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SUMMARY

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Fixing Emergency Management for Americans Act of 2025: Context, Overview, Summary of Provisions

The Federal Emergency Management Agency (FEMA), which leads federal emergency management and disaster relief efforts, has recently been subject to numerous calls for reform. For years, state and local governments, disaster survivors, scholars, and nonprofits have called upon Congress and FEMA to modify federal disaster response and recovery authorities and procedures to improve the provision of relief and increase disaster resiliency, among other aims. Some Members have introduced several legislative FEMA reforms in the wake of these concerns. One bill incorporating fundamental reforms to FEMA and federal disaster relief, H.R. 4669, the Fixing Emergency Management for Americans (FEMA) Act of 2025, was ordered reported by the House Committee on Transportation and Infrastructure on September 3, 2025, in a 57-3 vote. As it awaits reporting to the House, the FEMA Act of 2025 has garnered support from a wide range of nonfederal stakeholders. This report briefly contextualizes the FEMA Act of 2025, overviews each title, and summarizes each section.

Division A of the committee's FEMA Act of 2025 would remove FEMA from the Department of Homeland Security (where it has been located since 2003, when the Department began operating) and reestablish FEMA as a freestanding agency in the executive branch. Division A would also revise the Homeland Security Act of 2002 (P.L. 107-296, as amended) to reassign certain emergency management responsibilities from the Secretary of Homeland Security to the FEMA Administrator. It would also revise the qualifications and functions of the FEMA Administrator, Deputy Administrators, and Regional Administrators. Notable changes would include the transfer of FEMA's existing functions, including those prescribed by the Robert T. Stafford Disaster Relief and Emergency Management Act (Stafford Act; P.L. 93-288, as amended), to the new, independent FEMA, and the reduction in the number of presidentially appointed Deputy Administrators from four to one. Further, the bill would revise the mission of FEMA and the responsibilities of the Administrator to eliminate "acts of terrorism" from the explicit purview of the agency. Division A would define the terms for FEMA's transition out of the Department of Homeland Security and would authorize the Administrator to appoint and transfer personnel to align with FEMA's revised mission and organization.

Titles I-III of Division B of the committee's FEMA Act of 2025 would significantly reform FEMA's three primary disaster grant programs: Public Assistance (PA), Individual Assistance (IA), and Hazard Mitigation Assistance (HMA).

- PA provides assistance to nonfederal governments and nonprofits for emergency response and permanent rebuilding when authorized through a Stafford Act declaration. Title I of Division B would substantively revise the program, including by providing for expedited procedures to determine grant awards, allowing for the provision of lump-sum block grants in lieu of project-by-project awards for "smaller" disasters, and expanding the types of activities eligible for assistance.
- IA provides assistance to individuals and households to address their housing and other critical needs, as well as support for crisis counseling, case management, legal services, and unemployment assistance when authorized through a Stafford Act declaration. Title II of Division B would make substantial changes to the IA program, including by expanding eligibility for certain forms of assistance, adding new forms of housing assistance, and decreasing bureaucratic hurdles to applying for and accessing federal disaster assistance resources.
- HMA supports efforts to reduce future disaster-related risk. Title III of Division B would make significant changes to four Stafford Act hazard mitigation assistance programs, including by restructuring pre-disaster mitigation funding awarded under Stafford Act Section 203 as a formula-based grant.

Division B, Title IV of the committee's FEMA Act of 2025 includes provisions primarily related to oversight and accountability of FEMA. Under these provisions, the U.S. Government Accountability Office (GAO) would conduct research on eleven different aspects of federal and nonfederal activities related to disaster response, recovery, mitigation, and insurance uptake. FEMA would be required to publish online dashboards providing grant request and award information supplemental to that which the agency currently publishes. Title IV would also require the President to provide a detailed justification of a denial or approval to governors requesting a major disaster declaration under the Stafford Act.

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Introduction and Context

The Federal Emergency Management Agency (FEMA), which leads federal emergency management and disaster relief efforts, has recently elicited numerous calls for reform. Some Members of Congress, executive branch officials, the U.S. Government Accountability Office (GAO), and nonfederal stakeholders have raised concerns regarding the speed and complexity of FEMA relief programs, the scope of FEMA's mission, its overstrained workforce, and potential political bias in FEMA's delivery of federal relief, among other issues.[1] Many stakeholders have also praised FEMA's work, often while identifying the need for reorganization, policy changes, and/or enhanced authorities or appropriations.[2]

Criticism of FEMA and related proposals to reform the agency are not new. Congress has amended FEMA's authorities and federal disaster relief law in the aftermath of extraordinary disasters that illuminate problems with federal response and recovery authorities and practices. For example, following the terrorist attacks of September 11, 2001, the Homeland Security Act of 2002 (Homeland Security Act; P.L. 107-296, as amended) embedded FEMA within the Department of Homeland Security (DHS), narrowed FEMA's mission, and transferred responsibility for many of FEMA's functions to the Secretary of DHS.[3] Subsequently, in the wake of criticism of the federal response to Hurricane Katrina, the Post-Katrina Emergency Management Reform Act (PKEMRA, P.L. 109-295) reversed many of these changes, strengthening FEMA.[4]

Concerns about FEMA's role and purview persist. For example, GAO has repeatedly found that FEMA may overestimate the need for federal disaster relief.[5] However, FEMA faced pushback from many emergency managers and nonfederal governments when it proposed policies to

[1] See, for example, House Committee on Transportation and Infrastructure (hereinafter House Transportation and Infrastructure), Subcommittee on Economic Development, Public Buildings, and Emergency Management, *Reforming FEMA: Bringing Common Sense Back to Federal Emergency Management,* 119th Cong., 1st sess., March 25, 2025; U.S. Government Accountability Office, *Disaster Recovery: Actions Needed to Improve the Federal Approach,* GAO-23-104956, November 15, 2022, https://www.gao.gov/products/gao-23-104956; and Carlos Martín et al, "Federal Disaster Management Is a Confusing Patchwork," August 3, 2023, *Brookings Institution,* https://www.brookings.edu/articles/federal-disaster-management-is-a-confusing-patchwork-reforming-fema-and-improving-interagency-coordination-can-fix-it/.

[2] See, for example, International Association of Emergency Managers, "Modernizing FEMA: What to Preserve, What to Fix, What to Build," White Paper for FEMA Review Council, August 26, 2025.

[3] See Richard Sylves, *Disaster Policy and Politics: Emergency Management and Homeland Security,* 2nd ed., Los Angeles: Sage Press, 2015; and FEMA, *Disaster Operations Legal Reference,* v. 4, 2020, pp. xxvii-xxxii and 4-5 through 4-8.

[4] Ibid and CRS Report RL33729, *Federal Emergency Management Policy Changes After Hurricane Katrina: A Summary of Statutory Provisions*, November 15, 2006 (out of print; available to congressional staff on request).

[5] GAO, *Federal Disaster Assistance: Improved Criteria Needed to Assess a Jurisdiction's Capability to Respond and Recover on Its Own*, GAO-12-838, September 12, 2012. See updates to this recommendation and its status as "priority open recommendations in GAO: Priority Open Recommendations: Department of Homeland Security, GAO-24-107251, August 19, 2024, pp. 13-14.

effectively reduce or eliminate its role in smaller, less expensive incidents,[6] and eventually withdrew or suspended these proposals.[7]

Not all observers advocate downsizing FEMA's emergency management role. Some would broaden FEMA's core disaster relief authorities to ensure access for rural, small, and low-income communities.[8] Separately, some scholars, insurance industry representatives, and nonprofits have raised concern that the current statutory emphasis on post-disaster relief administered by FEMA—rather than pre-disaster preparedness and mitigation—may disincentivize resiliency.[9] Congress has significantly increased FEMA's mitigation and preparedness authorities in recent years[10]—but many claim that more needs to be done.[11]

An **Appendix** to this product outlines significant enacted legislation reforming federal emergency management for further context.

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[6] Ibid. In response to the recommendation, FEMA published a notice of proposed rulemaking creating a "disaster deductible" in January 2016 that would limit Public Assistance (PA, post-disaster assistance for governments and nonprofits). FEMA, DHS, "Proposed Rule: Establishing a Deductible for FEMA's Public Assistance Program," 81 *Federal Register* 3082, January 20, 2016; FEMA, DHS "Proposed Rule: Establishing a Deductible for FEMA's Public Assistance Program," *82 Federal Register 4064,* January 12, 2017. In December 2020, FEMA proposed another rule increasing the per-capita indicators used as a primary factor to evaluate the need for PA. FEMA, DHS, "Proposed Rule: Cost of Assistance Estimates in the Disaster Declaration Process for the Public Assistance Program," 85 *Federal Register* 80719, December 14, 2020.

[7] In 2018, FEMA reported to GAO that it would not be promulgating the rule on the disaster deductible due to concerns that the proposal was overly complex. GAO, *Emergency Management: FEMA Has Made Progress, but Challenges and Future Risks Highlight Imperative for Further Improvements*, GAO-19-617T, June 25, 2019, p. 14, https://www.gao.gov/assets/700/699957.pdf. In Fall 2021, FEMA indicated that the next action on the proposed rule on revising the per-capita indicators was "undetermined," and has not since taken further action. DHS/FEMA, "Cost of Assistance Estimates in the Disaster Declaration Process for the Public Assistance Program," RIN 1660-AA99, Fall 2021.

[8] See for example, "Rising Demand for FEMA's BRIC Program Far Exceeds Available Funding," Headwaters Economics, July 30, 2024, https://headwaterseconomics.org/headwaters/rising-demand-for-femas-bric-program-far-exceeds-available-funding/; National Low-Income Housing Coalition, "Federal Emergency Management Agency Housing Recovery Recommendations," August 26, 2020.

[9] See, for example, Sadie Frank, Eric Gesick, David G. Victor, *Inviting Danger: How Federal Disaster, Insurance, and Infrastructure Policies Are Magnifying the Harm of Climate Change,* Brookings Institution, March 2021.

[10] For example, the Post-Katrina Emergency Management Reform Act of 2006 (PKEMRA, Title VI of P.L. 109-295), enacted October 4, 2006, strengthened FEMA's coordination authorities, broadened FEMA's operational organization with 10 regional offices and new deployable forces, and authorized FEMA to provide training and grants in line with a nationally coordinated preparedness system. For more information, see CRS Report RL33729, *Federal Emergency Management Policy Changes After Hurricane Katrina: A Summary of Statutory Provisions*, March 7, 2007, coordinated by Keith Bea (out of print; available to congressional clients on request). The Disaster Recovery Reform Act of 2018 (DRRA, Division D of P.L. 115-254), enacted October 5, 2018, significantly enhanced FEMA's authorities to provide mitigation assistance and to require federally funded projects be built to withstand future disasters. This is further described in CRS Report R45819, *The Disaster Recovery Reform Act of 2018 (DRRA): A Summary of Selected Statutory Provisions*, coordinated by Elizabeth M. Webster and Bruce R. Lindsay.

[11] See, for example, proposals to enhance FEMA's mitigation and preparedness authorities offered by FEMA's National Advisory Council Reports from 2018 to 2024. FEMA recently removed reports from its public-facing website, but notes that "For access to past FEMA National Advisory Council recommendations, meeting notes, and agency responses, please contact FEMA-NAC@fema.dhs.gov."

FEMA and Stafford Act Reform: The 119th Congress

Several bills introduced in the 119th Congress would fundamentally revise FEMA's statutory authorities to deliver disaster relief.[12] Some would reorganize the agency and its workforce, while others would substantively modify FEMA's authorities to provide disaster relief.

The sole broad FEMA reform measure to be ordered reported out of a congressional committee of jurisdiction in the 119th Congress is H.R. 4669, the Fixing Emergency Management for Americans (FEMA) Act of 2025, introduced by Chairman Sam Graves of the House Committee on Transportation and Infrastructure, on behalf of himself, Ranking Member Rick Larsen, Representative Daniel Webster, and Representative Greg Stanton.[13] The Committee on Transportation and Infrastructure exercises jurisdiction over FEMA's disaster management authorities under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act, P.L. 93-288, as amended).[14] As of June 30, 2026, 87 Members of Congress from both major parties are co-sponsoring H.R. 4669.[15] On September 3, 2025, the House Committee on Transportation and Infrastructure voted 57 to 3 to order the bill reported.[16] Companion legislation has not currently been introduced in the Senate.[17] Reports indicate that the Congressional Budget Office is developing a score for the bill.[18]

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[12] Members of the 119th Congress have introduced hundreds of bills revising FEMA's disaster-related authorities, based on CRS research using Congress.gov for terms including FEMA, "federal emergency management," "Robert T. Stafford," and variations of "disaster relief." Many bills explicitly call for the continuity of existing operations or delivery programs, and/or provide means to hasten the delivery of assistance, for example H.R. 5658, the Disaster Relief Continuity Act of 2025. By contrast, several bills substantively modify FEMA's core organization and/or authorities to provide disaster relief, including H.R. 316, the Natural Disaster Recovery Program Act of 2025; H.R. 2308/S. 1246, the FEMA Independence Act of 2025; H.R. 3252, the Disaster House Flexibility Act of 2025; H.R. 3251, the Disaster Response Flexibility Act of 2025; H.R. 3347, the Sovereign States Emergency Management Act; and S. 2247, the Disaster Assistance Improvement and Decentralization Act.

[13] Congress.gov, "H.R. 4669: Cosponsors," https://www.congress.gov/bill/119th-congress/house-bill/4669/cosponsors. This report analyzes the version offered as an Amendment in the Nature of a Substitute to the text introduced on July 23, 2025; this version will be referred to as "the FEMA Act of 2025" or "H.R. 4669, as reported," in this report. The substitute text was printed on August 29, 2025, and amended on September 3, 2025; see text at https://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-1194669ih.pdf. The approved amendment submitted by Representative Carson is available available at http://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-C001072-Amdt-039.pdf, and the approved manager's amendment submitted by Chairman Graves is available at https://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-G000546-Amdt-1.pdf.

[14] The Subcommittee on Economic Development, Public Buildings, and Emergency Management conducts oversight on these authorities. House Transportation and Infrastructure, "Economic Development, Public Buildings and Emergency Management," https://transportation.house.gov/subcommittees/subcommittee/?ID=107419.

[15] This includes original sponsors. Congress.gov, "H.R.4669—FEMA Act of 2025," as of June 30, 2026.

[16] No comments were offered during markup from Members that voted against the bill's advancement. See House Transportation and Infrastructure, "Markup of the Fiscal Year 2026 Views and Estimates of the Committee on Transportation and Infrastructure; ANS to H.R. 4669, the Fixing Emergency Management for Americans Act of 2025; and ANS to H.R. 5061, the Counter-UAS Authority Security, Safety, and Reauthorization Act," September 3, 2025, https://docs.house.gov/Committee/Calendar/ByEvent.aspx?EventID=118581; House Transportation and Infrastructure, After Action Report, September 3, 2025, https://docs.house.gov/meetings/PW/PW00/20250903/118581/HMKP-119-PW00-20250903-SD001.pdf.

[17] There are a number of separate FEMA and Stafford Act reform bills introduced in the Senate. A bipartisan group of Senators reported meeting with former FEMA Administrators and at least one State Director of Emergency Management to discuss reform legislation. Thomas Frank and Andres Picon, "Senators Hold Bipartisan Secret Meeting to Reshape FEMA," January 15, 2026, https://www.politico.com/live-updates/2026/01/15/congress/senators-hold-secret-meeting-to-reshape-fema-ee-00729493.

[18] Matt Shade, "FEMA Reform Talks amid FY26 Funding Debate," National Emergency Management Association (NEMA) Ready Nation: Policy, January 16, 2026, distributed by email.

The FEMA Act of 2025, if enacted, would fundamentally reorganize FEMA and its key statutory authorities to deliver disaster relief—including by establishing FEMA as a freestanding executive branch agency outside of DHS and substantively amending Stafford Act disaster relief. The legislation proposes some of the most sweeping legislative reforms to FEMA since the enactment of PKEMRA in 2006. PKEMRA strengthened FEMA's disaster coordination authorities and rescinded the previous transfer of related functions to the Department of Homeland Security pursuant to its establishment in the Homeland Security Act of 2002 (P.L. 107-296, as amended).[19]

The FEMA Act has garnered support from a wide range of industry and government stakeholders, including the National Emergency Management Association, the International Association of Emergency Managers, and the Big City Emergency Managers (which together represent numerous emergency managers across the country) and the National League of Cities and National Association of Counties (which represent many local governments).[20] Some congressional supporters of the bill have expressed concerns regarding specific provisions, including reforms to environmental and historic preservation reviews for funded reconstruction projects.[21]

Separately, the Trump Administration has launched its own agency reform effort. On the fourth day of his second administration, President Trump signed Executive Order (EO) 14180, establishing the FEMA Review Council to undertake a "full-scale review" of the agency, including its roles in coordinating federal emergency management, as well as issues of operational efficacy, staffing levels, and alleged political bias.[22] EO 14180 specifies that the Secretary of Homeland Security (DHS Secretary) and the Secretary of Defense co-chair the Review Council.[23] In the first public meeting of the Council in May 2025, then-Secretary of Homeland Security Kristi Noem reiterated that President Trump called for the agency "as it exists today" to be eliminated, and to transfer more responsibilities to nonfederal governments.[24] Other

[19] For additional background, see CRS's series on the Homeland Security Act, in particular CRS Report WPD00065, *The Homeland Security Act at 20: Evolution of Emergency Management*, by William L. Painter, and CRS Report R47446, *The Department of Homeland Security: A Primer*, by William L. Painter.

[20] See House Transportation and Infrastructure, "FEMA Reform Bill Attracts Support from Emergency Management Stakeholders," press release, September 2, 2025, https://transportation.house.gov/news/documentsingle.aspx?DocumentID=409031; Big City Emergency Managers et al., Letter to Chairman Sam Graves and Ranking Member Rick Larsen, August 15, 2025, https://transportation.house.gov/uploadedfiles/coalition_letter_-_fema_act_8-15-25.pdf. More recent endorsements include the National Association of Mutual Insurance Companies (see Letter to Speaker Johnson and Minority Leader Jeffries, November 13, 2025, https://namicstorage.blob.core.windows.net/namicorgassets/pdf/25memberadvisory/251113_namic_support_letter_fema_act.pdf).

[21] See comments by Rep. Huffman and Rep. Westerman on Sec. 104 of the FEMA Act of 2025 raised during the House Committee of Transportation and Infrastructure's markup hearing for H.R. 4669, 119th Congress, 1st sess., September 3, 2025, https://transportation.house.gov/calendar/eventsingle.aspx?EventID=409017.

[22] Executive Order 14180, "Council to Assess the Federal Emergency Management Agency," 90 *Federal Register* 8743, January 31, 2025.

[23] Department of Homeland Security (DHS), "Federal Emergency Management Agency Review Council Members," https://www.dhs.gov/fema-review-council-members. The Secretary of Defense is using "Secretary of War" as a "secondary title" under Executive Order 14347, "Restoring the United States Department of War," 90 *Federal Register* 43893, September 5, 2025. For more information on the structure, meeting frequency, membership, and organization of the Council, see DHS, "Federal Emergency Management Agency Review Council," https://www.dhs.gov/sites/default/files/2025-02/FEMA%20Review%20Council%20Establishment%20Charter%2014FEB2025.pdf.

[24] DHS, Federal Emergency Management Agency (FEMA) Review Council Open Meeting Minutes, May 20, 2025, p. 2, https://www.dhs.gov/sites/default/files/2025-08/2025_0520_fema_review_council_meetingminutes.pdf.

Members of the Council suggested narrower reforms (e.g., accelerating assistance for long-term recovery and exploring utilization of new models of insurance).[25]

According to the terms of EO 14180, the FEMA Review Council was to publish a report of its findings and recommendations in October 2025.[26] The Review Council was scheduled to hold a meeting to review and vote on the report's recommendations on December 11, 2025;[27] following postponements, the final meeting took place on May 7, 2026.[28] At that time, the Review Council released its report of findings and approved its recommendations.[29] Some of these recommendations align with those of the FEMA Act of 2025 (e.g., expediting the delivery of FEMA Stafford Act grant programs), while many others diverge (e.g., the FEMA Act and the Review Council differ on the relationship of FEMA to the Department of Homeland Security, the design of certain grant programs, and the role of FEMA in disaster operations). The Review Council reported that it is "imperative" that its recommendations be implemented in a phased manner over two to three years;[30] however, many likely require federal legislation.[31]

News reports indicated that Chairman Graves and Ranking Member Larsen planned to advance the FEMA Act of 2025 irrespective of the recommendations of the FEMA Review Council.[32]

Overview of Fixing Emergency Management for Americans Act of 2025

This report includes a brief summary of each of the Titles of the committee's FEMA Act of 2025, as ordered reported.

[25] See for example, comments by other members of the Council in DHS, "Federal Emergency Management Agency (FEMA) Review Council," on July 9, 2025, and August 28, 2025, https://www.dhs.gov/sites/default/files/2025-08/2025_0709_fema_review_council_meetingminutes.pdf and https://www.dhs.gov/sites/default/files/2025-11/2025_0828_fema_reviewcouncil_meetingminutes.pdf.

[26] Executive Order 14180, "Council to Assess the Federal Emergency Management Agency" (90 *Federal Register* 8743, January 31, 2025) calls for the council to hold its first public meeting within 90 days of the date the order was issued (January 24, 2025), and its report to be published "within 180 days of the date of the Council's first public meeting." The first meeting was held on May 20, 2025.

[27] DHS, "Federal Emergency Management Agency Review Council; Notice of Meeting" (90 *Federal Register* 54360, November 26, 2025) requires the council to produce a report to the President within 180 days of its first meeting, which was held November 20, 2025. For additional background, see Andy Winkler and Stan Gimont, "What to Expect from the FEMA Review Council's Final Report," *Bipartisan Policy Center*, December 10, 2025, https://bipartisanpolicy.org/article/what-to-expect-from-the-fema-review-councils-final-report/.

[28] Patrick Ryan Powers, Designated Federal Officer, President's Council to Assess FEMA (E.O. 14180), "President's Council to Assess FEMA Meeting," email, December 11, 2025; Department of Homeland Security, "Federal Emergency Management Agency Review Council; Notice of Meeting," 91 *Federal Register* 23109, April 29, 2026.

[29] Department of Homeland Security, "FEMA Review Council Final Meeting Documentation," https://www.dhs.gov/publication/fema-review-council-final-meeting-documentation. FEMA Review Council, *Final Report: The President's Council to Assess the Federal Emergency Management Agency*, May 7, 2026, https://www.dhs.gov/sites/default/files/2026-05/26_0507_fema%20review%20council_final%20report.pdf (hereinafter FEMA Review Council, *Final Report*).

[30] FEMA Review Council, *Final Report*, p. 6.

[31] The FEMA Review Council acknowledged this. FEMA Review Council, *Final Report*, p. 15.

[32] Amelia Davidson, "Graves 'Not Concerned' over Differences with Trump on FEMA Overhaul," *Politico E&E Daily*, December 12, 2025, https://subscriber.politicopro.com/article/eenews/2025/12/12/graves-not-concerned-over-differences-with-trump-on-fema-overhaul-00687469.

Division A—Establishment of FEMA as Cabinet-Level Independent Agency

Division A of the FEMA Act of 2025 would reorganize FEMA, redefine the agency's mission, and revise the authorities of its senior leaders.

Title I—Establishment of Federal Emergency Management Agency

Title I would establish FEMA as a freestanding executive branch agency outside of DHS.[33] FEMA was an independent agency from its establishment through Executive Order in 1979 until it was incorporated into DHS in March 2003, per the requirements of the Homeland Security Act.[34]

The title would also designate that FEMA be accorded the status of a "cabinet-level" agency.[35] This statutory designation of FEMA as a "cabinet-level" establishment might convey the sense that Congress intends for the FEMA Administrator to be on par with the formal members of the Cabinet—though the President ultimately determines membership in the Cabinet.[36] The head of FEMA was last accorded Cabinet rank during the Administration of President William J. Clinton;[37] President George W. Bush did not give FEMA a similar status, and it has not been a part of the Cabinet since.[38]

Proponents of removing FEMA from DHS have argued that strained relationships between the FEMA Administrator and DHS Secretary, as well as the conflation of disaster response with national security, may undermine federal disaster response operations and funding; establishing FEMA as a Cabinet-level agency may enhance its ability to coordinate long-term recovery.[39] Advocates of retaining the current organization of FEMA within DHS argue that reorganization could demand significant resources without redressing the most pressing issues.[40] Chairman

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[33] H.R. 4669, §11, as ordered reported.

[34] See Sec. 503(a) of the Homeland Security Act (6 U.S.C. §313).

[35] H.R. 4669, §11, as ordered reported.

[36] CRS explains "[t]his special status [i.e., membership in the Cabinet] is not recognized in law and is purely a presidential distinction that can be given and later withdrawn." CRS Report RL30673, *The President's Cabinet: Evolution, Alternatives, and Proposals for Change*, September 12, 2000, p. 5, available at https://www.congress.gov/116/meeting/house/110331/documents/HMKP-116-JU00-20191211-SD961.pdf.

[37] President Clinton elevated FEMA to his Cabinet in 1996. For additional background, see U.S. Department of Homeland Security (DHS) Office of Inspector General (OIG), "FEMA: In or Out?" OIG-09-25, February 2009, pp. 6-7, https://www.oig.dhs.gov/sites/default/files/assets/Mgmt/OIG_09-25_Feb09.pdf (hereinafter DHS OIG, "FEMA: In or Out?"); Patrick Roberts, "FEMA After Katrina," *Policy Review* 137 (June 2006); and CRS Report RL30673, *The President's Cabinet: Evolution, Alternatives, and Proposals for Change*, by Ronald C. Moe, September 12, 2000, available at https://www.congress.gov/116/meeting/house/110331/documents/HMKP-116-JU00-20191211-SD961.pdf.

[38] DHS OIG, "FEMA: In or Out?" Current statute specifies that the FEMA Administrator is the President's principal advisor on emergency management and allows, at the discretion of the President, the FEMA Administrator to serve as a Cabinet member during specified emergencies (6 U.S.C. §§313(c)(4) and (5)).

[39] See for example comments from Deanne Criswell, who served as FEMA Administrator during the first Trump Administration, in "The Future of FEMA: Lessons from 2025 and What Comes Next," panel discussion, *Carnegie Endowment for International Peace*, December 15, 2025 (hereinafter Carnegie Endowment, "Future of FEMA"), https://carnegieendowment.org/events/2025/12/the-future-of-fema-lessons-from-2025-and-what-comes-next?lang=en; and Hunter Knapp, "Managing an Administrative Emergency: Establishing FEMA as an Independent Agency," *Colorado Natural Resources, Energy & Environmental Law Review*, vol. 31, no. 1, Winter 2020, pp. 231-264.

[40] See for example comments from Peter Gaynor, who served as FEMA Administrator during the first Trump Administration, in Carnegie Endowment, "Future of FEMA."

Graves and other Members supporting FEMA removal from DHS have explained that an independent FEMA enhances accountability and establishes clear lines of authority.[41]

Title I would separate FEMA's mission and activities[42] and the authorities of its Administrator[43] from the Department of Homeland Security.[44] The title would transfer to the freestanding agency the functions of FEMA as constituted on the date of enactment. More specifically, it would transfer to the FEMA Administrator of the new, independent FEMA the agency's functions under the Robert T. Stafford Disaster Relief and Emergency Assistance Act and subsequent amendments, the National Flood Insurance Act of 1968 (42 U.S.C. §§4001 et seq.), the Earthquake Hazards Reduction Act of 1977 (42 U.S.C. §§7701 et seq.), and the Federal Fire Prevention and Control Act of 1974 (15 U.S.C. §§2201 et seq.), among others.[45] Title I would also change the scope of FEMA's mission and activities. For example, it would remove explicit references to "acts of terrorism" from the description of FEMA's mission and would add requirements that FEMA develop and maintain research necessary to support the agency's activities, among other changes.[46]

Further, Title I would also require additional changes to FEMA's internal oversight structures and workforce. It would establish an Office of the Inspector General (OIG) within FEMA[47]—removing FEMA from the jurisdiction of DHS's OIG, as is provided under current authorities.[48] To support FEMA's reorganization and enhanced authorities, Title I would, among other provisions, authorize a transition period for the standup of FEMA as an independent agency,[49] liaison offices for coordination between DHS and FEMA,[50] personnel appointments, delegations of functions, transfers of unexpended appropriations, agency property, and current personnel[51] and specified reorganization activities.[52]

Title II—Offices and Functions of FEMA

Division A, Title II would amend the Homeland Security Act to repeal authorities describing the agency's mission, leadership, and establishment within DHS[53] in order to conform with

[41] Chairman Graves, "Reforming FEMA," July 25, 2025, https://graves.house.gov/media/e-newsletters/reforming-fema; Ranking Member Larsen, "Larsen's FEMA Reform Act of 2025 Approved by Transportation and Infrastructure Committee," September 4, 2025, https://larsen.house.gov/news/documentsingle.aspx?DocumentID=4029.

[42] H.R. 4669 §11(a)-(c), as ordered reported.

[43] H.R. 4669 §§12(a) and Sec. 13(a)-(b), as ordered reported.

[44] For additional background on FEMA's integration into DHS, see CRS Report WPD00065, *The Homeland Security Act at 20: Evolution of Emergency Management*, by William L. Painter.

[45] H.R. 4669 §15, as ordered reported.

[46] FEMA's mission is currently established in 6 U.S.C. §313. The FEMA Act of 2025 retains most language describing FEMA's mission, but removes references to "acts of terrorism" from the list of incidents within FEMA's mission, among other changes.

[47] H.R. 4669 §14, as ordered reported.

[48] For more information, see CRS Report R45450, *Statutory Inspectors General in the Federal Government: A Primer*, by Ben Wilhelm; and GAO-21-316, *DHS Office of Inspector General: Actions Needed to Address Long-Standing Weaknesses*, GAO, June 2021, https://www.gao.gov/assets/720/714718.pdf.

[49] H.R. 4669 §§15(c) and 15(e), as ordered reported.

[50] H.R. 4669 §15(g), as ordered reported.

[51] H.R. 4669 §16, as ordered reported.

[52] H.R. 4669 §17, as ordered reported.

[53] H.R. 4669 §21(b), as ordered reported, repealing Secs. 503, 504, and 506 of the Homeland Security Act (6 U.S.C. §§313-314 and 316). The FEMA Act of 2025 Secs. 11-13 reestablish the agency's mission, responsibilities, activities, and leadership outside of DHS.

provisions in Title I (which establish FEMA as an independent agency). Title II would also transfer several additional functions from the DHS Secretary to the Administrator of FEMA. For example, during disasters, the FEMA Administrator would direct the Nuclear Incident Response Team[54]—a role currently assigned to the DHS Secretary.[55] The National Operations Center would be redefined as the principal operations center for FEMA,[56] rather than for DHS, as described under current law.[57] Title II would reestablish the National Advisory Council (NAC), a body of experts and stakeholders that is to advise the Administrator on all aspects of emergency management. The NAC was originally authorized in PKEMRA and disbanded by the second Trump Administration.[58]

Title III—Related Matters

Division A, Title III would require the President, within 120 days of enactment, to amend several presidential directives related to domestic incident management to align with the changes outlined in Division A.[59] Title III would also require the FEMA Administrator to prepare legislative recommendations for Congress necessary to fully effect the changes in the Division.[60]

Division B—FEMA Reforms

Division B would reform three primary areas of disaster-related assistance administered by FEMA, amongst other provisions: Public Assistance (PA; response and recovery aid for disaster-affected communities); Individual Assistance (IA; response and recovery aid for disaster survivors); and Hazard Mitigation Assistance (HMA; assistance to reduce the risks associated with future disasters). Additionally, some provisions would revise procedures for Stafford Act declarations and mandate that FEMA, GAO, and other stakeholders enhance agency transparency and accountability by undertaking studies and publishing data on different aspects of Stafford Act assistance.

Title I—Public Assistance Reforms

FEMA's PA program provides financial and direct relief (e.g., personnel or supplies) to states, tribes, territories, local governments, and eligible nonprofits (subrecipients) following a declaration of an emergency or major disaster under the Stafford Act. In general, PA accounts for the majority of funds obligated from the Disaster Relief Fund (DRF, which finances all Stafford Act assistance). Title I would substantively restructure the program to reform "overly bureaucratic" procedures, as H.R. 4669 co-sponsor Representative Daniel Webster explained during committee markup.[61] Most notably, Title I would authorize "expedited" assistance for PA to cover the costs of rebuilding damaged nonprofit and public facilities under a new Section 409

[54] H.R. 4669 §§13(a)(3)(B) and 21(i), as ordered reported.

[55] Sec. 517 of the Homeland Security Act (6 U.S.C. §321f).

[56] H.R. 4669 §21(h), as ordered reported.

[57] Sec. 515(b) of the Homeland Security Act (6 U.S.C. §321d).

[58] Sec. 508 of PKEMRA (6 U.S.C. §318). FEMA reported "In keeping with guidance from the Department of Homeland Security, the current council members have been dismissed." FEMA, "National Advisory Council," https://www.fema.gov/about/offices/national-advisory-council.

[59] H.R. 4669 §31, as ordered reported.

[60] H.R. 4669 §32, as ordered reported.

[61] See Rep. Webster's remarks during the House Committee of Transportation and Infrastructure's markup hearing for H.R. 4669, 119th Congress, 1st sess., September 3, 2025, https://transportation.house.gov/calendar/eventsingle.aspx?EventID=409017.

of the Stafford Act. In contrast to existing authorities, Section 409 would afford less discretion to FEMA during the PA grant review process and would establish deadlines for subrecipients to submit project estimates and for FEMA to review and approve awards.[62] Section 409 would also require award estimates to incorporate the cost of mitigation and compliance with applicable building codes, while disregarding the pre-disaster condition of the facility.[63]

Other key provisions of the bill would broaden the types of emergency response and debris removal activities that may receive reimbursement through PA,[64] and would eliminate certain restrictions on assistance available for the costs of managing PA grants.[65] Title I would authorize a program that allows a governor or tribal chief executive the option to request a lump sum payment for a given disaster that would otherwise be eligible for PA (a variation of a "block grant").[66]

Title I also includes several provisions that would reform Stafford Act declarations (emergency and major disaster) broadly.[67] One such provision would create a task force to address a backlog of open Stafford Act declarations;[68] another would establish a panel to review procedures for determining "incident periods" (i.e., FEMA's determination of the duration of a given incident).[69] Another provision would allow federally-recognized tribes to receive Fire Management Assistance Grants (FMAGs).[70]

Title II—Individual Assistance Reforms

Under current law, FEMA may assist disaster survivors with their recovery when the IA program is authorized pursuant to a presidential declaration under the Stafford Act.[71] One form of IA is the Individuals and Households Program (IHP), through which FEMA may provide disaster survivors with financial and direct assistance to address their disaster-caused housing and other needs.[72]

[62] H.R. 4669 §101(a), as ordered reported.

[63] Under current law, FEMA PA is generally provided to restore a facility to its pre-disaster function, rather than redress damages related to deferred maintenance or incidents aside from the declared disaster. FEMA PA currently can provide assistance for mitigation measures on an eligible facility—but funds are limited to those considered "cost-effective." For more information, see CRS Report R46749, *FEMA's Public Assistance Program: A Primer and Considerations for Congress*, by Erica A. Lee.

[64] H.R. 4669 §§114, 115, 119, 206, 214, and 215, as ordered reported (which broaden and/or modify essential assistance for emergency response) and 107 (which broadens assistance for debris removal).

[65] H.R. 4669 §108, as ordered reported, which substantively reflects legislation previously introduced in the 119th Congress as H.R. 744 and S. 773 as the "Disaster Management Costs Modernization Act."

[66] H.R. 4669 §106, as ordered reported, which substantively reflects language previously introduced in the 118th Congress as H.R. 8728, "State-Managed Disaster Relief Act."

[67] For background, see CRS Report R42702, *Stafford Act Declarations 1953-2016: Trends, Analyses, and Implications for Congress*, by Bruce R. Lindsay.

[68] H.R. 4669 §102, as ordered reported.

[69] H.R. 4669 §110, as ordered reported, which substantively reflects language introduced in the 119th Congress as H.R. 3661, "the Extreme Weather and Heat Response Modernization Act."

[70] H.R. 4669 §111, as ordered reported, which mirrors language introduced in the 119th Congress in H.R. 3957.

[71] For information on FEMA's Individual Assistance (IA) programs, see CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*, by Elizabeth M. Webster.

[72] The Individuals and Households Program (IHP), Stafford Act Sec. 408, is codified at 42 U.S.C. §5174. FEMA IHP Housing Assistance includes different forms of temporary housing assistance, as well as assistance for home repairs or replacement and permanent housing construction. IHP Other Needs Assistance (ONA) funds may be used for funeral, medical and dental, childcare, personal property, transportation, and other disaster-caused expenses, such as funding for essential items. See FEMA's "Individuals and Households Program" webpage for further information, available at https://www.fema.gov/assistance/individual/program.

Other forms of IA allow FEMA to provide funding for crisis counseling, case management services, legal services, and unemployment and re-employment assistance.[73] Like the PA program, the IA program is funded through the DRF.[74]

The committee's FEMA Act of 2025 would make substantial changes to the IA program, and specifically the IHP, including by expanding eligibility for IHP assistance,[75] adding new forms of housing assistance (i.e., Direct Assistance for Repairs, Replacement Assistance for Total Loss, and state/territory/tribe-managed direct housing assistance),[76] streamlining the process to apply for federal disaster assistance,[77] and amending the cost share for certain forms of housing assistance.[78] Many of the changes included in the proposed FEMA Act were previously introduced by other bipartisan legislation, and were aligned with the recommendations of GAO and emergency management stakeholders.[79] One example is a provision to establish a unified application for disaster assistance.[80] The FEMA Act would enable disaster survivors to submit a single application for assistance; the current disaster recovery system requires disaster survivors to submit separate—often duplicative—applications when seeking federal assistance from FEMA, the U.S. Department of Housing and Urban Development, and the Small Business Administration.[81]

This title includes other key reforms to the IA program including:

- extending the period of assistance from 18 months to 24 months;[82]

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[73] The Crisis Counseling Assistance and Training Program (CCP), Stafford Act Sec. 416, is codified at 42 U.S.C. §5183; Disaster Case Management (DCM), Stafford Act Sec. 426, is codified at 42 U.S.C. §5189d; Disaster Legal Services (DLS), Stafford Act Sec. 415, is codified at 42 U.S.C. §5182; and Disaster Unemployment Assistance, Stafford Act Sec. 410, is codified at 42 U.S.C. §5177.

[74] For additional information on the Disaster Relief Fund, see CRS Report R45484, *The Disaster Relief Fund: Overview and Issues*, by William L. Painter (see the section on "What federal government activities are funded under the DRF?").

[75] For example, H.R. 4669 §205, as ordered reported, would expand eligibility for IHP housing assistance.

[76] See H.R. 4669 as ordered reported §207 (Direct Assistance for Repairs), §216 (Replacement Assistance for Total Loss); and §211 (State-Managed Housing Authority), which would establish new forms of housing assistance.

[77] Sec. H.R. 4669 as ordered reported §§201-202 would establish a universal disaster application system and a universal application for disaster assistance, streamlining the application process.

[78] H.R. 4669 §211(a)(2), as ordered reported, would amend the Stafford Act IHP cost share at 42 U.S.C. §5174(g) to make the federal share for assistance provided under subsections (c)(1)(B) [direct assistance], (c)(2)(B) [direct assistance for repairs as established per Sec. 207 of H.R. 4669], and (c)(4) [permanent housing construction], not less than 75%.

[79] H.R. 4669 as ordered reported mirrors the text of previously introduced legislation. As examples, §§202 and 201 would establish a universal application and system, and these provisions mirror the text of previously introduced legislation, including §§2 and 3, respectively, of H.R. 1245—Disaster Survivors Fairness Act of 2025, H.R. 1796—Disaster Survivors Fairness Act of 2023, and H.R. 8416—Disaster Survivors Fairness Act of 2022. Additionally, several Senate bills would establish a unified application and system, including S. 4599—Disaster Assistance Simplification Act, S. 1528—Disaster Assistance Simplification Act, and S. 861—Disaster Assistance Simplification Act. Additionally, GAO recommended establishing a universal application (GAO, *Disaster Recovery: Actions Needed to Improve the Federal Approach*, GAO-23-104956, November 15, 2022, pp. 35-36, https://www.gao.gov/assets/gao-23-104956.pdf).

[80] H.R. 4669 §§201-202, as ordered reported.

[81] H.R. 4669 §§201(f(e) and 202(b), as ordered reported. See also Rebecca Orbach and Owen Minot, "Simplifying Disaster Assistance for Survivors," *Bipartisan Policy Center (BPC)*, February 29, 2024, https://bipartisanpolicy.org/blog/simplifying-disaster-assistance-for-survivors/.

[82] H.R. 4669 §209(a), as ordered reported. This would amend the IHP statute (Stafford Act Sec. 408).

- expanding IHP assistance for cost-effective hazard mitigation measures and establishing a separate funding cap for financial assistance provided for hazard mitigation under the IHP;[83]
- enabling disaster survivors to receive assistance from other sources (e.g., charitable donations) without it affecting their IHP eligibility;[84]
- ensuring post-disaster rent increases are accounted for when providing rental assistance to disaster survivors;[85] and
- enabling individuals experiencing homelessness to receive temporary housing assistance under the IHP.[86]

Title III—Mitigation Reforms

The Federal Emergency Management Agency defines hazard mitigation as "any sustained action to reduce or eliminate long-term risk to people and property from natural hazards and their effects." Four hazard mitigation assistance (HMA) grant programs authorized by the Stafford Act would be affected by Division B, Title III of the proposed FEMA Act of 2025:

- the Pre-Disaster Mitigation Grant Program (PDM);[87]
- the Building Resilient Infrastructure and Communities (BRIC);[88]
- the Safeguarding Tomorrow Revolving Loan Fund Program (STRLF);[89] and
- the Hazard Mitigation Grant Program (HMGP).[90]

The first three programs can provide pre-disaster mitigation funding for use in anticipation of an incident.[91] HMGP is only available through a major disaster declaration or FMAG, but must be used to reduce losses from future disasters.[92] Title III of Division B would make significant changes to the four Stafford Act HMA programs:[93]

- The act would establish a process for states, territories, and tribes (STTs) to submit mitigation project plans for pre-approval before a disaster occurs. Projects included in a pre-approved mitigation plan would be considered approved under any of the four Stafford Act HMA programs and would not be subject to any additional approval requirements, procedures, or reviews.

[83] H.R. 4669 §205(b), as ordered reported. This would amend the IHP statute (Stafford Act Sec. 408).

[84] H.R. 4669 §203(c), as ordered reported. This would amend the duplication of benefits statute (Stafford Act Sec. 312).

[85] H.R. 4669 §212, as ordered reported. This would amend the IHP statute (Stafford Act Sec. 408).

[86] H.R. 4669 §214, as ordered reported. This would amend the IHP statute (Stafford Act Sec. 408).

[87] Stafford Act Sec. 203, 42 U.S.C. §5133.

[88] Stafford Act Sec. 203, 42 U.S.C. §5133.

[89] Stafford Act Sec. 205, 42 U.S.C. §5135.

[90] Stafford Act Sec. 404, 42 U.S.C. §5170c.

[91] FEMA created the BRIC program in FY2020 to replace the PDM program as the main grant program for pre-disaster mitigation. PDM funding has continued to be awarded as congressionally directed spending (earmarks). Both programs fall under Stafford Act Sec. 203. This report uses the term "pre-disaster mitigation" to mean either PDM or BRIC awards, or both.

[92] Public Assistance under Stafford Act Sec. 406 and Individual Assistance under Stafford Act Sec. 408 may also fund mitigation measures if such assistance is authorized by an emergency or disaster declaration.

[93] The FEMA Act does not make any changes to the FMA grant program, which is authorized by the National Flood Insurance Act of 1968 (42 U.S.C. §4001 et seq.) rather than the Stafford Act.

- The act would also restructure pre-disaster mitigation funding awarded under Stafford Act Section 203 into a formula-based grant with specified percentages associated with particular criteria.[94] It would also make funding under pre-approved mitigation plans available to private non-profit facilities, public-private partnerships, and projects executed through a combination of other federal mitigation programs, including HMGP.
- Additionally, the act would require FEMA to establish and carry out a residential retrofit and resilience pilot project to provide grants to individuals who demonstrate financial need.[95] Stafford Act Section 304 would make it possible to combine HMGP funds with other federal assistance and would replace the current reimbursement-based approach by allowing the President to provide the total federal share before eligible costs are incurred.
- Finally, the act would require FEMA to develop a consolidated grant application for pre-disaster and post-disaster funding for all four Stafford Act HMA programs.[96]

Title IV—Transparency and Accountability

Division B, Title VI of the FEMA Act includes provisions primarily related to oversight and accountability of FEMA. Eleven provisions would require reviews and congressional briefings by GAO on different topics, including:

- the transition of FEMA required by Division A, Title I (i.e., its establishment as an independent agency outside of DHS),[97]
- preliminary damage assessments FEMA uses to assess the need for Stafford Act assistance for survivors pursuant to a major disaster,[98]
- insurance coverage of facilities eligible for Public Assistance,[99] and
- the use of and funding for wildfire management plans.[100]

Title IV also would also require new reporting requirements from certain executive branch offices and officials. For example, Section 416 would require the President to provide a detailed justification of a denial or approval to governors who request a major disaster declaration, and Section 414 would require FEMA to provide a report to Congress on improvements to disaster recovery assistance for individuals.[101]

Several other sections would require FEMA, sometimes in concert with other federal agencies, to establish publicly accessible databases with detailed information on FEMA-administered disaster relief. For example, Section 402 would require FEMA, the Director of the Office of Management and Budget, and the heads of certain other agencies delivering disaster assistance to establish a webpage under the Federal Funding Accountability and Transparency Act of 2006 to provide

[94] H.R. 4669 §302, as ordered reported. Criteria include state population and median income, vulnerability of critical infrastructure to natural hazards, and amount of pre-approved mitigation plans in economically distressed communities.

[95] H.R. 4669 §303, as ordered reported.

[96] H.R. 4669 §307, as ordered reported.

[97] H.R. 4669 §401, as ordered reported.

[98] H.R. 4669 §407, as ordered reported.

[99] H.R. 4669 §410, as ordered reported.

[100] H.R. 4669 §411, as ordered reported.

[101] H.R. 4669 §414, as ordered reported.

detailed project-level information on disaster assistance obligated and expended each quarter.[102] Similarly, Sections 406 and 418 would require FEMA to publish an online dashboard on certain information related to IA and PA, respectively.

Title IV would also require the FEMA Administrator, in concert with different federal and nonfederal partners, to conduct several studies aiming to inform the preparedness mitigation, response, and recovery operations of FEMA and nonfederal partners. For example, Section 417 would require FEMA to establish a working group of specific federal and nonfederal stakeholders to identify best practices for managing "fast-moving disasters."

[102] H.R. 4669 §402, as ordered reported.

Fixing Emergency Management for Americans Act of 2025: Section Analyses

The tables below provide brief summaries of each section of the committee's FEMA Act of 2025 (based on the amended version of the Amendment in the Nature of a Substitute to H.R. 4669 offered by Representative Graves of Missouri, August 29, 2025), and comparisons to existing authorities. The third column includes notes on each section, including related bills. To identify related legislation, CRS used Congress.gov to conduct searches of key terms in legislative documents dating back to the 116th Congress, reviewed search results for relevance, and selected the most directly related bills. Due to the limitations of text-based searches, these results may not be comprehensive.

Table 1. Division A, Title I—Establishment of Federal Emergency Management Agency

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 11. Establishment of independent agency.	Sec. 11(a) would establish FEMA as an independent "cabinet-level" executive entity, outside of the Department of Homeland Security. As noted above, only the President can dictate membership in the President's Cabinet. Sec. 11(b)-(c) would codify the mission of the Agency and the specific activities of the FEMA Administrator under that mission. The new language largely reflects existing statutory language at 6 U.S.C. §313 establishing FEMA's mission to "reduce the loss of life and property of the Nation from all hazards ... by leading and supporting the Nation in a comprehensive emergency management system..." and the FEMA Administrator's activities to advance that mission, with a few exceptions. In contrast to existing language: • Sec. 11(b)-(c) does not contain references to "acts of terrorism" among those incidents under the FEMA Administrator's emergency management purview, among other changes. • Sec. 11(c) does not contain the directive that the FEMA Administrator "under the leadership of the Secretary, coordinate with the Commandant of the Coast Guard, the Director of Customs and Border Protection, the Director of Immigration and Customs Enforcement, the National Operations Center, and other agencies and offices in the Department to take full advantage of the substantial range of resources in the Department." • Sec. 11(c) would add "individuals with disabilities, and other at-risk populations with access and functional needs" to the list of groups whose needs the FEMA Administrator shall identify and integrate into agency emergency management activities. • Sec. 11(c) would add the development and maintenance of research and testing activities in support of the Agency's missions to the FEMA Administrator's activities. Sec. 11(d) would define terms in the subsection.	The FEMA Independence Act of 2025 (S. 1246/H.R. 2308,119th Cong., introduced) and its predecessor (H.R. 5599, 118th Cong., introduced) also would (or would have) establish(ed) FEMA as a "cabinet-level independent establishment." For additional background on the position of FEMA within DHS, see U.S. Department of Homeland Security (DHS) Office of Inspector General (OIG), "FEMA: In or Out?" OIG-09-25, February 2009, pp. 6-7; Patrick Roberts, "FEMA After Katrina," Policy Review 137 (June 2006), and U.S. Congress, House Committee on Homeland Security, *PKEMRA Implementation: An Examination of FEMA's Preparedness and Response Mission,* hearing, 111th Cong., 1st sess., Mar. 17, 2009.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 12. Administrator; Deputy Administrator; other officials of the Agency.	Sec. 12 of the FEMA Act would outline the role, duties, and qualifications of the FEMA Administrator, the Deputy Administrator, and Assistant Administrators. Sec. 12 of the FEMA Act would also outline the appointment procedures for the positions, increase the annual rate of pay for the FEMA Administrator, and limit the appointment of the FEMA Deputy Administrator to one position. Sec. 12(a)(1) would contain existing language specifying that the President appoints the FEMA Administrator with Senate advice and consent, and that the Administrator would be the principal advisor of the President in all matters of emergency management in the United States (Sec. 503(c)(4)(A) of the HSA, 6 U.S.C. §313(c)(4)(A)). Sec. 12(a)(3) would generally contain existing language at 6 U.S.C. §313(c)(2) specifying that the FEMA Administrator have a demonstrated ability in, and knowledge of, emergency management, and not less than five years of executive leadership and management experience in the public or private sector, while removing required background in homeland security. Sec.12(4) of the FEMA Act would increase the annual rate of basic pay for the FEMA Administrator by moving the position from the Executive Schedule under 5 U.S.C. §5313 (level 2) to the Executive Schedule under 5 U.S.C. §5312. Sec. 12 would provide for one FEMA Deputy Administrator and specifies that the individual holding the position must possess extensive knowledge in emergency preparedness, response, recovery, and mitigation. Under current law, the President may appoint up to four Deputy Administrators with the advice and consent of the Senate (Sec. 514 of the HSA, 6 U.S.C. §321c), and the qualifications of the Deputy Administrator are not specified. As under current law, Sec. 12(b)(1) would require the FEMA Deputy Administrator to be appointed by the President and confirmed by the Senate. The FEMA Deputy Administrator would be tasked with executing the responsibilities and authorities delegated by the FEMA Administrator. Additionally, the Deputy Administrator would serve in the capacity of the FEMA Administrator during periods of absence, incapacity, or vacancy in the appointment of the FEMA Administrator. Current law does not specify these responsibilities. Sec. 12(c)(1) would authorize the FEMA Administrator to appoint Assistant Administrators, whose duties would be determined by the Administrator. To be qualified for the position, an Assistant Administrator would be required to have a demonstrated ability in, and knowledge of, emergency management or other field relevant to the position. Current law does not specify the appointment of Assistant Administrators.	For additional background on the position of FEMA within DHS, see U.S. Department of Homeland Security (DHS) Office of Inspector General (OIG), "FEMA: In or Out?" OIG-09-25, February 2009, pp. 6-7; Patrick Roberts, "FEMA After Katrina," Policy Review 137 (June 2006).

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 13. Authority and responsibilities.	Sec. 13. would define the FEMA Administrator's authorities. The text of Sec. 13(a) and (b) closely aligns with the current text of 6 U.S.C. §314(a) and (b). However, Sec. 13 does not contain specific references to terrorism and terrorist attacks among those incidents within the purview of FEMA and the FEMA Administrator, among other technical changes. Sec. 13(c) would define the terms "interoperable" (incorporating the definition in 6 U.S.C. §194(g)(1)), "local government," "state," and "Tribal government" (similar to Stafford Act Sec. 102 (definitions)), and "resources."	
Sec. 14. Office of the Inspector General.	Sec. 14 would create an Office of the Inspector General (OIG) within FEMA, with an inspector general appointed by the President with the advice and consent of the Senate. Current law (Sec. 103(b) of the HSA; 6 U.S.C. §113(b)) establishes an OIG for DHS. This office is responsible for evaluating operations across DHS and component agencies, including FEMA. Prior to the establishment of the Department of Homeland Security, FEMA operated its own Office of Inspector General. See Kathryn Newcomer, "The Changing Nature of Accountability: The Role of the Inspector General in Federal Agencies."	Sec. 5 of the FEMA Independence Act of 2025 (S. 1246/H.R. 2308, 119th Cong., introduced) and its predecessor (H.R. 5599, 118th Cong., introduced) also would (or would have) establish(ed) an independent OIG at FEMA For more information, see CRS Report R45450, *Statutory Inspectors General in the Federal Government: A Primer*, by Ben Wilhelm. For background on recent congressional concerns with the DHS OIG, see GAO, *DHS Office of Inspector General: Actions Needed to Address Long-Standing Management Weaknesses,* GAO-21-316, June 3, 2021.
Sec. 15. Transfer of functions.	Sec. 15 would transfer the functions of FEMA, as it exists within DHS, to the Administrator of the independent FEMA. These functions would include those vested in FEMA (as a component of DHS) prior to enactment, and specified functions under the Stafford Act. Other specified programs would remain at DHS, and Sec. 15 would require DHS and FEMA to develop a memorandum of understanding to enable FEMA to carry out, for a fee, the excepted functions during the transition period. Transition activities would be required to be carried out within a year of enactment, drawing on specified support and resources from DHS. Sec. 15 would also transfer to the inspector general of the new FEMA all inspector general functions that had been vested in FEMA before its integration into DHS pursuant to the HSA. It states that the FEMA Act would not affect the appointments of the U.S. Fire Administrator or the Federal Insurance Administrator. It would require the new FEMA to have an office to liaise with DHS.	For a comparison with similar provisions, see Title V of the HSA (P.L. 107-296; 116 Stat. 2212), especially Secs. 503 and 507. See also Sec. 611(13) of the Post-Katrina Emergency Management Reform Act (P.L. 109-295; 120 Stat. 1400), which amends Sec. 505 of HSA.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 16. Personnel and other transfers.	Sec. 16 would authorize the FEMA Administrator to appoint and fix the compensation of such officers and employees, including investigators, attorneys, and administrative law judges, as may be necessary to carry out the respective functions transferred under Sec. 15, and specifies that such appointments would generally align with compensation and civil service laws under Title 5, *United States Code*. Sec. 16(b) would also authorize the FEMA Administrator to obtain the services of experts and consultants in accordance with 5 U.S.C. § 3109. Except where otherwise expressly prohibited by law, the FEMA Administrator could delegate any of the functions transferred or delegated to the Administrator, but the FEMA Administrator would retain responsibility for the administration of such functions. Sec. 16(c) would authorize the FEMA Administrator to organize agency functions among its officers, and "establish, consolidate, alter, or discontinue such organizational entities" following written notice to Congress. Sec. 16(e) would require that, except as otherwise provided, FEMA personnel be transferred to the newly established, independent FEMA and prescribe procedures for the transfer.	
Sec. 17. Saving provisions.	Sec. 17 would provide for the continuing effect of specified legal documents during and after the transition of FEMA into an independent agency, outside of DHS. It would also provide for continuity in FEMA proceedings, such as rulemaking, financial assistance application, orders, appeals, and payments without regard to changes under the FEMA Act. It would provide that specified legal proceedings and administrative actions will not be affected by the FEMA Act.	For a comparison with similar provisions, see Sec. 1512 of the HSA (116 Stat. 2310) and Sec. 1466 of the BUILD Act of 2018 (P.L. 115-254, Division F; 132 Stat. 3514).
Sec. 18. References.	Sec. 18 would provide that official references to FEMA, its Administrator, or its OIG be considered to refer and apply to the respective entity or official as it would be established in the FEMA Act. These would include, for example, references in law, executive order, rule, regulation, or delegation of authority.	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 19. Federal Emergency Management Agency Working Capital Fund.	Sec. 19 would establish a FEMA Working Capital Fund (WCF) specifically focused on operational costs for any FEMA headquarters or multidisciplinary facility and would authorize the FEMA Administrator to set and collect user fees to cover the costs of services and equipment provided to other federal agencies at any FEMA headquarters or multi-disciplinary facility. Sec. 19 would specify the authorized sources and uses of those user fees and provide for the transfer to the new FEMA WCF of DHS WCF resources that would otherwise have been made available for FEMA as a component of DHS. FEMA's initial WCF was established in the FY1997 Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations Act (P.L. 104-204). In the FY2004 DHS Appropriations Act (P.L. 108-90), Sec. 506 transferred FEMA's WCF to DHS, and repurposed it "for expenses and equipment necessary for maintenance and operations of such administrative services as the Secretary of Homeland Security determines may be performed more advantageously as central services." Sec. 6025 of P.L. 109-13 (an FY2005 supplemental appropriations measure) required annual budget justifications for the WCF. The DHS WCF was dissolved in FY2021 after many of its responsibilities were shifted to individual components. The remaining DHS WCF responsibility—the operational costs for FEMA's Mount Weather Emergency Operations Center—is reportedly handled by a Mount Weather WCF.	
Sec. 20. Improving disaster assistance for veterans.	Sec. 20 would add Sec. 328 to the Stafford Act to create the position of Veterans Advocate at FEMA. The Veterans Advocate would be responsible for advocating for the fair treatment of veterans in the provision of Stafford Act assistance, including by ensuring they are considered in decisions regarding declaration requests and liaising with veterans service organizations.	Sec. 20 mirrors the text of Sec. 2 of the Improving Disaster Assistance for Veterans Act (H.R. 4480,119th Cong., introduced).
Sec. 20A. Unmanned aircraft response system.	Sec. 20A would require the FEMA Administrator to submit to the House Committee of Transportation and Infrastructure and Senate Committee on Homeland Security and Governmental Affairs a plan to launch a program to use unmanned aircraft systems (e.g., drones) to support disaster response and recovery and carry out the mission of the Agency. The FEMA Administrator would be directed to work with Federal Aviation Administration. Sec. 20A would establish specific components of the plan, require implementation of the plan one year after submission, and require congressional briefings 18 months after implementation, and annually thereafter.	

Source: Compiled by CRS using bills located using Congress.gov, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended), the Homeland Security Act of 2002 (HSA, P.L. 107-296, as amended) and the FEMA Act of 2025. CRS based its analysis on the amended version of the Amendment in the Nature of a Substitute to H.R. 4669 (the FEMA Act of 2025) offered by Rep. Graves of Missouri, August 29, 2025, available at https://transportation.house.gov/uploadedfiles/fema_text.pdf, and the approved amendment submitted by Rep. Carson of Indiana, available at http://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-C001072-Amdt-039.pdf, and the approved manager's amendment submitted by Chairman Graves, available at https://docs.house.gov/meetings/

PW/PW00/20250903/118581/BILLS-119-4669-G000546-Amdt-1.pdf; Kathryn Newcomer, "The Changing Nature of Accountability: The Role of the Inspector General in Federal Agencies," *Public Administration Review,* March/April 1998, vol. 58, no. 2.

Notes: Acronyms include DHS = U.S. Department of Homeland Security; FEMA = Federal Emergency Management Agency; OIG = Office of Inspector General; HSA = Homeland Security Act of 2002.

Table 2. Division A, Title II—Offices and Functions of Federal Emergency Management Agency

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 21(a) National emergency management.	Sec. 21(a) would amend Sec. 103(a)(1) of the HSA (6 U.S.C. §113(a)(1)) by eliminating the designation of the FEMA Administrator as an Under Secretary of Homeland Security. This would conform with earlier sections of the FEMA Act that remove FEMA from DHS.	
Sec. 21(b) National emergency management.	Sec. 21(b) would repeal multiple sections of the HSA to conform with the provisions of the FEMA Act establishing FEMA outside of DHS and re-establishing its mission. The repealed sections would be: • Sec. 503 (6 U.S.C. §313), which established FEMA, defined its mission, outlined its activities, and described the qualifications, appointment, and reporting line of the FEMA Administrator. Secs. 11 and 12 of the FEMA Act would provide these authorities. • Sec. 504 (6 U.S.C. §314), which described the authorities and responsibilities of the FEMA Administrator. Sec. 13 of the FEMA Act would provide this authority. • Sec. 506 (6 U.S.C. §316), which specifies that FEMA shall be a distinct entity within DHS, and prohibits certain changes to the Agency's mission, assets, and functions. Sec. 11 of the FEMA Act, among others, would supersede this authority.	The FEMA Independence Act of 2025 (S. 1246/H.R. 2308, 119th Cong., introduced) and its predecessor (H.R. 5599, 118th Cong., introduced) would or would have also repealed Secs. 503, 504, and 506 of the HSA.
Sec. 21(c) National emergency management.	Sec. 21(c) would amend Sec. 507 of the HSA (6 U.S.C. §317) by removing a requirement that individuals appointed as FEMA Regional Administrators have knowledge of homeland security, as well as removing technical references to DHS.	
Sec. 21(d) National emergency management.	Sec. 21(d) would amend Sec. 508 of the HSA (6 U.S.C. §318) by re-establishing FEMA's National Advisory Council (NAC), which advises the FEMA Administrator on emergency management. The subsection would remove DHS-administered grants from the NAC's purview. The NAC was originally established in the Post-Katrina Emergency Management Reform Act (PKEMRA, P.L. 109-295, enacted 2006) as an amendment to the HSA; President Trump disbanded the NAC in January, 2025.	For background on the NAC, see FEMA, "National Advisory Council," https://www.fema.gov/about/offices/national-advisory-council.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 21(e) National emergency management.	Sec. 21(e) would amend Sec. 509(c)(1) of the HSA (6 U.S.C. §319(c)(1)) to make the FEMA Administrator (rather than the DHS Secretary, "acting through the Administrator" as under current law) responsible for ensuring that the National Response Plan provides a clear chain of command and coordinates federal incident response. (The National Response Plan—now known as the National Response Framework [NRF]—is an interagency outline of roles and responsibilities for emergency and disaster response.) Sec. 21(e) would also require that the National Response Plan reflect that the FEMA Administrator—rather than the DHS Secretary, acting through the FEMA Administrator—is the principal emergency management advisor to the President. Sec. 21 also does not contain existing language specifying that the FEMA Administrator is to additionally advise the Homeland Security Council and DHS Secretary on such matters.	The FEMA Independence Act of 2025 (S. 1246/H.R. 2308, 119th Cong., introduced) and its predecessor (H.R. 5599, 118th Cong., introduced) would or would have also specified that the Administrator administer and ensure implementation of the National Response Plan, using different language than the FEMA Act. The current NRF (the National Response Plan, as implemented) was published in 2019 and is available at FEMA, "National Response Framework," https://www.fema.gov/sites/default/files/documents/NRF_FINALApproved_2011028.pdf.
Sec. 21(f) National emergency management.	Sec. 21(f) would revise Sec. 512 of the HSA (3 U.S.C. §321a) to require coordination with the FEMA Administrator if State Homeland Security Grant Program or Urban Area Security Initiative grants are used to support evacuation plans and exercises. Further, Sec. 21(f) specifies that the DHS Secretary (rather than the FEMA Administrator as in current law) shall make assistance available for mass evacuation planning for hospitals, nursing homes, and other institutions that house individuals with special needs.	
Sec. 21(g) National emergency management.	Sec. 21(g) would revise the HSA (6 U.S.C. §321c) to eliminate the President's appointment of up to four FEMA Deputy Administrators with advice and consent of the Senate. Sec. 12(b) of the FEMA Act allows the President to appoint one FEMA Deputy Administrator with advice and consent of the Senate.	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 21(h) National emergency management.	Sec. 21(h) would revise Sec. 515 of the HSA (6 U.S.C. §321d) to establish the National Operations Center as the principal operations center of FEMA (as opposed to DHS, as is the case under current law). The core responsibilities of the National Operations Center remain unchanged. The FEMA Administrator (rather than the DHS Secretary, as is the case under current law) would manage the position of state or local emergency responder representative at the National Operations Center.	DHS describes the National Operations Center as operating "24 hours a day, seven days a week, 365 days a year [as the] Nation's primary national-level hub for situational awareness, a common operating picture, information fusion and sharing, and executive communications." For more information, see DHS, "Office of Homeland Security Situational Awareness," https://www.dhs.gov/office-homeland-security-situational-awareness.
Sec. 21(i) National emergency management.	Sec. 21(i) would amend Sec. 517 of the HSA (6 U.S.C. §321f) to specify that the FEMA Administrator (rather than the DHS Secretary) shall operate and direct the Nuclear Incident Response Team during a terrorist attack, disaster, or other emergency.	
Sec. 21(j) National emergency management.	Sec. 21(j) amends Sec. 518 of the HSA (6 U.SC. §321g) to require that the Secretary of the Department of Health and Human Services (HHS) collaborate with the FEMA Administrator rather than the DHS Secretary (as is the case under current law) in setting priorities and goals, and developing a coordinated strategy for public health activities to improve preparedness and response for chemical, biological, radiological, nuclear (CBRN), and other terrorist threats, and to evaluate progress towards achieving those goals and priorities.	
Sec. 21(k) National emergency management.	Sec. 21(k) would amend Sec. 519 of the HSA (6 U.S.C. §321h) to specify that the FEMA Administrator (vs. the DHS Secretary, as under current law) is to use national private sector networks and infrastructure for emergency response to various disasters.	

<table>
<thead>
<tr><th>FEMA Act of 2025 Provision, as ordered reported</th><th>Summary and Comparison to Current Authorities</th><th>Notes (e.g., Related Bills and Key Reference Sources)</th></tr>
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<tr><td>Sec. 21(l) National emergency management.</td><td>Sec. 21(l) would amend several public health emergency-related authorities in the Public Health Service Act (PHSA; which authorizes several HHS health emergency programs and authorities) to require the FEMA Administrator (rather than the DHS Secretary, as is the case under current law) to

Coordinate with the HHS Secretary, in order to maintain the Strategic National Stockpile (SNS; the HHS stockpile of drugs and other medical products for domestic health emergencies; PHSA Sec. 319F–2);
In consultation with the HHS Secretary, assess potential CBRN threats to the United States (PHSA Sec. 319F–2(c)). Such threat determinations are to be reported to the House Committee on Transportation and Infrastructure in addition to the other congressional committees named in statute;
In consultation with the Centers for Disease Control and Prevention (CDC), coordinate FEMA preparedness efforts with the Public Health Emergency Preparedness cooperative agreement program (PHSA Sec. 319C–1), a CDC grant program that supports emergency preparedness capacity at state, local, and territorial public health departments;
In consultation with the HHS Secretary, determine which geographic areas face a high degree of risk for the purposes of determining grant award amounts under the Hospital Preparedness Program (PHSA Sec. 319C–2), an Administration for Strategic Preparedness and Response grant program that supports health care delivery system emergency preparedness;
Consult with the HHS Secretary, as part of establishing and improving an HHS public health and biosurveillance situational awareness network that integrates state, local, tribal, and territorial and health care data (PHSA Sec. 319D);
Coordinate with the HHS Secretary to assess the feasibility of integrating the National Emergency Responder Credentialing System into the HHS Emergency System for Advance Registration of Volunteer Health Professionals (PHSA Sec. 319I), an interoperable network across states for verifying the credentials of health professionals who volunteer to assist during emergencies.
</td><td>CRS Report R47400, The Strategic National Stockpile: Overview and Issues for Congress, by Todd Kuiken and Frank Gottron.

CRS In Focus IF12683, Pandemic and All-Hazards Preparedness Act: An Overview, by Kavya Sekar and Hassan Z. Sheikh.</td></tr>
<tr><td>Sec. 21(m) National emergency management.</td><td>Sec. 21(m) would amend Sec. 523 of the HSA (6 U.S.C. §321l) to specify that the FEMA Administrator (rather than the DHS Secretary) may develop guidance, recommendations, and best practices to facilitate private sector preparedness activities, in consultation with the Director of the Cybersecurity and Infrastructure Security Agency (CISA) and the private sector. The FEMA Act would specify that the FEMA Administrator (rather than the DHS Secretary) is to promote such guidance, recommendations, and best practices to the private sector.</td><td></td></tr>
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FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 21(n) National emergency management.	Sec. 21(n) would amend Sec. 524 of the HSA (6 U.S.C. §321m) to direct the FEMA Administrator (rather than the DHS Secretary's designee) to establish and implement a voluntary preparedness accreditation and certification program for the private sector.	
Sec. 21(o) National emergency management.	Sec. 21(o) would amend Sec. 525 of the HSA (6 U.S.C. §321n) to authorize the FEMA Administrator (rather than the DHS Secretary) to accept and use gifts for certain authorized activities of the Center for Domestic Preparedness. Sec. 21(o) also adds the House Committee on Transportation and Infrastructure to a list of congressional committees that are to receive a report disclosing information on such gifts.	Sec. 642(c)(10) of the Keep America Secure Act (H.R. 8309, 116th Cong., introduced) similarly would have amended 6 U.S.C. §321n to authorize the FEMA Administrator—rather than the DHS Secretary—to accept certain gifts to support the Center for Domestic Preparedness.
Sec. 21(p) National emergency management.	Sec. 21(p) would amend Sec. 527 of the HSA (6 U.S.C. §321p) to specify that the FEMA Administrator, in consultation with the DHS Secretary (rather than simply the DHS Secretary), is to incorporate the threat of an electromagnetic pulse or geomagnetic disturbance event into disaster planning frameworks and related outreach.	
Sec. 21(q) National emergency management.	Sec. 21(q) is a technical amendment to Sec. 528 of the HSA (6 U.S.C. §321q) that would specify that certain DHS efforts to coordinate its anti-terrorism efforts related to food and agriculture do not affect the authorities of the FEMA Administrator.	
Sec. 21(r) National emergency management.	Sec. 21(r) would amend 6 U.S.C. §322 (Sec. 9603 of Division A of the William M. (Mac) Thornberry National Defense Authorization Act for FY2021) to add the FEMA Administrator to list of federal officials from which the President shall receive advice while developing and maintaining a plan to restore the U.S. economy in response to a "significant event." Additionally, Sec. 21(r) would add the House Committee on Transportation and Infrastructure to a list of congressional committees that are to receive copies of such plan two years after enactment.	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 21(s) National emergency management.	Sec. 21(s) would amend Sec. 708 of the HSA (6 U.S.C. §348), which prohibits the DHS Secretary from establishing a Joint Task Force for incidents for which FEMA has primary response management responsibility, unless its responsibilities do not include operational functions related to the incident. The amendment in Sec. 21(s) would require that any such task force is consistent with the requirements of the FEMA Act of 2025 (as opposed to the Homeland Security Act, as in current law), in addition to the above-mentioned subchapter, as required in current law.	

Source: Compiled by CRS using Congress.gov, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended), the Homeland Security Act of 2002 (HSA, P.L. 107-296, as amended) and the FEMA Act of 2025 (FEMA Act). CRS based its analysis on the amended version of the Amendment in the Nature of a Substitute to H.R. 4669 (the FEMA Act of 2025) offered by Rep. Graves of Missouri, August 29, 2025, available at https://transportation.house.gov/uploadedfiles/fema_text.pdf, and the approved amendment submitted by Rep. Carson of Indiana, available at http://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-C001072-Amdt-039.pdf, and the approved manager's amendment submitted by Chairman Graves, available at https://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-G000546-Amdt-1.pdf.

Notes: Acronyms include DHS = U.S. Department of Homeland Security; FEMA = Federal Emergency Management Agency; HSA = Homeland Security Act of 2002; NRF = National Response Framework; NAC = FEMA National Advisory Council.

Table 3. Division A, Title III—Related Matters

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 31 Changes to Administrative Documents.	Sec. 31 would require the President to amend two presidential directives (Homeland Security Presidential Directive–5, authored by President George W. Bush, and Presidential Policy Directive–8, authored by President Barack Obama) that implement emergency management authorities in the HSA and PKEMRA, and similar administrative documents, to accord with the amendments of the FEMA Act.	
Sec. 32 Recommended Legislation.	Sec. 32 would require the FEMA Administrator to prepare legislative recommendations for any conforming amendments necessary to implement the FEMA Act and submit a report to Congress 90 days after the one-year transition period for FEMA's reorganization provided in Sec. 15(e) of the FEMA Act.	

Source: Compiled by CRS using Congress.gov, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; P.L. 93-288, as amended), the Homeland Security Act of 2002 (HSA, P.L. 107-296, as amended) and the FEMA Act of 2025 (FEMA Act). CRS based its analysis on the amended version of the Amendment in the Nature of a Substitute to H.R. 4669 (the FEMA Act of 2025) offered by Rep. Graves of Missouri, August 29, 2025, available at https://transportation.house.gov/uploadedfiles/fema_text.pdf, and the approved amendment submitted by Rep. Carson of Indiana, available at http://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-C001072-Amdt-039.pdf, and the approved manager's amendment submitted by Chairman Graves, available at https://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-G000546-Amdt-1.pdf.

Notes: Acronyms include DHS = U.S. Department of Homeland Security; FEMA = Federal Emergency Management Agency; HSA = Homeland Security Act of 2002.

Table 4. Division B, Title I—Public Assistance Reforms

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 101. Rebuilding public infrastructure.	Sec. 101(a) would create Stafford Act Sec. 409. Proposed Sec. 409 would authorize expedited assistance for repair, restoration, and replacement of damaged facilities (a variation of Public Assistance for "Permanent Work" authorized in existing Stafford Act provisions). Among other changes, proposed Sec. 409(b)(2) outlines award estimation procedures that would afford less discretion to FEMA. FEMA would be required to presume the accuracy of the subrecipient's estimates when prepared by a licensed professional except if there is evidence of criminal fraud. Proposed Sec. 409(b) would create deadlines for the subrecipient to submit estimates to FEMA, for FEMA to approve the estimate, and for the funds to be available to the subrecipient. Under Sec. 409(b)(6) FEMA would not be authorized to recoup funds unless there is "evidence of criminal fraud." Sec. 101(c) specifies that all Sec. 101 amendments would take effect 180 days after enactment. Existing Sec. 406 of the Stafford Act would effectively sunset on Dec. 31, 2032.	
Sec. 102. Task force to address backlog of open declared disasters.	Sec. 102(a)-(c) would direct the FEMA Administrator to establish a task force to address the backlog of open Stafford Act declarations (major disasters, emergencies, and Fire Management Assistance Grants), as well as "excessive backlog" of declarations open for at least ten years. The FEMA Administrator would brief the House Committee on Transportation and Infrastructure, House Committee on Appropriations, Senate Committee on Homeland Security, and Senate Committee on Appropriations on progress and activities of the task force 180 days after enactment and semiannually thereafter until 800 declared incidents are closed out from the backlog. Annual briefings would be required on closeout of the "excessive backlog." Regional Administrators would be required to close out identified disasters as soon as practicable once FEMA validated 90% of costs expended for all approved awards for the disaster. Subsection (h) would require a GAO review and report to Congress within two years of enactment on the effectiveness of the task force activities and the FEMA Administrator's progress in reducing the "excessive backlog."	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 103. Disaster declaration damage thresholds.	Sec. 103(a) would direct the FEMA Administrator to consider whether disaster-affected communities are economically distressed or rural (according to criteria in Sec. 301 of in the Public Works and Economic Development Act of 1965 and the Consolidated Farm and Rural Development Act, respectively) when evaluating requests for major disaster declarations. Stafford Act Sec. 408 assistance (i.e., the Individuals and Households Program) would be authorized for all communities that meet either criterion and also receive Public Assistance under proposed Sec. 409. The FEMA Administrator would be required to revise policy and regulations as necessary. Current law does not detail what constitutes a major disaster or what circumstances warrant the provision of specific forms of assistance. The President authorizes such assistance at his or her discretion, with a recommendation from FEMA. Under current authorities and procedures, the provision of one form of assistance (e.g., Public Assistance) does not trigger the provision of another (e.g., Individual Assistance), as would occur in certain cases pursuant to Sec. 103(a) of the FEMA Act.	

Sec. 104. Federal permitting improvement.	Sec. 104 would amend Sec. 316 of the Stafford Act (42 U.S.C. §5159), which currently exempts certain Public Assistance projects authorized under 402, 403, 406, 407, and 502 from being a "major federal action significantly affecting the quality of the human environment" under the National Environmental Policy Act of 1969 (NEPA; 42 U.S.C. §§4321 et seq.). Sec. 104 would add Sec. 409 (as proposed by Sec. 101 of the FEMA Act of 2025) to the list of exempted sections. Sec. 104 would also extend the types of projects eligible for exemption, from those that have "the effect of restoring a facility substantially to its condition prior to the disaster or emergency" to those that have "the effect of repairing, restoring, reconstructing, or replacing a facility…to applicable building codes…including incorporating mitigation measures consistent with disaster risk for the geographic area" in the original location. Section 104 would also broaden the environmental and historic preservation (EHP) review and permitting exemptions, waivers, and modifications for such projects by specifying they are • Eligible for general permits (as available) for stormwater discharges from construction activities issued under Sec. 402(p) of the Federal Water Pollution Control Act (33 U.S.C. 1342(p)); • Permitted to follow emergency procedures for permits issued by the U.S. Army Corps of Engineers under 33 C.F.R §325.2(e)(4); • Eligible for a waiver from the requirements of Sec. 110 of the National Historic Preservation Act of 1966 (NHPA; 54 U.S.C. §§306101- 306114) pursuant to 36 C.F.R Part 78; • Exempt from requirements of Sec. 7(p) of the Endangered Species Act of 1973 (ESA, 16 U.S.C. 1531 et seq.). Further, the determinations required under 7(g)(h) and (p) of the ESA would be considered made; • Able to expedite consultations required under Sec. 7 of the ESA in emergency situations, outlined in 50 C.F.R. §402.05; • Exempt from requirements under the Migratory Bird Treaty Act (16 U.S.C. §703 et. seq.), the Wild and Scenic Rivers Act (16 U.S.C. §1271 et seq.), and the Fish and Wildlife Coordination Act (16 U.S.C. §661 et seq.). Amended Sec. 316(c) would additionally create the option for states, territories, and the District of Columbia to assume federal decision-making responsibilities for certain reviews required under NEPA and the NHPA for disaster recovery projects "subject to the same procedural and substantive requirements that would apply if such responsibilities were carried out by the Administrator." The subsection outlines the proposed procedures to request the option, authorities that remain under the purview of the Administrator, the terms of agreements between FEMA and governments that exercise the option, and procedures to terminate such agreements. FEMA is to promulgate regulations establishing information that must be contained in a state's request to exercise this option, including evidence that the state has the financial and personnel resources necessary to carry out the authority. This subsection states that a state that assumes responsibility is "solely responsible and solely liable" (in lieu of the Administrator) for the assumed responsibilities and further confers the exclusive jurisdiction of U.S. districts courts over any civil action against a state for failure to carry out a responsibility under this section. The subsection would require the inspector general of FEMA (as created by Sec. 14 of the FEMA Act of 2025) to conduct annual audits of the compliance of participating governments. The subsection would also require the Administrator to report to Congress on the implementation of this option.	For an overview of NEPA and elements of the environmental review, see CRS In Focus IF12560, *National Environmental Policy Act: An Overview*, by Kristen Hite and Heather McPherron.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 105. Unified Federal review.	Sec. 105 would amend Stafford Act Sec. 429, which currently requires the Administrator to establish a unified, interagency process for reviews determining whether certain funded projects comply with applicable EHP authorities. Amended Sec. 429(b) would aim to expedite and coordinate EHP reviews by requiring the Administrator, in consultation with the Council on Environmental Quality and the Advisory Council on Historic Preservation, to establish policies and procedures to • enable FEMA to act as the lead agency to ensure completion of the EHP process; • enable FEMA to conduct EHP reviews concurrently and in conjunction with other EHP reviews and authorizations conducted by other cooperating and participating agencies, with FEMA as the lead agency; and • prepare a single environmental impact statement when it is required under NEPA, unless the lead agency provides justification that multiple statements are more efficient. Amended Sec. 429(c) would require the lead agency to undertake certain actions, for example, engaging other cooperating agencies as early as possible during the course of an EHP review, identifying and resolving any issues that could delay the completion of EHP reviews, and determining a range of reasonable alternatives. This subsection would also set deadlines on federal agencies for public comment periods and records of decisions for environmental impact statements.	For an overview of NEPA and elements of the environmental review, see CRS In Focus IF12560, *National Environmental Policy Act: An Overview*, by Kristen Hite and Heather McPherron.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 106. Block grants for small disasters.	Sec. 106 would modify the Stafford Act by adding Title VIII/Sec. 801, which would provide the option to receive a single lump sum block grant instead of individual Stafford Act Public Assistance awards for certain "small disasters" (defined as disasters with estimated costs of up to 125% of the state's "per capita indicator," a measure of disaster costs averaged over statewide population determined by FEMA. See FEMA, "Per Capita Impact Indicator and Project Thresholds," webpage). Under added Sec. 801(a), a governor or tribal chief executive would be able to request a lump sum payment equal to 80% of the estimated Public Assistance otherwise available for a given disaster. Such awards could not be adjusted based on actual costs except "in the event of unforeseen circumstances at no fault of the Subrecipient." Sec. 801(c)(3)-(5) specifies procedures and timelines that would apply to the proposed block grant program, including that use of the option must be requested when the request for a declaration is made, and that the amount of assistance must be agreed on within 90 days of the incident. Lump-sum award funds could be used "in any manner determined appropriate" by the Governor or governing body of the state or tribe as long as they were provided to eligible Public Assistance subrecipients (e.g., eligible public and nonprofit entities), to address the impacts and needs of the declared disaster, and for projects compliant with other applicable environmental and historic preservation law. States or tribes exercising the option would be required to submit an annual report to FEMA on expenses related to the disaster. Two years after enactment, the FEMA inspector general would be required to submit to the House Committee on Transportation and Infrastructure, House Committee on Appropriations, Senate Committee on Homeland Security, and Senate Committee on Appropriations a report on the utilization of this option, including an assessment of state and tribal expense reports, and any evidence of criminal fraud in the utilization of awards.	The FEMA Act contains language similar to that used in the State-Managed Disaster Relief Act (H.R. 8728, 118th Cong., introduced). GAO, *Disaster Recovery: Better Monitoring of Block Grant Funding Needed,* March 2019, GAO-19-232 provides further information on the creation of a permanent federal block grant program for disaster recovery.
Sec. 107. Common sense debris removal.	Sec. 107 would amend existing Sec. 407 of the Stafford Act (42 U.S.C. §5173) by removing the specification that debris removal must be in the "public interest" in order to be eligible for reimbursement through Public Assistance. Sec. 107 further prohibits the establishment of additional requirements for authorizing debris removal on publicly or privately owned property. The FEMA Administrator is to amend guidance as necessary. Additionally, the FEMA Administrator would be directed to complete a review that identifies optimal types of debris removal contracts and best practices to reduce fraud and increase efficiency, as well as technologies to facilitate debris removal. Current law limits the provision of assistance for debris removal to cases in which the President has determined removal is in the "public interest." Current FEMA guidance implements this provision by limiting debris removal on private or commercial property when debris removal has generally been made available pursuant to a Stafford Act declaration.	FEMA, *Public Assistance Program and Policy Guide*, v. 5.0, amended, Effective January 6, 2025, FP 104-009-2, pp. 127-130.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 108. Disaster management costs modernization.	Sec. 108 would modify FEMA's authorities to provide funding to cover the cost of managing PA grants, as provided under Sec. 324(b)(2)(B) of the Stafford Act (42 U.S.C. §5165b). Under current authorities, a recipient is eligible to receive up to 7% of the total costs of all obligated PA projects for a declared emergency or major disaster in their jurisdiction. A subrecipient is eligible to receive up to 5% of the total costs of its obligated projects. Under current authorities, awards may only be used to cover eligible management costs for the related declaration (FEMA specifies these may include costs incurred during preliminary damage assessments, Public Assistance project administration, and site inspections, among other uses). Sec. 108 would allow the President to provide a Public Assistance recipient or subrecipient access to any "excess" funds for management costs remaining upon closeout of a Public Assistance grant for a given declaration (i.e., funds obligated but not expended). The recipient or subrecipient would be able to use these funds for a wide range of disaster preparedness, mitigation, or recovery activities, including management costs associated with other disaster-related projects. These excess funds would be available for five years.	The language of Sec. 108 largely mirrors that of Disaster Costs Modernization Act (H.R. 744/S. 773, 119th Cong, introduced), and predecessor bills H.R. 7671/S. 3071 (118th Cong., passed House) and S. 4652 (117th Cong., introduced), with two exceptions. First, Sec. 108 does not require a study by the GAO, as included in the standalone bills in the 118th and 119th Congresses. Second, the language of Sec. 108 incorporates management costs associated with projects under the proposed Sec. 409 of the Stafford Act. See committee reports: H.Rept. 119-320, 119th Cong., 1st sess., Oct. 3, 2025; H.Rept. 118-774,118th, 2nd. sess., Nov. 26, 2024; S.Rept. 118-218, 118th, 2nd sess., Sept. 10, 2024; S.Rept. 117-258, 117th Cong., 1st sess., Dec. 14, 2022.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 109. Streamlining and consolidating information collection and preliminary damage assessments.	Sec. 109 would amend Sec. 1223 of the Disaster Recovery Reform Act (Div. D, P.L. 115-254) to require the FEMA Administrator to coordinate with a range of federal partners to study and develop a plan to simplify and improve the collection of information from disaster-affected communities when conducting Preliminary Damage Assessments (PDAs, which FEMA and other agencies use to evaluate the need for federal assistance following an incident). Sec. 109 would also require a plan to regularly report information on federal disaster assistance awards on a public website. Finally, the provision would require the FEMA Administrator to develop and publish on a publicly available website a comprehensive report on these plans, including legislative recommendations for the House Committee on Transportation and Infrastructure and the Senate Committee on Homeland Security and Governmental Affairs. Sec. 109 would require the FEMA Administrator to undertake these actions within two years of enactment and implement the recommendations within 180 days of the submission of the report.	The language of Sec. 109 is also included in multiple iterations of the "Federal Disaster Assistance Coordination Act" (H.R. 152,119th Cong., passed House), H.R. 255 (118th Cong., passed House), H.R. 2016 (117th Cong., passed House), and H.R. 1306 (116th Cong., passed House). See committee reports: S.Rept. 118-297, 118th Cong., 2nd sess., Dec. 16, 2024; H.Rept. 117-46, 117th Cong., 1st sess., May 28, 2021; H.Rept. 116-145, 116th Cong., 1st sess., July 11, 2019.
Sec. 110. Reasonable incident periods.	Sec. 110 would require the FEMA Administrator to convene a panel to review agency procedures for determining incident periods (i.e., FEMA's designation of the time period during which an emergency or disaster occurred, 44 C.F.R. §206.32(f)). Current procedures for determining incident periods are not public. Membership in the panel would include federal and nonfederal officials. The provision would require the panel to submit an interim report to Congress within one year, and a final report to the House Committee on Transportation and Infrastructure and Senate Committee on Homeland Security and Governmental Affairs within two years, with their findings, implementation actions taken, and legislative recommendations. Thirty days after the final report would be submitted, the FEMA Administrator would be directed to undertake rulemaking as necessary to implement the recommendations.	The language of Sec. 110 is identical to the language of Sec. 2 of the Extreme Weather and Heat Response Modernization Act (H.R. 3661, 119th Cong., introduced) and its predecessor (H.R. 9024, 118th Cong., introduced). See committee report: H.Rept. 118-813, 118th Cong., 2nd sess., Dec. 5, 2024.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 111. Fire management assistance program policy	Sec. 111 would expand the potential assistance available through a Fire Management Assistance Grant (FMAG; authorized in Stafford Act Sec. 420(a), 42 U.S.C. §5187(a)) to include funds to cover the eligible costs of "mitigation" and "assessments and emergency stabilization to protect public safety irrespective of the incident period for a declared fire." Sec. 420(a) currently specifies that the President may provide assistance "including grants, equipment, supplies, and personnel ... for the mitigation, management, and control of any fire...," however, FEMA regulations and policy limit such assistance to that "associated with the incident period of the declared fire [i.e., FEMA's determination of the duration of the fire]" (44 C.F.R. §204.42).	The language of Sec. 111 would amend statute in line with required changes to FEMA regulations and guidance specified in Sec. 2 of the Wildfire Response Improvement Act (H.R. 1393, 119th Cong., introduced), and its most recent predecessor (H.R. 7070, 118th Cong., introduced). See committee report: H.Rept. 118-933, 118th Cong., 2nd sess., Dec. 19, 2024
Sec. 112. Indian tribal government eligibility	Sec. 112 would amend Stafford Act Sec. 420 (42 U.S.C. 5187) to enable federally-recognized tribes to receive FMAGs and would direct the FEMA Administrator to update regulations accordingly. Under current law, only governors of states and territories may request FMAGs; tribes may receive assistance as subrecipients to an FMAG for a state or territory.	The language of Sec. 112 mirrors that in H.R. 3957 (119th Cong., introduced), and largely mirrors that of Fire Management Assistance Grants for Tribal Governments (S. 443; 119th Cong., introduced), and its predecessors (H.R. 9121/S. 4654,118th Cong., passed Senate). See related committee reports: S.Rept. 118-237 (118th Cong., 2nd sess. Nov. 12, 2024); H.Rept. 118-817 (118th Cong., 2nd sess., Dec. 5, 2024); For more information, see CRS Report R43738, *Fire Management Assistance Grants: Frequently Asked Questions*, by Diane P. Horn, Bruce R. Lindsay, and Anne A. Riddle.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 113. Strengthening closeouts for critical services	Sec. 113 would amend Sec. 705 of the Stafford Act (42 U.S.C. §5205) to align grant closeout procedures for nonprofits with those in place for public entities, thereby placing time limits on FEMA's ability to recoup assistance from nonprofits. Sec. 113 would permit FEMA to develop incentives and penalties to promote timely grant closeout for nonprofits, as FEMA may do for state, local, tribal, and territorial governments under current law.	
Sec. 114. Sheltering of emergency response personnel	Sec. 114 would amend Sec. 403 of the Stafford Act (42 U.S.C. §5170b) to authorize assistance for the costs of sheltering emergency response personnel and elected officials overseeing recovery and their households in "exclusive-use congregate or non-congregate settings," if the damage or disruption to the affected area warrants such assistance in the determination of the governor or tribal chief executive. The assistance would only be available for the period of time the FEMA Administrator determines reasonable based on a range of factors related to damage, disruption, and available housing supply. The assistance would not be available beyond six months from the beginning of the incident period. Current law authorizes the President to provide assistance for "emergency shelter," but FEMA policy specifies that the agency may only provide funding for non-congregate sheltering in "limited and exigent circumstances." Under current policy, emergency sheltering is also generally intended for "disaster survivors" (and in limited circumstances, for emergency responders), rather than for elected officials (including those involved in response operations) or to more broadly support emergency responders and their families. Current policy is available at FEMA, *Public Assistance Program and Policy Guide,* v. 5, pp. 145-149.	The language of Sec. 114 appears in substantively similar forms in successive iterations of the Disaster Survivors Fairness Act. See Sec. 11 of H.R. 1245 (119th Cong., introduced), Sec. 9 of S. 5067 (118th Cong., introduced), Sec. 11 of H.R. 1796 (118th Cong., introduced), and Sec. 12 of H.R. 8416 (117th Congress, passed House). See related committee reports: S.Rept. 118-321 (118th Cong., 2nd sess., Dec. 19, 2024); S.Rept. 118-930 (118th Cong., 2nd sess., Feb. 14, 2024); H.Rept. 117-560 (117th Cong., 2nd sess., Nov. 15, 2022).
Sec. 115. Emergency protective measures to fight flooding damage	Sec. 115 would amend Sec. 403 of the Stafford Act (42 U.S.C. §5170b) to direct the President to reimburse owners and operators of temporary or permanent stormwater pumping stations for flood-fighting activities and other emergency response measures. Current FEMA policy limits reimbursement for the use of permanent pumping stations (see FEMA, *Public Assistance Program and Policy Guide,* v. 5, p. 132).	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 116. Fairness and accountability in appeals	Sec. 116 would amend Sec. 423 of the Stafford Act (42 U.S.C. §5189a), which provides subrecipients a right to arbitrate certain disputes before the Civilian Board of Contract Appeals. Sec. 116 would direct the FEMA Administrator to reimburse subrecipients for attorney's fees when the board decides in the subrecipients favor or finds that FEMA improperly denied assistance. Current FEMA policy dictates that each party is responsible for attorney's fees during arbitration, regardless of outcome. For current policy, see FEMA, "Public Assistance Arbitration Fact Sheet," May 2025.	The language of Sec. 114 is mirrored in the Fairness and Accountability of Appeals Act of 2025 (H.R. 5310, 119th Cong., introduced).
Sec. 117. Expedited funding for emergency work	Sec. 117 would revise Sec. 403 of the Stafford Act (42 U.S.C. §5170b), which authorizes "essential assistance" (i.e., "emergency protective measures" or "Public Assistance—Category B") following a declaration of major disaster. Sec. 117 would require reimbursements for such assistance to be disbursed to subrecipients no more than 120 days after the subrecipients submits a request for reimbursement, as long as at least 90% of estimated costs are found eligible.	Sec. 117 mirrors authorities in the Rapid Disaster Relief Act (H.R. 5067, 119th Cong., introduced).
Sec. 118. Consistency in procurement practices	Sec. 118 would specify that local governments shall be treated as a state or tribal government when enforcing procurement requirements under Title 2, Part 200 of the Code of Federal Regulations. Sec. 118 would supersede current regulations, which specify that "subrecipients of a State or Indian Tribe [e.g., local governments], must follow the procurement standards in §§ 200.318 through 200.327." These procurement requirements include standards for avoiding conflicts of interest, ensuring full and open competition, and setting procurement thresholds, among others.	For background on a similar proposal to amend procurement requirements, see Rep. Edwards, "Report to the President: What's Needed to Advance Hurricane Helene Recovery in Western North Carolina," April 2025, https://avlwatchdog.org/wp-content/uploads/2025/05/rep-edwards-report-to-the-president-hurricane-helene-recovery.pdf.
Sec. 119. Household pets and service animals	Sec. 119 would amend Sec. 502 of the Stafford Act (42 U.S.C. §5192), which authorizes emergency assistance (i.e., "emergency protective measures"; "Public Assistance—Category B") following a declaration of a Stafford Act emergency. It would expand the types of activities eligible for such assistance to include the rescue, care, shelter, and essential needs of individuals with household pets and service animals as well as their pets and service animals, thus aligning the assistance available for pets and their owners under an emergency with that currently authorized for a major disaster under the Pets Evacuation and Transportation Standards (PETS) Act of 2006 (P.L. 109-308).	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 120. Utilization of regional and local contracts to support response capacity	Sec. 120 would add new requirements to FEMA's contracting policies for disaster response and recovery services. It would require FEMA to consider qualified regional and local providers when contracting for such services. The section would also direct FEMA to consider pre-existing local contracts, mutual aid agreements, and other arrangements when contracting for such services. Current law at Stafford Act Sec. 307 (42 U.S.C. §5150) requires that local firms, organizations, and individuals should receive priority when contracting for federally-funded emergency response measures, debris removal, and reconstruction projects.	
Sec. 121. Removing disincentives for state funding	Sec. 121 would amend Sec. 311 of the Stafford Act (42 U.S.C. 5154), which pertains to insurance requirements for reconstruction projects authorized under Sec. 406 of the Stafford Act (i.e., funded by Public Assistance for "permanent work"). Sec. 311 currently requires governments and nonprofits receiving assistance for such projects to obtain and maintain reasonably available insurance for such facilities to protect against future loss and would further prohibit the provision of certain Stafford Act assistance if such entities have failed to do so in the past. Sec. 311 allows a state to act as self-insurer for the purposes of this requirement if it has declared that it is doing so in writing at "the time of acceptance of assistance." Sec. 121 would specify that rainy-day funds, self-retention, and other funds are not to be treated as insurance or as a duplication of benefits when administering Public Assistance, except when the state has specifically declared in writing that it is acting as a self-insurer. This could enable states to maintain such funds without risking potential reductions to their future Public Assistance awards, should the funds be considered to "duplicate" federal assistance.	
Sec. 122. Loan interest payment relief	Sec. 122 would add Sec. 431 to Title VI of the Stafford Act, which would authorize the President to provide financial assistance to a local government or electric cooperative for the costs of interest incurred on loans for activities that were funded (at least 90% by) Stafford Act assistance. Qualifying interest incurred in the nine years preceding enactment would be eligible for reimbursement, but only appropriations provided on or after the FEMA Act of 2025 enactment date could be utilized to provide such assistance.	

Source: Compiled by CRS using Congress.gov, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; P.L. 93-288, as amended), the Homeland Security Act of 2002 (HSA, P.L. 107-296, as amended) and the FEMA Act of 2025 (FEMA Act). CRS based its analysis on the amended version of the Amendment in the Nature of a Substitute to H.R. 4669 (the FEMA Act of 2025) offered by Rep. Graves of Missouri, August 29, 2025, available at https://transportation.house.gov/uploadedfiles/fema_text.pdf, and the approved amendment submitted by Rep. Carson of Indiana, available at http://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-C001072-Amdt-039.pdf, and the approved manager's amendment submitted by Chairman Graves, available at https://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-G000546-Amdt-1.pdf. Additional sources cited include FEMA, "Public Assistance Arbitration Fact Sheet," May 2025, https://www.fema.gov/sites/default/files/documents/fema-pa-arbitration-fact-sheet.pdf; FEMA, *Public Assistance Program and Policy Guide,* v. 5.0 (amended), January 2025, https://www.fema.gov/sites/default/files/documents/fema_pa_pappg-5.0-amended.pdf.

Notes: Acronyms include DHS = U.S. Department of Homeland Security; FEMA = Federal Emergency Management Agency; HSA = Homeland Security Act of 2002.

Table 5. Division B, Title II—Individual Assistance Reforms

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 201. Information sharing for Federal agencies.	Sec. 201 would require the FEMA Administrator to establish and maintain a web-based "unified disaster application system" to facilitate the administration of the universal application, provide for use by other federal agencies—including HUD, SBA, USDA, and other agencies as permitted by FEMA—in order to facilitate the swift and efficient provision of disaster assistance; prevent waste, fraud, abuse, and discrimination; and also ensure data are protected. It would also allow applicants to receive status updates, and update and receive information throughout their recovery. Subsection (b) contains various data security provisions. Subsection (c) describes the authorities of the FEMA Administrator to collect additional information, and maintain, share, and use disaster assistance information, pursuant to publishing a notice that includes specific information. Subsection (d) authorizes the FEMA Administrator to permit a federal agency other than a disaster assistance agency to use the unified disaster application system to facilitate disaster-related assistance if such agency enters into an agency agreement. Subsection (e) provides rules of construction, including definitions.	Sec. 201 mirrors the text of Sec. 2 of the Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., introduced), and its predecessors (H.R. 1796, 118th Cong., introduced; H.R. 8416, 117th Cong., passed House). GAO, *Disaster Recovery: Actions Needed to Improve the Federal Approach*, GAO-23-104956, November 2022, discusses the benefits of developing a single application for disaster recovery assistance.
Sec. 202. Universal application for individual assistance.	Sec. 202 would require the FEMA Administrator to develop and establish a universal application for direct Federal disaster assistance in consultation with OMB, SBA, HUD, and USDA. The application would also include a voluntary survey to collect applicants' demographic data.	Sec. 202 mirrors the text in Sec. 3(a)-(c) of the Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., introduced), and its predecessors (H.R. 1796, 118th Cong., introduced; H.R. 8416, 117th Cong, passed House). GAO, *Disaster Recovery: Actions Needed to Improve the Federal Approach*, GAO-23-104956, November 2022, discusses the benefits of developing a single application for disaster recovery assistance.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 203. Clarifying duplication of benefits.	Sec. 203(a) would amend Stafford Act Sec. 312(b), which generally prohibits the provision of federal assistance where other aid is provided to cover the same costs (i.e., a "duplication of benefits" like the provision of federal grants for costs covered by insurance proceeds). Specifically, Sec. 203(a) would reinstate Sec. 1210(a)(1) of the Disaster Recovery Reform Act of 2018 (DRRA; Div. D of P.L. 115-254), which sunsetted on October 5, 2023. This temporary provision 1) authorized Presidential waivers of this general prohibition on duplication of benefits, and 2) specified that loan proceeds for disaster-related losses (e.g., proceeds from a disaster loan through the U.S. Small Business Administration) did not duplicate certain other federal assistance (e.g., grants received through the Community Development Block Grant); however, the subsection did not apply to Stafford Act Secs. 406 or 408. Sec. 203(a) would not restore the sunsetted provision. Further, the authority would apply to all major disasters and emergencies declared since January 1, 2016 (the original authority covered declarations from that date through December 31, 2021). Sec. 203(a) would add a prohibition on the use of income thresholds to limit waiver eligibility. Sec. 203(b) would specify that the flexibilities in Sec. 203(a) do not apply to assistance provided under Stafford Act Secs. 406 (i.e., PA Permanent Work), 408 (federal assistance to individuals and households, i.e., IA-IHP), or 409 (i.e., the new form of Public Assistance added by Sec. 101 of the FEMA Act of 2025), which is similar to the original authority's limitation (DRRA Sec. 1210(a)(2)). Sec. 203(c) would amend Stafford Act Sec. 312(a)'s general prohibition on duplicating benefits to allow IHP applicants to receive assistance from certain other sources, such as charitable donations, without an impact to IHP eligibility.	For more information on DRRA, see CRS Report R46776, *The Disaster Recovery Reform Act of 2018 (DRRA): Implementation Updates for Select Provisions*, coordinated by Elizabeth M. Webster and Bruce R. Lindsay.
Sec. 204. Crisis counseling and addiction in disasters.	Sec. 204(a) would amend the Stafford Act Sec. 416, the Crisis Counseling Assistance and Training Program (CCP), to allow "substance use" or "alcohol use" organizations to provide crisis counseling. Sec. 204(b) requires a report from FEMA, with SAMHSA, to Congress regarding any changes to the CCP application and guidance. Sec. 204(c) requires GAO to report to Congress on the duration of CCP assistance provided and compliance with the requirement that the program support mental health, substance use, and alcohol use problems caused/aggravated by a major disaster. Sec. 204(d) would amend Stafford Act Sec. 324, which authorizes assistance for certain costs of managing Stafford Act grants. Sec. 204(d) would provide assistance to cover certain costs of managing the CCP and Disaster Case Management (DCM)—capped at not more than15% of the total amount of the grant award for either CCP or DCM. Per FEMA's program guidance, the agency does not currently authorize the use of funds for indirect costs, including management costs, for the CCP or DCM. Additionally, Secs. 204(d)-(e) would increase the cap on the amount of assistance available to cover the costs of managing the IHP incurred by states, territories, and tribal governments from 5% to 12%.	204(a)-(c) mirrors the text in Addressing Addiction After Disasters Act (H.R. 5623, 118th Cong., introduced). Sec. 204(d) mirrors the text in Sec. 7 of Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., introduced), and its predecessors (H.R. 1796, 118th Cong., introduced; H.R. 8416, 117th Cong., passed House).

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 205. Repair and rebuilding.	Sec. 205(a) would amend Stafford Act Sec. 408 (IA-IHP) (42 U.S.C. §5174) to expand eligibility for IHP housing assistance by striking statutory language requiring the pre-disaster primary residence to be "rendered uninhabitable" to establish eligibility, and instead just requiring that it be "damaged by a major disaster." Sec. 205(b) would amend Stafford Act Sec. 408 (IA-IHP) by adding a new section to authorize the President to provide financial assistance for cost-effective hazard mitigation measures that "reduce threats to life and property, or future damage to such residence, utilities, or infrastructure in future disasters" for IHP applicants. Currently, FEMA may provide Home Repair Assistance for certain eligible hazard mitigation measures that reduce the likelihood of future damage, but FEMA limits the list of specific "eligible hazard mitigation measures." Also, assistance for such hazard mitigation measures provided through the IHP currently relates to the cause and amount of damage to the home. It would also establish an additional and separate maximum amount of financial assistance for such mitigation assistance that is equal to the caps for housing assistance and other needs assistance in Stafford Act Sec. 408(h). Hazard mitigation assistance through the IHP is currently subject to the statutory maximum amount of financial assistance that an individual or household may receive for housing for a single emergency or major disaster.	Sec. 205(a) generally aligns with the text in Sec. 5(b) of the Natural Disaster Recovery Program Act of 2025 (H.R. 316, 119th Cong., introduced). Sec. 205 mirrors the text in Sec. 4 of the Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., introduced) and its predecessors (H.R. 1796, 118th Cong., introduced; H.R. 8416, 117th Cong., passed House).
Sec. 206. FEMA emergency home repair program.	Sec. 206(a) would amend Stafford Act Sec. 403 (essential assistance; hereinafter PA emergency protective measures; 42 U.S.C. §5170b) to add "minor repairs up to habitability of owner-occupied homes damaged by the disaster in order for survivors to safely shelter in place." Sec. 206(b) would require the FEMA Administrator to issue regulations not later than two years following the date of enactment of the FEMA Act of 2025 to implement these amendments.	Sec. 206 mirrors the text of Sec. 6 of Natural Disaster Recovery Program Act of 2025 (H.R. 316, 119th Cong., introduced). Sec. 206(a) also states that 24 C.F.R. 576.403(c) provides the definition for "minor repairs up to habitability."

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 207. Direct assistance.	Sec. 207(a) would amend Stafford Act Sec. 408 (IA-IHP) to add a new form of repair assistance—a direct assistance option for repairs that could be made available when the applicant is unable to make use of financial assistance for repairs or eligible hazard mitigation measures because of a "lack of available resources." Recipients of such direct repair assistance would be ineligible for temporary housing assistance (Stafford Act Sec. 408(c)(1)), unless otherwise determined by the FEMA Administrator. Sec. 207(a) would also remove the current requirement to repair to "a safe and sanitary living or functioning condition" and instead authorizes financial assistance for repairs of owner-occupied private residences, utilities, and residential infrastructure damaged by a major disaster. It would also add that such repairs may be made—with respect to individuals with disabilities—when the residence, utilities, or residential infrastructure are rendered inaccessible by a major disaster. Sec. 207(b) would amend Stafford Act Sec. 408 (IA-IHP) to make the state role provision in Stafford Act Sec. 408(f) consistent with the new forms of assistance, such that it includes direct housing assistance (Stafford Act Sec. 408(c)(1)(B)), direct assistance for repairs (Stafford Act Sec. 408(c)(2)(B)), permanent housing construction (Stafford Act Sec. 408(c)(4)), and other needs assistance (Stafford Act Sec. 408(e)).	Sec. 207(a) of the FEMA Act of 2025 generally aligns with the text in Sec. 5(a) of the Natural Disaster Recovery Program Act of 2025 (H.R. 316, 119th Cong., introduced). Sec. 207 mirrors the text in Secs. 5 of Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., introduced), and its predecessors, (H.R. 1796, 118th Cong., introduced; H.R. 8416, 117th Cong., passed House).
Sec. 208. Accurate information to disaster victims.	Sec. 208 would require FEMA to issue regulations to prevent FEMA from issuing a denial of assistance notice for an IA-IHP request before an insured applicant receives their insurance settlement disposition (i.e., claim approval or denial).	
Sec. 209. Improved notices for FEMA assistance.	Sec. 209(a) would amend Stafford Act Sec. 408 (IA-IHP) (42 U.S.C. §5174) to extend the IHP period of assistance from 18 months to 24 months, and to update corresponding text such that after the new 24-month period of assistance, rent could be collected from occupants remaining in FEMA-provided temporary housing units. Sec. 209(b) would require the FEMA Administrator to revise the regulations related to appeals to provide applicants appealing FEMA's eligibility determination with documentation used to make the determination (including inspection documents), a description of the reasons for the determination, and recommended steps to remedy a determination of ineligibility. Sec. 209(c) would require the FEMA Administrator to ensure applicants receive information on all federal assistance that may be available (including from FEMA and SBA) related to repairing or rebuilding private property (including privately-owned roads and bridges).	Sec. 209(a) and (b) of the FEMA Act of 2025 mirror the text in Sec. 7 of the Natural Disaster Recovery Program Act of 2025 (H.R. 316; 119th Cong., introduced).

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 210. Common sense displacement assistance for disaster victims.	Sec. 210 would amend Stafford Act Sec. 408 (IA-IHP) (42 U.S.C. §5174) by adding a new subsection to the IHP on duplication of benefits, such that the President may not consider insurance a duplication of benefits when determining eligibility for displacement assistance. It defines "displacement assistance" as "assistance provided under this section for food, water, first aid, personal hygiene items, baby formula, breast feeding supplies, fuel for transportation, emergency supplies and to stay in a hotel or motel, stay with family and friends, or for any other available housing options." It appears that this potentially could allow applicants with insurance for loss of use or additional living expense coverage to be eligible for displacement assistance.	Sec. 210 of the FEMA Act of 2025 closely aligns with the text in Disaster Displacement Assistance Improvement Act of 2025 (H.R. 1593, 119th Cong., introduced); H.R. 1593 narrows available assistance compared to Sec. 210.
Sec. 211. State-managed housing authority.	Sec. 211(a) would amend Stafford Act Sec. 408 (IA-IHP) to require transparency regarding the criteria used by the President to evaluate a state/Tribe's application to administer grants of assistance for housing and other needs. It would also add to the state/Tribe housing strategy requirements in Sec. 408(f)(3), such that the state/Tribe shall, in addition to outlining the coordination approach and plan to activate the State Disaster Housing Task Force, "(III) outline the approach of the State to help disaster survivors create a permanent housing plan; and (IV) outline the approach of the State to provide individual disaster survivors some choice of communities and properties, as practicable." Further, it would require the FEMA Administrator to issue final regulations to implement this subsection, and would extend the authority for the FEMA Administrator to waive notice and comment rulemaking with respect to rules to carry out this section and any pilot program implemented to October 5, 2028 (10 years from DRRA's enactment, rather than October 5, 2020, as this was established by DRRA Sec. 1211). Sec. 211(a) would further amend the Stafford Act IHP cost share to make the federal share for assistance provided under Stafford Act Sec. 408 subsections (c)(1)(B), (c)(2)(B), and (c)(4), not less than 75%—subsections (c)(1)(B) relates to direct assistance, (c)(2)(B) relates to direct assistance for repairs as established by Sec. 207 of the FEMA Act of 2025, and (c)(4) relates to permanent housing construction. This framing is more consistent with the cost share text, such as in Stafford Act Sec. 406 (PA permanent work), which allows the federal share to be adjusted. Also, it may be possible to adjust the cost share should this provision be enacted. Sec. 211(b) would require GAO to issue a report on any pilot program's effectiveness, successes, and challenges, and provide recommendations to improve the provision of assistance under such section upon the expiration of the pilot program authority (i.e., October 5, 2028; 10 years after DRRA's enactment).	Sec. 211 mirrors certain text in Secs. 6 of Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., Introduced), and its predecessors, (H.R. 1796, 118th Cong., introduced; H.R. 8416, 117th Cong., passed House).
Sec. 212. Improved rental assistance.	Sec. 212 would amend Stafford Act Sec. 408 (IA-IHP) to account for local post-disaster rent increases when providing IHP rental assistance.	Sec. 212 mirrors the text in Sec. 12(a) of Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., introduced), and its predecessor H.R. 1796 (118th Cong., introduced).

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 213. Online guides for post-disaster assistance.	Sec. 213 would amend Stafford Act Sec. 201 (federal and state disaster preparedness programs) (42 U.S.C. §5131). Sec. 213 would add a subsection that authorizes the FEMA Administrator to provide funding to states to establish, update, or operate a website providing information regarding post-disaster recovery funding and resources to affected communities or individuals, including federal, state, and local resources. This website is to be updated not less than once every six months, and states are required to ensure such websites comply with Sec. 508 of the Rehabilitation Act.	Sec. 213 mirrors the text of successive versions of the Disaster Survivors Fairness Act of 2025. See Sec. 8 of H.R. 1245, (119th Cong., introduced); Sec. 6 of S. 5067 (118th Cong., introduced); Sec. 8 of H.R. 1796 (118th Cong., introduced), and parts of Sec. 9 of H.R. 8416 (117th Congress, passed House).
Sec. 214. Clarifying sheltering assistance eligibility.	Sec. 214(a) would amend Stafford Act Sec. 403 (PA emergency protective measures) (42 U.S.C. §5170b) to add clarification of sheltering assistance eligibility. Sec 214(a) would direct that the FEMA Administrator shall not consider the absence of a fixed, physical address as a disqualifying factor for individuals or households applying for non-congregate sheltering assistance, as long as they can demonstrate they were residing within the disaster-affected area at the time of the disaster (e.g. using shelter records or an affidavit). This may apply to the Transitional Sheltering Assistance (TSA) program and may allow individuals who were experiencing homelessness when the disaster occurred to be sheltered through TSA. Sec. 214(b) would amend Stafford Act Sec. 408 (IA-IHP) (42 U.S.C. §5174) to add text clarifying sheltering assistance eligibility to the IHP. This clarifying text relates to financial assistance for temporary housing assistance (i.e., rental assistance and direct housing assistance), such that the FEMA Administrator could not consider the absence of a fixed, physical address as a disqualifying factor for individuals or households applying for assistance under this section, as long as they can demonstrate they were residing within the disaster-affected area at the time of the disaster (e.g., using shelter records or an affidavit). This may allow individuals who were experiencing homelessness when the disaster occurred to be eligible for selected forms of IHP housing assistance.	
Sec. 215. Access to lifesaving non-congregate sheltering.	Sec. 215 would require the FEMA Administrator to ensure disaster survivors that qualify for non-congregate sheltering under Stafford Act Sec. 403 (PA emergency protective measures) (42 U.S.C. §5170b) do not have to provide a credit card/security deposit. This may be referring to the Transitional Sheltering Assistance (TSA) program. (Note: there is no current statutory or policy requirement for disaster survivors receiving such TSA assistance to provide a credit card; FEMA pays the cost of the room, taxes, and non-refundable pet fees directly to the participating hotel; however disaster survivors are responsible for other costs and some hotels may require an incidental fee at check-in. See FEMA's Quick Reference Guide to Transitional Sheltering Assistance for further information.)	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 216. Assistance for total loss.	Sec. 216 would amend Stafford Act Sec. 408 (IA-IHP) (42 U.S.C. §5174) to allow the President to provide financial assistance for the replacement of an IHP applicant's pre-disaster primary residence in the case of a total loss if it would cost more to provide direct housing assistance (i.e., FEMA-provided temporary housing units acquired by purchase or lease). Further, this assistance would not be subject to the current statutory financial assistance cap, but would still be subject to the Stafford Act's duplication of benefits requirements. Additionally, such financial assistance for replacement would include any necessary site preparation work such as land surveys, and for property acquisition and relocation in accordance with the Stafford Act's hazard mitigation provision at 42 U.S.C. §5170c(b). Additionally, if the President could provide assistance for replacement in the case of total loss, but does not, the President shall provide a report to Congress explaining the rationale for the decision.	
Sec. 217. Review of delivery of assistance to individuals with disabilities.	Sec. 217(a) would require the FEMA Administrator, in coordination with the National Council on Disability, to convene a working group of disability community stakeholders and policy experts to review and inform FEMA's provision of IA to individuals with disabilities not later than 60 days after enactment. Sec. 217(b) would require the FEMA Administrator to provide the House Committee on Transportation and Infrastructure and the Senate Committee on Homeland Security and Government Accountability with a report containing findings and recommendations not later than 90 days after convening the working group.	

Source: Compiled by CRS using Congress.gov, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended), the Homeland Security Act of 2002 (HSA, P.L. 107-296, as amended) and the H.R. 4669 (the FEMA Act of 2025).

CRS based its analysis on the amended version of the Amendment in the Nature of a Substitute to H.R. 4669 (the FEMA Act of 2025) offered by Rep. Graves of Missouri, August 29, 2025, available at https://transportation.house.gov/uploadedfiles/fema_text.pdf, and the approved amendment submitted by Rep. Carson of Indiana, available at http://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-C001072-Amdt-039.pdf, and the approved manager's amendment submitted by Chairman Graves, available at https://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-G000546-Amdt-1.pdf; see FEMA, "Quick Reference Guide: Transitional Sheltering Assistance," October 2024, https://www.fema.gov/sites/default/files/documents/fema_tsa_qrg_20241009_final.pdf.

Notes: Acronyms herein include: CCP = Crisis Counseling Assistance and Training Program; DRRA = Disaster Recovery Reform Act of 2018; FEMA = Federal Emergency Management Agency; GAO = Government Accountability Office; HUD = U.S. Department of Housing and Urban Development; IA = Individual Assistance Program; IHP = Individuals and Household Program; OMB = Office of Management and Budget; PA = Public Assistance Program; SAMHSA = Substance Abuse and Mental Health Services Administration (part of the U.S. Department of Health and Human Services); SBA = Small Business Administration; STT = state, territory, and tribal; TSA = Transitional Sheltering Assistance; and USDA = U.S. Department of Agriculture. In addition to the bills in the House, there have also been some bills in the Senate, including S. 4599—Disaster Assistance Simplification Act (Introduced in the 117th Congress; Cosponsors: Sens. Peters, Lankford), which would "establish a web-based, interagency electronic information system to be known as *DisasterAssistance.gov* to provide for a universal disaster application across federal agencies" (per bill summary), and subsequently, S. 1528—Disaster Assistance Simplification Act (Passed Senate in the 118th Congress; Cosponsors: Sens. Peters, Paul, Lankford, Tillis), and S. 861—

Disaster Assistance Simplification Act (Introduced in the 119th Congress; Cosponsors: Sens. Peters, Lankford, Paul, Tillis); and S. 5067—Disaster Survivors Fairness Act of 2024 (Introduced in the 118th Congress; Cosponsors: Sens. Peters, Tillis), which aligns closely with versions in the House of the Disaster Survivors Fairness Act referenced herein (H.R. 1245, H.R. 1796, H.R. 8416).

Table 6. Division B, Title III—Mitigation Reforms

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 301. Preapproved project mitigation list.	Sec. 301 would amend Stafford Act Sec. 322 (Mitigation Planning, 42 U.S.C. §5165) by adding an additional section at the end on Preapproved Project Mitigation Lists, which would require states and tribes to develop and submit preapproved project mitigation lists. Any state or tribe which does not submit such a list not later than three years after enactment would not be eligible for the increased federal cost share under Sec. 409(c)(3) of the FEMA Act of 2025. Sec. 301 would establish a peer review process for the projects on these lists to be carried out by a non-partisan panel, requiring the reviewers to submit their recommendation to the President within 90 days of list submission. The President would be required to approve or deny each project in the list not later than one month after receiving recommendations of peer review. If the President does not act within that time, the peer reviewers' recommended projects are considered approved. A project contained in a list approved under this subsection would be considered approved under their program authorization and not be subject to any additional approval requirements.	See discussion of Sec. 101 of the FEMA Act in **Table 4**.
Sec. 302. Reducing disaster costs and protecting lives.	Sec. 302 would restructure pre-disaster mitigation funding awarded under Stafford Act Sec. 203 (42 U.S.C. §5133) by a combination of (1) equal distribution among eligible states, and (2) by formula on three sliding scales associated with (a) vulnerability of critical infrastructure to natural hazards; (b) population size and median income; and (c) economically distressed communities or rural areas. This section would also require each state that receives assistance under this section to distribute not less than 50% of the allocated funds to local governments for mitigation projects and would ensure that no less than $75 million in financial assistance in a fiscal year was made available to Indian tribal governments. Sec. 302 would also authorize state or local governments to provide funding for projects: (1) executed through a partnership established between two or more eligible entities; (2) undertaken by a private nonprofit facility; (3) undertaken as part of a public-private partnership; or (4) executed through a combination of other federal mitigation programs, including the Hazard Mitigation Grant Program under Stafford Act Sec. 404.	Economically distressed communities are defined according to Section 301 of the Public Works and Economic Development Act of 1965. Rural areas are defined according to 7 U.S.C. 1991(a)(13).
Sec. 303. Resilient buildings and communities.	Sec. 303 would amend Stafford Act Sec. 203 (42 U.S.C. §5133) to define the "latest published editions" of consensus-based codes, specifications, and standards as the two most recently published editions. Sec. 303 would also require the FEMA Administrator, not later than one year after enactment, to establish and carry out a residential retrofit and resilience pilot project under Stafford Act Sec. 203 for the purpose of providing grants for residential resilience retrofits to individuals that demonstrate financial need. Sec. 303 would also require that a report be provided to Congress on this pilot project not later than four years after enactment.	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 304. Strengthening hazard risk reduction.	Sec. 304 would amend Stafford Act Sec. 404 (42 U.S.C. §5170c) to make it possible to combine funds from HMGP, assistance provided under Stafford Act Sec. 203, and any other federal assistance provided for such project. This section would replace the current reimbursement-based approach to HMGP by allowing the President to provide the total federal share before eligible costs are incurred, and it would also require the FEMA Administrator to offer assistance for home retrofits before eligible costs are incurred.	
Sec. 305. Utility resiliency.	Sec. 305 would amend Stafford Act Sec. 403 (Essential Assistance, 42 U.S.C. §5170b) to allow electric utilities to carry out cost-effective hazard mitigation activities in combination with activities for the restoration of power funded under Stafford Act Sec. 403.	
Sec. 306. Additional amendments to hazard mitigation revolving loan fund.	Sec. 306 would amend Stafford Act Sec. 205 (42 U.S.C. §5135) by increasing the administrative cost set-aside from 2% to 4% of a capitalization grant. Sec. 306 would also broaden the definition of eligible administering agencies beyond emergency management entities to allow others with expertise in hazard mitigation and resilience to administer revolving loan funds.	Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act: P.L. 116-284.
Sec. 307. Streamlined hazard mitigation application process.	Sec. 307 would require the FEMA Administrator to develop a consolidated grant application for pre-disaster (Stafford Act Sec. 203 and Sec. 205) and post-disaster (Stafford Act Sec. 404) HMA funding not later than 180 days after enactment. This section would also expedite FMA funding and funding for mitigation planning under Stafford Act Sec. 322.	National Flood Insurance Act, 42 U.S.C. §4104c.
Sec. 308. Study and report on mitigation benefits.	Sec. 308 would require the FEMA Administrator to conduct a study to evaluate the effectiveness, long-term cost savings, and strategic impact of FEMA-funded hazard mitigation activities and report to Congress not later than 18 months after enactment, and annually thereafter. This section would also require the FEMA Administrator to make these reports available on the FEMA website not later than 60 days after submission of the report and make the results publicly available in a searchable format not less than two years after enactment.	
Sec. 309. Distressed and rural communities.	Sec. 309 would amend Stafford Act Sec. 203 (42 U.S.C. §5133) to define "small impoverished community" for the purpose of pre-disaster mitigation to mean a community meeting the requirements in 42 U.S.C. §3161 or a rural community as defined in 7 U.S.C. §1991(a).	

Source: Compiled by CRS using Congress.gov, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended), the Homeland Security Act of 2002 (HSA, P.L. 107-296, as amended) and the H.R. 4669 (the FEMA Act of 2025). CRS based its analysis on the amended version of the Amendment in the Nature of a Substitute to H.R. 4669 (the FEMA Act of 2025) offered by Rep. Graves of Missouri, August 29, 2025, available at https://transportation.house.gov/uploadedfiles/fema_text.pdf, and the approved amendment submitted by Rep. Carson of Indiana, available at http://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-C001072-Amdt-039.pdf, and the approved manager's amendment submitted by Chairman Graves, available at https://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-G000546-Amdt-1.pdf.

Notes: Acronyms include DHS = U.S. Department of Homeland Security; FEMA = Federal Emergency Management Agency; OIG = Office of Inspector General; HSA = Homeland Security Act of 2002.

Table 7. Division B, Title IV—Transparency and Accountability

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 401. GAO review of FEMA transition.	Sec. 401 would require the Government Accountability Office (GAO) to review and report in six-month intervals (for 36 months following enactment) on the FEMA transition to an independent agency. It would require the reviews to include assessments of specified facets of the transition, including, for example, continuity of grants processing, compliance with applicable government management laws, interdepartmental coordination, programmatic operations, and infrastructure developments.	
Sec. 402. Transparency and online accountability.	Sec. 402(a) would instruct the Director of the Office of Management and Budget (OMB) to create a subpage on USAspending.gov to provide public quarterly reports on disaster assistance, which is defined as "any funds that are made available by the Federal Government in response to a specified natural disaster." These reports would include the total amount provided by the agency, amount obligated or expended, and detailed lists of projects funded. These detailed lists would include project names, descriptions, completion status, identifying numbers, location, and "any reporting requirement information being collected" by the involved agencies. Sec. 402 would also authorize the Director of OMB to enter into an agreement with a private entity to develop the subpage. Subsection (b) would provide a series of key definitions for the purposes of the section. It would define agencies for this reporting requirement as any agency that provides assistance under the Stafford Act, as well as specifically naming the Small Business Administration (SBA) and the Department of Housing and Urban Development (HUD). It defines "disaster assistance" as any assistance provided under the Stafford Act, SBA disaster loans, and HUD assistance through CDBG-DR and flood insurance coverage. "Specified natural disaster" would include Stafford Act major disasters, emergencies and fires that trigger Fire Management Assistance Grants, as well as "any other natural disaster for which a disaster declaration is made by the federal government." Subsection (b) would also define the "eligible recipient" for assistance that would trigger the reporting requirements of the bill as any entity (including a state) that receives disaster assistance directly from the federal government, except for individuals.	This section is identical to the Post-Disaster Assistance Online Accountability Act (H.R. 153 and S. 1619, 119th Cong.). H.R. 153 passed the House unanimously under suspension of the rules on January 14, 2025. S. 1619 is pending before the Senate Committee on Homeland Security and Governmental Affairs. This legislation first appeared as H.R. 7380 in the 115th Congress, and passed the House in the 116th (H.R. 1307), 117th (H.R. 2020), and 118th (H.R. 259) Congresses.
Sec. 403. Prohibition on political discrimination.	Sec. 403 would revise existing Sec. 308(a) of the Stafford Act (42 U.S.C. §5151) to require the FEMA Administrator to issue regulations that ensure that authorized disaster relief is delivered without discrimination on the basis of "political affiliation." Currently, Sec. 308(a) requires the President to issue regulations ensuring relief is delivered without discrimination based on "race, color, religion, nationality, sex, age, disability, English proficiency, or economic status."	Section 308(a) was most recently amended in Sec. 689a of PKEMRA (P.L. 109-295) to prohibit discrimination based on disability or English proficiency.

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 404. Review of burdensome regulations and policies.	Sec. 404 of the FEMA Act would require the Comptroller of the United States (i.e., the head of GAO) to submit a report identifying burdensome regulations and policies promulgated pursuant to the Stafford Act to the Senate Homeland Security and Governmental Affairs and the House Committee on Transportation and Infrastructure. The report must identify any policies, regulations, and procedures that: • Are obsolete; • Conflict with other regulations, policies, and procedures; • Conflict with current law; • Set more stringent requirements than required by law; • Create unnecessary burdens and costs on disaster assistance. Additionally, the report must contain recommendations on which regulations, policies, and procedures should be amended or rescinded.	
Sec. 405. Report on assistance to individuals.	Sec. 405 would require the FEMA Administrator to report to the House Committee on Transportation and Infrastructure and the Senate Committee on Homeland Security and Government Accountability annually on average award size and denial rates for IHP awards. The reports would include several cross-sections, examining: all individuals; all households; and individuals and households (broken out by the number of renters and homeowners) with reported incomes 1) under 75% of the national median, 2) over 125% of the national median, and 3) between 75% and 12% of the national median. The reports would also include an explanation of any factors increasing the denial rate. The initial report would cover FY2016 through the most recently completed fiscal year prior to enactment.	Sec. 405 aligns with H.R. 7046 (117th Cong., introduced). In comparison, Sec. 405 would add an information requirement related to homeowners and renters.
Sec. 406. Individual assistance dashboard.	Sec. 406 would amend the Stafford Act to add a requirement that the FEMA Administrator publish an interactive online dashboard tool displaying information about IHP applications. This dashboard would also include information on the number of applications approved and denied, reason for the denials, dollar amount of IHP assistance provided based on applicant characteristics (e.g., owners at different income levels, renters at different income levels), estimated percentage of destroyed housing stock, and any other information the FEMA Administrator determines is relevant.	Sec. 406 of the FEMA Act of 2025 mirrors the text in Secs. 9 and/or 10 of successive iterations of the Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., introduced), the Disaster Survivors Fairness Act of 2023 (H.R. 1796, 118th Cong., introduced); and the Disaster Survivors Fairness Act of 2022 (H.R. 8416, 117th Cong., passed House).

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 407. GAO report on preliminary damage assessments.	Sec. 407 of the FEMA Act would require GAO to conduct a study of FEMA's preliminary damage assessment practices used to evaluate the need for assistance under Section 408 of the Stafford Act (FEMA assistance to individuals and households). The study would include a comparison of the processes and procedures used by FEMA and private insurance companies, review of training procedures, and comparison of damages estimates for homes owned by individuals at different income levels. Section 407 would not establish a deadline for the report.	Sec. 407 mirrors the language of Sec. 13 of successive iterations of the Disaster Survivors Fairness Act of 2025 (H.R. 1245, 119th Cong., introduced); the Disaster Survivors Fairness Act of 2023 (H.R. 1796, 118th Cong., introduced); the Disaster Survivors Fairness Act of 2022 (H.R. 8416, 117th Cong., passed House).
Sec. 408. Improved rental assistance.	Sec. 408 would require the FEMA Administrator, in consultation with disaster housing stakeholders and federal entities, to conduct a study and report to the House Committee on Transportation and Infrastructure and Senate Committee on Homeland Security on challenges renters face when seeking disaster assistance, disparities of assistance between homeowners and renters, and a plan to address any challenges or disparities that includes legislative recommendations.	Sec. 408 aligns with the text in 12(b)-(d) of successive iterations of the Disaster Survivors Fairness Act of 2025 (H.R. 1245 (119th Cong., introduced), the Disaster Survivors Fairness Act of 2023 (H.R. 1796; 118th Cong., introduced).
Sec. 409. GAO assessment on identity theft and disaster fraud in disaster assistance programs.	Sec. 409 would require GAO to conduct an assessment and report to the House Committee on Transportation and Infrastructure and Senate Committee on Homeland Security and Governmental Affairs on the prevalence of improper or potentially fraudulent requests for disaster assistance, the number of disaster survivors whose legitimate claims were rejected due to identify theft, the adequacy of existing fraud prevention protocols, and recommendations to improve identity verification protocols.	Sec. 409 aligns with the text in Sec. 3(d) of successive iterations of the Disaster Survivors Fairness Act of 2025 (H.R. 1245 (119th Cong., introduced), the Disaster Survivors Fairness Act of 2023 (H.R. 1796; 118th Cong., introduced); the Disaster Survivors Fairness Act of 2022 (H.R. 8416; 117th Cong., passed House).
Sec. 410. GAO study on insurance utilization for public assistance-eligible facilities.	Sec. 410 directs GAO to complete a study on insurance coverage on facilities eligible for FEMA Public Assistance (e.g., facilities owned by eligible public and nonprofit entities). Sec. 410 specifies certain areas for analysis, including the enforcement of existing insurance requirements, and it requires that GAO submit a report to Congress on its findings.	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 411. Study on wildfire management plans.	Sec. 411 would require GAO to conduct a study and submit a report on state wildfire management plans to the House Committee on Transportation and Infrastructure and Senate Committee on Homeland Security and Governmental Affairs no later than one year after enactment.	
Sec. 412. Effectiveness of local, State, territory, and Federal alerting systems.	Sec 412 would direct GAO to complete a study on the efficacy of federal and nonfederal emergency alerting systems for weather-related incidents. The study is to evaluate whether such alerting systems use effective channels (i.e., social media), assess the guidance and training for developing system content, and determine the need for improvements. GAO is to submit the report to the House Committee on Transportation and Infrastructure and the Senate Committee on Homeland Security and Governmental Affairs within 18 months of enactment.	
Sec. 413. GAO review of management costs.	Sec. 413 would direct GAO to complete a study of the management costs associated with Public Assistance and Hazard Mitigation Grant Program awards (e.g., damage assessments, compliance) and the adequacy and use of funds authorized in existing Sec. 324 of the Stafford Act to cover such management costs. GAO is to submit the report to the House Committee on Transportation and Infrastructure and the Senate Committee on Homeland Security and Governmental Affairs within 180 days of enactment.	
Sec. 414. Report on coordination of disaster assistance to individuals.	Sec. 414 would require the FEMA Administrator, in coordination with other federal agencies, to report to the committees of jurisdiction on improving the "comprehensive delivery of disaster assistance to individuals," within a year of the bill's enactment. The report would include actions taken/planned actions related to improving coordination, clarifying the delivery sequence, clarifying duplication of benefits to provide a common interpretation across federal agencies, and increasing the effectiveness of communication to disaster survivors applying for federal assistance. Additionally, the report would be required to be updated not later than four years after the date of enactment of the FEMA Act of 2025.	*Disaster Recovery: Actions Needed to Improve the Federal Approach*, GAO-23-104956, November 2022, presents options for improving the federal approach to disaster recovery, including an option to "Develop New Coordinated Efforts to Communicate About Recovery Programs" (see pp. 31-32).
Sec. 415. GAO review of cost savings associated with repair and rebuilding reforms.	Sec. 415 directs GAO to complete a study comparing costs associated with FEMA's provision of different forms of housing assistance, including direct housing assistance options, as well as an assessment of costs, timeliness, and effects of providing permanent repairs or reconstruction assistance authorized under existing Secs. 403 and 408 of the Stafford Act. The report would cover topics that include costs, comparative timeliness, effectiveness, cost savings, and long-term outcomes for individuals and their communities. GAO is to complete the study within three years of enactment and submit a report to Congress describing its findings.	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 416. Transparency for disaster declarations.	Sec. 416 would require the President to provide justifications for approving or denying requests for most Stafford Act major disaster declarations. Justifications would include an explanation of the determination that damages did or did not exceed the capacity of the state or Indian tribal government, a consideration of loss of life and potential continued threats to public safety; and how the President (in consultation with the FEMA Administrator) determined whether the disaster affected certain vulnerable communities. Under current law, a governor or tribal chief executive may request a declaration if the capacity to respond and recover overwhelms nonfederal resources; the President may approve or deny the request at his or her discretion. Per regulations, FEMA evaluates the need for a declaration and recommends that the President approve or deny the request. These recommendations are pre-decisional, and thus subject to certain exemptions under the Freedom of Information Act. Current authorities require the President or FEMA to provide minimal information regarding the approval or denial of a request.	See FEMA, *Disaster Operations Legal Reference,* v. 4, Sept. 2020, pp. 9-32 through 9-33 on the pre-decisional status of FEMA's recommendations to the President.
Sec. 417. Fast-moving disasters working group.	Sec. 417 would require the FEMA Administrator to establish a working group to review and develop best practices for managing "fast-moving disasters." Membership of the working group would be composed of representatives from FEMA, the United States Coast Guard, Department of Defense, National Weather Service, National Oceanic and Atmospheric Administration, state, tribal, and local governments, and other subject matter experts. The FEMA Administrator would be directed to issue a public report identifying best practices, proposed changes to plans and policies, and necessary legislative proposals to address fast-moving disasters.	
Sec. 418. Public assistance dashboard.	Sec. 418 would add Sec. 432 to the Stafford Act, which would require the FEMA Administrator to create a public-facing online dashboard tracking additional information on Public Assistance awards requested for major disasters. FEMA would be required to publish specified information for any major disaster declared on or after 180 days following enactment. Under existing Sec. 430(a) of the Stafford Act, FEMA must publish certain information on obligated Public Assistance awards authorized under Sec. 406 (i.e., for permanent rebuilding) over $1,000,000. FEMA currently publishes supplementary information, including information on the status of unobligated projects under review, on OpenFEMA. Section 432 would require additional information, in greater detail, for all projects for which Public Assistance is requested for a major disaster and require it to be published in a dashboard format.	Sec. 418 incorporates many of the requirements of Sec. 313 of the Homeland Security and Further Additional Continuing Appropriations Act, 2026 (P.L. 119-86), and Sec. 2 of the TRACK Act (S. 3363, 119th Cong., introduced).

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 419. Improving disaster workforce retention.	Sec. 419 would require the FEMA Administrator to conduct a study on the effectiveness of the agency's practices related to hiring, recruitment, and retention in noncontiguous communities by soliciting feedback from FEMA staff in such communities. Sec. 419 would specify the contents of the study, require the FEMA Administrator to brief the House Committees on Transportation and Infrastructure and Homeland Security and the Senate Committee on Homeland Security and Governmental Affairs on the study results, and direct the FEMA Administrator to implement regulations, policies, or guidance necessary to address the issues raised in the study. Sec. 419 would also require GAO to study the effectiveness of disaster response and recovery practices in noncontiguous communities, focusing on Super Typhoon Yutu, and brief the House Committees on Transportation and Infrastructure and Homeland Security and the Senate Committee on Homeland Security and Governmental Affairs on their study's results. Sec. 419 would also establish a pilot program to implement "new technology" (this term is not further defined) to execute preliminary damage assessments in noncontiguous communities with declared major disasters and would require a briefing for House Committees on Transportation and Infrastructure and Homeland Security and the Senate Committee on Homeland Security and Governmental Affairs on implementation. This pilot program would terminate on September 30, 2030.	
Sec. 420. Disaster preparedness and response related to livestock.	Sec. 420 would require the FEMA Administrator to study the agency's coordination with the Department of Agriculture and the U.S. Small Business Administration as it relates to disaster preparedness and response. The report would identify areas needing increased coordination, find opportunities for FEMA to support the development of disaster preparedness plans relating to livestock, and prioritize input from communities that have received Stafford Act assistance pursuant to a declaration within the past five years. FEMA would be required to brief the House Committee on Transportation and Infrastructure and the Senate Committee on Homeland Security and Governmental Affairs on its findings within six months of enactment.	
Sec. 421. GAO review of water infrastructure disasters.	Sec. 421 would require GAO to complete a study on preparedness and response to water infrastructure failures as they involve FEMA. The report would include a review of existing funding sources to respond to a water infrastructure failure, assess potential federal partnerships with nonfederal entities to identify areas vulnerable to water infrastructure failures, and assess how Congress could prioritize funding to prevent future failures. GAO would submit a report to Congress on its findings; no deadline is specified.	

FEMA Act of 2025 Provision, as ordered reported	Summary and Comparison to Current Authorities	Notes (e.g., Related Bills and Key Reference Sources)
Sec. 422. Report on Flood Resiliency in Key Travel Corridors	Sec. 422 would require the FEMA Administrator, in coordination with the Secretary of Transportation, to submit a report on major flood resiliency investments to protect selected travel corridors. The report would be sent to the Senate Committee on Homeland Security and Governmental Affairs of the Senate and the House Committee on Transportation and Infrastructure.	
Sec. 423	Sec. 423 would require the FEMA Administrator to submit a report to Congress on specified data for grants awarded by the agency (e.g., grant amounts, recipient information).	

Source: Compiled by CRS using Congress.gov, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended), the Homeland Security Act of 2002 (HSA, P.L. 107-296, as amended) and the H.R. 4669 (the FEMA Act of 2025). CRS based its analysis on the amended version of the Amendment in the Nature of a Substitute to H.R. 4669 (the FEMA Act of 2025) offered by Rep. Graves of Missouri, August 29, 2025, available at https://transportation.house.gov/uploadedfiles/fema_text.pdf, and the approved amendment submitted by Rep. Carson of Indiana, available at http://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-C001072-Amdt-039.pdf, and the approved manager's amendment submitted by Chairman Graves, available at https://docs.house.gov/meetings/PW/PW00/20250903/118581/BILLS-119-4669-G000546-Amdt-1.pdf.

Notes: Acronyms herein include: FEMA = Federal Emergency Management Agency; GAO = Government Accountability Office; and IHP = Individuals and Household Program. In addition to the bills in the House, in the Senate, S. 5067—Disaster Survivors Fairness Act of 2024 (Introduced; Cosponsors: Peters, Tillis), aligns closely with versions in the House of the Disaster Survivors Fairness Act referenced herein (H.R. 1245, H.R. 1796, H.R. 8416).

Appendix. Federal Emergency Management Reform

Since its enactment in 1988, the Stafford Act has undergone extensive changes, as has FEMA. Generally, these reforms have addressed concerns raised by the federal response to and recovery from significant disasters, including the terrorist attacks of September 11, 2001, and Hurricane Katrina. The table below provides a brief overview of selected revisions to the Stafford Act to contextualize the scale of the changes proposed in the Fixing Emergency Management for Americans Act of 2025, as ordered reported.

Chronology—The Stafford Act and Selected Amendment

P.L. and Date of Enactment	Summary
The Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988 (Stafford Act, P.L. 100-707, amending P.L. 93-288), enacted November 23, 1988.	P.L. 100-707 renamed the Disaster Relief Act of 1974 (P.L. 93-288) as the Robert T. Stafford Disaster Relief and Emergency Assistance Act.[103] It significantly revised the President's disaster relief authorities by enacting a wide range of reforms, many of which had previously been introduced separately. In particular, the Stafford Act narrowed the range of incidents that could qualify for a major disaster declaration, authorized the Hazard Mitigation Grant Program, and established the current statutory cost-share arrangement for assistance to nonfederal governments and nonprofits.[104]
Disaster Mitigation Act of 2000 (Disaster Mitigation Act, P.L. 106-390, as amended), enacted October 30, 2000.	The Disaster Mitigation Act of 2000 revised the Stafford Act to place greater emphasis on mitigating the losses and risks of future disasters. For example, the Disaster Mitigation Act authorized pre-disaster mitigation and authorized the Pre-Disaster Mitigation Grant Program.[105]
Homeland Security Act of 2002 (HSA, P.L. 107-296, as amended), enacted November 25, 2002.	Following the terrorist attacks of September 11, 2001, the enactment of the HSA established DHS and modified many federal emergency management authorities, including by transferring FEMA into DHS.[106] The HSA required the DHS Secretary to ensure the effectiveness of emergency response to terrorist attacks, major disasters, and other emergencies; aid in the recovery from terrorist attacks and major disasters; and consolidate federal government emergency response plans into a single, coordinated national response plan.[107] The HSA established a Directorate of Preparedness and Response within DHS,[108] and also vested in the DHS Secretary the authority to coordinate a range of federal resources in the event of a major disaster.[109]
Post-Katrina Emergency Management Reform Act of 2006 (PKEMRA, Title VI of	Congress passed PKEMRA following widespread criticism of both federal and state preparedness for and response to the 2005 hurricanes, particularly Hurricane Katrina.[110] PKEMRA required the President to develop a national

[103] H.R. 2707, Major Disaster Relief and Emergency Assistance Amendments of 1987.

[104] Sec. 102(2) of the Stafford Act defines a major disaster. Sec. 404 of the Stafford Act established the Hazard Mitigation Grant Program. For current authorities setting Public Assistance cost shares, see Secs. 403(b), 406(b), 407(d), and 503(a) of the Stafford Act.

[105] Sec. 102 of the Disaster Mitigation Act, adding Stafford Act Sec. 203 (42 U.S.C. §5133).

[106] Sec. 503 of P.L. 107-296. For more information, see CRS Report R47446, *The Department of Homeland Security: A Primer*, by William L. Painter.

[107] Sec. 502 of P.L. 107-296.

[108] Sec. 501 of P.L. 107-296.

[109] Sec. 502 of P.L. 107-296.

[110] See, for example, U.S. Congress, House Select Bipartisan Committee to Investigate the Preparation for and Response to Hurricane Katrina, *A Failure of Initiative*, Final Report of the Select Bipartisan Committee to Investigate (continued...)

P.L. and Date of Enactment	Summary
P.L. 109-295), enacted October 4, 2006.	preparedness system, significantly enhanced the coordination authorities assigned to FEMA in the event of a Stafford Act declaration, and codified certain aspects of federal-state coordination following a major disaster, including FEMA's role as the lead federal agency for disaster preparedness, mitigation, response, and recovery. Furthermore, PKEMRA reversed certain provisions in the HSA, which were perceived to have weakened FEMA's response authorities.[111] For example, PKEMRA granted FEMA enhanced autonomy from DHS and the DHS Secretary, by identifying the agency as a distinct entity within DHS and preventing the DHS Secretary from reorganizing the agency. PKEMRA also required the FEMA Administrator to have experience and expertise in emergency management and homeland security.[112]
Sandy Recovery Improvement Act of 2013 (SRIA, Division B of P.L. 113-2), enacted January 29, 2013.	In response to concerns raised following federal assistance for Hurricane Sandy, Congress passed the Sandy Recovery Improvement Act of 2013 (SRIA). SRIA significantly amended authorities related to Stafford Act declarations to ease and expedite the delivery of certain forms of assistance.[113] SRIA authorized the President to issue declarations of emergency and major disaster for federally-recognized tribes (SRIA Sec. 1110). SRIA also directed FEMA to review the factors it used to evaluate requests for assistance to individuals and households affected by a major disaster (SRIA Sec. 1109). SRIA authorized new "Alternative" procedures for Public Assistance intended to expedite and reduce the cost of that assistance; it also required "unified" environmental and historic preservation reviews of rebuilding projects when they were conducted by multiple federal agencies.
Disaster Recovery Reform Act of 2018 (DRRA, Division D of P.L. 115-254), enacted October 5, 2018.	Following the historic losses of the 2017 hurricanes and fires,[114] Congress passed the Disaster Recovery Reform Act of 2018 (DRRA). DRRA comprehensively reformed the Stafford Act, particularly by enhancing assistance to mitigate the risk of future disasters.[115] DRRA reforms broadened the scope of response and recovery assistance available to individuals and public and nonprofit entities following a disaster as well as mitigation assistance available through multiple grant programs. DRRA codified stricter building requirements for certain rebuilding and mitigation projects funded under the Stafford Act to promote resilience in the face of future disasters. DRRA also enhanced assistance for mitigation projects intended to reduce future losses, particularly by changing the funding mechanism for pre-disaster mitigation under Stafford Act Section 203.

the Preparation for and Response to Hurricane Katrina Report, 109th Cong., 2nd sess., February 15, 2006, H.Rept. 109-337.

[111] For additional background, see Beverly Cigler, "Emergency Management Challenges for the Obama Presidency," *International Journal of Public Administration,* vol. 32, no. 9 (2009), https://doi.org/10.1080/01900690903016225.

[112] See Sec. 503(c)(2) of P.L. 109-295 (6 U.S.C. §313).

[113] For additional background, see CRS Report R42991, *Analysis of the Sandy Recovery Improvement Act of 2013*, by Jared T. Brown, Francis X. McCarthy, and Edward C. Liu.

[114] For comparison to previous disasters, see Adam Smith, "2017 U.S. Billion-Dollar Weather and Climate Disasters: A Historic Year in Context," U.S. National Oceanic and Atmospheric Administration (NOAA), January 8, 2018, https://www.climate.gov/disasters-2017.

[115] For additional background, see CRS Report R45819, *The Disaster Recovery Reform Act of 2018 (DRRA): A Summary of Selected Statutory Provisions*, coordinated by Elizabeth M. Webster and Bruce R. Lindsay.

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