FIXING EMERGENCY MANAGEMENT FOR AMERICANS ACT (FEMA ACT)

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NLIHC and its Disaster Housing Recovery Coalition (DHRC) of more than 900 local, state, and national organizations support the bipartisan [Fixing Emergency Management for Americans Act of 2025](#) (FEMA Act of 2025), introduced by Transportation and Infrastructure Committee Chairman Sam Graves (R-MO), Committee Ranking Member Rick Larsen (D-WA), former Economic Development, Public Buildings, Emergency Management Subcommittee lead Republican Daniel Webster (R-FL), and Economic Development, Public Buildings, and Emergency Management Subcommittee Ranking Member Greg Stanton (D-AZ) and 29 additional [cosponsors](#).

If enacted, the FEMA Act would restore the Federal Emergency Management Agency's (FEMA) status as an independent agency outside of the Department of Homeland Security (DHS) and implement a host of improvements that will help allow the agency to respond faster, fairer, and with increased flexibility to the needs of all disaster survivors across the country. It also contains important reforms to better ensure that disaster survivors – whether they are renters, homeowners, or are experiencing homelessness – can access the assistance they need to fully recover; all while encouraging states to take greater steps to address their disaster risk.

RESTORING FEMA'S ABILITY TO FULFILL ITS MISSION

FEMA's ability to carry out its mission – to help people before, during, and after disasters – is often hampered by its inability to function independently and in a way that is responsive to how disasters occur in the 21st century. The FEMA Act would reinstate FEMA to its previous status as an independent agency, ensuring the agency can respond most effectively to disasters.

Key Reforms

- Restoring FEMA as an independent agency, reporting directly to the president as a cabinet-level agency.
- Increasing the duration of FEMA assistance to impacted households to 24 months.

INCREASING ACCESSIBILITY

In the past, disaster survivors have often been prevented from accessing lifesaving assistance from FEMA due to bureaucratic hurdles. Without this assistance, they face higher housing costs, displacement from their communities, and, at worst, homelessness. Removing these barriers via the FEMA Act would help ensure that disaster survivors can fully recover while remaining in their homes and their communities.

Key Reforms

- Requiring FEMA to ensure that individuals without a fixed address, like individuals experiencing homelessness, can access post-disaster housing assistance.
- Creating a unified disaster assistance application for all federal disaster assistance programs, whether at FEMA or other federal agencies like the Department of Housing and Urban Development.
- Removing barriers to accessing shelter at hotels via FEMA's Transitional Shelter Assistance (TSA) program by requiring hotels to offer rooms without credit card deposits.

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PRIORITIZING TRANSPARENCY AND ACCOUNTABILITY

A daunting application process, compounded by unclear reasons for denials, results in a confusing and difficult-to-navigate pathway mired with hurdles that leave disaster survivors with the greatest need behind. By prioritizing transparency and accountability, we can make certain that every eligible survivor receives the assistance they need.

Key Reforms

- Directing FEMA to create clear and understandable notices regarding program eligibility and application denials.
- Removing penalties for disaster survivors who utilize crowdfunding sites like GoFundMe for disaster expenses.
- Requiring that disaster funds are spent transparently by creating an Individual Assistance Dashboard to help ensure that every community receives the assistance it is eligible for.

ENCOURAGING MITIGATION AND RESILIENCY

As disasters become more common and severe, the effort to mitigate potential harm and increase community resilience is an absolute necessity. Our country's emergency management system must be able to meet the challenge of helping communities recover from these disasters while also helping prepare for those in the future. Mitigation and resilience efforts actively reduce risks to life and property, saving money in the long term and lessening the need for expensive, large-scale recovery projects after a disaster.

Key Reforms

- Providing states, territories, and tribal nations with additional resources for mitigation via a Residential Resilience Pilot Program, which will provide grants to individuals to fund a variety of resilience retrofits.
- Ensuring that mitigation and resilience programs are forward-funded reduces barriers for low-income families to access necessary grants.

A full list of reforms is available here.

Help pass the FEMA Act of 2025 by signing your organization onto our support letter and sharing it with your networks here.

For more information contact Noah Patton, Director of Disaster Housing Recovery and Meghan Mertyris, Disaster Housing Recovery Analyst, at outreach@nlihc.org