

**WEATHERING THE STORM:
OVERSIGHT OF THE
FEDERAL RESPONSE AND RECOVERY EFFORTS
IN SOUTHWESTERN FLORIDA
FOLLOWING HURRICANE IAN**

HEARING

BEFORE THE
SUBCOMMITTEE ON GOVERNMENT OPERATIONS
AND THE FEDERAL WORKFORCE
OF THE
COMMITTEE ON OVERSIGHT
AND ACCOUNTABILITY
HOUSE OF REPRESENTATIVES
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FOLLOWING HURRICANE IAN**

Thursday, August 10, 2023

HOUSE OF REPRESENTATIVES
COMMITTEE ON OVERSIGHT AND ACCOUNTABILITY
SUBCOMMITTEE ON GOVERNMENT OPERATIONS AND THE FEDERAL
WORKFORCE

Washington, D.C.

The Subcommittee met, pursuant to notice, at 10:00 a.m., in Lakes Regional Library, 15290 Bass Road, Fort Myers, Florida, Hon. Pete Sessions [Chairman of the Subcommittee] presiding.

Present: Representatives Sessions, Biggs, Donalds, and Edwards.

Mr. SESSIONS. Good morning. It is 10 o'clock a.m. The Subcommittee on Government Operations and the Federal Workforce will come to order, and I would like to welcome each of you who are here and have taken time out of your important day to not only join us, but to hear what I believe will be information that will be shared, with the confidence that this Federal Government, this Republican majority, and local people need to work together on answers and the things that we are doing here today.

Without objection, I may declare a recess at any time.

Before commencing the hearing, I would like to recognize the Members of the Subcommittee who are joining us here today, and I want to thank them. The gentleman from Arizona, Mr. Biggs. Andy Biggs is an important Member of not only Government Reform and Oversight, but leads much of our effort as it relates to the border. He represents Arizona.

And, Andy, I want to thank you for taking time, coming from a hearing yesterday across to here.

Also, the gentleman, Congressman Chuck Edwards, who is from North Carolina, who was with Chairman Biggs yesterday, and maybe the day before in Arizona, and I want to thank both of them for coming to this rain-wrenched area of Florida as we do this hearing.

We also, of course, have a local Congressman, a very diligent and important Member of not just our Subcommittee but also our Committee and as a colleague also that serves with me on the Financial Services Committee, Byron Donalds. Mr. Donalds told me last night that he would be a bit late, and I will tell you I understand

that because if I were in my district, I would be way late. But we will expect to have Congressman Byron Donalds here in just a few minutes. And as I was just told, he is getting ready to walk in.

But thank you to each of you for joining us today. Today's hearing, I hope, will be productive and a benefit to each of us who are participants.

And I now recognize myself for making an opening statement, and I want to welcome everybody. Today is official business of the U.S. House of Representatives, the House Oversight and Accountability Subcommittee on Government Operations and the Federal Workforce.

The great people of Florida have shown a remarkable strength and determination as they continue to rebuild what was a devastating effort that came against them with the wake of Hurricane Ian, and I would like to thank my colleague who is getting ready to walk in, Congressman Byron Donalds, for raising really the spectrum of taking a look at not just what happened here but what has happened since. He has constituents and also elected officials that represent people, and they know that we need to be better prepared for future disasters, but also to end the things which we are doing now.

Congressman Byron Donalds is a dedicated young servant, and I have great confidence in him, and it was a request that he made of us and so we are here.

I also want to thank the men and women of agencies, agencies who have come to town, their people, hours of devotion, dedication to try and make sure that the people of this area of Florida were well taken care of. We thank the men and women of the government, the U.S. Government, state government, local government, and cities.

We gather together after 1 year for an after-action report on behalf of the Federal Government's work to support local governments, businesses, families, and individual citizens. And I want to say that we have two panels that will take place today; first with Federal witnesses who will testify; and then, second, with local witnesses who will provide their feedback that helps us.

This will be a discussion of the actions that have already been taken and also that need to continue. From our local witnesses, we appreciate the chance to hear from you and believe that your story that will be told will help the Federal Government and certainly the U.S. Congress to be better prepared if and when it does happen again.

I have had the opportunity to speak to each of our witnesses prior to the hearing, and I told them that I want them to know that their testimony is appreciated, and I want them to be a part of a productive conversation, a conversation that will take place whereby we can work with it and make things better.

While we are currently focused on this effort, we all know it will not be the last time that Federal, state, and local governments must come together to help rebuild communities. And this morning, as we woke up, we saw how Hawaii, the state of Hawaii is going through something that is similar, but that is total destruction of many cities. Our prayers go out to them. The people who were in-

volved are Americans, and our Federal Government and the U.S. Congress need to play a key role in what they are doing.

Natural disasters are not rare, but we know that the financial loss and the size and scope of this last hurricane was huge.

So, I want you to know that we are committed to thanking FEMA, SBA, and HUD and other agencies, but we should not forget also our first responders, the men and women of law enforcement, the men and women of fire units and EMS. They were on the frontline. They felt the brunt of this also. And part of the discussion I heard last night from our witnesses was their need to have those people stay in affordable housing where they had been, and that is part of the discussion that will take place today.

So, we are delighted to be here. I want you to know that I think us being here can make a difference, but the difference that we need to make is supporting our colleagues and the people of this area.

And I would like to defer now, if I could, to the distinguished gentleman, Mr. Byron Donalds, for any opening statement the young Congressman would choose to make.

The gentleman is recognized.

Mr. DONALDS. Thank you, Chairman.

First of all, Chairman, I really want to thank you and Members of the Committee for coming down to Southwest Florida for this hearing. The devastation that occurred here in Southwest Florida a year ago was breathtaking. And we have been through hurricanes before here. It is something that, the rebuilding effort, is not something that is far from the minds of people from this part of the state of Florida, or even from Florida in general.

But the level of devastation from flooding in particular is something that none of us really could understand the magnitude of. Those early days, post storm, were rough, but what we saw firsthand were a lot of agencies, Federal and state and local, try to come together to get this area back on track. Some miraculous things occurred through that.

But the one thing that was always clear about the people of Southwest Florida was their resiliency. Chairman, I can tell you we had residents on Fort Myers Beach who hunkered down through this storm, which was shocking to me, but they did and did not bat an eye. When they were asked to leave their residences, their refrain to me and to a lot of local leaders was absolutely not, this is my home, and this storm has passed, and we are going to do everything we can to rebuild.

To the people of Sanibel Island who literally saw their entire causeway destroyed right in front of their eyes, instead of—obviously, there was a lot of desperation at the time, but they had a very major can-do spirit, and they were on boats going back and forth to Sanibel Island trying to clear debris from their homes, trying to start that process of building back.

People on Pine Island, as the Matlacha Bridge was washed out, they were on the phone with me 2 days after basically saying, Byron, we are going to rebuild that bridge. With the government or without the government, that thing is being rebuilt. That is a little bit of the mindset and the heart that has gone on here in Southwest Florida post storm.

My actions in particular, you know, my office's, you know, legislative activities basically ceased; they ended, and at that point, everything was about trying to make sure that all of our offices, whether it is here locally in the district office or the D.C. office, were available to provide any service, any resource, act as a hub for our constituents, those in need.

We toured many areas of the district from, you know, doing aerials over Sanibel and Fort Myers Beach and Matlacha. It was even being on the ground, you know, right here locally in the Harlem Heights section of Southwest Florida right off of San Carlos Boulevard trying to assess the damage of those on the barrier islands, those who were on the mainland, so to speak, but right off of the low-lying areas, right in those low-lying areas to assess their issues and what was going on there.

The devastating impacts to the Southwest Florida community were immense. I mean, we saw the pictures all over the news, all over social media of massive, you know, boats in roadways, and you would see cars in mangroves, and et cetera. We still have—some of that stuff is still there present to this day.

There were organizations from all around the country that made their way to the district: strangers, nonprofits. People would bring food. People would bring supplies, all that they could do to try to help our area recover. You had nonprofit groups, churches coming together to strip drywall, to scoop out mud, to get carpeting out.

In a lot of the mobile home parks in our area, you had nonprofit groups come in to try to help people who, this was their retirement. This was their home. And as they were watching the particle board floors evaporate from a combination of water damage and heat, trying to help them find a new place to go to. We have had groups come in and assist with laundry services, et cetera.

Simply put, the recovery efforts were massive, but they are still not done, and there is still—although we have made a lot of progress, in a lot of areas of Southwest Florida, there is still much to be done.

I really want to thank the Chairman for scheduling this hearing today to discuss with government officials from FEMA, from SBA, and from HUD, which are the three main Federal agencies that oversaw Hurricane Ian response from a Federal level.

I look forward to this hearing as we take an overall view of the efficiency and the effectiveness of the Federal Government's Hurricane Ian response. I look forward to having a blunt and open conversation today, which will ultimately improve disaster relief efforts in the future.

And the one thing, Chairman, I will say, is that, like I said, in Southwest Florida, we are accustomed to these events. They do happen periodically. And the No. 1 thing we want to make sure that we accomplish, is that that coordination between Federal and state gets better, that the triage, the assessments, and the delivery of resources to our citizens gets better as time goes on.

But I would be remiss if we did not acknowledge the fact that there were and are some gaps that do need to be addressed, and I think that is really the purpose of this hearing.

And so, with that, Mr. Chairman, I am going to yield back to you, but there is a couple of things I do want to enter into the record if I may.

Mr. SESSIONS. Without objection, the gentleman may enter those.

Mr. DONALDS. First is the testimony from the city of Fort Myers Beach, from the city of Fort Myers Beach outlining the proposed action plan to improve Federal disaster relief.

The second is testimony from the city of Cape Coral expressing their perspective on the Federal Government's hurricane relief efforts.

No. 3 is testimony from a married couple from Fort Myers Beach expressing their take on the Federal Government's Hurricane Ian response.

Fourth, testimony from Randy Denzer, who was a volunteer from Texas who traveled to Southwest Florida to assist with Hurricane Ian response.

Fifth is an article titled, "Man Refuses to Get Off His Fort Myers Beach Roof, Protesting FEMA Regulations." That was a WINK news article.

Sixth is an op-ed that I published titled, "Lessons Learned From Hurricane Ian— Let's Embrace Nuclear."

Seven, a letter from Southwest Florida's only Shore Line Railroad, Seminole Gulf Railway, relating to Hurricane Ian recovery efforts.

And eight, a letter that I sent today to the U.S. Postmaster General, Louis DeJoy, requesting that the United States Postal Service extend its mail forwarding deadline by another 6 months to assist my constituents that are still rebuilding their homes and recovering from Hurricane Ian.

And with that, Mr. Chairman, I yield back.

Mr. SESSIONS. The gentleman yields back his time, and I want to thank the gentleman.

For the people that are here that are constituents of Congressman Donalds, you should know that his activity and outreach across not just the U.S. Congress, but our government has been one of a spectacular nature. And he alluded to—we wanted to come here now and not wait until we had more answers, which are going to take place in legislation that will be on the Floor during the month of September and October, and that is very important that we follow up, and the feedback from our Federal Government employees does help.

At this time, I would like to say that we are going to have two panels. The first panel will feature Federal witnesses; the second panel, local. I am pleased now to introduce the Federal witnesses who have already placed themselves properly before this Subcommittee.

We have Thomas McCool. He has been a member of FEMA's Federal Coordinating Office for over 14 years as an officer and management person in that area. Over the course of his career, he has participated in over 50—and this is amazing—50 Presidentially directed declared disasters, acting as CEO and FCO for a record of 31 of these events. Mr. McCool is charged with coordinating the Federal response to Hurricane Ian for FEMA and from the storms that have happened down in Florida.

So, we have the person that is here from FEMA. Mr. McCool, welcome.

Francisco Sanchez, Jr., served as Associate Administrator for the U.S. Small Business Administration Office of Disaster Recovery and Resilience. In this role, Mr. Sanchez is responsible for evaluating the priority of business and economic recovery by redesigning the Agency's disaster enterprise to better support America's 33 million small businesses. We are delighted that he is here today.

And last, we have Marion McFadden. She serves as the Principal Deputy Assistant Secretary for Community Planning and Development at HUD, the Department of Housing and Urban Development. In this role, she oversees the administration of Federal financial assistance to combat homelessness, the creation of affordable housing opportunities, and to strengthen local communities as they have disasters.

So pursuant to Rule 9(g), the witnesses will please stand at this time and raise their right hand.

Do you solemnly swear or affirm that the testimony that you are about to give is the truth, the whole truth, and nothing but the truth so help you God?

Thank you very much.

Let the record show that all the witnesses answered in the affirmative.

We want you to know that we appreciate you being here today. I would like to remind the witnesses that we intend to read your testimony. We also intend to listen to you here today. It will appear in the full hearing record.

I would like you to know that we typically have 5 minutes to give you. I want you to know that I am not going to stick to that today, but that does not mean 20 minutes. What it means is that we want to allow you time to effectively present your position. I have previously spoken to you before we arrived in Florida, and I think you understand that we are trying to make this effort better, as opposed to 5 minutes come and go and leave. We are not going to leave and nor are you—neither are you.

So, I want to thank each of you for being here. We will come first to Mr. McCool. The gentleman is recognized.

**STATEMENT OF THOMAS McCOOL
FEDERAL COORDINATING OFFICER FOR HURRICANE IAN
FEDERAL EMERGENCY MANAGEMENT AGENCY**

Mr. McCOOL. Chairman Sessions and Members of the Subcommittee, thank you for the opportunity to discuss FEMA's efforts to help Florida recover from the devastating impact of Hurricane Ian. My name is Tom McCool, and I am a Federal Coordinating Officer in FEMA. I was the Federal Coordinating Officer of record for Hurricane Ian until May of this year.

Ian is the third costliest natural disaster ever in the United States after Hurricane Katrina and Harvey. It was initially anticipated to strike the Tampa Bay area, but instead, took aim at Lee County and pushed a destructive 10-to-15-foot storm surge into Fort Myers Beach, Sanibel Island, and Pine Island, before causing significant flooding across central Florida, combined with high winds that resulted in damage to over 50,000 homes and busi-

nesses and the collapse of a large portion of the Sanibel Causeway, temporarily cutting off all the vehicles' access to Sanibel Island.

Under the leadership of Administrator Deanne Criswell, even before the storm made landfall, FEMA coordinated with the Florida Department of Emergency Management and local partners to ensure resources were in place for a rapid response and a quick start to recovery.

Through a people-first focus, we worked aggressively to eliminate barriers that might slow efforts to help individuals and communities impacted by the storm. FEMA took advantage of time before Ian hit to pre-stage resources and commodities strategically, including 3.7 million meals, 3.5 million liters of water, 128,000 gallons of fuel, as well as FEMA urban search and rescue personnel, who assisted in lifesaving operations and helped expedite FEMA's assistance to communities.

FEMA acted quickly to coordinate the deployment of more than 4,000 Federal responders, including seven disaster medical assistance teams. FEMA also arranged for barges and helicopters to re-establish critical services on Sanibel Island until the causeway could be repaired.

We implemented a unique rapid debris removal taskforce that used technology to identify areas where debris was concentrated. This allowed 19 million cubic yards of debris, enough to fill more than 5,800 Olympic-size swimming pools to be moved in record time and cleared. This was weeks faster and months faster than we had previously done with any other large event of this size.

Data collected by geographic information systems also allowed us to expedite remote damage assessments for private homes and buildings, eliminating the need for in-person inspections. To speed delivery of assistance to disaster survivors, we completed more than 5,600 GIS home inspections that led to more than \$78 million in assistance to survivors.

These and other innovative solutions were critical to jump-start recovery for impacted individuals and community. FEMA is committed to further building on this work.

Now, 10 months after the disaster, more than \$8 billion has been paid out to either direct financial assistance, SBA disaster loans, or flood insurance payments to help people, communities, and businesses recover. We know, and I acknowledge, there is still a lot of work to be done.

For folks still working to get back on their feet, recovery never comes quickly enough. Housing and affordable housing remains a challenge for some survivors. We are committed for the long-term, and we will be here until the job is done.

Overall, FEMA has a workforce of over 22,000 dedicated employees who are battle-tested and ready to deploy at a moment's notice to any disaster. We have personnel prepared to support lifesaving response operations, including four national and 13 regional incident management assistant teams, 28 urban search and rescue teams, and 36 emergency communication teams.

Our warehouse and distribution centers across the country are stocked and ready to support states and tribes with water, meals, cots, blankets, generators. Beyond that, our pre-negotiated con-

tracts and inter-agency partners are ready to meet the moment of any disaster that develops.

Our approach to post-disaster housing continues to evolve based on successes and lessons learned from previous direct housing missions. Our goal is to deliver safe, durable housing for displaced survivors following any disaster, regardless of the location, scope, or scale.

Last year, here, was the first time we deployed a direct housing implementation team to expedite housing for survivors. We are also excited to continue to deploy a new public assistance initiative, the public assistance navigator to provide personnel to help applicants through the process of public assistance.

Finally, as we do every year during hurricane season, we continue to amplify preparedness message. Always listen to protective action and guidance from local emergency management officials. Know your evacuation zones and routes. If told to evacuate, evacuate; and prepare to act while time is on your side.

Thank you again, and I look forward to your questions.

Mr. SESSIONS. Mr. McCool, thank you very much.

Mr. Sanchez, you are recognized.

**STATEMENT OF FRANCISCO SANCHEZ
ASSOCIATE ADMINISTRATOR
OFFICE OF DISASTER RECOVERY & RESILIENCE
SMALL BUSINESS ADMINISTRATION**

Mr. SANCHEZ. Chairman Sessions, thank you for the invitation to discuss the Small Business Administration's actions in response to Hurricane Ian. Representative Donalds is a former Member of the House Committee on Small Business. Nice to see you again.

I am Francisco Sanchez, Associate Administrator at the U.S. Small Business Administration. I oversee the Office of Recovery and Resilience. On behalf of SBA Administrator Isabella Casillas Guzman and the entire team, thank you for your support of our disaster mission and helping us to ensure that the Federal Government stands ready to continue our efforts here in Florida.

Personally, I spent decades in emergency management working some of the largest security events in the Nation, from two Super Bowls to three World Series, as well as providing local coordination for multiple national special security events.

Prior to joining the SBA, I served as Deputy Homeland Security and Emergency Management Coordinator in Harris County, Texas. If you do not know where that is, that includes the city of Houston along the Gulf Coast. And in that role, had the privilege of serving on command staff for four of our Nation's 10 most costly natural disasters: Katrina, Rita, Ike, and Harvey.

And the most humbling points in my career have been when I have had to step in and help communities recover and rebuild. So, I understand the challenges that Florida is facing.

And so, for our part, I did join SBA in January 2022, to help lead our disaster efforts, what is now the disaster enterprise across SBA. It is one of the most important functions that we serve is to help lift up Americans and community in the aftermath of disaster.

SBA is uniquely positioned in being able to come in and help homeowners, renters, businesses, and private nonprofits. For busi-

nesses, we provide physical damage loans. If you were not damaged, we can also come in and provide economic injury. For example, here where tourism is a big industry, if you were not impacted but suffering with some capital challenges, we help there as well.

Today we are here in Fort Myers, the city that experienced the devastation and destruction of Hurricane Ian on September 28 of last year. As Mr. McCool mentioned, this is the third most costly storm in our Nation's history, and that, obviously, comes with some incredible challenges.

On September 29, President Biden declared a major disaster in Florida the day after the storm hit, and SBA, on that same day, was on the ground ready to deliver disaster relief in this community. A few short weeks later, Administrator Guzman and I traveled to Florida to visit with businesses, visit with local officials, and listen to how we could prioritize and deploy on the ground in a way that would meet local priorities.

One of the things that we do is open business recovery centers to make sure that we can help local businesses in the economy recover. Working alongside with our Federal partners and state partners, we also surge in disaster recovery centers at the community level. Actually, we are the first disaster recovery center that opened after the storm.

One of our most innovative approaches to enhance SBA's outreach here in Florida was the deployment of portable loan outreach centers, what we call PLOCs. They are lightweight mobile deployable systems that help us enable rapid response to some of the most damaged and vulnerable locations.

And so, one of the things we saw here is communities where facilities could not open yet. There was not enough power, limited issues at capacity. So they are basically tents, solar-powered tents, tables, that are staffed, that go into those communities to make sure they do not have to wait for help. That model worked. We deployed those in other parts of the state to make sure that we could meet the customer where they are.

Since September of last year, we have approved more than \$1.9 billion in assistance to 25,000 loan recipients, and of that amount, \$371 million has been approved for businesses in these most impacted communities.

Since that year, coming up on the year mark, we opened 10 business recovery centers, 6 of those portable loan outreach centers that I talked about, and we supported 60 of the disaster recovery centers that are coordinated by our partners at FEMA and the state, and at the peak of the response, had more than 250 staff on the ground spread out throughout the state helping ensure that we could recover.

Most recently, for example, as we continue that outreach, our team made more than 14,000 calls to businesses by telephone to try to touch those survivors, engage with them, and let them know that we are still here and that we continue to help, and we will continue that effort.

Both the President and Administrator Guzman made it clear that we would be here as long as it takes. I am here to reiterate that, and to tell you that we continue to be on the ground, and I

do not see us going anywhere any time soon. We have got some long work to do.

So, I appreciate the opportunity to tell you a little bit about what we have done but, more importantly, from the local perspective and having been there, to continue that dialog to see how we can adapt, continue to pivot, and make sure that we are there for every step of the way to see Floridians recover.

Thank you so much.

Mr. SESSIONS. I thank the gentleman.

Ms. McFadden, you are recognized.

**STATEMENT OF MARION MCFADDEN
PRINCIPAL DEPUTY ASSISTANT SECRETARY
COMMUNITY PLANNING AND DEVELOPMENT
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

Ms. MCFADDEN. Thank you.

Chairman Sessions, other distinguished Members, my name is Marion McFadden. On behalf of Secretary Marcia Fudge, thank you for the opportunity to testify regarding HUD's efforts to assist communities impacted by Hurricane Ian and other disasters.

I serve as the Principal Deputy Assistant Secretary for the Office of Community Planning and Development, which provides about \$10 billion annually to communities across the country and has allocated more than \$10 billion in the last 3 years alone for recovery from the worst disasters.

Personally, I first engaged in Federal disaster recovery efforts in the aftermath of 9/11. A decade later, I served as the Chief Operating Officer and Acting Executive Director of the Hurricane Sandy rebuilding taskforce. Working to improve disaster recovery has been infused in every aspect of my career in the public and private sectors.

Whether it is after a hurricane, fire, tornado, or other catastrophic event, no two disasters are alike, but the people whose lives are affected all need the same thing, a safe and secure place to call home.

After Hurricane Ian, we worked across HUD to provide a comprehensive response. We protected impacted homeowners by providing a temporary moratorium on foreclosures of mortgages we insure and made additional capital available. Additionally, to allow homeowners to finance the repair or replacement of damaged homes, HUD made insurance available for both mortgages and home rehabilitation.

After terrible disasters like Hurricane Ian, we know that everything has changed for impacted communities. We do not hold grantees to the plans that they made before disasters to spend their annual funds, because we know that priorities shift toward recovery.

In October, I provided a package of waivers for formula allocation programs to accelerate Florida's recovery. For example, we waived the home program's matching requirement for new construction of affordable housing. HUD established a disaster technical assistance team of national experts to supplement the work of our permanent Florida staff.

Secretary Fudge then announced the inaugural round of funding for the rapid unsheltered survivor housing program, or RUSH. RUSH was created to address homelessness by filling in gaps for individuals who may not be eligible for other Federal assistance.

Then in March, Secretary Fudge announced nearly \$2.8 billion in additional recovery funding for communities in Florida, including \$1.1 billion in funding specifically for Lee County. This long-term recovery funding is provided through the community development block grant disaster recovery program, or CDBG-DR, which primarily serves low to moderate income families and communities.

Key decisions on how to spend these funds are made at the state and local level. CDBG-DR is used for repairs and new construction of homes for the redevelopment of damaged infrastructure, like roads and bridges, and for small businesses as they recover from their uninsured losses.

CDBG-DR supplements other Federal recovery assistance programs administered by FEMA and SBA, as well as the United States Army Corps of Engineers, but—and I think this is an important point—it does not supplant them.

After HUD allocates CDBG-DR funding, jurisdictions prepare plans to outline how they will use the funding. They seek community feedback on their plans, and then they revise and submit those plans for HUD's review. We provide regular training and technical assistance, monitor grant administration, and partner with our Office of the Inspector General throughout the life of the grants to prevent fraud, waste, and abuse, or duplication of benefits.

Communities receiving this funding routinely praise its flexibility, the long-term nature of the assistance, and the high levels of community engagement. They deeply value CDBG-DR in the ability to fill the gaps that are left by the underinsurance, and limited emergency response dollars. However, we often hear that these funds do not reach communities quickly enough.

HUD research demonstrates that it takes about 1–1/2 years from the time of a disaster until the first CDBG-DR dollar is spent on recovery efforts. Recently, for the first time, HUD asked the public for feedback on how to simplify, modernize, speed up, and more equitably, distribute CDBG-DR funds. We received hundreds of recommendations and will make changes administratively to further strengthen our disaster recovery efforts.

However, the delay in assisting communities stems from the fact that there is no permanent, reliable framework for this aid. CDBG-DR lacks both standing, statutory authority, and an annual appropriation. As of January 2023, Congress appropriated a cumulative total of almost \$100 billion for the CDBG-DR program through individual supplemental appropriations.

The President, the HUD Office of Inspector General, and GAO recommend permanent authorization of CDBG-DR as a way to remove uncertainty about what resources will be available to allow communities to better plan recovery activities and quickly deliver assistance.

In conclusion, at HUD, we are all committed to supporting Florida communities through their entire recovery, and I look forward to any questions you may have.

Thank you.

Mr. SESSIONS. Thank you.

Mr. Donalds, you are recognized.

Mr. DONALDS. Thank you, Chairman.

Witnesses, thank you so much for your time. A couple things I want to get to.

Mr. McCool, quick—for you first. In May 23 of this year, FEMA published a document titled, “Questions and Answers About Travel Trailer Removal on Barrier Islands.” Specifically, the document says that the August 1 target date for removing trailers should allow many homeowners to complete their repairs and return to their homes.

Can you please provide an update on whether FEMA has repossessed any trailers allocated to my constituents in Barrier Islands?

Mr. MCCOOL. Yes, sir. Thank you for the question.

As you know, Pine Island, Sanibel, and Fort Myers Beach were catastrophic. At the end state, we ended up putting 111 travel trailers on those three islands. There are 16 that are left now. Those folks that have moved out have either moved into another FEMA facility, like a direct lease, an apartment, or their home has been repaired. And there is 16 households that have elected to stay, and they know the risk that they are under.

Mr. DONALDS. OK, but let me follow up to that question, because there were two issues surrounding travel trailers. The first was the initial deployment, which, in my view, took forever and a day, considering the fact that we had people who were instantly displaced.

The second concern was there was a concern with FEMA around FEMA’s regulation about putting travel trailers in a flood zone. But Southwest Florida, we are in a flood zone for the most part.

So, can you speak specifically to the initial delay and to the regulatory issues surrounding FEMA’s position around travel trailers in a flood zone considering the fact that the disaster area is in a flood zone?

Mr. MCCOOL. There’s a myriad of regulations and policies that we work through. The bottom line is, if there is no practicable solution, we are allowed to put, after intense coordination with the local building official, flood plain manager in each community, travel trailers or manufactured housing units in a special flood hazard area.

So, of the 1,335 units that are in, 933 are in a special flood hazard area, and 111 were placed out on the three islands, and like I said, 16 remain now. We did—the good news is every person, every household has a housing solution. We will complete the housing mission at the end of this month.

Mr. DONALDS. All right, specific to that, though, can you speak to the timetable between a request for housing assistance from a resident in a special flood area to the time when FEMA actually made the determination that they could place trailers in the special flood area? Like, how much time are we talking about?

Mr. MCCOOL. It was about 45 days.

Mr. DONALDS. OK. What are the regulatory concerns surrounding FEMA taking 45 days—not so much regulatory concerns. What are the procedural concerns around it taking FEMA 45 days to make such a declaration? Like internally, is there an issue around process time? Approval stage? Is it highly bureaucratic? Do

you have to get authorization from the Director of Homeland Security? Is this an internal FEMA matter? Like, walk me through that. Why does it take 45 days?

Because understand, from my vantage point, I have got residents who are out of a house. The first couple days they are trying to figure out what is going on, then they make a request, and then they are waiting 45 to 60 days. And I will add, Mr. McCool, sometimes longer than that.

So, walk me through the internal process at FEMA. And what would be your recommendation on how to repair that for the future?

Mr. MCCOOL. Well, you know, because you have been in them, and I saw you in many of the shelters. From the shelters, we had transitional shelter assistance, think of hotels, in three states, and we had thousands of households in those transitional shelter assistance waiting for a temporary housing solution, whether it be a travel trailer, mobile home, direct lease, or a multi-family repair.

We worked through, in 45 days, the regulatory and policy requirements, and I do not think we could have worked any faster. And the bottom line is, we have to keep people safe. We do not want to put people at risk, and so we did a very deliberate flood risk analysis, both for the three islands and every county that was affected, and we had a direct housing mission for it, and that took about 45 days.

So, I am confident that the units that are placed are safely placed in a special flood hazard area, which we do not usually do. This is a unique situation.

Mr. DONALDS. OK, but I am going to follow up to that follow up.

I am confused, because FEMA already draws basically the flood maps for the United States. So, FEMA already has an understanding of what are your baseline flood zones, your high-risk flood zones, et cetera. So that data already exists.

So, let me ask it this way: What would you say, what would you recommend to Congress to essentially alleviate or to make it far more streamlined the regulatory burden you are under for making these disaster decisions? Because the No. 1 thing we want to make sure occurs is that the Federal Emergency Management Agency can be depth and flexible enough to respond to emergencies in real time, not go through regulatory checks while people are struggling in real life.

So, what would you recommend to us in terms of what are the regulatory or statutory changes FEMA might need so that we do not have to go through, for lack of a better phrase, a bureaucratic workflow like this in the future?

Mr. MCCOOL. The regulatory requirements that we have now, I think are effective to keep people safe, and we put units safely in a flood zone—

Mr. DONALDS. But Mr. McCool—so let me paint this picture for you. It is now October 24. You are a month displaced, 28 days. You are in a shelter. You are not quite sure what is going on. It is still hot here in Southwest Florida. How are you safe?

Or better yet, let us say you are not in a shelter. What if you are somebody who is still living in their structure because they choose not to go to a shelter because they do not want to leave

their property behind. How are they more safe living in their house that is damaged by storm while FEMA is going through a process to establish if whether a travel trailer can sit in their driveway on Fort Myers Beach where if you just walk down the street of Fort Myers Beach, although there was a ton of debris all over the place, as long as you cleared the pad, the trailer can sit there.

Like, walk me—that is what I am trying to understand. And as I ask that question, I am saying that not from, you know, with all due respect to my staff, not a list of questions my staff has. That is talking with people who were on the ground day 1, day 10, day 25 trying to figure out where is the housing mission with respect to FEMA?

We are now in August. So, OK, the housing mission, to your words, are about to be finished, but the storm was 10 months ago.

Mr. MCCOOL. Yes, sir.

Mr. DONALDS. So that is what I am trying to ascertain. I do not know if you can help me with that.

Mr. MCCOOL. Every case is different. We talked to each survivor 22 times before they went into a household, accessing functional needs, family composition, the placement of the unit on your private site or getting a commercial park, removing the debris, identifying a group site. All of that takes time.

Mr. DONALDS. OK.

Let me ask you this: What are some examples of unintended consequences that FEMA has experienced based on specific United States Code provisions passed by Congress over the years? You have been doing this a long time. I am quite sure internally, you guys are like, oh, my gosh, I cannot believe they passed this back in 1992. This was stupid. Or I cannot believe they did this post Katrina. I got what they were trying to do, but it is not really helpful.

What are you guys internally saying about some of the stuff that is in the United States Code that we can adjust?

Mr. MCCOOL. I would like to get back to you on the record with the specifics of that, Congressman.

Mr. DONALDS. On the record or off the record?

Mr. MCCOOL. On the record.

Mr. DONALDS. Oh, OK.

Mr. MCCOOL. Yes.

Mr. DONALDS. Mr. Chairman, I do not know if other Members have questions. I have got other questions, but I want to make sure I let the Members have time.

Mr. SESSIONS. Yes, sir.

So, let us come to some agreement here that you have agreed that you will provide this Committee and the gentleman, Mr. Donalds, that information that you do not have readily available right now. When would the gentleman be providing that?

Mr. MCCOOL. We will work quickly with our staff at headquarters, and our goal is 2 weeks.

Mr. SESSIONS. The gentleman has suggested that it would be 2 weeks. I would agree to that.

Mr. DONALDS. That is fine.

Mr. SESSIONS. What would the gentleman, Mr. Donalds, say?

Mr. DONALDS. That is fine by me. That would work.

Mr. SESSIONS. We would agree with that, Mr. McCool. Thank you very much. A professional response we expect and want to thank you very much.

As we had stated from the beginning, the outcome we wanted decision-makers who are here. That does not mean you understand every single circumstance, and we respect and appreciate that.

I would now like to move to the gentleman, Mr. Biggs. The gentleman is recognized.

Mr. BIGGS. Thank you, Mr. Chairman, and thank you for holding this hearing today. Thank you, Representative Donalds, for hosting as well. I appreciate all the witnesses here for this panel and the next panel as well, and I appreciate the community for hosting and the law enforcement who are here.

And I have a few things, but I am going to come back to the bone that Mr. Donalds has kindly set out for me to chew some meat off of, but before I get there, I want to just go through some other stuff as well.

FEMA, Small Business Administration, the Department of Housing and Urban Development are among the more than 30 Federal agencies that Congress has tasked with programs focused on disaster relief and recovery efforts. It is no secret that the past work of programs can be a nightmare to disaster survivors and communities to navigate, but Congress' ad hoc approach to providing support for these programs contributes to delays in the deployment of resources to impacted communities.

I think, and I think what Mr. Donalds is getting at and what I want to make as the theme is, Congress is as much responsible for any flaws in disaster relief as any agency for sure, and that is why I think he is asking those questions, and that is why I am going to follow up on some of those questions in just a second.

I have concerns that even when we authorize programs, they may obscure the risk, financial, and risk to actualize that Americans face from natural disasters.

This hearing is also incredibly timely. As we approach the 1-year anniversary of Hurricane Ian's landfall, FEMA's most recent report on the disaster relief funds suggest that it will be depleted near the end of the fiscal year. The national flood insurance program will expire on September 30, and reports indicate that the Biden Administration will be requesting as much as \$12 billion in disaster funding at some point this very day.

I appreciate the opportunity to hear from the members of the community who were impacted by Ian and from the agencies responsible.

So, first, for each of you, can you discuss what funding your respective agencies may be seeking in this disaster supplemental and how that funding will be put to use? We will start with Ms. McFadden.

Ms. MCFADDEN. I am not aware of any funding for HUD. Thank you, sir.

Mr. BIGGS. Thank you.

Mr. Sanchez?

Mr. SANCHEZ. I am not aware of funding needs, sir.

Mr. BIGGS. Thank you.

Mr. McCool?

Mr. MCCOOL. Yes, sir. I understand that a supplemental request will be moving forward imminently.

Mr. BIGGS. I know that. That is what I just said. How much money are you asking for? Is FEMA asking for any money in this disaster supplemental?

Mr. MCCOOL. Yes, sir. I have to get the specifics for you for the record.

Mr. BIGGS. OK. I would really—since it is being requested today, I would assume that you can probably get that in the next 15, 20 minutes. You have got good staff there. I think they can make a call to HQ and find out for us, and I would like it before we leave the hearing, to know how much, please.

Mr. MCCOOL. Yes, sir.

Mr. BIGGS. So, I want to get back to the thematically important topic that my colleague, Mr. Donalds, has brought forward, and I want to—he is such a diplomat, and he does it very nicely. And I do not want—I am not trying to be antagonistic. I am just trying to understand.

There has got to be—because you kept saying you had some regulatory constraints that took 45 days there. What are those regulatory constraints? Can you cite some specific code or rules or regulations and give us some numbers so that we can understand what those constraints are?

Mr. MCCOOL. Sir, most of it is in 44 CFR part 60.3, part 9. They have to do with environmental flood plain management, et cetera. And so, as we work through those issues, down to each community, each community has a building official and flood plain administrator, and they may have different standards of where we can put manufactured housing units so—and then there is environmental standards, and then there is working in the special flood hazard areas, and we do not put travel trailers in high hazard areas, V zones, et cetera.

So those are the—but once we find out there is no practicable solution and can justify that, and in conjunction we are doing a pretty detailed risk analysis on each individual unit going in—

Mr. BIGGS. And so that is the regulatory constraint, and then you have staffing constraints because you are evaluating each unit, basically, is what you are telling me?

Mr. MCCOOL. Each survivor is different, and each has different needs, based on family composition, based on mobility issues, ADA compliance. Each and every situation is different.

And what we like to do is put units close to the home, close to where the schools are, close to where the doctors are. You know, we could easily put up group sites 100 miles away and people would not come. So, we have to talk to the survivors. We have to figure out what their needs are. Our No. 1 focus is taking care of our survivors and what their needs are.

Mr. BIGGS. Ms. McFadden, let us—I am going to leave that to come back to Mr. Donalds at some point. I do not even have any time to yield to you, Mr. Donalds. If I did, I would be yielding some time to you, but I am over. But the Chairman is really relaxed on the rules today, which I am grateful for.

So, Ms. McFadden, in your written testimony, you mentioned that it takes around 18 months from the time of a disaster until

the first CDBG-DR dollar is spent. This is, of course, assuming that Congress even appropriates funding.

And this is a critical issue. This is one of the issues that I want people to understand. There are 1,200 unauthorized programs, departments, and agencies in the Federal Government today accounting for over \$500 billion of spending, even though those programs are not authorized, including what we are talking about today. And in September, if we do not do anything more, that will increase to over 1,500 and approach \$1 trillion in spending that is going to unauthorized programs.

What problems incur because Congress has failed to act on reauthorizing the program, Ms. McFadden?

Ms. MCFADDEN. Thank you for the question.

The first problem is when the worst disasters happen, my counterparts and other agencies immediately start moving funding, start working with survivors. We wait and hope, for the most part, that funding will be made available.

Because we do not have a permanently authorized program, we have been advised by our lawyers that we cannot write regulations. So, it is unclear to communities, if they get the funds, what the rules will be. And so, they have to—

Mr. BIGGS. Can I just interrupt you on that point just for a sec? Because there is no authorization, you cannot write the rules, and so every disaster has a different set of rules—

Ms. MCFADDEN. We have to publish—

Mr. BIGGS [continuing]. Provided you get the money and authorization.

Ms. MCFADDEN. Exactly right, sir. We have to publish the rules as a Federal register notice.

So, we have heard from communities in jurisdictions that have had multiple years of funding how frustrating it is to have to track back to old Federal register notices to try to understand the rules as they are administering multiple grants, which may change over time.

The benefit to that, going back many years, is that we could take lessons learned and apply them, but now that we have been in this business of doing disaster recovery for many, many years, every year or every other year, we know that we are ready for a permanently authorized program and a real rulemaking process to remove that uncertainty.

Mr. BIGGS. Thank you.

And I am way over time, but I will just tell you that gets back to my part of this theme is that Congress is as much to share blame as any agency does, and Congress better step up and get itself together, not just in this area but in those 1,500 programs, departments, and agencies. We need to determine if we are going to authorize them or not and get the work done on that.

I yield back. Thanks.

Mr. SESSIONS. The gentleman yields back his time. Thank you very much.

The gentleman from North Carolina, Mr. Edwards, is recognized.

Mr. EDWARDS. Thank you, Mr. Chair.

All of you, thanks. Thanks for being here. Representative Donalds, thank you for bringing this together. I think all of us on

this panel experienced natural disasters at one time or another, and so, while I know that this hearing is very centric to south Florida, it will have implications for us around the country. So, thank you for helping convene us.

Mr. McCool, just real quick. Mr. Donalds had asked a question about regulations that might need to be looked at, and you said you would get back to us in 2 weeks. This panel is certainly amenable to that.

I am just curious. Why would you not have those answers available today? Why would it take 2 weeks to pull those together?

Mr. MCCOOL. Sir, I have been laser-focused on Hurricane Ian for the last year, and prior to that, I am a field person that manages the response to and recovery from disasters.

Mr. EDWARDS. And I understand that. With all due respect, because you have been dealing with that for, let us say, the last 10 months, it seems to me like some of those would be top of mind, and I just find that very curious that you would need to say you needed 2 weeks to pull that together.

And because I have got limited time, and I want Mr. Donalds to have as much time as possible, I will move on to my next question.

All of you had mentioned that—and I think we all agree—every disaster is different, but it seems like there are an awful lot of similarities. Hard winds come through, buildings get destroyed, houses get destroyed, businesses get closed, streets get flooded, utilities go out. I mean, there is a lot of similarities that should not catch us by surprise.

And so, I am just curious. After hearing you say, or remind us that every disaster is different, how would you say that this disaster has been different than others that you have dealt with in the past? And I would appreciate an answer from each of you.

Ms. McFadden, we will start down here.

Ms. MCFADDEN. I would just highlight the coastal nature, the impact of so many folks living along the water and close to waterways. So, in terms of thinking about resilience going forward, we need to be thinking about building up and thinking about elevation standards because it seems impracticable to try to move people very far away from the coast.

Mr. EDWARDS. All right, thank you.

And so that strikes me by surprise because there is a coastal nature, it appears to me, with most every hurricane that we experience.

Mr. Sanchez, how is this disaster different than those you have seen in the past?

Mr. SANCHEZ. Congressman, I appreciate your point. I think there are some similarities. I think we come in for some local perspective with some humility. You see one hurricane, you have seen one hurricane.

But there are some similarities across that, and one of the things we continue to see across the board as we have more disasters—18 separate \$1 billion-disasters last year, seven this year. Unfortunately, we will probably break that record—is we have an expectation from our constituents that we improve the sequence and that we are better and quicker at delivering those resources and how we

bring in, from our SBA, for example, our whole of SBA to that to be able to meet those growing needs.

And so, for us, I think one of the things that has been exciting is bringing the whole-of-SBA approach. You know, we see here in this community some of the challenges, like on the coast where I come from, is how do we also move recovery and time natural resilience as someone is rebuilding.

We are starting hurricane season now, so we want to make sure they are more resilient for the storms ahead as well.

Mr. EDWARDS. Thank you.

And so, in the interest of time, I am going to move on. I will let you off the hook, Mr. McCool. I am going to move on to my next question.

Is there a regular process after a disaster like this where multiple agencies drop back after—again, after the fact, and talk with one another to do a formal after-action review? I mean, it obviously requires a lot of coordination between multiple agencies. I am just wondering is there a formal process in place for you to do that? And if so, has that taken place yet after this disaster?

Mr. McCool, we will start down here.

Mr. MCCOOL. Yes, sir. Thank you for the question.

We currently have seven other Federal agencies in our JFO right now. So, we have—and they are focused on the long-term recovery. As a matter of fact, we are doing a pilot program with SBA. We have 20 SBA staff looking at the long-term recovery for this disaster, which was catastrophic.

So yes, of the 4,000 staff from the FEMA side that were deployed, each of them have formal AAR processes and lessons learned that they do, and we coordinate with our other Federal agencies.

Mr. EDWARDS. And is there a report provided to Congress or some other entity after this review is completed?

Mr. MCCOOL. Our report is forwarded to headquarters. I will have to get back to you to see if it is sent to Congress or—

Mr. EDWARDS. All right. Thank you.

I would like to ask one more question real quick, because this has implication to us in the mountains of western North Carolina, where one of the most recent disasters for us was complicated by what has been described to me as a overcomplicated application process.

Is there anything—have any of you heard that before, and is there anything being done to streamline the application process?

Mr. McCool, probably you would be most appropriate to answer.

Mr. MCCOOL. Yes, sir. Yes, sir.

Yes, sir, I have heard that. One of our Administrator's goals, top priority, is to reduce paperwork and streamline the application process for survivors so they have access to our programs.

We use disaster survivor assistance teams. As a matter of fact, we have 657 of them here for Hurricane Ian. But, in rural areas like you are, they have iPads, tablets, and they are able to go house to house to register survivors on the FEMA side.

We also have mobile emergency response vehicles that we will be able to set up in parking lots, and they are mobile, and they have satellite capabilities.

Mr. EDWARDS. All right. Thank you, Mr. Chair. Thank you for the latitude to go a bit over.

I will yield. Thank you.

Mr. SESSIONS. Gentleman yields back.

At this time, I'll now yield myself time.

It is easier when you play the position I do, because you can hear the responses. And I want to go back to some of the things that both—all three of our Members have brought up. It may be rehashing. I want to dig a little bit deeper if I can.

We heard, Mr. McCool, that there were 111 travel trailers that were provided. Today, some 16 remain. Is that correct?

Mr. MCCOOL. Yes, sir.

Mr. SESSIONS. You brought in some 250 people to help, and I know they are not all in that—the trailers, but they are into removing dangerous items, preparing, long-term planning, each of those things.

It seems like, to me, that some of the rules and regulations related to that could be streamlined. I think you have agreed to look at some of these things. But I am interested in what Mr. Edwards said about this report, what might be an after-action or a mid-action report.

I believe that you, at FEMA, are the lead on behalf of the efforts that go on here. Is that correct?

Mr. MCCOOL. For the temporary housing mission? Yes, sir.

Mr. SESSIONS. No, sir. I am sorry. Let me go back.

Got the housing. Is there a lead for the Federal Government from Article II, which are these agencies—is there a lead person who is in charge of or was in charge of coming down and coordinating the response on behalf of the Federal Government?

Mr. MCCOOL. Sir, I was the Federal Coordinating Officer, and my responsibility is to lead the response and coordinate recovery efforts, so that would be me.

Mr. SESSIONS. Then this is what I am suggesting. So, in my opinion, FEMA, you, would be that lead coordinator.

Mr. MCCOOL. Yes, sir.

Mr. SESSIONS. That means that you would be responsible—with some sort of a battle plan, so to speak, you would coordinate with SBA. You would coordinate with HUD. You would understand these other agencies that were involved?

Mr. MCCOOL. Yes, sir.

Mr. SESSIONS. And you believe that that response that you have gotten may or may not exist, that report, and it may or may not have gone to Congress?

Mr. MCCOOL. I do not know if it has gone to Congress, sir. I will check and get back to you for the record.

Mr. SESSIONS. But one exists?

Mr. MCCOOL. The——

Mr. SESSIONS. This overall plan, FEMA as the lead——

Mr. MCCOOL. Uh-huh.

Mr. SESSIONS [continuing]. Is responsible for the coordination. That would tell me that FEMA, the coordinator, was aware of circumstances, the need, the result, the interaction, the moving the government toward their answers across the board. Is that correct?

Mr. MCCOOL. Yes, sir. We have incident strategic plans that cover all Federal actions.

Mr. SESSIONS. Yes, sir. Well, you mentioned you had some 4,000 people that could——

Mr. MCCOOL. Uh-huh.

Mr. SESSIONS [continuing]. Be providing feedback.

Mr. MCCOOL. Uh-huh.

Mr. SESSIONS. But does it come to a point where there is a lead coordinator within FEMA, presumptively you?

Does that move upstream to where there is a list of the needs, of the priorities, of the advancement toward those goals? Is that ever coordinated, or——

Mr. MCCOOL. Oh, yes, sir.

Mr. SESSIONS [continuing]. Is everybody on their own?

Mr. MCCOOL. Oh, no, sir. On a daily basis, we have unified coordination group meetings, and we set objectives, priorities, and we track them, and we follow them. We have metrics to them. And we do that since day one of this disaster, and we do that for all of our disasters.

Mr. SESSIONS. OK. So, in that coordination, was there conversation with your key partners about looking at this disaster? I know we have said a hurricane is kind of a hurricane and yet, there are particulars because of the people or the locations.

Is there conversation about CDBG money and its impact on this island and following the law or discretion that may be necessary; of the total amount of money, housing versus businesses?

Was that ever in the conversation?

And what is your thinking there?

The reason why I say this, because I come from the business community in my background.

Mr. MCCOOL. Uh-huh.

Mr. SESSIONS. And the business community has to have businesses back up if they are going to provide what could be revenue to the city or to the organization to make sure it continues.

What was your evaluation as the lead of this group of trying to coordinate that recommendation versus the guidelines?

Mr. MCCOOL. All of the agencies I mentioned, to include HUD and SBA, were mission assigned. And, in our joint field office along with the state of Florida, Florida Department of Emergency Management. And they are still there to this day up in Lake Mary, as well as down here, right up the road.

And we coordinate on a weekly basis in terms of priorities, in terms of what you need, what we could do, what you could possibly do. That coordination is ongoing.

Mr. SESSIONS. What is your evaluation, any of the three of you, on that recommendation for getting the money and handing it out versus what might be affordable housing, what might be SBA loans, which might be, actually, to look at the island, to look at this area and say, here is real needs. Is there an impediment to that process? Is there an impediment to that outcome? Or do you have the ability to come in and say, we are going to have to spend more money on businesses as opposed to affordable housing because of the particular circumstance here?

Mr. MCCOOL. We work close—do you want to take that? Sure.

Ms. MCFADDEN. If I may, sir, in Washington, we are not making the decisions about how the funds are used locally, and it is not even the Federal Government with our counterparts in Florida. With the CDBG funds, the state or the counties that have been allocated the funds go through a local planning process.

So, in allocating the funds to them, we use data from FEMA and from the Small Business Administration about uninsured losses. But, ultimately, those decisions are made by the state and the county leaders.

Mr. SESSIONS. So, you are suggesting to me, very directly, that that money would come—what we might call local money, Federal money that would come.

Do you place restrictions or rules and regulations on those?

Ms. MCFADDEN. It is Federal money, so of course we do, because we—

Mr. SESSIONS. OK.

Ms. MCFADDEN [continuing]. Need to ensure compliance with all the laws—

Mr. SESSIONS. All right.

Ms. MCFADDEN [continuing]. And the regulations.

We are transparent in the data that we use in allocating, and we say essentially, This is how much housing need we think you have, how much small business need, and how much infrastructure need.

Mr. SESSIONS. So, there is a recommendation?

Ms. MCFADDEN. And, if you want to use it differently, come and talk to us, show us how your local needs are different from what the Federal data reflects.

Mr. SESSIONS. Is that within the discretion or a waiver that we spoke about in the beginning? Is that—

Ms. MCFADDEN. Depending on the unique circumstance, but we routinely see communities spending their money moving amongst the pots differently from how we initially did the allocation.

Mr. SESSIONS. Would that be up to a county to make that decision—

Ms. MCFADDEN. In—

Mr. SESSIONS [continuing]. Or would that be up to a state to make that decision?

Ms. MCFADDEN. In Florida, it would be either, because we made allocations to the state as well as to multiple counties. So, whoever has the direct relationship with HUD is the decision-maker about how to do that plan.

Once they make the plan, they can amend the plan as well. They are not held to it.

Mr. SESSIONS. Have they sought some of these waivers that you have not approved?

Ms. MCFADDEN. Unfortunately, we are just at the starting gate now with the money. So, there are two plans out for public review. Nothing has even come in to us. All the plans will come to us by September 20.

Mr. SESSIONS. So, you believe, in your testimony today, that the way the circumstances exist, that you would be given that flexibility to effectively work with a local establishment—a local government on that money, and that you, under the law, would be flexible enough to understand their individual needs?

Ms. MCFADDEN. Yes, sir.

Mr. SESSIONS. That is important for me, and that is an important part for this community to understand, because there is a concern about the ability to have business come back that provides the revenue and those mechanisms.

I am interested in going to SBA and their take on this matter of the money that they would have available and whether there are any rules or regulations that inhibit your flexibility to effectively hear from what we have now heard Ms. McFadden say, if you agree, local entities. In other words, local legislative body being able to effectively deal with you, and then with the end user, which might be someone that you are going to give a loan to.

Mr. SANCHEZ. Sure. Chairman, thank you so much for that question.

I think we are in an exciting time in SBA in that we used to be a lend and leave program. We are probably reimagining the greatest shift in how we approach disasters in the agency's 70-year history.

When it comes to your question, we are looking at everything, what is within our rulemaking, with a lens of focused visiting with local businesses, chambers, and officials to see, one, not just what we bring, what do you need so that we can adapt to that, going just beyond lending, but bringing other parts of SBA through reconsideration, helping people be more resilient, having them access to other SBA programs that we have not before.

So, for us, anything is on the table. We are here to learn. This is the first time we have been here for midterm and long-term recovery, so we are here to capture some lessons.

And I do appreciate the question, in terms of some barriers, because we do have an ask in terms of what can be done from our partners in Congress and elsewhere, is duplication of benefits. It is a significant issue that impacts the disaster survivor.

Right now, in just focusing on a relationship with FEMA, a disaster survivor is considered to be taking duplication of benefits if they get a \$5,000 loan from FEMA and a \$50,000 grant from SBA. That has become cumbersome.

So, a disaster survivor becomes very weary: Do I want this program, or do I want that program? Am I in violation of the law? Is this impeding future, down the line, some benefits I could get from CGBR?

Let me do the math for you. The average payout for FEMA for a grant is \$5,000. The average loan for SBA is \$50,000. By the time you come to SBA, it is because you do not have the capital that you need to recover, so you are coming here for a low-interest, long-term loan so we can help.

And it frustrates me. Quite frankly, it frustrates disaster survivors that they have to worry about that balance. And so, the intent is we are a loan. At some point, you are going to pay us back. And we have got some great success rates at that.

At the end of the day, the \$5,000 that FEMA grants a disaster survivor, whether it is exactly that \$5,000 or, at some point, that \$5,000 over the 30-year loan is coming back—and so, if our goal is to put as much capital on the ground, in the hands of disaster survivors, to be on the ground quicker, to rebuild quicker, and to get

our economy moving back quicker, that is the single greatest thing that I think Congress can do right now in terms of when it comes to that front end of the disaster, to help unleash the power of both those programs and make it less complicated and less cumbersome for someone that is going through a very bad day, post a disaster.

Mr. SESSIONS. Well, I did hear you allude to trying to make decisions about which program you might want.

And then I heard you say, then, Congress might want to streamline some things. What would you want Congress to streamline? What authority would you like for us to give you? Authority may be discretion. Authority may be the law. Authority may be a time-frame.

What specifically would you say, because you are talking to Members of Congress here, who are in the direct line of sight to try and fix these things?

Mr. SANCHEZ. My ask, most simply, is this: Write into the law that a loan from SBA and a grant from FEMA is not considered a duplication of benefits. That is the one single piece in law for us at the front end is complicating the life for disaster survivors.

We are doing everything we can within our rulemaking to better customer service, get on the ground quicker, be here longer. But that is the single, most impactful thing that Congress can do, is make sure that the FEMA grant and SBA loan together are not considered a duplication of benefits.

Mr. SESSIONS. Thank you very much.

Does any other Member seek time? Round two.

The gentleman from Florida, Mr. Donalds, is recognized.

Mr. DONALDS. So I am back again, I see.

Thank you, Mr. Chairman.

Real quick, Ms. McFadden. A quick follow-up to a conversation you were having with the Chairman around CDBG-DR awards. I want to clarify this.

In the instance of where we are, let us say, in Lee County, Florida, would Lee County, Florida, have essentially the unilateral authority to make adjustments to an award in CDBG-DR money if, in light of their work plan that they provide to HUD, that they realize in actuality there are adjustments that do need to be made? Do they have that authority to make that decision?

Ms. MCFADDEN. Not unilaterally, sir. We need to have some conversations to understand why the current needs of the community are not what we reflected.

So, per statute, 70 percent of the funds have to primarily benefit people in communities that are up to 80 percent of area median income. So, if there is any hope to do other than primarily benefit low-and moderate-income people, that is definitely going to require a waiver.

Mr. DONALDS. Quick—

Ms. MCFADDEN. But, when we look at between the different categories of activities, we need to have some conversation, but the permission to do that will not be unreasonably withheld.

Mr. DONALDS. OK. So, a quick follow-up to that, because you make a key point about the percentage of median income. If the county or counties or state—and this is a more broad question throughout the country of this kind of a program—if the deter-

mination is made that key infrastructure improvements are critical to the livelihood of said residents, is HUD open to that interpretation of disaster recovery awards under HUD?

Ms. MCFADDEN. Historically, we have granted waivers. When—to serve low-and moderate-income people, you have to do something that is going to serve all the people. For example, doing infrastructure repairs.

Mr. DONALDS. OK. Thank you so much for that.

Mr. Sanchez, missed you the last time. I am back.

Obviously, we do understand here about SBA disaster recovery awards. You stated in your testimony that 1.9 billion was approved by SBA. I am going to assume, when you said the impacted area or highly impacted area, 371 million, that is—for argument sake, let us say specifically to the Barrier Island region here in southwest Florida.

Is there a disconnect between loan approval and loan disbursement? And the reason why I ask that is because I have had several constituents who were frustrated with SBA, that SBA would give them an approval for the loan, but disbursement is at some time off in the future, that SBA never told constituents when disbursement was going to occur.

And the reason I ask that is I am a recovering banker. If I approve a loan, like, next day, we are disbursing funds.

So, can you speak to that?

Mr. SANCHEZ. Sure. Just a point of clarification. The \$1.9 billion is for the entire disaster. The \$371 million is for businesses specifically. Typically lending works out 80 percent homeowner/renters, 20 percent businesses.

Mr. DONALDS. Fair enough.

Mr. SANCHEZ. But, in disbursement, there is a disconnect. And I think we are tackling that. You have heard it from your constituents. I have been here at least four times, meeting with local folks. I have taken some of those constituent calls myself to figure out what the issues are.

The best way to think about it is there are grants, and then, at the end of the day, we are still a complex financial transaction. We are trying to figure out how to make it less complex and more customer driven.

And I get the frustration. After Hurricane Ike, it took my mom 4 years to get back into her home. Those are the—that is the view that I come from to these things.

And so, the way it works is you get a loan approval for whatever amount that is. At then, initially, we disburse \$25,000 so they have at least that much capital to keep moving forward and begin recovery.

The friction and the point points become is then, because it is generally modeled after a construction loan, someone has to submit additional paperwork to release more funds. So, contractor estimates, building permits, insurance documentation.

One of the things we are doing is trying to do a better job of being more forthright for the customer of saying, what—you know, what do you have to provide in the future? And, within our own rulemaking authority, to the Chairman's question of, you know, what can we do all better, is we have heard it here for the past

year. We have taken that back. We are rolling up our sleeves, and we are delivering. There is more work to do.

But here is what we have done to reduce the paperwork. You no longer have to provide that—again, to duplication of benefits, you no longer have to provide that AIP, that assurance of insurance proceeds. You do not have to do that anymore. Do not have to do permits anymore.

We instituted that, hearing back from folks here on the ground in February and May, so that is already having some impacts. And so, for us, we still have some paperwork we are going to have to require, but we are reducing that number to be able to keep that money flowing as quickly as we can.

Mr. DONALDS. OK. A follow-up to that.

So, if the process, generally speaking, is the way a bank would manage a construction loan, where you are having to verify receipt of key documents in order to release new funds, totally understand that piece.

Broader question: Does SBA have the manpower in order to effectively manage that when you have tens of thousands of newly approved recipients coming in all at the same time trying to get disbursements? Can SBA effectively manage the construction loan—for argument sake, the construction loan disbursement process in a disaster recovery scenario?

Mr. SANCHEZ. Yes, sir. So, a little bit of perspective. We are currently on the ground in 22 disasters across this country, nine states, two territories, 200 counties. And we learned some lessons during COVID. And some of the biggest transformations I talked about was the customer service experience.

Step one was right people, right jobs. The lending piece, direct loans used to be under my shop of recovery and resilience. We have moved that now to capital access. They do lending day in and day out, so right people, right jobs. They have got the skill. They have got the talent. And a step to that—

Mr. DONALDS. Mr. Sanchez, real quick, it is not about talent or skill. It is manpower and scalability. If you are in 22 areas of the country managing multiple natural disasters from the Disaster Recovery Loan Program under SBA, do you have the manpower to keep up with all of the constituency requests in all this jurisdiction, because I will tell you that is like a loan department at a \$2 billion bank having fresh capital for \$10 billion. You do not have the manpower to do \$10 billion in loan disbursements. You do not.

And so that is why I go back to that original question.

Mr. SANCHEZ. Sure.

Mr. DONALDS. I want to move off of that, because I think that is something that we, probably with SBA, need to figure out.

I want to talk inspectors, Mr. McCool. Got to come back to you.

In a letter that was sent on March 21, 2023, to Administrator Criswell—I sent—requesting two additional program delivery managers, one additional taskforce lead, two additional site inspector crew leads, 12 additional site inspectors for Cape Coral, Fort Myers, Fort Myers Beach, and Sanibel. Five months later, still no response from the Administrator.

So, like, I do not even have a response from the Administrator 5 months later. Why? What is the issue with inspectors being able

to be deployed to our area, because I am quite sure you understand it is hard for my local government individuals to get infrastructure projects up and running if I cannot even get a FEMA inspector down here to approve what my locals have already inspected, basically to sign off that it is good to go for rebuilding.

So, what is the status, and why the backlog, and why is it so difficult for us to be able to get FEMA inspectors in to just sign off on the work that my local governments have been doing for our infrastructure projects to get rebuilt and back on track?

Mr. MCCOOL. Sir, thank you—thank you for the question.

I will track down the response to that letter. I can tell you, on the ground, we have 150 inspectors. Here, we have 50. All the inspections are on track.

Lee County schools, for example, will be done within the next 2 weeks. And all of the recovery scope and meetings that our program delivery managers do are 100 percent complete.

So, I will get more information. I will work with your staff and get more information.

Mr. DONALDS. Yes. I would like to know that, because I remember we had a meeting, and some of those officials are in this room, and we were having meetings about the issue with inspectors.

Mr. MCCOOL. Right.

Mr. DONALDS. And, just to be blunt, Mr. McCool, I started talking to the press, started tweeting. And all of a sudden, they are like, oh, somebody called. Like, you said something in a presser, and we got a call from FEMA.

And, just to be blunt, I just do not think it should operate that way. Regardless of who the Member is or what the constituency is, if they need to be able to get those inspectors into the area in a, almost, in a strike force type of response, then that is just what needs to be figured out.

And, again, that kind of go goes back to one of my earlier questions about what are the statutory—the statutory refinement that needs to happen from Congress.

Last question, Mr. Sanchez, Mr. McCool. Thanks so much—

Mr. MCCOOL. Yes, sir.

Mr. DONALDS [continuing]. For all the witnesses being here.

Last question—and, Mr. Chairman, thank you for your indulgence.

Mr. SESSIONS. Yes.

Mr. DONALDS. Last question on this.

The runaround. A lot of my constituents have had issues with paperwork fiascos—something is not being spelled right; having to get another document; the initial decline or the initial disapproval they would receive from FEMA or SBA; and then being told—actually, in this very building—that you are going to get an initial decline, that just means you have to go back and go through all the things that went wrong and then reapply.

What—what needs to happen to stop that from occurring, because, when people are in a disaster recovery mode, they do not have time to check every dot. They are trying to assess their lives.

So, can you guys speak to that? And what are we going to do in your recommendations so that people get the help that they need

when they need it and not have to go through regulatory check box?

Mr. SANCHEZ. Sure. Glad to start.

From our side, we have 22 people still here on the ground. The approval and the first disbursement, one step. We understand there are frustrations for the rest of that. And so those customer issues, I have been involved with myself. I handled probably five or six of those to get a lens on those. And it is the paperwork.

So, one, we are reducing what people do not really need to submit to us. It is a matter of process. We are taking outside of the rules, and then working to make sure that, for the rest of those—we are pivoting now. We are not waiting until this recovery is over. We are changing those rules today. And so those are the kinds of things we want to listen to.

You alluded to being referred from FEMA to SBA, to be declined, to access other things at FEMA. We have already reduced the threshold. Last hurricane season, because we got that bureaucratic red tape out of the way, we were able to put an additional \$38 million on the ground to disaster survivors that need it most. I think working with FEMA and our folks, local, state, and Federal, I expect, in that partnership, that that will be—I know from our folks on the other side of the table, I think that it is less than a year before that is going to be done away with, so you do not have to go through that step.

And so, I know, across the board, we are figuring out how we can do better, work quicker, and be more customer driven.

Mr. MCCOOL. Sir, you are right. One of the things our Administrator is trying to do is cut down on the bureaucratic red tape and the access to our programs.

For example, in the past—if you were a renter or a homeowner, you would have only certain documents to show that you—to prove that. We have streamlined all that. And you can do a whole myriad of electric bills or—or even a letter from a county emergency manager or a county official. Yes, I am a resident of that structure. Try to get access to our programs.

And we meet, as you well know, people at the worst time of their lives. And, when they are in a disaster recovery center maybe with just the Wal-Mart bag, we have to give them the personal attention that they need and deserve. And you have our assurance that our caseworkers at FEMA, who are still on the job, will not rest until every survivor gets what they are authorized to in accordance with our regulations. But we are working hard to reduce the red tape.

Mr. DONALDS. Thank you.

Mr. SESSIONS. Thank you very much.

Mr. DONALDS. Thank you, Chair.

Mr. SESSIONS. The gentleman from Arizona, Mr. Biggs?

Mr. BIGGS. Thank you, Mr. Chairman.

And, out of respect for time for you, I thank you all for being here, again.

And so, I had a bunch of questions that I already have here that I did not get time to ask. So, Mr. Chairman, per normal, I am going to submit those questions and encourage—and hope that all of you would respond to the questions, because we will submit questions in writing to you. And, again, thank you for being here.

And thank you, Mr. Chairman. I will yield.

Mr. SESSIONS. Thanks very much.

Mr. Biggs has, in fact, has reiterated what I believe I covered with each of you at the time we not only made a request for you to be a part of this today, but personally with each of you that have agreed to be here. We are going to use this as getting us better. We are going to use it as an inward viewpoint of not only the U.S. Congress and its responsibility, but also the flexibility in laws and rules and regulations by which you operate.

And I think what Mr. Biggs said is exactly right in his insistence that I have seen in many areas, and that is we need to get better. But Congress does play a role in that, and your help in getting us there would be appreciated. And so, I hope the spirit in which Mr. Biggs, Mr. Donalds, Mr. Edwards, and myself have approached you today, that we would receive back that opportunity.

Thank you very much.

The gentleman, Mr. Edwards, do you seek time?

Gentleman is recognized.

Mr. EDWARDS. If I may. And I do have several more questions, but will submit those in writing.

Mr. Chair, if I might ask one question—

Mr. SESSIONS. Gentleman is recognized.

Mr. EDWARDS. In each of your opening statements, you seem to have indicated that we keep score by the amount of dollars that are distributed. And I am not taking that away, because we all live and die by dollars. But I am also curious to know: Do you live by or do you measure the effectiveness of your particular agencies by any performance metrics other than just how many dollars that we are able to distribute?

And you can make that real quick. Mr. McCool, we will start with you.

Mr. MCCOOL. Yes, sir. Yes, sir. Thank you for the question.

In each of our program areas, we do have metrics, and we follow up on those metrics. I will take housing for an example. Housing is tough. It is tough. We absolutely acknowledge that, especially in a special flood hazard area. It is tough.

Our public assistance program, you know, the roads, the bridges, building the infrastructure, that takes time. And the billions of dollars that we will spend and work to achieve those goals, we track progress and measure success project by project.

I mean, in Lee County alone, you know, so far, there is \$180 million obligated for about 100 VA projects, a billion dollars almost in the queue. So, we measure each and every one of those, project by project.

On the individual assistance side, I mentioned housing. We are going out every month, and we are meeting with the survivors and figuring out and trying to work to their permanent housing solution.

So yes, sir, we do.

Mr. EDWARDS. All right. Thank you.

Mr. MCCOOL. We have metrics that we follow.

Mr. EDWARDS. Thank you. And, in the—and I appreciate that.

And, in the interest of time, because I am going to have more follow-up questions on these answers, I will be very specific in the questions that I submit.

So, thank you. Thank you for your indulgence.

And thank you for being here. We appreciate you taking the time.

Mr. SESSIONS. Gentleman yields back his time.

I will be the last person to address this panel, and I want to also make sure that each of you know how much we appreciate not only your time, but the time in preparation, but also the time in finalizing this. When we come up with our questions, we will get them to you.

I would like to not ask a question, but, rather, to allude to an issue, because I think Mr. Edwards was there, Mr. Donalds' was kind of was a follow-up to mine, and that is: I am wanting to make sure we get closer on this understanding about CDBG money and the things that would flow.

I heard Ms. McFadden very carefully, and I agree with her that they will offer the money with what they believe is how it would be used. Now, that is, until you tell me differently, you are going to do it the way we do it.

But I think that what Mr. Donalds is asking for—and I would be seeking the same thing also—that is the ability to come back with thank you for your view of this, we believe the view should be different. We believe the view should be based upon our actual needs.

That is the crux of an issue that I really want to dig at about what sort of flexibility, because it is not thy will do this, but I want to make sure it is—and we can take into account and we have the flexibility to now agree with you, as opposed to, no, it says here 70/30, and thy shall not break that.

I would like to make sure that we allow that opportunity in law to give you, under this emergency determination that the President might be given—the corresponding agencies would be given the flexibility in negotiation erring on the side of some bit of understanding as opposed to a hard-and-fast rule.

So, I want to thank each of you. It is our hope—and I stated this when we were in the back room—it is my hope that you will be able to take time to hear from customers, people who live here, constituents.

Mr. Donalds has a staff that has, quite honestly, been, I think, doing a great job with limitations that you had, and he had. But we are going to hear back in the second panel.

So, I excuse each of the witnesses at this point and would ask that the next panel please present themselves.

We will be in recess for 2 minutes while that occurs.

[Recess.]

Mr. SESSIONS. The Committee will come to order.

I am very pleased to move forward to our second panel, and I met each of these gentlemen last night and want to introduce them at this time.

The gentleman, Brian Hamman, serves as Chairman and District 4 Commissioner on the Lee County Board of County Commis-

sioners. In the private sector, Mr. Hamman serves as President and CEO of the Greater Fort Myers Chamber of Commerce.

His testimony today will provide insight into the issues that county-wide government faced in responding to this hurricane's impact.

Second, the gentleman, the Honorable Kevin Anderson, was sworn in as the 62nd Mayor of Fort Myers, Florida, on November 16, 2020, after serving as Ward 4 Councilman for 2 previous years. Before taking office, Mayor Anderson served for 24 years in Fort Myers Police Department, law enforcement.

Mr. Anderson's testimony will also provide perspective about the challenges municipal governments in this region have faced following the challenges of the hurricane.

Last, my friend, Chauncey Goss, is a resident of Sanibel, Florida, who, like other local witnesses and many in the audience today, lived through this hurricane and can attest to the challenges that southwest Florida faced in its aftermath.

Mr. Goss is actively involved in local business and regional government, but his testimony today will focus on the perspective of individual residents and families affected by the storm.

Mr. Goss, I would like for you to know that your father, Porter Goss, is a very dear friend of mine, served on the Rules Committee for a number of years. And I was honored to have served with your father. And it is my hope that you will be able to offer your father and your mother the best from our visit here today.

Pursuant to Committee Rule 9(g), the witnesses will now stand and raise their right hand.

Do you solemnly swear or affirm that the testimony that you are about to give is the truth, the whole truth, and nothing but the truth, so help you God?

Let the record reflect that all three witnesses answered in the affirmative.

The gentlemen, you may be seated.

We appreciate each of you being here today. We appreciate your balance and the time that you are spending to be able to work through and talk about things that are very difficult, painful to you, painful to others. But you are leaders. You are expected to come and bring your ideas to the table and to effectively present those.

I am very sure that that is exactly where we are today, that each of you are prepared to present yourself in a way that will benefit not just this Committee, but the people of this area. And I want to thank you very much.

We will move first to Mr. Hamman. The gentleman is recognized.

**STATEMENT OF BRIAN HAMMAN
CHAIRMAN
LEE COUNTY BOARD OF COMMISSIONERS**

Mr. HAMMAN. Thank you very much. Good morning, Mr. Chair—

Mr. SESSIONS. That microphone, please, sir.

Mr. HAMMAN. I apologize.

Mr. SESSIONS. Yes, sir.

Mr. HAMMAN. Well, good morning, Chairman and distinguished Committee Members. Thank you very much for coming to Lee County.

On behalf of the residents of Lee County, I want to thank you very much for your interest in this topic and would like to take a moment just to thank all of America for the outpouring of support and love in the wake of Hurricane Ian. This was a disaster like none other that we had ever seen, and it felt like America wrapped its arms around us and was there for us when we needed it. So, thank you.

This morning, I would like to begin with some prepared remarks. At this moment, Hurricane Ian is ranked as the third costliest tropical system to make landfall in the United States, only behind Hurricane Katrina in 2005 and Hurricane Harvey in 2017.

As a native of Lee County, I can testify that Hurricane Ian struck a blow to our home like none other. We had seen hurricanes before, but none like this. And recovering from a storm like this will take many more months and perhaps many more years.

On September 28, 2022, Ian pummeled Lee County with wind speeds of 155 miles per hour and gusts of around 161 miles per hour. It brought 15 feet of storm surge. It destroyed more than 5,000 homes, 284 businesses. Another 910 businesses suffered major damage. In total, Lee County believes we have \$112 billion in damages.

The tropical storm impacted every beach, all county parks, and every single traffic signal. And I can say you do not realize how much you appreciate stopping at a red light until they are all gone. The amount of debris was staggering, more than 11 million cubic yards of debris countywide.

Some of the most memorable images of this storm will be the bridges on Sanibel and Matlacha that were broken. But the devastation to our infrastructure was much deeper than that. Within Lee County government, our largest infrastructure hits were to these departments: Utilities, parks and recreation, and facilities and construction management. For example, in our county government damage assessment inventory, it shows an estimated cost of \$297.3 million, and our utilities department alone makes up about 19 percent of that number.

As with any disaster of this scale, our Federal partners were and still are critical to our response. FEMA, the Small Business Administration, and HUD have worked side by side with us. And, as with every process, there are highlights, and there are challenges with these agencies.

When speaking about FEMA, we were exceptionally grateful that FEMA had a representative arrive to work in the emergency operations center prior to landfall on Tuesday, September 27. And this enabled us to work with someone who could communicate with FEMA's command center directly from our emergency operations center.

FEMA also embedded a gold incident management team within days of landfall, providing a direct line from Lee County to Federal leadership. All Federal agencies, from Health and Human Services, the White House, Department of Defense partners, this was critical

to have those lines of communication open because of that gold incident management team.

FEMA stood up a large number of very effective disaster survivor assistance teams and disaster recovery centers. These were all exceptionally productive. We had challenges, though, with FEMA, related to in-the-field communications, lack of inspectors, and lack of trailers.

For example, FEMA did not meet our community's expectation for trailer arrival. Some communities take months before they establish a need. We were ready for this help 45 days after landfall. FEMA needs to be ready to mobilize on the community's timeline if FEMA is going to meet the community's needs.

And it did not help that FEMA initially blamed its slow process on our local land development code. This triggered waves of distrust from the public with government and a rift between Federal and county collaboration.

Finally, given the storm's magnitude, FEMA needed more of its inspectors here sooner rather than later. FEMA also discredited our local elected property appraiser by issuing a letter advising the county not to rely on his values for making substantial damages determinations. This caused unnecessary panic and a slowdown for people seeking permits to rebuild.

SBA: We were grateful for the SBA representatives who were engaged in our community. They attended public meetings, they interacted with individuals, they networked at events, and they handed out cell phone numbers. Anecdotally, we know of individuals who had positive interactions and received SBA loans somewhat quickly.

The challenge was that SBA's experience is inconsistent. Many, particularly those with catastrophic loss, were challenged to produce the myriad documents necessary to obtain help. And, as local government elected officials, we were challenged to get straight answers from SBA related to allocations versus distributions for those in our community.

The SBA is accustomed to reporting allocations as primary performance metrics, but what was needed was proof that the dollars were actually flowing into individuals' accounts. This caused mistrust among local officials and SBA reps and misinformation among community members.

And of course, there was the perpetual challenge that the SBA perception is that it is for businesses and not individuals. Perhaps it could be put under the FEMA individual assistance classification.

And then, finally, the HUD Department. HUD provided near immediate onsite technical assistance through the Office of Special Needs Assistance Programs to assist with the consolidation and closure of mass shelters. The HUD field office provided real-time support and funding flexibility through grant or agreement amendments to provide rental assistance for households leaving mass shelters without a residence.

We are grateful that HUD provided a direct allocation of \$1.1 billion to support recovery in a timely manner and that HUD assigned Aaron Gagne from the Office of Disaster Recovery to support Lee County's CDBG-DR allocation process.

Mr. Gagne was assigned to New York City after Hurricane Sandy, which was actually the largest direct allocation program, I believe. It was \$4.2 billion. His extensive knowledge and lessons that he learned from that program have continued to benefit us here in Lee County. The experience really mattered.

The challenge, though, with HUD is that, in as much as the funding is in response to the hurricane, the ability to disburse the funds in the community takes time and is complex. There is a disconnect between saying 'hurricane repair funding' and having the money then arrive more than a year after landfall.

Some immediate needs and continued unmet needs are unable to be met using these HUD funds due to program limitations, such as the creation of volunteer housing. The public and local officials are having a hard time also comprehending the eligibility requirements specifically related to the low to moderate income limits.

In my opinion, as a resident born and raised here and a County Commissioner, local jurisdictions are an incredibly efficient level of government when it comes to dispatching resources. In the event of a catastrophic hurricane like Hurricane Ian, those resources become strained, though, very quickly and very limited. And this is where we look to our Federal partners for assistance in those times of need.

However, there were many moments across many different agencies where the regulatory hurdles, miscommunication, and burdensome administrative requirements were too big and too rigid to attend to the community's needs. What was needed at that time was urgency and flexibility.

In conclusion, I would like to thank you all for taking the time to come to our community today. I would like to thank our Federal delegation, especially Representative Byron Donalds, who helped us make today's event possible.

Representative Donalds, along with Representative Steube, Senators Marco Rubio and Senators Rick Scott and their staff have played a critical role in supporting our community through this and assisting us both before and after the storm. And we are grateful they are here with us for the long haul.

Thank you. That concludes my time.

Mr. SESSIONS. Sir, thank you very much. Most appreciative and in line with our respect for our Federal partners—

Mr. HAMMAN. Thank you, sir.

Mr. SESSIONS [continuing]. The work that was done by local people; and the prayers, which I would say I hope you know came from across this country, just as they are going to Hawaii today. And we believe that we are one Nation under God, and I know you have felt that very closely in the association that you have, the success of where you stand today.

Thank you very much. Appreciate it.

Mr. HAMMAN. Yes, sir.

Mr. SESSIONS. Mayor Anderson, welcome. We are delighted that you are here. Gentleman is recognized.

**STATEMENT OF THE HONORABLE KEVIN ANDERSON
MAYOR
FORT MYERS, FL**

Mr. ANDERSON. Thank you very much. I would also like to thank each and every one of you for being here today and taking the time to follow up on the response, a response that played—it is playing a critical role in our recovery, albeit not perfect at times.

But I would also like to echo Commissioner Hamman in recognizing Congressman Donalds. I mean, I think it was within 12 hours of the storm landing, his feet were on the ground. He was in our community, meeting with us, and seeing what needed to be done.

So, thank you, Congressman, to you and your staff.

I am going to do my best not to repeat what the Commissioner said, because it is basically the same stuff. What I do want to say is that, you know, our area, Fort Myers, Lee County, southwest Florida, we are not just a dot on a map. We are like every other community in this country. We are comprised of people and businesses and schools and churches and all of that that goes together to make a community.

I stood at the door of my balcony—I live in a condo in the heart of downtown, three blocks from the Caloosahatchee River. And, fortunately, we are about 15 miles upstream from the Gulf of Mexico, so we did not suffer like the Barrier Islands and the beaches did. But I stood there looking at our downtown.

Now, as the Congressman mentioned, I was in law enforcement, did 24 years in Fort Myers. I know what downtown was like when I started as a police officer. It was blighted. We did not even like going down there after dark. That is how bad it was.

Now it is a very vibrant, active part of our community. And I stood there, and I watched the waters come in from the river to the point where it covered a FedEx box. And I am thinking—I still had the television on. I am listening to the weather, and they are saying twice as much water is going to come in on the back side of this storm. And I stood there helpless thinking, what is this going to do to our downtown, the city, and the region for that fact? Fortunately, when the eye passed, the water receded, and so we only—most places that got it the worst had about 4 feet of water.

The very next morning at sunrise, the people—the people of southwest Florida are strong and resilient. They were back in their businesses cleaning things out. In fact, the owner of the downtown House of Pizza came in at midnight, stayed there all night long. He was open on Thursday, had a line around the block, 4-hour wait for a pizza.

But, the people in line waiting, they did not complain. They were all happy to be able to get a hot pizza. And that got the rest of the businesses downtown clearing their businesses out, which meant the debris piled up quickly. And we are talking food, construction, and demolition materials, garbage, and all of that, which pose a real safety and health issue. Not only that, but a psychological issue.

Think about you coming by your business or you coming by your house, and there on the side of the road is your life, your memories, your keepsakes, antiques, all kinds of things just piled up there as

trash. It has a real psychological effect. So, that was our first challenge, getting the OK to pick up the debris.

The state of Florida told us, do not wait on the Federal Government; get going. And that made all the difference in the world. We spent several days cleaning up our downtown. And that really, I think, was a catalyst for a great recovery, because it motivated people, showing them, hey, it was a bad hit, we were knocked down. We were not knocked out. We were rising from the rubble. We were rebuilding already.

And we are very thankful to the Federal Government and all the agencies that showed up. But I must sum it up in one little phrase. And I think—and this is not meaning to be disrespectful to the gentleman from FEMA, but process versus purpose. All of the Federal agencies have great processes, but it prevents them, at times, from fulfilling the purpose.

And, while their process is designed to help those who have been displaced from their home, lost a loved one, lost their business, whatever it may be, it often prevents them from fulfilling that purpose. And who is stuck there is those who are suffering the most.

Thank you.

Mr. SESSIONS. Mr. Mayor, thank you very much.

Mr. Goss, we are delighted that you are here. I want to thank you for taking time to come renew your ideas with me last night and with our staff. And we are delighted that you are here.

And the distinguished gentleman is recognized.

**STATEMENT OF CHAUNCEY GOSS
RESIDENT
SANIBEL, FL**

Mr. GOSS. Thank you very much, Mr. Chairman.

I did talk to my father this morning, and he sends his regards. I would also like to thank Mr. Edwards for making the trip from North Carolina, Mr. Biggs for making the trip from the southwest. I know it is still hot here, but it is a different heat.

And, Mr. Donalds, what you have done for this community is unbelievable. I know no one signs up to be a Congressman for a hurricane, but you have been a phenomenal Congressman for a hurricane. So, thank you for all you have done. And thank you all for being here and letting us speak.

I am going to be speaking a little bit differently than—than my colleagues here, because I am speaking not an elected official in any manner, but a consumer. I am a sample size of one, but I do talk to a lot of my neighbors, and I found out that the experience I have is not my experience alone.

I have been here for about 50 years—my mom and dad moved down here in 1970—and grew up on Sanibel. And, you know, hurricanes are always in your mind. You always know they are there, and you—you evacuate, you do what you are supposed to do, but you never really think it is going to happen to you.

So, on September 28, my family and I, we did what we were supposed to do. We evacuated, and we lost everything we had except for what we had in the car. Luckily, we evacuated, and everyone is fine. So, we have what is most important to us, which is our

health. And, you know, some people did not make it. So, I—we were fortunate.

But you do not ever think it is going to happen to you, and then, all of a sudden, you are homeless. And you go, OK, now what do I do? I do not have a house. I have what I had in the car. I did not really pack what I needed for not having a house, for my decisions tomorrow, for what I am going to be doing. So, you scramble around. You do the best you can.

For us, we had—we were lucky. We had some relatives on the East Coast who had an apartment that we could use. So, we were driving back and forth there. It was an 8-hour roundtrip drive, which was not ideal, but it was OK. And then, you know, we could not even get to Sanibel for a while until the Governor figured out really quickly how to open the bridge up, which we are really grateful to Governor DeSantis for making that happen, because, prior to that happening, we had to take a boat.

And so, it was very hard to get over to the island, which was stressful, because our—you know, our house, everything we owned is over there. And, meanwhile, you have got your insurance company sort of whispering in your ear, well, if you do not get over there and start mitigating, we cannot pay you anything. So, you are going, well, gee, I cannot even get there, but you find a friend with a boat, and you go over there, and you start mucking the house out and do the best you can, taking everything you can to the curb. And it is just really tough. It was tough.

And so, the housing was an issue for us. And we lost a lot of hotels stock, which makes sense, because a lot of hotels are on the coast. And we had a lot of people come in. There was a lot of demand, because all of a sudden, you have people displaced, and then you have emergency workers coming in who are going to help you out. And you have got contractors coming in who are going to help you out.

So, there was this weird disconnect on supply and demand on housing. So, we were—you know, I thought let us go to FEMA, and we will sign up and see what happens there from a housing disaster assistance standpoint. This is, you know, what they do for a living. Let us see how they do.

So, we signed up. It was very easy to do. Getting signed up with FEMA is easy. That process was not a problem. I talked to them. They said, yes, you absolutely qualify for housing. We would love to put you in a hotel. Here, use this number. Go to this website, and, when you plug this number in, it will tell you, you know, where the hotels are available.

So, we did that. And the first day I did that, the nearest hotel room was in Alabama. And Alabama is not a close drive to southwest Florida. And I am not faulting FEMA for that. It was—you know, I was asking for the same day or the next day. I said, OK, I will give them a break on that.

So, I said, how about next week? Maybe I can find a hotel room, so I do not have to drive back and forth. And the nearest hotel room was in Brooksville, which Brooksville is—it is not that—it is not Alabama, but it is still not close. So clearly there was a hotel problem here in southwest Florida.

So I thought, let us see if I can get into a trailer, because I know that FEMA has got a trailer program. So, I signed up for the trailer program, and I was told, yes, you qualify.

I said, great, I qualify.

And they said—this is the week before Thanksgiving, so I was really excited about that. And I said to my wife, hey, we are not going to have to make this trip anymore. We are going to have a trailer.

And so, on December 8, someone came out to my house. They measured my driveway. They put a red line on it, and they said, here is where your trailer is going to go.

And I said, hey, do you think I can be in, you know, by the holidays? This is December 8.

And he said, yes, that is probably doable.

So, I was pretty excited about that. Holidays came and went, and January came and went, and February came and went, and March came and went, and still no trailer.

So, I got a call in late March, and they said, well, yes, we can put a trailer in now, but you are going to have to have it out by hurricane season, and we cannot put it in until April.

So, I said, that's not that helpful, but thank you anyway. So, I said, take my name off the trailer list.

During that process in that 4-month time when I talked to FEMA, I would go to the disaster assistance center, which they were really—it was really nice. They set it up on Sanibel at the church. And it had, you know, washer, dryer. It had bathrooms. It was—it was a good—a shower. So, it was a good facility for us living on the island to be able to use.

And I went to the FEMA folks there, and I said, hey, what's going on with the trailer program? And they said, well, just call this 1-800 number.

I was like, what? You are sitting here. Why don't you give me an answer. And I would never get an answer. And I asked if they would call the 1-800 number with me, and, the answer was no.

So, I said, OK, fine.

I called the 1-800 number many, many, many times, and I left many, many, many messages, and never got a response. So, it was not a good process. And it was just disappointing that FEMA, you know, could not figure out that—you know, this is one of their jobs to do quick, nimble, temporary housing. I was sort of surprised and disappointed that they could not figure that one out.

And they offered also a little bit of false hope, and that is another thing. You know, we had all just been through this experience, and there is a little bit of PTSD, and everyone is just trying to get through the next day. So, you latch on to something. When someone says, yes, we are going to do this for you, you sort of latch onto it.

And you say, great, I cannot wait for that.

And then, when it does not happen, you go, oh, man, here we go again.

So, I also had the opportunity to work with the Small Business Administration. They reached out, and they asked if I wanted a loan.

And I said, yes, absolutely.

And they were really good in the—I think we were alluding to earlier—Mr. Donalds was—I was approved for a loan very quickly. I think it was within a week. I submitted my paperwork within a week. It was then over the next 4 months that I provided pages and pages and pages of material to the Small Business Administration.

Mr. GOSS. And we went back and forth and back and forth, and at one point I had a really interesting dialog with them where I had been taking pictures of the documents they needed because that was—with my phone because that was the only way I could do it because I lost my office and everything I owned in my office. I had a laptop.

And so, I had been taking pictures, and they said, well, you cannot take pictures of these documents because they need to be PDFs. And I said, OK, I have got a kid. That kid is going to have to figure out how to make that picture into a PDF, because kids are smart. So, he made my pictures into PDFs, and I sent that to them, and they said, No, it is still a picture. And I said, well, what is the difference between a scanner, a scanned PDF and a picture that is a PDF? And they said, we do not know, but the lawyers say we cannot use it.

So, I went to the office on Sanibel, and I said, hey, this is the deal I am getting. I have been talking to the fourth different person up in D.C. or wherever. Can you help me out with this? Do you have a scanner here? And they said, yes, we have got a scanner sitting right over there, but, no, we cannot scan it for you. I said, why? They said, we do not know. We just cannot. That is not something we are allowed to do.

So, I said, Is there any way you can help me with this loan? And they said, no. I said, but you work for SBA. And they said, yes. I said, well, why you are here?

And I may have started to get a little bit heated, and at that point I said I probably just ought to leave now because I was so frustrated.

I then was even more frustrated when I found out my loan amount, which initially had been approved at \$205,000 was reduced to \$40,000 because subsequently, I had been paid some insurance. So, I had gotten some of my flood insurance, and then SBA said, well, since you got flood insurance, you do not need our money. And I said, well, no, I do. I need both because I told you that. I need both because I need them combined. And they said, well, you're going to get \$40,000. I said, never mind. I'll take the \$25. So, 4 months later I get the \$25,000.

This was an incredibly, incredibly frustrating experience. I have talked to many people about SBA, and I do not know anyone who actually has a loan from SBA. It is just amazing how many people applied and said the process absolutely threw us off and we gave up. And that is commercial businesses on the island, and that is friends of mine who were trying to get them to rebuild their home.

So, that process is clearly broken and needs someone to look into it.

So, I think that my takeaway—and I know I have gone on too long here, Chairman. I am sorry. I think that—you know, I do not want to sound ungrateful at all, because I am not. I know these

two agencies have done a tremendous amount of work, and I am really, really grateful they are here in our communities. They are still here in our communities. They are here with HUD, and I really appreciate that.

But my takeaway is that the senior leadership at FEMA and SBA, they need to do more than just putting boots on the ground here. We need to—and this may sound pejorative, but you need to put brains on the ground. You have got to put some people who can make some decisions so that it is not just a ticket taker sitting in an office somewhere saying, you know, I am logging hours. And while I am logging those hours, I am also sucking up a hotel room, and I am also sucking up water and all the other things that people in our community need.

So, if that person is not what I would call a Swiss Army knife, if they cannot do lots of things, do not have them here. Do what the Department of Defense does. Put some of your general officers on the battlefield. Let them make decisions so that you do not have these weird 4-month lags between a request and then an action, because that—you know, these are agencies that are supposed to be nimble, by their definition, with disaster in the title.

So, that would sort of be my takeaway. So, I hope that you and I hope maybe even you get GAO involved with this to take a look at some of the metrics that were mentioned earlier. So, let us take a look at, you know, what is the timeline you think is right as a Congress, and then have GAO match that up and say, well, OK, is that about right? Is this what these agencies have been doing? And if not, why not? And see if they can get to an answer, because I think that this is really all about lessons learned.

And so, I really thank you for being here, and that concludes my testimony.

Mr. SESSIONS. The gentleman yields back his time.

I want to thank each of the panel for their professional presentation.

The gentleman, Mr. Donalds, is recognized.

Mr. DONALDS. Thank you, Chairman. And Chairman, I do want to thank you for your indulgence with respect to the clock for all the witnesses. Like the Chairman, I am not a big fan of the 5 minutes, and sometimes you need just a little bit more time to expound. So, I thank the Chairman for that.

Also, Chairman, I do want to recognize the Mayor of Fort Myers Beach who is in the room with us today, Mr. Dan Allers. He is here. Dan, it is good to see you, and thank you for your job in Fort Myers Beach, really taking a major leadership role there in having to rebuild a town. So, I appreciate you there.

Chairman, for the record, I want to introduce into the record an article by CNN dated February 15, 2023, titled “FEMA Delays Leave Many Hurricane Ian Victims Exasperated Nearly 5 Months After the Disastrous Storm.”

Mr. SESSIONS. Without objection, that will be entered into the record.

Mr. DONALDS. Mr. Chairman, the reason why I want to enter that article into the record is because that article is indicative of the testimony of Mr. Goss where there are several accounts from local residents who went through the process with FEMA to try to

get into the housing program, and were either met with the delays of, yes, we can outline your lot, and here is where the trailer will be. Or you are not in a specific—you are in a—this flood zone is not allowed under our rules, so we are going to have to put you into a hotel. And then the hotel allotments were 100 miles away, 200 miles away, 300 miles away, which really led to a level of just frustration by local residents.

Mr. Goss, real quick, a question to you. Having gone through this process personally, I want you to expand a little bit on your thought process around putting essentially decision-makers on the ground who can effectively make these decisions. And I know you have experience with the Federal Government and working in tandem with it. What would your primary recommendation be around it? How would you conceptualize that so that you can have people make the decisions that need to happen right there when it needs to occur?

Mr. GOSS. Mr. Chairman, am I recognized?

Mr. SESSIONS. The gentleman is recognized—

Mr. GOSS. Thank you, Mr. Chairman.

Mr. SESSIONS [continuing]. In this question period, yes, sir.

Mr. GOSS. Thank you, sir.

Mr. Donalds, that is a great question, and I have thought about it a little bit. I think that there is two ways. One is you would put a decision-maker on the ground, whether that is an SES level or an assistant secretary level, somebody pretty high up. Take them out of the comfortable area of inside the Beltway and put them here so that when somebody like me comes and says, look, my neighbor has not—you know, he is living in his garage.

You cannot tell me that living in that garage is safer than putting a trailer on his lot. There is just no way. The guy is 94 years old. He has not had a shower in 4 months. That is not safe. So, somebody needs to be here to say you are absolutely right. We are going to put a trailer here tomorrow.

Then there needs to be someone on the back end of that who—and I can think of this for SBA—who is looking at the metrics and saying, OK, I have had 5,000 people apply, and we have only issued four loans, or something to just keep things moving. Who is making sure that stuff is moving along? Because I do not get the feeling anyone is doing that.

Mr. DONALDS. I appreciate that. Thank you for that.

Mr. Hamman, to you. You mentioned in your testimony frustration around the inspection process with FEMA. It is actually interesting that Mr. Aller is sitting over your shoulder, as I look at him. I know that the city of Fort Myers Beach is still operating in a trailer while they are waiting for a FEMA inspection to occur for them to actually go through the process of rehabbing the city of Fort Myers' actual building so they can continue their business.

Can you speak to the delays and the concerns from the county level in conjunction with FEMA around the inspection process? And what is it specifically that Lee County is looking to see with respect to the inspection process?

Mr. HAMMAN. Thank you very much for the question, Congressman.

Yes, that is a perfect example of what we are seeing at the county level as well. Our team, our administrative team at the county does not have the confidence to fix or repair anything right now related to county facilities or county infrastructure because until it gets an inspection by FEMA, they are risking the reimbursement that could come from making those repairs.

And this, with a \$300 million bill coming due to Lee County, is more than our residents could bear on their own, and so we need that FEMA reimbursement.

So many residents call us daily. Why haven't you torn down the restrooms at Fort Myers Beach, at Lynn Hall Park that look terrible? We are told we are not even allowed to touch them. If we touch them, if we try to clean them, we are risking reimbursement and would not be paid back for the repairs that we would need to make for that.

Similar situations happen with Federal Highway Safety Administration in regards to our traffic lights. We have many traffic lights that are still mangled throughout the county, and those we were also told cannot touch them until they have been inspected.

And so, residents do not understand why broken infrastructure and potentially dangerous situations continue to exist months after the storm.

Mr. DONALDS. Thank you so much.

Chairman, I yield back.

Mr. SESSIONS. Thank you very much.

The gentleman, Mr. Biggs, is recognized.

Mr. BIGGS. Thanks, Mr. Chairman. Thank you all for being here today.

So, my initial line of questions was going to be—as we have seen, this has gone on for 10 months, and you have all participated in interactions with FEMA and SBA and HUD, et cetera. My question was going to be—because I really want to—and I guess I am going to ask it anyway, but I am anticipating what the answer—I should not anticipate what the answer is going to be. I will just ask the question.

Have you seen improvement in processing, communication, et cetera? And your answer, Mr. Hamman, Mr. Goss, indicates maybe not. But I want to know if from day one when we are still in chaos and trying to bring order to this situation, has there been improvement in the process itself to, as the Mayor said, to achieve the purpose?

So, I guess that is my question. Have lessons been learned? Has there been evolution along the way to make this better? Or are we still—you still experiencing the same problems today, maybe a different flavor than you were experiencing 8, 9 months ago?

Mr. Hamman.

Mr. HAMMAN. Thank you, Congressman.

There have been situations that have been remedied thanks to reaching out to our Member of Congress and other members of the Florida delegation. For instance, I mentioned that letter questioning the values of our local property appraiser. With some help from our Florida delegation, that situation was then walked back after a couple weeks in a meeting to offer clarification to FEMA.

There are also now more inspectors on the ground, thanks again to the pressure that was brought by the Florida delegation, but it took help from our member and our representative to make that happen.

So, I can say that I, as a policymaker, am not in the day-to-day workings in the emergency operations center with the FEMA partners. We are grateful that they are here and helping us out, but certainly it has taken a lot of extra help to get the process moving in the direction we needed it to.

Mr. BIGGS. Thank you.

And Mayor, any comment on that?

Mr. ANDERSON. There was comment during the last panel about every hurricane is different, every disaster is different. You know, I can tell you every traffic stop I made, every crime scene I worked, every critical incident I handled was different, but yet the same. The basics were there. And I think that is what is being missed is they come in—and we are very thankful for the response, but yet the workers come in, and it is almost like they are starting over.

Like the project manager that was assigned to the city. This was one of her first disasters, and it was a disaster of this magnitude that she is getting her feet wet, and she could not handle it. Then the person who replaced her was that person with the process; was not really focused on the purpose.

So, I echo again the Commissioner. It was only through pressure and the help we received from elected officials putting the pressure on those agencies.

Mr. BIGGS. Thank you.

Mr. Goss.

Mr. GOSS. Yes, I think that, honestly, most of the people I deal with and talk to have probably given up by now and have gone to conventional lending or—and have gone to the rental market or figured something else out and just said, look, I am not going to deal with either FEMA for housing or SBA for loans. We are going to figure this out.

Because initially, they are the only ones around, and you need them really badly because everyone else is sort of out of business. But then everyone else comes back into business. So, now there is a little bit of a rental market. Now, you know, 10 months, 11 months later, there is conventional lending. So, I think that the need for it is not as bad. I think the initial need is when they really need to be there.

Mr. BIGGS. So, at the beginning.

And I was fascinated by the stories. That was not an anecdote, the 94-year-old gentleman living in his garage next to you?

Mr. GOSS. That is not an anecdote.

Mr. BIGGS. OK.

Mr. GOSS. Not next to me, but on the island.

Mr. BIGGS. OK.

So, were you proactively contacted at all by FEMA or other agencies, or did you initiate contact?

Mr. GOSS. They were pretty good about calling me on the phone, which was always—you know, and going through the whole trailer thing, you know, it was how many people are you? You know, what do you need? And I explained it to them. And then once they said

you are approved, I never heard from them again. And that was the interesting thing. I mean, generally, they were pretty good.

Same with the SBA. They would call and I talked to lots and lots of people about lots and lots of things, but nothing ever happened.

Mr. BIGGS. So, in the process, I guess maybe this is where I should have started, but did you find that you—like, you filled out the application. You think you are done. And then you were supplementing. Were you going through a process where it was—where it almost was evolving?

Mr. GOSS. Without a doubt. Yes, there was definitely an evolution of the process. With SBA, it was, you know, you reached one milestone and then there is another milestone and then there is another milestone, and it is with a different person who did not understand the last milestone.

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

Mr. SESSIONS. The gentleman yields back his time.

The gentleman from North Carolina, Mr. Edwards, is recognized.

Mr. EDWARDS. Thank you, Mr. Chair.

One thing that is clear to me in being with all of you this afternoon is when I think of the folks that say we are all defined by how we react and how we step up under tough circumstances, that the panelists and Mr. Donalds have certainly stepped up, and I have a great deal of admiration for how you have defined yourself and helped this community. I just want to say that.

Mr. Hamman, you mentioned in your opening comments that these agencies often blamed your own local land use code as obstacles to help bring relief. Can you give us some examples?

Mr. HAMMAN. The codes were mainly related to our adoption of the flood maps and adoption of several policies that made our residents in Lee County eligible to receive discounts under the national flood insurance program. So, we felt like these are their regulations that they instructed us to adopt if we wanted our residents to be eligible for discounts under the flood insurance program, but yet, now they were holding them against us saying, no, those are why we cannot put the trailers there either.

So, it was really a hard position for us to be in, and it did feel like at many times along the way—you know, we were facing the possibility of losing our discounts in the flood insurance program if we were to amend these codes in order to make things more eligible for trailer placement in flood zones.

But, you know, at the bottom—at the end of the day, the bottom line was, you know, you have a person who is either sleeping in a tent, sleeping in their car, some even, according to news reports, sleeping under a bridge near Fort Myers Beach who needed a home and a place. And like we said earlier, they would be much safer in a trailer in their driveway than they would in their car.

Mr. EDWARDS. And so, I cannot help but think, because we have heard similar examples of regulation getting in the way, for example, environmental impact and that sort of thing. Under such dire circumstances, would it be proper for Congress to say all land code use goes away, all environmental rules go away? The top priority should be to get folks into a sheltered situation. What would be the practicality?

Mr. HAMMAN. I think, you know, that would be very appropriate, sir. When you are making policy decisions, you are always making tradeoffs, right, and I think if you look at the facts that were on the ground at the time in the immediate aftermath of a storm where you had folks who were waiting for months, sleeping in cars or sleeping in their driveways, I think those folks needed shelter more than they needed environmental regulation at that time.

And so, I think if you say yes to shelter, you may have to say no to environmental regulation at that time, but that is a good tradeoff for the benefit of the people who needed it in that situation.

Mr. EDWARDS. Thank you for that. I was hoping that would be your response.

You also mentioned in your opening comments that you thought that it would be helpful to not just hear the stories of the calvary coming, but being able to see proof that funds had been disbursed. What type of proof would have solved that, in your mind, through this catastrophe?

Mr. HAMMAN. Sir, I gained that experience in my time serving as the President and CEO of the Chamber of Commerce here locally. Many of the chambers, there are multiple in our county, came together to survey our membership to ask them had they been approved for a loan and, if they had been approved, had they received funds. And none of us could find a business that had received any funds at that point, and this was months after landfall.

And so, my question back to the Agency was, great, you have told me you approved this much money. Approval is one word. How about disbursed? That is a different word. How much money is in the hands of people? And they would not provide that metric to me.

And I think as an organization that would strive for transparency, you would want to be able to both tout we have approved this much, and this much now is actually in people's hands. It is a simple number that I assume they probably have internally.

Mr. EDWARDS. Thank you.

Mr. Anderson, in your opening comments, you mentioned that you felt that there was more of a quest for process over purpose. Can you give us some examples of processes that got in the way of the purpose?

Mr. ANDERSON. Real simply, debris pickup. Not being able to pick up debris until we were told, go, ahead and pull the trigger, and meanwhile it is piling up. Like I mentioned earlier, it is the safety and health issues. In some cases, it is blocking roadways. So, I do not know why the process required us to wait.

And then, I do not know if you are aware, but every trailer we had out there picking up debris had to have a monitor assigned to it to the tune of \$1,500 a week. Follow the truck to make sure if they are picking up horticulture, that is what went in the truck. Then when they got to the dumpsite, they are paying another monitor in a tower to look down and say, OK, that is horticulture; it goes over there in that pile. And it just slows up the process. Although, this time the debris pickup went a lot quicker than in the past, but it is little things like that.

And, you know, the inspections is another one. I do not understand why FEMA cannot tap into the expertise on the local level

and pre-certify people from the city, from the county to be inspectors that the minute that there is an emergency declared, they take off their local government cap, they put on their FEMA cap, and they go to work for FEMA, and they can start that process. They know the local area. They know the codes. They know everything that needs to be known that somebody coming from out of town does not know.

Mr. EDWARDS. That is a great suggestion.

Mr. Chair, I see my time has expired, so I yield. Thank you.

Mr. SESSIONS. The gentleman yields back his time.

I will move to the gentleman's second round, Mr. Donalds.

Mr. DONALDS. Thank you, Mr. Chairman. It is going to be a lighter round this time.

Mr. Goss, I want to come to you. I know in your service capacity you have served as a Commissioner for the Southwest Florida Water Management District, appointed by Governor DeSantis. There was a previous line of questioning around the need to just, in a disaster scenario, being able to move around some of the environmental and other statutory codes and regulations that, you know, state, local, and Federal Governments have.

In your capacity in that role—and this is—I do not know what the answer is. So, I am really interested to know your view on that because I think one of the things we have been able to digest through this hearing and then really going through post disaster is trying to find ways to blow through all the roadblocks to just get people the help that they need at that time period and then we can figure out that stuff on the back end.

So, you know, from your capacity, having served in that role, what is your view of that?

Mr. GOSS. My personal view is that life safety comes first, always, and it has to, and if there is a rule there that is put in for nonemergency times, it may need to be waived for an emergency time.

I do not see trailers and environment actually even coming into the same category honestly because I do not see how putting a trailer in your driveway is an environmental issue. I mean, to me that's not. You know, maybe—I do not know what kind of issue it is.

Again, that is more of a safety issue for me, is making sure someone has got a place to live. I would not call that an environmental concern.

Mr. DONALDS. OK. I appreciate that.

And actually, I appreciate my colleague from North Carolina broaching that topic. That is why sometimes I think, you know, smaller hearings where Members and witnesses kind of go back and forth reveal some good clarifying points that, you know, we have to go back and refine with staff and work through those issues, but I think it is something to explore.

Mr. Hamman, real quick to you. Obviously, in your position with the County Commission here in Lee County, you are at the hub of all of this interchange. Can you describe that workflow between local, state, Federal, week one post storm, 6 months post storm, and now? And kind of describe what that has been like.

Mr. HAMMAN. Thank you very much for the question, Congressman.

Week one post storm was an amazing time. Everybody came to town and said, we are here and we are ready to help. And it was actually an effort just to try and coordinate everybody.

But as I mentioned in my earlier testimony, FEMA did stage folks here internally in our emergency operation center pre landfall. That gold incident management team that was imbedded within days of landfall, that did work well, and our team complemented that, and the direct line to our Federal partners was a good one.

The problem then, though, where things broke down was, I think as we talked about, was just when we asked about a situation, where to put the trailers, you know, the answer was not we have a shortage of trailers, so we cannot provide them. The answer was we need to check the rule book and, uh-oh, we have checked it, and we just cannot figure out where to put them because of the rules. And that rigidity and inflexibility was the problem.

So, we did have a team that was activated in the emergency operation center for a good, it felt like, 60 days after the storm. I mean, people were—it was an all-hands-on-deck scenario.

The state level was fantastic. I left that out, but Kevin Guthrie, the Florida Department of Emergency Management manager, or Director, was here in town imbedded with us, slept here, lived here, was guiding the state efforts. And the fact that we had that kind of direct access to an authority figure, literally the leader of the Department of Emergency Management, he could make those quick decisions on the ground based on the facts and circumstances that he saw.

I think certainly, we would have benefited from a decision-maker of that authority or caliber from the Federal side as well to help us, again, improvise, because in an emergency situation, it is not clean. It is a wrecked situation. So, the rules might not necessarily apply anymore because the structure that the rules were built for might not even be in existence anymore. So, you needed that local decision-making authority.

Mr. DONALDS. And I will say I do agree with you there with respect to Director Guthrie, you know, his work here was exemplary, and I want to state that for the record.

Last thing, Chairman, and I will leave it at this. I think one of the things around SBA that—having had time to think through disaster recovery, the disaster recovery loan problem, which was very, very different from the PPP loan program under the COVID-19 emergency era, and although, you know, my time on SBA—my time on Small Business Committee, there are—there were issues with fraud in the PPP program. Definitely the EIDL program, which I would say the EIDL program is much more reminiscent of the SBA disaster recovery program where it is all administered by SBA.

I think one of the reasons why PPP, from a disbursement perspective, was much more fluid for people trying to get aid is because you had the banking system actually going through their due diligence through the normal loan process, and those loans were essentially funded by the Federal Government. So, the banking system was a conduit to recovery dollars.

And if there was something to look at with SBA's disaster loan recovery program in the future, it might be taking some of the lessons learned from PPP and augmenting that program for specific communities and specific parts of the country that go through disaster.

With that, I yield.

Mr. SESSIONS. The gentleman yields back his time.

The gentleman from Arizona, Mr. Biggs.

Mr. BIGGS. Thank you, Mr. Chairman.

My question is a request of you and Mr. Donalds. Mr. Donalds submitted documents in the record, both for panel one and two. I would like him to, if you can, make them available to all of us so we all get a copy of those, please.

Mr. DONALDS. Will do. Consider it done.

Mr. BIGGS. I yield back.

Mr. SESSIONS. The gentleman yields back the time.

The gentleman from North Carolina, Mr. Edwards, you are recognized, sir.

Mr. EDWARDS. Thank you, Mr. Chair.

Mr. Chair, I have a question of you. As I hear the responses from these gentlemen, it occurs to me that most of us here on this stage are probably coming up with some ideas of some things that we can do in Congress to help improve this process, which I know was Mr. Donalds' intent. And we all know or believe to get things done in Congress, we have to work across the aisle. It strikes me, we do not have anyone up here from across the aisle.

I am just curious, was everyone invited? Or why do we not have anyone else up here with us?

Mr. SESSIONS. Yes, sir, and I will address that, and I think it is most important that my Members know this and each of you, as elected officials, and our audience. More than a month out, we gathered our ideas together about this, including the timing, and we chose not to do it later in case there really is another hurricane.

But my colleagues, your colleagues on the Democratic side were advised. I spoke directly to Mr. Mfume about that a month out. And I would say this to you, that I believe that our strength of character between Mr. Mfume and his Ranking Member side, I will involve him in this. None of their Members had the ability or chose not to be here today.

But I would hope that we would not, nor would anyone think, No. 1, they were not invited; No. 2, they were not given the time or the interest; but No. 3, or 4, I believe there is interest on their side to hear directly back about the testimony, about the needs of Congress to effectively work together.

And so, I will provide feedback not only to this panel but also panel one to know that we intend to fully, I do, our panel does and this Administration, I would hope, to work with our Democratic colleagues who are equal Members as we are. They just happen to be in the Minority.

But I would say to the people who are gathered here, I would like for you not to take that as a negative. They just were not able to do this, and Mr. Mfume has told me that he will be very pleased to invest the time and work together with us.

I thank the gentleman for his question. I apologize for not offering that explanation upfront.

Mr. EDWARDS. I would just add that I personally find it very impactful to be here in person to hear the stories from these folks that are affected, and I would have thought that our friends on the other side of the aisle would find it equally impactful.

Thank you. I yield back.

Mr. SESSIONS. The gentleman yields back his time.

I want to thank the Members of Congress who have taken time to be here. We have another task. We intend to go out and do an onsite review. We have been invited to do that, and we are going to accept that.

In terms of my offering feedback to each of you, I want to say this, that this could happen to any Member of Congress, but it happened here, and that the learning and the consideration about what FEMA has learned, SBA, HUD must come together a little bit better. And we will probably, within a short period of time, offer our questions and our recommendations. We will, about that same time, hope to receive back explanations from what I would call the Administration.

But we are not going to let this go. And I looked at Mr. Donalds a few minutes ago and said I am not saying we are going to have a hearing, but I am coming back, and I am going to sit down, and we are going to make sure that we do our after-report because I believe my time that I spent in the free enterprise system always included not only a plan going in but the plan going out and then how you did.

So, on behalf of the U.S. Congress, my colleagues, all my colleagues, I want to say thank you to each of you for being here. In particular, I want to say today that we have got at least four members of law enforcement, the men and women who wear the uniform, who have the responsibility, and I want to thank them for taking the time to be here today.

And for our friends in the media, I would hope that the story that is told is one that we came here for, an intended reason. We have heard the stories, and we intend to forthrightly work with this government, this Administration, with our colleagues, and we intend to make things a little bit better.

And for the people of this community, I want you to know that it could have happened anywhere. It happened to you. Our prayers are still with you, and we heard the story today and know what we need to do. So, I want to thank each of you that are in this room very much.

This concludes our hearing of the Subcommittee.

[Whereupon, at 12:50 p.m., the Subcommittee was adjourned.]