

**Calendar No. 741**

118TH CONGRESS }  
2d Session }

SENATE

{ REPORT  
118-321

DISASTER SURVIVORS FAIRNESS ACT

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R E P O R T

OF THE

COMMITTEE ON HOMELAND SECURITY AND  
GOVERNMENTAL AFFAIRS  
UNITED STATES SENATE

TO ACCOMPANY

S. 5067

TO IMPROVE INDIVIDUAL ASSISTANCE PROVIDED BY  
THE FEDERAL EMERGENCY MANAGEMENT AGENCY, AND  
FOR OTHER PURPOSES



DECEMBER 19 (legislative day, DECEMBER 16), 2024.—Ordered to be  
printed

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U.S. GOVERNMENT PUBLISHING OFFICE

59-010

WASHINGTON : 2025

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DISASTER SURVIVORS FAIRNESS ACT

DECEMBER 19 (legislative day, DECEMBER 16), 2024.—Ordered to be printed

Mr. PETERS, from the Committee on Homeland Security and  
Governmental Affairs, submitted the following

**R E P O R T**

[To accompany S. 5067]

[Including cost estimate of the Congressional Budget Office]

The Committee on Homeland Security and Governmental Affairs, to which was referred the bill (S. 5067) to improve individual assistance provided by the Federal Emergency Management Agency, and for other purposes, having considered the same, reports favorably thereon with amendments and recommends that the bill, as amended, do pass.

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I. PURPOSE AND SUMMARY

S. 5067, the *Disaster Survivors Fairness Act of 2024*, makes a number of changes to the Federal Emergency Management Agency (FEMA)'s Individual Assistance (IA) programs. Changes include giving FEMA new authorities that expand their ability to fund mitigation projects to make disaster damaged homes more resilient; authorizing FEMA to directly provide repairs to a disaster survivor's owner-occupied home; giving FEMA the authority to reimburse states for the costs to shelter working emergency response personnel in non-congregate shelters; enabling FEMA to reimburse states that implement their own innovative post-disaster direct

housing solutions; and requiring FEMA to develop new post-disaster solutions for renters and share them with Congress. The bill also requires FEMA to publish an online web tool that displays for each major disaster declaration information on the applications received and aid provided for IA for each major disaster declaration. FEMA is also required to annually report to Congress on the average amount of IA received by homeowners and renters at various income levels

## II. BACKGROUND AND NEED FOR THE LEGISLATION

After a disaster, there are various types of federal assistance that may be made available to disaster survivors, including FEMA's IA programs.<sup>1</sup> For example, direct assistance may be used to repair owner occupied residences damaged by a major disaster, rendered inaccessible for individuals with disabilities, and to carry-out certain hazard mitigation measures that reduce the likelihood of future damage. In 2021, witnesses testified before Congress that FEMA's post-disaster sheltering and temporary housing solutions are not cost-effective and are often administered unfairly.<sup>2</sup> In addition, the Government Accountability Office (GAO) found in 2020 that FEMA's analyses of the cost-effectiveness of housing assistance programs were limited because program cost data were incomplete or not readily useable.<sup>3</sup>

Research from the Georgia Institute of Technology and Brookings Institute shows that following disasters, rent rises by four to six percent initially and may continue to climb for three years before leveling off, and often remains higher than the original rate.<sup>4</sup> To address this issue, this bill directs the FEMA Administrator to consider post-disaster rent increases when offering rental assistance to applicants. The bill also requires the Administration to conduct a study and develop a plan on the challenges faced by renters when seeking federal assistance after a disaster. By expanding FEMA's authorities, this bill would enable FEMA to reimburse states that implement their own innovative post-disaster housing solutions and bolster development of post-disaster solutions for renters.

This bill also increases transparency in federal disaster policy by requiring a series of reports be submitted to Congress from both FEMA and GAO. Specifically, FEMA must submit a report to Congress detailing the average amount of IA funding received by homeowners and renters at various income levels. FEMA must also publish an online web tool that displays information on the applications received and aid provided for IA for each major disaster declaration. In addition, two reports are required to be conducted by GAO. The first requires GAO to study the accuracy and fairness of FEMA's practices when conducting preliminary damage assessments for the purposes of providing assistance, and the second re-

<sup>1</sup>Federal Emergency Management Agency, Assistance ([www.fema.gov/assistance](http://www.fema.gov/assistance)) (accessed June 7, 2023).

<sup>2</sup>House Committee on Transportation and Infrastructure, Subcommittee on Economic Development, Public Buildings, and Emergency Management Hearing, "Are FEMA's Assistance Programs Adequately Designed to Assist Communities Before, During, and After Wildfire?" (Oct. 6, 2021).

<sup>3</sup>Government Accountability Office, *DISASTER HOUSING: Improved Cost Data and Guidance Would Aid FEMA Activation Decisions* (GAO-21-116) (Dec. 2020).

<sup>4</sup>Georgia Institute of Technology and the Brookings Institution, *Renters Need Better Policies To Cope With Natural Disasters, New Research Shows* (Feb. 27, 2024).

quires GAO to study the challenges under the Public Assistance alternative procedures for rural areas and small impoverished communities.

### III. LEGISLATIVE HISTORY

Senator Gary Peters (D–MI) introduced S. 5067, the *Disaster Survivors Fairness Act of 2024*, on September 17, 2024, with original cosponsor Senator Thomas Tillis (R–NC). The bill was referred to the Committee on Homeland Security and Governmental Affairs. Senators James Lankford (R–OK) and Peter Welch (D–VT) joined as cosponsors on September 18, 2024.

The Committee considered S. 5067 at a business meeting on September 25, 2024. The bill was ordered reported favorably by roll call vote of 8 yeas to 1 nay, with Senators Peters, Hassan, Sinema, Rosen, Blumenthal, Butler, Lankford, and Hawley voting in the affirmative, and Senator Paul voting in the negative. Senators Carper, Ossoff, Johnson, Scott, and Marshall voted yea by proxy, and Senator Romney voted nay by proxy, for the record only.

Consistent with Committee Rule 3(G), the Committee reports the bill with a technical amendment by mutual agreement of the Chairman and Ranking Member.

### IV. SECTION-BY-SECTION ANALYSIS OF THE BILL, AS REPORTED

#### *Section 1. Short title; table of contents*

This section establishes the short title of the bill as the “Disaster Survivors Fairness Act of 2024.” The section lays out the table of contents and provides definitions consistent with section 102 of the Stafford Act.

#### *Section 2. Repair and rebuilding*

This section amends Section 408(c) of the Stafford Act by making households that have been damaged by a major disaster eligible for additional hazard mitigation assistance.

#### *Section 3. Direct assistance*

This section amends section 402(c)(2) of the Stafford Act by authorizing repair assistance for owner-occupied homes damaged by a major disaster. It also authorizes direct assistance to individuals and households if applicants are unable to make use of financial assistance for repairs when there is a lack of available resources for the repair of owner-occupied residences. The section also makes technical corrections to the Stafford Act.

#### *Section 4. State-managed housing pilot authority*

This section gives the Administrator of FEMA the authority to implement the State-Managed Housing Pilot Authority until the issuance of final regulations or through 2028. The pilot authority to run this program, created by the Disaster Recovery Reform Act of 2018, sunset in 2020. This section revives the pilot program and removes burdensome requirements for states administering housing programs by striking section 408(f)(3)(F) of the Stafford Act. This section also implements a 25 percent non-federal cost share for FEMA direct housing programs to create consistency with other

programs across disaster preparedness, mitigation, response, and recovery.

Subsection (b) requires GAO to issue a report on the effectiveness and challenges of any pilot program carried out under this Act and to make recommendations on improvement.

*Section 5. Management costs*

This section authorizes FEMA to provide grantees under section 408(f) of the Stafford Act greater reimbursement for management costs for the purposes of implemented the State Managed Housing Pilot Authority created by Section 4. Additionally, this section strikes Section 408(f)(1)(B) of the Stafford Act, removing the 5 percent administrative cost cap by a State receiving grant funding.

*Section 6. Funding for online guides for post-disaster assistance*

This section authorizes a 1-year pilot for the purposes of establishing and operating a website to provide information related to disaster recovery.

*Section 7. Individual assistance dashboard*

This section adds Sec. 431, Individual Assistance Dashboard to Title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

Subsection (a) of Sec. 431 directs the Administrator of FEMA to publish an online web tool that displays the number of individual assistance applications received, the number of applications approved and denied, a ranked list of the reasons for denials, the total dollar amount of assistance provided to property owners and renters, and the percentage of housing stock destroyed for each major disaster declaration. Additionally, this section directs the FEMA Administrator to ensure that no personally identifiable information is published on the dashboard.

*Section 8. FEMA reports*

Subsection (a) directs the Administrator of FEMA to submit a report within 180 days and annually thereafter to the Committee on Transportation and Infrastructure of the House and the Committee on Homeland Security and Government Affairs of the Senate on the average amount of Individual Assistance received by homeowners and renters at various income levels. The section specifies the information required in the report and requires the first report submitted to include fiscal year 2016 to the latest fiscal year.

*Section 9. Sheltering of emergency response personnel*

This section amends section 403 of the Stafford Act by adding subsection (e) to give the Administrator of FEMA the authority to reimburse states for costs to shelter working emergency response personnel in exclusive-use congregate or non-congregate settings.

*Section 10. Improved rental assistance*

Subsection (a) codifies FEMA's authority to offer local post-disaster increases to its rental assistance program. It directs the Administrator of FEMA to consider post-disaster rent increases when offering rental assistance to applicants.

Subsection (b) directs the Administrator to conduct a study and develop a plan and recommendations pertaining to the unique challenges faced by renters when seeking federal disaster assistance.

Subsection (c) requires FEMA to submit a report to Congress on the study and recommendation required under Subsection (b).

*Section 11. GAO report on preliminary damage assessments*

This section directs the GAO to study the accuracy and fairness of FEMA's practices when conducting preliminary damage assessments for the purposes of providing assistance under section 408 of the Stafford Act.

*Section 12. Applicability*

This section delays the implementation of amendments made by sections 2, 3, 5, 6, and 9 until additional appropriations have been made on or after the date of enactment.

*Section 13. GAO report to Congress on challenges under public assistance alternative procedures*

This section requires GAO submit a report to Congress within 1 year of enactment on the challenges to states and territories in obtaining disaster assistance in rural areas and small impoverished communities.

## V. EVALUATION OF REGULATORY IMPACT

Pursuant to the requirements of paragraph 11(b) of rule XXVI of the Standing Rules of the Senate, the Committee has considered the regulatory impact of this bill and determined that the bill will have no regulatory impact within the meaning of the rules. The Committee agrees with the Congressional Budget Office's statement that the bill contains no intergovernmental or private sector mandates as defined in the Unfunded Mandates Reform Act (UMRA) and would impose no costs on state, local, or tribal governments.

## VI. CONGRESSIONAL BUDGET OFFICE COST ESTIMATE

At a Glance			
S. 5067, Disaster Survivors Fairness Act of 2024			
As ordered reported by the Senate Committee on Homeland Security and Governmental Affairs on September 25, 2024			
By Fiscal Year, Millions of Dollars	2025	2025-2029	2025-2034
Direct Spending (Outlays)	0	0	0
Revenues	0	0	0
Increase or Decrease (-) in the Deficit	0	0	0
Spending Subject to Appropriation (Outlays)	5	24	not estimated
Increases <i>net direct spending</i> in any of the four consecutive 10-year periods beginning in 2035?	No	Statutory pay-as-you-go procedures apply?	No
		<b>Mandate Effects</b>	
Increases <i>on-budget deficits</i> in any of the four consecutive 10-year periods beginning in 2035?	No	Contains intergovernmental mandate?	No
		Contains private-sector mandate?	No

The bill would:

- Increase the maximum amount that the Federal Emergency Management Authority (FEMA) can pay state governments for administering the other needs assistance program
  - Expand assistance for mitigation projects for households that receive assistance to repair or replace damaged housing
  - Authorize FEMA to directly repair damaged homes in some cases
  - Authorize state and tribal governments to administer certain benefits under the Individuals and Households Program
  - Require FEMA and the Government Accountability Office to study and report on federal disaster assistance programs
- Estimated budgetary effects would mainly stem from:

- Providing additional assistance to households and to state and tribal governments
- Requiring federal agencies to conduct studies, produce reports, and make grants

Areas of significant uncertainty include:

- Anticipating the costs of federal assistance in response to disasters
- Anticipating how many households would qualify for new assistance under the bill and how much assistance they would receive

Bill summary: S. 5067 would modify the Individuals and Households Program (IHP) of the Federal Emergency Management Agency (FEMA), which assists households following a disaster. Specifically, the bill would increase the maximum amount that FEMA can pay state governments for administering the other needs assistance program and would expand assistance for households' mitigation projects, which protect against future damage. In addition, S. 5067 would newly authorize FEMA to directly repair damaged homes in some cases and would allow state and tribal governments to ad-

minister direct housing assistance in place of FEMA under a pilot program.

Finally, the bill would require FEMA and the Government Accountability Office (GAO) to report on disaster assistance programs, and it would authorize FEMA to provide grants to states for creating online guides about disaster recovery funding and other resources for affected people and communities.

Estimated Federal cost: The estimated budgetary effect of S. 5067 is shown in Table 1. The costs of the legislation fall within budget function 450 (community and regional development).

Basis of estimate: For this estimate, CBO assumes that the bill will be enacted by the end of calendar year 2024 and that the estimated amounts will be provided beginning in fiscal year 2025. CBO's estimates of outlays are based on historical spending patterns for the affected programs and on information provided by FEMA.

Spending subject to appropriation: CBO estimates that implementing S. 5067 would cost \$24 million over the 2025–2029 period. Any related spending would be subject to appropriation of the estimated amounts.

TABLE 1.—ESTIMATED INCREASES IN SPENDING SUBJECT TO APPROPRIATION UNDER S. 5067

	By fiscal year, millions of dollars—					
	2025	2026	2027	2028	2029	2025–2029
<b>Management Costs:</b>						
Estimated Authorization .....	3	3	3	3	3	15
Estimated Outlays .....	3	3	3	3	3	15
<b>Mitigation Assistance for Households:</b>						
Estimated Authorization .....	*	1	1	1	1	4
Estimated Outlays .....	*	1	1	1	1	4
<b>Reports and Online Guides:</b>						
Estimated Authorization .....	2	1	*	1	1	5
Estimated Outlays .....	2	1	*	1	1	5
<b>Total Increases:</b>						
Estimated Authorization .....	5	5	4	5	5	24
Estimated Outlays .....	5	5	4	5	5	24

\* = between zero and \$500,000.

Management Costs: S. 5067 would increase the maximum amount that FEMA can pay for certain administrative expenses. For states that administer the Other Needs Assistance program (ONA), which provides benefits for replacement of personal property, transportation, and medical expenses following a disaster, the bill would authorize FEMA to cover administrative costs up to 12 percent of the cost of assistance provided, an increase from a maximum of 5 percent under current law.

Two states—Texas and Washington—jointly administer the ONA program with the federal government. Based on spending patterns in recent years, CBO estimates those states will spend roughly \$125 million per year on program benefits over the 2025–2029 period. Based on data from other disaster relief programs, CBO estimates that the federal government would increase its reimbursement to these states by 3 percentage points, amounting to \$15 million in additional federal costs over that period.

Mitigation Assistance for Households: The bill would exempt mitigation assistance—that is, repairs made to protect property

from damage caused by future disasters—from the IHP’s current cap on assistance of \$42,500 per household. In addition, the bill would allow households to use mitigation funds for projects that are designed to protect human life, such as building a tornado shelter. Current law requires the use of mitigation funds only for projects that reduce the likelihood of future damage to homes, utilities, and infrastructure. CBO expects that under the bill, more households would qualify for assistance and that additional types of projects would be funded.

In fiscal years 2021 and 2022, FEMA awarded mitigation assistance to an average of 84,000 households annually, or roughly 60 percent of the households that received assistance to repair their homes. Using information provided by the agency about the number of applications for mitigation assistance that were denied because the total amount would have exceeded the assistance cap, CBO expects that enacting S. 5067 would increase the number of households that qualify for mitigation assistance by roughly 1 to 2 percent—or about 700 additional households per year on average. CBO estimates those households would receive about \$1,200, on average, and that providing the additional assistance would cost \$4million over the 2025–2029 period, assuming appropriation of the estimated amounts.

Reports and Online Guides: S. 5067 would require FEMA and GAO to publish several reports related to the effectiveness and costs of federal disaster relief programs. Based on the cost of similar efforts, CBO estimates that implementing those requirements would cost \$3 million over the 2025–2029 period.

In addition, the bill would authorize FEMA to make grants to state agencies to create online guides that provide information about disaster assistance and other resources. Using information from the agency, CBO expects that by 2029 roughly 15 states would participate and that the cost to create the websites would be about \$100,000 each, for a total cost of \$2 million over the 2025–2029 period.

Direct Assistance for Home Repairs: The bill would authorize FEMA to contract directly to repair damaged homes instead of providing financial assistance to households, if the agency determines that a household cannot make effective use of financial assistance.

There is significant uncertainty surrounding the extent to which FEMA would decide to directly repair damaged housing units, the willingness of households to accept such assistance, and how the costs would differ from current practice. Based on conversations with FEMA officials, CBO expects that the agency would generally exercise the new authority in a small number of cases. In some cases, the costs of direct repair could be lower than under current law because the agency would complete repairs more quickly, reducing the costs of providing temporary housing or rental assistance. In other cases, the costs of direct repair could be the same or greater than assistance provided under current law. Because of the limited information available for comparing the costs of competing options, CBO does not estimate a net change in costs due to the new authority.

State-Managed Housing Pilot Authority: The bill would establish a pilot program authorizing state and tribal governments to administer direct assistance for home repair (discussed in the previous

section) and housing construction in place of the federal government. Under these types of assistance, the government directly contracts for the repair of damaged homes and for the procurement or construction of temporary or permanent housing. (In contrast, other assistance provided under the IHP is financial, where FEMA provides monetary benefits to households to use for temporary lodging and repair or replacement of damaged homes.)

Under the bill, FEMA would need to cover at least 75 percent of the costs of direct housing assistance but would be allowed to require that states cover the remaining portion. Based on conversations with agency officials, CBO expects that FEMA would cover 90 percent of the costs of direct housing assistance for states and tribal governments that participate in the pilot—10 percent less than the federal government currently spends for those activities; state and tribal governments would be responsible for the remaining costs. The bill would allow FEMA to cover state and tribal governments' administrative costs up to 12 percent of the total amount of assistance delivered to households.

CBO expects that for states who chose to participate in the pilot, the reduction in federal spending due to the 90 percent cost-share would be roughly offset by the additional reimbursement of state administrative expenses. Therefore, CBO estimates that the pilot would have negligible effects on total program spending.

Pay-As-You-Go considerations: Enacting the bill would not affect direct spending or revenues; therefore, pay-as-you-go procedures do not apply.

Increase in long-term net direct spending and deficits: CBO estimates that enacting S. 5067 would not increase net direct spending or on-budget deficits in any of the four consecutive 10-year periods beginning in 2035.

Mandates: The bill contains no intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act.

Previous CBO estimate: On September 22, 2023, CBO transmitted a cost estimate for H.R. 1796, the Disaster Survivors Fairness Act of 2023, as ordered reported by the House Committee on Transportation and Infrastructure on May 23, 2023. Because H.R. 1796 includes several provisions that are not in S. 5067, CBO's estimate of the costs of implementing S. 5067 is smaller than H.R. 1796. For example, H.R. 1796 also would change the damage threshold for receiving housing assistance, fund management costs for crisis counseling and case management services, and require improvements to the website [DisasterAssistance.gov](https://www.disasterassistance.gov).

Estimate prepared by: Federal Costs: Jon Sperl; Mandates: Rachel Austin.

Estimate reviewed by: Justin Humphrey, Chief, Finance, Housing, and Education Cost Estimates Unit; Kathleen FitzGerald, Chief, Public and Private Mandates Unit; Emily Stern, Senior Adviser for Budget Analysis.

Estimate approved by: Phillip L. Swagel, Director, Congressional Budget Office.

## VII. CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

In compliance with paragraph 12 of rule XXVI of the Standing Rules of the Senate, changes in existing law made by the bill, as reported, are shown as follows (existing law proposed to be omitted

is enclosed in brackets, new matter is printed in italic, and existing law in which no change is proposed is shown in roman):

**ROBERT T. STAFFORD DISASTER RELIEF AND EMERGENCY ASSISTANCE ACT**

\* \* \* \* \*

**TITLE II—DISASTER PREPAREDNESS AND MITIGATION ASSISTANCE**

\* \* \* \* \*

**SEC. 201. FEDERAL AND STATE DISASTER PREPAREDNESS PROGRAMS.**

(a) \* \* \*

(1) \* \* \*

(2) \* \* \*

(3) \* \* \*

(4) \* \* \*

(5) \* \* \*

(6) \* \* \*

(7) research~~...~~ ; and

(8) *post-disaster assistance.*

(b) \* \* \*

(c) \* \* \*

(d) \* \* \*

(e) *FUNDING FOR ONLINE GUIDES FOR ASSISTANCE.—*

*(1) IN GENERAL.—The Administrator of the Federal Emergency Management Agency may provide funding to a State agency established under subsection (c) to establish, update, or operate a website to provide information relating to post-disaster recovery funding and resources to a community or an individual impacted by a major disaster or emergency.*

*(2) MANAGEMENT.—A website established, updated, or operated under this subsection shall be—*

*(A) managed by the State agency to which funding is provided under paragraph (1); and*

*(B) suitable for the residents of the State of the State agency.*

*(3) CONTENT.—The Administrator may provide funding to a State agency under this subsection to establish a website that contains only 1 or more of the following:*

*(A) A list of Federal, State, and local sources of post-disaster recovery funding or assistance that may be available to a community after a major disaster or emergency.*

*(B) A list of Federal, State, and local sources of post-disaster recovery funding or assistance that may be available to an individual impacted by a major disaster or emergency.*

*(C) A technical guide that lists and explains the costs and benefits of alternatives available to a community to mitigate the impacts of a major disaster or emergency and*

prepare for sequential hazards, such as flooding after a wildfire.

(4) COOPERATION.—A State agency that receives funding under this subsection shall cooperate with the Secretary of the Interior, the Secretary of Agriculture, the Secretary of Housing and Urban Development, the Administrator of the Small Business Administration, and the Administrator of the Federal Emergency Management Agency in establishing, updating, or operating a website under this subsection.

(5) UPDATES.—A State agency that receives funding to establish, update, or operate a website under this subsection shall update the website not less than once every 6 months.

(6) TERMINATION OF AUTHORITY.—The authority provided under this subsection shall terminate 1 year after the first date on which appropriations are made on or after the date of enactment of this subsection to carry out this subsection.

\* \* \* \* \*

### TITLE III—MAJOR DISASTER AND EMERGENCY ASSISTANCE ADMINISTRATION

\* \* \* \* \*

#### SEC. 324. MANAGEMENT COSTS.

(a) \* \* \*

(b) \* \* \*

(1) \* \* \*

(2) \* \* \*

(A) \* \* \*

(B) \* \* \*

(C) INDIVIDUAL ASSISTANCE.—A grantee under section 408(f) may be reimbursed not more than 12 percent of the total award amount under such section.

\* \* \* \* \*

### TITLE IV—MAJOR DISASTER ASSISTANCE PROGRAMS

\* \* \* \* \*

#### SEC. 403. ESSENTIAL ASSISTANCE.

(a) \* \* \*

\* \* \* \* \*

(e) SHELTERING OF EMERGENCY RESPONSE PERSONNEL.—

(1) IN GENERAL.— For any major disaster for which the President has authorized emergency protective measures for an area within the jurisdiction of a State, Indian tribal government, or local government, the Administrator may reimburse the State, Indian tribal government, or local government for costs relating to sheltering emergency response personnel, including individuals that are a part of the same predisaster household as such

personnel, in exclusive-use congregate or non-congregate settings if the Governor of the State or chief executive of the Indian tribal government or local government determines that the damage or disruption to such area is of such a magnitude as to disrupt the provision of emergency protective measures within such area.

(2) *LIMITATION OF ASSISTANCE.*—

(A) *IN GENERAL.*—The Administrator may only reimburse a State, Indian tribal government, or local government for the costs of sheltering emergency response personnel under paragraph (1) for such a period of time as the Administrator determines reasonable based on the individual characteristics of and impacts to the affected area, including the extent of damage, the availability of alternative housing options, the availability of utilities, and disruptions to transportation infrastructure.

(B) *MAXIMUM DURATION OF REIMBURSEMENT.*—The period of reimbursement under subparagraph (A) may not exceed the 6-month period beginning on the date on which the incident period ends.

(3) *DEFINITION.*—In this subsection, the term ‘emergency response personnel’ means—

(A) employees or contracted employees providing law enforcement, fire suppression, rescue, emergency medical, emergency management, or emergency communications services; and

(B) elected officials, except members of Congress, responsible for the overseeing or directing emergency response operations or recovery activities.

\* \* \* \* \*

**SEC. 408. FEDERAL ASSISTANCE TO INDIVIDUALS AND HOUSEHOLDS.**

\* \* \* \* \*

(c) **TYPES OF HOUSE ASSISTANCE.**—

(1) \* \* \*

(A) \* \* \*

(i) \* \* \*

(ii) **AMOUNT.**—The amount of assistance under clause (i) shall be based on the fair market rent for the accommodation provided, including local post-disaster rent increases, plus the cost of any transportation, utility hookups, security deposits, or installation not provided directly by the President.

(B) \* \* \*

(2) **REPAIRS.**—

(A) **IN GENERAL.**—The President may provide financial assistance for—

(i) the repair of owner-occupied private residences, utilities, and residential infrastructure (such as private access route) damaged by a major disaster to a safe and sanitary living or functioning condition; and

(ii) eligible hazard mitigation measures that reduce the likelihood of future damage to such residences, utilities, or infrastructure.

(B) RELATIONSHIP TO OTHER ASSISTANCE.—A recipient of assistance provided under this paragraph shall not be required to show that the assistance can be met through other means, except insurance proceeds.】

(2) REPAIRS.—

(A) FINANCIAL ASSISTANCE FOR REPAIRS.—*The President may provide financial assistance for the repair of owner-occupied private residences, utilities, and residential infrastructure (such as a private access route) damaged by a major disaster, or with respect to individuals with disabilities, rendered inaccessible by a major disaster.*

(B) DIRECT ASSISTANCE FOR REPAIRS.—

(i) IN GENERAL.—*The President may provide direct assistance to individuals and households who are unable to make use of financial assistance under subparagraph (A) and when there is a lack of available resources, for—*

(I) *the repair of owner-occupied private residences, utilities, and residential infrastructure (such as a private access route) damaged by a major disaster, or with respect to individuals with disabilities, rendered inaccessible by a disaster; and*

(II) *eligible hazard mitigation measures that reduce the likelihood and future damage to such residences, utilities, and infrastructure.*

(ii) ELIGIBILITY.—*A recipient of assistance under this subparagraph shall not be eligible for assistance under paragraph (1), unless otherwise determined by the President.*

(C) RELATIONSHIP TO OTHER ASSISTANCE.—*A recipient of assistance provided under this paragraph shall not be required to show that the assistance can be met through other means, except insurance proceeds.*

(3) \* \* \*

(4) \* \* \*

(5) HAZARD MITIGATION.—

(A) IN GENERAL.—*The President may provide financial assistance to an individual or household whose primary residence, utility, or residential infrastructure is damaged by a major disaster for cost-effective hazard mitigation measures that reduce, in future disaster—*

(i) *threats to life and property; or*

(ii) *future damage to such residence, utility, or infrastructure.*

(B) RELATIONSHIP TO OTHER ASSISTANCE.—*A recipient of assistance provided under this paragraph shall not be required to show that the assistance can be met through other means, except insurance proceeds.*

(d) \* \* \*

(e) \* \* \*

(f) STATE ROLE.—

(1) STATE- OR INDIAN TRIBAL GOVERNMENT-ADMINISTERED ASSISTANCE AND OTHER NEEDS.—【ASSISTANCE.—

(A) GRANT TO STATE.—Subject to subsection (g), (A) ASSISTANCE.—Subject to subsection (g), a Governor may request a grant from the President to provide assistance to individuals and households in the State under [subsections (c)(1)(B), (c)(4), and (e)] paragraphs (1)(B), (2)(B), and (4) of subsection (c) and subsection (e) if the President and the State or Indian tribal government comply, as determined by the Administrator, with paragraph (3).

(B) ADMINISTRATIVE COSTS.—A State that receives a grant under subparagraph (A) may expend not more than 5 percent of the amount of the grant for the administrative costs of providing assistance to individuals and households in the State under subsections (c)(1)(B), (c)(4), and (e)

(2) \* \* \*

(3) \* \* \*

(A) \* \* \*

(i) IN GENERAL.—A State [A State] or Indian tribal government desiring to provide assistance under [subsection (c)(1)(B), (c)(4), or (e) paragraph 1(B), (2)(B), or (4) of subsection (c) or subsection (e)] shall submit to the President an application for a grant to provide financial assistance under the program.

(ii) TRANSPARENCY.—The President shall make public the criteria used to evaluate applications under clause (i) to determine if a State or Indian tribal government meets the criteria described in subparagraph (B) to administer grants described in paragraph (1)(A).

(B) \* \* \*

(C) \* \* \*

(i) \* \* \*

(ii) \* \* \*

(I) outline the approach of the State in working with Federal partners, Indian tribal governments, local communities, nongovernmental organizations, and individual disaster survivors to meet disaster-related sheltering and housing needs[; and];

(II) \* \* \*

(III) outline the approach of the State or Indian tribal government to help disaster survivors create a permanent housing plan; and

(IV) outline the approach of the State or Indian tribal government to provide individual disaster survivors some choice of communities and properties, as practicable.

(D) QUALITY ASSURANCE.—Before approving an application submitted under this section, the President, or the designee of the President, shall institute adequate policies, procedures, and internal controls to prevent waste, fraud, abuse, and program mismanagement for this program and for programs under [subsections (c)(1)(B), (c)(4), and (e)] paragraphs (1)(B), (2)(B), and (4) of subsection (c) and subsection (e). The President shall monitor and conduct quality assurance activities on a State or Indian tribal government's implementation of programs under [subsections

(c)(1)(B), (c)(4), and (e)] *paragraphs (1)(B), (2)(B), and (4) of subsection (c) and subsection (e)*. If, after approving an application of a State or Indian tribal government submitted under this paragraph, the President determines that the State or Indian tribal government is not administering the program established by this section in a manner satisfactory to the President, the President shall withdraw the approval.

(E) \* \* \*

[(F) APPLICABLE LAWS.—All Federal laws applicable to the management, administration, or contracting of the programs by the Federal Emergency Management Agency under this section shall be applicable to the management, administration, or contracting by a non-Federal entity under this section.]

[(G)]F \* \* \*

[(H)]G \* \* \*

[(J)]I \* \* \*

(i) \* \* \*

(ii) FINAL RULE.—[Not later than 2 years after the date of enactment of this paragraph, the] *The Administrator of the Federal Emergency Management Agency shall issue final regulations to implement this subsection as amended by the Disaster Recovery Reform Act of 2018.*

(iii) WAIVER AND EXPIRATION.—The authority under clause (i) and any pilot program implemented pursuant to such clause shall expire [2 years] *10 years* after the date of enactment of this paragraph or upon issuance of final regulations pursuant to clause (ii), whichever occurs sooner.

(g) COST SHARING.—

(1) \* \* \*

(2) \* \* \*

(3) *DISASTER ASSISTANCE.—In the case of assistance provided under paragraph (1)(B), (2)(B), or (4) of subsection (c), the Federal share shall be not less than 75 percent.*

(h) MAXIMUM AMOUNT OF ASSISTANCE.—

(1) IN GENERAL.—No individual or household shall receive financial assistance greater than \$25,000 under this section with respect to a single major disaster, excluding financial assistance to rent alternate housing accommodations under subsection (c)(1)(A)(i), *financial assistance for hazard mitigation under subsection (c)(5)(A)*, and financial assistance to address other needs under subsection (e).

(2) \* \* \*

(3) ADJUSTMENT OF LIMIT.—The limit established under [paragraphs (1) and (2)] *paragraphs (1), (2), and (5)* shall be adjusted annually to reflect changes in the Consumer Price Index for All Urban Consumers published by the Department of Labor.

(4) \* \* \*

(5) *HAZARD MITIGATION.—The maximum financial assistance any individual or household may receive under subsection (c)(5)*

shall be equivalent to the amount set forth in paragraph (1) with respect to a single major disaster.

\* \* \* \* \*

**SEC. 431. INDIVIDUAL ASSISTANCE DASHBOARD.**

(a) *IN GENERAL.*—Not later than 90 days after a declaration by the President that a major disaster exists under section 401, the Administrator of the Federal Emergency Management Agency shall publish on a website of the Agency an interactive web tool displaying the following information with respect to such a major disaster:

(1) The number of applications for assistance under section 408, including a description of the number of applications for assistance related to housing under such section and the number of applications for assistance to address other needs section 408(3).

(2) The number of applications for such assistance that are approved.

(3) The number of applications for such assistance that are denied.

(4) A ranked list of the reasons for the denial of such applications, including the number of applications for each reason for denial.

(5) If available, the dollar amount of assistance provided pursuant to section 408 to applications who are—

(A) property owners with a household annual income—  
(i) above the national median household income; and  
(ii) below the national median household income;  
and

(B) renters with a household annual income—  
(i) above the national median household income; and  
(ii) below the national median household income;  
and

(6) The estimated percentage of residential property that was destroyed as a result of the major disaster, if available.

(7) Any other information that the Administrator of the Federal Emergency Management Agency determines to be relevant.

(b) *PERSONALLY IDENTIFIABLE INFORMATION.*—The administrator of the Federal Emergency Management Agency shall ensure that none of the information published under subsection (a) contains the personally identifiable information of an applicant.

\* \* \* \* \*