

Table 2: Referred Applicants and Approval Rates for the Individuals and Households Program (IHP) in U.S. States, by Social Vulnerability, 2016

Social vulnerability	Number and percentage of referred applicants		Approval rate (percentage)
<i>Overall - least vulnerable</i>	36,416	9	48
<i>Overall - most vulnerable</i>	158,243	40	41
<i>Socioeconomic - least vulnerable</i>	33,419	8	48
<i>Socioeconomic - most vulnerable</i>	164,028	42	42
<i>Household composition and disability - least vulnerable</i>	22,591	6	38
<i>Household composition and disability - most vulnerable</i>	189,286	48	45
<i>Minority status and language - least vulnerable</i>	70,067	18	55
<i>Minority status and language - most vulnerable</i>	55,340	14	44
<i>Housing and transportation - least vulnerable</i>	56,312	14	49
<i>Housing and transportation - most vulnerable</i>	139,667	35	45

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred applicants in U.S. states.

Table 3: Referred Applicants and Approval Rates for the Individuals and Households Program (IHP), 2017

Group	Number and percentage of referred applicants		Approval status (percentage)	
All referred applicants		3,650,953	100	46
Ownership status	<i>Homeowner</i>	2,007,643	55	44
	<i>Renter</i>	1,627,551	45	48
Age	<i>Under 25</i>	207,556	6	41
	<i>25 to 49</i>	1,868,226	51	46
	<i>50 to 64</i>	990,922	27	46
	<i>65 and older</i>	574,791	16	47
Household size	<i>1</i>	1,446,490	40	45
	<i>2</i>	887,273	24	45
	<i>3 or more</i>	1,317,169	36	47
Gross annual income	<i>Less than \$10,000</i>	604,597	17	54
	<i>\$10,000 to less than \$25,000</i>	960,234	26	48
	<i>\$25,000 to less than \$50,000</i>	799,981	22	44
	<i>\$50,000 and above</i>	642,651	18	40
Federal poverty guidelines^a	<i>100% or below</i>	994,672	27	52
	<i>Above 100% to 200%</i>	885,861	24	46
	<i>Above 200% to 300%</i>	472,258	13	44

Group		Number and percentage of referred applicants	Approval status (percentage)
Property insurance coverage	<i>Above 300%</i>	654,672	18
	<i>No coverage</i>	2,370,430	65
	<i>Personal property only</i>	186,590	5
	<i>Real and personal property</i>	1,091,227	30
Flood insurance coverage	<i>No coverage</i>	3,353,928	92
	<i>Coverage</i>	297,025	8
Disaster location	<i>U.S. states</i>	2,719,064	74
	<i>Puerto Rico</i>	898,292	25
	<i>U.S. Virgin Islands</i>	33,576	1
	<i>Other U.S. territories</i>	No major disaster declarations that included Individual Assistance	

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of referred applicants had missing age, household size, or ownership status data and 18 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of 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. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 4: Referred Applicants and Approval Rates for the Individuals and Households Program (IHP) in U.S. States, by Social Vulnerability, 2017

Social vulnerability	Number and percentage of referred applicants	Approval rate (percentage)
<i>Overall - least vulnerable</i>	286,302	11
<i>Overall - most vulnerable</i>	1,149,996	42
<i>Socioeconomic - least vulnerable</i>	320,062	12
<i>Socioeconomic - most vulnerable</i>	1,045,026	38
<i>Household composition and disability - least vulnerable</i>	469,214	17
<i>Household composition and disability - most vulnerable</i>	710,347	26
<i>Minority status and language - least vulnerable</i>	157,575	6
<i>Minority status and language - most vulnerable</i>	1,428,600	53
<i>Housing and transportation - least vulnerable</i>	487,969	18
<i>Housing and transportation - most vulnerable</i>	872,567	32

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred applicants in U.S. states.

Table 5: Referred Applicants and Approval Rates for the Individuals and Households Program (IHP) in Puerto Rico, by Social Vulnerability, 2017

Social vulnerability	Number and percentage of referred applicants		Approval rate (percentage)
<i>Overall - least vulnerable</i>	236,582	26	49
<i>Overall - most vulnerable</i>	223,862	25	56
<i>Socioeconomic - least vulnerable</i>	223,253	25	48
<i>Socioeconomic - most vulnerable</i>	199,691	22	55
<i>Household composition and disability - least vulnerable</i>	199,795	22	51
<i>Household composition and disability - most vulnerable</i>	215,219	24	54
<i>Minority status and language - least vulnerable</i>	203,050	23	49
<i>Minority status and language - most vulnerable</i>	225,473	25	57
<i>Housing and transportation - least vulnerable</i>	221,539	25	53
<i>Housing and transportation - most vulnerable</i>	202,514	23	53

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for 4 percent of referred applicants in Puerto Rico.

Table 6: Referred Applicants and Approval Rates for the Individuals and Households Program (IHP), 2018

Group		Number and percentage of referred applicants		Approval rate (percentage)
All referred applicants		319,335	100	34
Ownership status	<i>Homeowner</i>	206,785	65	31
	<i>Renter</i>	109,846	34	41
Age	<i>Under 25</i>	17,164	5	44
	<i>25 to 49</i>	136,689	43	33
	<i>50 to 64</i>	98,164	31	35
	<i>65 and older</i>	66,472	21	33
Household size	<i>1</i>	82,555	26	32
	<i>2</i>	97,882	31	32
	<i>3 or more</i>	138,894	43	37
Gross annual income	<i>Less than \$10,000</i>	40,529	13	44
	<i>\$10,000 to less than \$25,000</i>	90,895	28	42
	<i>\$25,000 to less than \$50,000</i>	83,325	26	33
	<i>\$50,000 and above</i>	79,835	25	25
Federal poverty guidelines^a	<i>100% or below</i>	95,394	30	45
	<i>Above 100% to 200%</i>	84,753	27	36
	<i>Above 200% to 300%</i>	46,504	15	29
	<i>Above 300%</i>	67,933	21	23
Property insurance coverage	<i>No coverage</i>	167,639	52	48

Group		Number and percentage of referred applicants	Approval rate (percentage)
	<i>Personal property only</i>	17,530	5
	<i>Real and personal property</i>	134,102	42
Flood insurance coverage	<i>No coverage</i>	298,315	93
	<i>Coverage</i>	21,020	7
Disaster location	<i>U.S. states</i>	302,003	95
	<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance	
	<i>U.S. Virgin Islands</i>		
	<i>Other U.S. territories</i>	17,328	5
			78

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of referred applicants 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 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. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 7: Referred Applicants and Approval Rates for the Individuals and Households Program (IHP) in U.S. States, by Social Vulnerability, 2018

Social vulnerability	Number and percentage of referred applicants	Approval rate (percentage)
<i>Overall - least vulnerable</i>	23,163	8
<i>Overall - most vulnerable</i>	118,545	39
<i>Socioeconomic - least vulnerable</i>	18,736	6
<i>Socioeconomic - most vulnerable</i>	131,125	43
<i>Household composition and disability - least vulnerable</i>	16,835	6
<i>Household composition and disability - most vulnerable</i>	138,184	46
<i>Minority status and language - least vulnerable</i>	67,800	22
<i>Minority status and language - most vulnerable</i>	34,943	12
<i>Housing and transportation - least vulnerable</i>	31,740	11
<i>Housing and transportation - most vulnerable</i>	102,827	34

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred applicants in U.S. states.

Financial IHP Assistance Received

Table 8. Number of Owners Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts, 2016

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
All awarded owners	126,238	1.8	2	8,160	3,060	4,487
Age						
<i>Under 25</i>	2,331	1.9	2	9,350	5,109	122
<i>25 to 49</i>	44,994	1.8	2	7,917	3,070	1,431
<i>50 to 64</i>	45,512	1.7	2	7,635	2,758	1,462
<i>65 and older</i>	32,658	1.8	2	9,070	3,565	1,433
Household size						
<i>1</i>	29,907	1.8	2	7,722	3,014	894
<i>2</i>	41,395	1.7	2	7,937	2,621	1,278
<i>3 or more</i>	54,936	1.8	2	8,567	3,300	2,315
Gross annual income						
<i>Less than \$10,000</i>	14,585	1.9	2	6,913	2,818	464
<i>\$10,000 to less than \$25,000</i>	31,135	1.9	2	7,719	3,150	1,173
<i>\$25,000 to less than \$50,000</i>	31,003	1.8	2	8,695	3,664	1,160
<i>\$50,000 and above</i>	41,217	1.6	1	8,529	2,929	1,352
Federal poverty guideline^c						
<i>100% or below</i>	30,846	1.9	2	7,280	3,016	1,105
<i>Above 100% to 200%</i>	31,191	1.9	2	8,444	3,500	1,311
<i>Above 200% to 300%</i>	19,254	1.7	2	8,799	3,575	667
<i>Above 300%</i>	36,649	1.6	1	8,320	2,682	1,066
Property insurance coverage						
<i>No coverage</i>	42,326	1.9	2	7,326	3,244	1,460
<i>Personal property only</i>	1,165	1.9	2	7,893	3,896	35
<i>Real and personal property</i>	82,699	1.7	2	8,590	2,954	2,989
Flood insurance coverage						
<i>No coverage</i>	96,275	1.9	2	9,609	4,978	4,391
<i>Coverage</i>	29,963	1.4	1	3,505	2,112	96
Disaster location						
<i>U.S. states</i>	126,239	1.8	2	8,160	3,060	4,487
<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance					
<i>U.S. Virgin Islands</i>						
<i>Other U.S. territories</i>						

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of awarded owners had missing age 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 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.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of other needs assistance is not a direct payment to the applicant.. About 17 percent of all awarded applicants received group flood insurance in 2016.

^bThe total maximum award an applicant could receive was \$33,000 in fiscal year 2016 and \$33,300 in fiscal year 2017, before August 1, 2017.

^cFederal poverty guidelines represent a household income for different household sizes and locations.

Table 9. Number of Renters Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts, 2016

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
All awarded renters	54,947	1.6	1	4,066	2,373	48
Age						
<i>Under 25</i>	5,765	1.6	2	3,809	2,481	1
<i>25 to 49</i>	34,215	1.6	1	4,200	2,358	43
<i>50 to 64</i>	11,369	1.6	1	3,816	2,267	3
<i>65 and older</i>	3,456	1.7	2	3,944	2,704	1
Household size						
<i>1</i>	13,813	1.5	1	3,164	1,889	2
<i>2</i>	12,619	1.6	2	3,585	1,986	2
<i>3 or more</i>	28,515	1.6	2	4,716	2,775	44
Gross annual income						
<i>Less than \$10,000</i>	14,003	1.6	1	3,669	2,222	7
<i>\$10,000 to less than \$25,000</i>	20,443	1.7	2	4,162	2,783	15
<i>\$25,000 to less than \$50,000</i>	11,861	1.6	1	4,454	2,356	15
<i>\$50,000 and above</i>	5,288	1.5	1	4,221	2,186	8
Federal poverty guideline^c						
<i>100% or below</i>	27,613	1.6	2	4,084	2,522	24
<i>Above 100% to 200%</i>	14,498	1.7	2	4,421	2,861	12
<i>Above 200% to 300%</i>	5,183	1.5	1	3,942	2,112	8
<i>Above 300%</i>	4,301	1.4	1	3,330	1,834	1
Property insurance coverage						
<i>No coverage</i>	48,544	1.6	1	4,051	2,386	42
<i>Personal property only</i>	6,402	1.5	1	4,178	2,298	6
Flood insurance coverage						
<i>No coverage</i>	54,161	1.6	1	4,083	2,406	48
<i>Coverage</i>	786	1.2	1	2,939	1,789	0
Disaster location						
<i>U.S. states</i>	54,947	1.6	1	4,066	2,373	48
<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance					
<i>U.S. Virgin Islands</i>						
<i>Other U.S. territories</i>						

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of awarded renters had missing age data and 6 percent had missing gross annual income data, which also affects our federal poverty guideline

analysis. We conducted an analysis of other socioeconomic characteristics of 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

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of other needs assistance is not a direct payment to the applicant. About 17 percent of all awarded applicants received group flood insurance in 2016.

^bThe total maximum award an applicant could receive was \$33,000 in fiscal year 2016 and \$33,300 in fiscal year 2017, before August 1, 2017.

^cFederal poverty guidelines represent a household income for different household sizes and locations.

Table 10. Number of Owners Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts in U.S. States, by Social Vulnerability, 2016

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Overall - least vulnerable</i>	14,088	1.7	2	8,437	3,074	434
<i>Overall - most vulnerable</i>	39,242	1.7	2	6,054	2,407	742
<i>Socioeconomic - least vulnerable</i>	12,332	1.7	2	8,457	2,973	465
<i>Socioeconomic - most vulnerable</i>	42,840	1.7	2	6,500	2,526	1,110
<i>Household composition and Disability - least vulnerable</i>	5,982	1.6	1	6,445	2,582	119
<i>Household composition and disability - most vulnerable</i>	57,118	1.8	2	7,807	2,934	2,027
<i>Minority status and language - least vulnerable</i>	30,795	1.8	2	8,852	3,504	1,328
<i>Minority status and language - most vulnerable</i>	13,887	1.7	2	7,414	2,907	406
<i>Housing and transportation - least vulnerable</i>	22,043	1.8	2	10,161	4,672	1,022
<i>Housing and transportation - most vulnerable</i>	39,780	1.8	2	7,591	2,876	1,351

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of awarded owners in U.S. states.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 17 percent of all awarded applicants received group flood insurance in 2016.

^bThe total maximum award an applicant could receive was \$33,000 in fiscal year 2016 and \$33,300 in fiscal year 2017, before August 1, 2017.

Table 11. Number of Renters Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts in U.S. States, by Social Vulnerability, 2016

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Overall - least vulnerable</i>	3,430	1.6	1	4,580	2,739	5
<i>Overall - most vulnerable</i>	25,389	1.6	1	3,640	2,054	14
<i>Socioeconomic - least vulnerable</i>	3,569	1.6	1	4,510	2,766	6
<i>Socioeconomic - most vulnerable</i>	25,957	1.6	1	3,768	2,112	16
<i>Household composition and disability - least vulnerable</i>	2,625	1.4	1	3,399	1,946	2
<i>Household composition and disability - most vulnerable</i>	28,766	1.6	1	3,937	2,229	17
<i>Minority status and language - least vulnerable</i>	7,545	1.6	1	4,362	2,526	8
<i>Minority status and language - most vulnerable</i>	10,496	1.6	2	4,424	2,791	11
<i>Housing and transportation - least vulnerable</i>	5,403	1.6	1	4,596	2,897	9
<i>Housing and transportation - most vulnerable</i>	23,143	1.6	1	3,858	2,177	17

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of awarded renters in U.S. states.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 17 percent of all awarded applicants received group flood insurance in 2016.

^bThe total maximum award an applicant could receive was \$33,000 in fiscal year 2016 and \$33,300 in fiscal year 2017, before August 1, 2017.

Table 12. Number of Owners Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts, 2017

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
All awarded owners	888,381	1.6	1	3,481	1,002	6,684
Age						
<i>Under 25</i>	18,512	1.6	1	4,331	960	196
<i>25 to 49</i>	343,875	1.5	1	3,329	932	2,455
<i>50 to 64</i>	305,139	1.6	1	3,522	1,014	2,307
<i>65 and older</i>	217,254	1.6	1	3,579	1,063	1,693

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
Household size						
1	310,206	1.5	1	2,572	652	2,087
2	244,490	1.6	1	3,573	1,053	1,973
3 or more	333,685	1.7	1	4,258	1,240	2,624
Gross annual income						
Less than \$10,000	161,137	1.9	2	4,456	1,533	2,225
\$10,000 to less than \$25,000	220,046	1.7	1	3,470	1,014	1,528
\$25,000 to less than \$50,000	181,396	1.4	1	2,955	959	778
\$50,000 and above	183,469	1.4	1	3,826	1,014	1,344
Federal poverty guideline^c						
100% or below	237,277	1.9	2	4,392	1,424	2,641
Above 100% to 200%	209,337	1.6	1	3,386	1,014	1,345
Above 200% to 300%	114,578	1.4	1	2,961	918	552
Above 300%	184,856	1.4	1	3,406	1,000	1,337
Property insurance coverage						
No coverage	495,440	1.7	1	3,753	1,053	4,781
Personal property only	13,254	1.3	1	2,303	500	37
Real and personal property	378,280	1.4	1	3,168	969	1,862
Flood insurance coverage						
No coverage	781,633	1.6	1	3,701	1,000	6,609
Coverage	106,748	1.4	1	1,869	1,295	75
Disaster location						
U.S. states	548,971	1.5	1	3,462	1,002	2,764
Puerto Rico	330,240	1.8	1	3,439	1,002	3,621
U.S. Virgin Islands	9,170	2	2	6,081	2,874	299
Other U.S. territories	No major disaster declarations that included Individual Assistance					

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of awarded owners had missing age 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 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.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 1 percent of all awarded applicants received group flood insurance in 2017.

^bThe maximum total award an applicant could receive in fiscal year 2017, before August 1, 2017, was \$33,300. In fiscal year 2017, after August 1, 2017, and during fiscal year 2018 an applicant could receive a maximum award of \$33,300 and \$34,000, respectively, for financial housing assistance or other needs assistance.

^cFederal poverty guidelines represent a household income for different household sizes and locations. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the Federal Poverty Guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 13. Number of Renters Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts, 2017

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
All awarded renters	775,415	1.3	1	1,398	825	2
Age						
<i>Under 25</i>	66,752	1.3	1	1,400	500	0
<i>25 to 49</i>	508,765	1.3	1	1,383	800	1
<i>50 to 64</i>	149,099	1.3	1	1,439	920	1
<i>65 and older</i>	49,915	1.3	1	1,423	895	0
Household size						
<i>1</i>	334,146	1.3	1	1,122	500	1
<i>2</i>	154,927	1.3	1	1,411	842	0
<i>3 or more</i>	286,342	1.4	1	1,714	969	1
Gross annual income						
<i>Less than \$10,000</i>	162,071	1.4	1	1,590	783	0
<i>\$10,000 to less than \$25,000</i>	237,641	1.4	1	1,448	842	0
<i>\$25,000 to less than \$50,000</i>	173,498	1.3	1	1,340	920	1
<i>\$50,000 and above</i>	73,042	1.3	1	1,416	990	0
Federal poverty guideline^c						
<i>100% or below</i>	275,706	1.4	1	1,616	842	0
<i>Above 100% to 200%</i>	199,725	1.3	1	1,400	878	0
<i>Above 200% to 300%</i>	91,228	1.3	1	1,241	884	1
<i>Above 300%</i>	79,593	1.3	1	1,248	918	0
Property insurance coverage						
<i>No coverage</i>	705,516	1.3	1	1,396	820	2
<i>Personal property only</i>	69,890	1.3	1	1,423	884	0
Flood insurance coverage						
<i>No coverage</i>	763,220	1.3	1	1,401	831	2
<i>Coverage</i>	12,195	1.3	1	1,258	500	0
Disaster location						
<i>U.S. states</i>	618,480	1.3	1	1,362	842	2
<i>Puerto Rico</i>	145,558	1.3	1	1,462	553	0
<i>U.S. Virgin Islands</i>	11,377	1.6	1	2,561	1,832	0
<i>Other U.S. territories</i>	No major disaster declarations that included Individual Assistance					

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of awarded renters had missing age 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 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

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 1 percent of all awarded applicants received group flood insurance in 2017.

^bThe maximum total award an applicant could receive in fiscal year 2017, before August 1, 2017, was \$33,300. In fiscal year 2017, after August 1, 2017, and during fiscal year 2018 an applicant could receive a maximum award of \$33,300 and \$34,000, respectively, for financial housing assistance or other needs assistance.

^cFederal poverty guidelines represent a household income for different household sizes and locations. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the Federal Poverty Guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 14. Number of Owners Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts in U.S. States, by Social Vulnerability, 2017

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollar) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Overall - least vulnerable</i>	77,525	1.5	1	4,386	1,002	701
<i>Overall - most vulnerable</i>	200,753	1.5	1	3,233	1,014	480
<i>Socioeconomic - least vulnerable</i>	82,569	1.5	1	4,270	1,002	813
<i>Socioeconomic - most vulnerable</i>	181,345	1.5	1	3,078	1,002	324
<i>Household composition and disability - least vulnerable</i>	93,267	1.4	1	3,524	1,002	558
<i>Household composition and disability - most vulnerable</i>	142,839	1.5	1	3,413	969	658
<i>Minority status and language - least vulnerable</i>	45,446	1.5	1	3,814	1,002	447
<i>Minority status and language - most vulnerable</i>	246,386	1.5	1	3,237	1,014	473
<i>Housing and transportation - least vulnerable</i>	117,182	1.4	1	3,655	969	581
<i>Housing and transportation - most vulnerable</i>	148,411	1.5	1	3,214	1,002	522

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of awarded owners in U.S. states.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 1 percent of all awarded applicants received group flood insurance in 2017.

^bThe maximum total award an applicant could receive in fiscal year 2017, before August 1, 2017, was \$33,300. In fiscal year 2017, after August 1, 2017, and during fiscal year 2018 an applicant could receive a maximum award of \$33,300 and \$34,000, respectively, for financial housing assistance or other needs assistance.

Table 15. Number of Renters Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts in U.S. States, by Social Vulnerability, 2017

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Overall - least vulnerable</i>	43,252	1.3	1	1,545	878	0
<i>Overall - most vulnerable</i>	319,565	1.3	1	1,375	842	0
<i>Socioeconomic - least vulnerable</i>	53,707	1.3	1	1,541	842	0
<i>Socioeconomic - most vulnerable</i>	286,468	1.3	1	1,342	842	0
<i>Household composition and disability - least vulnerable</i>	99,532	1.3	1	1,335	959	1
<i>Household composition and disability - most vulnerable</i>	178,928	1.3	1	1,353	805	0
<i>Minority status and language - least vulnerable</i>	23,944	1.3	1	1,387	920	0
<i>Minority status and language - most vulnerable</i>	370,666	1.3	1	1,388	842	0
<i>Housing and transportation - least vulnerable</i>	75,227	1.3	1	1,328	682	0
<i>Housing and transportation - most vulnerable</i>	247,867	1.3	1	1,376	884	1

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of awarded renters in U.S. states.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 1 percent of all awarded applicants received group flood insurance in 2017.

^bThe maximum total award an applicant could receive in fiscal year 2017, before August 1, 2017, was \$33,300. In fiscal year 2017, after August 1, 2017, and during fiscal year 2018 an applicant could receive a maximum award of \$33,300 and \$34,000, respectively, for financial housing assistance or other needs assistance.

Table 16. Number of Owners Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts in Puerto Rico, by Social Vulnerability, 2017

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Overall - least vulnerable</i>	76,051	1.6	1	2,714	609	571
<i>Overall - most vulnerable</i>	85,213	1.8	1	3,821	1,241	992
<i>Socioeconomic - least vulnerable</i>	68,113	1.6	1	2,457	553	434
<i>Socioeconomic - most vulnerable</i>	75,482	1.8	1	3,709	1,135	816

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Household composition and disability - least vulnerable</i>	68,941	1.7	1	3,134	875	773
<i>Household composition and disability - most vulnerable</i>	78,471	1.8	1	3,471	1,053	784
<i>Minority status and language - least vulnerable</i>	62,931	1.6	1	2,712	600	539
<i>Minority status and language - most vulnerable</i>	92,012	1.9	2	3,970	1,335	1,278
<i>Housing and transportation - least vulnerable</i>	84,023	1.7	1	3,300	967	806
<i>Housing and transportation - most vulnerable</i>	69,234	1.7	1	3,328	991	675

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for 4 percent of awarded owners in Puerto Rico.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 1 percent of all awarded applicants received group flood insurance in 2017.

^bThe maximum total award an applicant could receive in fiscal year 2017, before August 1, 2017, was \$33,300. In fiscal year 2017, after August 1, 2017, and during fiscal year 2018 an applicant could receive a maximum award of \$33,300 and \$34,000, respectively, for financial housing assistance or other needs assistance.

Table 17. Number of Renters Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts in Puerto Rico, by Social Vulnerability, 2017

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Overall - least vulnerable</i>	39,176	1.3	1	1,262	500	0
<i>Overall - most vulnerable</i>	39,965	1.3	1	1,528	638	0
<i>Socioeconomic - least vulnerable</i>	38,099	1.3	1	1,179	500	0
<i>Socioeconomic - most vulnerable</i>	35,073	1.3	1	1,498	564	0
<i>Household composition and disability - least vulnerable</i>	32,375	1.3	1	1,297	500	0
<i>Household composition and disability - most vulnerable</i>	36,897	1.3	1	1,472	610	0
<i>Minority status and language - least vulnerable</i>	35,428	1.3	1	1,194	500	0
<i>Minority status and language - most vulnerable</i>	36,033	1.4	1	1,651	741	0
<i>Housing and transportation - least vulnerable</i>	32,083	1.3	1	1,566	553	0

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Housing and transportation - most vulnerable</i>	38,726	1.3	1	1,356	553	0

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 4 percent of awarded renters in Puerto Rico.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 1 percent of all awarded applicants received group flood insurance in 2017.

^bThe maximum total award an applicant could receive in fiscal year 2017, before August 1, 2017, was \$33,300. In fiscal year 2017, after August 1, 2017, and during fiscal year 2018 an applicant could receive a maximum award of \$33,300 and \$34,000, respectively, for financial housing assistance or other needs assistance.

Table 18. Number of Owners Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts, 2018

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
All awarded owners	64,282	1.7	2	6,104	2,531	1,640
Age						
<i>Under 25</i>	2,203	2	2	6,144	3,015	14
<i>25 to 49</i>	20,431	1.7	2	5,903	2,586	352
<i>50 to 64</i>	23,471	1.7	1	6,105	2,443	671
<i>65 and older</i>	17,948	1.7	1	6,315	2,487	599
Household size						
<i>1</i>	15,167	1.8	2	6,833	2,578	650
<i>2</i>	20,277	1.6	1	5,823	2,164	532
<i>3 or more</i>	28,838	1.8	2	5,917	2,753	458
Gross annual income						
<i>Less than \$10,000</i>	9,155	1.9	2	6,096	2,739	206
<i>\$10,000 to less than \$25,000</i>	20,159	1.9	2	6,562	2,785	596
<i>\$25,000 to less than \$50,000</i>	15,986	1.6	1	6,165	2,630	386
<i>\$50,000 and above</i>	15,061	1.5	1	5,285	1,876	306
Federal poverty guideline^c						
<i>100% or below</i>	21,515	1.9	2	6,447	2,887	523
<i>Above 100% to 200%</i>	17,501	1.7	2	6,343	2,706	480
<i>Above 200% to 300%</i>	8,758	1.5	1	5,823	2,396	203
<i>Above 300%</i>	12,587	1.4	1	5,203	1,763	288
Property insurance coverage						
<i>No coverage</i>	38,514	1.9	2	7,084	3,274	1,387

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Personal property only</i>	490	1.6	1	6,242	3,042	11
<i>Real and personal property</i>	25,245	1.4	1	4,606	1,544	242
Flood insurance coverage						
<i>No coverage</i>	58,947	1.8	2	6,429	2,746	1,629
<i>Coverage</i>	5,335	1.3	1	2,512	1,527	11
Disaster location						
<i>U.S. states</i>	56,134	1.7	1	6,077	2,405	1,594
<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance					
<i>U.S. Virgin Islands</i>						
<i>Other U.S. territories</i>	8,148	2.1	2	6,283	3,445	46

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of awarded owners had missing age data and 6 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of 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.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 2 percent of all awarded applicants received group flood insurance in 2018.

^bThe maximum IHP award a survivor could receive for financial housing assistance or other needs assistance during fiscal years 2018 and 2019 was \$34,000 and \$34,900, respectively.

^cFederal poverty guidelines represent a household income for different household sizes and locations. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the Federal Poverty Guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 19. Number of Renters Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts, 2018

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
All awarded renters	44,688	1.5	1	3,543	2,023	0
Age						
<i>Under 25</i>	5,365	1.6	1	3,282	2,051	0
<i>25 to 49</i>	24,969	1.5	1	3,632	2,081	0
<i>50 to 64</i>	10,421	1.5	1	3,428	2,022	0
<i>65 and older</i>	3,839	1.5	1	3,629	2,022	0
Household size						
<i>1</i>	10,933	1.5	1	3,153	1,734	0
<i>2</i>	11,156	1.5	1	3,134	1,986	0
<i>3 or more</i>	22,599	1.5	1	3,933	2,460	0
Gross annual income						
<i>Less than \$10,000</i>	8,656	1.6	1	3,184	2,048	0
<i>\$10,000 to less than \$25,000</i>	17,646	1.6	2	3,679	2,263	0
<i>\$25,000 to less than \$50,000</i>	11,115	1.4	1	3,628	2,022	0

Group	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>\$50,000 and above</i>	4,458	1.3	1	3,444	2,022	0
Federal poverty guideline^c						
<i>100% or below</i>	21,106	1.6	2	3,646	2,350	0
<i>Above 100% to 200%</i>	12,793	1.5	1	3,654	2,022	0
<i>Above 200% to 300%</i>	4,668	1.3	1	3,168	1,854	0
<i>Above 300%</i>	3,308	1.3	1	2,923	1,788	0
Property insurance coverage						
<i>No coverage</i>	41,973	1.5	1	3,607	2,117	0
<i>Personal property only</i>	2,713	1.2	1	2,539	1,734	0
Flood insurance coverage						
<i>No coverage</i>	44,335	1.5	1	3,551	2,041	0
<i>Coverage</i>	353	1.2	1	2,454	1,734	0
Disaster Location						
<i>U.S. states</i>	39,422	1.5	1	3,589	2,022	0
<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance					
<i>U.S. Virgin Islands</i>						
<i>Other U.S. territories</i>	5,266	1.8	2	3,195	2,399	0

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of awarded renters had missing age data and 6 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of 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.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 2 percent of all awarded applicants received group flood insurance in 2018.

^bThe maximum IHP award a survivor could receive for financial housing assistance or other needs assistance during fiscal years 2018 and 2019 was \$34,000 and \$34,900, respectively.

^cFederal poverty guidelines represent a household income for different household sizes and locations. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the Federal Poverty Guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 20. Number of Owners Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts in U.S. States, by Social Vulnerability, 2018

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Overall - least vulnerable</i>	3,610	1.5	1	5,204	1,792	85
<i>Overall - most vulnerable</i>	24,319	1.7	1	5,204	2,341	196
<i>Socioeconomic - least vulnerable</i>	3,209	1.4	1	4,894	1,699	77
<i>Socioeconomic - most vulnerable</i>	27,175	1.7	1	5,379	2,367	368
<i>Household composition and disability - least vulnerable</i>	1,918	1.5	1	5,071	1,737	52

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Household composition and disability - most vulnerable</i>	26,628	1.7	1	5,618	2,384	467
<i>Minority status and language - least vulnerable</i>	12,924	1.6	1	6,554	2,383	544
<i>Minority status and language - most vulnerable</i>	8,837	1.7	2	5,946	2,927	60
<i>Housing and transportation - least vulnerable</i>	5,812	1.6	1	5,911	2,346	231
<i>Housing and transportation - most vulnerable</i>	17,589	1.7	1	5,845	2,398	451

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of awarded owners in U.S. states.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 2 percent of all awarded applicants received group flood insurance in 2018.

^bThe maximum IHP award a survivor could receive for financial housing assistance or other needs assistance during fiscal years 2018 and 2019 was \$34,000 and \$34,900, respectively.

Table 21. Number of Renters Who Received Financial Assistance through the Individual and Households Program (IHP), and Average and Median Number of Assistance Types Received and Award Amounts in U.S. States, by Social Vulnerability, 2018

Social vulnerability	Number receiving assistance	Number of assistance types received ^a		Award amount (dollars) ^a		Number receiving maximum award ^b
		Average	Median	Average	Median	
<i>Overall - least vulnerable</i>	2,218	1.4	1	3,666	2,198	0
<i>Overall - most vulnerable</i>	16,026	1.4	1	2,870	1,834	0
<i>Socioeconomic - least vulnerable</i>	1,781	1.4	1	3,923	2,463	0
<i>Socioeconomic - most vulnerable</i>	17,278	1.4	1	2,872	1,816	0
<i>Household composition and disability - least vulnerable</i>	2,466	1.3	1	3,478	2,006	0
<i>Household composition and disability - most vulnerable</i>	18,321	1.5	1	3,285	1,972	0
<i>Minority status and language - least vulnerable</i>	8,632	1.5	1	4,503	2,495	0
<i>Minority status and language - most vulnerable</i>	4,436	1.4	1	3,066	1,912	0
<i>Housing and transportation - least vulnerable</i>	2,936	1.4	1	3,346	2,022	0
<i>Housing and transportation - most vulnerable</i>	17,222	1.5	1	3,646	2,022	0

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of awarded renters in U.S. states.

^aWe did not include group flood insurance in our analysis of average and median number of assistance types received and IHP award amounts because this type of assistance is not a direct payment to the applicant. About 2 percent of all awarded applicants received group flood insurance in 2018.

^bThe maximum IHP award a survivor could receive for financial housing assistance or other needs assistance during fiscal years 2018 and 2019 was \$34,000 and \$34,900, respectively.

Most Common Reasons for an Ineligible Determination

Table 22. Most Common Reasons Referred Applicants Were Determined Ineligible for Assistance from the Individuals and Households Program (IHP), 2016

Group		Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
All referred applicants		Insufficient damage 45	No substantiation submitted 14	Did not or would not relocate 11
Ownership status	<i>Homeowner</i>	Insufficient damage 44	Did not or would not relocate 15	Insured 12
	<i>Renter</i>	Insufficient damage 48	No substantiation submitted 24	Potential duplicate application 7
Age	<i>Under 25</i>	Insufficient damage 40	No substantiation submitted 24	Identity not verified 13
	<i>25 to 49</i>	Insufficient damage 47	No substantiation submitted 20	Did not or would not relocate 8
	<i>50 to 64</i>	Insufficient damage 46	Did not or would not relocate 13	Insured 11
	<i>65 and older</i>	Insufficient damage 41	Did not or would not relocate 15	Insured 12
Household size	<i>1</i>	Insufficient damage 40	No substantiation submitted 10	Did not or would not relocate 9
	<i>2</i>	Insufficient damage 43	Did not or would not relocate 13	Insured 10
	<i>3 or more</i>	Insufficient damage 51	No substantiation submitted 19	Did not or would not relocate 11
Gross annual income	<i>Less than \$10,000</i>	Insufficient damage 57	No substantiation submitted 16	Ownership not verified 11
	<i>\$10,000 to less than \$25,000</i>	Insufficient damage 54	No substantiation submitted 16	Did not or would not relocate 10
	<i>\$25,000 to less than \$50,000</i>	Insufficient damage 41	No substantiation submitted 13	Insured 12
	<i>\$50,000 and above</i>	Insufficient damage 30	Did not or would not relocate 13	Insured 10
Federal poverty guideline^a	<i>100% or below</i>	Insufficient damage 58	No substantiation submitted 17	Ownership not verified 11

Group		Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
	<i>Above 100% to 200%</i>	Insufficient damage	48 No substantiation submitted	14 Did not or would not relocate
	<i>Above 200% to 300%</i>	Insufficient damage	36 Did not or would not relocate	12 Insured
	<i>Above 300%</i>	Insufficient damage	27 Did not or would not relocate	13 Insured
Property insurance coverage	<i>No coverage</i>	Insufficient damage	54 No substantiation submitted	18 Ownership not verified
	<i>Personal property only</i>	Insufficient damage	42 No substantiation submitted	21 Potential duplicate application
	<i>Real and personal property</i>	Insufficient damage	35 Insured	19 Did not or would not relocate
Flood insurance coverage	<i>No coverage</i>	Insufficient damage	49 No substantiation submitted	14 Did not or would not relocate
	<i>Coverage</i>	Insufficient damage	24 Insured	11 Did not or would not relocate
Disaster location	<i>U.S. states</i>	Insufficient damage	45 No substantiation submitted	14 Did not or would not relocate
	<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance		
	<i>U.S. Virgin Islands</i>			
	<i>Other U.S. territories</i>			

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of referred applicants had missing age, household size, 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 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. Applicants may receive multiple ineligible determinations.

^aFederal poverty guidelines represent a household income for different household sizes and locations.

Table 23. Most Common Reasons Referred Applicants Were Determined Ineligible for Assistance from the Individuals and Households Program (IHP) in U.S. States, by Social Vulnerability, 2016

Social vulnerability	Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
<i>Overall - least vulnerable</i>	Insufficient damage	31 No substantiation submitted	13 Did not or would not relocate
<i>Overall - most vulnerable</i>	Insufficient damage	55 No substantiation submitted	14 Did not or would not relocate
<i>Socioeconomic - least vulnerable</i>	Insufficient damage	30 No substantiation submitted	13 Did not or would not relocate
<i>Socioeconomic - most vulnerable</i>	Insufficient damage	54 No substantiation submitted	14 Did not or would not relocate
<i>Household composition and disability - least vulnerable</i>	Insufficient damage	39 No substantiation submitted	14 Did not or would not relocate

Social vulnerability	Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
<i>Household composition and disability - most vulnerable</i>	Insufficient damage 50	No substantiation submitted 14	Did not or would not relocate 11
<i>Minority status and language - least vulnerable</i>	Insufficient damage 36	Did not or would not relocate 15	No substantiation submitted 12
<i>Minority status and language - most vulnerable</i>	Insufficient damage 48	No substantiation submitted 17	Did not or would not relocate 9
<i>Housing and transportation - least vulnerable</i>	Insufficient damage 35	No substantiation submitted 13	Did not or would not relocate 10
<i>Housing and transportation - most vulnerable</i>	Insufficient damage 50	No substantiation submitted 14	Did not or would not relocate 10

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred applicants in U.S. states. Applicants may receive multiple ineligible determinations.

Table 24. Most Common Reasons Referred Applicants Were Determined Ineligible for Assistance from the Individuals and Households Program (IHP), 2017

Group	Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
All referred applicants	Insufficient damage 34	No substantiation submitted 15	No contact for inspection 8
Ownership status	<i>Homeowner</i> Insufficient damage 34	No substantiation submitted 11	Did not or would not relocate 9
	<i>Renter</i> Insufficient damage 35	No substantiation submitted 21	Potential duplicate application 13
Age	<i>Under 25</i> Insufficient damage 30	No substantiation submitted 19	Potential duplicate application 18
	<i>25 to 49</i> Insufficient damage 33	No substantiation submitted 21	Potential duplicate application 9
	<i>50 to 64</i> Insufficient damage 36	No substantiation submitted 9	Did not or would not relocate 7
	<i>65 and older</i> Insufficient damage 39	Did not or would not relocate 10	No contact for inspection 7
Household size	<i>1</i> Insufficient damage 26	No contact for inspection 12	No substantiation submitted 10
	<i>2</i> Insufficient damage 40	No substantiation submitted 12	Did not or would not relocate 7
	<i>3 or more</i> Insufficient damage 40	No substantiation submitted 23	Did not or would not relocate 7
Gross annual income	<i>Less than \$10,000</i> Insufficient damage 44	No substantiation submitted 11	No contact for inspection 10

Group		Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants			
	<i>\$10,000 to less than \$25,000</i>	Insufficient damage	41	No substantiation submitted	14	No contact for inspection	9
	<i>\$25,000 to less than \$50,000</i>	Insufficient damage	31	No substantiation submitted	18	Potential duplicate application	7
	<i>\$50,000 and above</i>	Insufficient damage	23	No substantiation submitted	15	Insured	7
Federal poverty guideline^a	<i>100% or below</i>	Insufficient damage	45	No substantiation submitted	15	Potential duplicate application	9
	<i>Above 100% to 200%</i>	Insufficient damage	37	No substantiation submitted	17	No contact for inspection	7
	<i>Above 200% to 300%</i>	Insufficient damage	29	No substantiation submitted	15	No contact for inspection	7
	<i>Above 300%</i>	Insufficient damage	22	No substantiation submitted	12	Insured	7
Property insurance coverage	<i>No coverage</i>	Insufficient damage	39	No substantiation submitted	16	No contact for inspection	10
	<i>Personal property only</i>	No substantiation submitted	23	Insufficient damage	23	Potential duplicate application	7
	<i>Real and personal property</i>	Insufficient damage	26	Insured	15	No substantiation submitted	13
Flood insurance coverage	<i>No coverage</i>	Insufficient damage	36	No substantiation submitted	15	No contact for inspection	8
	<i>Coverage</i>	Insufficient damage	19	No substantiation submitted	13	Insured	9
Disaster location	<i>U.S. states</i>	Insufficient damage	31	No substantiation submitted	17	Potential duplicate application	9
	<i>Puerto Rico</i>	Insufficient damage	44	Did not or would not relocate	12	Ownership not verified	10
	<i>U.S. Virgin Islands</i>	Insufficient damage	35	No substantiation submitted	16	No contact for inspection	9
	<i>Other U.S. territories</i>	No major disaster declarations that included Individual Assistance					

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of referred applicants had missing age, household size, or ownership status data and 18 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of 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. Applicants may receive multiple ineligible determinations.

^aFederal poverty guidelines represent a household income for different household sizes and locations. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 25. Most Common Reasons Referred Applicants Were Determined Ineligible for Assistance from the Individuals and Households Program (IHP) in U.S. States, by Social Vulnerability, 2017

Social vulnerability	Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
<i>Overall - least vulnerable</i>	Insufficient damage 22	No substantiation submitted 18	No contact for inspection 8
<i>Overall - most vulnerable</i>	Insufficient damage 36	No substantiation submitted 17	Potential duplicate application 11
<i>Socioeconomic - least vulnerable</i>	Insufficient damage 22	No substantiation submitted 18	No contact for inspection 8
<i>Socioeconomic - most vulnerable</i>	Insufficient damage 37	No substantiation submitted 16	Potential duplicate application 11
<i>Household composition and disability - least vulnerable</i>	Insufficient damage 26	No substantiation submitted 18	No contact for inspection 9
<i>Household composition and disability - most vulnerable</i>	Insufficient damage 36	No substantiation submitted 16	Potential duplicate application 9
<i>Minority status and language - least vulnerable</i>	Insufficient damage 28	No substantiation submitted 15	No contact for inspection 7
<i>Minority status and language - most vulnerable</i>	Insufficient damage 33	No substantiation submitted 18	Potential duplicate application 11
<i>Housing and transportation - least vulnerable</i>	Insufficient damage 26	No substantiation submitted 18	No contact for inspection 7
<i>Housing and transportation - most vulnerable</i>	Insufficient damage 35	No substantiation submitted 17	Potential duplicate application 10

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred applicants in U.S. states. Applicants may receive multiple ineligible determinations.

Table 26. Most Common Reasons Referred Applicants Were Determined Ineligible for Assistance from the Individuals and Households Program (IHP) in Puerto Rico, by Social Vulnerability, 2017

Social vulnerability	Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
<i>Overall - least vulnerable</i>	Insufficient damage 44	Did not or would not relocate 10	No substantiation submitted 10
<i>Overall - most vulnerable</i>	Insufficient damage 46	Did not or would not relocate 13	Ownership not verified 11
<i>Socioeconomic - least vulnerable</i>	Insufficient damage 44	No substantiation submitted 10	Did not or would not relocate 10
<i>Socioeconomic - most vulnerable</i>	Insufficient damage 44	Did not or would not relocate 12	Ownership not verified 10
<i>Household composition and disability - least vulnerable</i>	Insufficient damage 44	Did not or would not relocate 11	No substantiation submitted 9

Social vulnerability	Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
<i>Household composition and disability - most vulnerable</i>	Insufficient damage 46	Did not or would not relocate 13	Ownership not verified 10
<i>Minority status and language - least vulnerable</i>	Insufficient damage 43	No substantiation submitted 10	Did not or would not relocate 9
<i>Minority status and language - most vulnerable</i>	Insufficient damage 45	Did not or would not relocate 14	Ownership not verified 11
<i>Housing and transportation - least vulnerable</i>	Insufficient damage 44	Did not or would not relocate 13	Ownership not verified 9
<i>Housing and transportation - most vulnerable</i>	Insufficient damage 46	Did not or would not relocate 11	Ownership not verified 9

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for 4 percent of referred applicants in Puerto Rico. Applicants may receive multiple ineligible determinations.

Table 27. Most Common Reasons Referred Applicants Were Determined Ineligible for Assistance from the Individuals and Households Program (IHP), 2018

Group	Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
All referred applicants	Insufficient damage 40	No substantiation submitted 14	Insured 11
Ownership status	<i>Homeowner</i> Insufficient damage 37	Insured 16	Did not or would not relocate 14
	<i>Renter</i> Insufficient damage 45	No substantiation submitted 23	Potential duplicate application 7
Age	<i>Under 25</i> Insufficient damage 41	No substantiation submitted 20	Identity not verified 19
	<i>25 to 49</i> Insufficient damage 43	No substantiation submitted 21	Insured 8
	<i>50 to 64</i> Insufficient damage 41	Insured 13	Did not or would not relocate 12
	<i>65 and older</i> Insufficient damage 35	Insured 15	Did not or would not relocate 13
Household size	<i>1</i> Insufficient damage 36	Insured 9	Did not or would not relocate 9
	<i>2</i> Insufficient damage 37	Insured 13	Did not or would not relocate 11
	<i>3 or more</i> Insufficient damage 45	No substantiation submitted 21	Did not or would not relocate 11
Gross annual income	<i>Less than \$10,000</i> Insufficient damage 52	No substantiation submitted 14	Did not or would not relocate 10

Group		Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
	<i>\$10,000 to less than \$25,000</i>	Insufficient damage	50 No substantiation submitted	15 Did not or would not relocate
	<i>\$25,000 to less than \$50,000</i>	Insufficient damage	39 No substantiation submitted	14 Insured
	<i>\$50,000 and above</i>	Insufficient damage	26 Insured	16 No substantiation submitted
Federal poverty guideline^a	<i>100% or below</i>	Insufficient damage	54 No substantiation submitted	17 Did not or would not relocate
	<i>Above 100% to 200%</i>	Insufficient damage	44 No substantiation submitted	15 Insured
	<i>Above 200% to 300%</i>	Insufficient damage	34 Insured	14 No substantiation submitted
	<i>Above 300%</i>	Insufficient damage	23 Insured	15 Did not or would not relocate
Property insurance coverage	<i>No coverage</i>	Insufficient damage	51 No substantiation submitted	17 Did not or would not relocate
	<i>Personal property only</i>	Insufficient damage	31 No substantiation submitted	21 Insured
	<i>Real and personal property</i>	Insufficient damage	28 Insured	25 Did not or would not relocate
Flood insurance coverage	<i>No coverage</i>	Insufficient damage	42 No substantiation submitted	14 Did not or would not relocate
	<i>Coverage</i>	Insufficient damage	24 Insured	21 Did not or would not relocate
Disaster location	<i>U.S. states</i>	Insufficient damage	41 No substantiation submitted	14 Insured
	<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance		
	<i>U.S. Virgin Islands</i>			
	<i>Other U.S. territories</i>	Insufficient damage	37 Did not or would not relocate	25 Identity not verified

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that less than 1 percent of referred applicants 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 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. Applicants may receive multiple ineligible determinations.

^aFederal poverty guidelines represent a household income for different household sizes and locations. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 28. Most Common Reasons Referred Applicants Were Determined Ineligible for Assistance from the Individuals and Households Program (IHP) in U.S. States, by Social Vulnerability, 2018

Social vulnerability	Most common reason and percentage of referred applicants	2nd most common reason and percentage of referred applicants	3rd most common reason and percentage of referred applicants
<i>Overall - least vulnerable</i>	Insufficient damage 27	No substantiation submitted 14	Insured 12
<i>Overall - most vulnerable</i>	Insufficient damage 50	No substantiation submitted 13	Insured 11
<i>Socioeconomic - least vulnerable</i>	Insufficient damage 28	No substantiation submitted 15	Insured 11
<i>Socioeconomic - most vulnerable</i>	Insufficient damage 50	No substantiation submitted 13	Insured 11
<i>Household composition and disability - least vulnerable</i>	Insufficient damage 32	No substantiation submitted 18	Insured 9
<i>Household composition and disability - most vulnerable</i>	Insufficient damage 46	No substantiation submitted 13	Insured 12
<i>Minority status and language - least vulnerable</i>	Insufficient damage 32	No substantiation submitted 13	Insured 12
<i>Minority status and language - most vulnerable</i>	Insufficient damage 52	No substantiation submitted 12	Did not or would not relocate 11
<i>Housing and transportation - least vulnerable</i>	Insufficient damage 33	No substantiation submitted 14	Insured 12
<i>Housing and transportation - most vulnerable</i>	Insufficient damage 43	No substantiation submitted 15	Insured 10

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred applicants in U.S. states. Applicants may receive multiple ineligible determinations.

Appeal Rates

Table 29. Referred Applicants Who Appealed a Determination on Financial Assistance from the Individuals and Households Program (IHP), and Appeal Approval Rates, 2016

Group	Number and percentage of referred applicants who appealed	Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved
All	33,872 9	29	49,872	22
Ownership status	<i>Homeowner</i> 27,072 10	33	40,110	25
	<i>Renter</i> 6,554 5	16	9,418	12
Age	<i>Under 25</i> 895 5	28	1,251	22
	<i>25 to 49</i> 13,308 7	27	19,684	21
	<i>50 to 64</i> 12,360 10	29	18,566	22

Group		Number and percentage of referred applicants who appealed		Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved
Household size	<i>65 and older</i>	7,164	10	33	10,173	26
	<i>1</i>	8,607	8	28	12,727	22
	<i>2</i>	9,850	9	31	14,221	24
	<i>3 or more</i>	15,415	9	29	22,924	22
Gross annual income	<i>Less than \$10,000</i>	6,418	9	24	9,956	17
	<i>\$10,000 to less than \$25,000</i>	11,474	10	28	17,389	21
	<i>\$25,000 to less than \$50,000</i>	8,047	9	32	11,622	25
	<i>\$50,000 and above</i>	6,085	7	34	8,248	28
Federal poverty guideline ^a	<i>100% or below</i>	13,099	10	25	20,325	18
	<i>Above 100% to 200%</i>	9,572	9	31	14,042	24
	<i>Above 200% to 300%</i>	4,162	8	34	5,880	27
	<i>Above 300%</i>	5,191	7	34	6,968	28
Property insurance coverage	<i>No coverage</i>	17,273	9	25	26,015	18
	<i>Personal property only</i>	1,240	7	22	1,781	17
	<i>Real and personal property</i>	15,346	9	35	22,061	28
Flood insurance coverage	<i>No coverage</i>	30,612	9	29	45,317	22
	<i>Coverage</i>	3,260	6	28	4,555	22
Disaster location	<i>U.S. states</i>	33,872	9	29	49,872	22
	<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance				
	<i>U.S. Virgin Islands</i>					
	<i>Other U.S. territories</i>					

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We found that less than 1 percent of applicants who appealed had missing age, household size, or ownership status data and 5 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of 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.

Table 30. Referred Applicants Who Appealed a Determination on Financial Assistance from the Individuals and Households Program (IHP), and Appeal Approval Rates in U.S. States, by Social Vulnerability, 2016

Social vulnerability	Number and percentage of referred applicants who appealed		Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved
<i>Overall - least vulnerable</i>	2,709	7	29	3,825	23
<i>Overall - most vulnerable</i>	14,003	9	27	21,153	20
<i>Socioeconomic - least vulnerable</i>	2,429	7	29	3,417	23
<i>Socioeconomic - most vulnerable</i>	14,858	9	28	22,399	21
<i>Household composition and disability - least vulnerable</i>	1,472	7	28	2,135	21
<i>Household composition and disability - most vulnerable</i>	17,397	9	29	26,137	22
<i>Minority status and language - least vulnerable</i>	6,252	9	35	9,102	27
<i>Minority status and language - most vulnerable</i>	4,303	8	25	6,295	20
<i>Housing and transportation - least vulnerable</i>	4,686	8	32	6,741	24
<i>Housing and transportation - most vulnerable</i>	12,317	9	29	18,369	22

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of applicants who appealed in U.S. states.

Table 31. Referred Applicants Who Appealed a Determination on Financial Assistance from the Individuals and Households Program (IHP), and Appeal Approval Rates, 2017

Group		Number and percentage of referred applicants who appealed		Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved
All		99,807	3	31	144,793	24
Ownership status	<i>Homeowner</i>	83,629	4	33	124,367	25
	<i>Renter</i>	15,680	1	20	19,738	17
Age	<i>Under 25</i>	2,017	1	29	2,715	23
	<i>25 to 49</i>	34,229	2	29	48,385	23
	<i>50 to 64</i>	36,761	4	31	54,582	24
	<i>65 and older</i>	26,411	5	33	38,562	25
Household size	<i>1</i>	28,446	2	29	41,995	23
	<i>2</i>	30,694	3	32	44,604	25
	<i>3 or more</i>	40,667	3	31	58,194	25
Gross annual income	<i>Less than \$10,000</i>	30,531	5	35	49,840	25

Group		Number and percentage of referred applicants who appealed	Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved	
	\$10,000 to less than \$25,000	31,480	3	33	46,537	25
	\$25,000 to less than \$50,000	15,951	2	26	20,495	22
	\$50,000 and above	11,548	2	25	13,785	22
Federal poverty guideline^a	100% or below	43,110	4	34	67,711	25
	Above 100% to 200%	26,125	3	31	37,534	24
	Above 200% to 300%	9,302	2	27	12,039	22
	Above 300%	10,973	2	25	13,373	22
Property insurance coverage	No coverage	70,491	3	35	106,854	26
	Personal property only	2,013	1	19	2,502	16
	Real and personal property	27,184	2	22	35,258	19
Flood insurance coverage	No coverage	94,656	3	31	138,052	24
	Coverage	5,151	2	20	6,741	17
Disaster location	U.S. states	50,280	2	25	63,118	21
	Puerto Rico	47,773	5	37	79,295	27
	U.S. Virgin Islands	1,754	5	25	2,380	21
	Other U.S. territories	No major disaster declarations that included Individual Assistance				

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We found that less than 1 percent of applicants who appealed had missing age, household size, or ownership status data and 10 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of 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. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 32. Referred Applicants Who Appealed a Determination on Financial Assistance from the Individuals and Households Program (IHP), and Appeal Approval Rates in U.S. States, by Social Vulnerability, 2017

Social vulnerability	Number and percentage of referred applicants who appealed	Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved	
Overall - least vulnerable	5,636	2	25	6,930	22
Overall - most vulnerable	21,203	2	24	26,802	20
Socioeconomic - least vulnerable	6,118	2	25	7,512	22
Socioeconomic - most vulnerable	19,214	2	24	24,393	20
Household composition and disability - least vulnerable	7,253	2	23	8,940	20

Social vulnerability	Number and percentage of referred applicants who appealed	Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved	
<i>Household composition and disability - most vulnerable</i>	15,454	2	25	19,695	20
<i>Minority status and language - least vulnerable</i>	4,102	3	33	5,361	27
<i>Minority status and language - most vulnerable</i>	23,636	2	22	29,417	19
<i>Housing and transportation - least vulnerable</i>	9,017	2	23	11,165	20
<i>Housing and transportation - most vulnerable</i>	15,547	2	25	19,676	21

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of applicants who appealed in U.S. states.

Table 33. Referred Applicants Who Appealed a Determination on Financial Assistance from the Individuals and Households Program (IHP), and Appeal Approval Rates in Puerto Rico, by Social Vulnerability, 2017

Social vulnerability	Number and percentage of referred applicants who appealed	Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved	
<i>Overall - least vulnerable</i>	8,616	4	35	13,628	26
<i>Overall - most vulnerable</i>	14,463	6	39	24,511	27
<i>Socioeconomic - least vulnerable</i>	7,540	3	35	11,899	26
<i>Socioeconomic - most vulnerable</i>	11,917	6	38	20,097	27
<i>Household composition and disability - least vulnerable</i>	8,567	4	34	13,785	25
<i>Household composition and disability - most vulnerable</i>	12,832	6	39	21,569	28
<i>Minority status and language - least vulnerable</i>	7,333	4	35	11,621	26
<i>Minority status and language - most vulnerable</i>	15,539	7	38	26,342	27
<i>Housing and transportation - least vulnerable</i>	11,256	5	36	18,388	26
<i>Housing and transportation - most vulnerable</i>	10,847	5	39	18,200	27

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for 5 percent of applicants who appealed in Puerto Rico.

Table 34. Referred Applicants who Appealed a Determination on Financial Assistance from the Individuals and Households Program (IHP), and Appeal Approval Rates, 2018

Group		Number and percentage of referred applicants who appealed		Percentage of referred applicants who won their appeal	Number of appeals	Percentage of appeals approved
All		19,435	6	28	27,914	21
Ownership status	<i>Homeowner</i>	14,385	7	32	20,708	25
	<i>Renter</i>	4,896	4	16	7,001	12
Age	<i>Under 25</i>	792	5	25	1,115	21
	<i>25 to 49</i>	6,923	5	25	10,021	19
	<i>50 to 64</i>	6,968	7	29	10,080	22
	<i>65 and older</i>	4,688	7	31	6,608	24
Household size	<i>1</i>	5,148	6	27	7,469	20
	<i>2</i>	5,828	6	28	8,177	22
	<i>3 or more</i>	8,459	6	29	12,268	22
Gross annual income	<i>Less than \$10,000</i>	3,449	9	25	5,219	19
	<i>\$10,000 to less than \$25,000</i>	7,278	8	28	10,720	22
	<i>\$25,000 to less than \$50,000</i>	4,671	6	28	6,484	22
	<i>\$50,000 and above</i>	2,893	4	30	3,755	24
Federal poverty guideline^a	<i>100% or below</i>	7,990	8	26	11,963	20
	<i>Above 100% to 200%</i>	5,752	7	29	8,235	22
	<i>Above 200% to 300%</i>	2,178	5	30	2,926	23
	<i>Above 300%</i>	2,371	3	29	3,054	23
Property insurance coverage	<i>No coverage</i>	12,775	8	29	18,839	21
	<i>Personal property only</i>	707	4	19	1,022	14
	<i>Real and personal property</i>	5,948	4	28	8,048	22
Flood insurance coverage	<i>No coverage</i>	18,633	6	28	26,838	22
	<i>Coverage</i>	802	4	16	1,076	13
Disaster location	<i>U.S. states</i>	18,178	6	27	26,076	21
	<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance				
	<i>U.S. Virgin Islands</i>					
	<i>Other U.S. territories</i>	1,257	7	37	1,838	31

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were self-reported by the survivor in their FEMA application. We found that less than 1 percent of applicants who appealed had missing age, household size, or ownership status data and 6 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of 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. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 35. Referred Applicants who Appealed a Determination on Financial Assistance from the Individuals and Households Program (IHP), and Appeal Approval Rates in U.S. States, by Social Vulnerability, 2018

Social vulnerability	Number and percentage of referred applicants who appealed		Percentage of referred applicants who won their appeal		Number of appeals	Percentage of appeals approved
Overall - least vulnerable	998	4	25		1,381	19
Overall - most vulnerable	8,080	7	26		11,568	20
Socioeconomic - least vulnerable	856	5	24		1,191	18
Socioeconomic - most vulnerable	9,018	7	26		12,983	20
Household composition and disability - least vulnerable	734	4	21		1,057	15
Household composition and disability - most vulnerable	8,889	6	27		12,834	20
Minority status and language - least vulnerable	3,686	5	30		5,271	23
Minority status and language - most vulnerable	2,448	7	23		3,346	18
Housing and transportation - least vulnerable	1,604	5	27		2,295	21
Housing and transportation - most vulnerable	6,513	6	26		9,407	20

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of applicants who appealed in U.S. states.

Time between Key Events in the IHP Financial Assistance Process

Table 36. Time between Key Events in the Financial Assistance Process for the Individuals and Households Program (IHP), 2016

Group		Time to final decision (days) ^b							
		Time to first inspection (days)		Time to first award (days) ^a		Referred applicants		Awarded applicants	
		Average	Median	Average	Median	Average	Median	Average	Median
All		8	6	13	8	32	12	48	18
Ownership status	<i>Homeowner</i>	9	6	13	8	30	11	45	17
	<i>Renter</i>	8	6	14	8	35	16	53	26
Age	<i>Under 25</i>	8	6	16	11	30	17	43	25
	<i>25 to 49</i>	8	6	13	8	33	14	50	22
	<i>50 to 64</i>	8	5	14	8	32	10	49	17
	<i>65 and older</i>	9	5	13	7	29	9	43	15
Household size	<i>1</i>	8	5	15	8	28	11	44	16
	<i>2</i>	9	6	13	8	30	11	44	16
	<i>3 or more</i>	8	6	13	8	35	14	52	23

Group		Time to first inspection (days)		Time to first award (days) ^a		Time to final decision (days) ^b			
						Referred applicants		Awarded applicants	
		Average	Median	Average	Median	Average	Median	Average	Median
Gross annual income	<i>Less than \$10,000</i>	7	5	14	8	33	12	51	19
	<i>\$10,000 to less than \$25,000</i>	8	5	14	8	33	12	51	20
	<i>\$25,000 to less than \$50,000</i>	9	6	14	8	32	13	50	21
	<i>\$50,000 and above</i>	10	8	12	8	28	12	40	16
Federal poverty guideline^c	<i>100% or below</i>	7	5	14	8	34	12	53	21
	<i>Above 100% to 200%</i>	8	5	14	8	33	12	51	21
	<i>Above 200% to 300%</i>	9	6	13	8	31	12	47	19
	<i>Above 300%</i>	10	8	12	8	27	12	38	15
Property insurance coverage	<i>No coverage</i>	7	5	14	8	33	13	49	19
	<i>Personal property only</i>	9	6	15	9	35	15	53	27
	<i>Real and personal property</i>	10	7	13	9	30	11	46	17
Flood insurance coverage	<i>No coverage</i>	8	5	14	8	31	12	47	19
	<i>Coverage</i>	10	9	12	8	39	14	52	18
Disaster location	<i>U.S. states</i>	8	6	13	8	32	12	48	18
	<i>Puerto Rico</i>	No major disaster declarations that included Individual Assistance							
	<i>U.S. Virgin Islands</i>								
	<i>Other U.S. territories</i>								

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that 1 percent or less of referred, awarded, and inspected applicants had missing age, household size, or ownership status data and roughly 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 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.

^aWe excluded Critical Needs Assistance records from our analysis of the time-to-first-award dates.

^bWe excluded from our analysis of the time-to-final-decision applicants with a pending decision on their case 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 not submitting any documents to FEMA, not having any recorded contacts with FEMA, and not receiving an inspection.

^cFederal poverty guidelines represent a household income for different household sizes and locations.

Table 37. Time between Key Events in the Individuals and Households Program (IHP) Financial Assistance Process in U.S. States, by Social Vulnerability, 2016

Social vulnerability	Time to first inspection (days)		Time to first award (days) ^a		Time to final decision (days) ^b			
	Average	Median	Average	Median	Referred applicants		Awarded applicants	
					Average	Median	Average	Median
<i>Overall - least vulnerable</i>	11	8	14	10	31	13	45	17
<i>Overall - most vulnerable</i>	7	4	14	7	31	10	49	18
<i>Socioeconomic - least vulnerable</i>	11	9	14	10	31	13	45	17
<i>Socioeconomic - most vulnerable</i>	7	4	14	7	31	11	49	18
<i>Household composition and disability - least vulnerable</i>	9	5	14	8	27	10	41	16
<i>Household composition and disability - most vulnerable</i>	8	5	13	8	32	12	49	19
<i>Minority status and language - least vulnerable</i>	9	7	13	7	32	13	44	17
<i>Minority status and language - most vulnerable</i>	7	4	14	8	33	13	51	23
<i>Housing and transportation - least vulnerable</i>	10	8	14	10	32	14	47	19
<i>Housing and transportation - most vulnerable</i>	8	5	14	8	32	12	49	19

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred, inspected, or awarded applicants in U.S. states.

^aWe excluded Critical Needs Assistance records from our analysis of the time-to-first-award dates.

^bWe excluded from our analysis of the time-to-final-decision applicants with a pending decision on their case 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 not submitting any documents to FEMA, not having any recorded contacts with FEMA, and not receiving an inspection.

Table 38. Time between Key Events in the Financial Assistance Process for the Individuals and Households Program (IHP), 2017

Group		Time to first inspection (days)		Time to first award (days) ^a		Time to final decision (days) ^b			
		Average	Median	Average	Median	Referred applicants		Awarded applicants	
						Average	Median	Average	Median
All		36	32	43	22	53	33	71	35
Ownership status	<i>Homeowner</i>	39	35	52	32	59	33	89	45
	<i>Renter</i>	32	28	30	7	45	32	49	31
Age	<i>Under 25</i>	31	27	40	20	46	33	59	34
	<i>25 to 49</i>	36	31	36	13	49	33	61	33
	<i>50 to 64</i>	37	32	46	25	56	31	77	37
	<i>65 and older</i>	38	34	55	35	63	35	89	47

Group		Time to first inspection (days)		Time to first award (days) ^a		Time to final decision (days) ^b			
						Referred applicants		Awarded applicants	
		Average	Median	Average	Median	Average	Median	Average	Median
Household size	1	36	31	36	8	46	31	58	26
	2	37	33	48	29	57	33	78	41
	3 or More	37	32	45	26	58	35	77	41
Gross annual income	Less than \$10,000	40	39	65	51	80	50	106	59
	\$10,000 to less than \$25,000	37	32	46	27	59	35	76	40
	\$25,000 to less than \$50,000	35	29	29	5	44	31	51	26
	\$50,000 and above	33	27	27	8	36	22	48	25
Federal poverty guideline ^c	100% or below	37	33	55	42	70	42	92	53
	Above 100% to 200%	36	32	42	18	55	33	70	34
	Above 200% to 300%	37	31	32	6	44	30	53	25
	Above 300%	35	29	29	7	38	22	49	23
Property insurance coverage	No coverage	36	32	46	29	60	38	75	41
	Personal property only	31	26	22	3	37	28	43	21
	Real and personal property	39	31	36	9	41	19	61	27
Flood insurance coverage	No coverage	37	32	44	23	54	33	71	36
	Coverage	36	28	31	13	39	20	58	29
Disaster location	U.S. states	29	24	22	6	37	27	42	23
	Puerto Rico	51	51	86	58	100	59	133	65
	U.S. Virgin Islands	34	33	77	52	98	70	124	96
	Other U.S. territories	No major disaster declarations that included Individual Assistance							

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that 1 percent or less of referred, awarded, and inspected applicants had missing age, household size, or ownership status data and roughly 15 percent had missing gross annual income data, which also affects our federal poverty guideline analysis. We conducted an analysis of other socioeconomic characteristics of 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.

^aWe excluded Critical Needs Assistance records from our analysis of the time-to-first-award dates.

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

^cFederal poverty guidelines represent a household income for different household sizes and locations. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 39. Time between Key Events in the Individuals and Households Program (IHP) Financial Assistance Process in U.S. States, by Social Vulnerability, 2017

Social vulnerability	Time to first inspection (days)		Time to first award (days) ^a		Time to final decision (days) ^b			
					Referred applicants		Awarded applicants	
	Average	Median	Average	Median	Average	Median	Average	Median
<i>Overall - least vulnerable</i>	30	25	24	12	37	26	50	29
<i>Overall - most vulnerable</i>	28	24	22	6	38	28	41	23
<i>Socioeconomic - least vulnerable</i>	30	24	24	11	38	27	50	29
<i>Socioeconomic - most vulnerable</i>	28	24	22	6	38	28	41	22
<i>Household composition and disability - least vulnerable</i>	30	25	20	4	35	26	41	22
<i>Household composition and disability - most vulnerable</i>	28	24	23	8	39	28	45	25
<i>Minority status and language - least vulnerable</i>	30	26	22	5	37	26	43	23
<i>Minority status and language - most vulnerable</i>	28	24	21	6	37	27	41	23
<i>Housing and transportation - least vulnerable</i>	31	25	22	6	36	25	45	26
<i>Housing and transportation - most vulnerable</i>	28	24	21	5	37	28	40	21

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred, inspected, or awarded applicants in U.S. states.

^aWe excluded Critical Needs Assistance records from our analysis of the time-to-first-award dates.

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

Table 40. Time between Key Events in the Individuals and Households Program (IHP) Financial Assistance Process in Puerto Rico, by Social Vulnerability, 2017

Social vulnerability	Time to first inspection (days)		Time to first award (days) ^a		Time to final decision (days) ^b			
					Referred applicants		Awarded applicants	
	Average	Median	Average	Median	Average	Median	Average	Median
<i>Overall - least vulnerable</i>	49	49	81	55	88	56	119	61
<i>Overall - most vulnerable</i>	51	52	87	59	106	61	137	66
<i>Socioeconomic - least vulnerable</i>	48	48	79	54	86	55	115	60
<i>Socioeconomic - most vulnerable</i>	51	52	86	58	104	60	134	65
<i>Household composition and disability - least vulnerable</i>	49	49	83	56	93	58	125	63

Social vulnerability	Time to final decision (days) ^b							
	Time to first inspection (days)		Time to first award (days) ^a		Referred applicants		Awarded applicants	
	Average	Median	Average	Median	Average	Median	Average	Median
<i>Household composition and disability - most vulnerable</i>	51	52	88	58	103	60	136	66
<i>Minority status and language - least vulnerable</i>	48	47	79	54	87	55	116	60
<i>Minority status and language - most vulnerable</i>	51	53	88	59	110	62	142	68
<i>Housing and transportation - least vulnerable</i>	52	53	86	58	100	60	132	65
<i>Housing and transportation - most vulnerable</i>	49	49	84	57	99	59	130	64

Sources: GAO analysis of the Federal Emergency Management Agency's IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention's 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 4 percent of referred, inspected, or awarded applicants in Puerto Rico.

^aWe excluded Critical Needs Assistance records from our analysis of the time-to-first-award dates.

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

Table 41. Time between Key Events in the Financial Assistance Process for the Individuals and Households Program (IHP), 2018

Group		Time to final decision (days) ^b							
		Time to first inspection (days)		Time to first award (days) ^a		Referred applicants		Awarded applicants	
		Average	Median	Average	Median	Average	Median	Average	Median
All		8	5	17	7	26	8	46	17
Ownership status	<i>Homeowner</i>	8	5	17	7	23	6	42	14
	<i>Renter</i>	8	5	17	7	32	12	53	27
Age	<i>Under 25</i>	8	5	24	11	31	14	49	30
	<i>25 to 49</i>	8	5	16	7	27	10	47	21
	<i>50 to 64</i>	8	5	17	7	26	7	47	15
	<i>65 and older</i>	8	5	16	7	23	5	42	13
Household size	<i>1</i>	7	5	16	7	24	7	45	13
	<i>2</i>	8	5	16	7	24	6	44	15
	<i>3 or more</i>	8	5	18	7	29	10	48	23
Gross annual income	<i>Less than \$10,000</i>	7	4	17	7	31	9	48	15
	<i>\$10,000 to less than \$25,000</i>	7	5	17	7	30	9	48	18

Group		Time to final decision (days) ^b							
		Time to first inspection (days)		Time to first award (days) ^a		Referred applicants		Awarded applicants	
		Average	Median	Average	Median	Average	Median	Average	Median
	\$25,000 to less than \$50,000	8	5	17	7	26	8	47	19
	\$50,000 and above	9	5	16	7	19	5	39	14
Federal poverty guideline ^c	100% or below	7	5	17	7	32	10	49	20
	Above 100% to 200%	8	5	17	7	28	9	49	20
	Above 200% to 300%	8	5	16	7	23	7	42	15
	Above 300%	9	5	15	6	17	4	36	12
Property insurance coverage	No coverage	7	5	16	7	33	11	48	18
	Personal property only	10	6	23	8	23	7	51	25
	Real and personal property	9	5	18	7	18	4	40	15
Flood insurance coverage	No coverage	8	5	17	7	26	8	46	18
	Coverage	7	5	13	5	21	6	43	14
Disaster location	U.S. states	7	5	14	7	25	7	44	15
	Puerto Rico	No major disaster declarations that included Individual Assistance							
	U.S. Virgin Islands								
	Other U.S. territories	14	10	36	26	54	39	59	44

Source: GAO analysis of the Federal Emergency Management Agency's (FEMA) IHP applicant data, as of February 24, 2020. | GAO-20-675SP

Notes: The data used to create survivor groups were reported by the survivor in their FEMA application. We found that 1 percent or less of referred, awarded, and inspected applicants had missing age, household size, or ownership status data and roughly 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 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.

^aWe excluded Critical Needs Assistance records from our analysis of the time-to-first-award dates.

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

^cFederal poverty guidelines represent a household income for different household sizes and locations. The guidelines are not defined for U.S. territories. We calculated guidelines for relevant U.S. territories by multiplying the federal poverty guideline for the 48 contiguous states and the District of Columbia by the same factor that the Small Business Administration used to calculate its minimum income guidelines for U.S. territories.

Table 42. Time between Key Events in the Individuals and Households Program (IHP) Financial Assistance Process in U.S. States, by Social Vulnerability, 2018

Social vulnerability	Time to first inspection (days)		Time to first award (days) ^a		Time to final decision (days) ^b			
					Referred applicants		Awarded applicants	
	Average	Median	Average	Median	Average	Median	Average	Median
<i>Overall - least vulnerable</i>	8	5	16	6	21	5	41	14
<i>Overall - most vulnerable</i>	7	5	13	7	24	7	41	13
<i>Socioeconomic - least vulnerable</i>	8	4	16	6	21	5	41	13
<i>Socioeconomic - most vulnerable</i>	7	5	14	7	25	8	43	13
<i>Household composition and disability - least vulnerable</i>	8	5	16	6	24	7	47	16
<i>Household composition and disability - most vulnerable</i>	7	5	14	6	24	7	43	13
<i>Minority status and language - least vulnerable</i>	8	5	14	6	25	7	46	17
<i>Minority status and language - most vulnerable</i>	6	4	11	6	23	7	35	11
<i>Housing and transportation - least vulnerable</i>	8	5	17	7	23	6	45	15
<i>Housing and transportation - most vulnerable</i>	7	5	14	7	26	8	47	15

Sources: GAO analysis of the Federal Emergency Management Agency’s IHP applicant data, as of February 24, 2020, and the Centers for Disease Control and Prevention’s 2016 Social Vulnerability Index data. | GAO-20-675SP

Notes: The 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 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 tract for less than 1 percent of referred, inspected, or awarded applicants in U.S. states.

^aWe excluded Critical Needs Assistance records from our analysis of the time-to-first-award dates.

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