

119TH CONGRESS
1ST SESSION

H. R. 316

To authorize the President to provide disaster assistance to States and Indian Tribes under a major disaster recovery program, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 9, 2025

Mr. ROUZER introduced the following bill; which was referred to the Committee on Transportation and Infrastructure

A BILL

To authorize the President to provide disaster assistance to States and Indian Tribes under a major disaster recovery program, and for other purposes.

1 *Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

4 (a) SHORT TITLE.—This Act may be cited as the
5 “Natural Disaster Recovery Program Act of 2025”.

6 (b) TABLE OF CONTENTS.—The table of contents for
7 this Act is as follows:

- Sec. 1. Short title; table of contents.
- Sec. 2. Natural Disaster Recovery Program.
- Sec. 3. Unmet needs assistance.
- Sec. 4. Further considerations for disaster declarations.
- Sec. 5. Repair and rebuilding.

Sec. 6. FEMA Emergency Home Repair Program.
Sec. 7. Appeals of individuals and households program benefits.
Sec. 8. Report to Congress on major disaster declarations.
Sec. 9. Review by Comptroller General.
Sec. 10. GAO study on timing of closing out disaster recovery.

1 **SEC. 2. NATURAL DISASTER RECOVERY PROGRAM.**

2 (a) IN GENERAL.—The Robert T. Stafford Disaster
3 Relief and Emergency Assistance Act (42 U.S.C. 5121 et
4 seq.) is amended by adding at the end of title IV the fol-
5 lowing:

6 **“SEC. 431. NATURAL DISASTER RECOVERY PROGRAM.**

7 “(a) NATURAL DISASTER RECOVERY RESERVE
8 FUND.—

9 “(1) IN GENERAL.—There is established in the
10 Treasury of the United States an account to be
11 known as the Natural Disaster Recovery Reserve
12 Fund (in this section referred to as the ‘Fund’).

13 “(2) AMOUNTS.—The Fund shall consist of—

14 “(A) any amounts appropriated, and de-
15 posited in the Fund, for a specific major dis-
16 aster declared under section 401; and

17 “(B) amounts deposited into the Fund
18 pursuant to paragraph (4).

19 “(3) USE OF FUNDS.—Amounts in the Fund
20 shall be available, pursuant to a declaration of a
21 major disaster—

1 “(A) to States and Indian tribal govern-
2 ments for unmet need related to a major dis-
3 aster is declared under section 401; and

4 “(B) with respect to grantees that have
5 been allocated assistance for such unmet need,
6 for technical assistance and capacity building
7 under subsection (c)(2) to facilitate planning
8 and increase capacity to administer assistance
9 under this section.

10 “(4) UNUSED AMOUNTS.—If any amounts made
11 available for assistance under this section to grant-
12 tees remain unexpended on the earlier of—

13 “(A) the date that the grantee of such
14 amounts notifies the President that the grantee
15 has completed all activities; or

16 “(B) except as provided in paragraph (5),
17 the expiration of the 6-year period beginning
18 when the President obligates such amounts to
19 the grantee, the President shall transfer such
20 unexpended amounts to the Secretary of the
21 Treasury for deposit into the Fund, except that
22 the President may permit the grantee to retain
23 amounts needed to close out the grant.

24 “(5) EXTENSION OF PERIOD FOR USE OF
25 FUNDS.—The period under paragraph (4)(B) may

1 be extended by not more than 4 years if, before the
2 expiration of such 6-year period, the President
3 waives this requirement and submits a written jus-
4 tification for such waiver to the Committees on Ap-
5 propriations of the House of Representatives and the
6 Senate that specifies the period of such extension.

7 “(b) ASSESSMENT OF UNMET NEED.—

8 “(1) IN GENERAL.—To assess unmet need with
9 respect to a major disaster under section, not later
10 than 90 days after the declaration of such a dis-
11 aster, the President shall coordinate with other Fed-
12 eral agencies, as determined appropriate and includ-
13 ing the Administrator of the Small Business Admin-
14 istration, to obtain data on all recovery needs and
15 the amount of such recovery needs that are unmet,
16 including—

17 “(A) all data on damage caused by the dis-
18 aster;

19 “(B) information on how any Federal as-
20 sistance provided in connection with the dis-
21 aster has been expended;

22 “(C) information on the effect of the dis-
23 aster on education, transportation capabilities
24 and dependence, housing needs, health care ca-
25 pacity, and displacement of persons; and

1 “(D) the extent of the unmet need remain-
2 ing in relation to such disaster.

3 “(2) PUBLIC AVAILABILITY.—The President
4 shall make publicly available the data described in
5 paragraph (1) for any major disaster for which as-
6 sistance is provided from the Fund under this sec-
7 tion.

8 “(3) PROTECTION OF PERSONALLY IDENTIFI-
9 ABLE INFORMATION.—In carrying out this sub-
10 section, the President and any recipient of funds
11 under this section shall take such actions as may be
12 necessary to ensure that personally identifiable in-
13 formation regarding recipients of assistance provided
14 under this section is not made publicly available by
15 any agency with which information is shared pursu-
16 ant to this subsection.

17 “(c) ADMINISTRATIVE COSTS.—

18 “(1) IN GENERAL.—A State or Indian tribal
19 government receiving a grant under this section may
20 use not more than 13 percent of the amount of
21 grant funds received, or within such other percent-
22 age as may be established pursuant to subparagraph
23 (B), for administrative costs, including costs related
24 to audits, reviews, oversight, evaluation, and inves-
25 tigations.

1 “(2) DISCRETION TO ESTABLISH SLIDING
2 SCALE.—The President may establish a series of
3 percentage limitations on the amount of grant funds
4 received that may be used by a grantee for adminis-
5 trative costs, but only if—

6 “(A) such percentage limitations are based
7 on the amount of grant funds received by a
8 grantee; and

9 “(B) such series provides that the percent-
10 age that may be used is lower for grantees re-
11 ceiving a greater amount of grant funds and
12 such percentage that may be used is higher for
13 grantees receiving a lesser amount of grant
14 funds.

15 “(3) TECHNICAL ASSISTANCE; CAPACITY BUILD-
16 ING.—From funds made available for use under this
17 section, the President may provide—

18 “(A) necessary technical assistance to
19 grantees to ensure grantees are compliant with
20 Federal law; and

21 “(B) capacity building assistance, includ-
22 ing assistance regarding contracting and pro-
23 curement processes, including providing solicita-
24 tion and contractual templates that conform to
25 Federal requirements for use by grantees.

1 “(d) ALLOCATION, PROCESS, AND PROCEDURES; Co-
2 ORDINATION.—

3 “(1) ALLOCATION.—

4 “(A) IN GENERAL.—The President shall
5 allocate funds under this section proportionally
6 to grantees based on their level of unmet need
7 as determined under subsection (b).

8 “(B) GRANTEE USE OF FUNDS.—Each
9 grantee—

10 “(i) shall be solely responsible for de-
11 termining how funds provided under this
12 section are prioritized and expended; and

13 “(ii) shall not be required to provide
14 an action or spending plan to the Presi-
15 dent before or after funds are allocated.

16 “(C) LIMITATION.—Notwithstanding sec-
17 tion 312, a loan shall not—

18 “(i) be considered a duplication of
19 benefits with funds provided by a Federal
20 agency; or

21 “(ii) limit or otherwise impact the
22 ability of a recipient to receive any other
23 Federal assistance.

24 “(2) PROCEDURE FOR PROVISION OF FUNDS.—
25 An entity awarded a grant under this section shall

1 be provided an initial amount that equals 50 percent
2 of total grant amount allocated under paragraph (1).
3 To be eligible for the remaining 50 percent of the
4 allocation, a grantee shall submit to the Committees
5 on Appropriations of the House of Representatives
6 and the Senate, the Committee on Transportation
7 and Infrastructure of the House of Representatives,
8 the Committee on Homeland Security and Govern-
9 mental Affairs of the Senate, and the Inspector Gen-
10 eral of the United States a report containing—

11 “(A) a detailed description of how such
12 amount was spent; and

13 “(B) a certification from an auditor of the
14 State or Indian tribal government that none of
15 the funds were wasted or used inappropriately.

16 “(3) REQUIREMENTS.—Each State and Indian
17 tribal government that receives funds under this sec-
18 tion shall establish or adhere to existing guidelines
19 for procurement processes and procedures and re-
20 quire that subgrantees—

21 “(A) provide for full and open competition
22 and require cost or price analysis;

23 “(B) specify methods of procurement and
24 their applicability, but not allow cost-plus-a-per-

1 centage-of cost or percentage-of-construction-
2 cost methods of procurement;

3 “(C) include standards of conduct gov-
4 erning employees engaged in the award or ad-
5 ministration of contracts; and

6 “(D) ensure that all purchase orders and
7 contracts include any clauses required by Fed-
8 eral statute, Executive order, or implementing
9 regulation.

10 “(e) FUNDING.—Any funds provided under this sec-
11 tion—

12 “(1) shall supplement and not supplant any
13 other assistance provided by the President or any
14 other Federal agency in response to a major dis-
15 aster; and

16 “(2) may not be considered a duplication of as-
17 sistance.

18 “(f) ENVIRONMENTAL REVIEW.—Any Federal agen-
19 cy or recipient of funds received under this section that
20 fund or use funds to supplement funds provided under sec-
21 tion 402, 403, 404, 406, 407, 408(c)(4), 428, or 502 may
22 adopt, without review or public comment, any environ-
23 mental review, approval, or permit performed by a Federal
24 agency.

1 “(g) BEST PRACTICES.—The President shall identify
2 best practices for grantees on issues including developing
3 action plans, establishing financial controls, building
4 grantee technical and administrative capacity, procure-
5 ment, and use of grant funds as local match for other
6 sources of Federal funding. Not later than 1 year after
7 the date of enactment of this section, the President shall
8 publish a compilation of such identified best practices and
9 share with all relevant grantees to facilitate a more effi-
10 cient and effective disaster recovery process.

11 “(h) DEFINITIONS.—In this section:

12 “(1) STATE AUDITOR.—The term ‘State audi-
13 tor’ means the individual selected by the Governor or
14 head of an Indian tribal government to submit a cer-
15 tification in accordance with subsection (d)(2)(A)(ii).

16 “(2) UNMET NEED.—The term ‘unmet need’—
17 “(A) means any necessary expenses for ac-
18 tivities related to disaster relief, resiliency, long-
19 term recovery, restoration of infrastructure and
20 housing, mitigation, and economic revitalization
21 related to a major disaster declared by the
22 President under section 401; and

23 “(B) may include—

24 “(i) any unresourced item, support, or
25 assistance that has been assessed and

1 verified as necessary for a survivor to re-
2 cover from a major disaster, including
3 food, clothing, shelter, first aid, emotional
4 and spiritual care, household items, home
5 repair, or rebuilding; and

6 “(ii) cleaning and removing debris
7 from rivers, creeks, streams, and ditches.”.

8 (b) LIMITATION.—No amounts made available by an
9 appropriations Act that provide funding for any activity
10 not authorized by law for the program established under
11 section 431 of the Robert T. Stafford Disaster Relief and
12 Emergency Assistance Act (as added by this Act) may be
13 expended.

14 **SEC. 3. UNMET NEEDS ASSISTANCE.**

15 (a) IN GENERAL.—Title IV of the Robert T. Stafford
16 Disaster Relief and Emergency Assistance Act (42 U.S.C.
17 5170 et seq.) is amended by adding at the end the fol-
18 lowing:

19 **“SEC. 432. UNMET NEEDS ASSISTANCE.**

20 “(a) IN GENERAL.—In any major disaster, the Gov-
21 ernor or the Chief Executive of the Indian tribal govern-
22 ment may request a grant from the President to provide
23 assistance to meet unmet needs resulting from a major
24 disaster.

25 “(b) FUNDING.—

1 “(1) AMOUNT OF FUNDING.—The President
2 may set aside from the Disaster Relief Fund, with
3 respect to each major disaster, an amount equal to
4 10 percent of the estimated aggregate amount of the
5 grants to be made pursuant to sections 406 and 408
6 of the major disaster in order to provide technical
7 and financial assistance under this section and such
8 amounts shall be deemed to be related to activities
9 carried out pursuant to major disasters under this
10 Act.

11 “(2) ESTIMATED AGGREGATE AMOUNT.—Not
12 later than 180 days after each major disaster de-
13 clared pursuant to this Act, the estimated aggregate
14 amount of grants for purposes of paragraph (1)
15 shall be determined by the President and such esti-
16 mated amount need not be reduced, increased, or
17 changed due to variations in estimates.

18 “(3) NO REDUCTION IN AMOUNTS.—The
19 amount set aside pursuant to paragraph (1) shall
20 not reduce the amounts otherwise made available for
21 sections 403, 406, 407, 408, 410, 416, and 428
22 under this Act.

23 “(c) UNMET NEEDS.—A State or Indian tribal gov-
24 ernment may use unmet needs grants to provide assist-
25 ance, in addition to other assistance made available under

1 this Act, for the following unmet needs resulting from a
2 major disaster:

3 “(1) Disaster-related home repair and rebuilding
4 financial assistance to families for permanent
5 housing purposes, including in conjunction with eli-
6 gible expenditures under section 408.

7 “(2) Disaster-related unmet needs of families
8 who are unable to obtain adequate assistance from
9 other sources.

10 “(3) Other disaster-related services that allevi-
11 ate human suffering and promote the well-being of
12 disaster victims.

13 “(4) Economic and business activities (includ-
14 ing food and agriculture) after a disaster to imple-
15 ment post-disaster economic recovery measures, in-
16 cluding planning and technical assistance for long-
17 term economic recovery plans, infrastructure im-
18 provements, business or infrastructure financing,
19 market or industry research, and other activities au-
20 thorized under a comprehensive economic develop-
21 ment strategy.

22 “(d) ACCOUNTING AND FISCAL CONTROLS.—

23 “(1) IN GENERAL.—Not later than 6 months
24 after receipt of funds and every 6 months thereafter
25 until all such funds are expended, each State or In-

1 dian tribal government receiving such funds shall
2 submit to the Administrator a report that includes—

3 “(A) the criteria established for deter-
4 mining how the funds are spent;

5 “(B) the allocation of such funds; and

6 “(C) the process for public notice and com-
7 ment.

8 “(2) ADMINISTRATIVE COSTS.—A State or In-
9 dian tribal government that receives funds under
10 this section may expend not more than 5 percent of
11 the amount of such funds for the administrative
12 costs of providing financial assistance to individuals
13 and households in the State.”.

14 (b) APPLICABILITY.—This section and the amend-
15 ments made by this section shall apply to funds appro-
16 priated on or after the date of enactment of this Act.

17 **SEC. 4. FURTHER CONSIDERATIONS FOR DISASTER DEC-**
18 **LARATIONS.**

19 (a) IN GENERAL.—In making recommendations to
20 the President regarding the declaration of a major disaster
21 or emergency pursuant to section 401 or 501 of the Rob-
22 ert T. Stafford Disaster Relief and Emergency Assistance
23 Act (42 U.S.C. 5170; 5191) or the proposed non-Federal
24 share of the cost of carrying out activities with assistance
25 provided under such Act, the Administrator of the Federal

1 Emergency Management Agency shall give greater weight
2 and consideration to severe local impact resulting from
3 such disaster or emergency and, in the 5-year period pre-
4 ceding such disaster or emergency, whether multiple other
5 disasters or emergencies have occurred in the affected
6 area.

7 (b) REVISIONS TO GUIDANCE, POLICIES, AND REGU-
8 LATIONS.—The Administrator shall take such actions as
9 are necessary to revise any policies, guidance, or regula-
10 tions of the Agency to implement subsection (a).

11 (c) REPORT.—Not later than 1 year after the date
12 of enactment of this section, the Administrator shall sub-
13 mit to the Committee on Transportation and Infrastruc-
14 ture of the House of Representatives and the Committee
15 on Homeland Security and Governmental Affairs of the
16 Senate a report on the implementation of this section and
17 shall include in such report a description of—

18 (1) changes made to guidance, policies, or regu-
19 lations pursuant to subsection (b); and

20 (2) the number of major disasters and emer-
21 gencies that have been declared pursuant to section
22 401 of the Robert T. Stafford Disaster Relief and
23 Emergency Assistance Act based on the criteria de-
24 scribed in subsection (a).

1 SEC. 5. REPAIR AND REBUILDING.

2 (a) IN GENERAL.—Section 408(c) of the Robert T.
3 Stafford Disaster Relief and Emergency Assistance Act
4 (42 U.S.C. 5174) is amended—

5 (1) by amending paragraph (2) to read as fol-
6 lows:

7 “(2) REPAIRS.—

8 “(A) FINANCIAL ASSISTANCE FOR RE-
9 PAIRS.—The President may provide financial
10 assistance for the repair of owner-occupied pri-
11 vate residences, utilities, and residential infra-
12 structure (such as a private access route) dam-
13 aged by a major disaster, or with respect to in-
14 dividuals with disabilities, rendered inaccessible
15 by a major disaster.

16 “(B) DIRECT ASSISTANCE FOR REPAIRS.—

17 “(i) IN GENERAL.—The President
18 may provide direct assistance to individuals
19 and households who are unable to make
20 use of financial assistance under subpara-
21 graph (A) and when there is a lack of
22 available resources, for—

23 (I) the repair of owner-occupied
24 private residences, utilities, and resi-
25 dential infrastructure (such as a pri-
26 vate access route) damaged by a

1 major disaster, or with respect to individuals with disabilities, rendered in-
2 accessible by a disaster; and
3

8 “(ii) ELIGIBILITY.—A recipient of as-
9 sistance under this subparagraph shall not
10 be eligible for assistance under paragraph
11 (1), unless otherwise determined by the
12 Administrator.

18 “(C) RELATIONSHIP TO OTHER ASSIST-
19 ANCE.—A recipient of assistance provided
20 under this paragraph shall not be required to
21 show that the assistance can be met through
22 other means, except insurance proceeds.”; and
23 (2) in paragraph (4) by striking “in cases in
24 which” and all that follows through the end of the
25 paragraph and inserting “if the President considers

1 it a cost effective alternative to other housing solu-
2 tions, including the costs associated with temporary
3 housing provided under this section, and long-term
4 rebuilding costs associated with section 431.”.

5 (b) ELIGIBILITY.—Section 408(b)(1) of the Robert
6 T. Stafford Disaster Relief and Emergency Assistance Act
7 (42 U.S.C. 5174(b)(1)) is amended—

8 (1) by striking “rendered uninhabitable” and
9 inserting “damaged by a major disaster”; and

10 (2) by striking “uninhabitable, as a result of
11 damage caused by a major disaster” and inserting
12 “damaged by a major disaster”.

13 (c) APPLICABILITY.—This section and the amend-
14 ments made by this section shall apply to funds appro-
15 priated on or after the date of enactment of this Act.

16 **SEC. 6. FEMA EMERGENCY HOME REPAIR PROGRAM.**

17 (a) IN GENERAL.—Section 403(a) of the Robert T.
18 Stafford Disaster Relief and Emergency Assistance Act
19 (42 U.S.C. 5170b(a)) is amended—

20 (1) in paragraph (3)—

21 (A) in subparagraph (I) by striking “and”
22 at the end;

23 (B) in subparagraph (J) by striking the
24 period and inserting “; and”; and

25 (C) by adding at the end the following:

1 “(K) minor repairs up to habitability of
2 owner-occupied homes damaged by the disaster
3 in order for survivors to safely shelter in place,
4 subject to the availability of appropriations.”;
5 and

6 (2) by adding at the end the following:

7 “(5) SHELTERING AND HOUSING OPTIONS.—

8 Not later than 15 days after a declaration of a
9 major disaster, the Federal coordinating officer shall
10 identify all sheltering and housing options available
11 under this section or section 408 to a State Gov-
12 ernor, or the designated State coordinating officer.

13 “(6) DEFINITIONS.—In this subsection, the
14 term ‘minor repairs up to habitability’ means the
15 minimum standards for permanent housing de-
16 scribed in section 576.403(c) of title 24, Code of
17 Federal Regulations (or successor regulations).”.

18 (b) RULEMAKING.—Not later than 2 years after the
19 date of enactment of this Act, the Administrator of the
20 Federal Emergency Management Agency shall issue final
21 regulations to implement the amendments made by this
22 section.

1 **SEC. 7. APPEALS OF INDIVIDUALS AND HOUSEHOLDS PRO-**

2 **GRAM BENEFITS.**

3 (a) PERIOD OF ASSISTANCE.—Clauses (iii) and (iv)
4 of section 408(c)(1)(B) of the Robert T. Stafford Disaster
5 Relief and Emergency Assistance Act (42 U.S.C.
6 5174(c)(1)(B)) are amended by striking “18-month pe-
7 riod” and inserting “24-month period”.

8 (b) APPEALS.—The Administrator shall revise sec-
9 tion 206.115 of title 44, Code of Federal Regulations, to
10 require the Federal Emergency Management Agency to
11 provide to any applicant who appeals a determination of
12 eligibility of assistance—

13 (1) any documentation used to make such de-
14 termination, including any inspection documents
15 that exist;

16 (2) a description of—

17 (A) the reasons for such determination;
18 and

19 (B) recommended steps that could be
20 taken to remedy a determination of ineligibility,
21 including, as applicable, a list of additional doc-
22 umentation that the applicant may provide; and

23 (3) any inspection documents that exist not
24 later than 10 days after the completion of the in-
25 spection.

1 (c) APPLICABILITY.—This section and the amend-
2 ment made by this section shall apply to funds appro-
3 priated on or after the date of enactment of this Act.

4 **SEC. 8. REPORT TO CONGRESS ON MAJOR DISASTER DEC-**
5 **LARATIONS.**

6 Not later than 180 days after the date of enactment
7 of this Act, the Administrator shall submit to the Com-
8 mittee on Homeland Security and Governmental Affairs
9 of the Senate and the Committee on Transportation and
10 Infrastructure of the House of Representatives a report
11 containing the following information with respect to each
12 major disaster declared pursuant to section 401 of the
13 Robert T. Stafford Disaster Relief and Emergency Assist-
14 ance Act (42 U.S.C. 5170) during the 5-year period pre-
15 ceding such date of enactment:

16 (1) The process used by the Federal Emergency
17 Management Agency to determine individual house-
18 hold need.

19 (2) An itemization of the most common reasons
20 for denial of individual and household assistance
21 pursuant to section 408 of the Robert T. Stafford
22 Disaster Relief and Emergency Assistance Act (42
23 U.S.C. 5174).

24 (3) The rate of appeals of denial of such assist-
25 ance.

1 (4) The amount of time the Agency takes to
2 issue a decision regarding eligibility for individual
3 assistance, disaggregated by each such major dis-
4 aster.

5 (5) Information on the use of Disaster Legal
6 Services and the number of applicants who were eli-
7 gible for such services.

8 (6) The total number of Disaster Legal Services
9 volunteers as of such date of enactment.

10 (7) The number of such volunteers who were
11 activated for each such major disaster.

12 (8) The amount of time taken after the declara-
13 tion of each such major disaster to set up disaster
14 recovery centers that provide access to individual as-
15 sistance.

16 (9) The number of disaster recovery centers
17 opened for each such major disaster.

18 (10) The process used for selecting the location
19 of such disaster recovery centers.

20 (11) The average amount of time disaster re-
21 covery centers remained open.

22 (12) The average amount of time individual
23 survivors spend at such centers.

24 (13) A description of outreach efforts in low-in-
25 come, rural, and underserved communities regarding

1 the availability of assistance provided by the Federal
2 Emergency Management Agency under the Robert
3 T. Stafford Disaster Relief and Emergency Assist-
4 ance Act.

5 SEC. 9. REVIEW BY COMPTROLLER GENERAL.

6 Not later than 5 years after the date of enactment
7 of this Act, the Comptroller General of the United States
8 shall—

19 SEC. 10. GAO STUDY ON TIMING OF CLOSING OUT DIS-
20 ASTER RECOVERY.

Not later than 1 year after the date of enactment of this Act, the Comptroller General of the United States shall submit to Congress a report on how long it takes the Administrator of the Federal Emergency Management Agency to officially close out each major disaster declared

1 under the Robert T. Stafford Disaster Relief and Emer-
2 gency Assistance Act (42 U.S.C. 5121 et seq.) pursuant
3 to section 705 of the Robert T. Stafford Disaster Relief
4 and Emergency Assistance Act (42 U.S.C. 5205).

