

**ENSURING EQUITY IN DISASTER PREPAREDNESS,
RESPONSE, AND RECOVERY**

HEARING

BEFORE THE

**COMMITTEE ON HOMELAND SECURITY
HOUSE OF REPRESENTATIVES**

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ENSURING EQUITY IN DISASTER PREPAREDNESS, RESPONSE, AND RECOVERY

Wednesday, October 27, 2021

U.S. HOUSE OF REPRESENTATIVES,
COMMITTEE ON HOMELAND SECURITY,
Washington, DC.

The committee met, pursuant to notice, at 10:02 a.m., via Webex, Hon. Bennie G. Thompson [Chairman of the committee] presiding.

Present: Representatives Thompson, Jackson Lee, Langevin, Payne, Slotkin, Green, Clarke, Swalwell, Watson Coleman, Rice, Demings, Barragán, Gottheimer, Malinowski, Torres, Katko, Higgins, Guest, Bishop, Van Drew, Norman, Miller-Meeks, Harshbarger, Clyde, Gimenez, LaTurner, Pfluger, and Garbarino.

Chairman THOMPSON. The Committee on Homeland Security will come to order. Without objection, the Chair is authorized to declare the committee in recess at any point.

Good morning. Today the committee is meeting to examine how the Federal Government can ensure equity in disaster preparedness, response, and recovery.

Last summer almost 1 in 3 Americans experienced a disaster. Disasters are increasing, and as they do, the number of people in need of assistance will always increase. However, not everyone who needs assistance will get in. In fact, those who need it the most are often the least likely to get help. Some believe that “disasters are great equalizers”. To the contrary, disasters expose and worsen inequities, in part because disaster assistance programs favor some groups over others. For example, internal FEMA analyses reported by NPR showed that low-income applicants were twice as likely to be denied FEMA housing assistance due to “insufficient” damage. These outcomes lead to long-term impacts that are detrimental to already marginalized groups.

Put simply, a growing body of evidence shows that in the wake of a disaster, the rich get richer and the poor get poorer. Race always appears to play a role in outcomes. According to a 2018 study, White Americans living in counties that received disaster aid gained over \$100,000 in wealth compared to White Americans living in counties that did not experience a disaster. In contrast, Black and Latino Americans in areas that received disaster assistance lost thousands compared to their peers that had not experienced a disaster. A person’s zip code or skin color should not affect how he or she fares in a disaster, but this is exactly what happens. Low-income and rural communities are especially at risk. The Federal Emergency Management Agency is aware of these inequities.

In November 2020, FEMA's own National Advisory Council delivered a stunning rebuke of the status quo, stating "FEMA does not meet the equity requirements of the Stafford Act". The Advisory Council defined equity as "to provide the greatest support to those with greatest need to achieve a certain minimum outcome". Equity is recognizing and responding to different needs to ensure everyone can recover with dignity.

That means making sure that we do not leave rural communities behind, supporting community members with differing abilities, as well as protecting everyone's right to a safe recovery, regardless of their race or ethnicity or their income.

I commend the Biden administration for working to ensure equity in FEMA programs, including expanding allowable ownership documentation to help families with heirs' properties keep land that has been in their family for generations. These are important steps in the right direction, and we must press on.

Now is the time for bold action. It is time to rethink a system that too often fails those who are already marginalized. I have seen the effect of the status quo on the communities with my own eyes. In June, floods devastated the Mississippi Delta. Over 700 homes were impacted, yet residents did not receive assistance. These families had inches of water in their homes and after 30 days were informed by the State that the Governor would not even pursue Federal assistance. The Stafford Act relies on Governors and local leaders to act in good faith, but this may not always be the case when it comes to certain communities.

I am currently working on legislation to help address this problem and looking forward to introducing it in the near future. I also encourage DHS to continue making progress toward equity where it has discretion to do so. It is time to change inequitable policies throughout our disaster response system.

Today, we will hear from our witnesses why these inequities exist and what we can do about them. I look forward to your testimony.

[The statement of Chairman Thompson follows:]

STATEMENT OF CHAIRMAN BENNIE G. THOMPSON

OCTOBER 27, 2021

Today, the committee is meeting to examine how the Federal Government can ensure equity in disaster preparedness, response, and recovery. Last summer, almost 1 in 3 Americans experienced a disaster. Disasters are increasing, and as they do, the number of people in need of assistance will also increase. However, not everyone who needs assistance will get it. In fact, those who need it the most are often the least likely to get help. Some believe that "disasters are great equalizers."

To the contrary, disasters expose and worsen inequities, in part because disaster assistance programs favor some groups over others. For example, internal FEMA analyses reported by NPR showed that low-income applicants were twice as likely to be denied FEMA housing assistance due to "insufficient" damage. These outcomes lead to long-term impacts that are detrimental to already marginalized groups. Put simply, a growing body of evidence shows that in the wake of a disaster, the rich get richer and the poor get poorer. Race also appears to play a role in outcomes.

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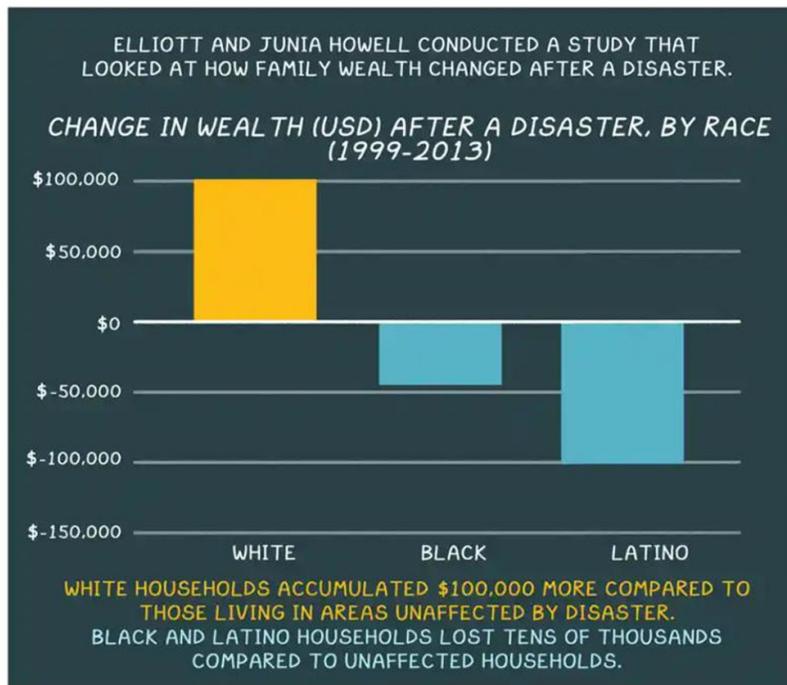
That means:

- Making sure we do not leave rural counties behind
- Supporting community members with differing abilities, and
- Protecting everyone's right to a safe recovery, regardless of their race or ethnicity or their income.

I commend the Biden administration for working to ensure equity in FEMA programs, including expanding allowable ownership documentation to help families with heirs' property keep land that has been in their family for generations. These are important steps in the right direction, and we must press on.

Now is the time for bold action. It is time to rethink a system that too often fails those who are already marginalized. I have seen the effect of the status quo on these communities with my own eyes. In June, floods devastated the Mississippi Delta—over 700 homes were impacted—yet residents did not receive assistance. These families had inches of water in their homes and after 30 days were informed by the State that the Governor would not even pursue Federal assistance.

The Stafford Act relies on Governors and local leaders to act in good faith, but this may not always be the case when it comes to certain communities. I am currently working on legislation to help address this problem and look forward to introducing it in the near future. I also encourage DHS to continue making progress toward equity where it has discretion to do so. It is time to change inequitable policies throughout our disaster response system. Today, we will hear from our witnesses why these inequities exist and what we can do about them.



Chairman THOMPSON. I now recognize the Ranking Member, the gentleman from New York, Mr. Katko, for an opening statement.

Mr. KATKO. Thank you, Mr. Chairman.

I want to echo your sentiments that with respect to FEMA disasters, I think your quote was something along the lines of those who need it the most are often least likely to receive the aid. I couldn't agree more. Sometimes I think it is a formulaic thing. In upstate New York we have had multiple disasters and none of them have qualified for FEMA assistance. I am going to talk more about that during the hearing today. But I do think the formulas are something that we need to look at as well because that seems to reinforce some of the concerns that you have.

So I do want to thank you for holding this very important hearing today on equity in emergency management. I am thankful for the opportunity to discuss this topic and look forward to hearing from our witnesses.

Unfortunately, disasters around the globe have historically had greater negative impacts on lower-income and minority populations. The reasons for this are complex and numerous. Some of these reasons include minimal investment in infrastructure before a disaster, lack of insurance or under-insurance, inability for those in disaster-prone areas to flee when or before disaster strikes, and the philanthropic gap after an event. All these factors, and more, contribute to added negative impacts on the front end of a disaster, as well as slower and less effective response and recoveries after disaster strikes.

These factors also, unfortunately, contribute to pushing more individuals and communities that are already on the brink into further poverty and despair.

According to a 2017 article in *Scientific America*, in the United States "each big catastrophe, like a hurricane, increases a U.S. county's poverty by 1 percent 90 years of data show". In the United States we have seen this phenomenon of greater short- and long-term damage to lower-income and minority areas play out through some of the country's worst disasters. These impacts can sometimes be extremely long-lasting and permanent.

Ten years after Hurricane Katrina hit New Orleans, 96,000 fewer African Americans were living in New Orleans than prior to Hurricane Katrina. Nearly 1 in 3 black residents had not returned to the city after the storm. The median black household in New Orleans in 2013 was \$30,000, which is \$5,000 less than it was in 2000, adjusted for inflation.

We see the impacts of disasters on these individuals and communities not only in the United States but across the world where those already in poverty are disproportionately impacted by disasters.

According to a 2016 World Bank report, some 26 million people are forced into poverty every year as a result of natural disasters. A 2008 report from the United Nations stated that of the 262 million individuals affected in 2007 and 2008 by natural disasters, 98 percent of those people resided in developing nations. That is the poorest of the poor.

Mr. Chairman, like you, my district in central New York also includes low-income and rural areas that may be disproportionately impacted by disasters. I know that both of us, if and when disaster

strikes back home, would want assurances that all of our constituents are being treated in an equitable manner.

These statistics from the United States and around the world are very eye-opening and unfortunately, as I stated before, this phenomenon is not limited to one type of disaster or even only to natural disasters.

Disadvantaged and minority communities were also, and continue to be, hit particularly hard by COVID. According to a recent article on *Healthline Media*, “Researchers report that the death rate from COVID-19 is significantly higher in black, Native American, and Latino communities than any other groups. They say some factors are underlying medical conditions, unequal access to health care services, and jobs that require employees to work closely with the public.”

Additionally, in an article published by *NBC News* a few weeks ago, “Since the pandemic began, about 1 in 434 rural Americans have died from COVID compared with roughly 1 in 513 urban Americans. And though vaccines have reduced overall COVID death rates since the winter peak, rural mortality rates are now more than double that of urban ones and accelerating quickly.”

This death rate is also directly correlated to counties with a high rate of poverty, according to NIH.

Mr. Chairman, again, I appreciate you having this hearing and shedding some light on this issue. I will say that I think we can do better, not only in the Government, but in other organizations, such as nonprofits and community-based organizations that work on these issues.

Since our focus today is on emergency management, I would like to simply challenge emergency managers, as I have in the past at all levels, to keep these anecdotes and statistics in mind as they work with communities on a full range of assistance, from pre-disaster mitigation to flood insurance to post-disaster insurance.

We need to level the playing field and ensure that we are not only offering the same type and amount of assistance to everyone, but that emergency managers are considering the unique needs that certain communities and individuals have so that we can improve outcomes for all disaster survivors.

I know that FEMA has recently taken steps to help ensure equity in disaster assistance, including the formation of an equity enterprise steering group and the establishment of a robust stakeholder engagement process to develop FEMA’s 2022 to 2026 strategic plan.

The equity enterprise steering group focuses on assessing issues such as access and delivery of FEMA programs, activities, and services. I hope these initiatives and others allow for greater access and inclusion in FEMA programs.

We should consider ourselves very fortunate to live in a country that has the resources and programs to help our communities and individual citizens before, during, and after disasters. That is certainly not the case in all countries around the world. We also have tens of thousands of professionals dedicated to fields of emergency management and related fields, including our witnesses today.

I look forward to hearing from them on how to better achieve equity in emergency management to ensure that all Americans and

the communities they live in are able to mitigate, prepare for, respond to, and recover from any and all disasters.

I will say before closing that I am sick and tired of seeing people building multi-million-dollar mansions on the beach and then getting FEMA assistance while people in rural areas don't get squat. We have got to change that. That is what I am interested in talking about today.

With that, Mr. Chairman, I yield back.

[The statement of Ranking Member Katko follows:]

STATEMENT OF RANKING MEMBER JOHN KATKO

Mr. Chairman, thank you for holding this very important hearing on equity in emergency management. I am thankful for the opportunity to discuss this topic and look forward to hearing from our witnesses.

Unfortunately, disasters around the globe have historically had greater negative impacts on lower-income and minority populations. The reasons for this are complex and numerous. Some of these reasons include:

- Minimal investment in infrastructure before a disaster;
- Lack of insurance or under-insurance;
- Inability for those in disaster-prone areas to flee when/before disaster strikes; and
- A philanthropic gap after an event.

All these factors, and more, contribute to added negative impacts on the front end of a disaster, as well as slower and less effective response and recoveries after disaster strikes. These factors also, unfortunately, contribute to pushing more individuals and communities that are already on the brink into further poverty and despair.

According to a 2017 article in *Scientific America*, in the United States . . . “each big catastrophe like a hurricane increases a U.S. county’s poverty by 1 percent, 90 years of data show.”

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I look forward to hearing from them on how to better achieve equity in emergency management to ensure that all Americans and the communities they live in are able to mitigate, prepare for, respond to, and recover from any and all disasters.

Again, Mr. Chairman, thank you for holding this hearing. I yield back.

Chairman THOMPSON. Thank you very much. I couldn’t have made a better example than the million-dollar mansion on the beach.

Mr. KATKO. Absolutely.

Chairman THOMPSON. Absolutely.

Other Members of the committee are reminded that under the committee rules opening statements may be submitted for the record. Members are also reminded that the committee will operate according to the guidelines laid out by the Chairman and Ranking Member in our February 3 colloquy regarding remote procedures.

I now welcome our panel of witnesses.

Our first witness is Dr. Lori Peek. Dr. Peek is director of the Natural Hazard Center and professor of sociology at the University of Colorado, Boulder. She is an author and expert on vulnerable populations in disasters and has conducted field investigations on the aftermath of the 9/11 terrorist attacks, Hurricane Katrina, the Joplin tornado, Superstorm Sandy, and Hurricane Matthew.

Our second witness is Chauncia Willis. Ms. Willis is co-founder and CEO of the Institute for Diversity and Inclusion in Emergency Management. She is a certified emergency manager, a master exercise practitioner and author, and served as emergency manager in Tampa, Florida for over 14 years where she established programs for marginalized communities.

Our third witness is Christopher Currie. Mr. Currie serves as the director of Homeland and Justice Division with the U.S. Government Accountability Office. In his role, Mr. Currie leads GAO’s investigative work on emergency management, disaster response and recovery, and management of the Department of Homeland Security. Mr. Currie began his tenure with GAO in 2002.

Our fourth and final witness is Mr. James Joseph. Mr. Joseph is the vice president of response at Tidal Basin. From June 2020 to January 2021 he served as the Federal Emergency Management Agency director of External Affairs. Previously Mr. Joseph served as FEMA's region 5 administrator.

Thank you for your participation here today. I look forward to all of your testimony.

Without objection, the witnesses' full statements will be inserted in the record.

I now ask each witness to summarize their statement for 5 minutes, beginning with Dr. Peek.

STATEMENT OF LORI PEEK, PHD, DIRECTOR, NATURAL HAZARDS CENTER AND PROFESSOR, DEPARTMENT OF SOCIOLOGY, UNIVERSITY OF COLORADO

Ms. PEEK. Thank you, Chairman Thompson and Ranking Member Katko, for the invitation to testify.

Disasters now directly affect tens of millions of Americans annually. Between 1960 and 2019 in the United States natural hazards contributed to an estimated 35,000 deaths and more than \$1.1 trillion in property and crop damage. During the same period, every single U.S. county has experienced some loss due to natural hazards. We are all living with risk, but these risks are not felt equally.

Decades of social science research has shown that disasters disproportionately affect the most marginalized among us—people living in poverty, people of color, women, children, older adults, and people with disabilities. Entire books are filled with examples of the unequal impacts of disaster.

At present, however, many Government programs do not consider equity in providing aid and therefore can actually deepen and create sustained inequalities. This leaves already vulnerable people even more at risk. For example, a recent study by Drakes and colleagues revealed low levels of post-disaster aid disbursement in places where households have high levels of social vulnerability—specifically those in rural areas, renters, the unmarried, black and Asian Americans, and those with low incomes received less aid.

In their examination of more than 41,000 residential properties in 500 municipalities across the United States, Elliott and colleagues found that flood damage is not the only predictor of where buyouts occur. Racial composition matters too, with whiter counties and neighborhoods being more likely to gain access to buyout assistance even though those in neighborhoods of color are more likely to accept the assistance. This ends in communities of color being more likely to experience demolition and relocation.

A 2016 study by Carter discovered that only 117 of 566 Federally-recognized Tribes had FEMA-approved disaster mitigation plans. This means that more than three-quarters of all Tribes will be ineligible to apply for FEMA grants and therefore could not receive Federal funding for disaster projects.

We know that Federal aid doesn't always reach those most in need. What is less clear at present is what mechanisms are driving the observed inequities across programs. Some explanations include that low-income enrolled communities, communities of color,

and indigenous communities have a harder time competing for funding because of Federal cost-share requirements, lack of access to technical assistance, limited data availability, and cumbersome application requirements.

FEMA has supported the mitigation match concept in an effort to overcome these long-standing challenges. But historical injustices and contemporary inequities play a large role in shaping the receipt of individual and public assistance.

Low-income Americans, for example, are less likely to have clear title to their property, which can lead to the outright denial of aid. About half of low-income and minority households are renters, but our current disaster policy prioritizes private homeowners.

Right now the dedicated staff at our Federal agencies are confronting on onslaught of ever more damaging disasters. In addition, they are busy auditing their programs and policies to advance racial equity and support for under-served communities. This vital process could lead to a fundamental re-imagining of disaster aid whereby the vulnerable people who are hit first and worst in disasters are prioritized.

In closing, it is clear that inequitable policies and practices, even when designed in good faith and meant to provide much-needed relief and assistance, can become a second disaster that further upends people's lives and leads to a deepening of disadvantage. If we truly want to reduce natural hazards losses, we must work fervently to reduce economic and social inequality. This will take sound science, political leadership, a larger and more diverse disaster work force, and adequate financial support for Government agencies and their community partners. It will also require serious investment in equitable hazard mitigation and climate adaptation programs that reduce exposure to disaster harm in the first place.

Thank you again for the opportunity to testify today.

The prepared statement of Ms. Peek follows:]

PREPARED STATEMENT OF LORI PEEK

WEDNESDAY, OCTOBER 27, 2021

GRATITUDE

Thank you Chairman Thompson, Ranking Member Katko, and Members of the Committee on Homeland Security for inviting me to testify before you about equity in disaster preparedness, response, and recovery. This is a topic that I care deeply about, and I am so grateful that you have chosen to elevate the conversation in this way and at this crucial moment in our National history. As disaster losses mount and more Americans suffer the consequences of extreme events, the focus of this hearing is ever more urgent.

INTRODUCTION

I am a professor in the Department of Sociology and the director of the Natural Hazards Center at the University of Colorado Boulder. The Natural Hazards Center has long served as the Nation's National Science Foundation-designated information clearinghouse for the societal dimensions of hazards and disasters. Our mission is to reduce disaster harm by:

- Translating and sharing hazards and disaster research and information;
- Building connections between researchers, non-profit, and private-sector professionals, the media, policy makers, and local, State, and Federal officials;
- Advancing social science and interdisciplinary knowledge, with a special emphasis on the most vulnerable populations and places; and

- Training and mentoring a diverse next generation of hazards and disaster professionals.¹

I have studied the root causes and human consequences of disasters for more than 20 years now. During this time, I have conducted field research in the aftermath of several major events such as the 9/11 terrorist attacks, Hurricane Katrina, the Deepwater Horizon Oil Spill, the Joplin tornado, Superstorm Sandy, Hurricane Matthew, the Anchorage earthquake, and the Ridgecrest earthquake sequence. Much of my time in these places has been spent surveying and interviewing children, members of low-income families, women, people of color, the elderly, and other people from socially disadvantaged communities. I have written extensively about the social and economic barriers that members of these groups face in preparing for, responding to, and recovering from disaster, while also acknowledging that all people have capacities and strengths that could contribute to reducing disaster risk.

DISASTERS AS SHARED EXPERIENCE

According to SHELDUS—a spatial disaster loss database maintained by Arizona State University—the cumulative U.S. burden from natural hazards between 1960 and 2019 stands at more than \$1.1 trillion in direct property and crop damage, 252,361 injuries, and 34,933 fatalities.² Most of the costliest disasters have occurred in the first two decades of this century, where “milestone events of catastrophic proportion” in terms of magnitude and/or impacts have set new damage records in rapid succession.³ For example, in 2017, Hurricanes Harvey, Irma, and María and the California wildfires cost more than \$300 billion, far surpassing the previous record of nearly \$220 billion in losses set in 2005.⁴ Moreover, the Federal Emergency Management Agency (FEMA) estimates that 25 million people were directly affected in these four major disasters in 2017—representing almost 8 percent of the United States population.⁵

Numbers related to escalating disaster impacts could stretch on for pages. But they can also be hard to take in because such news has a way of receding into a gray statistical blur. In addition, as disturbing as the trend lines are, most experts agree that the available data actually underestimate direct losses associated with natural hazards and largely overlook indirect losses due to a lack of documentation or quantification.⁶

What is important for our discussion today is to emphasize that every county (or county equivalent) in the United States has experienced some loss due to natural hazards during the time period from 1960 to 2019. While the damage varies widely across counties, ranging from \$119 in recorded property damage in Mineral County, Colorado to \$34.7 billion in Harris County, Texas, there is no county in the Nation that has gone untouched by natural hazards since 1960.⁷

In addition, every State has been affected by at least one disaster with costs equaling or exceeding \$1 billion in damages (adjusting for inflation) since 1980 (see Figure 1).⁸ The record number of disasters that we are experiencing is creating more of what the National Oceanic and Atmospheric Administration (NOAA) has referred to as compound extremes, where multiple billion-dollar disaster events occur at the same time or in sequence.⁹ This is further complicating already difficult response and recovery efforts and increasing levels of cumulative disaster exposure—defined here as multiple, acute on-set, large-scale collective events that cause dis-

¹Natural Hazards Center. 2021. “Our Vision and Mission.” Available at: <https://hazards.colorado.edu/about/history-and-mission>. Accessed on October 20, 2021.

²SHELDUS. 2019. “U.S. Hazard Losses: SHELDUS v19 Summary of Losses, 1960–2019.” Available at: <https://cemhs.asu.edu/sheldus/reports#Losses>. Accessed on October 21, 2021.

³Gall, Melanie. 2019. “Loss Reduction and Sustainability.” Pp. 209–232 in *From Disaster to Catastrophe: U.S. Emergency Management in the 21st Century*, edited by C. Rubin and S.L. Cutter. New York, NY: Routledge, p. 219.

⁴Ibid., p. 209.

⁵Federal Emergency Management Agency (FEMA). 2018. FEMA Strategic Plan, 2018–2022. Washington, DC: FEMA, p. 18.

⁶Gall, Melanie, Kevin A. Borden, and Susan L. Cutter. 2009. “When Do Losses Count? Six Fallacies of Natural Hazards Loss Data.” *Bulletin of the American Meteorological Society* 90(6): 799–809.

⁷SHELDUS. 2020. SHELDUS Version 19.0. Available at: <https://cemhs.asu.edu/sheldus>. Accessed on October 22, 2021.

⁸National Centers for Environmental Information (NCEI), National Oceanic and Atmospheric Administration (NOAA). 2021. “Seven Things to Know about NCEI’s U.S. Billion-Dollar Disasters Data.” Available at: <https://www.ncei.noaa.gov/news/calculating-cost-weather-and-climate-disasters>. Accessed on October 22, 2021.

⁹National Centers for Environmental Information (NCEI), National Oceanic and Atmospheric Administration (NOAA). 2021. “Billion-Dollar Weather and Climate Disasters: Overview.” Available at: <https://www.ncei.noaa.gov/billions/>. Accessed on October 24, 2021.

ruption for individuals, families, and entire communities.¹⁰ Available research suggests that children and adults who experience greater numbers of these potentially traumatic community-level events are at risk of a variety of negative outcomes and on-going stressors.

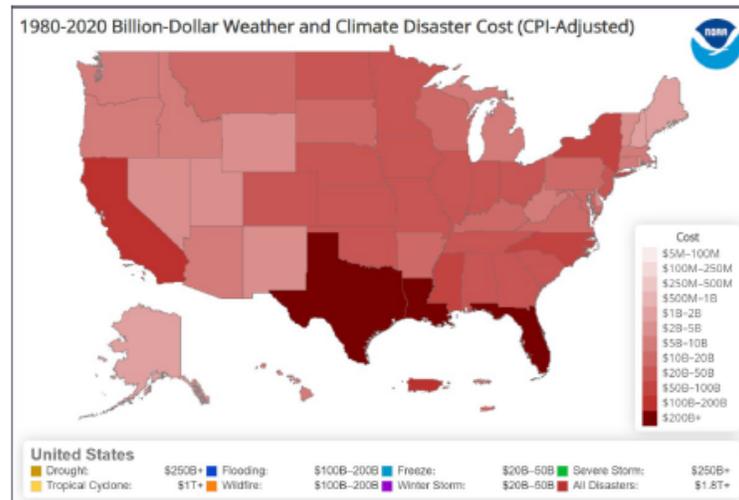


Figure 1: 1980-2020 Billion-Dollar Weather and Climate Disaster Cost (CPI-Adjusted).
Source: <https://www.ncei.noaa.gov/news/calculating-cost-weather-and-climate-disasters>.

UNEVEN LANDSCAPES OF RISK AND DISPROPORTIONATE DISASTER IMPACTS

Recent major disasters sharply underscore that while we are all living at risk, these risks are not borne equally. Indeed, disaster risk is patterned in ways that reflect pre-existing social and economic inequalities. Groups that are marginalized have less power and fewer resources, and in turn, they often have the hardest time preparing for, responding to, and recovering from disaster. This means that disaster impacts tend to be distributed along the familiar and intersecting social fault lines of race, ethnicity, gender, social class, and age.¹¹ Indeed, decades of social science research has documented disaster-related disparities among women and men, the poor, people of color, the elderly, children, and persons with disabilities.¹² Research in this vein has repeatedly shown that those at the margins of society bear the heaviest environmental burdens,¹³ are more likely to suffer severe physical and mental health outcomes after disaster,¹⁴ more likely to be displaced,¹⁵ and more likely to experience protracted and uneven recovery processes.¹⁶

¹⁰ Mohammad, Lubna and Lori Peek. 2019. "Exposure Outliers: Children, Mothers, and Cumulative Disaster Exposure in Louisiana." *Journal of Family Strengths* 19(1): Article 4, <https://digitalcommons.library.tmc.edu/jfs/vol19/iss1/4>.

¹¹ Peek, Lori, Tricia Wachtendorf, and Michelle Annette Meyer. 2021. "Sociology of Disasters." Chapter 11 in the *Handbook of Environmental Sociology*, edited by B.S. Caniglia, A. Jorgenson, S.A. Malin, L. Peek, D.N. Pellow, and X. Huang. Cham, Switzerland: Springer.

¹² Bullard, Robert. 2008. "Differential Vulnerabilities: Environmental and Economic Inequality and Government Response to Unnatural Disasters." *Social Research* 75(3): 753-784, p. 757.

¹³ Peek, Lori. 2019. "The Vulnerability Bearers." *Director's Corner*, December 12. Boulder, CO: Natural Hazards Center, University of Colorado Boulder. <https://hazards.colorado.edu/news/director/the-vulnerability-bearers>.

¹⁴ Thomas, Deborah S.K., Brenda D. Phillips, William E. Lovekamp, and Alice Fothergill, eds. 2013. *Social Vulnerability to Disasters*, 2d Edition. Boca Raton, FL: CRC Press.

¹⁵ Weber, Lynn and Lori Peek, eds. 2012. *Displaced: Life in the Katrina Diaspora*. Austin: University of Texas Press.

¹⁶ Cutter, Susan L., Ronald L. Schumann III, and Christopher T. Emrich. 2014. "Exposure, Social Vulnerability, and Recovery Disparities in New Jersey after Hurricane Sandy." *Journal of Extreme Events* 1(1): 1450002; Finch, Christina, Christopher T. Emrich, and Susan L. Cutter.

Continued

The social patterns that disasters both reveal and reinforce are apparent in who lives and who dies in disaster events. For example, old age was the single most important factor in determining who died in Hurricane Katrina. Among the over 1,300 persons who perished in New Orleans, 67 percent were at least 65 years old, although this group represented only about 12 percent of the pre-storm population.¹⁷ The 1995 Chicago heat wave claimed more than 700 lives, and 73 percent of the heat-related deaths were among persons over 65 years of age.¹⁸ At the National level, our recent research drawing on the Centers for Disease Control and Prevention's WONDER database found that older adults have a 3.84-fold increase in mortality caused by all natural hazards compared to those under age 60. Among older adults, males have higher mortality rates than females. American Indians/Alaska Natives have the highest mortality rate of any racial/ethnic group and are particularly impacted by excessive cold. Mortality is also high among older Black males, especially in the context of cataclysmic storms.¹⁹

At the other end of the age spectrum, it is worth acknowledging that while children make up only a fraction of those who have died in the COVID-19 pandemic, the Centers for Disease Control and Prevention has identified gaping racial and ethnic disparities in terms of mortality²⁰ and morbidity rates²¹ among child and youth populations. Black and Latino children are especially at risk for illness and death because they are more likely to live in households with adults who have been deemed essential workers—and are therefore more likely to be exposed by the virus being brought home from the workplace. These children are also more apt to reside in crowded living conditions, to experience food insecurity, to have limited or no access to computers or the internet, to miss or drop out of school, and to lack contact with supportive adults and peers outside the home.²²

Additional examples of the unequal impacts of disasters could splash across page after page. The point here is to emphasize that it is social forces that turn natural hazards into human tragedies. When viewed through that lens, it is clear that the severity of a disaster is not simply determined by wind speeds, rainfall amounts, ground motions, or temperature extremes. It is the interaction between the natural hazard, the condition of the built environment, the history and status of the social structure, and the policy context that shapes the landscape of risk and determines whether a disaster will follow.

(IN)EQUITY IN DISASTER MITIGATION, RESPONSE, AND RECOVERY PROGRAMS

In the hazards and disaster field, research has revealed that many Government programs not only do not consider the principle of equity in providing aid, but these same programs may actually deepen pre-existing inequities in society and render already vulnerable people more at risk.²³ Below, I include a few examples from recent social science studies to illustrate this point.

- Research by Drakes and colleagues, which examined data from the contiguous 48 States from 2006 to 2018, found that FEMA's Individuals and Households Program (IHP) may not always be reaching those who need Federal aid to manage the impacts of disasters. Specifically, their study revealed that there were low levels of IHP disbursement in places where households have high levels of social vulnerability related to race (Black, Asian), income (low income), home-

2010. "Disaster Disparities and Differential Recovery in New Orleans." *Population and Environment* 31: 179–202.

¹⁷ Sharkey, Patrick. 2007. "Survival and Death in New Orleans: An Empirical Look at the Human Impact of Katrina." *Journal of Black Studies* 37(4): 482–501.

¹⁸ Klinenberg, Eric. 2002. *Heat Wave: A Social Autopsy of Disaster in Chicago*. Chicago: University of Chicago Press.

¹⁹ Adams, Rachel M., Candace M. Evans, Mason Mathews, Amy Wolkin, and Lori Peek. 2020. "Mortality by Forces of Nature Among Older Adults by Race/Ethnicity and Gender." *Journal of Applied Gerontology*, 10.1177/0733464820954676.

²⁰ Danae Bixler et al. 2020. "SARS-CoV-Associated Deaths Among Persons Aged <21 Years—United States, February 12–July 31, 2020." *Morbidity and Mortality Weekly Report* 69(37): 1324–1329.

²¹ Leeb, Rebecca T., Sandy Price, Sarah Sliwa, Anne Kimball, Leigh Szucs, Elise Caruso, Shana Godfred-Cato, and Matthew Lozier. 2020. "COVID-19 Trends Among School-Aged Children—United States, March 1–September 19, 2020." *Morbidity and Mortality Weekly Report* 69(39): 1410–1415.

²² Peek, Lori and Alice Fothergill. 2021. "What Kids Can Do: Paying Attention to Children's Capacities in the Pandemic." New York: Social Science Research Council Items Series. Available at: <https://items.ssrc.org/covid-19-and-the-social-sciences/disaster-studies/what-kids-can-do-paying-attention-to-childrens-capacities-in-the-pandemic/>. Accessed on October 24, 2021.

²³ National Advisory Council. 2020. "Report to the FEMA Administrator." Washington, DC: FEMA. Available at: https://www.fema.gov/sites/default/files/documents/fema_nac-report_11-2020.pdf. Accessed on October 24, 2021.

ownership status (renters), or marital status (unmarried). This means IHP may not adequately extend to the people in the areas with the most need. The authors' geographic analyses found that such places were mostly rural and clustered in Appalachia, the Mississippi Valley region, and the Southeastern United States. Conversely, places where socially vulnerable households received high levels of IHP disbursements—indicating overperformance—were usually urban and clustered in the Midwest and Northeast.²⁴

- Domingue and Emrich analyzed FEMA's Public Assistance distribution at the county level following major disaster declarations involving 1,621 U.S. counties between 2012 and 2015, while controlling for damages sustained, population, household counts, and FEMA region. Their results indicate that FEMA's Public Assistance program generally operates as designed, whereas places with the highest losses receive the most funding. However, their research also underscored that that county social conditions related to socioeconomic characteristics and social vulnerability influenced funding receipt. The authors conclude that to determine Public Assistance "FEMA should consider a robust characterization of communities utilizing a suite of socioeconomic characteristics rather than depending only on one variable (losses)."²⁵
- In their examination of 500 municipalities across the United States between 1990 and 2015, Elliott, Brown, and Loughran observed that flood damage is not the only predictor of where Federal buyouts occur. As they write, racial composition matters too, with buyout programs targeting Whiter counties and neighborhoods in more urbanized areas. Although people of color are more likely to take advantage of such programs, they receive disproportionately lower disbursements when compared to their White counterparts.²⁶
- Drawing on a Nationally-representative sample from the Panel Study on Income Dynamics, Howell and Elliott discovered that as local hazard damages increase, so does wealth inequality, especially along the lines of race, education, and homeownership.²⁷ Specifically, their findings indicated that "holding disaster costs constant, the more Federal Emergency Management Agency money a county receives, the more Whites' wealth tends to grow, and the more Blacks' wealth tends to decline, all else equal. In other words, how Federal assistance is currently administered seems to be exacerbating rather than ameliorating wealth inequalities that unfold after costly natural hazards" (see Figure 2).²⁸

²⁴ Findings quoted in: Drakes, Oronde, Eric Tate, Jayton Rainey, and Sam Brody. 2021. "Beyond Damages: Social Equity in Allocating Disaster Assistance." *Research Counts*, Special Collection on Mass Sheltering and Disasters. 3(14). Boulder, CO: Natural Hazards Center, University of Colorado Boulder. Available at: <https://hazards.colorado.edu/news/research-counts/beyond-damages-social-equity-in-allocating-disaster-assistance>. Accessed on October 23, 2021.

²⁵ Simone J. Domingue and Christopher Emrich. 2019. "Social Vulnerability and Procedural Equity: Exploring the Distribution of Disaster Aid Across Counties in the United States." *The American Review of Public Administration* 49(8): 897–913, p. 909.

²⁶ Elliott, James R., Phylcia Lee Brown, and Kevin Loughran. 2020. "Racial Inequities in the Federal Buyout of Flood-Prone Homes: A Nation-wide Assessment of Environmental Adaptation." *Socius*, <https://doi.org/10.1177/2378023120905439>.

²⁷ Howell, Junia and James R. Elliott. 2019. "Damages Done: The Longitudinal Impacts of Natural Hazards on Wealth Inequality in the United States." *Social Problems* 66: 448–467.

²⁸ Howell, Junia and James R. Elliott. 2018. "As Disaster Costs Rise, So Does Inequality." *Socius* 4: 1–3, p. 1.

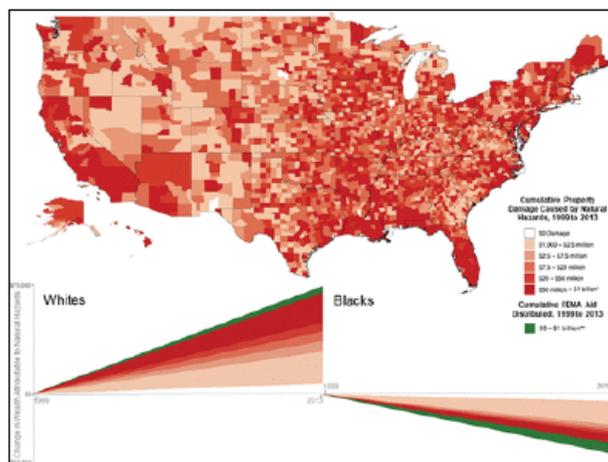


Figure 2: Cumulative Property Damage from Natural Hazards and Its Effects on Racial Wealth Gaps in the United States, 1999-2013.

Source: <https://journals.sagepub.com/doi/full/10.1177/2378023118816795>.

- In her thesis research, Carter reported that as of September 30, 2015, only 117 of the 566 Federally-recognized Tribes in the FEMA database used for analysis had FEMA-approved disaster mitigation plans.²⁹ This means that at the time this research was conducted, more than three-quarters of all Tribes would have been ineligible to apply for FEMA grants and therefore could not receive Federal funding for disaster mitigation projects. In addition, the number of approved plans varied widely across FEMA regions, with FEMA Region I—which includes Connecticut, Maine, Massachusetts, and Rhode Island—having the highest proportion (66.7 percent, or 6 of 9 Tribes) of approved mitigation plans. Conversely, in Region X—which spans Alaska, Idaho, Oregon, and Washington—only 24 of the 270 Tribes (8.9 percent) had disaster mitigation plans in effect. In Alaska, the State with the largest number of Tribes, FEMA reported that just 3 of the 228 Tribes (1.31 percent) had approved disaster plans. With the rising number of climate-related disasters and the alarming toll of these events in vulnerable Tribal areas, the need to tackle this escalating issue is more salient than ever. Yet, cost barriers, a lack of technical expertise, limited data availability, physical isolation, mistrust of Government authorities, and culturally-based communication challenges all serve as barriers to participation in FEMA mitigation programs.³⁰

Many other case studies as well as National-level analyses conducted by hazards and disaster researchers have consistently shown that inequitable policies and practices—even when designed to provide needed relief and assistance—can become “a source of profound disorder and confusion, a kind of second disaster” that follows the first.³¹ The research evidence is clear in this regard. What is less clear is how to develop policies and programs that can simultaneously address the grand environmental and social challenges that we currently face.

Figuring out a path forward will require leadership, bold new strategies, major investments of time and resources, and science-informed action. Right now, Federal agencies are putting their programs and policies through an audit to advance racial equity and support for under-served communities. This is not happening by chance.

²⁹ Carter, Lucy. 2016. “An Investigation of United States Federal Policy Attempts to Reduce American Indian and Alaska Native Disaster Vulnerability” Master’s Thesis, Department of Sociology, Colorado State University.

³⁰ Carter, Lucy and Lori Peek. 2016. “Participation Please: Barriers to Tribal Disaster Mitigation Planning.” *Natural Hazards Observer* 40(4). Boulder, CO: Natural Hazards Center, University of Colorado Boulder. Available at: <https://hazards.colorado.edu/article/participation-please-barriers-to-tribal-mitigation-planning>. Accessed on October 25, 2021.

³¹ Kroll-Smith, Steve, Vern Baxter, and Pam Jenkins. 2015. *Left to Chance: Hurricane Katrina and the Story of Two New Orleans Neighborhoods*. Austin: University of Texas Press, p. 82.

It is happening by design,³² and these audits are being influenced by research from the hazards and disaster community that has—for decades—pointed to inequitable, unjust, and unacceptable post-disaster outcomes that leave the most vulnerable even further behind. In response, FEMA has posed several crucial questions³³ and begun to advance new initiatives³⁴ related to how the agency can better structure its programs to meet the needs of the most vulnerable populations and to carefully consider what actions it can take to reduce barriers to assistance among the Nation’s most marginalized communities. Other scientific and hazards mission agencies are similarly moving forward in attempts to address rapidly-rising hazards losses and ever-widening social disparities.

IN CLOSING

The idea that natural hazards losses are inextricably linked to social and economic inequality is now widely accepted. This growing body of work acknowledges that our environmental suffering is connected to and worsened by our social suffering. The logical extension of this insight is that if we want to reduce natural hazards losses we must work just as fervently to reduce economic and social inequality in all of its forms. To make these changes will take sound science and a strong moral imagination. This is our opportunity to envision new possibilities that can come from investing in equitable solutions to mitigating hazards loss.

Thank you again for the opportunity to testify. I look forward to hearing from the other witnesses and to your questions and the discussion to follow.

Chairman THOMPSON. I thank the witness for her testimony.

We now ask Ms. Willis to summarize her testimony for 5 minutes.

STATEMENT OF CHAUNCIA WILLIS, CO-FOUNDER AND CHIEF EXECUTIVE OFFICER, INSTITUTE FOR DIVERSITY AND INCLUSION IN EMERGENCY MANAGEMENT

Ms. WILLIS. Thank you. Chairman Thompson and Ranking Member Katko and distinguished Members of the House Committee on Homeland Security, thank you for the opportunity to share information with you today concerning equity in disaster preparedness and response and recovery.

Our organization, the Institute for Diversity and Inclusion in Emergency Management, comes to you to suggest that anti-poverty bias and discrimination against marginalized groups is as pervasive and deeply rooted in emergency management as the water is wet in the ocean.

As we meet today to discuss disaster equity, there is one thing that we must keep in the forefront of our minds, and that is the plight of the disaster survivors. We must address the basic tenets of inequitable policies, like the Stafford Act and understand and empathize with the suffering of the people and their perspective. Black, white, rich, poor, Democrat, or Republican, we can all get behind humanity and the human perspective.

Equity is about the people, not the numbers. We are dealing with two major issues. First we are dealing with biased policies, like the Stafford Act, that don’t benefit historically marginalized groups,

³²The White House. 2021. “Executive Order on Advancing Racial Equity and Support for Under-served Communities Through the Federal Government.” Available at: <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/01/20/executive-order-advancing-racial-equity-and-support-for-under-served-communities-through-the-federal-government/>. Accessed on October 25, 2021.

³³National Advisory Council. 2020. “Report to the FEMA Administrator.” Washington, DC: FEMA. Available at: https://www.fema.gov/sites/default/files/documents/fema_nac-report_11-2020.pdf. Accessed on October 24, 2021.

³⁴Federal Emergency Management Agency (FEMA). 2021. “Equity.” Available at: <https://www.fema.gov/emergency-managers/national-preparedness/equity>. Accessed on October 25, 2021.

and in many cases harms them. Second, we are dealing with a work force that has become accustomed to discriminatory behavior. Biased behavior becomes normal and seems acceptable when you have done it for so long, and in some cases you have been rewarded for it.

Now, my mother graduated from Tougaloo College and my father from Jackson State University in Mississippi. So my family and I are very familiar with the daily behavior and disregard of a Government that diminishes the plight of people of color. In times of disaster, when the policies are not equitable and fail to value all people equally, and when the work force and volunteers bring their own implicit bias to the job, the outcome is disproportionate negative impact on the most vulnerable.

Now, many States have historical disaster bias to contend with, where the very bodies of African American and Indigenous People were sacrificed and in some cases used as sandbags while they were still alive to prevent flooding of White homes and businesses. In States like Mississippi, Alabama, Georgia, the Carolinas, and all over the country, the very soil still cries out from the blood and sweat of the enslaved and the indigenous. The soil now cries from the tears of those who are still being mistreated and marginalized.

Not only must they endure mother nature, but they must also endure the response of a country that is comfortable operating in a construct where two emergency management systems prevail, one that embraces the educated, affluent, and/or middle class homeowners and one that everyone else must endure and that actively works against them.

The policies must change and the work force must be retrained. You cannot ask an entire work force, a staff, contractors, and volunteers to produce equity without first training them to understand and value equity. The outcome is performative equity and this is neither impactful nor sustainable. It is easy to change a policy that is clearly inequitable, but it is much harder to change the mindset and behavior of the people that created and enforced that inequitable policy. Equity is not easy and it is not fast, and it requires a true meaningful commitment to change.

My goal here today is to save lives and end suffering of our most vulnerable people. We can save more lives through allocation of more preparedness and mitigation funding in vulnerable communities. We can end the suffering by ensuring equitable response and recovery that is prioritized in policy and practice.

Thank you for your time.

[The prepared statement of Ms. Willis follows:]

PREPARED STATEMENT OF CHAUNCIA WILLIS

OCTOBER 27, 2021

Chairman Thompson, Vice Chairman Torres, Ranking Member Katko, and Members of the House Committee on Homeland Security, thank you for the opportunity to testify today concerning “Equity in Disaster Preparedness, Response, and Recovery.” My name is Chauncia Willis, co-founder and chief executive officer (CEO) of the Institute for Diversity and Inclusion in Emergency Management (I-DIEM). I-DIEM has been a leader in disaster equity championing diversity, equity, and inclusion initiatives across the emergency management enterprise which has been recognized Nationally and globally including National Public Radio, *The New York Times*, and two Congressional testimonies before the 116th Congress on “Pandemic Re-

sponse: Confronting the Unequal Impacts of COVID-19” and “Experiences of Vulnerable Populations During Disasters.” With this testimony, I continue a conversation that is built on previous testimonies and the historic inequities that continue to negatively impact vulnerable, under-served, and marginalized communities in present contexts.

FEMA defines equity as “the consistent and systematic fair, just and impartial treatment of all individuals.”¹ However, this definition outlines a concept of equity without a defined understanding of how to achieve equity within context. I-DIEM recognizes equity as the “efforts that guarantee fair treatment, advancement, equal opportunity, and access for all individuals while striving to identify and eliminate barriers that have prevented full participation and beneficence of specific groups.” This defined approach looks beyond broadly stating what equity is and outlines intentional strategies and outcomes that promote equitable advancement. By our definition, ensuring equity seeks parity in treatment, parity in access, and a community-based understanding of barriers that combat inequitable systems.

These systems are a result of policy, programs, and practices that have been designed to marginalize individuals, families, and communities. For example, the declaration process under the Stafford Act limits the assistance to individuals, families, and communities in need with major disaster declarations lying in the hands of partisan politics and State-administered funding support. Following Hurricane Ida in August, counties in Mississippi are just now receiving Federal disaster assistance,² in October, based on the declaration process due to politics and the policy structure of Federal assistance under the Stafford Act.³ Counties such as Wilkinson, Pike, and Amite, which are comprised of 70.6%, 54.1%, and 40% of Black/African American residents, respectively, are among those that have suffered significantly due to the declaration process. While advancements toward equity have been a priority of the Biden administration, this spotlights how previous policies can combat equitable priorities.

Environmental justice, redlining, and housing congruently highlight inequitable impacts of policy, practice, and programs. Research has shown that racial- and income-based divisions in zoning and city infrastructure contribute to negative outcomes.⁴ ⁵ Communities of color are more likely to live near landfills and industrial plants that pollute water and air and erode quality of life.⁶ More than 9 million people living near hazard waste sites are people of color, and Black Americans are 3 times more likely to die from exposure to air pollutants than White counterparts. This same subjugation to risk applies in emergency management.

In Houston, residential patterns in Texas based on infrastructures that are often associated with race and class lines due to discriminatory housing policies confined low-income people and people of color to fewer desirable areas that are at increased risk of flooding, which was evident in Hurricane Harvey. Federal assistance caused greater harm than help, as 45 percent of households with annual incomes less than \$15,000 were denied FEMA individual assistance after Hurricane Harvey while 14 percent of household with annual incomes more than \$45,000 were denied.⁷ Among low-income residents who were able to navigate the complex administrative and bureaucratic application processes, the average payout from FEMA was \$4,300 which was far less than minimal repairs.⁸ In Hurricane Laura, Blacks and Hispanics were only approved for Federal assistance at rates of 13 percent and 28 percent respectively, compared to Whites (45 percent) and low-income survivors were about twice as likely to be denied assistance deeming their damages as “insurance” or faulting homeowners from assistance due to the inability to maintain flood insurance based on their forced flood risks.⁹

Although recently updated by FEMA,¹⁰ issues such as heirs’ property contributed to the denial of assistance previously while on-going concerns will likely arise based

¹ FEMA Defines Equity in its Mission of Making Programs More Accessible/FEMA.gov.

² President Joseph R. Biden, Jr. Approves Major Disaster Declaration for Mississippi/FEMA.gov.

³ Stafford Act pdf.pdf (doi.gov).

⁴ Residential segregation rewards whites while punishing people of color/The Kinder Institute for Urban Research (rice.edu).

⁵ Hurricane Harvey hit low-income communities hardest—ThinkProgress.

⁶ Environmental racism: Black Americans are three times more likely to die from pollution—Quartz (qz.com).

⁷ Recent disasters reveal racial discrimination in FEMA aid process/Facing South.

⁸ “People just give up”: Low-income hurricane victims slam Federal relief programs—POLITICO.

⁹ FEMA Assistance Is Unfair To Poorer Disaster Survivors: NPR.

¹⁰ Verifying Home Ownership or Occupancy/FEMA.gov.

on retroactive pay with the implementation of the new policy. Moreover, loss of property, one of the single most effective pathways to wealth,¹¹ creates generational financial instability and eliminates the history of communities forced to relocate. Consequently, we see the loss of social and cultural identity among low-income and communities of color as the demographics of predominantly Black cities shift to predominantly White populations following disaster recovery which is evident in New Orleans following Hurricane Katrina.

In our most recent work deploying Equity Response Teams to New Orleans and Southeast Louisiana, we engaged with Tribal nations to identify and understand inequities within disaster response and recovery following Hurricane Ida. On-going issues such as denial of mitigation assistance funding, lack of access to resources and support for Tribes that are not Federally-recognized, difficulty acquiring State funding, and the process for Federal recognition of Tribes requiring documented historical proof for decades that may be lost due to on-going disasters contribute to oppressive systems that amplify risk for marginalized groups without the structure to properly mitigate or overcome major disasters. As disasters are increasing in severity, intensity, and frequency, this will create on-going problems that continue to contribute to an increase in disaster-related costs if not addressed through equity.

Ensuring equity requires addressing the root causes of vulnerability. We must understand both social determinants of health¹² and disaster while understanding our role in contributing to factors that create disparities. Ensuring equity requires that emergency managers are trained in cultural competence and that we bridge the gap between the community and Federal Government, especially considering the community holds the Federal Government responsible for recovery. Ensuring equity requires improving access and understanding the process that is required to achieve equal status among vulnerable, under-served, and marginalized communities. Most importantly, ensuring equity requires us to hold ourselves accountable for the policies, practices, and programs that we design, develop, and implement to guide our work. Despite the tenured implementation of policies, such as the Stafford Act, most policies were created with inequity and without equitable review and assessment, and so they fail to meet the needs of the ever-changing demographics of American society. Ensuring equity should start with the policies that have created inequity as these policies guide our approaches. In alignment with my final statement, I would like to offer policy recommendations for the Stafford Act which are geared toward ensuring a more equitable future for current and future generations [See Addendum].

ADDENDUM: STAFFORD ACT RECOMMENDATIONS

Concern 1

Section 203(a): Modify the definition of a small, impoverished community. The limited definition does not take information into account that impacts rural communities such as population growth, economic indicators, financial conditions, employer departures, wage stagnation, climate impacts based on community type, legal status of the community, resident demographics, housing/rental vacancies.

Recommendation 1

We recommend that the population limit be raised from 3,000 to 25,000 or 50,000. Additionally, we would recommend that more demographic data be added to this definition to clearly define what community indicators demonstrate economic distress prior to, during, and after disasters. Additionally, we recommend removing the language that a Governor must select the local government to qualify as impoverished. This requirement leads many impoverished communities at the mercy of a State Governor whereby partisan politics may be a factor in decision making versus collecting data to assess the critical needs of the community. This creates further inequities for many rural, and minority communities.

Concern 2

Sec 322. Mitigation Planning (42 U.S.C. 5165) contributes to the inequities levied against many communities that bear the brunt of the climate change crises. The requirement to have a mitigation plan to receive any assistance for hazard mitigation does not equitably provide any relief for unincorporated jurisdictions/communities, non-Federally recognized Tribal communities, and many rural communities. These communities may have fiscal constraints prohibiting them from creating the plans, or they have been denied access from counties, parishes, and State governments

¹¹ Homeownership as a Key Driver of Wealth/HuffPostnull[sic].

¹² Social Determinants of Health/CDC.

from submitting plans due to non-incorporation status as a recognized Government entity.

Recommendation 2

It is recommended that FEMA set up a program to deploy the Community Planning and Capacity Building cadres, National partners, and university partners supported by technical staff (i.e. engineers), to assist small and communities of color with the development of these plans so that they may have an equal opportunity to seek disaster funding. Additionally, one alternative is to allow for these same communities to bypass local and State government barriers by creating an expedited process that allows for the submission of individual community hazard plans to be reviewed directly by FEMA for approval of Federal funding. The program can be set up as a pilot, technical assistance and capacity building can be provided to small communities, and FEMA can establish population size definitions and allow for the inclusion of written justifications to be provided demonstrating hardship, denial of access to prior local and State programs, or other documentation submissions that will help a community justify the need to participate in the pilot program to improve their communities.

Concern 3

Sec. 326. Designation of Small State and Rural Advocate (42 U.S.C. 5165d) FEMA can designate a Small State and Rural Advocate during disasters, but this advocacy position is not consistently deployed across all disasters.

Recommendation 3

Set clear perimeters behind when Small State and Rural Advocates and Tribal Liaisons should be deployed and make more of a concerted effort to higher more liaisons with work and cultural experience working with these types of communities. The liaisons should reach out.

Concern 4

Sec 406. Repair Restoration and Replacement. Private nonprofits that have sustained damages to critical facilities serving the under-served may be excluded from submitting applications to local, county, and State governments implicitly and explicitly. One strategy to exclude non-Governmental applicants is to ensure that projects, buildings, and equipment maintained by those agencies are excluded from mitigation project lists that are drafted for local mitigation strategy plans or mentioning them in State hazard mitigation plans. As a result, the entities cannot submit applications for recovery grant funding and/or public assistance in many communities.

Recommendation 4

In as much as State decentralization of the disaster process is needed, it causes greater harm to communities of color as they have no mechanism to work with the “system” that has been designed to access funding to combat the current climate crises. Separate direct Federal application systems must be set up for small, impoverished communities, rural, and communities of color to have a chance at equity related to rebuilding their communities. This effort would be similar to what has been set up for Federally-recognized Tribal governments.

Concern 5

Sec 415 Legal Services, Sec 416 Crises Counseling Assistance and Training, Sec 419 Public Transportation, Sec 425 Transportation Assistance to Individuals and Households, Sec 426 Case Management Services. In these sections “The President” can authorize these services and financial assistance to States, local governments, and private organizations to assist communities. However, there are disparities between addressing the unmet needs in rural, minority, and distressed communities.

Recommendation 5

We recommend that this language be changed to allow for maximum availability of resources upon written, Congressional, or expressed communications directly from these communities to personnel within FEMA or the White House. For example, Tribal communities have written joint letters to FEMA, Congress, and the President’s Office seeking direct assistance during times of disaster (i.e. COVID pandemic). These communities do this because their needs are not being addressed at the local, State, or FEMA regional offices. This should be rectified, and access to liaisons in Washington should be assigned to allocate resources directly to the hardest-hit areas.

Concern 6

Many indigenous, communities of color, and rural communities are located in coastal locations, or in repetitive distressed areas of impact from climatic and public health disasters. As such, due to economic conditions many homeowners are under-insured, or uninsured as it relates to flood insurance and homeowner's insurance.

"If you have a Federally-backed mortgage and live in an area identified as a Special Flood Hazard Area (SFHA) within a participating NFIP community, you are required to have flood insurance, according to the Flood Disaster Protection Act of 1973.

"Additionally, if you live in a high-risk flood area and have received Federal disaster assistance, such as grants from FEMA or funds from the Disaster Loan Plan of the U.S. Small Business Administration, you are required to maintain flood insurance in order to be considered for any future Federal disaster aid."—Jason Metz, *Forbes*.

Many families cannot afford to rebuild, nor afford to relocate because FEMA's programs for Severe Repetitive Loss (SRL) and Repetitive Loss (RL) grants require buyouts from homeowners who are insured through private sources or the National Flood Insurance Program. The Flood Insurance Reform disproportionately impacts homeowners, or multiple property/inherited homeowners in a way that prevents access to these grant programs. Thus, resulting in homes that cannot be repaired, homeowners that cannot be relocated, and contributing to blight in areas that have repetitive flooding.

Recommendation 6

On August 3, 2021, FEMA announced a new policy to allow inherited homeowners to self-certify homeownership for FEMA's Individual Assistance (IA) program, which will impact Hurricane Ida applicants in Louisiana. A policy analysis must be conducted to determine how to support the numerous homeowners and Government/nonprofit entities in SRL and RL areas so that they have access to disaster funding in the same way that wealthier homeowners have access to Federal funding.

Concern 7

Listed below is the current language used as part of the Stafford Act for the use of local businesses. In many GAO audits, and per policy directives issued by FEMA, local communities are prohibited from implementing goals or set-asides on contracts thus limiting the capacity of established local small business programs; which are designed to help decrease disparities in equity, be more inclusive, and build the capacity of small businesses. The Stafford Act along with conflicting OMB Uniform Grant Guidance and other policies eliminates the opportunity for small businesses to provide services during a disaster.

"§ 5150. Use of local firms and individuals

"(a) Contracts or agreements with private entities

"(1) In general

"In the expenditure of Federal funds for debris clearance, distribution of supplies, reconstruction, and other major disaster or emergency assistance activities which may be carried out by contract or agreement with private organizations, firms, or individuals, preference shall be given, to the extent feasible and practicable, to those organizations, firms, and individuals residing or doing business primarily in the area affected by such major disaster or emergency.

"(2) Construction

"This subsection shall not be considered to restrict the use of Department of Defense resources under this chapter in the provision of assistance in a major disaster.

"(3) Specific geographic area

"In carrying out this section, a contract or agreement may be set aside for award based on a specific geographic area."

The Federal Government by definition typically defines small businesses as organizations with up to 500 employees, which is not a small firm. However small business defined locally may be a business with 10 to 50 employees, which is best defined as a 'Micro-Business'.

Local government procurement programs are not allowed to provide those smaller individual businesses with the opportunity to scale their business through the procurement process because local small business programs, as defined by the Stafford Act and OMB Uniform Grant Guidance policies, as "geographical preference", thus taking away the opportunity for maximum support in the event of a natural disaster.

Recommendation 7

Changes to the Stafford Act, OMB Uniform Grant Guidance, and FEMA policy directives allowing local small (or micro) businesses to be selected in the bidding process as, participation and or set-asides (smaller parts of the contract) ensures local participation as well as efficient and effective responses to the disasters. Additionally, it will ensure that the local economy is strengthened, firms who are familiar with the disaster area may be selected, and it decreases disparities by size or ethnic background in the disaster contracting process.

ADDITIONAL RECOMMENDATIONS

Recommendation 8

Stafford Action Section Discussing Equity: https://www.fema.gov/sites/default/files/2020-03/stafford-act_2019.pdf

“Sec. 308. Nondiscrimination in Disaster Assistance (42 U.S.C. 5151)

“(a) Regulations For Equitable and Impartial Relief Operations—The President shall issue, and may alter and amend, such regulations as may be necessary for the guidance of personnel carrying out Federal assistance functions at the site of a major disaster or emergency. Such regulations shall include provisions for ensuring that the distribution of supplies, the processing of applications, and other relief and assistance activities shall be accomplished in an equitable and impartial manner, without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency, or economic status.

“(b) Compliance with Regulations As Prerequisite to Participation by Other Bodies in Relief Operations—As a condition of participation in the distribution of assistance or supplies under this Act or of receiving assistance under this Act, governmental bodies and other organizations shall be required to comply with regulations relating to nondiscrimination promulgated by the President, and such other regulations applicable to activities within an area affected by a major disaster or emergency as he deems necessary for the effective coordination of relief efforts.”

Recommendation 9

Change cost-benefit analysis for mitigation projects.

Analysis should value low-income community members and renters. The current BCA is inherently inequitable and biased toward homeowners.

Recommendation 10

Eliminate the 75/25 percent cost-share requirement.

Recommendation 11

Provide “place-based” additional funding and support for limited resource communities whose vulnerability is heightened due to past Government discriminatory practices.

Recommendation 12

Redefine and enhance technical assistance to support marginalized communities and limited-resource local governments.

Recommendation 13

Change/update FEMA’s definition of “disadvantaged communities” to include more local governments with limited resources.

Recommendation 14

Expedite process for allocating funds to marginalized and limited-resource communities, including hazard mitigation grants.

Chairman THOMPSON. Thank you very much.

For the record, I graduated from Tougaloo and Jackson State, so you have excellent parents.

The Chair recognizes Mr. Currie for 5 minutes.

**STATEMENT OF CHRISTOPHER P. CURRIE, DIRECTOR,
HOMELAND SECURITY AND JUSTICE TEAM, GAO**

Mr. CURRIE. Thank you, Chairman Thompson and Ranking Member Katko, for the opportunity to be here to discuss GAO’s work on equity and disaster programs.

In recent years there has been a huge increase in disaster spending at the Federal level to confront more extreme weather throughout the entire country. Since 2005, for example, the Federal Government has spent over half a trillion dollars on disaster aid to citizens and communities. These are huge numbers, but they don't tell the whole story about who gets disaster aid and the effect it has.

As FEMA even notes, low-income and rural areas, communities of color, people with disabilities, Tribes, and other groups face barriers to accessing aid. These groups also do not recover as quickly, if they recover at all. While there is not a lot of research out there that is definitive, we identified many studies that show how disaster aid can help these communities. Other studies show how groups may not benefit as much as others. For example, one study reported that the more FEMA aid an area received, the more wealth inequality grew along the lines of race, education, and home ownership.

Another study found that U.S. counties with greater participation in the National Flood Insurance Program experienced fewer fatalities from flood events.

Our work has also found a number of challenges across Federal programs that can impact our most vulnerable populations. We recently looked at the largest Federal recovery programs within FEMA, HUD, and SBA. We found that they all have begun some work to identify and address these barriers and disparities, however, our concern right now is that agencies lack good information to identify when access barriers or the disparities exist.

Specifically, they lack data needed to analyze and identify these areas. For example, none of the Federal agencies collected and analyzed demographic data from applicants for the purpose of identifying disparate outcomes. Further, we also found there is no systematic process across these agencies to determine if these barriers and recovery outcomes exist across programs and how they affect various groups of vulnerable populations.

You can't fix what you can't identify or measure. Getting the right information and using it effectively will be a critical first step in this to ensuring more equitable outcomes for all disaster survivors.

Our prior work has also identified areas where Federal programs can be improved in order to help disaster survivors more easily navigate them. For example, we found that FEMA could improve its individuals and households program by helping survivors better understand their eligibility and award status. We also found that confusion often prevented survivors from continuing the enrollment process or mistakenly assuming they were denied when they may not have been. We made a number of recommendations to FEMA to help survivors better understand how to get assistance, including improving their award letters, and communicating more information to survivors on their eligibility status as well.

We have also found that elderly individuals and those with disabilities face challenges in obtaining assistance. Specifically, at the time of our report FEMA didn't provide individuals with clear opportunities to disclose disability-related needs when they register for individual assistance. We recommended that they do a better job of this and they have since taken some action to do this. How-

ever, this is just a drop in the bucket compared to everything else that needs to be done.

Now, to its credit, FEMA and some other agencies have acknowledged that this is a challenge that has to be fixed and they are taking some action. However, I want to stress that these efforts are really in their infancy. In January the President issued the Executive Order on advancing racial equity and support for under-served communities. Since then Federal agencies have rushed to look at their programs and identify what to do. Since this is a brand-new lens, it is fair to say that there is confusion across the Federal agencies on how best to do this and what standards to set across Government.

It is not going to be easy and everyone won't agree, but based on our work, I think it boils down to several key steps that we can take right away. First, I think we need to define equity, determine what data we need to identify disparities, and we need to use it to change programs. Second, I think we need to integrate equity into key policies and doctrine. This is somewhat started, but I think this needs to trickle into strategic plans for agencies. I think it also needs to make its way into key frameworks, such as the National Response and National Disaster Recovery framework. Then we need to move to each program to identify potential barriers to the process and disincentives that prevent those most in need of getting aid.

I thank you for the chance to be here and I look forward to talking about these issues in more detail.

[The prepared statement of Mr. Currie follows:]

PREPARED STATEMENT OF CHRISTOPHER P. CURRIE

WEDNESDAY, OCTOBER 27, 2021

GAO HIGHLIGHTS

Highlights of GAO-22-105488, a testimony before the Committee on Homeland Security, House of Representatives.

Why GAO Did This Study

Each year, disasters affect hundreds of American communities and cause billions of dollars of damage. Disaster recovery is a complex process with many factors that affect individual and community outcomes, including in various socioeconomic and demographic groups. Recently, Federal actions have focused on equitable administration of Federal recovery assistance.

This statement is based on preliminary observations from GAO's forthcoming report on Federal actions to identify and address potential access barriers and disparate outcomes, which is currently at FEMA for comment. It also discusses prior GAO work and recommendations issued from 2019 through 2021 related to various Federal recovery programs and vulnerable populations.

To develop the preliminary observations, GAO conducted a literature review and interviewed officials at the three Federal agencies with the largest disaster recovery programs and reviewed relevant documents. GAO also interviewed recovery stakeholders representing State, local, Tribal, and nonprofit interests.

What GAO Recommends

GAO made recommendations to FEMA in prior reports designed to address the challenges in this statement. For example, GAO has made recommendations to FEMA to help disaster survivors navigate the application process and to revise processes to better serve survivors with disabilities. FEMA has taken actions to address many of these recommendations.

DISASTER RECOVERY.—EFFORTS TO IDENTIFY AND ADDRESS BARRIERS TO RECEIVING
FEDERAL RECOVERY ASSISTANCE

What GAO Found

GAO's past work has shown areas where improvements can be made to Federal disaster recovery programs to help disaster survivors and State, local, territorial, and Tribal governments. While these programs are not typically targeted toward only to low-income or vulnerable populations, GAO's prior work and recommendations identified areas that could help these populations. Specifically,

- GAO reported in October 2021 that the Federal Emergency Management Agency's (FEMA) flood mapping investments for fiscal years 2012 through 2020 were lower for communities with higher levels of social vulnerability and underserved populations than communities with lower levels of social vulnerability and under-served populations, other factors being equal. GAO recommended that FEMA better use flood risk data to prioritize flood mapping for vulnerable communities;
- in September 2020, GAO found that disaster survivors, including low-income individuals, faced numerous challenges obtaining aid and understanding the Individuals and Households Program, a FEMA program that provides housing assistance and other needs assistance to individuals affected by a major disaster or emergency. GAO recommended, among other things, that FEMA simplify and streamline the disaster assistance process for survivors;
- in 2019, GAO found that officials from entities that partner with FEMA reported challenges following the 2017 hurricanes providing assistance to individuals who are older or who have disabilities. GAO recommended that FEMA revise its application process to better serve survivors with disabilities.

FEMA is taking actions to address many of these recommendations.

GAO conducted a literature review as part of its preliminary work and found limited research to describe recovery outcomes and specific characteristics related to participation in the six recovery programs in its review. However, some studies and stakeholder perspectives provided insight. For example, a study of counties in one State found greater levels of flood mitigation in communities with larger tax revenues and greater budgets for emergency management. In addition, officials representing States said small towns and rural areas may lack resources to contract for disaster recovery services. Similarly, representatives from voluntary organizations said that conditions of socioeconomic vulnerability—such as lower-income households or homelessness—may present barriers to participating in Federal recovery programs.

GAO's preliminary work found that the six Federal recovery programs in GAO's review have taken some actions that could help officials identify and address potential access barriers and disparate outcomes. However, programs lack key information—data and analysis—that would allow them to determine if access barriers and disparate recovery outcomes exist. Moreover, the programs have not taken action to determine: (1) What data they need to support this kind of analysis and (2) sources and methods to obtain those data when the programs do not already collect them, including overcoming key challenges. GAO will complete its evaluation of the areas above and issue a final report in the coming months.

Chairman Thompson, Ranking Member Katko, and Members of the committee: Thank you for the opportunity to discuss our past work on Federal efforts to ensure equity in various disaster recovery programs. Each year, disasters affect hundreds of American communities and cause billions of dollars of damage. According to the Federal Emergency Management Agency (FEMA)—the agency that facilitates the coordination of recovery support at the National level—too many disaster survivors face barriers in accessing disaster assistance programs and resources to support their recovery. Specifically, according to FEMA, those living in low-income neighborhoods, communities of color, people with disabilities, older adults, those with language barriers, and those living in rural and isolated areas face such barriers. Disaster recovery, as described in the National Disaster Recovery Framework, is a complex process for individuals and communities.¹ According to the framework, one critical aspect of Federal assistance contributing to successful individual and commu-

¹The National Disaster Recovery Framework outlines the strategy and doctrine for how the whole community—including individuals and communities, the private and non-profit sectors, and all levels of government—builds, sustains, and coordinates delivery of recovery capabilities. Department of Homeland Security. *National Disaster Recovery Framework*, 2d ed. (Washington, DC: June 2016).

nity outcomes is the extent to which individuals and communities can access the assistance they most need.

My testimony today is based on preliminary observations from a forthcoming report on Federal efforts to identify and address potential access barriers and disparate outcomes, which is currently at the agencies for comment. It also discusses prior GAO work issued from May 2019 through October 2021 and recommendations related to various Federal recovery programs and vulnerable populations.² Specially, this statement discusses: (1) Preliminary observations on available research on recovery outcomes and participation in select Federal recovery programs; (2) preliminary observations on Federal recovery program actions to identify and address potential access barriers and potential disparate outcomes; and (3) our prior work related to select Federal recovery programs and vulnerable populations and recommendations to strengthen these areas.

For the forthcoming report on access barriers and disparate outcomes, we examined six Federal programs: FEMA's Individual Assistance and Public Assistance programs, National Flood Insurance Program, and Hazard Mitigation Grant Program; the Small Business Administration's (SBA) Disaster Loan Program; and Housing and Urban Development's (HUD) Community Development Block Grant Disaster Recovery. We conducted a literature review of research that examined participation in or recovery outcomes related to these six programs.

To obtain perspectives on recovery challenges for vulnerable socioeconomic or demographic populations, we also interviewed disaster recovery stakeholders from voluntary organizations; State emergency managers; organizations that represent local governments; and organizations representing Tribes and Tribal emergency management groups. We also interviewed program officials to understand the actions they took to identify and address access barriers and disparate outcomes and to obtain their perspectives on related challenges.

For our previously-issued reports and recommendations on which my comments are based, we reviewed FEMA and SBA documents, including policies, procedures, and guidance for disaster assistance programs and flood mapping efforts; analyzed FEMA data on disaster assistance and flood mapping efforts; and interviewed officials from FEMA, States, territories, and representatives of nonprofit disability organizations to understand challenges in providing assistance to individuals who are older or have disabilities. More detailed information on the scope and methodology for our past work can be found in each of the issued reports listed in enclosure 1.

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

BACKGROUND

Our review included six Federal recovery programs with historically large amounts of disaster-specific obligations:

1. *FEMA's Public Assistance*.—This program reimburses State, local, Tribal, and territorial governments and certain types of nonprofit organizations for the cost of disaster-related debris removal, emergency protective measures to protect life and property, and permanent repair work to damaged or destroyed infrastructure.
2. *FEMA's Individual Assistance*.—This program provides financial assistance and, if necessary, direct assistance to eligible individuals and households who, as a direct result of a major disaster or emergency, have uninsured, or underinsured, necessary expenses and serious needs and are unable to meet such expenses or needs through other means.
3. *FEMA's Hazard Mitigation Grant Program*.—This program is designed to help communities reduce the risk of property and infrastructure damage as well as injury and loss of life to populations impacted by disaster events. The pro-

² GAO, *Disaster Assistance: FEMA Action Needed to Better Support Individuals Who Are Older or Have Disabilities*, GAO-19-318 (Washington, DC: May 14, 2019); *Disaster Assistance: Additional Actions Needed to Strengthen FEMA's Individuals and Households Program*, GAO-20-503 (Washington, DC: Sept. 30, 2020); and *FEMA Flood Maps: Better Planning and Analysis Needed to Address Current and Future Flood Hazards*, GAO-22-104079 (Washington, DC: Oct. 25, 2021). We currently have a review under way looking at Federal actions to identify and address potential access barriers and disparate outcomes. We plan to issue a report on our findings in December 2021.

gram funds a wide range of hazard mitigation projects, generally executed by State, local, Tribal, or territorial governments.

4. *FEMA's National Flood Insurance Program.*—The purpose of this program is to protect homeowners from flood losses, minimize the exposure of properties to flood damage, and alleviate taxpayers' exposure to flood loss.

5. *HUD's Community Development Block Grant Disaster Recovery (CDBG-DR).*—Grant recipients use this flexible funding for a range of efforts to help rebuild their communities and mitigate future disaster risk.

6. *SBA's Disaster Loan Program.*—SBA makes direct, low-interest loans to help businesses, nonprofit organizations, homeowners, and renters repair or replace property damaged or destroyed in a Federally-declared disaster.

The National Disaster Recovery Framework outlines the strategy and doctrine for how the whole community—including individuals and communities, the private and nonprofit sectors, and all levels of government—builds, sustains, and coordinates delivery of recovery capabilities. The framework advises and specifically charges Federal recovery partners to identify and remove social and institutional barriers to program participation, whether intentional or unintentional. It calls on the Federal Government to understand how its actions affect the overall progress of recovery efforts and to measure progress toward recovery holistically.

The Federal Government has acknowledged a need for a focus on equity. For example, in January 2021, the President issued an Executive Order that calls for the Federal Government to pursue a comprehensive approach to advancing equity for all, including people of color and others who have been historically under-served, marginalized, and adversely affected by persistent poverty and inequality.³ Further, the Executive Order directs Federal agencies to assess whether under-served groups face systemic barriers in accessing opportunities and benefits available pursuant to certain programs and to produce a plan for addressing any identified barriers to full and equal participation in the programs.

RESEARCH ON RECOVERY OUTCOMES AND PARTICIPATION IN FEDERAL DISASTER RECOVERY PROGRAMS

The body of literature we reviewed, as part of our preliminary work for our forthcoming report, discussed socioeconomic and community resilience outcomes related to the six Federal recovery programs in our review. It also described individual, community, and program characteristics with potential relationships to participation in the programs. However, limitations—such as the challenge of isolating the effects of a single program and the limited number of findings that cross different disasters and programs—prevented us from drawing definitive conclusions about these relationships. Disaster recovery stakeholders also described some challenges associated with participation in the programs.

Our preliminary analysis of the research suggested that socioeconomic outcomes of disaster assistance for individual programs may be uneven across communities. For example, a descriptive study of communities in Louisiana and Mississippi 5 years after Hurricanes Katrina and Rita found that low-income neighborhoods were more likely to receive CDBG-DR assistance and to still have damaged structures even after receiving the assistance.⁴ Our preliminary analysis of the research also suggested that select Federal programs may enhance community resilience, prevent flood-related fatalities for vulnerable residents, and contribute to the survival of small business establishments. For example, one study found that counties with higher rates of participation in the National Flood Insurance Program experienced fewer fatalities from flood events.⁵ Another study found that for every additional dollar spent on disaster loans per establishment in a county, 4 small businesses survived in the wake of extreme events.⁶

Our preliminary analysis of the research and recovery stakeholder interviews identified potential socioeconomic, demographic, community, and programmatic characteristics that may be related to participation in at least one Federal recovery

³ Exec. Order No. 13985, *Advancing Racial Equity and Support for Underserved Communities Through the Federal Government*, 86 Fed. Reg. 7009 (Jan. 25, 2021).

⁴ Jonathan Spader and Jennifer Turnham, "CDBG Disaster Recovery Assistance and Homeowners' Rebuilding Outcomes Following Hurricanes Katrina and Rita," *Housing Policy Debate*, vol. 24 no 1 (2014): 213–237.

⁵ Jungmin Lim and Mark Skidmore, "Flood Fatalities in the United States: The Roles of Socioeconomic Factors and the National Flood Insurance Program," *Southern Economic Journal*, vol. 85, no. 4 (2019): 1032–1057. Administered by FEMA, the National Flood Insurance Program makes insurance available to residents of approximately 23,000 participating communities, who pay premiums, to help with recovery after a flood-related loss.

⁶ Meri Davlasheridze and Pinar C. Geylani, "Small Business vulnerability to floods and the effects of disaster loans," *Small Business Economics*, vol. 49 (2017): 865–888.

program. For example, our preliminary analysis of the research suggested that better-resourced communities—that is, communities with more staff, funding, time, Government revenue, capital outlay, or budgets for emergency management—participated more actively in select Federal programs. One study of counties in North Carolina that illustrated this condition found that higher levels of local government tax revenue, greater budgets for emergency management, and population density all had a positive relationship with flood mitigation activities.⁷ Similarly, officials representing States said larger cities can hire a third party to manage disaster recovery, but small towns and rural areas may lack resources to contract for disaster recovery services. In addition, an official representing Tribal nations told us that not all Tribal nations have sufficient funding to develop emergency management departments, which can be a barrier to accessing Federal resources. Moreover, representatives from voluntary organizations said that conditions of socioeconomic vulnerability—such as lower-income households or homelessness—may present barriers to participating in Federal recovery programs.

These findings align with and highlight concerns expressed by the National Advisory Council. This council, which advises the FEMA administrator on all aspects of emergency management, reported in November 2020 that there is a potential for a compound effect on low-resource communities if they face barriers to accessing funding for preparedness and disaster resilience.⁸ Specifically, this report stated that by perpetually assisting larger communities that already have considerable resources, the smaller, less resource-rich, less-affluent communities cannot access funding to appropriately prepare for a disaster, leading to inadequate response and recovery, and little opportunity for mitigation. We will complete our review of the areas above and issue a final report in the coming months.

FEDERAL ACTIONS TO IDENTIFY AND ADDRESS ACCESS BARRIERS AND DISPARATE OUTCOMES

Preliminary findings from our forthcoming report indicate that within and across Federal programs, there are no systematic actions to: (1) Ensure the availability and use of quality information to identify potential access barriers or disparate outcomes or (2) establish routine processes to address any identified access barriers and disparate outcomes.

Recovery program officials from each of the three Federal agencies that are responsible for the six recovery programs in our review—FEMA, SBA, and HUD—described various ad hoc actions and early stage initiatives that may help with identifying and addressing social and institutional barriers. Removing such barriers is something the National Disaster Recovery Framework calls for all Federal and non-Federal recovery partners to do. However, our preliminary findings show that the six large Federal recovery programs in our review lack data and analysis that would allow them to identify potential access barriers and disparate outcomes.

Further, the programs have not taken action to determine: (1) What data they need to support this kind of analysis; and (2) sources and methods to obtain those data when the programs do not already collect them, including overcoming key challenges. For example, none of the six recovery programs in our review collected and analyzed demographic data from applicants specifically for this purpose. When officials described collecting data in the application process, they did not do so with the aim of identifying and addressing potential access barriers and disparate outcomes; rather, they collected only data that directly supported the implementation of their programs. At the same time, although officials responsible for some of the FEMA programs described having an idea of the data that are needed and taking some steps to obtain it, they have not established a means to work systematically through data needs either within their own programs or across the programs.

Moreover, program officials described challenges to obtaining data that would support high-quality analysis of potential access barriers and disparate outcome, particularly for analyses that cross agency boundaries. For example, FEMA and HUD officials who manage grants for activities carried out primarily at the State and local level described some challenges developing and using this kind of information, because the relationships and decisions take place more at the State than at the Federal level. Similarly, FEMA officials described challenges navigating complex Government-wide privacy policies, which were compounded for interagency data needs. These officials also discussed challenges collecting data over time, because of

⁷Jingyuan Li and Craig E. Landry, “Flood Risk, Local Hazard Mitigation, and the Community Rating System of the National Flood Insurance Program,” *Land Economics*, vol. 94, no. 2 (2018): 175–198.

⁸Department of Homeland Security, *National Advisory Council Report to the FEMA Administrator* (November 2020).

difficulties with long-term follow-up, particularly when they were not able to offer incentives to stay engaged. Although some of the challenges are daunting, until the agencies work together on strategies to address them, they are unlikely to be resolved, leaving recovery programs without key information to help identify potential access barriers.

While obtaining information through the collection and analysis of data is necessary, it is only one step in identifying and addressing potential access barriers and disparities in recovery outcomes. Our preliminary findings also show that FEMA, SBA, and HUD have not established processes to systematically and routinely identify: (1) The characteristics of different groups who do and do not participate in their recovery programs or (2) the relationship between their recovery programs and recovery outcomes. Officials from all three agencies explained that this is due, in part, to challenges associated with collecting program participation data. Additionally, FEMA officials said they faced challenges because the goal of ensuring equity in administration of Federal programs has only recently received new focus and attention. However, the lack of routine and interagency processes leaves programs without assurance that they will address potential access barriers, understand the relationship between program assistance and outcomes, or help achieve equity goals.

We will complete our review on these issues and make recommendations, as appropriate, in our final report, which will be published in the coming months.

ADDITIONAL ACTIONS THAT COULD ADDRESS THE NEEDS OF VULNERABLE DISASTER SURVIVORS

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

We reported earlier this week that FEMA's flood mapping investments for fiscal years 2012 to 2020 were lower for communities with higher levels of social vulnerability and under-served populations than communities with lower levels of social vulnerability and under-served populations, other factors being equal.⁹ Specifically, we reported that

- communities with higher levels of social vulnerability and under-served populations had more unmapped miles or paper maps in fiscal year 2012 than communities with lower levels of social vulnerability and under-served populations;
- communities with higher levels of social vulnerability and under-served populations had a smaller increase in the percentage of mapped miles that met FEMA's quality standard metric than communities with lower levels of social vulnerability and under-served populations;¹⁰ and
- communities with higher levels of social vulnerability and under-served populations had longer cycle times between the stages of FEMA's mapping process than communities with lower levels of social vulnerability and under-served populations.

We recommended that FEMA consider ways to better use flood risk data for prioritizing flood mapping investments toward priority areas, such as vulnerable communities. FEMA agreed with our recommendation and is planning actions to address it.

In September 2020, we reported that survivors of major disasters faced numerous challenges obtaining aid and understanding the Individuals and Households Program (IHP), a FEMA program that provides housing assistance and other needs assistance to individuals affected by a major disaster.¹¹ We made 14 recommendations on additional steps FEMA could take, some of which are designed to help disaster survivors obtain assistance. Our findings and recommendations included the following:

⁹ GAO-22-104079. (Washington, DC: Oct. 25, 2021). We measured "social vulnerability and under-served populations" by using the Social Vulnerability Index, developed by the Centers for Disease Control and Prevention to help public health officials and local planners better prepare for and respond to emergencies and disasters. Social vulnerability is broadly defined as the susceptibility of social groups to the adverse impacts of natural hazards, including disproportionate death, injury, loss, or disruption of livelihood. Social vulnerability considers the social, economic, demographic, and housing characteristics of a community that influence its ability to prepare for, respond to, cope with, recover from, and adapt to environmental hazards.

¹⁰ FEMA's quality standard metric identifies the miles of map studies that adequately identify the level of flood risk backed by technical credibility and that do not warrant updating.

¹¹ GAO-20-503.

- We found that FEMA requires that certain survivors first be denied an SBA disaster loan before receiving certain types of IHP assistance. FEMA, State, territory, and local officials said that survivors did not understand and were frustrated by this requirement. We found that FEMA did not fully explain the requirement to survivors and that its process for the requirement may have prevented many survivors from being considered for certain types of assistance, including low-income applicants who are less likely to qualify for an SBA loan. We recommended that FEMA assess the extent to which its process for determining applicants' eligibility for some types of IHP assistance limits or prevents survivors' access to assistance and that FEMA work with SBA to identify options to simplify and streamline the disaster assistance application process for survivors. FEMA agreed with this recommendation and officials told us that a joint FEMA–SBA working group developed and shared with agency leadership a draft options paper to address the challenges we identified. In August 2021, FEMA officials told us that FEMA leadership approved the option paper and planned to implement it. We will continue to monitor full implementation of this action.
- We also found that opportunities exist to improve survivors' understanding of FEMA's eligibility and award determinations for the IHP; for example, clarifying that an ineligible determination is not always final but may mean FEMA needs more information to decide the award. We recommended that FEMA identify and implement strategies to provide additional information to applicants about how the agency determined applicants' eligibility for assistance and the amount of assistance to award. FEMA agreed with this recommendation and, in August 2021, officials told us that due to software limitations, FEMA is unable to include information about verified damages in the agency's notification letters; however, FEMA officials stated that the agency will continue a review of the letters sent to applicants and plans to implement any revisions by April 2022. We will continue to monitor FEMA's actions in addressing this recommendation.

In May 2019, we reported that a range of officials from entities that partner with FEMA reported challenges providing assistance to individuals who are older or who have disabilities following the 2017 hurricanes.¹²

- For example, officials said that many of these individuals required specialized assistance obtaining food, water, medicine, and oxygen, but aid was sometimes difficult to provide. We also reported that aspects of the process to apply for assistance from FEMA were challenging for older individuals and those with disabilities and that FEMA did not provide individuals clear opportunities to disclose disability-related needs.

We recommended, among other things, that FEMA implement new application questions to improve FEMA's ability to identify and address survivors' disability-related needs. FEMA agreed with this recommendation and implemented it in May 2019 by using a revised application that asked directly if survivors had a disability.

We also found that FEMA had taken limited steps to communicate the agency's new disability integration staffing approach in the regions to Regional Administrators and Regional Disability Integration Specialists, who are critical to implementing these changes. We recommended that FEMA improve communication of applicants' disability-related information across FEMA programs. FEMA did not concur with our recommendation. The agency stated that it began a long-term initiative in April 2017 to improve data management—including a data analytics platform—that will allow analysts, decision makers and stakeholders more ready access to FEMA data. After completing this initiative, FEMA expects that efforts to share specific disability-related data will be much easier. Our recommendation, however, was not solely focused on data system changes, but also on needed communication improvements. Therefore, we continue to believe that FEMA can improve this communication through cost-effective ways, such as revising guidance to remind program officials to review survivor case files for disability-related needs.

Chairman Thompson, Ranking Member Katko, and Members of the committee, this completes my prepared statement. I would be pleased to respond to any questions that you may have at this time.

¹²GAO–19–318.

ENCLOSURE I: RELATED GAO PRODUCTS PREVIOUSLY ISSUED

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

GAO, *Disaster Assistance: Additional Actions Needed to Strengthen FEMA's Individuals and Households Program*. GAO-20-503. Washington, DC: September 30, 2020.

FEMA Flood Maps: Better Planning and Analysis Needed to Address Current and Future Flood Hazards. GAO-22-104079. Washington, DC: October 25, 2021.

Chairman THOMPSON. Thank you very much.

The Chair recognizes Mr. Joseph for 5 minutes.

**STATEMENT OF JAMES K. JOSEPH, VICE PRESIDENT FOR
RESPONSE, TIDAL BASIN**

Mr. JOSEPH. Good morning, Chairman Thompson, Ranking Member Katko, and the membership of this committee.

My name is James Joseph and I am the vice president of response at Tidal Basin, a disaster management and recovery firm based in Alexandria, Virginia.

I have been an emergency manager at the county, State, and Federal level over the past 11 years, most recently as regional administrator of FEMA region 5. I have had the pleasure of working with many of you, both in my role at FEMA, as well as in my current role at Tidal Basin, and it is an honor to speak with you all.

I would also like to take a moment during this month of October to honor all those that have been victim to, but more importantly recovered, from breast cancer. Women and men suffer from this disease and I wear pink today to honor them, including my cousin, Sue, in North Carolina that beat breast cancer. She is a beautiful and wonderful human being and her strength is a source of courage to many.

The topic before us, ensuring equity in FEMA's disaster preparedness, response, and recovery, has been spoken about for years now and it is my hope that we continue to act and take deliberate actions to help increase representation in the emergency management profession, but also continue to build equitable practices in recovering from natural or man-made events.

As it relates to ensuring equity in disaster recovery, there are several recommendations in my written statements and actions we can take as a Nation to bring timely disaster response and recovery not only to communities that need them the most, but also to individuals and families that are struggling to make ends meet daily, let alone when a catastrophic disaster strikes.

It is important for us also to realize and recognize that this is not just in the Federal level of disasters supported by FEMA, but also for localized disasters that are managed by each State or community. As such, there is responsibility to have equitable recovery from disasters that State and local governments have policies and programs in place that help financially struggling communities, individuals with disabilities, and those that face additional hardships during times of disasters.

While State and local agencies bear the responsibility to provide for their communities and residents, there are still improvements that can be made at the Federal level as it relates to distribution of funds after the President declares a disaster.

Some of those recommendations in my written statement are to streamline the application process for individual assistance by eliminating the requirement to apply for an SBA loan prior to FEMA authorizing a disaster claim, streamlining emergency lodging services to allow individuals without traditional credit or modes of transportation to relocate from homes more quickly and allowing them to access lodging in their own communities, re-instituting the Sheltering and Temporary Essentials Program, or the STEP program, that allowed for temporary emergency repairs while families remained in their home versus needing to find alternate lodging, including emergency shelters, as long as their home was safe to be resided in.

Equally important is the need to build the pipeline and provide promotional opportunities for individuals that mirror our Nation's diversity. A few years ago I had the opportunity, the honor of addressing nearly 200 individuals that before my eyes raised their hands and denounced their birth citizenships and pledged allegiance to these United States of America. As one of the first people to welcome my now fellow citizens, the look on their faces were both inspiring with pride and rich with joy. In my address to them I shared how my parents, who were in the audience that morning, came to this country some 50 years ago and one day sat in the same seats that they were in, and that by God's grace and their hard work, in one generation I was standing on the other side of the dais welcoming them. I told them that their children can be anything that they want to be—homemakers, business owners, doctors, lawyers, elected officials, or even the President, but could they be the next emergency manager?

Having been an emergency manager at the local, State, and Federal level I was most often the only person of color in the room. At the local and State level, there were few or no women in leadership positions. Recently, there have been more minority and female leaders in emergency management and I applaud that, but we must still prioritize diversity and inclusion in the hiring and promotion of individuals from all backgrounds and all identities. If we are not deliberate about diversity and weave into the very fabric of our local, State, and Federal programs, this will never be achieved.

I championed programs to diversity while at FEMA and found the red tape of the Federal hiring process to be the largest obstacle.

I am also proud to work for Tidal Basin and our CEO Daniel Craig, who with Chauncia's organization, IDIEMM, created the first scholarship program for minority students wishing to enter emergency management.

Solutions do not require years of additional studies or months of deliberation on policy, it requires advocates at the senior level of every agency to advise and guide leadership in building and promoting a diverse work force.

As I conclude, let me say that we must do everything in our ability to advocate for equitable programs, agencies, and departments and to advocate for diversity and inclusion in hiring and promotion. I feel that we should do so as if the future of our profession depends on it, because in my opinion, it does.

Mr. Chairman, Ranking Member, thank you for this opportunity.

[The prepared statement of Mr. Joseph follows:]

PREPARED STATEMENT OF JAMES K. JOSEPH

My name is James K. Joseph, and I am the vice president of response for Tidal Basin Government Consulting based in Alexandria, VA. I have held positions in emergency management, security, investigations, and crisis management for over 20 years—10 years for a global corporation and 12 at all levels of government.

In my opinion, diversity, equity, and inclusion (DEI) should not just be a topic of discussion, it should be the very fabric by which we operate as a country. A few years ago, I had the honor of addressing nearly 200 individuals that before my eyes, raised their hands and denounced their birth citizenship and pledged allegiance to these United States of America. As one of the first people to welcome my now fellow citizens, the look on their faces were both inspiring and rich with pride. In my address to them, I shared how my parents, who were in the audience that morning, came to this country some 50 years ago and one day sat in the same seats they were in. And that by God's grace alone, in one generation, I was standing on the other side of the dais. I told them their children can be anything they want to be—home-makers, business owners, doctors, lawyers, elected officials, or even President.

But—could they be the next Emergency Manager? Having been an emergency manager at the local, State and Federal level—I was most often the only person of color in the room and at the local and State level, there were few or no women. Recently, there have been more minority and female leaders in emergency management across the private sector and Government positions. However, it is still important for us to ensure that we are a profession that builds the pipeline to leadership positions that identifies with the diverse communities we serve.

The following summarizes the thoughts of myself and my colleagues at Tidal Basin on how we cannot only increase the presence of minorities and all gender identities in emergency management leadership positions, but also ideas on more equitable disaster recovery across social and economically disadvantaged communities.

BUILDING THE PIPELINE

While there have been many catastrophic incidents across the country recently, and we know they will continue in the future—much of America only sees the devastation and destruction of a natural or human-made incident on TV or read about it in print. The first introduction to emergency management that most will ever have, is the unfortunate and stressful experience that disaster survivors face during or after a disaster. They will interact with their local emergency management team, county or State emergency management officials, and non-profit organizations.

We must be deliberate about diversity. As the profession looks to diversify leadership roles, promoting recruitment into the emergency management profession not just in college programs, but in the K–12 grades are important. Agencies should not only look at colleges and universities with formal emergency management programs, but other emergency management and vocational training programs that tie into programs that FEMA manages. For example, many junior and community colleges have a variety of programs in environmental and utility programs. These programs have a direct cadence to important roles within emergency management programs such as environmental and historic preservation and State or Federal public assistance damage assessment or inspection.

From a Federal Government perspective, specifically my experience as a FEMA Regional Administrator—there are limitations that prevent Federal agencies from being able to provide opportunities to students in college programs. When attempting to create opportunities for paid internship programs, there are lengthy and cumbersome application processes and documents required. While many Federal employees themselves find the application process for positions and promotions difficult to understand and follow, a college student should not be expected to navigate that process. In addition, due to varying criteria, the ability to be presented to an agency hiring official on an official certification list for hiring consideration is also difficult. Therefore, it eliminates students from gaining Federal experience while in their college or university programs, but more importantly, it creates a barrier to entry in the Federal Government.

If there was less “red tape” in the application, evaluation, hiring, and onboarding process for many Federal agencies, I believe there would be much greater success in bringing employees and interns into Federal agencies. Furthermore, as previous reports have indicated, the representation of minorities or females in leadership positions is lower within FEMA compared to employees in non-management positions.

We must be deliberate about diversity. This occurs when we are creating ways to attract, hire, and mentor people of all backgrounds and identity. It doesn't require creativity to do so—it requires dismantling the barriers to entry that exist and clearing a more direct path to hiring. I am proud to work for an organization that lives and exemplifies diversity as part of its culture through its hiring practices and supporting scholarships to minority students entering the emergency management field with our partners from the Institute for Diversity and Inclusion in Emergency Management (I-DIEM). I-DIEM recently announced the first recipients of the Julius Becton Scholarship, named after Lt. General Julius Becton, who was the first minority to head FEMA from 1985–1989. Tidal Basin sponsors this program annually through corporate and personal donations from its CEO.

EQUITY IN DISASTER RECOVERY PROGRAMS

Equally important to hiring emergency managers that represent the diverse communities we serve, and mentoring them into senior leadership, is equity in disaster response and recovery programs. Oftentimes, communities that have low to moderate income will be adversely impacted by events due to their inability to not only respond and recover the community, but also the financial constraint to mitigate against natural disasters. Providing common-sense solutions that streamline the ability for communities to receive mitigation assistance, and individuals to receive disaster assistance, should be a focus at all levels of government.

As mentioned above, this is not a burden that should be placed on the Federal Government alone. Not all natural or man-made disasters are significant enough to result in a Presidential Disaster Declaration that brings Federal aid to a community or individuals. Rather, it is often the municipality, county, or State that must respond to and recover from disasters without assistance from Federal agencies. As such, it is important for local and State governments to identify and set aside funds for mitigation and recovery. However, it would be tone-deaf to make such a statement across the board as if the financial resources of the Nation are equal; we know they are not.

Cost Match Considerations

For all communities to have access to Federal funds for mitigation and recovery, there must be changes made to the cost match required in Federal grants. These changes should be based on the applicant communities need as well as prioritization of areas that experienced repetitive loss. We know from a variety of studies that for every dollar spent in mitigation, there are savings that will be realized in future disaster response. The Building Resilient Infrastructure and Communities (BRIC) grant managed by FEMA is a game-changing tool in preparedness and mitigation. Giving local communities the ability to buy down the risk and prevent the repetitive cycle of damage and loss saves money in the long term. However, many communities that experience repetitive loss from disasters are unable to meet the cost match of grants—both mitigation and disaster recovery grants. While over a billion dollars were set aside for BRIC recently, more money will not increase equitable disbursement of the funds, because many communities that need to utilize those funds will not be able to meet the 25 percent match. This is not a race, gender, or functional access issue, but an issue local governments face that transcend across all social and economic status. The FEMA administrator should have the ability to wave or eliminate cost match based on formula and strategy for adjusting cost share based on need from both a financial lens, as well as from the lens of mitigating repetitive loss based on where it has already or continue to occur. We have seen over the years that communities with high LMI (low to moderate income) populations will struggle in recovery—both community and individual recovery, so deliberate steps need to be taken to reduce or eliminate the cost match based on need.

After a Presidential Disaster has been declared, FEMA's Public Assistance program provides critical funding to help Government and certain non-profits organizations in the form of reimbursements. As with other grants, there is 25 percent cost match required. While that match can be reduced based on the level of loss the State faces, the thresholds set for each State are extremely high and usually only met in catastrophic events. However, it does not take a catastrophic event to cripple communities—the impact is severe in areas that do not have a tax base to support strengthening infrastructure.

As there are many Federal agencies that provide disaster recovery services and grants, coordination among these agencies to create a process for States to provide global match for grants is recommended. While a global match has been utilized across mitigation program such as FEMA's Hazard Mitigation Grant Program, which buys out homes that have significant repetitive loss, the review process for such projects by multiple agencies is lengthy. As such, applicants that have applied

lose patience and drop out of the program or suffer other financial losses while waiting for Federal approval. I have seen first-hand the impact and heartbreak of homeowners that experienced devastating losses while waiting for a buy-out. It is paramount that agencies come together with the common goal of creating policies to streamline efforts and coordinate reducing the complexity of such programs for equitable recovery.

Individual Assistance (IA) Considerations

FEMA's Individual Assistance program should also have policies in place that help streamline services to disaster survivors. Like I mentioned above, those that have experienced loss during natural disasters know first-hand the stress, emotion, and frustration that comes with recovery. When disasters impact a family or individual, the resources that provide support to kick-start recovery need to be quickly administered and delivered. While the employees of FEMA and other organizations have the disaster survivor in mind, their desire and calling to assist survivors is often hampered by red tape within the program.

The maximum funding available to individuals in an area covered by a disaster declaration, if Individual Assistance (IA) has been declared by the President, is around \$36,000 for uninsured losses. Furthermore, the number of individuals that receive the maximum amount is low, with average IA grants of around \$5,000. FEMA programs are not intended to make an individual whole, and I do not disagree with that. How assistance is delivered and the steps to apply for eligibility are cumbersome, and often confusing to individuals who have never had to apply for or be familiar with the program. Even still, it can remain confusing for individuals that have experienced repetitive loss and have applied for the program more than once. While insurance is the best source of recovery and will provide higher cost recovery than even the maximum allowable amount through FEMA IA grants, we must recognize that due to multiple economic factors, there will always be a segment of our country that can't afford insurance and is a risk they are forced to live with.

The application process for Individual Assistance can be confusing and frustrating. For anyone that has applied for disaster assistance in the past, there are processes that for many do not make sense and adds time to the determination process. For example, it has been a long-standing policy that prior to being deemed eligible for an IA grant, the disaster survivor must first apply for a loan via the Small Business Administration (SBA). Even if the homeowner knows they are not eligible for a loan—which is unfortunately those that have economic hardships face, they are still required to apply for a loan, only to be rejected, before they are eligible for an IA grant from FEMA. The loan process requirement can easily be eliminated to expedite the delivery of services to the survivor.

If an individual or family is displaced from their home, and if emergency lodging has been requested by a Governor and approved, the path to receiving the hotel assistance with limited finances can be a long and arduous process. In an area affected by a disaster, there will be survivors with insurance and/or financial means that are able to secure a hotel room quickly. On the contrary, those without the financial resources to secure a hotel room near their homes must first apply for the assistance, await confirmation of eligibility, and then find a hotel room. While this process takes time, the likelihood of an individual or family without the financial resources to evacuate on their own means that hotel rooms near their home may be unavailable. Hotels may already be full of other evacuees oftentimes placing those without means to evacuate on their own a significant distance away from their home. Thus, the recovery process becomes more stressful as access to begin recovery with clean-up and other repairs, if approved through the IA program, an even lengthier process. This is exacerbated further if the families evacuating do not have access to a vehicle or their own transportation and need to rely on other modes of transportation, including public transportation. Reform of the program to allow for quicker access to hotels, which will result in closer evacuation locations to their homes, is needed.

In many situations, being able to remain in their home while repairs are being made, so long as it's safe to be in the dwelling, is the best option for recovery. Not only will families remain within their community and close to other services they may typically utilize, but it allows them to start the rebuilding process without the perils of distance and transportation access. In the past FEMA managed a highly successful program called the Sheltering and Temporary Essential Power (STEP) program. This program allowed families to live in their homes while repairs were being made from damage due to a natural disaster. This program provided emergency assistance for life-sustaining needs such as emergency repairs to roofs, walls, and electric and plumbing utilities. Due to some isolated misuse of the program,

STEP was suspended and has not been utilized in years. However, the benefit to families being able to remain in their community, where they have built-in support systems, is often the best solution for temporary repairs concurrent to the IA application and adjudication process. In addition, a secondary benefit of the STEP program is that it reduces, and in some cases may eliminate the need for local sheltering and feeding programs, thus saving on additional disaster response and recovery expenses.

CONCLUSION

Building a pipeline of emergency managers to lead programs, departments, and agencies, as well as making disaster assistance more equitable for our Nation will not occur overnight. However, there has been significant discussion about diversity, equity, and inclusion (DEI) for years, and it is time that we act. Local, State, and Federal agencies have a wealth of research and studies available to them, and we must be deliberate about DEI by building it into strategic planning, policy, and programs. DEI is not and cannot be a temporary topic of discussion but is something that we need to engrain in our minds and actions. The face of our Nation, as it always has, continues to change. Let us do everything in our ability—including creating DEI champions in every department and agency that reports to senior officials to continuously advocate for equitable programs, agencies, departments, and delivery part of the fabric by which we operate. Let us do so as if the future of this profession depends on it. Because in my opinion, it does.

Chairman THOMPSON. Thank you very much.

I thank the witnesses for their testimony.

As usual, we will have questions. I will start the process of questioning.

All of us who are Members of Congress have had or will have some disaster in their respective community. For the most part the majority of us will have areas of high-income, moderate-, to low-income citizens. It appears those of us who have gone through a disaster, that bar is somehow higher for working-class individuals or individuals who are in rural areas than it is for individuals in high-income or urban areas.

Dr. Peek, how would you suggest leveling the playing field so that Americans who are facing disasters can feel that their Government looks at them as an American, not as some member of a particular class?

Ms. PEEK. Thank you so much, Chairman Thompson, for that question. I just want to acknowledge that I know your district in particular has been struck low recently by hurricanes, flooding, and several other disaster events. So just thank you for holding this hearing today and, again, for that question.

So I think one of the first things that is most important in terms of leveling the playing field is what is happening today. So the fact that we are having this conversation and shining light on the fact that low-income communities, people of color, and other marginalized community members have the hardest time accessing this aid and often times experience the most prolonged and protracted recovery processes. So I think that acknowledgment is first and foremost.

But second from there, I think some of the ideas that have already been put forth by the other panelists are absolutely vital. That until we have data available that allows us to track and monitor the status of different communities and how they are faring in disaster, we are going to have a very hard time changing policies and programs that may be deepening these inequalities. I think the data availability is absolutely vital.

Then also keeping this focus on equity central throughout all of our programs and policies.

Thank you.

Chairman THOMPSON. Thank you.

Mr. Currie, you talked about the data availability, I understand that, but generally speaking don't we already collect the data as an agency as we work through the disasters? What data are we not collecting that we ought to be collecting?

Mr. CURRIE. That is a great question, sir.

So as you know—and I am trying not to get too technical—but there are various factors that FEMA and the jurisdiction consider when they are developing a damage assessment and preparing the information that eventually goes to the President to make a disaster declaration.

So several of those factors include things that should account for the things we are talking about today, the income, the unemployment, the poverty level, elderly population, the disabled. The question becomes how good of a job do we do during that process to make that justification. I think the challenge right now, those factors are so—they are very vague and it is up to the local jurisdiction and the State to come up with that information. I think there are a number of options we can look at, some of it in legislation, but also some of this is in regulation and FEMA could change or other agencies could change. For example, we could look to further quantify or require more quantitative measures be included when we are making an assessment of whether there needs to be a declaration. That would factor in the poverty level, you know, unemployment, all the things that we are talking about. Right now, though, it is very vague.

Chairman THOMPSON. That is very troubling, the fact that here we have communities that are suffering and we are caught in the lurch between the lack of information by which those individuals who are in this disaster position have really nothing to complement their situation but their particular situation.

So, Mr. Joseph, since you have been a practitioner, what recommendation would say that we need to do so that vulnerable populations cannot miss out on the particular resources that are available to more affluent communities?

Mr. JOSEPH. Mr. Chairman, I think one of the criteria that Mr. Currie spoke about is looking at the localized impact, looking at what the level of impact is on that community. I don't feel, having been a local emergency manager, a State emergency manager, or even a Federal emergency manager, that we always look at that because it is not easy to identify, it is not data that is always collected. But even when it is available, I feel far too often that we may just look at threshold numbers, the dollar figures that are associated with declaring a disaster.

As the FEMA original administrator, I advocated for communities. I saw first-hand as a State and local emergency manager what the impacts are on those communities. So I believe that cued advocacy, as I mentioned for, even within the Federal Government to look at what the communities are facing and look at what the long-term impacts are, and does that community truly have the ability to recover. In many cases they might through State and

local assistance, but in many cases they don't. I think that is where the Federal Government can assist further by looking at what those specific localized impacts are in those communities and providing assistance where it is needed, even if it is not through a Presidential declaration but by other means of Federal assistance that could be available from the multitude of agencies that have disaster service and recovery programs.

Chairman THOMPSON. Thank you very much.

The Chair recognizes the Ranking Member.

Mr. KATKO. Thank you, Mr. Chairman. I appreciate this very important hearing today.

I just want to give a couple of quick examples before I follow up with you, Mr. Joseph, on what you just said because I completely agree with you.

There is a home in Syracuse, New York in a predominantly African American community, \$60,000 value on it. Because they hadn't had a flood in over 100 years in that area, the Flood Insurance Program did not mandate that home must have upwards of a \$3,000 a year in flood insurance had to pay for a premium, which makes a house almost non-saleable and it just puts more of a burden on an economically depressed area. I find it very hard to believe that if you do a proportional amount that a \$6 million beach house is going to be paying \$300,000 a year in insurance, which you would have to pay if it was proportional.

So I just think that the premiums are charging on these low-income areas are not proportional to what they are paying in the fancy areas. To me that is a form of discrimination and it is something that is not right and something we need to look at.

Second, I will give you an example of a town in my district, not a high-income town, very low-income town generally speaking, a rural area. They had 4 inches of rain in about an hour and a half and it had a catastrophic flood for that town. Millions of dollars of damage. Didn't qualify for FEMA aid.

Then last I will note Lake Ontario shoreline had a catastrophic flood in 2 out of 3 years—2 out of the past 4 years. Hundreds of millions of dollars of damage along the shoreline to homes. A lot of these homes were blue-collar people who work very hard their whole lives to get a little piece of heaven on the lake and their homes were devastated by the flooding. Didn't qualify for FEMA.

So, Mr. Joseph, to your point, I think that the formulas that FEMA has right now tend to favor shoreline communities and big-ticket disasters, what they see as big-ticket disasters. But proportionately the town of Moravia had millions of dollars of damage, which was more than their entire budget by far, didn't qualify.

So I would like to speak to drill down a little bit more on what you said, how we can fix this anomaly with specific recommendations, not just discussions. What would you recommend that FEMA do to change your formula structure? Because right now it is really discriminating against lower-income communities.

Mr. JOSEPH. Absolutely. Thank you, sir.

I think we see that across several States that have a large urban area population in one portion of the State, such as New York, such as the State of Illinois, where I served as a local and State director, where the formulas that are used based on the large population in

one portion of the State impacts the remainder of the State because of the threshold that needs to be met.

So I don't believe that the threshold alone should be the determining factor when making a decision or making a recommendation to the president on a Presidential disaster declaration. I truly believe that the localized impact needs to have a significant weight in their process.

For example—

Mr. KATKO. Yes, that I understand. I don't mean to cut you off. I understand. But what specific changes do we need to do in the law, us as legislators, to fix that problem? Not make so it is option. If they make it, say, by law you must consider these things. What things should we consider?

Mr. JOSEPH. Well, I think there are things that we can do for rural communities when it comes to areas. For example, Southern Illinois compared to Northern Illinois, their impact is going to be significant. There is less tax base in those communities. We have to look at not just what the total taxable revenue of the entire State is, but we have to look at the revenues that are in those individual communities. The ability of those communities to recover is significantly lower because of the lower tax base, and because in many States they don't have State programs that can provide assistance in the absence of FEMA assistance.

So looking at some of those localized areas, those localized events, what the total taxable revenue for those areas are, what the tax base is in those communities, and being able to provide specific guidance for FEMA to look at that separate from just the large urban areas that make up the overall population of the State. It is something that should be considered and that we could look at.

Mr. KATKO. Thank you. I will note that I am wearing a pink tie today for the very reason you are, so it is a very important cause.

Mr. Currie, is there anything you want to add to that?

Mr. CURRIE. I mean I agree. If we are going to change this problem, we are going to have to do something to the process that the locality goes up through the State. Because, like Mr. Joseph said, you know, a locality could be—I mean—your district completely the opposite from Manhattan and lower New York. So something is going to have to be done to change the regulation, how we look at the locality and the specific impact of that.

I will say that could be done in law. You know, you could require FEMA to do that. A couple of years ago they did change the factors for the individual assistance program. But FEMA—that is written in the regulation. I mean they could do that without a law as well.

Mr. KATKO. Yes, but they are clearly not doing that. So sometimes we need to give—mandate that they do that because the discrimination and the unfairness continues and it continues in my district. My district is very different than Mr. Thompson's, but we are experiencing the same problems and it is just not right and we have got to get it fixed.

Thank you, Mr. Chairman. I yield back.

Chairman THOMPSON. Thank you very much.

The Chair—Ms. Jackson Lee—the Chair recognizes the gentleman from Rhode Island, Mr. Langevin.

Mr. LANGEVIN. Thank you, Mr. Chairman. I want to thank you for holding this very important hearing. I want to thank the witnesses for their testimony today.

I would like to begin just by focusing my time on the experiences of people with disabilities and older adults to overlapping populations that are among the most vulnerable in emergency situations, as you can well appreciate.

Mr. Currie, if I could start with you. I would like to ask you about the 2019 GAO report that you reference in your written testimony. You note that FEMA did not concur with GAO's recommendations to better communicate disaster assistance applicants' disability-related information across FEMA programs. Instead FEMA argued that it was working on a long-term project to improve data management which would help make disability data more readily available—accessible I should say.

So on that point, has FEMA since completed this long-term process? If so do you believe that it has led to any improvement in its communication of applicants' disability-related information?

Mr. CURRIE. Yes, sir.

One of our major findings from that report was that when we looked at the enrollment and registration process for individual assistance we didn't see any granularity in the questions that were asked to really obtain the type of information they would need on disability to help tailor the assistance to the individual that has the disability. So while, you know, they said they were very committed to helping those—you know, the disabled and others, if they didn't have the information then they weren't going to be able to do anything different than they were just doing for everybody else.

So since that time they have revised the intake process to gather more information. They have also increased the resources at the regional level on their disability coordinator positions there to try to better integrate that into the assistance.

So they have made some strides. You know, I still think—you know, like other populations we are talking about now, much more can be done to help tailor the assistance and ensure that, you know, people that need it the most are getting it.

Mr. LANGEVIN. Agreed. Thank you for that comment.

Continuing on with you, Mr. Currie, if I could.

In addition to collecting and communicating the disability status of survivors, response agencies need to be ready long before disasters strike to accommodate disability-related needs.

In August I reintroduced what I call the Ready For Disaster Act, which would establish a network of centers to provide training in technical systems to State and local governments and expand the National advisory committee on individuals who have disabilities in disasters to better represent the disability community.

So, Mr. Currie, do you believe—you think that these provisions would help address some of the deficiencies GAO identified in its 2019 report?

Mr. CURRIE. Yes, sir. I think anything we can do to prepare communities for these types of issues before-hand would be a good thing. These things don't have to be a surprise when a disaster happens. I mean most communities understand where the folks are with the most disabilities reside. For instance, the assisted living

facilities and things like that. We know this information. So we can use it before the disaster and plan accordingly, then anything like that would be very helpful.

Mr. LANGEVIN. Well, precisely my point and the reason for introducing the Act. You are spot-on. Thank you for that perspective and concurrence.

If I could turn to Dr. Peek for now. I would also like to hear your perspective on the Ready For Disaster Act. In your testimony you note that it is social forces that turn natural hazards into human tragedies.

So my question is, in your opinion, would better access to technical assistance for a disaster give agencies a more inclusion of people with disabilities in planning from the get-go, help reduce the pressure of these social forces?

Ms. PEEK. Thank you for your sponsorship of the Ready Act and support for the disability community in our country.

Absolutely, to the point about social forces turning natural hazards into disasters. I think one concrete example of that is that people with disabilities are not inherently vulnerable to disaster. Instead, things in our social structure and our built environment may render these populations vulnerable.

So a specific example of that is curb cuts. When we put curb cuts on streets, everybody can have access to the cut sidewalks. When we don't have those curb cuts people don't have access. So I think any policy or program that can advance the kind of equitable vision for groups that are marginalized is absolutely crucial.

Thank you.

Mr. LANGEVIN. Thank you.

I know my time has expired. Let me just say I think your framework to describe the interaction between natural hazards and social forces really hits the nail on the head. Thank your work and your perspective on that.

Thank you, Mr. Chairman. I yield back.

Chairman THOMPSON. Thank you.

The gentleman yields back.

The Chair recognized the gentleman from Louisiana, Mr. Higgins, for 5 minutes.

Mr. HIGGINS. Thank you, Mr. Chairman and Ranking Member, for holding this hearing today. I thank our witnesses for being here.

Today's hearing is very important to me because inequity in Federal Government's disaster response is real and it has deeply injured my district in Southwest Louisiana.

The impact of storms, it can be quite stunning to witness and yet if that impact is not communicated and does not resonate throughout the Federal Government and throughout the Nation's media—this is when inequity is really suffered. On August 27, 2020 Hurricane Laura made landfall in Southwest Louisiana. In my 60 years as a Louisiana resident I have never seen a storm hit that hard and that fast. Just 38 days later a second category 4 hurricane made landfall in almost the identical path.

Inequity in disaster response, my experience certainly over the last year since Laura and Delta hit, is both political and institutional. The media is a factor here because, you know, most Ameri-

cans never realized that Southwest Louisiana experienced mass destruction and homelessness and horrors because it was buried in other news. Louisiana's citizens are known for—you know, we rely on our neighbors and our community to recover and respond to hurricanes because quite frankly many of us feel that the response from the Federal Government is not to be trusted and cannot be relied upon.

Over a year after Hurricane Laura hit, Southwest Louisiana, which to note for Americans watching and our witnesses here today and my colleagues, it is a rural area, you know, a lot of agriculture. It flies under the radar. This is where inequity comes in in the Federal Government's response. Over a year later many Louisiana citizens still displaced, businesses that smashed, will never reopen, destroyed infrastructure, destroyed homes. Many citizens have lost hope and given up. Thank god our churches and volunteers have performed because the Federal bureaucracies at the Executive level has certainly not performed.

The Executive branch response to a disaster must be noted here as we talk about inequity today. After Hurricane Katrina the Governor of Louisiana requested that the President of the United States request of Congress a supplemental disaster response bill and within 5 days of Katrina President Bush responded. But our Governor of Louisiana submitted an official request to President Biden and it was waiting on his desk his first day in office. That was in January of this year. But you didn't get a response. You didn't get a request from President Biden's Executive branch to Congress asking for a supplemental disaster plan, which as my colleagues know, that is the way things work. That didn't happen until New Orleans got hit.

So herein lies inequity. I am going to ask Mr. Currie to respond to this because you stated, sir, you said we need to define inequity. Well, let me just give us a nudge toward reality here. Housing, primary housing should be our focus as a Nation. Getting Americans back into some livable housing, their primary house. Not their second or third house on the coast, millionaires, et cetera. We need our rural folk, our poor that are the most vulnerable to loss of housing, primary housing, after a storm. We need those citizens back on their feet. We need rural areas to not be ignored by the Federal Government from the Executive level as opposed to urban areas and cities. The President of the United States' response to the Governor of a sovereign state's official request that that President request of Congress a supplemental disaster plan—this is where we need to focus our attention and make this thing work.

Mr. Currie, does the GAO consider the inequity that I just described to be real? What would you suggest, sir, as a plan to address it from both legislatively and through Executive branch?

Mr. CURRIE. Thank you, sir.

Well, believe me, those of us who work in this area, I understand the situation in Southern Louisiana very well. I know folks in your district were not just those storms, but still recovering from Hurricane Harvey and also the 2016 flooding in that area too. So it is just unbelievable what they have had to endure during the last decade.

But to answer your question, so, you know, this issue of when the President requests supplemental has been an issue. It was an issue after Hurricane Sandy with the delay. I know it has come up. Unfortunately, you know, we don't—we can't control—we don't have a recommended—you know, anything about the timing of when Congress should do that. I do know for most of the big hurricanes you are talking about, there were disasters declared, but there was some delay for some of the later ones, sir.

Mr. LANGEVIN. Disasters declare—let me just interject—declarations, yes, sir—

Chairman THOMPSON. The gentleman—

Mr. LANGEVIN. That happens very quickly, but the request of Congress, could you just finish addressing that?

Chairman THOMPSON. The gentleman from Louisiana's—

Mr. LANGEVIN. I beg that—

Chairman THOMPSON. The gentleman's time is expired.

Mr. LANGEVIN. I beg the indulgence of the Chairman for the gentleman to answer the question.

Chairman THOMPSON. Well, if you be quiet, I am sure he will answer the question, Mr. Langevin.

Mr. LANGEVIN. Yes, sir, yes, sir. I am sorry.

Mr. CURRIE. Well, sir, unfortunately, you know, at the GAO, we, you know, we have made many recommendations about the declaration process as you said, and they are declared. But, you know, we cannot control how quickly Congress moves on a supplemental appropriation.

Mr. LANGEVIN. Thank you, sir. Thank you, Mr. Chairman.

Chairman THOMPSON. Thank you.

The Chair recognizes the gentleman from New Jersey for 5 minutes, Mr. Payne.

Mr. PAYNE. Thank you, Mr. Chairman.

Dr. Peek, your research has focused on the impact of disasters on children. Can you discuss the unique impacts of disasters on children, specifically from communities of color? Also could you recommend to this committee the policies or programmatic changes that should be taken to better address these unique needs?

Ms. PEEK. Thank you, Representative Payne, for asking a question about children.

Children make up nearly one-quarter of our population here in the United States, but children remain overlooked in emergency management, in policy and in practice. Children, they do not vote, they are not in the room when decisions are being made about their lives and their livelihood, but they are experiencing more and more disasters and coming of age in this ever more turbulent world. So this is a crucial question as to what are the impacts on children and especially children of color in a disaster.

There is a growing body of research on this, and I am going to give one specific example from the COVID-19 pandemic, which I think really illustrates the inequalities and also those social forces that turn hazards into massive disasters. During COVID-19, according to the Centers for Disease Control and Prevention, we know that while children thankfully make up only a tiny fraction of those who have perished in the pandemic, of those children who have perished they are disproportionately black, Latino, and from

indigenous communities. Again, that isn't about inherent vulnerabilities, it is about that these children are more likely to live in crowded living conditions, to have parents who are deemed essential workers who are outside the home, and so forth.

So to your question of what are the specific policy actions that we could take around children, Katrina there was actually a Presidential commission that issued a report on children's needs in disasters. There were over 80 recommendations in that report. More than a decade later most of those policy recommendations have remained unfulfilled.

So I think, Representative Payne, one of the most important things we can do is return to those recommendations that have already been made and to bring them to life, because there is no time to waste. Children of today, again, are experiencing more and more disasters and they have a role to play in reducing that risk. We have a role to play in ensuring that their needs are met.

Thank you so much.

Mr. PAYNE. Thank you for that answer.

As you can see, this issue has taken up most of my time, but, you know, thank you.

It is for those reasons that I introduced the Homeland Security For Children Act, which passed the House unanimously in July. I hope the Senate quickly passes the bill and we can send it to the President's desk.

But I want to thank the Chairman for his support throughout my time on Homeland Security and my work around children and disasters and the support of the Chair has been instrumental in this work moving forward.

With that, I will yield back the balance of my time.

Chairman THOMPSON. The gentleman yields back.

The Chair recognizes the gentlelady from Tennessee, Ms. Harshbarger.

Ms. HARSHBARGER. Thank you, Chairman Thompson and Ranking Member Katko. I thank the witnesses for being here today.

I do have a couple of questions. The first is for Mr. Currie. You know, I am looking over some of the stats here and FEMA obligated \$23.8 billion in public assistance funds to Puerto Rico to help with the damages due to hurricanes in 2017 and earthquakes in 2019 and 2020. According to the GAO report they have only spent \$4.7 billion of this money. Evidently the reason was that at Puerto Rican agencies staff were not equipped to develop those projects that they needed to help them recover.

I guess, first of all, why is the staff not equipped to develop those plans? If this is what is happening in Puerto Rico, where else is it happening basically?

Mr. CURRIE. Thank you, ma'am, for the question.

The situation in Puerto Rico is an unfortunate case study about a jurisdiction—it could be any jurisdiction throughout the country that has low-income population, more than 50 percent of the population is at or below the poverty level. What we see in those kind of places is in general they lack the staff capacity, resources, and experience that other places around the country that don't have that problem. So think about places like Houston or Florida or California that have the resources and the experience.

Part of this is the way these programs work at the Federal level, ma'am. So the way the FEMA public assistance process works is it is a reimbursement program, which means it is meant to reimburse the jurisdiction or the State for the cost of the disaster. That works if a jurisdiction has the resources or the ability to obtain capital up front. Puerto Rico doesn't. They are in bankruptcy, they can't get loans, they can't take out bonds, and they have very little wiggle room in their budget. So to provide that up-front funding to start these projects and then get reimbursed is very difficult. Because that is not the way the process has worked typically, that is why.

In fact, ma'am, for permanent work, actually the amount spent on real brick-and-mortar projects is way less than that. Out of the \$23 billion back in June we found that only I think under \$200 million had actually been spent. So if you go to Puerto Rico and you are looking for shovels in the ground, you are probably not going to find it.

Ms. HARSHBARGER. Well, then if that money has been allocated is there a sunset for that money to be used or is that just—they use it when they need it or they can find people to do that?

Mr. CURRIE. So, yes, there is no sunset on that money once it is obligated. I mean eventually—disasters can remain open for a long time. Hurricane Katrina is still open. There are still monies being, you know, being spent and finalized. So they can stay open for 15 or more years. I mean you would expect, though, in most disasters to see that drawdown happen a lot faster.

For example, take another catastrophic disaster like Harvey or Irma, or—you are going to see permanent work projects much further along at this point than you would see in Puerto Rico. The main reason for that is State and local resources.

Ms. HARSHBARGER. Yes. Well, that explains that then. They need to—they need a program I guess to fix that to get some things implemented to train these people in one way.

I have one other question for Mr. Joseph.

FEMA has tried to improve diversity in the work force through many different mechanisms, but they still continue to struggle to recruit women and minorities in the work force. I guess I want you to talk a little bit about what steps FEMA is taking to recruit these people. The reason I ask is even in my district in East Tennessee, there was a fire station that needed to hire 10 people and they recruited from all over the country and they recruited Hispanics and women. Some of the best workers they ever had, but they would never had done that unless they went outside to recruit those and said no experience necessary, we will do the training.

So if you could expand a little bit about that issue.

Mr. JOSEPH. Sure. Thank you, ma'am.

I cannot speak to what FEMA is doing currently today as I left several months ago. But I can speak to programs that I attempted to start.

No. 1—I know that time is running short—but we looked to colleges, community colleges and city colleges when I was at FEMA that were in minority neighborhoods, that had a large census of black and Hispanic students. I worked with the president of that college to create programs. They didn't have a formal emergency

management program, but to look at the vocational programs they had that tied into the things that we do on the public assistance side or the mission support and the human resources side of the house, as well as environmental historic preservation, the areas we need to focus on, especially after a disaster. I tried to bring them in as interns, but the red tape of the Federal hiring process stopped me. I was unable to give those students opportunities in paid internships because of the requirements that were set forth already by OPM on how I can hire interns.

So though I identified a college, a president of a college that wanted to sign an agreement with us and wanted to bring their students to me, and I wanted their students to come to me, I need to bring them into the pipeline before I can make them the next director or administrator of an organization. That is what I wanted to do. So that red tape was difficult, but I think if we can find vocational programs that we can build that pipeline of students from and then find promotional opportunities.

We also created an executive leadership program in the region made up of diverse employees of the Region 5 office and we took them through all sorts of things that they wouldn't have learned in their traditional job. We took them out of their comfort zone and creative programs. It was even recognized by the FEMA administrator at the time who came to Chicago for their final cohort presentation.

So there is a number of things that we can do to build a pipeline within the agency, but we need the help in the hiring process to be able to get them in the door.

Ms. HARSHBARGER. Well, sounds like we need to cut some red tape.

Chairman THOMPSON. The gentlelady's time has expired.

The Chair recognizes the gentlelady from Texas, Ms. Jackson Lee.

The Chair recognizes the gentlelady from Michigan, Ms. Slotkin.

Ms. SLOTKIN. Thank you, Mr. Chairman.

So I am from Michigan. The issue that we have been grappling with, particularly this summer, is being hit by severe and repetitive flooding. In June in Southeast Michigan it overwhelmed—the rains overwhelmed our infrastructure, flooding basements, leaving cars submerged on highways across vulnerable communities. We had our second 500-year flood in 2 years. In August the Huron River reached its fourth-highest recorded level, flooding some of the smallest communities I represent, lake communities and rural areas, Livingston County, for instance, Lake Orion. Then we had another burst of rainfall in Orion Township in Oakland County, what we consider a 1,000-year flood, in just in the past month-and-a-half. So this is far from normal for us.

I went in September and visited Ore Lake in Livingston County and heard directly from the residents there. I think this is a question for Mr. Currie. You know, they described how they did not have accurate information on the potential for flood, on previous claims that were filed on flooding when they were buying the home. That, in fact, under the National Flood Insurance Program FEMA only shares information about claims on that property when you are the owner of the home and only when you request it. Buy-

ers can ask sellers to verify claim if they think about it, but there is no requirement for disclosure.

Can you talk to me about—you know, we have Carfax for cars so that you know what kind of used car you are buying and the history it has, can you talk to me about why it is that a buyer of a home would not be able to understand the history of flooding on a home?

Mr. CURRIE. Thank you, ma'am.

So on that specific question and what FEMA shares and what the flood insurance companies, the contracts share, I can get a detailed answer back to you on that process. I don't have that on the tip of my tongue.

But what I can also tell you about this issue is a major problem with the Flood Insurance Program is that many of those properties that you are talking about were not in the special hazard flood zone. This is a problem we are seeing around the country. Places are flooding that never flooded.

Ms. SLOTKIN. I know.

Mr. CURRIE. Rain events are causing flooding in places where there has never been flooding. So they are not seen as high-risk areas, so they are not "in the system." I think that is one big problem. We just issued a report on Monday basically talking about the flood mapping process that FEMA doesn't take into account future conditions as much as it should. Because calling these 500- or 1,000-year floods frankly is just—it is just not helpful anymore, because these are every year floods, not 500-year floods.

Ms. SLOTKIN. Yes. So thank you. I think certainly with the increased number of storms and increased veracity of those storm—or ferocity of those storms, we should certainly take up a deep dive look on this here in the committee.

We also talked about how disadvantaged many of our rural communities are when they apply. The overlapping disadvantage that I saw was it seemed like you had to have internet in order to properly engage with FEMA, even if you were in a flood zone. You know, a lot of our rural communities just do not have access to broadband internet. One out of 10 families in one of my counties has no access.

So can you talk about how one is supposed to engage with FEMA if they don't have the internet?

Mr. CURRIE. Very difficult because most FEMA enrollments at this point for individuals go through their app or the internetdisasterassistance.gov. The second-most cases are through the phone. But as we all know, that is not a fun process. I think the average wait time for the phone is well over an hour.

Then the third option is to visit disaster centers in person, which may not be close to somebody's house. In the COVID environment I think has become even more difficult.

So there is absolutely no question if you don't have good internet access, applying for disaster assistance would be very painful.

Ms. SLOTKIN. So in my remaining time, if you had just one thing you could do that would have the most outsized impact on helping in particularly rural communities get better treatment and consideration from FEMA? What would it be?

Mr. CURRIE. I think at this point much more tailored assessment of the localized need, which is what we talked about earlier in this hearing. You know, like for instance, in your State, assessing a very rural community much differently than you are going to assess a suburb in Detroit. It is necessary if we are ever going to be able to tailor the assistance to these areas any better. Because the way it is done is it is pretty much lumped all within a State into one package. As we know, and we have talked about, you know, all areas are not the same.

Ms. SLOTKIN. Thank you.

I yield back.

Chairman THOMPSON. Thank you. The gentlelady yields back.

The Chair recognizes Mr. Clyde from Georgia for 5 minutes.

Mr. CLYDE. Thank you, Chairman Thompson.

We all saw the devastation that Hurricane Katrina had on New Orleans in 2005. It took years for that area to recover.

Chairman THOMPSON. Excuse me. Yes, the clock is. Go ahead. Thank you.

Mr. CLYDE. OK. All right. It took years for that area to recover and we all learned many valuable lessons in mitigating the effects that disasters can have on communities, especially with issues pertaining to infrastructure resiliency.

After Hurricane Katrina New Orleans made it a priority to work with the Army Corps of Engineers to address issues in their levy systems. The steps taken by the City and the Army Corps of Engineers helped mitigate the damage of Hurricane Ida when it made landfall at the end of August of this year. I am pleased to have 3 companies in my district that helped to strengthen the levy system of New Orleans, TenCate GeoSynthetics located in Pendergrass, Georgia produced several high-strength polyester products to reinforce the levy. Patterson Pumps, located in Stephens County, Georgia, manufactured the pumps for the levies. ABB Motors, located in South Hall County, Georgia, produced the motors that powered the Patterson pumps, electric motors that are designed to work when completely submerged under water. I am proud of the work of these companies, what they did to help preserve New Orleans after Hurricane Ida.

I hope that we can continue to learn from these disasters and strengthen our capability to eliminate the vulnerabilities in our Nation's infrastructure. I am sure that TenCate, ABB, and Patterson will continue to play a valuable role in that mission.

Now I have a question for Director Chris Currie.

Sir, I know first-hand the many risks that come with owning a small business. As a small business owner for over 30 years, I have had to plan for every possible scenario in order to just keep my doors open. I also understand the great value small businesses provide in helping a community recover from a disaster.

Director Currie, in your testimony you highlight that for every additional dollar spent on disaster loans per establishment in a county, 4 small businesses survived in the wake of extreme events. Can you talk a little bit more about GAO's preliminary finding that select Federal programs may contribute to the survival of small business establishments, sir?

Mr. CURRIE. Yes, sir.

I mean you hit the nail on the head. I mean the whole purpose of these programs. Particularly I think you are referring to the Small Business Administration Disaster Loan Program, is to ensure that no business goes under water because of a disaster or because of the loss of revenue of a disaster. So it is a cascading domino effect. If businesses go under water then individuals lose employment, and it is just dominoes from there in a community. So, absolutely, they have a huge benefit.

Now, the concerns that we have had recently in our work is, No. 1, you know, is everybody getting access to these and is everybody applying that could get access to them. One of the things we see in these programs is that they are very, very complicated and there could be built in disincentives to applying for these programs. For example, some people that want assistance may not want to get a loan, they don't want to apply for a loan. They just want grant assistance, and so they may not apply. So I think these are some of the complexities that we have to look at.

Mr. CLYDE. Well, thank you. Because we know that small businesses are definitely the backbone of America. When small businesses have problems, then America has problems.

Now, as follow-up question to that, does your report examine how the survival of those small businesses impact the community's efforts in rebuilding?

Mr. CURRIE. Sir, it doesn't dive into that or quantify that, but it is well-accepted that, you know, the businesses of the community are critical, not just for employment but for the tax revenue of a community. If businesses go under then they lose tax revenue and they lose the locality and the jurisdiction's ability to be resilient and prepare and respond to events. So it is really a domino effect.

Mr. CLYDE. Thank you very much. I appreciate that information.

With that, I yield back, Chairman Thompson.

Chairman THOMPSON. The Chair recognizes the gentlelady from Texas for 5 minutes.

Ms. JACKSON LEE. Mr. Chairman, thank you so very much for your kindness and of course for the timeliness of this important hearing. To the Ranking Member, I have enjoyed my time on this committee, not because we have faced disasters and terroristic acts, but because we have the greatest opportunity to help people in their desperate time of need.

Let me thank all the witnesses. I think I have been, since coming to the U.S. Congress, in every storm on the Gulf Coast and beyond. Been to Puerto Rico, the U.S. Virgin Islands, was on the ground at Hurricane Katrina, stayed in the Astrodome—not the Astrodome, the Superdome—different locations. But I have been in the Astrodome when the Hurricane Katrina survivors came from that storm-ridden city and helped them be comforted and to do what we could as Houstonians. Thank everyone for all of their support for us during Hurricane Ike and Rita and Hurricane Harvey, which devastated my Congressional district.

So this issue of equity is crucial. I still meet constituents with blue tarps on their roofs and the devastation of Hurricane Ida is still painful.

Let me quickly ask the question about the reform of FEMA, which I think is one of the greatest agencies. But I have introduced

in the past Congress H.R. 3060, which I intend to work with the Chairman and the Chairman of the subcommittee on this issue again. Let me share with you some of the aspects of it and have your comments.

It makes permanent the FEMA Office of Disaster Response and the FEMA Office of Disaster Recovery, creates an ombudsman for each office to assist survivors and victims which feel left behind, even with the great work of those FEMA persons on the ground, establishes a new National disaster medical triage capacity, an incident medical recovery and management team to determine best practices for implementing advanced trauma life support capabilities affecting medical evaluations, establishes a program to provide education and job training, focuses on the CERT teams, establishes and creates an office of ombudsman to work within the agency to create equity and access—what we are taking about here—provides for accurate reporting on deaths and missing persons,—which we fought for during Hurricane Katrina, to get the number of deaths and initially we couldn't get anything—collect data and reports on effective casework management so that people are followed all the way through, help homeowners who in the past were left out of the full benefit of Federal Government disaster partly because of the home ownership connection that they would ask for.

So helping FEMA get its hands around how to deal with disasters I think is crucial in the equity question. So I would appreciate, Dr. Peek, Ms. Willis, and our GAO commenting—anyone else can as well—but, Dr. Peek, can you comment on the framework of helping to reform FEMA?

Thank you. My time is short. Dr. Peek.

Ms. PEEK. Thank you. Can you hear me, Representative Jackson Lee?

Ms. JACKSON LEE. Yes. Yes.

Ms. PEEK. OK, thank you.

So first just acknowledging the number of disasters that have hit the people in your district and your leadership to bring survivors to the table is absolutely critical. We know that often times even when our aid providers have the best of intent, if we don't have the voices of survivors at the table this is when things can go badly awry. So I think your idea to integrate survivors into the work that is happening and to ensure that they have a voice in all that is happening is absolutely vital.

In the interest of time I am going to turn this over to Ms. Willis right now.

Thank you.

Ms. JACKSON LEE. Thank you very much.

Ms. Willis.

Ms. WILLIS. Yes, thank you so much.

Ms. JACKSON LEE. Then Mr. Currie. Yes, thank you, Ms. Willis.

Ms. WILLIS. Thank you.

I think that is a great point. I think anyone could support the reform of FEMA based on the tenets that you have provided. I think it is very important, as Dr. Peek said, that we acknowledge the voices of the people that have been ignored for so long. Right now there is a disconnect. Our organization deploys equity response teams to disaster locations so that we can ground troop and

hear from disaster survivors. That is something that I believe would be very beneficial for FEMA to also employ.

Also I think it is important that we understand that many of the policies that FEMA operates with are inequitable and must be revised. They are not—they were not created with equity and so the outcome is inequitable. It is just that easy to really re-frame and understand. Once we change the policies we will see better outcomes. Right now the policies have to be changed.

I yield back.

Ms. JACKSON LEE. Thank you.

Ms. WILLIS. Thank you.

Ms. JACKSON LEE. GAO? Sir.

Mr. CURRIE. Yes, ma'am.

I think all of those ideas sound like good things to do. I agree with Ms. Willis. I think, you know, this lens of equity is new in terms of—not the problem, but this lens of looking at all the programs through equity is new. So it is going to take a top-down approach by FEMA in all of their programs, not just little things here and there. They are going to have to look from top to bottom at these programs and find every place, you know, from their policies, their strategies, all the way down to mechanical issues like how are questions asked in the enrollment, to address some of these issues.

I know that they get that and taking some time, but it is not going to be easy and it is going take them a while to figure this out. So they need to do that and then we need to come up with a way to measure that we did what we wanted to do. That is the other difficult piece.

Ms. JACKSON LEE. Thank you so very much, Mr. Chairman, for the time. Thank the witnesses for their very astute testimony today. Thank you again to my colleagues.

Chairman THOMPSON. Thank you.

The Chair recognizes the gentleman from Mississippi, Mr. Guest, for 5 minutes.

Mr. GUEST. Thank you, Mr. Chairman.

Ms. Willis, in your written testimony on page 1 there at the bottom you say the declaration process under the Stafford Act limits the assistance to individuals, families, and communities in need with major disaster declarations lying in the hands of partisan politics and State-administered funding support. Then you list our home State of Mississippi as an example.

I just ask, if you would, could you please expand upon when you are talking about the fact that the role that partisan politics plays in disaster relief and the interplay that you see between those two.

Ms. WILLIS. Absolutely. I think that is a fantastic question. I think that we must understand and address the politics that comes into play after a disaster.

Disasters are about people and should not be about politics. When people are suffering and going through the worst times of their lives, it is not the time to decide whether or not you are going to help them based on their political affiliation. Unfortunately that is what we have seen and what we continue to see in disasters. Many today have already described that their location, their jurisdictions were denied assistance for Presidential declarations and they felt that it was probably partisan. This is something that oc-

curs and we must address the humanity of disaster. We must address the fact that in places like Riverdale, Mississippi where the Government decided to not pursue disaster funding for those who were most impacted by flooding events. We must address that and understand that there are impoverished communities that do not have a voice. When the local emergency managers and the Governors or government of the State do not acknowledge the needs of those who are most vulnerable and do not have a platform to receive and request assistance, there is a larger divide and gap in equity that is created. Also their needs and ability to recover in a timely manner is impeded.

Thank you.

Mr. GUEST. Let me ask you specifically, because you cited here in your written testimony that following Hurricane Ida that counties—and you include Wilkinson County, Pike County, and Amite County—that they suffered significantly. Again you seem to cite that there were partisan politics that played into either the delay or the lack of disaster relief for those 3 counties. Particularly could you share with me whether that was partisan politics on a State level, was that local level? Where was the disconnect, where was the partisan politics as it relates specifically to the 3 counties that you list there in your example so that we can help address that in our home State of Mississippi?

Ms. WILLIS. Yes. You know, that is an excellent question.

As I mentioned before, our family is from Mississippi, and so we have a very personal connection to the people and their experience. One thing that we need to be clear on is that many times vulnerable communities are not receiving the amount of preparedness or mitigation funding that they are due. Post-disaster, the resources that come into those communities can be impeded by the decisions of local Government agencies. That is something that has been proven and that is something that must be addressed. I believe that by modifying the Stafford Act and the process for making declarations and the process for requiring those very distressed residents to take pictures, to fill out complex applications is at the heart inequitable. That must be something that we consider as we make modifications to these policies to make them more equitable. Without that equity, we will continue to see disproportionate impact and delayed recovery.

So those areas that we mentioned definitely must receive more outreach and equitable assistance.

Mr. GUEST. Well, specifically as it relates to those 3 counties, because those are 3 counties that I serve in the Third Congressional District, is it the partisan politics? Is that local? Is that something that I need to address with local leaders? Is that partisan politics on the State level? Is that something I need to be addressing with MEMA? So I am just trying to get specifically as it relates to those 3 counties that you listed in your example where that partisan politics lies so that I can have the opportunity to try to address that.

So, again, as it relates to those counties, what level do you see where the partisan politics is affecting disaster relief to those citizens?

Ms. WILLIS. I would suggest that we look at all levels. I think on-going issues such as denial of funding, denial of recovery assist-

ance, and the fact that many of those counties were not able to receive assistance, even post-Ida and during the storm in June. We need to look at why they have been denied funding. Those are ongoing issues that must be addressed at every level. It is not just the county, it is not just the State, we need to look at how the counties, the local level is coordinating with the State and the Federal Government as well. All levels, sir.

Mr. GUEST. Thank you.

Mr. Chairman, my time is up. I yield back.

Chairman THOMPSON. Thank you very much.

The Chair recognizes the gentleman from Texas, Mr. Greene, for 5 minutes.

Mr. GREENE. Thank you very much, Mr. Chairman. I greatly appreciate the opportunity to pose a few questions.

I also would like to thank the staff for the excellent intelligence provided so that I may be able to pose the question.

Mr. Chairman, I have spent most of my adult life fighting invidious discrimination, not because I wanted to or chosen this as my mission in life, it is because I have found myself in positions where I have had an opportunity to make a difference and I have tried to do so. Today is a continuation of this effort.

I want to talk about racial disparities. In zip codes with more Black Americans compared to predominantly White areas, Black neighborhoods had a lower rate of securing an inspection, prior likelihood of best assistance being denied without an explanation, and less assistance when awarded. A 2019 study found that FEMA grants were less likely to be awarded to survivors who lived in communities with more racial minorities, contributing to almost a 40 percent increase in bankruptcy rates in these areas.

So, Director Currie, has FEMA studied the disparate impacts of race on its programming?

Mr. CURRIE. No, sir, not comprehensively. This is one of the problems we have identified in our work. FEMA has not traditionally captured demographic information across all of its programs. Their position in the past was that they were not able to do that because of certain statutes. However, they—I think that that approach and that view is changing under this lens of looking at programs under equity and needing that data and that information to better assess the impact of its programs and where they are going.

So one of our findings is that, you know, we just need better data and quality information first to better assess these types of things and figure out what the challenges are.

Mr. GREENE. Well, one of the challenges is always acknowledging what the problem is. Have you found an acknowledgment of structural racism in programming?

Mr. CURRIE. I think that FEMA and other agencies acknowledge and—you know, we still saw this in the President's Executive Order he issued in January that these programs have not benefited under-served communities as much as others and under-served communities have faced obstacles in getting the assistance as well.

Mr. GREENE. Dr. Peek, what does the research say about why these impacts exist?

Ms. PEEK. Yes, Representative Greene, thank you for this leadership in this area.

I just wanted, to your prior question, to say some of the various staffers and leaders at FEMA who I have worked with and fellow social scientists have worked with, they are very aware of these recent National-level analyses that have revealed these racial inequities and I think are taking this very seriously. But as Mr. Currie has emphasized time and time again, this is going to be a long and challenging process that is really going to take more data, more research partnerships and so forth to further uncover those mechanisms that are driving these inequalities that you are rightfully bringing to light.

So what is driving this? The first thing I would say, there is no single answer. As with any—as you well know—as with any complex social problem that is rooted in our history and our social structures, we can't just point to one thing and wave a magic wand and fix these deeply-rooted issues. So that is why I think FEMA putting forward the definition of equity, forming the equity councils, working together with researchers and community-based groups who this is their expertise, and bringing that into the agency with the experts in the agency, I think these are all crucial first steps. But they are just first steps that are so important that we take, but we have a long road to travel if we are really going to get to this equitable outcome where the people who need the aid the most receive the aid.

Thank you.

Mr. GREENE. Well, I thank you. I have less than 20 seconds left, so I won't follow up with another question.

I will simply say this, it really is time for all Government agencies to take a hard look at what is happening because these issues hurt people, many of whom don't have lobbyists to help them. They need the assistance that is being provided. My hope is that all of these agencies, especially FEMA now will take a hard look at what is happening. I thank you for being here today.

Thank you, Mr. Chairman. I yield back.

Chairman THOMPSON. The gentleman yields back.

The Chair recognizes the gentlelady from Iowa, Ms. Miller-Meeks, for 5 minutes.

Ms. MILLER-MEEKS. Thank you, Mr. Chair.

This is for Mr. Currie. Mr. Currie, as you know, Iowa is in flood plains both between the Mississippi and the Missouri River, the Des Moines River, and the National Flood Insurance Program, which is administered by FEMA, offers insurance policies for homeowners in areas that are prone to flooding. The NFIP has been largely criticized because of communities of color and lower-income areas are disproportionately less likely to be covered.

Earlier this week the GAO published a report on the NFIP. Based on the report, how can NFIP be improved?

Mr. CURRIE. Well, thank you, ma'am.

The issue with the National Flood Insurance Program—there are so many issues to discuss. It is one of the reasons that NFIP has been on GAO's high-risk list. It is a Federal program since 2006. So, you know, I won't get into the issues with the sustainability and the solvency of the program, but as you probably know better than anyone in Iowa, the program is not fiscally solvent. It doesn't take in enough revenue to cover its costs. The premiums and the

costs do not reflect actual risk. So there are a number of structural challenges with the program that Congress has worked over the years to try to address.

But let me talk about the most recent report we did specifically. Because what we looked at is the flood maps. Those are extremely critical to this whole process because what those do is they set up the special hazard flood areas by which FEMA uses to determine who is in those and out and who has to pay for flood insurance and who doesn't and then what their premiums are.

One challenge that has happened is that the special hazard flood area over the years is not reflective of actual risk. Many areas outside of the special flood hazard area now throughout this country flood and cause tremendous amounts of damage. So the perfect example of that is what happened in West Virginia few years ago. That was not a special hazard flood area, those were not on any FEMA flood maps. So people are flooded and often times they don't have insurance that will cover flood.

So, you know, one of the things that we have found is FEMA needs to do a way better job of encountering, you know, future conditions into these flood maps if we are going to have an actual picture of risk to decide where to help people for flooding and what to do in that regard. We also found that FEMA does not target flood mapping resources toward the most vulnerable areas, which has been a problem over the years as well. So, you know, we don't have good information about flood risk in the most vulnerable areas of the country.

Ms. MILLER-MEEKS. Thank you. Do you think that FEMA's risk rating 2.0 better enables lower-income communities to participate in the program or is it a hurdle?

Mr. CURRIE. So I think risk rating 2.0 does a better job because it is trying to get more granular data so they actually have a good picture of flood risk for that property, a specific property. But, you know, this gets into this bigger challenge we have been talking about today. These programs are incredibly complicated and very technical. So what does that require? That requires State and local governments to have the resources, the local capacity, and the resources to bring on technical experts and consultants. So who is going to have those resources? It is going to be higher-income areas and higher-income jurisdictions and counties.

So this is just another example of where extremely complicated processes and programs fall harder on more vulnerable jurisdictions because they just don't—they don't have the same level of capacity and resources.

Ms. MILLER-MEEKS. In the report it also examined equity challenges at FEMA, HUD, and SBA. The GAO studied these specific agencies because they all manage Federal recovery programs with historically large amounts of disaster-specific obligations. Why is it so important for the—to disaster recovery that these agencies work together?

Mr. CURRIE. Thank you for asking that question, because I know some of those agencies fall out of the committee's jurisdiction. But for a State or local government agency, it is all Federal funding. Even though it is coming from different Federal departments, it is just billions of Federal dollars coming into play. They all have dif-

ferent rules, requirements, time frames. So what we don't want to see is we don't want to see problems fixed in this area and one program and then the other 8 programs to not be fixed. Because that is not going to help people at the local level. It is just going to be more complicated.

So if we are going to do this we need to do it right and we need to look from the top down at all the major disaster recovery programs. Those agencies manage—it is hundreds of billions of dollars over the last few years in recovery funding.

Ms. MILLER-MEEKS. So it sounds like the intelligence silos that we had to break down after 9/11, we need to break down some of those silos that are existing in our Federal disaster recovery programs.

Mr. CURRIE. It is very true. It is very true. It is very difficult because it crosses departments. They don't—you know, they don't have to work together, they don't have to share data. It crosses committees of jurisdiction in Congress as well.

Ms. MILLER-MEEKS. Thank you so much for that.

Thank you, Chairman Thompson. I appreciate the ability to question the witnesses and for their testimony.

Chairman THOMPSON. Thank you very much.

The Chair recognizes the gentlelady from New York, Ms. Clarke, for 5 minutes.

Ms. CLARKE. I thank you, Mr. Chairman, and I thank our Ranking Member Katko for holding this important hearing on our Nation's disaster response framework.

Let me also thank our witnesses for your testimony here today.

When disaster strikes the most vulnerable and under-served communities among us bear the greatest impact. We have been hearing that all morning. Once recovery efforts begin, the very same communities who were most impacted also receive the least amount of assistance. We saw this with Hurricane Katrina in 2005, we saw it in my home city of Brooklyn, New York 9 years ago with Superstorm Sandy, and we continue to see it right now with the remnants of Hurricane Ida that cause wide-spread flooding and devastation across New York, New Jersey, Pennsylvania, and Connecticut.

Equity needs to be front and center in how we approach this issue and plan for the future. So I am very glad that we are having this conversation today. But let us be very clear, equity does not mean treating everybody the same. To the contrary, it means targeting resources and outreach to prioritize those with the greatest needs and vulnerabilities. We need to do this before disaster strikes, when disaster strikes, and after disaster strikes. Only then will our emergency management system be truly equitable and just.

In FEMA's National Advisory Council's 2020 report, the Council notes that "First responders do not rescue people who can evacuate themselves. They only rescue people who need help. Recovery programs, however, seem to do just that. They provide an additional boost to wealthy homeowners and others with less need while lower-income individuals sink further into poverty after disasters."

FEMA's assistance programs inherently favor wealthier White communities. This is true of both homeowners and renters alike.

We saw this play out in Brooklyn after Superstorm Sandy where low-income families and people of color were disproportionately displaced from their homes and communities, many permanently.

So, Mr. Currie, to what extent does FEMA take into consideration the needs of low-income renters in disaster recovery?

Mr. CURRIE. Ma'am, thank you for the question.

So the income level of a jurisdiction is supposed to be part of and one of the factors that is considered when FEMA is working with the jurisdiction and the State to decide whether it reaches the level of needing Federal assistance. So it is built into the process and it is mentioned.

I think the question is how much information, how much distinction is being made between vulnerable populations in low-income districts versus others. It is—as I mentioned earlier, I think there is not really any strict criteria for doing that and it is somewhat vague, which I think makes it difficult to really target the assistance in a way that is probably necessary.

Because you made a great point about equality versus equity. I mean I think the posture in the past has been that we are going to implement these programs the very same for everybody in every jurisdiction. Over time what that has created is—you know, as we know, not everyone has the same level of capacity and resources, so it is going to affect people differently. That is what has happened over time.

Ms. CLARKE. So as we look to create an equitable recovery system, how can we ensure that assistance programs are better targeted toward and designed to support under-served communities? Particularly in areas with large numbers of renters and where folks live predominantly in multi-unit dwellings?

Mr. CURRIE. Well, I think the first thing we need to do is figure out where those areas are. We already know. It wouldn't take that much for work for a State or a jurisdiction to identify their most vulnerable communities and come up with a criteria for why they are vulnerable. Then we need to look at these programs and figure out how they need to be tailored to better address those communities.

Ms. CLARKE. So my—let me shift gears very quickly here. My FEMA Climate Change Preparedness Act would create a subcommittee within FEMA's National Advisory Committee dedicated to helping the agency incorporate the risk and impacts of human-caused climate change.

As I was reviewing the National Advisory Council's 2020 report, I noticed that they had a similar recommendation around equity. The report recommends the establishment of a Federal advisory committee focused specifically on how to best measure equity and incorporate an equity standard into the agency's preparedness, mitigation, and recovery efforts.

So my question is, do you agree with the report's recommendation that an advisory committee would be a useful tool in helping FEMA incorporate an equity-based approach into the agency's programs and policies? If yes or no, could you tell us why?

Mr. CURRIE. Yes, ma'am.

I think an advisory committee would be a great idea to ensure they are consulting with the right people when they do this. But

I also think—and one of our findings is that the key recovery agencies, FEMA, HUD, SBA, and others, they need to directly work together to take this issue on too.

Ms. CLARKE. Very well.

Dr. Peek or Ms. Willis, your comments on an advisory committee?

Ms. WILLIS. Mm-hmm. Yes, I would agree that that is critical. I think that trained equity strategists could really benefit FEMA in developing policies and also understanding how to properly communicate with those that are disadvantaged and that have been historically excluded and marginalized by their policies. Many of their policies are complex and complexity is in itself inequitable.

Ms. CLARKE. Mr. Joseph.

Mr. JOSEPH. Thank you, ma'am.

I would agree that advisory committees are important, but as Mr. Currie mentioned, it takes the agencies to come together to actually put that into action. The advisory committee will make recommendations, but unless there is a requirement or a deadline to take action by a certain time or a certain date, it is not going to happen.

My kids have meetings all the time about what to have for dinner, but it is mom and I that do the cooking. So it is important that while there is recommendations, there still has to be action taken at the agencies responsible for carrying that out.

Ms. CLARKE. Thank you.

Mr. Chairman, I yield back. Didn't realize I was over time.

Thank you for very much for your testimony here today.

Chairman THOMPSON. Thank you. Thank you very much.

The Chair recognizes the gentlelady from New Jersey, Ms. Watson Coleman.

Ms. WATSON COLEMAN. Thank you, Mr. Chairman. Thank you for this hearing.

Mr. Joseph, I want to ask you a question. Could you tell me specifically what are some of the requirements in the red tape that exist that interferes with getting minority students on as interns and hiring from the colleges into the Federal Government? Could you speak to them?

Mr. JOSEPH. Yes, ma'am. Yes, ma'am. Thank you.

I don't want to say that there is red tape that prevents a minority from being hired in Federal Government. I want to speak to—

Ms. WATSON COLEMAN. Well, just tell me what makes it so confusing.

Mr. JOSEPH. Absolutely.

What was very difficult, No. 1, the process by which someone has to apply for an internship or apply for a job is confusing and difficult to many that have never—

Ms. WATSON COLEMAN. Like what?

Mr. JOSEPH. I am sorry?

Ms. WATSON COLEMAN. Like what? Like what? I am trying to get some specifics here. Like what?

Mr. JOSEPH. There is very specific requirements on how resumes are—the types of documents they may need to submit, the types of forms that may need to be completed. They are not always the same in every job posting or job hiring. There is most often even for in-

ternship programs an absolute veteran's preference. So if you are an individual that was not a veteran—I am not saying that we should remove any veteran's preference, but those are hindrances. There is a competitive process that need to apply to different positions that has been part of the red tape.

Ms. WATSON COLEMAN. Thank you.

Mr. Joseph, through the Chairman, may I ask that you kind-of send me a list of those things that we need to look at?

Mr. JOSEPH. I will. Absolutely. I will—

Ms. WATSON COLEMAN [continuing]. That you feel represent some impediment. I would like to look at that. Thank you.

Mr. JOSEPH. Yes, ma'am.

Ms. WATSON COLEMAN. For Mr. Currie and Ms. Peek, could you tell me what flexibility FEMA has and what could FEMA do in Puerto Rico since only a third of the money allocated for its disaster recovery has actually been spent and because Puerto Rico is in the financial straits that it is in? (A) Does FEMA have flexibility in being able to help Puerto Rico on these situations and (B) what would that be? Could I have that kind-of quickly because I have got one more other question I really want to sneak in here.

Mr. CURRIE. Thank you, ma'am. I will try to answer it quick.

So my understanding is that FEMA does not have a lot of flexibility with the funding the way the program is structured. Because public assistance is a reimbursement program which requires the money to come later after it's started. What we have told FEMA to do is work with Puerto Rico hand-in-hand, which they have done since the beginning, since Hurricane Maria, on a strategy to help them identify priorities for funding within their own budget and how to secure additional funding to start some of these projects so that reimbursement process can start. That is what we have recommended that FEMA do.

Ms. WATSON COLEMAN. Yes, well, if you don't have any money and you can't get any loans, so how is FEMA addressing that? That sounds like a Catch-22 situation there.

Mr. CURRIE. Yes, absolutely. Well, there is some flexibility in how much funding Puerto Rico can provide to start the projects and then FEMA can start reimbursing them right away. I mean traditionally they would wait until the project was done or big pieces of it were done. There is flexibility and they are looking at that too, because they realize Puerto Rico is in a special financial situation. So—

Ms. WATSON COLEMAN. But beyond looking at it, are they doing anything to improve the situation?

Mr. CURRIE. Well—

Ms. WATSON COLEMAN. Is it moving any faster?

Mr. CURRIE. They are trying to move faster and dedicate a lot of resources toward reimbursing Puerto Rico to do that. So, you know, we are going to continue to look at that and stay on them about the process and how quickly they are actually spending this money in the years to come.

Ms. WATSON COLEMAN. So a question for each of you really quickly, and it is yes and no. Is FEMA currently configured, organized, prioritized in a way that is responsive to the objectives of

this discussion that we are having today? Or is there a need for a massive reorganization?

We will start with Mr. Currie, then Mr. Joseph and Ms. Peek, and then Ms. Willis.

Mr. CURRIE. Well, you know, what we have seen is that—I know reorganization is often something that people turn to as a quick action because it is very tangible and specific. I don't know that it is so much a reorganization or moving the deck chairs in FEMA, but I think it is kind-of a top-to-bottom cultural change. I think as the new administrator, you know, Deanne Criswell, has come in, I think she has set that tone. But you have to start at the top and move your way through the programs culturally.

Ms. WATSON COLEMAN. Thank you. I appreciate that. I think that is where I am trying to end here. Yes.

Mr. Joseph and Ms. Willis and Ms. Peek, do you agree with that?

Mr. JOSEPH. Ma'am, I would agree with Mr. Currie that it does need an overall reorganization or a reorganization of thought and greater advocacy. That has already occurred through the Office of Equal Rights in FEMA as well as Administrator Criswell. I am not speaking for FEMA now, but appointing senior advisor of the senior executive service to be her advisor on equity and inclusion, so—

Ms. WATSON COLEMAN. OK.

Mr. JOSEPH. There are things that are happening which are great.

Ms. WATSON COLEMAN. May I hear from you, Ms. Willis?

Ms. WILLIS. Yes. I would agree that FEMA needs to be reorganized to prioritize equity and to prepare for the on-going and upcoming climate change crisis, which will impact more people, particularly those who are disadvantaged. It is not structured right now to address equity in all areas, regardless of advisement to the administrator.

Ms. WATSON COLEMAN. Thank you.

Mr. Chairman, I have heard a lot of things that I think need some legislative response, particularly as it relates to sharing information, collecting information, and doing the kind of valued calculus to get to people with the greatest need. I look forward to working with you on that and with our Ranking Member.

Thank you so much. I yield back.

Chairman THOMPSON. The gentlelady yields back.

The Chair recognizes the gentlelady from New York, Ms. Rice.

Ms. RICE. Thank you so much, Mr. Chairman.

In 2018, years after Hurricane Sandy devastated Long Island and the Northeast, my constituents learned that local officials conducting property damage assessments failed to notify many homeowners that their homes had experienced substantial long-term damage during the storm. May of those homeowners only learned the true extent of the storm's devastation when they tried to sell their homes and at that time discovered mold, foundation damage, or other issues that made their homes unsellable.

Now, I know that these experiences are not unique and individuals all over the United States can speak to the uneven administration of Federal relief following natural disasters. Whether due to poor State, local, and Federal coordination, understaffing, or

even a lack of political will, the elderly and people of color do not benefit from Federal disaster relief compared to other Americans.

Now, the Stafford Act assumes that the Federal Government, States, and localities will work seamlessly together to deliver the right amount of relief to the right people after a natural disaster, but we know this does not happen in practice. So this has been a common theme throughout this hearing.

I would just ask Dr. Peek and Ms. Willis, where does the system most often fall short? Is it at the local, State, or Federal level? How can we create or encourage a more holistic approach to disaster relief that improves intergovernmental coordination? I don't know, can the Federal Government support workforce development and build capacity and expertise at the State and local levels? Because when these disasters happen people turn most immediately to their local authorities, but then FEMA comes in and it is just a mishmash of applications they have to fill and duplication of benefits. It is just such a mess and it is impossible for people to actually navigate these very treacherous waters.

So just, you know, to you, what—how can we make this system more responsive so that we don't have local officials pointing to FEMA and FEMA pointing to local officials? The big loser is the homeowner in the middle.

Ms. PEEK. Chauncia, would you like to lead off? Or would you like me to?

OK. So first, thank you, Representative Rice, for the question. I really want to acknowledge colleagues at New York University, Columbia University, and Rutgers University who have been leading a Sandy child and family health study that has been looking at the mental health impacts on people in your district and beyond in terms of these protracted recovery processes. These are some serious, serious findings about how that second disaster that follows the first can have such a profound impact on people's lives and ultimately their livelihoods. So I really want to acknowledge that first.

Then I would like to pick up on your second point about this opportunity for work force development. There is a team of sociologists who have been conducting long-term studies in Alaska following the *Exxon Valdez* oil spill. One of the most innovative things that they did, I believe in addition to their extraordinary research, is that as they recognized the long-term mental health and physical health impacts of that disaster they started to establish a series of survivor councils. They said who is better positioned to not just counsel and advocate for fellow survivors, but also to help articulate the needs at the local, State, and Federal level. Those survivor councils have made such a profound difference in empowering those who have lived through the trauma of disaster and helping to move the needle on this issue that we are talking about today.

So I really hope that you will follow up on that.

I will turn this over to Ms. Willis now. Thank you.

Ms. RICE. Thank you for that. I think—is Ms. Willis unmuted?

Chairman THOMPSON. Ms. Willis, unmute yourself.

Ms. WILLIS. Yes, I am here now. It was having some difficulty unmuting.

But thank you so much for that question.

I really think answer to establishing better coordination and collaboration at the local and State level really rely on understanding the communities. I have been an emergency manager for over 20 years and I can tell you that many emergency managers do not do community assessments or really understand all aspects and all communities located within their jurisdiction. In addition, there is a disconnect with understanding the under resourced and why those who are more vulnerable are under-resourced. So there is a disconnect there.

I also want to mention that I recently returned from Louisiana and working with the Pawnushan, you know, Tribal nations and other groups that have been disenfranchised and have experienced many disasters where they have not received consideration by the local jurisdiction nor the State. So as we discussed earlier, this exclusion is something that must be accounted for by FEMA and the other Federal organizations when considering who received mitigation funding and infrastructure support.

Many communities are just not provided with a platform for recovery and now a significant amount of funding is going to more established communities and not into those vulnerable communities that really need assistance prior to a disaster.

Ms. RICE. Thank you to the witnesses and thank you, Mr. Chairman.

Chairman THOMPSON. Thank you very much.

The Chair recognizes the gentlelady from California, Ms. Barragán, for 5 minutes.

Ms. BARRAGÁN. Thank you, Mr. Chairman.

FEMA regulations state unhoused individuals may access very specific forms of support. Advocates have voiced concerns that FEMA does to provide sufficient assistance for unhoused individuals.

Ms. Willis, could you describe the extent to which FEMA takes into account the needs of individuals experiencing homelessness before a disaster?

Ms. WILLIS. That is an excellent question, Representative.

I am not sure if I am the one that really needs to answer that because I have never worked directly with FEMA. However, I can tell you the perspective of the communities and those that have experienced working with FEMA would say that they have not been provided with a full recognition. In some cases working with Hurricane Harvey survivors, our team partners, West Coast Recovery, has actually seen survivors report that they felt like they were expendable. They felt like their skin and their lack of education and their income level make them less of a priority to the Federal Government. In fact, housing inspectors in some cases did not even cross the threshold into some houses. Those that were, you know, impacted by disaster and had housing damage, the inspectors never even came in in certain communities. They just assumed that because they were impoverished or African American communities that the damage was preexisting.

So when you are dealing with inspectors that haven't been trained to be culturally respectful or practice and prioritize equity, we see these outcomes where entire groups, entire neighborhoods, entire communities are disenfranchised and their recovery is de-

laid and impeded and other communities are prioritized and allowed to rebuild in a timely fashion.

Ms. BARRAGÁN. Well, thank you, Ms. Willis. It is very disturbing to hear, but this is why we are doing this hearing, to get to testimony and hear what is happening, how we can fix it.

Mr. Currie, what actions could FEMA take to improve programming for unhoused individuals?

Mr. CURRIE. So in regard to the homeless, I think one challenge here that has been talked about already today is that a lot of these programs are designed around property owners or people that can prove their link to property. So they have a deed to the property, they can establish home ownership, they own a car. You know, owning a property is a big indicator of who is likely to get assistance.

So obviously for the homeless that is going to be a huge challenge. So a lot of these programs are not directed toward the needs of people that don't own property.

Ms. BARRAGÁN. Got it. Thank you.

Mr. Currie, this next question is for you as well. FEMA's regulations and guidance for individual assistance did not include specific monetary thresholds nor specific damage requirements, but instead there are a number of different considerations that FEMA is supposed to take into account when recommending the authorization of individual assistance. However, anecdotal evidence points to the contrary.

Mr. Currie, from your perspective, does the present system result in fewer individual assistance awards to low-income and rural communities with lower property values?

Mr. CURRIE. So two things on this, ma'am. Great question.

First of all, I think one of the things we have found is that FEMA doesn't have the data to really be able to say whether that is the case or not, and that is a problem. They need to go back and they need to look at this information, looking at the factor versus areas that were declared, the assistance that was provided, and make an assessment of what the case has been across the country historically over the last few years.

But I will say this, that while these factors, like such as vulnerable populations, low-income communities, unemployment—lack of insurance is another huge thing—those are supposed to be factored in when the declaration recommendation is made to the President. These factors are very, very vague and it is not quantitative. So, you know, what could happen in rural Mississippi could be completely different than what happens in another part of the country. I think this has been a major source of frustration by local officials over the years. They might even see a neighboring county in another State be declared for the same disaster and they weren't. They don't know why and they weren't given any rationale.

Ms. BARRAGÁN. Well, thank you, Mr. Currie.

I don't have a lot of time left but I would be interested in following up with each of you afterward about my next issue, and that is, you know, the Biden administration launched its Justice40 initiative, which will prioritize his work on climate change and directs 40 percent of Federal climate benefits to go to the disadvantaged communities, and that following the announcement of this

we have seen FEMA award grants to its programs, like Building Resilient Infrastructure in Communities, the Hazard Mitigation Grant program, and the Flood Mitigation Assistance. Maybe in a follow-up in writing you all can let me know, but what more FEMA can do to help disadvantaged communities win climate grants. Climate is definitely a big topic. You know, we have Glasgow coming up next week.

We will look forward to seeing your responses in writing.

Mr. Chairman, I am out of time. I yield back. Thank you.

Chairman THOMPSON. Thank you very much. The gentlelady yields back.

We have gone through all our Members, but I have a question I would like to frame for all the witnesses. It talks about the Red Cross' role in mass care responsibilities.

In the State of Mississippi there are 32 full-time Red Cross employees. I represent the capital city, I have the largest land area in the State, but there is not one full-time Red Cross employee in my entire district. So inequities start off physically with just nobody there.

So the Red Cross, often staff and volunteers, are not representative of the communities they serve. How important is cultural competency in disaster response? How does it affect disaster response when emergency personnel don't reflect the communities they are serving?

Some of us have talked about Katrina. I remember the Katrina experience because the Red Cross at that point even refused to go into certain low-income communities. It became quite an issue. But here we are. The Red Cross of today is not representative of the constituencies that are adversely impacted the most in disasters.

So just as your own opinion. We will start with Dr. Peek, Ms. Willis, Mr. Currie, and Mr. Joseph.

Ms. PEEK. Thank you for bringing this issue of cultural competence into the conversation, Chairman. It is absolutely critical—absolutely critical. My understanding is that FEMA has actually made a commitment to engage in cultural competence training for all of their employees. Again, this is an important first step. But then it is crucial that we measure what a difference a training like that might make.

We actually have developed a training module for disaster researchers and practitioners that focuses specifically on cultural competence.

A final point that I want to make about this is actually related to an extraordinary organization called the Bill Anderson Fund, which is dedicated to ensuring that the disaster professionals and researchers of the next generation are reflective of the communities that we are studying and serving. So they are training, mentoring, empowering, and bringing to the table black and LatinX and Indigenous students as a next generation work force and leadership in the space. So I think this is a really important forward step in our community.

Thank you.

Chairman THOMPSON. Ms. Willis.

Ms. WILLIS. Thank you.

Cultural competence is important. As you have mentioned, Chairman, that is disturbing that so many from the Red Cross have not been providing, you know—there hasn't been any representation within your district from the Red Cross.

When I think about the historic bias that is interwoven within volunteer agencies that also provides a disconnect with the community. Any time there is a disconnect there is a failure to provide adequate resources and a failure to restore and recover. I can tell you that I was just on the phone with a friend prior to my deployment for Hurricane Ida and she mentioned that 8 men showed up at her door, which is located—her home was in an African American community outside of New Orleans—8 White men showed up, 2 with guns, and she hung up with the phone and I called her back and I asked her, who was that on the phone and she mentioned that it was a search-and-rescue team. Now, in a location like Louisiana, where there have been significant problems with law enforcement and the mistreatment of African Americans, it would seem to me—and probably anyone else—that it is not a good idea to show up at the door, 8 White men, 2 with guns. That is cultural competence, a failure to provide that cultural competence and respect. That is disturbing. We can't just stay that it is a disaster response, anything goes. That is not the case. Cultural competency and cultural sensitivity is required even in times of disaster, even more so where people are experiencing mental trauma and distress. When we are dealing with disadvantaged communities and under-represented communities, that consideration is not provided.

So, yes, cultural competency is needed and it must be present within disaster response and recovery.

Thank you.

Chairman THOMPSON. Mr. Currie.

Mr. CURRIE. Thank you, sir.

I agree with what has been said. Cultural competence is huge. I mean we have seen this play out in other areas. I will give you an example. For example, Tribes. Over the last few years we have made a number of recommendations to FEMA both during prior disasters and COVID that they do a better job of outreaching with Tribal nations on disaster assistance because they have unique needs. The truth is that all vulnerable communities have extremely unique needs, as Ms. Willis just said, that you have to factor in if you want response and recovery to be effective and you want to be able to use the programs we have.

So I completely agree that that is important.

One thing I will say on the Red Cross issue is that often times challenges come up during a response phase and we learn that maybe, you know, we don't have the right resources we need in a community. In my opinion, there really is no excuse for that. We have time and there are so many efforts between the Federal, State, and local level on the preparedness side before a disaster happens that we can work these issue out before-hand. We don't have to be surprised when they happen in a response. I think that is something that should be looked at during blue sky days so they don't pop up when there is a disaster.

Chairman THOMPSON. Mr. Joseph.

Mr. JOSEPH. Thank you, Mr. Chairman.

In short I would say yes, it is important that we have more cultural competency training and education. I am proud of the work that while at FEMA we were able to deal with the Emergency Management Institute to provide and integrate into all training classes the types of training that you are talking about. We did that under the leadership of our former administrators and our then-chief of staff, Eric Heighberger, to bring that importance, to highlight in all the training that is delivered to State and local emergency management agencies. But I also think there needs to be more. We can continue to do more. Not just with State and local agencies, but within the systems within the Federal Government that exist as it is.

Thank you, sir.

Chairman THOMPSON. Thank you very much.

The Chair recognizes the gentlelady from Florida, Ms. Demings, for 5 minutes.

Ms. DEMINGS. Mr. Chairman, thank you so very much and thank you to the witnesses for joining us today.

On September 10, 2017 Hurricane Irma made landfall in the Florida Keys and left a path of damage across Florida. In Florida we certainly understand the life-threatening conditions of major hurricanes. The National Hurricane Center estimates that 6 million residents evacuated from coastal areas ahead of Irma's landfall. Still, too many Floridians needlessly lost their lives. We are told that over 400 nursing home residents died from heat-related conditions after their facilities lost power and did not have generators to power air conditioning units against the early September tropical heat.

This question is for all witnesses or any or all who want to answer. I understand that the Department of Health and Human Services and State health care agencies play a significant role in regulating health and safety standards for nursing homes and other facilities. Has FEMA provided adequate guidance, or any guidance, to States and local governments to prepare for disasters impacting such facilities? Where can they improve?

That is for any witness who would like to answer.

Mr. JOSEPH. Madam Congresswoman, I will go first.

Having been a local, State, and Federal emergency manager, yes, there is guidance. Most of it comes from Health and Human Services. I think what needs to be improved upon more—because as FEMA works with the States on what the gaps may be in their plans in advance of a disaster, there needs to be more integration of the emergency management and the health care emergency management structures. I think we saw that play out over the last several years in the pandemic response. There are areas of great success across every level of Government where emergency management and health care worked well together. There are also opportunities for improvement, several of them that we have seen over the last several years.

So I would say, yes, there are efforts of planning that are there. There could be more exercising, there could be more coordination. There is always the question that comes up, well, who is in charge? Ultimately it doesn't matter who is in charge. As an emergency manager I was never the director of anything. I was the coordi-

nator of things. That is what we need to focus on in emergency management, coordinating all those efforts together for the greater good of the people we serve.

Ms. DEMINGS. I really appreciate that answer and I thank you for understanding that you are right, it is about protecting people during tough times. Certainly in Florida we are still in the middle of hurricane season. So are we better prepared now than we were in 2017?

Anyone else who would like to answer this question? Because it is about being prepared. Anyone else?

Ms. PEEK. I just wanted to thank the representative for this question and bringing this issue to light and—sincere condolences for the loss of life in 2017 and critical to recognize that also in 2005 in Hurricane Katrina that we also saw the exact same thing play out with some of the most frail and vulnerable older persons in our society perishing in nursing homes and other assisted care facilities. So this is a crucial, crucial issue and I think FEMA adding the disability coordinators, for example, in the different regions—again it is one step forward to draw attention to the issue of persons with disabilities, the elderly, people in institutionalized settings. But the fact that people in your State died in 2017 in the same way we saw in 2005 and that we may see again in future disasters, this is unacceptable and this is where breaking down those barriers across agencies, putting resources toward those who get hurt first and worst in disasters. This is where the reality really comes to light.

Thank you.

Ms. DEMINGS. No, thank you as well. And how can we—as Members of Congress, how can we help or assist to make sure that we are better prepared now than we were in 2017 and 2005? That question goes to anyone who needs to answer the question because we can't get behind this, we have got to stay in front of this and learn from the tragedies that we have seen.

Anyone else can answer that question for me?

Ms. WILLIS. Yes, ma'am. I will. Chauncia Willis here.

I would say that one of the key points to mention is more diversity in representation is needed within the field of emergency management. I too experienced Hurricane Irma where I lived the recovery for our city, Tampa, for that terrible hurricane. You are right, health and human services, public health, the health and medical system, there is a disconnect with emergency management. Unfortunately, there is a disproportionate impact amongst the lower-income and the those who are minorities who are living within those facilities. It is unfortunate. A lot of our emergency managers are not from diverse backgrounds and do not identify with the levels of diversity seen within their communities.

So we have been advocating from our organization the use of social determinants of health paired with emergency management vulnerability assessments. The way that we do emergency management, the way that we integrate the other critical functions must be reviewed and in some cases modified.

Ms. DEMINGS. Thank you.

Finally, Mr. Currie, anything to add?

Mr. CURRIE. In terms of being better prepared from fiscal year 2017, I think one thing that we often find in our work is that after a disaster all sorts of after-action reviews are done at the local, State, or Federal level and they typically identify a lot of gaps. Not just the thing we saw go bad, but the things that could have gone bad. But you know what, we don't follow up on those gaps later because the disaster is past and we just want to forget it. It is hard because resources to follow up on gaps.

So I think it is—to answer your question, as a Member of Congress I think you can push folks in your State and your district to really follow up on those gaps so we don't have the problems that we know we are going to happen in the next disaster happen.

Ms. DEMINGS. To all of you, thank you so very much.

Mr. Chairman, I yield back.

Chairman THOMPSON. The gentlelady yields back.

The Chair recognizes the Vice Chair of the full committee, the gentleman from New York, Mr. Torres.

Mr. TORRES. Thank you, Mr. Chair.

The National Low Income Housing Coalition has reported that FEMA interprets the nondiscrimination clause in the Stafford Act and civil rights law to mean that the agency cannot provide tailored assistance for disadvantaged communities.

I find FEMA's interpretation to be an anomaly because there is ample precedent for the Federal Government providing tailored assistance to disadvantaged communities and doing so within the boundaries of civil rights law. FEMA's misinterpretation has arguably led to racial inequities in the disbursement of housing assistance.

Research has shown that the lowest-income homeowners receive half as much assistance as higher-income homeowners to rebuild and lower-income applicants were twice as likely to be denied FEMA housing assistance due to "insufficient damage".

So my first question is for Ms. Willis. What actions should FEMA take to radically reduce the racial inequities that have arisen in the disbursement of FEMA funding?

Ms. WILLIS. Thank you for that question, Representative Torres.

I would like to state that FEMA has created some policies that are inherently inequitable. As we have discussed today, a lot of those policies are impacting the most vulnerable, historically marginalized communities the most.

Within our written testimony and here today within our verbal testimony we have been outlining different recommendations that we feel would be critical. One of the recommendations would be to re-frame and consider new definitions for impoverished communities. We need to understand that that definition does not take into account the impact on communities, such as population growth, economic indicators, financial conditions, and wage stagnation, also climate impacts to the community. All of these things, including resident demographics, must be considered. In addition, we would recommend that population limit be adjusted from 3,000 to 25,000 or 50,000. We would recommend that more demographic data be added to the definition to clearly define what community indicators demonstrate economic distress prior to and during and after disasters.

Thank you.

Mr. TORRES. Thank you, Ms. Willis.

I have a second question, and I will start by way of analogy. A 2018 report by the Brookings Institute found that implicit biases in appraisals led to a systematic undervaluation of Black homes compared to similarly-situated White homes. It found that the typical Black home is worth \$150,000 compared to \$230,000 for the typical White home. It found that Black homes amid Black majority neighborhoods are appraised at a level 23 percent lower than White homes in White majority neighborhoods. It found that Black homes on average are undervalued by \$48,000, which translates into a cumulative loss of \$156 billion.

Are you concerned that the implicit biases that distort home valuations could be the same kinds of biases that could potentially distort FEMA home inspections?

Ms. WILLIS. I am. I am. That is an excellent point to make. The people that are appraising these properties are the same people that we see and that we live with day-to-day. Many of them bring their bias to the table, they bring it to the job, they bring it to their volunteer response. So when they are evaluating properties, when they are determining value for properties using in some cases a cost-benefit analysis, they always undervalue the homes that are located in lower-income neighborhoods or that are housing African Americans, Latinos, or even our Tribal nations. It is unfortunate because their internal inherent bias impacts their ability to provide an unbiased objective response. In many cases they are outright denying assistance to many homeowners.

So that is unfortunate and, yes, that is something that must be examined very closely. I believe the data has already shown that this is the case.

Mr. TORRES. I share the concern. Just like an appraisal with an implicit bias can lead to under evaluation, a home inspection with implicit bias can lead to under funding by FEMA. It is an area that we should explore in greater detail.

Mr. Currie, do you have any thoughts on the persistence of racial inequities in the disbursement of FEMA funding and how to best address them?

Mr. CURRIE. Well, I think Ms. Willis talked about a lot of these, but on the home inspection issue, so we know from the data that the primary reason for denials for individual assistance from FEMA is what is called insufficient damage. That is a very, very broad term that is completely reliant on the inspector's decision based on the inspection itself.

So what you said is right, it is up to the inspector. But also the other thing to factor in there is that, you know, the inspections are done consistently for everybody. So, you know, a hole in somebody's roof that has 0 savings and no insurance is a lot different from a hole in somebody's roof that has savings and has insurance. The second person can fix that hole easily, the first person may never be able to fix the hole. The hole in the roof leads to secondary-level damage and problems down the road and mold and things like that. It is a domino effect.

So while I think FEMA has tried—and this gets to the first part of your question, they have tried to be consistent for every single

person, do things in the same way, that doesn't mean that that doesn't lead to disparate outcomes for different people.

Mr. TORRES. My time has long expired. Thank you, Mr. Chair.

Chairman THOMPSON. Well, you are very kind. You're the only somebody to recognize their time. Thank you very much.

I ask unanimous consent to submit for the record a letter from the Board of Supervisors of Leflore County, Mississippi on the devastation from the delta flooding, a statement by the National Low Income Housing Coalition, and a 2019 NPR article entitled How Federal Disaster Money Favors the Rich*.

[The information follows:]

LETTER FROM THE BOARD OF SUPERVISORS, LEFLORE COUNTY, MS

October 22, 2021.

TO: Lauren McClain, Subcommittee Director/Emergency Preparedness, Response, and Recovery, Committee on Homeland Security

Rep. BENNIE G. THOMPSON (D-MS),
Chairman, H2-176 Ford House Office Building, Washington, DC 20515.

RE: Disaster Preparedness, Response and Recovery in the MS Delta

The purpose of this letter is to give an account of the tragic flooding event that occurred June 8-12, 2021.

As a life-long resident of Leflore County, MS, never have I seen the amount of flood water cover mailboxes and submerge cars and SUVs such as we experienced in the June flooding. Over 150 homes were damaged and people had to be rescued from their homes. Many of our residents that live in the flooded areas are elderly, disabled, and live on fixed incomes. The response by emergency management entities left people in a hopeless state. FEMA guidelines state that if 18 inches of water could not be measured inside the dwelling, then no disaster declaration could be put in place. Low-income people without flood insurance needed immediate assistance. Many residents were forced to abandon their homes for weeks. People were forced to stay with relatives, at hotels, and wherever they could find a dry bed and food. Energy disconnected power to these homes and all lost whatever food they had in freezers and refrigerators. The process to attain assistance is too exhaustive. Many residents don't have access to the internet to submit pictures, upload documents, and fill out applications. After the local governmental body makes an emergency declaration and submits it to MEMA (Executive Director—Administrative Order) and the Governor's office, there is still a 30-day period for review. A month is too long when people have been displaced from their homes, which in most cases are the largest investments that people make. There is a disconnect between Federal assistance/State assistance and getting people the assistance needed. There are Long-Term Recovery Committees that are helping put people's homes and lives back together but again the process is too exhaustive and time-consuming. Several weeks, and months pass before the necessary visits and assessments could be conducted. There is a need for a Rapid Response and Recovery entity. Counties in the MS Delta need FEMA/MEMA to restructure the process of evaluating disasters and the response to assist citizens in need. Income level should not dictate who gets assistance. There has to be a better way to get assistance and recover from a natural disaster for the very least of us.

Sincerely,

REGINALD MOORE,
President, Leflore County Board of Supervisors.

STATEMENT OF THE NATIONAL LOW INCOME HOUSING COALITION

OCTOBER 27, 2021

Chairman Thompson, Ranking Member Katko, and Members of the committee, thank you for the opportunity to submit this statement on ways to ensure that our

*The information has been retained in committee files and can be found at: <https://www.npr.org/2019/03/05/688786177/how-federal-disaster-money-favors-the-rich>.

Nation's disaster housing recovery and response efforts address the unique and often overlooked needs of the lowest-income and most marginalized survivors, including people of color, people with disabilities, people experiencing homelessness and others.

The National Low Income Housing Coalition (NLIHC) is dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes. NLIHC leads the Disaster Housing Recovery Coalition of more than 850 National, State, and local organizations, including many working directly with disaster-impacted communities and with first-hand experience recovering after disasters. We work to ensure that Federal disaster recovery efforts prioritize the housing needs of the lowest-income and most marginalized people in impacted areas.

NLIHC has worked on disaster housing recovery since Hurricane Katrina, and from this experience, we have come to a simple conclusion: America's disaster housing recovery system is fundamentally broken and in need of major repair and reform. It is a system that was designed for middle-class people and communities—a system that never contemplated, and so does not address, the unique needs of the lowest-income and most marginalized people. Because of this fundamental design flaw, these families are consistently left behind in recovery and rebuilding in disaster after disaster. The disaster recovery system not only ignores the needs of the lowest-income people, but it exacerbates many of the challenges they faced prior to the storm: Disaster response and recovery often worsens the housing crisis, solidifies segregation, and deepens inequality.

When disasters strike, the lowest-income and most marginalized survivors are often hardest-hit. They have the fewest resources and face the longest, steepest path to recovery. Despite the clear need, Federal efforts frequently leave these survivors without the assistance needed to recover and leave their communities less resilient to future disasters. Without this critical assistance, many of the lowest-income and most marginalized survivors return to uninhabitable homes, sleep in cars or at shelters, double- or triple-up with other low-income families, or pay more than half of their limited incomes on rent, putting them at increased risk of displacement, eviction, and, in worst cases, homelessness.

These barriers and opportunities are reflected in "Fixing America's Broken Disaster Housing Recovery System," a two-part report published by NLIHC and Fair Share Housing Center of New Jersey.

Our policy recommendations reflect 9 core principles that should guide our country's disaster housing response and recovery:

1. Recovery must be centered on survivors with the greatest needs and ensure equity among survivors, especially for people of color, low-income people, people with disabilities, immigrants, LGBTQ people, and other marginalized people and communities;
2. Everyone should be fairly assisted to fully and promptly recover through transparent and accountable programs and strict compliance with civil rights laws, with survivors directing the way assistance is provided;
3. Securing help from Government must be accessible, understandable, and timely;
4. Everyone in need should receive safe, accessible shelter and temporary housing where they can reconnect with family and community;
5. Displaced people should have access to all the resources they need for as long as they need to safely and quickly recover housing, personal property, and transportation;
6. Renters and anyone experiencing homelessness before the disaster must quickly get access to quality, affordable, accessible rental homes in safe, quality neighborhoods of their choice;
7. All homeowners should be able to quickly rebuild in safe, quality neighborhoods of their choice;
8. All neighborhoods should be free from environmental hazards, have equal quality and accessible public infrastructure, and be safe and resilient; and
9. Disaster rebuilding should result in local jobs and contracts for local businesses and workers.

These core principles and the following policy recommendations should serve as a guidepost for this committee and other Federal policy makers as you work to reform our Nation's disaster housing recovery framework.

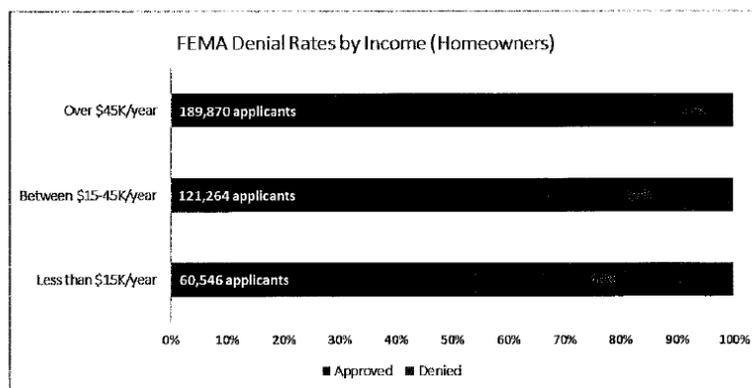
BARRIERS TO AN EQUITABLE HOUSING RECOVERY

After a disaster, displaced families must have a safe, accessible, and affordable place to live while they recover. FEMA programs can provide crucial assistance to

help survivors recover from a disaster by providing temporary shelter and financial assistance and making basic structural repairs to homes. However, FEMA created unnecessary and often insurmountable barriers to accessing these programs, leaving many low-income survivors at increased risk of displacement, eviction, and, in worst cases, homelessness.

FEMA programs are not designed to serve lower-income people with the greatest needs; these households are consistently denied assistance. Applicants for assistance with the lowest incomes were denied FEMA Individual Assistance (IA) at very high rates after Hurricane Harvey. The vast majority of higher-income households were approved¹ (see Figure 1).

Figure 1.



Although the early available data from FEMA's response to Hurricane Ida show an improvement in IA eligibility rates overall, data from other disasters in 2021 show similar denial rates to the past disaster responses. Further analysis and access to granular application information will be needed to determine if this trend holds for applications by lower-income disaster survivors.

FEMA's Failure to Address Housing Needs

Despite the clear need, FEMA housing programs neglect the housing needs of America's lowest-income disaster survivors and exacerbate housing insecurity. Without the affordable and accessible homes survivors need, many return to uninhabitable homes, sleep in cars or tents, stay at shelters, double- or triple-up with other low-income families, or pay more than half of their limited incomes on rent, putting them at increased risk of eviction and, in worst cases, homelessness.

Research from NLIHC demonstrates that disasters exacerbate the existing rental housing crisis for households with the lowest incomes.² After Hurricane Sandy, households already dealing with housing instability were further destabilized through displacement and increased rents. Two years after Sandy, few new affordable homes had been completed yet survivors were no longer eligible for Federal rental assistance.³

The impact of disasters on low-income people's housing needs is made worse by FEMA's continued refusal to activate the Disaster Housing Assistance Program (DHAP), rendering some survivors homeless.⁴ During past disasters, both Repub-

¹Adams, A. 2018. Low-income Households Disproportionately Denied by FEMA Is a Sign of a System that is Failing the Most Vulnerable. Retrieved from <https://texashousers.org/2018/11/30/low-income-households-disproportionately-denied-by-fema-is-a-sign-of-a-system-that-is-failing-the-most-vulnerable/>.

²National Low Income Housing Coalition. 2019. Long-term Recovery of Rental Housing: A Case Study of Highly-Impacted Communities in New Jersey after Superstorm Sandy. Retrieved from <https://nlihc.org/sites/default/files/Sandy-Rental-Recovery-Report.pdf>.

³Fair Share Housing Center, Latino Action Network & NAACP New Jersey State Conference. 2015. The State of Sandy Recovery (Second Annual Report). Retrieved from http://fairsharehousing.org/images/uploads/State_of_Sandy_English_2015.pdf.

⁴National Low Income Housing Coalition. 2018. Setting the Record Straight: FEMA's Failure to Address Long-Term Housing Needs of Survivors. Retrieved from https://nlihc.org/sites/default/files/FEMA_Setting-The-RecordFEMA-TSA.PDF.

lican⁵ and Democratic^{6 7} administrations upheld DHAP as a best practice for disaster housing recovery. DHAP was created after hard-won lessons from Hurricane Katrina, and it has been used successfully in some major disasters since that time. Under DHAP, displaced families receive longer-term direct rental assistance and case management services provided by local housing professionals with extensive knowledge of the local housing market. This assistance helps families find permanent housing solutions, secure employment, and connect to public benefits as they rebuild their lives.⁸

After recent disasters, FEMA instead relied on its Temporary Shelter Assistance (TSA) program and other programs that are inaccessible to many low-income survivors. TSA is intended to reduce the number of survivors in congregate shelters by covering the cost of staying in an approved hotel or motel for an initial period of up to 14 days. Once again, this is a program better suited to middle-class households than to low-income people.

Low-income families are often unable to access TSA motels due to financial and other barriers, including the practice of motels charging daily “resort” fees and requiring security deposits or credit cards. Because TSA must be renewed every 14 days, those disaster survivors who are able to access the program face arbitrary deadlines that cause them to scramble to submit required paperwork or leave the motel before finding a permanent housing solution. While FEMA is authorized to provide TSA for at least 18 months, the Trump administration abruptly terminated⁹ the program for nearly 2,000 Puerto Rican families displaced to the mainland after Hurricane Maria, forcing them to find alternative housing or to return to their uninhabitable homes on the island with just a few hours’ notice. Without DHAP, States that received large numbers of displaced Puerto Rican survivors—including Massachusetts and Connecticut—saw increased homelessness by 14 percent and 17 percent respectively.^{10 11}

To date, the Biden administration has failed to activate DHAP for survivors of Hurricane Ida and other major disasters.

FEMA’s other temporary housing assistance programs—Rental Assistance and Direct Temporary Housing Assistance—are also problematic for low-income families. Through its Rental Assistance program, FEMA provides financial assistance to survivors to rent temporary housing. The amount of assistance provided to survivors is based on the impacted area’s Fair Market Rent (FMR), which is often considerably less than rental costs in the area to which survivors have been displaced. Moreover, FEMA rental assistance covers rent and utilities for only 2 months at a time, which is too short a time frame for many of the lowest-income survivors. Many landlords are often unwilling to enter into leases with survivors when only 2 months of rental assistance is assured.

Under FEMA’s Direct Lease program, FEMA enters into lease agreements with property owners to provide rent assistance for survivors. A similar program, the Multi-Family Lease and Repair program, allows FEMA to enter into lease agreements with multi-family housing property owners and to make repairs to provide temporary housing. Both programs, however, have extremely low rates of participation by property owners and are inadequate to meet post-disaster rental needs.¹²

⁵Homeland Security and Counterterrorism. 2006. The Federal Response to Hurricane Katrina: Lessons Learned. Retrieved from <https://permanent.access.gpo.gov/lps67263/katrina-lessons-learned.pdf>.

⁶Federal Emergency Management Agency. 2009. National Disaster Housing Strategy. Retrieved from https://www.fema.gov/media-library-data/20130726-1819-25045-9288/ndhs_core.pdf.

⁷Federal Emergency Management Agency. 2011. National Disaster Recovery Framework: Strengthening Disaster Recovery for the Nation. Retrieved from <https://www.fema.gov/pdf/recoveryframework/ndrf.pdf>.

⁸National Low Income Housing Coalition. 2017. Disaster Housing Assistance Program. Retrieved from <https://nlihc.org/sites/default/files/DAHP-Program.pdf>.

⁹National Low Income Housing Coalition. 2018. NLIHC’s Response to Court Ruling Allowing FEMA to Move Forward on Evicting Hurricane Maria Survivors. Retrieved from <https://nlihc.org/news/nlihcs-response-court-ruling-allowing-fema-move-forward-evicting-hurricane-maria-survivors>.

¹⁰Martini T. 2019. After a Long Road, Hurricane Maria Evacuees Settle in Massachusetts. Retrieved from <https://www.wgbh.org/news/local-news/2019/01/23/after-a-long-road-hurricane-maria-evacuees-settle-in-massachusetts>.

¹¹Skahill, P. 2018. Hurricane Maria Drives Up Connecticut’s Homelessness Numbers. Retrieved from <https://www.wnpr.org/post/hurricane-maria-drives-connecticuts-homelessness-numbers>.

¹²AP. 2020. FEMA Looks to Provide Hurricane Victims Temporary Housing. Retrieved from: <https://apnews.com/article/louisiana-9541dafbac6b890535bb21dc58844d29>.

After Hurricane Harvey, FEMA piloted a program where States take on the responsibility of implementing and managing temporary housing programs. These State-run disaster housing programs face significant delays and do not address the full scale of housing needs because FEMA continues to retain control over eligibility and the program-assignment process. According to FEMA, only a few hundred families were served under State-administered housing programs following Hurricanes Harvey and Irma, despite damage to or destruction of more than 307,000 homes in Texas¹³ and 65 percent of all homes in the Florida Keys.¹⁴ Other programs like Multi-family Lease and Repair were wholly unsuccessful because property owners declined to participate.

A similar situation is currently occurring in Louisiana during the aftermath of Hurricane Ida. FEMA is reimbursing State-level agencies to provide travel trailers to disaster survivors to utilize prior to the deployment of FEMA Temporary Housing Units (THUs)—which typically take 4 months to deploy. While the State has procured hundreds of travel trailers, few families have received them as of this writing. In the mean time, disaster survivors are being encouraged to sleep in tents on their properties or utilize large tent encampments in several locations around Southeast Louisiana.¹⁵

Due to the lack of housing assistance, 1 year after Hurricane Harvey nearly 20 percent of individuals experiencing homelessness in Houston reported that they became homeless as a result of the disaster.¹⁶ Without DHAP, homelessness increased in Houston by 18 percent.¹⁷ This is a colossal failure of the Federal Government's disaster recovery efforts.

During the current COVID-19 pandemic, FEMA should have activated DHAP to provide housing and shelter for people experiencing homelessness. DHAP could have been used to quickly move people out of congregate shelters or encampments and into affordable homes, where they can more easily keep themselves and their neighbors healthy. Instead, FEMA has worked with some States and localities under its Public Assistance program to place a very limited number of people experiencing homelessness into temporary motels for self-quarantine and self-isolation.

Before Public Assistance funding for these motels end, FEMA should activate DHAP to help transition these individuals into permanent housing, rather than allowing individuals to be pushed back into homelessness as is already beginning to happen. For example, after funding for a hotel voucher program in Fort Lauderdale, Florida ran out on July 17, over 70 people experiencing homelessness who had been temporarily residing at a Rodeway Inn & Suites were forced to leave, even if they did not have a permanent housing plan.¹⁸

FEMA NEGLECTS THE NEEDS OF MARGINALIZED POPULATIONS

People Experiencing Homelessness

People experiencing homelessness are often most at risk during a disaster and have the fewest resources to recover. People experiencing homelessness are unlikely to have the resources needed to adequately prepare for or evacuate prior to a disaster, and their unique needs are often overlooked by emergency managers when planning for disasters. During the recovery, homelessness resources are stretched thin to accommodate those households that became housing insecure as a result of the disaster and resources for pre-disaster homeless populations are deprioritized. Communities are often unable to return to the level of care provided to people experiencing homelessness before the disaster.

Despite the clear need, people experiencing homelessness are often excluded from or face additional barriers to FEMA resources, including mass shelters and indi-

¹³ CBS News. 2019. We're Still Here: Volunteers Rebuilding Homes 2 Years After Hurricane Harvey. Retrieved from <https://www.cbsnews.com/news/hurricane-harvey-houston-meet-the-volunteers-rebuilding-homes-all-hands-hearts-2019-08-24/>.

¹⁴ CNN. 2017. Florida Official: Death toll rises to 12 in State. Retrieved from: <https://www.cnn.com/2017/09/12/us/irma-damage-aftermath/index.html>.

¹⁵ Muller, W. 2021. As trailers trickle in, push for temporary housing continues 6 weeks after Hurricane Ida. Retrieved from <https://www.houmatoday.com/story/news/2021/10/16/trailers-trickle-in-push-temporary-housing-continues-6-weeks-after-hurricane-ida/8468315002/>.

¹⁶ Vigh, E. 2019. Hurricane Harvey Caused Homelessness Lingers in Harris County 2 Years Later. *Community Impact*. Retrieved from <https://bit.ly/3hEvKHW>.

¹⁷ Ward, A. 2018. *Homeless after Harvey: For Some, the Historic Flooding in Houston Washed Away Shelter and Security*. Retrieved from <https://www.houstonchronicle.com/news/houstonweather/hurricaneharvey/article/Homeless-after-Harvey-For-some-the-historic-13171309.php>.

¹⁸ Kelley, E. 2020. Fort Lauderdale Ending Program to House Homeless in Hotels This Weekend. Retrieved from <https://www.sun-sentinel.com/coronavirus/fl-ne-fort-lauderdale-evicts-homeless-20200717-h5vjhwlnndn6batks4rgegk3va-story.html>.

vidual assistance. Following Hurricane Irma, there were reports of people experiencing homelessness being forced to wear armbands and be separated from other disaster survivors.¹⁹ Pre-disaster homeless populations are often denied FEMA assistance, even if all their belongings were destroyed in the disaster.²⁰ These actions further stigmatize people experiencing homelessness and often prevent them from accessing the resources they need to stay safe.

During the current COVID-19 pandemic, people experiencing homelessness are particularly at risk of severe illness and death from coronavirus, yet many of these individuals have been unable to access the assistance they need to self-isolate and self-quarantine.

Narrow eligibility criteria for FEMA reimbursement, however, created significant barriers to moving people experiencing homelessness to safety in hotels and motels. In San Francisco, for example, people experiencing homelessness must be over the age of 60 or have documented underlying health conditions in order to be deemed eligible. This narrow interpretation of eligibility criteria has limited the efficiency of San Francisco's hotel program.²¹ Additionally, FEMA reimbursement of non-congregate shelter for people experiencing homelessness is only made available if a Governor requests it; people who are homeless in States with Governors who do not prioritize their needs are left with no assistance.

Seniors and People with Disabilities

People with disabilities face barriers to assistance. They are 2 to 4 times more likely to die or sustain a critical injury during a disaster than people without disabilities.²² Despite an increased risk of death and injury, many emergency plans do not address how local officials can reach those with disabilities during a disaster. People with disabilities are often diverted to "special needs" or "medical shelters," even if they do not require the level of care provided there. This practice fosters forced institutionalization and places people with disabilities at greater risk of injury or death.

During Hurricane Harvey, elderly residents in a Galveston, Texas nursing home were photographed with floodwaters up to their waists,²³ and 14 nursing home residents in the largely unregulated State nursing home industry died in 2017 from heat exhaustion when their facility lost power in Hurricane Irma.²⁴ The COVID-19 pandemic has devastated people residing and working in nursing homes, psychiatric hospitals, and other congregate settings for people with disabilities. People living in these settings comprise less than 1 percent of the U.S. population, but nearly 50 percent of coronavirus deaths.²⁵

Immigrants and People with Limited English Proficiency

Individuals with limited English proficiency often face difficulty in accessing FEMA resources. For example, in Puerto Rico, FEMA struggled to find translators or provide basic information in Spanish, which is the predominant language on the island.²⁶ While FEMA's regulations require that such documents are produced, ad-

¹⁹ Dearen, J., & Kennedy, K. 2017. Yellow Wristbands, Segregation/or Florida Homeless in Irma. Retrieved from <https://www.usnews.com/news/us/articles/2017-09-29/yellow-wristbands-segregation-for-florida-homeless-in-irma>.

²⁰ Ehrlich, A. 2019. After Wildfires, Homeless People Left Out of Federal Disaster Aid Programs, Oregon Public Broadcasting. Retrieved from <https://www.opb.org/news/article/fema-disaster-aid-wildfires-homeless-people/>.

²¹ Karlis, N. 2020. How Bureaucracy Kept the Bay Area from Housing the Houseless. Retrieved from <https://www.salon.com/2020/06/21/how-bureaucracy-kept-the-bay-area-from-housing-the-houseless/>.

²² Timmons, P. "Disaster Preparedness and Response: The Special Needs of Older Americans," Statement for the Record, Special Committee on Aging, U.S. Senate, September 20, 2017, available at https://www.aging.senate.gov/imo/media/doc/SCA_Timmons_09_20_17.pdf.

²³ Ferguson, J.W. 2017. Eighteen People Rescued from Flooded Assisted Living Facility. Retrieved from https://www.galvnews.com/news/free/article_elffff8e-435d-5c78-ab46-57d6bc7dc6a5.html.

²⁴ CNN. 2017. Husband and Wife Among 14 Dead After Florida Nursing Home Lost A/C. Retrieved from <https://www.cnn.com/2017/10/09/health/florida-irma-nursing-home-deaths-wife/index.html>.

²⁵ Mizner, S. 2020. COVID-19 Deaths in Nursing Homes are not Unavoidable—They are the Result of Deadly Discrimination. Retrieved from <https://www.aclu.org/news/disability-rights/covid-19-deaths-in-nursing-homes-are-not-unavoidable-they-are-the-result-of-deadly-discrimination/>.

²⁶ Davidson, J. 2020. How a lack of diversity at Federal agencies can have serious consequences. Retrieved from <https://www.washingtonpost.com/politics/how-a-lack-of-diversity-at-federal-agencies-can-have-serious-consequences/2020/02/29/ceec904e-5a65-11ea-8753-73d9600faestory.html>.

vocates commonly express concern that the agency and its grantees regularly distribute forms only in English or with limited translated versions.

ONEROUS TITLE DOCUMENTATION REQUIREMENTS

For decades, eligible applicants were wrongfully denied FEMA assistance due to inflexible and arbitrary requirements, rigid interpretations of rules, and confusing and bureaucratic processes.

FEMA consistently requires disaster survivors to provide title documentation in order to prove eligibility for the agency's Individual Assistance (IA)²⁷ program and other recovery aid, even though its own guidance on Individual and Household Assistance allows alternative documentation of ownership. Low-income homeowners, residents of manufactured housing, renters without written leases, and other individuals frequently lack such documentation or the ability to quickly procure proper documents. FEMA's rigid and unnecessary policy has harmed low-income disaster survivors since at least 1995.

After Hurricane Maria, FEMA denied assistance to at least 77,000 survivors due to title documentation issues.²⁸ For months, NLIHC's Disaster Housing Recovery Coalition pushed FEMA to remove this unnecessary obstacle to low-income Puerto Ricans receiving needed assistance. Finally, FEMA's Office of Chief Counsel engaged and worked with DHRC members Ayuda Legal Huracan Maria, Fundación Fondo de Acceso a la Justicia, and Servicios Legales de Puerto Rico to prepare a "sworn statement" that would allow Puerto Rican homeowners without title documents to prove ownership of their homes so that they can receive the assistance to which they are entitled. While FEMA allowed survivors to use this method to apply for assistance, FEMA refused to make the sworn statement available on its website or on social media.

These same issues occurred in the continental United States. In North Carolina and other parts of the American South, rural, historically African American communities often do not use title systems, instead implementing informal systems like those used in Puerto Rico. After Hurricane Katrina, thousands of poor Alabamians were denied assistance due to lack of formal title on their damaged homes. After Hurricane Michael, FEMA denied assistance to as many as 50 percent of applicants in certain parts of the panhandle largely due to elderly households and mobile homeowners lacking FEMA-required title documentation.²⁹ After California's wildfires, FEMA denied assistance to 70 percent of applicants due to title issues.³⁰ Those denied were predominantly rural mobile homeowners, many of them farmworkers or other low-income workers, who do not have title to their homes. In all cases, FEMA refused to modify its programs to accommodate the situation, choosing instead to deny eligible applicants needed assistance to which they were entitled.

Work to reform FEMA's harmful policy began with efforts by NLIHC, disaster survivors, and partners in Louisiana, Alabama, and Mississippi after Hurricane Katrina, and they were continued by the DHRC and advocates in Texas and Florida after Hurricanes Harvey and Michael, in California after several wildfires, and in Puerto Rico in the aftermath of Hurricane Maria.

After sustained advocacy, FEMA issued substantial changes in September 2021 to how it conducts verification for occupancy and ownership of disaster damaged homes.³¹ Under FEMA's new policy, these survivors can now self-certify ownership of their homes when they do not have other documentation, overcoming a major hurdle to recovery. FEMA will also allow all survivors to submit a broader array of documents to prove occupancy and ownership of their homes. These changes are much-needed and long overdue. In addition, attention must be given to the implementation of these rules, which anecdotally have not been applied evenly in the response to Hurricane Ida.

Disincentives to apply for assistance like title documentation requirements and resulting high denial rates not only limit immediate assistance for low-income sur-

²⁷ Individual Assistance (IA) programs provide financial and program assistance directly to disaster survivors, as opposed to governments or eligible nonprofits. See: <https://www.fema.gov/media-library-data/1565194429982-5674cd8-399faeb00cc72ab7fc4d84f/FACT-SHEETIndividualAssistanceProgram.pdf>.

²⁸ National Low Income Housing Coalition. 2019. Impact of Hurricane Maria. Retrieved from <https://nlihc.org/sites/default/files/Hurricane-Impact-Maria.pdf>.

²⁹ National Low Income Housing Coalition. 2019. Impact of Hurricane Michael. Retrieved from <https://nlihc.org/sites/default/files/Hurricane-Impact-Michael.pdf>.

³⁰ National Low Income Housing Coalition. 2019. Impact of the 2018 California Wildfires. Retrieved from https://nlihc.org/sites/default/files/California_Wildfire-2018.pdf.

³¹ NLIHC. 2021. FEMA Announces Major Improvements for Low-Income Disaster Survivors. Retrieved from: <https://nlihc.org/resource/fema-announces-major-improvements-low-income-disaster-survivors>.

vivors, but also distort the entire disaster recovery process because IA application data is used to make funding determinations throughout the Federal disaster recovery process.

FEMA'S SYSTEMIC LACK OF TRANSPARENCY

FEMA has consistently refused to clarify or make public important information about its aid application process. By not releasing this information, FEMA makes it difficult, if not impossible, to determine who is eligible to receive assistance and why assistance is denied. A confusing appeals process leads to higher denial rates for low-income disaster survivors.

While FEMA, SBA, and HUD offer assistance programs to disaster survivors, basic information on program eligibility is not made publicly available. Without such information, disaster survivors often apply to all programs with the hopes that at least some assistance will be provided. For low-income individuals who may lack internet or phone access or who may need special accommodations to allow them to apply, completing multiple applications can be especially problematic. As a result, many of the disaster survivors with the lowest incomes forgo applying for assistance all together, despite their need.

FEMA has consistently refused to give survivors reasons up-front for denials or opportunities for applicants to correct errors or provide more information. Instead of receiving guidelines or clarification from FEMA, survivors and advocates must work through a lengthy administrative process in order to be given a reason for their denial. The lack of clarity makes it more difficult for assistance organizations attempting to inform and assist low-income survivors after a disaster. As a result, appeals take longer and are more costly.

The FEMA appeals process is confusing and difficult. A denied applicant must first submit a form explaining the dispute and providing supporting documentation. FEMA denial letters, however, provide only very vague reasons for the initial denial of assistance. The denied applicant must refute all possible interpretations of the reason, or they will lose their appeal. As a result, low-income survivors with little access to legal representation or the money for a protracted legal fight simply do not appeal at all.

It is extremely difficult to access basic data about FEMA programs and processes. Freedom of Information Act (FOIA) requests to FEMA often go months or years without being answered. NLIHC filed a FOIA request in December 2018 requesting basic materials, including FEMA's application for assistance, procedure manuals for determining eligibility, and data-sharing agreements with HUD and other Federal agencies. To date, FEMA has not provided these materials. In other cases, FEMA refuses to provide basic information, claiming grounds of privilege. In recent years, some progress has been made with the release of data after major disasters through FEMA's OpenFEMA portal. These changes, while a welcome development, are not enough and may not be continued.

FEMA'S INFLEXIBILITY AND INABILITY TO ADJUST TO NEW CONDITIONS

Climate change means disasters are more destructive, more frequent, and impact a broader geographic scope, posing new challenges for FEMA and disaster recovery efforts. FEMA is not adapting its thinking or its programs to respond to these challenges, instead sticking to a rigid system of disaster aid and recovery based on responding to contained local disasters. FEMA has little capacity to effectively deal with both large, regional disasters and the unique circumstances and needs of a specific community impacted by a disaster.

FEMA has a rigid allegiance to protocol over outcomes, a stubborn reliance on programs inaccessible to low-income survivors and repeatedly refuses to release important data on recovery outcomes. FEMA relies heavily on protocol written in Washington, DC and not on what the agency hears from advocates, survivors, FEMA employees in the field, and other stakeholders. FEMA systems are not designed to adapt to situations on the ground. As a result, predictable issues repeatedly arise after each disaster and go unaddressed by the agency, further harming low-income survivors.

FEMA has consistently failed to learn larger lessons from past disasters and apply them to future disaster recovery efforts. FEMA's own internal watchdog, the Department of Homeland Security Office of the Inspector General, removed criticisms from reports on the agency's disaster response and replaced them with success stories, praising FEMA's work.³² As a result of this lack of internal critique and

³²U.S. Department of Homeland Security Office of Homeland Security. 2019. *Special Report: Review Regarding DHS OIG's Retraction of Thirteen Reports Evaluating FEMA's Initial Re-*

self-adjustment, FEMA repeats the same mistakes, and does similar harm, disaster after disaster.

EQUITABLE SOLUTIONS CENTERED ON THE NEEDS OF SURVIVORS

A reformed disaster housing recovery system that is centered on the needs of the lowest-income and most marginalized survivors and their communities must ensure opportunities for resident and public engagement, systemic transparency, full accountability and due process, robust equity and civil rights enforcement, fair mitigation practices, and a focus on increased local capacity and benefit. These priorities must be reflected in every stage of disaster recovery and response, from pre-disaster emergency planning through long-term recovery and post-recovery mitigation, to help address the systemic racism and classism that have resulted in our broken current disaster housing system.

Resident and Public Participation

A reformed disaster housing recovery and response framework must ensure robust, on-going, and timely opportunities for public engagement through structured collaboration with stakeholders beginning with emergency planning and response and continuing through the closeout of recovery and mitigation programs. Residents must be empowered to make decisions for themselves and their communities, and their input must be given substantial weight.

Current disaster housing response and recovery efforts effectively limit opportunities for impacted residents to meaningfully engage and contribute to the rebuilding of their communities after a disaster. State officials are under enormous pressure to respond and rebuild as quickly as possible, often making any public input process rushed and ineffective. Engagement is often limited because residents are unaware of emergency response, rebuilding, and mitigation plans, whether because State officials fail to announce public meetings or because materials are provided only in English or in formats that are not accessible, including to people with disabilities. Moreover, plans often do not include essential information—including information about how funds will be spent and who will be eligible for which funds—that is needed for the public to engage effectively. Opportunities for engagement are limited, irregular, and occur too late in the process.

Systemic Transparency

Basic, essential information about Federal disaster response and recovery efforts must be made publicly available in a timely manner. This transparency must be systemized, so that it is not provided on an ad hoc basis. Data transparency is critical to ensuring informed public policy decisions, allowing greater public participation in disaster recovery efforts, and helping public and private entities better recognize gaps in services and identify reforms needed for future disaster recovery efforts.

The current Federal disaster response and recovery, however, suffers from a systemic lack of data transparency. After past disasters, this failure to provide basic transparency—ranging from damage assessments, determination of unmet needs, program design and implementation, grantee and subgrantee performance, and how Federal dollars are spent—has hampered efforts to effectively target and distribute aid to those most in need.

Full Accountability and Due Process

Accountability and due process must be central in any reformed disaster housing recovery and response framework. Federal efforts must ensure that all eligible survivors receive the assistance needed to get back on their feet.

The daunting application process for disaster aid discourages survivors from applying for assistance. The application and appeals processes are confusing, time-consuming, and frustrating. As a result, low-income survivors—especially seniors, people with disabilities, and people with limited English proficiency, and other individuals—face high, unnecessary, and counterproductive barriers to receiving Federal disaster housing recovery assistance and many forgo applying for assistance altogether. By not providing full accountability, transparency, and due process to applicants, the Federal Government has made it difficult—if not impossible—to determine who is eligible to receive assistance and why assistance was denied, leading to higher denial rates for low-income disaster survivors.

Robust Equity and Civil Rights Enforcement

Equity must be a central and explicit goal of Federal disaster housing response and recovery efforts, and each stage of the response and recovery must be examined and reformed to ensure that Federal, State, and local efforts actively dismantle systems of oppression. All emergency response, long-term recovery, and mitigation actions must be designed and pursued in a manner that addresses and prioritizes the needs of the lowest-income survivors, people of color, seniors, people with disabilities, immigrants, and other protected classes. All such actions must also be explicitly anti-racist: Analyzed to determine if they exacerbate, leave in place, or ameliorate existing or historic patterns of segregation and discrimination in housing and infrastructure, and remedied accordingly.

Fair Mitigation Practices

All emergency response, long-term recovery, and mitigation efforts must be designed and pursued in a manner that provides survivors with the choice to relocate or rebuild their communities resiliently, minimizing displacement. As the climate changes, disasters will be both more frequent and more destructive. In response, local and State officials have begun to focus on mitigation and infrastructure improvement. Too often, such upgrades go to more affluent communities, while the needs of lower-income people and people of color are ignored. Moreover, Federal, State, and local recovery efforts may actively contribute to displacement by failing to provide survivors with meaningful choices to rebuild resiliently, relocate, or improve infrastructure (such as storm drainage, floodplain management, and other common mitigation measures) in their disaster-affected communities. This effectively leaves low-income survivors at greater risk for future disasters than they were prior to the disaster.

Increased Local Capacity and Benefit

All emergency response, long-term recovery and mitigation efforts must maximize the engagement of local contractors and workers and build the capacity of local community-based organizations, putting as much Federal resources as possible into the impacted economy and impacted survivors.

Local community-based organizations and networks are in the best position to engage with and have intimate awareness of the unique needs of the lowest-income survivors. These local organizations often do not receive the support needed to build capacity to scale up efforts quickly after a disaster. By relying on out-of-town contractors for everything from debris removal to repair of electrical grids, State and local governments miss an opportunity provide employment, job training, and contracting opportunities to low-income local workers and small- and minority-controlled businesses, who often are in severe need of work as a result of disasters' disruption to local business.

FIRST STEPS TO FIX AMERICA'S BROKEN DISASTER HOUSING RECOVERY SYSTEM

The "Fixing America's Broken Disaster Housing Recovery System" report provides specific policy recommendations to reimagine and redesign a new disaster housing recovery framework that is centered on the needs of the lowest-income and most marginalized survivors. This work will take many years. However, there are a number of actions Congress can take to immediately address some of the biggest challenges facing survivors.

Permanently Authorize and Automatically Activate the Disaster Housing Assistance Program (DHAP)

Congress should permanently authorize DHAP and automatically activate it after every major disaster to provide longer-term housing assistance and wrap-around services to low-income survivors. Such assistance should be provided to eligible survivors until the long-term housing recovery—including the rebuilding of affordable rental housing stock—is complete.

Enact the "Housing Survivors of Major Disasters Act"

Congress should enact the "Housing Survivors of Major Disasters Act," (H.R. 3037)³³ introduced by Representative Adriano Espaillat (D-NY) and Representative Jenniffer Gonzalez-Colon (R-PR). The bill, which passed unanimously out of the House Transportation and Infrastructure Committee in February 2020, contains critically-needed reforms to ensure that the lowest-income and most marginalized survivors can access the housing assistance they need to rebuild their lives. We

³³H.R. 3037, "Housing Survivors of Major Disasters Act of 2021." Retrieved from <https://www.congress.gov/bills/117th-congress/house-bill/3037/related-bills?1=38&s?1>.

thank the committee for its work on this bill and ask that you attach the legislation to any upcoming emergency disaster supplementals or appropriations language.

The “Housing Survivors of Major Disasters Act” would address the significant title/documentation challenges that have resulted in tens of thousands of eligible disaster survivors being wrongfully denied FEMA assistance. The bill would cement and expand upon recent FEMA application process reforms in statute while also extending the benefits of the new policy to those denied assistance in the past. It would provide a new framework to make it easier for disaster survivors to prove residency in disaster-impacted areas, either by completing a “declarative statement” form or by submitting a broader range of acceptable documents such as utility bills, credit card statements, pay stubs, and school registration in lieu of a formal title to property or leases.

Ensure Equity is an Explicit Policy Goal

Congress must ensure that equity is a central and explicit goal of Federal disaster housing response and recovery efforts. Our current disaster housing recovery framework exacerbates and reinforces racial, income, and accessibility inequities at each stage of response and recovery. Survivors of color and communities of color are disproportionately harmed by the current disaster housing recovery system.

Federal disaster housing response and recovery efforts must address and prioritize the needs of the lowest-income and most marginalized survivors, including people of color, people with disabilities, immigrants, and other protected classes. All actions must be explicitly anti-racist: Analyzed to determine if they exacerbate, leave in place, or ameliorate existing or historic patterns of segregation and discrimination in housing and infrastructure and remedied accordingly.

Congress must ensure that disaster housing recovery efforts undo the racial, income, and accessibility inequities embedded in our current disaster housing recovery framework. Disaster recovery efforts—which often include significant, robust funds—represent a unique opportunity to rebuild in a way that addresses, rather than entrenches, these disparities.

Require Full Transparency

Congress should require that FEMA provide basic, essential information about Federal disaster response and recovery efforts, including damage assessments, determination of unmet needs, program design and implementation, grantee and sub-grantee performance, and how Federal dollars are spent. Congress should require FEMA to provide full transparency on program eligibility, the aid application process, and reasons for denials of assistance. Data collected by the Government must be open and accessible at the most granular and comprehensive level, while protecting personally identifiable information. This information must be made publicly available in a timely manner and this transparency must be systemized, so that it is not only provided on an ad-hoc basis.

Data transparency allows policy makers and advocates to be informed about program results and make policy improvements and incorporate best practices into future activities. Issues of equity clearly exist in the disaster recovery process, and Congress must require FEMA to implement better transparency practices so the problems can be identified and rectified.

Ensure Survivor-Centered Approaches to Assistance

Congress must ensure that every survivor receives assistance to which they are entitled. FEMA maintains a culture of rigid allegiance to narrowly-defined protocol over outcomes; as a result, many disaster survivors, including many of the lowest-income survivors, are wrongfully denied needed assistance. Congress should require FEMA to prioritize categorical eligibility, simplify the application and appeals process, and track and report on outcomes to ensure recovery aid reaches those in need.

Rather than creating and implementing numerous categories of ineligibility, disaster assistance programs should employ broad-based categories of eligibility, with the aim that every survivor receives the recovery assistance to which they are entitled. Through the use of damage assessments, geographic information, and other data, a reformed Federal disaster housing recovery system can provide categorical eligibility to survivors in disaster-impacted areas. With a shift in emphasis to categorical eligibility, many of the convoluted rules and requirements employed by recovery assistance programs will no longer be necessary, allowing for an easier, quicker, and more flexible application process.

FEMA should allow for a flexible system of documentation for distributing disaster recovery assistance. Applying the least restrictive guidance regarding alternative documentation—and doing so consistently across all jurisdictions—would cut down on wasted time and confusion on the parts of both applicants and advocates alike. In order to employ full categorical eligibility, there must be a system in place

that permits alternative documentation to ensure all survivors can receive assistance.

Congress should also require FEMA, HUD, and other Federal agencies involved in disaster recovery efforts to work together and create a single, universal application for aid to make the process easier, quicker, and more flexible, reducing the administrative burden and speeding the process.

Address the Unique Needs of People Experiencing Homelessness

Congress should enact legislation to ensure equitable treatment of individuals experiencing homelessness through the response and recovery effort. Pre-disaster homeless populations are often denied FEMA assistance. Even if they lost all of their belongings in the disaster, FEMA will often deny survivors any benefits once their status as pre-disaster homeless is established.³⁴ With no resources to adequately prepare or recover from a disaster, people experiencing homelessness are among the most harmed disaster survivors.

FEMA has interpreted current law to deny assistance to people experiencing homelessness prior to a disaster, despite their exceptional needs. Congress should enact clarifying legislation to ensure that people experiencing homelessness prior to the disaster have access to the same emergency shelter and disaster relief assistance as other survivors, including rental assistance.

CONCLUSION

Our country must develop a new disaster housing recovery system that centers the housing needs of the lowest-income survivors, including people of color, people with disabilities, and others. In addition to addressing immediate housing needs caused by the pandemic, Congress should address our Nation's pervasive structural and racial inequities and reform Federal disaster planning and response efforts to be inclusive and intersectional. We must reform existing programs by centering racial equity and equity for all historically marginalized people to ensure that affordable housing investments and Federal disaster recovery resources reach all impacted households.

Chairman THOMPSON. Let me thank the witnesses personally for their testimony and the Members for their questions. Clearly some of the things outlined here today I am convinced that a conversation with the FEMA administrator and others we can resolve, but others I think, in conversation with the Ranking Member, we are going to have to produce some legislation. But your testimony has made our job much easier because many of the things you brought—highlight here today are things we have been talking about internally among staff and ourselves.

So I want to thank you very much for that.

The Chair reminds Members that the committee's record will remain open for 10 business days.

Without objection, the committee stands adjourned.

[Whereupon, at 12:32 p.m., the committee was adjourned.]



³⁴ Ehrlich, A. 2019. After Wildfires, Homeless People Left Out of Federal Disaster Aid Programs, Oregon Public Broadcasting. Retrieved from <https://www.opb.org/news/article/fema-disaster-aid-wildfires-homeless-people/>.