The nation's management of catastrophic disasters was intensely criticized after Hurricane Andrew leveled much of South Florida and Hurricane Iniki destroyed much of the Hawaiian island of Kauai in 1992. Prior to these storms, other major disasters, such as Hurricane Hugo and the Loma Prieta earthquake in 1989, also generated intense criticism of the federal response effort. The Federal Emergency Management Agency (FEMA), the lead federal agency for disaster management, responds to many smaller natural disasters every year without extensive public scrutiny. Unlike the bulk of the disasters requiring FEMA to respond, however, catastrophic disasters overwhelm the ability of state, local, and voluntary agencies to adequately provide victims with essential services, such as food and water, within 12 to 24 hours. The response to Hurricane Andrew raised doubts about whether FEMA is capable of responding to catastrophic disasters and whether it had learned any lessons from its responses to Hurricane Hugo and the Loma Prieta earthquake.

Congressional requesters asked us to examine the adequacy of the federal strategy for responding to catastrophic disasters and to develop solutions for improving it. Since January of this year, we have presented the results of our work at hearings before five Senate and House Committees and Subcommittees.1 This report summarizes our analyses, conclusions, recommendations, and matters for congressional consideration presented at those hearings.

The federal strategy for responding to catastrophic disasters is deficient because it lacks provisions for the federal government to immediately (1) assess in a comprehensive manner the damage and the corresponding needs of disaster victims and (2) provide food, shelter, and other essential services when the needs of disaster victims outstrip the resources of the state, local, and private voluntary community. Moreover, the federal strategy—encompassing 26 different agencies—does not promote

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1Disaster Management: Recent Disasters Demonstrate the Need to Improve the Nation's Response Strategy. Testimonies sharing this title were delivered before the Subcommittee on VA, HUD, and Independent Agencies, Senate Committee on Appropriations (GAO/RCED-93-4, Jan. 27, 1993); Subcommittee on Investigations and Oversight, House Committee on Public Works and Transportation (GAO/T-RCED-93-13, Mar. 2, 1993); Subcommittee on Toxic Substances, Research, and Development, Senate Committee on Environment and Public Works (field hearing, Apr. 19, 1993); Senate Committee on Governmental Affairs (GAO/RCED-93-20, May 18, 1993); and Subcommittee on Nuclear Deterrence, Arms Control and Defense Intelligence, Senate Committee on Armed Services (GAO/RCED-93-46, May 25, 1993).
adequate preparedness when there is advance warning of a disaster because preparatory activities are not explicitly authorized until the President has issued a disaster declaration. These problems were most evident in the immediate response to Hurricane Andrew in South Florida.

To improve the federal response, the nation needs presidential involvement and leadership both before and after a catastrophic disaster strikes. To underscore the commitment of the President, responsibility for catastrophic disaster preparedness and response should be placed with a key official in the White House. This would institutionalize the direct presidential involvement that occurred on an ad hoc basis in Hurricane Andrew and other recent major disasters. Furthermore, this organizational arrangement could increase the levels of attention given to emergency management responsibilities throughout the government, not just in times of catastrophic disasters. This responsibility should not be a full-time position that would effectively duplicate the role of the Director of FEMA, but the White House official should be sufficiently knowledgeable about disaster response to guide the federal effort.

Within FEMA, a disaster unit is needed to provide the White House and the Director of FEMA with information, analysis, and technical support to improve federal decision-making on helping state and local governments before, during, and after catastrophic disasters. Consisting of a core staff located in FEMA and augmented by staff in other participating federal agencies, the disaster unit would plan for and respond to a wide variety of catastrophic disasters.

We believe a major reorganization would be necessary in order to ensure a disaster unit's success in FEMA. Since FEMA was formed 14 years ago by consolidating several agencies from throughout the federal government, two of its Directorates (whose resources would form the bulk of a disaster unit) have historically not worked well together. Institutional and cultural barriers have prevented effective cooperation between the two Directorates during disasters.

The military can play an important role in responding to catastrophic disasters. After Hurricanes Andrew and Iniki, the military was highly effective in providing supplies and services and in establishing the infrastructure necessary to restore order and meet the immediate needs of victims. While only the Department of Defense (DOD) can quickly escalate the federal response when the destruction and the need for mass care is far greater than first anticipated, the disaster unit we propose for
FEMA—and not DOD—would be in the best position to determine when such an escalation is necessary. Neither the responses to Hurricanes Andrew and Iniki nor the experts with whom we consulted indicated that DOD should have overall management responsibility for disaster relief and recovery.

Legislative changes may also be needed to foster a more effective federal response to catastrophic disasters. Current federal law governing disaster response does not explicitly authorize federal agencies to undertake preparatory activities before a disaster declaration by the President, nor does it authorize FEMA to reimburse agencies for such preparation, even when disasters like hurricanes provide some warning that such activities will be needed. Federal agencies may fail to undertake advance preparations because of uncertainty over whether costs incurred before a disaster declaration will ultimately be reimbursed by FEMA.

The success or failure of any of these proposed changes in the national disaster response system will be heavily affected by the efforts of state and local governments, which are expected to be the first responders when a disaster strikes. However, these responders do not have adequate training and funding to respond to catastrophic disasters on their own. As a result, FEMA needs to use its existing resources to better prepare state and local governments for catastrophic disaster response so that they are as effective as possible.

Finally, FEMA is not organized for and does not carry out the types of training, exercises, and oversight needed to ensure that deficiencies in state preparedness are identified and corrected. While it sets policies, provides funding, and has established limited exercises and some general training programs for the states, FEMA has neither established performance standards nor developed a training and exercise program specifically geared toward enhancing state and local preparedness for catastrophic disaster response.

FEMA was established in 1979 to consolidate federal emergency preparedness, mitigation, and response activities. Its responsibilities include, among other things, the coordination of civil defense and civil emergency planning and the coordination of federal disaster relief. FEMA responds to a wide range of disasters, including floods, hurricanes, earthquakes, hazardous material accidents, nuclear accidents, and biological, chemical, and nuclear attacks.
To cope with disasters, FEMA has primarily (1) enhanced the capability of state and local governments to respond to disasters; (2) coordinated with 26 other federal agencies that provide resources to respond to disasters, such as DOD and the Departments of Health and Human Services and Housing and Urban Development; (3) given federal assistance directly to citizens recovering from disasters; (4) granted financial assistance to state and local governments; and (5) provided leadership—through grants, floodplain management, and other activities—for hazard mitigation. FEMA conducts its disaster response and civil defense activities primarily under the authorities of the Robert T. Stafford Disaster Relief and Emergency Assistance Act and the Federal Civil Defense Act of 1950, as amended.

The Federal Response Plan is FEMA's blueprint for responding to all disasters and emergencies. The plan is a cooperative agreement signed by 26 federal agencies and the American Red Cross for providing services when there is a need for federal response assistance following any type of disaster or emergency. The present version of the plan—developed following dissatisfaction with the response to Hurricane Hugo in 1989—was completed in April 1992. Hurricane Andrew marked the first time the plan was fully used.

Under this plan, as in the past, the Red Cross is the primary agency for providing mass care (food and shelter) immediately following a disaster. It is also responsible for coordinating support for this function with DOD, the U.S. Department of Agriculture, and other voluntary organizations.

For FEMA to activate the Federal Response Plan and for a state to receive life-sustaining and other services from the federal government, the Stafford Act requires a governor to obtain a presidential declaration that a major disaster or emergency exists. The governor's request must be based on a finding that the scope of the disaster or emergency is beyond the state's ability to respond. After the President declares a disaster, FEMA supplements the efforts and resources of state and local governments and voluntary relief agencies, which are expected to be the first responders when a disaster strikes.

Our review of Hurricanes Andrew and Iniki uncovered several problems with the response efforts, virtually all of which were revealed in South Florida because of the magnitude of the disaster there: an economic loss of about $30 billion, the largest loss from a natural disaster in U.S. history; the destruction of or serious damage to at least 75,000 homes and 8,000...
businesses; and the newly created homelessness of more than 160,000 people. In Florida alone, federal assistance is expected to exceed $1.8 billion, making Andrew by far one of the most costly disasters to which FEMA has ever responded.²

Under such conditions, we found that the Federal Response Plan is inadequate for dealing with catastrophic disasters. The plan lacks, among other things, provisions for a comprehensive assessment of damages and the corresponding needs of disaster victims. In addition, the response in South Florida suffered from miscommunication and confusion of roles and responsibilities at all levels of government—which slowed the delivery of services vital to disaster victims.

In contrast, the response to Hurricanes Andrew in Louisiana and Iniki in Hawaii were more effective. However, greater effectiveness occurred in part because of changes that were introduced in an ad hoc manner—such as sending supplies to the island of Kauai before local officials requested them—rather than as part of an orderly, planned response to catastrophic disasters. These responses were also more effective because Hurricane Andrew was less severe when it hit Louisiana and Hurricane Iniki hit a much less populated area.

Because the necessary federal response to catastrophic disasters is so fundamentally different—bigger and more urgent—than to less severe events, the person or organization directing the federal response must explicitly and demonstrably have the authority of the President in managing the disaster. Presidential leadership creates a powerful, meaningful perception that the federal government recognizes an event is catastrophic, is in control, and is going to use every means necessary to meet the immediate mass care needs of disaster victims. Furthermore, presidential leadership when the federal government is not engaged in responding to a catastrophic disaster creates an ongoing sense of the importance of emergency management responsibilities; this translates into a better commitment to preparedness and response by all the federal agencies involved.

The President’s commitment is best underscored by placing responsibility for catastrophic disaster preparedness and response with a key official in the White House. The Director of FEMA should work closely with the

²As this report was being prepared, initial estimates indicated that damage from the extensive flooding along the Mississippi River may exceed that from Hurricane Andrew.
A FEMA Disaster Unit Would Improve Decision-Making on When to Provide Federal Help

designated White House official, during both a catastrophic disaster and day-to-day operations to ensure that FEMA and all involved federal agencies are meeting preparedness requirements for catastrophic disasters. When an event such as Hurricane Andrew is imminent or has happened, the Director of FEMA should notify the White House official that (1) a catastrophic disaster is likely to occur or has occurred; (2) the affected area will almost surely require a great deal of immediate and long-term federal assistance; and (3) in the Director's judgment, federal staff should go to the affected state(s), assess the situation, and, if necessary, guide the resources needed to meet the immediate mass care needs of disaster victims.

Ultimately, the choice of the White House official responsible for disaster management is the President's. However, we believe that two primary criteria must be used in designating this official: (1) The official must have sufficient public recognition so that he or she is perceived as having the authority and attention of the President in managing the disaster, and (2) the official must have access to and the confidence of the President. The official's ongoing responsibility would not be a full-time effort but should ensure commitment and cooperation across the federal government to anticipate, prepare for, and respond to catastrophic disasters.

Given the shortcomings we saw primarily in South Florida, we believe FEMA needs a disaster unit whose primary mission is planning for and responding to catastrophic disasters. This unit's mission would be twofold. First, just before (when there is warning) or immediately following a disaster, the unit would be charged with such duties as estimating the extent of damage and relief needs so that key decisionmakers, such as the governors of the affected states as well as the President's designee, have the necessary information to request and direct federal assistance. And second, when not actively engaged in disaster response, the unit would have an ongoing responsibility to plan for and predict the effects of a variety of catastrophic disasters. This unit would consist of a core staff located in FEMA plus additional staff in participating federal agencies (such as DOD and the Public Health Service) who would serve as permanent liaisons to the unit. In order to ensure the commitment of the entire federal government, both in day-to-day preparation and during actual

3The federal government is explicitly authorized to appraise the types of relief needed after a disaster is declared. However, as we pointed out in an earlier report, Disaster Assistance: Federal, State, and Local Response to Natural Disasters Need Improvement (GAO/RCED-91-43, Mar. 6, 1991), legislative action may be needed to deploy staff to a disaster area prior to a major disaster declaration.
disasters, the unit should work closely with the White House official responsible for disaster management.

This disaster unit should consist of FEMA staff who have disaster response experience as well as staff and resources from FEMA's National Preparedness Directorate. In general, the Directorate has many of the people and resources that could help form the nucleus of the disaster unit. The Directorate's current rapid response mission places a premium on people with skills in such areas as strategic and tactical planning, logistics, command and control, and communications. Its resources include communications, transportation, life support, and sophisticated computer-modeling equipment. Through constant planning and exercising, the Directorate maintains a high level of readiness and is able to quickly deploy people and resources from a number of locations to anywhere in the United States.

In order to successfully develop the capabilities we envision for it, FEMA's disaster unit must overcome some internal FEMA problems. The two FEMA Directorates whose resources would form the disaster unit—National Preparedness and State and Local Programs and Support—have historically not worked well together, pursuing their missions in isolation from one another. As a result, we do not believe anything short of a major reorganization can overcome the institutional and cultural barriers that have prevented effective cooperation between the two Directorates.

For all but the most severe catastrophic disasters, the Red Cross and its large network of volunteers may be well suited to provide mass care and coordinate the efforts of other federal agencies, as was the case with Hurricane Andrew in Louisiana. In South Florida, the Red Cross also responded to the needs of Hurricane Andrew's victims—sheltering those who evacuated South Florida and providing some mass care after the storm. However, the enormous gap between the immediate need and available private voluntary resources in South Florida was inevitable for a disaster of this magnitude.

For such disasters, DOD is the only organization capable of providing, transporting, and distributing sufficient quantities of the items needed:

- DOD has, for example, trained medical and engineering personnel, mobile medical units, storehouses of food and temporary shelters, contingency planning skills, command capability, and other requirements for mass
care, as well as the transportation to deploy these resources. A buildup of response capability in other organizations, such as FEMA, would be redundant.

- Catastrophic relief activities mirror some of DOD's wartime support missions. Soldiers are trained for similar missions, and catastrophic disaster relief provides soldiers with additional training.

- Catastrophic disaster responses, such as those for Hurricane Andrew, are smaller than many military operations and do not significantly affect DOD's military readiness in the short term.

While we clearly see a major role for DOD in providing mass care, we do not advocate turning over the entire disaster response, relief, and recovery operation to the military. DOD's role in disaster response needs to remain under the direction of a civilian authority outside of the Department for two important reasons. First, DOD's foremost responsibility is to deal with those military matters affecting national security; a full-time DOD mission of managing disaster preparedness and relief could detract from the Department's primary responsibility. Second, DOD officials strongly believe, and we agree, that assuming overall management responsibility could create the impression that the military is attempting to make or direct domestic policy, which runs contrary to principles that have guided the military's role in the United States. Throughout our review, military officials repeatedly emphasized their willingness to work for and support a civilian-led disaster response.

In our January 1993 testimony, we noted that the effect of using the military for catastrophic disaster response on its primary responsibilities would be less of an obstacle if DOD had full authority to activate the Reserves. Currently, DOD may ask the Reserves to volunteer for disaster relief operations but may require them to serve for these operations only in limited circumstances. We recommended that the Congress consider removing these statutory restrictions.4

4For more information on the role of the military, see Disaster Assistance: DOD's Support for Hurricanes Andrew and Iniki and Typhoon Omar (GAO/NSIAD-93-180, June 18, 1993).
Federal Agencies Need Explicit Authority to Prepare Before Disasters Are Declared

Federal response time could be reduced by encouraging agencies to do as much advance preparation as possible prior to a disaster declaration. When there is early warning, as there is for hurricanes, DOD and other federal agencies need to mobilize resources and deploy personnel before the catastrophe strikes. However, current law does not explicitly authorize such activities.

Therefore, federal agencies may fail to undertake advance preparation because of uncertainty over whether FEMA will request their assistance and whether costs incurred before a disaster declaration will ultimately be reimbursed by FEMA. For example, DOD officials told us that they take some actions to prepare for a disaster when there is warning—such as identifying quantities, locations, and transportation requirements for mass care supplies—but they take no additional measures because the Department might have to pay for the expenses if FEMA ultimately does not request its assistance.

FFMA Does Not Adequately Prepare State and Local Governments for Catastrophic Disaster Response

Fewer federal resources are needed to respond to a catastrophic disaster if state and local governments' response capabilities are greater. We believe that FEMA could do more to ensure that state and local governments prepare for catastrophic disaster response. Our review uncovered shortcomings both in the way FEMA helps state and local governments train and conduct exercises in anticipation of catastrophic disasters and in the way it monitors state and local preparedness.

Our March 1991 report on Hurricane Hugo and FEMA's own report recognized a number of training deficiencies. These included the need to provide state and local governments with training specifically geared towards developing such necessary skills for responding to catastrophic disasters as assessing damage and estimating the amount of mass care needs. However, state and local officials have not received such training.

FEMA officials told us that its Emergency Management Institute (EMI) is developing courses to enhance state and local officials' ability to respond to catastrophic disasters. However, EMI officials told us that they delayed development of many disaster response courses until the April 1992 completion of the Federal Response Plan. Because such courses usually require about 2 years to develop, most were not available in time for Hurricane Andrew.

Although FEMA funds numerous state disaster exercises, most state officials believe that these do not adequately prepare them to respond to catastrophic disasters because (1) there are too few such exercises; (2) too few federal representatives participate; and (3) there is often a failure to act on the weaknesses these exercises identify. Even the large-scale exercises FEMA conducted identified problems that went uncorrected and thus reoccurred in the response to Hurricane Andrew.

FEMA headquarters does not monitor state performance, even though it sets policies and establishes training programs for states. Regional officials told us that headquarters has neither established performance standards nor developed a program for evaluating state and local preparedness for catastrophic disaster response. Therefore, the regions have no uniform national standards that can be used to judge state and local readiness. By creating performance standards and then evaluating how well state and local governments meet them, FEMA can increase accountability for all participating agencies.

FEMA provides state and local governments with approximately $100 million annually in civil defense grants. These grants could be used much more effectively to help develop state and local governments' emergency response capabilities. The grants were originally intended to develop a civil defense capability in the event of a nuclear attack. In 1981, amendments to the Civil Defense Act directed FEMA to permit states to spend civil defense funds on a dual-use approach. However, many state and local officials told us that FEMA had not changed the civil defense programs enough because (1) nuclear defense concerns still predominate FEMA's review of grant applications; (2) FEMA very closely controls the types of activities that qualify for civil defense funding; and (3) civil defense funding generally does not correspond to state and local governments' disaster response priorities. FEMA officials are aware of the benefits that increased flexibility would provide state and local entities and are considering merging the multiple grant programs into broader categories to enable a more diversified use of the funds. Some civil defense programs have been suspended for the current year while awaiting the results of FEMA's study of civil defense requirements. Furthermore, in its fiscal year 1994 budget, FEMA proposed allowing a much more diversified use of grant funds by state and local governments.

*Under a dual-use or all-hazards approach, states may use civil defense funds to prepare for natural disasters to the extent that such use is consistent with, contributes to, and does not detract from attack-related civil defense preparedness.
Improving the nation's response capability to catastrophic disasters is essential. We may well face disasters or emergencies that could affect even more people than Hurricane Andrew did. As devastating as this disaster was to South Florida, experts agree that we were fortunate it was not far worse both in terms of the loss of life and monetary damage. These experts also predict that we are entering a period of increased hurricane activity and that we need to take action today at the local, state, and federal levels to prevent greater loss of life and property.

The problems we found with the federal strategy for catastrophic disasters—such as inadequate damage and needs assessments, miscommunication, unclear legislative authority, and unprepared, untrained state and local responders—are more systemic than agency-specific. Thus, they require solutions that cut across agencies and levels of government.

Presidential leadership and an immediate, massive response to a catastrophic disaster are key elements in a successful effort to meeting victims' immediate, life-sustaining needs. While the military clearly needs to play a pivotal role in this response, there are convincing arguments against assigning DOD lead responsibility for the federal government's entire disaster preparedness, response, and relief operations.

Although we focused primarily on the federal role in responding to catastrophic disasters, we emphasize that state and local governments are integral parts of an effective national disaster response system. The success or failure of any changes in the federal role in that system will always be heavily affected by the efforts of state and local responders.

We have concluded that the nation's disaster response strategy—particularly for devastating, catastrophic disasters—needs substantial, across-the-board improvement. Accordingly, over the course of the hearings cited earlier, we made recommendations aimed at improving not only the federal response but also the effectiveness of federal assistance to better prepare state and local governments as well. Furthermore, we addressed the specific legislative restrictions that we found inhibit a more proactive, effective response.

To ensure vital presidential leadership for catastrophic disasters, the President should...
Recommendations to FEMA

The federal government needs to develop a capability to respond to catastrophic disasters. Accordingly, FEMA should take a number of steps:

- **Establish a disaster unit headquartered in FEMA.** This unit would be composed of a core of FEMA staff and would be augmented by resources and staff from other key federal agencies. The unit would—using analyses of state and local governments' capability and preparedness to respond to catastrophic disasters—predict, plan for, and assess the damage resulting from catastrophic disasters. The unit would also translate its damage assessments into estimates of immediate response needs, including the extent to which FEMA and the other federal agencies can meet those needs. It also would provide up-to-date information to the White House so that the President's designated official would be able to effectively oversee the federal response. On the basis of its assessments and needs determinations, the unit would make concrete recommendations to the governor of the affected state regarding the amount, type, and cost of federal assistance that should be sought. The disaster unit should direct any needed federal relief effort.

- **Improve its catastrophic disaster response capability** by using existing authority to aggressively respond to catastrophic disasters, assessing the extent of damage, and then advising state and local officials of identified needs and the federal resources available to address them, as well as the extent to which DOD resources will be needed to supplement those of the Red Cross in meeting mass care needs.

- **Enhance the capacity of state and local governments to respond to catastrophic disasters** by (1) continuing to give them increased flexibility to match grant funding with individual response needs, (2) upgrading training and exercises specifically geared towards catastrophic disaster response, and (3) assessing each state's preparedness for catastrophic disaster response.

- designate a senior official in the White House to oversee federal preparedness for and responses to catastrophic disasters. This official should not only monitor the initial federal response to catastrophic disasters but also have ongoing responsibility for oversight of FEMA and other federal agencies' efforts to plan, prepare for, and respond to such disasters.
The Congress should consider:

- giving FEMA and other federal agencies explicit authority to take actions to prepare for catastrophic disasters when there is warning and
- removing statutory restrictions on DOD's authority to activate Reserve units for catastrophic disaster relief.

We have discussed our findings and recommendations with such top FEMA officials as the Director and Deputy Associate Directors for National Preparedness and State and Local Programs and Support throughout the course of our review. They have generally agreed with our findings and recommendations and have begun taking actions to address them. These include a proposal in FEMA's fiscal year 1994 budget request to restructure various resources into a Federal Planning and Response Activity, which FEMA officials described to us as "in essence or close to" our recommendation that FEMA form a disaster unit. In addition, FEMA's State and Local Programs and Support Directorate told us it is revising and updating its training and exercises for federal, state, and local responders on the basis of the lessons learned from recent catastrophic disasters; developing methods to better determine state and local preparedness for disaster response; and seeking clarified legislative authority when a catastrophic disaster is predicted.

FEMA's recent initiatives are a good start toward improving its response to future catastrophic disasters. However, some of the improvements necessary in the overall federal response are outside of FEMA's control. Presidential action is needed to strengthen leadership for the federal response by designating a key White House official to oversee preparedness and response activities. Furthermore, legislative action is needed to improve all federal agencies' preparedness when there is warning of a disaster and to allow DOD to activate Reserve units for catastrophic disaster relief.

To examine the nation's response strategy for catastrophic disasters, we reviewed FEMA's organizational structure and disaster response activities. We also reviewed the federal, state, local, and volunteer response to Hurricane Andrew in Florida and Louisiana and Hurricane Iniki in Hawaii. Most of our work focused on South Florida because of the tremendous amount of damage resulting from Hurricane Andrew. At each location we met with representatives from state and local emergency management.
organizations. We also consulted with a panel of experts who represented a cross section of views on disaster response. These experts included a number of former federal agency heads and other high-level officials from DOD, FEMA, and FEMA's predecessor agencies; an emergency medical program director; state emergency management directors; and members of academia specializing in intergovernmental relations during disaster response.

We focused our review on the immediate response to catastrophic disasters. Therefore, we addressed neither long-term recovery activities for catastrophic disasters nor any aspect of the response to less severe disasters, which comprise the bulk of FEMA's response activities.

We are sending copies of this report to the President, interested congressional committees, the Director of FEMA, and the Secretary of Defense. We will also make copies available to others upon request.

This work was performed under the direction of Judy A. England-Joseph, Director of Housing and Community Development Issues, who can be reached at (202) 512-7631 if you or your staff have any questions. Other major contributors to this report are listed in appendix I.

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Committee on Appropriations
United States Senate

The Honorable John Glenn
Chairman, Committee on Governmental Affairs
United States Senate

The Honorable J. James Exon
Chairman, Subcommittee on Nuclear Deterrence, Arms Control, and Defense Intelligence
Committee on Armed Services
United States Senate

The Honorable Donald Riegle
Chairman, Committee on Banking, Housing, and Urban Affairs
United States Senate

The Honorable Paul Sarbanes
Chairman, Subcommittee on Housing and Urban Affairs
Committee on Banking, Housing, and Urban Affairs
United States Senate

The Honorable Robert A. Borski
Chairman
The Honorable James M. Inhofe
Ranking Minority Member
Subcommittee on Investigations and Oversight
Committee on Public Works and Transportation
House of Representatives

The Honorable Earl Hutto
Chairman, Subcommittee on Readiness
Committee on Armed Services
House of Representatives
The Honorable John Conyers  
Chairman, Legislation and  
   National Security Subcommittee  
Committee on Government Operations  
House of Representatives  

The Honorable John Breaux  
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The Honorable Conrad Burns  
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The Honorable Robert Graham  
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