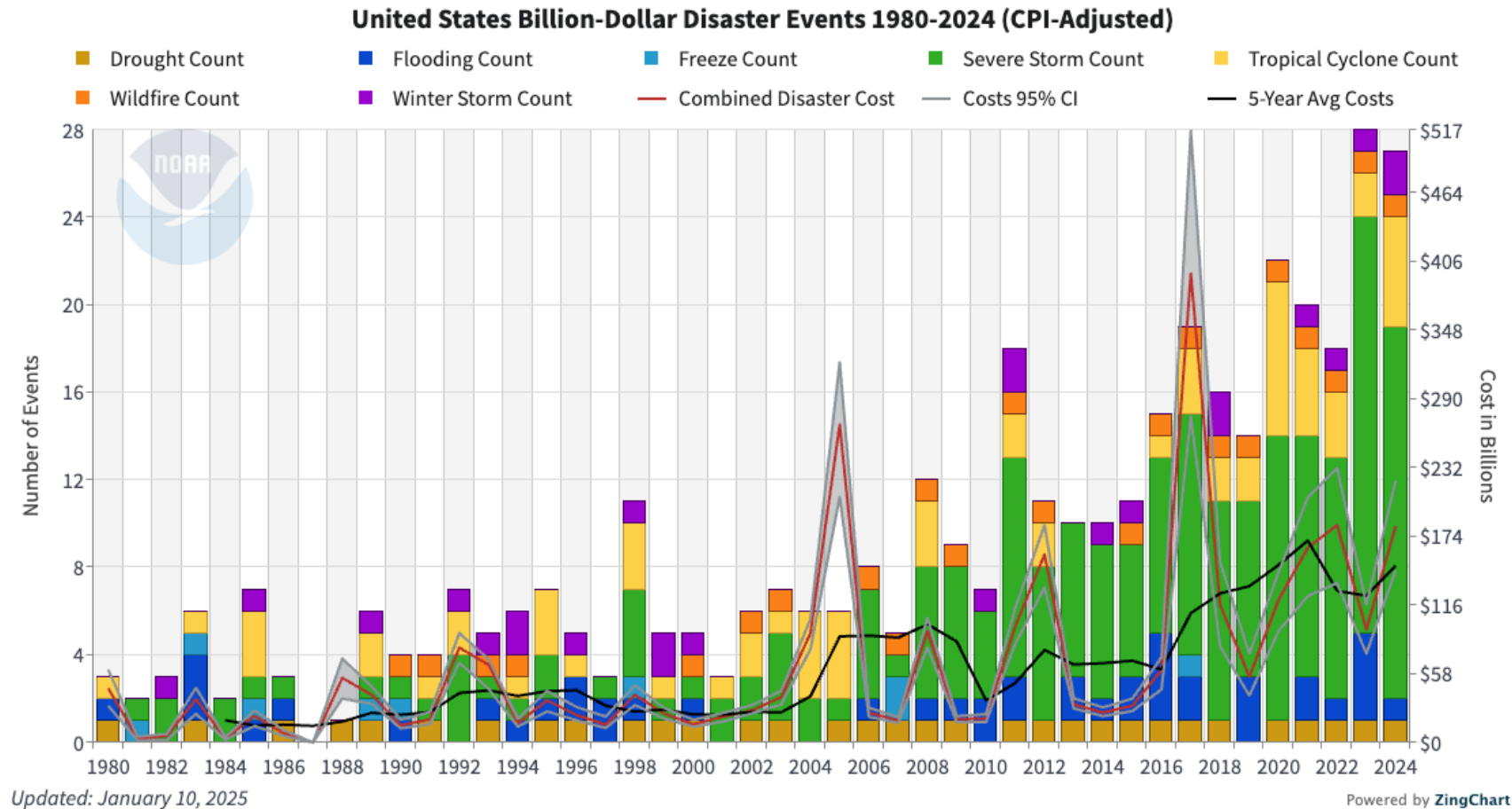


Billion-Dollar Disaster Events are Increasing



Key provisions of the **Fixing Emergency Management for Americans (FEMA) Act of 2025**

- Elevates the Federal Emergency Management Agency (FEMA) to an independent, Cabinet-level agency reporting directly to the President
- Requires the Administrator of FEMA to be nominated by the President, confirmed by the Senate, and meet specified qualifications; also establishes a Deputy Administrator and other senior officials.
- Implements major reforms to the federal disaster assistance programs under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), including:
 - Shifting the Public Assistance (PA) program from purely reimbursement-based to more of a grant model, with estimated cost-based project grants to speed infrastructure repair and rebuilding.
 - Creating a “universal disaster application” for individuals and households to streamline access to assistance across programs and simplify eligibility.
 - Expanding FEMA’s home repair authority (for individual assistance) and clarifying that charitable donations or small loans do not necessarily count as duplication of benefits.
 - Incentivizing hazard mitigation by authorizing states to develop pre-approved mitigation project lists (e.g., one project per county), restructuring pre-disaster mitigation into formula grants, and reducing application burdens.
- Modifies disaster cost-sharing frameworks (federal vs. non-federal) to support more efficient resource allocation and encourage state/local preparedness investments like rainy-day funds and private insurance coverage
- Expands diversity of assist-eligible entities and clarifies eligibility criteria for individuals without fixed addresses (e.g., unhoused survivors) to access assistance.