

# GAO Highlights

Highlights of [GAO-23-104750](#), a report to congressional committees

## Why GAO Did This Study

Since 2017, over 300 presidentially-declared major disasters have occurred across the country. Following such disasters, FEMA conducts housing inspections to assess damages and award assistance for home repairs and other needs to survivors who apply under the Individuals and Households Program.

The Additional Supplemental Appropriations for Disaster Relief Act, 2019 included a provision for GAO to review issues following the 2018 disaster season. This report addresses, among other things, (1) how many Individuals and Households Program applicants were authorized housing inspections and received assistance for major disasters declared from January 2018 to November 2021 and (2) the extent to which FEMA has taken actions intended to improve its housing inspections process since 2018.

GAO analyzed Individuals and Households Program applicant data from January 2018 to November 2021 and reviewed relevant documentation and policies. GAO interviewed FEMA officials and contracted housing inspectors; and observed selected housing inspections.

## What GAO Recommends

GAO is making seven recommendations to the Department of Homeland Security (DHS), including that FEMA assess the accuracy of its damage level approach and take steps to ensure its policies on the use of self-assessments are supported by evidence in accurately identifying eligibility for assistance. DHS disagreed with two recommendations, but GAO continues to believe they are warranted.

View [GAO-23-104750](#). For more information, contact Chris Currie at (404) 679-1875 or [currie@gao.gov](mailto:currie@gao.gov).

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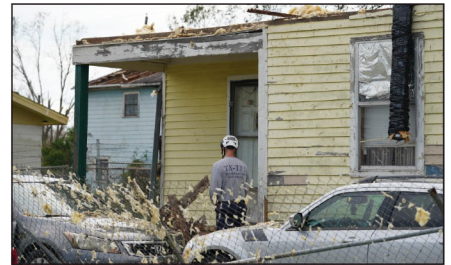
## DISASTER ASSISTANCE

### Actions Needed to Strengthen FEMA's Housing Inspections Process

## What GAO Found

About 2.7 million people applied to the Federal Emergency Management Agency (FEMA) Individuals and Households Program for major disasters declared from January 1, 2018 through November 1, 2021. Of these applicants, FEMA authorized housing inspections for about 1.4 million and approved about 710,000 applicants for assistance. For those who were not approved for assistance, the most common reasons for ineligibility were that they had insurance, or had insufficient or no reported damage. The median and mean amounts of Individuals and Households Program assistance per applicant were \$2,314 and \$4,157, respectively.

#### Disaster-related Damages to Homes in California (left) and Texas (right) in 2021



Source: Federal Emergency Management Agency. | GAO-23-104750

FEMA has taken actions since 2018 intended to improve the housing inspections process, but has not always assessed how the changes affect the Individuals and Households Program applicant awards. For example, in part to respond to the COVID-19 pandemic, FEMA streamlined its approach in April 2020 for estimating damages to homes. Instead of recording itemized damages, inspectors estimated the overall damage level of a home based on a smaller set of key indicators (e.g., height of floodwater in a home). However, FEMA has not assessed this new approach to determine if it accurately estimates damages. GAO found that mean awards were 35 percent lower under the new approach than under the prior approach.

In March 2020, FEMA began using applicant self-assessment questions to determine whether to authorize housing inspections for applicants. According to the new policy, applicants who self-assessed having minor home damage would not receive an inspection, and therefore not receive certain types of assistance, unless they took additional steps to request an inspection. FEMA's goal was to reduce the number of required inspections and deliver assistance to applicants with the greatest need first. However, FEMA analysis and GAO's observations indicate that these self-assessments are not a reliable indicator of eligibility. For example, from January 2018 to November 2021, 43 percent of applicants who self-assessed minor damage were found to have eligible damages. Although FEMA discontinued this practice, officials told GAO that the policy remains in place for FEMA to implement at its discretion in the future. Ensuring its policy on the use of self-assessments is supported by evidence could help FEMA ensure it accurately identifies eligibility for assistance.