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## Executive Summary

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### Chapter 1 Introduction

Damage Caused by Hurricane Hugo and the Loma Prieta Earthquake  
Emergency Management Includes Three Phases  
Many Agencies Provide Assistance  
Objectives, Scope, and Methodology

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### Chapter 2 Preparedness for Disaster Response and Recovery Varied

State and Local Disaster Preparedness Efforts Supported by FEMA  
Level of Preparedness Differs Among States  
Emergency Preparedness Improvements Needed at All Levels

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### Chapter 3 Immediate Response Needs Met, but Staffing and Coordination Problems Existed

Responsibilities Generally Met in Four of the Five States  
FEMA Provided Supplementary but Necessary Assistance  
Inadequate Number of Trained Staff Made Immediate Response Less Efficient  
Response Activities Hampered  
Disaster Response in the Virgin Islands Was Complicated by Law and Order Problems on St. Croix

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### Chapter 4 Recovery Issues Need More Attention

Magnitude of the Disasters Highlighted Administrative Inefficiencies  
Duplicate Responsibilities and Coordination Problems Contributed to Delayed Assistance  
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**Abbreviations**

DOD	Department of Defense
EPA	Environmental Protection Agency
EPD	Emergency Preparedness Division
FEMA	Federal Emergency Management Agency
GAO	General Accounting Office
HUD	Department of Housing and Urban Development
IFG	Individual and Family Grant program
SBA	Small Business Administration
SCS	Soil Conservation Service
SLPS	State and Local Programs and Support Directorate
SRO	single room occupancy