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CN County News

FEMA reform bill advances to House floor



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Key Takeaways



🐦 The Fixing Emergency Management for Americans Act would overhaul Public and Individual Assistance and accelerate mitigation programs and make the Federal Emergency Management Agency an independent, cabinet-level agency.

A bill that would dramatically change federal disaster response will move on the House floor following passage out of the Transportation and Infrastructure Committee.

The Fixing Emergency Management for Americans (FEMA) Act ([H.R. 4669](#)) passed by a bipartisan 57-3 vote Sept. 3.

The bill would establish the Federal Emergency Management Agency as an independent, cabinet-level agency, removing it from the Department of Homeland Security. It would also dramatically change both public and individual assistance policies and would reform mitigation programs. Read NACo's full analysis of the FEMA bill [here](#).

In 2023, 1,027 counties – over one-third of all counties – experienced [at least one federally declared disaster](#), with hundreds of lives lost. Twenty-seven disaster events passed the billion-dollar mark in damages, and in total disaster damages cost \$182.7 billion. These figures mark a steep incline in recent years, as counties respond to disasters increasing both in volume and intensity.

"When disasters strike, county emergency responders are first on the scene, and long after, counties take the lead on rebuilding our communities," said NACo Executive Director Matt

Chase. "This robust role depends on effective intergovernmental partnership, and the FEMA Act includes a range of county priorities that will improve our ability to serve and support our residents in their greatest time of need."

Take action



Counties can send letters of support to their members of Congress during this [template letter](#). Any other communications with members of Congress regarding the bill should refer to H.R. 4669.

NACo provided actionable recommendations to congressional staff throughout the drafting process and are proud to see many of these items represented in the final text. NACo [sent a letter](#) to committee leadership expressing support for the legislation and outlining how its provisions would strengthen emergency response and recovery efforts for counties across the nation.

The bill would make sweeping changes to expedite funding and make the Public Assistance program more effective, including:

- Transitioning to a grant model with the opportunity for grants to be made directly to counties, away from the current reimbursement model. FEMA would have 120 days from the date of cost estimate submission to make funding available.
- Creating a sliding federal cost-share ranging from 65%-85%, tied to the implementation of state and local mitigation measures.
- Streamlining environmental and historic preservation reviews.
- Incorporating the NACo-endorsed Disaster Management Cost Modernization Act ([H.R. 744/S. 773](#)) which would allow management costs to be spread across multiple disasters, offering counties more flexibility in administrative planning.
- Creating a dashboard that publicly displays information for each major disaster declaration including cost estimates, status of review and approval and project-level updates.

"Counties thank our federal partners for giving us an active role in developing this bill – one we believe will streamline disaster support and facilitate a strong intergovernmental partnership in times of need," Chase said. "A universal disaster application, reforms to and a public dashboard for the Public Assistance program, and reforms to FEMA's mitigation programs are all ways to ensure local governments and our residents have a pathway to more timely, coordinated and effective disaster assistance."

The bill includes several changes to FEMA's mitigation programs, including:

- Allowing states to develop a list of pre-approved mitigation projects and requiring at least one mitigation project per county, enabling faster implementation once funding becomes available.
- Restructuring FEMA's pre-disaster mitigation program by moving it to a formula-based grant to improve predictability.
- Consolidating applications for pre and post disaster mitigation funding to expedite the review process and reduce administrative burden on counties.
- Ensuring flexibility in definition of building codes to allow for states to account for state-specific hazards.

The bill would also streamline and improve aid for disaster survivors through the Individual Assistance program by:

- Creating a universal disaster application to simplify and speed up the process of accessing assistance.
- Expanding FEMA's authority to repair homes beyond basic habitability, addressing a current limitation that often leaves survivors in unsafe conditions.
- Prohibiting FEMA from issuing denial letters prior to final determination of available insurance.
- Directing FEMA to provide alternative methods of determining eligibility for disaster survivors without a fixed address.
- Clarifying that receiving a loan or receiving charitable donations does not constitute duplication of benefits.

This bill responds directly to county feedback, including major reforms that would speed up recovery timelines, ease administrative burdens and improve support for survivors. Counties will be especially encouraged by the PA reforms, universal disaster application and PA dashboard - all of which are essential to building stronger, more resilient communities. Many of these proposals were recommended by the [NACo Intergovernmental Disaster Reform Task Force](#), which continues to work toward meaningful FEMA reform to improve disaster mitigation, response and recovery efforts across the country.

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JUNE 23, 2025

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