



**Committee on Transportation and Infrastructure**  
**U.S. House of Representatives**  
**Washington, DC 20515**

**Peter A. DeFazio**  
**Chair**

**Sam Graves**  
**Ranking Member**

Katherine W. Dedrick, Staff Director

Paul J. Sass, Republican Staff Director

October 22, 2021

**SUMMARY OF SUBJECT MATTER**

**TO:** Members, Subcommittee on Economic Development, Public Buildings, and Emergency Management  
**FROM:** Staff, Subcommittee on Economic Development, Public Buildings, and Emergency Management  
**RE:** Subcommittee Hearing on “Are FEMA’s Assistance Programs Adequately Designed to Assist Communities Before, During, and After Wildfire?”

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**PURPOSE**

The Subcommittee on Economic Development, Public Buildings, and Emergency Management will meet on Tuesday, October 26, 2021, at 10:00 a.m. in 2167 Rayburn House Office Building and via Zoom to receive testimony. Members will receive testimony from witnesses with expertise and experience in emergency management, wildfire suppression, and federal disaster response and recovery programs. The Subcommittee will hear from Andrew Phelps, Director of the Oregon Office of Emergency Management, on behalf of the National Emergency Management Association; Rich Elliott, Deputy Chief of Kittitas Valley (WA) Fire & Rescue, on behalf of the International Association of Fire Chiefs; Kacey KC, State Forester and Firewarden of the Nevada Division of Forestry; and Casey Hatcher, Deputy Chief Administrative Officer for Butte County (CA).

**BACKGROUND**

Wildfires in the western United States are burning hotter, more frequently, and causing an increasing and unprecedented amount of damage and destruction to the natural and built



assistance when suppressing a fire, but the FMAG declaration does not include access to FEMA’s IA or PA programs. For individuals impacted by FMAG-declared wildfires, residences not covered by private insurance that are damaged or destroyed by wildfire are not eligible for FEMA’s IA or SBA’s disaster loans.

The *Disaster Recovery Reform Act of 2018* (DRRA, Div. D of P.L.115-254) included a significant enhancement to FMAG assistance, authorizing post-disaster Hazard Mitigation Grant Program (HMGP, *Stafford* Sec. 404) assistance to be made available for FMAG declarations. FEMA administers “HMGP Post Fire” assistance differently than traditional HMGP.<sup>10</sup> The committee has informally heard from stakeholders in the emergency management community and local governments trying to recover from wildfires that HMGP Post-Fire is more challenging to utilize than traditional post-major disaster HMGP.<sup>11</sup> That said, investments in wildfire mitigation in the WUI could significantly alleviate damage and destruction to private property and limit future impact of wildfire.<sup>12</sup>

Wildfires that do result in a major disaster declaration are those that incur the greatest dollar amount of damage. California tops the list of approved declarations with nine major disasters due to wildfire between FY 2009 and FY 2020. Colorado and Oklahoma follow with three approved major disaster declarations during the same period.<sup>13</sup> Major disaster declarations include some combination of FEMA’s IA and PA programs, as well as access to the post-disaster HMGP and typically SBA loans.

Wildfires that impact rural counties and which receive FMAG assistance typically incur a lower total dollar amount of damage when compared to fires that burn in more populated regions. However, fires impacting rural communities often burn a greater percentage of the region’s total housing stock.<sup>14</sup> A recent report published by CoreLogic found the total percentage of homes burned in Wyoming, a state with a small and predominately rural population, exceeds that of California.<sup>15</sup> Fires that burn a high percentage of a region’s property cause a shortage of housing stock and displace a greater number of residents.<sup>16</sup> Wyoming has never received a major disaster declaration for wildfire, but has been granted several FMAGs—leaving individual survivors without access to FEMA’s IA assistance post-fire.<sup>17</sup>

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<sup>10</sup> FEMA. FEMA POLICY: Hazard Mitigation Grant Program - Post Fire Policy #207-088-2. April 29, 2019. Available at: [https://www.fema.gov/sites/default/files/2020-04/SignedPolicyFEMA\\_HMGP\\_Post-Fire\\_policy\\_207-088-2\\_apr292019.pdf](https://www.fema.gov/sites/default/files/2020-04/SignedPolicyFEMA_HMGP_Post-Fire_policy_207-088-2_apr292019.pdf).

<sup>11</sup> GAO. *Disaster Resilience: FEMA Should Take Additional Steps to Streamline Hazard Mitigation Grants and Assess Program Effects*. February 2021. Available at: <https://www.gao.gov/assets/gao-21-140.pdf>

<sup>12</sup> FEMA. Multiple Mitigation Measures Save Home From Wildfire. Available at: <https://www.fema.gov/case-study/multiple-mitigation-measures-save-home-wildfire>.

<sup>13</sup> FEMA. *Declared Disasters*. <https://www.fema.gov/disaster/declarations>

<sup>14</sup> E&E News. *Wyoming Tops California for Wildfire Risk, Report Says*. Sept 30, 2021. Available at: <https://subscriber.politicopro.com/article/eenews/2021/09/30/wyo-tops-calif-for-wildfire-risk-report-says-281401>.

<sup>15</sup> CoreLogic. 2021 Wildfire Report. September 29, 2021. Available at: <https://www.corelogic.com/wp-content/uploads/sites/4/2021/09/2021-Wildfire-Final-Infographic.pdf>

<sup>16</sup> E&E News. *Wyoming Tops California for Wildfire Risk, Report Says*. Sept 30, 2021. Available at: <https://subscriber.politicopro.com/article/eenews/2021/09/30/wyo-tops-calif-for-wildfire-risk-report-says-281401>.

<sup>17</sup> FEMA. *Declared Disasters*. Available at: <https://www.fema.gov/disaster/declarations>.

The map below depicts the historical distribution of FEMA’s IHP program where non-western states are more likely to receive a major disaster declaration for hazards such as flooding, hurricanes, or severe storms.<sup>18</sup>

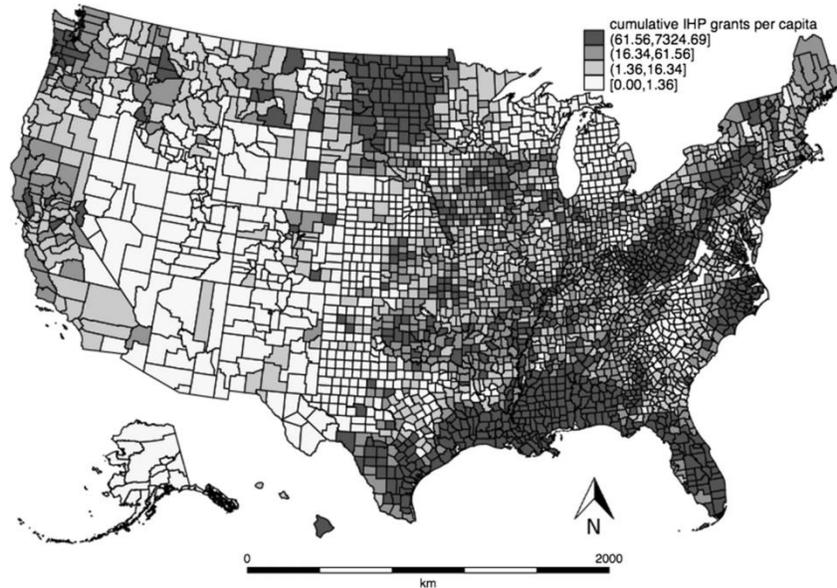


Figure 1. Distribution of cumulative IHP per capita by county (1992–2015)<sup>19</sup>  
*\*Map includes major disaster declarations for all hazards, not just wildfire*

While FEMA’s IA programs are not intended to meet the full needs of disaster survivors, recent declared events have been a cause for concern regarding both denial rates for IA, as well as suspected fraudulent registrations for FEMA assistance.<sup>20</sup> In May 2021, Chairs DeFazio and Titus, and Ranking Members Graves (MO) and Webster sent a letter to the FEMA Administrator expressing frustration that the approval rate for IHP applications has reached an all-time low.<sup>21</sup> Following the September 2020 wildfires in Oregon, FEMA denied 70 percent of IHP assistance requests after it filtered out applicants that were potentially fraudulent.<sup>22</sup> Following the 2017 and 2018 fire seasons in California, 48,856 individuals applied for IHP and roughly only one-fifth received some amount of assistance.<sup>23</sup>

<sup>18</sup> Natural Hazards. *Does Post-Disaster Aid Promote Community Resilience? Evidence from Federal Disaster Programs*. June 1, 2021. Available at: <https://link.springer.com/article/10.1007/s11069-021-04826-2>

<sup>19</sup> Id.

<sup>20</sup> NPR. *As Western Wildfires Worsen, FEMA is Denying Most People Who Ask for Help*. July 1, 2021. Available at: [As Climate Change Worsens Wildfires, FEMA Denies Most California, Oregon Claims : NPR](#)

<sup>21</sup> T&I. *Letter to FEMA Administrator*. May 13, 2021. Available at: <https://transportation.house.gov/news/press-releases/committee-leaders-question-fema-after-approvals-for-disaster-survivor-aid-program-falls-to-all-time-low>.

<sup>22</sup> NPR. *As Western Wildfires Worsen, FEMA is Denying Most People Who Ask for Help*. July 1, 2021. Available at: [As Climate Change Worsens Wildfires, FEMA Denies Most California, Oregon Claims : NPR](#)

<sup>23</sup> University of Pennsylvania Risk Management and Decision Processes Center. *Wildfires and Recovery: FEMA’s Individual Assistance Funding Provides Important Support – But Unfunded Damages Remain*. April 16, 2020. Available at: [Wildfires and Recovery: FEMA’s Individual Assistance funding provides important support-but unfunded damages remain - Risk Management and Decision Processes Center \(upenn.edu\)](#)

Applicants approved for IHP assistance to repair or replace their homes often realize the grants do not cover full repair and replacement costs, as insurance might. The maximum amount of IHP assistance awarded for home replacement is \$34,900. *DRR-4* removed limits on the amount of rental and other needs assistance an applicant is eligible to receive in conjunction with property repair and replacement assistance; the maximum award for combined assistance is \$72,000. Applicants deemed eligible for SBA loans are eligible for up to \$200,000 of assistance via low-interest loans.<sup>24</sup> All other costs of recovery tied to personal property are the responsibility of the survivors.

The application process for IHP has repeatedly been described as overwhelming and confusing by disaster survivors.<sup>25</sup> Applicants must navigate a series of steps before a decision is rendered on their application. For example, if an individual's home is deemed habitable after a disaster, they must apply and be denied an SBA loan before being made eligible for home repair through FEMA's IHP. It has been documented that this process is especially challenging for individuals whose identity documents were destroyed during the disaster, who are low-income, or who live in a mobile home on land they do not own.<sup>26</sup>

Yet challenges remain for survivors of wildfire major disasters who do get approved for assistance. Communities trying to recover from wildfires often face challenges finding available rental stock or siting temporary housing sites.<sup>27</sup>

## CONCLUSION

Given the risk that wildfire poses to communities, it is critical to examine whether FEMA programs are meeting the needs of wildfire-prone areas. While FMAGs have effectively helped states cover fire suppression expenses, in an effort to fight fires before they may cause damage and destruction which could warrant a major disaster declaration, there are clear limitations for residents living in or near the WUI and communities trying to recover from these events.<sup>28</sup> FEMA's IHP can help survivors of major disasters afford temporary housing, make some repairs, and begin to rebuild their homes,<sup>29</sup> but there are challenges for addressing post-disaster housing needs for displaced

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<sup>24</sup> Id.

<sup>25</sup> GAO. *Wildfire Disasters: FEMA Could Take Additional Actions to Address Unique Response and Recovery Challenges*. October 2019. Available at <https://www.gao.gov/assets/gao-20-5.pdf>.

<sup>26</sup> Id.

<sup>27</sup> see KEZI.com. *FEMA denies request for some temporary housing options for wildfire survivors*. December 1, 2020. Available at: <https://www.kezi.com/content/news/FEMA-denies-request-for-some-temporary-housing-for-wildfire-survivors-573251461.html>; Los Angeles Times. *Californians moved to Oregon for affordable housing. Wildfires left them homeless*. September 21, 2020. Available at: <https://www.latimes.com/world-nation/story/2020-09-21/oregon-fires-destroyed-lost-homes-california-housing>; NPR Planet Money. *How A Blistering Housing Market Could Be Making Wildfires Even More Dangerous*. September 14, 2021. Available at: <https://www.npr.org/sections/money/2021/09/14/1036085807/how-a-blistering-housing-market-could-be-making-wildfires-even-more-dangerous>.

<sup>28</sup> GAO. *Wildfire Disasters: FEMA Could Take Additional Actions to Address Unique Response and Recovery Challenges*. October 2019. Available at <https://www.gao.gov/assets/gao-20-5.pdf>.

<sup>29</sup> CRS. *FEMA Individual Assistance Programs: An Overview* (R46014). December 5, 2019. Available at: <https://sgp.fas.org/crs/homesec/R46014.pdf>.

survivors, especially those of lower-income or other historically vulnerable populations.<sup>30</sup> The Government Accountability Office (GAO) has additionally reported that IHP is not meeting the needs of low-income renters and homeowners post-wildfire.<sup>31</sup>

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<sup>30</sup> GAO. *Wildfire Disasters: FEMA Could Take Additional Actions to Address Unique Response and Recovery Challenges*. October 2019. Available at <https://www.gao.gov/assets/gao-20-5.pdf>.

<sup>31</sup> GAO. *Wildfire Disasters: FEMA Could Take Additional Actions to Address Unique Response and Recovery Challenges*. October 2019. Available at <https://www.gao.gov/assets/gao-20-5.pdf>.

**WITNESS LIST**

**Andrew Phelps**

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*On behalf of* the National Emergency Management Association

**Kacey KC**

State Forester and Firewarden  
Nevada Division of Forestry

**Rich Elliott**

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