



Disaster Assistance: Action Needed to Improve Resilience, Response, and Recovery

GAO-23-106544 · March 2023

Each year, disasters such as hurricanes and wildfires affect hundreds of American communities. In recent years, the federal government has spent billions to help communities recover from disasters. Opportunities exist to more effectively spend these tax dollars on disaster assistance. GAO has dozens of unimplemented recommendations for improvements.

The Big Picture

The federal government provides billions of dollars to help communities damaged by disasters—such as hurricanes, floods, wildfires, and earthquakes—rebuild infrastructure and improve their resilience to future damages. Federal assistance also helps individuals and households impacted by disasters recover.

FEMA-Reported Federal Assistance for Selected Natural Disasters, as of February 2023



\$ 5.5 billion

In September 2022, Hurricane Ian caused catastrophic damage in Florida.



\$ 1 billion

In December 2019, several earthquakes shook Puerto Rico.



\$ 29 million

In July 2022, severe storms in Illinois resulted in extensive flooding.

Source: Federal Emergency Management Agency (FEMA) and GAO. | GAO-23-106544

The rising number of natural disasters and increasing reliance on federal assistance are key sources of increasing costs for the federal government and the American taxpayer.

What GAO's Work Shows

GAO has evaluated federal disaster resilience, response, and recovery efforts and has identified opportunities for improvement.

Invest in Disaster Resilience. One way to reduce federal fiscal exposure is to invest in disaster resilience, thereby reducing the need for more costly future assistance. In 2019, GAO developed the [Disaster Resilience Framework](#) to help federal entities identify opportunities to promote disaster resilience.

The Federal Emergency Management Agency (FEMA) has grant programs that fund state and local projects to increase disaster resilience, such as elevating homes to prevent flood damage. However, challenges with these programs, including [complex and lengthy application processes](#), discourage investment in projects to enhance disaster resilience.

- ✓ We recommended that FEMA develop a plan to streamline its grant application processes.

Improve Processes for Assisting Survivors. After a major disaster, survivors can apply to FEMA's Individuals and Households Program (IHP) for temporary housing or home repair funds. GAO found that [survivors face numerous challenges obtaining aid](#). For instance, FEMA does not always fully explain to survivors that, in order to receive certain types of IHP assistance, they must first apply for and be denied a Small Business Administration (SBA) disaster loan. Survivors who do not understand such requirements may not receive all the assistance for which they are eligible.

- ✓ We recommended that FEMA improve communication about this requirement.

GAO has also identified issues with FEMA’s process for estimating damage to homes. In 2020, FEMA changed its approach for estimating such damages. However, [FEMA did not assess how such changes affected IHP award amounts](#). GAO found awards were 35 percent lower on average with the new approach. As a result, applicants may not receive an award amount that accurately reflects the damage for which they are eligible.

- ✓ We recommended that FEMA assess its new approach for estimating damage and adjust the approach as needed.

California Wildfire Approaching a Residence



Source: David A. Litman/stock.adobe.com. | GAO-23-106544

Improve Federal Approach to Disaster Recovery. Funding provided by the Department of Housing and Urban Development’s (HUD) Community Development Block Grant Disaster Recovery can be used for housing activities, such as home repairs. We found that this funding has been [slow to reach affected communities](#). We reported in December 2022, that the seven states and territories that received the vast majority of grants to help affected communities recover from 2017 and 2018 disasters had disbursed only 28 percent of the funds allocated for housing activities. HUD does not require grantees to collect and analyze data needed to monitor program timeliness.

- ✓ We recommended that HUD require grantees to collect and analyze data to monitor grant timeliness.

Hurricane Ian Damage to Home in Pine Island, Florida



Source: GAO. | GAO-23-106544

FEMA, HUD, and SBA are just three of over 30 federal entities involved in disaster recovery. Having so many entities involved has created challenges, such as confusing and lengthy processes for disaster survivors and communities to apply for assistance. Such challenges can disproportionately affect populations that are least prepared to navigate complex federal programs.

We identified [11 options that could improve the federal approach to disaster recovery](#).

- ✓ We recommended that Congress consider establishing an independent commission to recommend reforms to the federal approach to disaster recovery.

More from GAO’s Portfolio

Disaster Assistance: [GAO-23-104750](#), [GAO-20-604](#), [GAO-20-503](#)

Disaster Recovery: [GAO-23-105295](#), [GAO-23-104956](#), [GAO-22-104452](#), [GAO-19-232](#)

Disaster Resilience: [GAO-22-106046](#), [GAO-21-140](#), [GAO-20-100SP](#)

Highway Emergency Relief: [GAO-20-32](#)

Puerto Rico Recovery: [GAO-21-264](#)

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