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DISASTER SURVIVOR RECOVERY ACCELERATOR AMENDMENT

A CO-SPONSOR REQUEST FOR AN AMENDMENT TO H.R. 4669

Fixing Emergency Management for Americans Act of 2025

Housing survivors in days. Rebuilding homes in weeks.

Reducing debt, fraud, and federal delay.

Proposed and authored by RJ Garbowicz

CEO, Cyber | Constituent | Congressional discussion draft

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Leave-Behind Letter

REQUESTING CO-SPONSORSHIP OF THE DISASTER SURVIVOR RECOVERY ACCELERATOR AMENDMENT

Dear Member of Congress,

I am writing to request your co-sponsorship and support for the Disaster Survivor Recovery Accelerator Amendment to H.R. 4669, the FEMA Act of 2025. The purpose of this amendment is simple: house disaster survivors within days, rebuild homes within weeks, reduce federal duplication, protect taxpayers, and modernize insurance-led recovery with clear congressional oversight.

More than one-third of U.S. adults report being personally affected by an extreme weather event in their area within the past two years. NOAA data show that billion-dollar disasters now occur far more often than the 1980-2024 average. GAO reports that FEMA is still managing more than 600 open major disaster declarations, some almost 20 years old. Disaster recovery is no longer a regional issue - it is a national economic and administrative challenge.

Today, disaster survivors often have to coordinate FEMA, SBA, NFIP, private insurers, mortgage servicers, local code officials, contractors, and permitting offices while they are displaced from their homes. When a flood-damaged home receives a substantial-damage determination, families can face federal elevation or rebuilding requirements that exceed existing code-compliance coverage. Many are pushed toward debt, delay, or abandonment.

This amendment creates a performance-based recovery partnership. Qualified insurers and NFIP carriers would receive federally backed liquidity only when they meet strict survivor-service standards, use transparent contractor pricing, participate in FEMA AI-assisted auditing, submit claim-level ledgers, and comply with anti-fraud and congressional oversight requirements.

This is not a blank check to insurers. It is a survivor-first, taxpayer-protected model that uses the insurance industry as an accountable recovery operator. The federal government gains transparency and faster closeout. Insurers gain liquidity and standardized rules. Survivors gain immediate housing, a rebuilding plan, and protection from added debt for federally required code-compliance costs.

I respectfully ask for your consideration, feedback, and co-sponsorship of this amendment.

Respectfully submitted,

RJ Garbowicz

CEO, Cyber | Constituent

Executive Summary

A WIN-WIN-WIN RECOVERY MODEL FOR SURVIVORS, TAXPAYERS, AND INSURERS

37%

OF U.S. ADULTS REPORT BEING PERSONALLY AFFECTED BY
EXTREME WEATHER IN JUST TWO YEARS

Source: Gallup, March 2025 survey

The amendment turns disaster recovery from a debt-first maze into a performance-based recovery system.

For survivors

- 24-hour emergency lodging.
- 48-hour temporary housing plan.
- One accountable recovery coordinator.
- No personal debt for FEMA-required code compliance.
- Fast human appeals and ombudsman support.

For government

- Less duplication between FEMA, SBA, NFIP, and insurers.
- Claim-level ledgers and public dashboards.
- AI-assisted fraud detection and cost benchmarking.
- Faster disaster closeout.
- Mitigation to reduce repeat losses.

For insurers

- Federal liquidity during catastrophic events.
- Standardized federal recovery workflow.
- Pre-negotiated material and contractor pipelines.
- Safe harbor for good-faith compliance.
- Performance-based administrative fees.

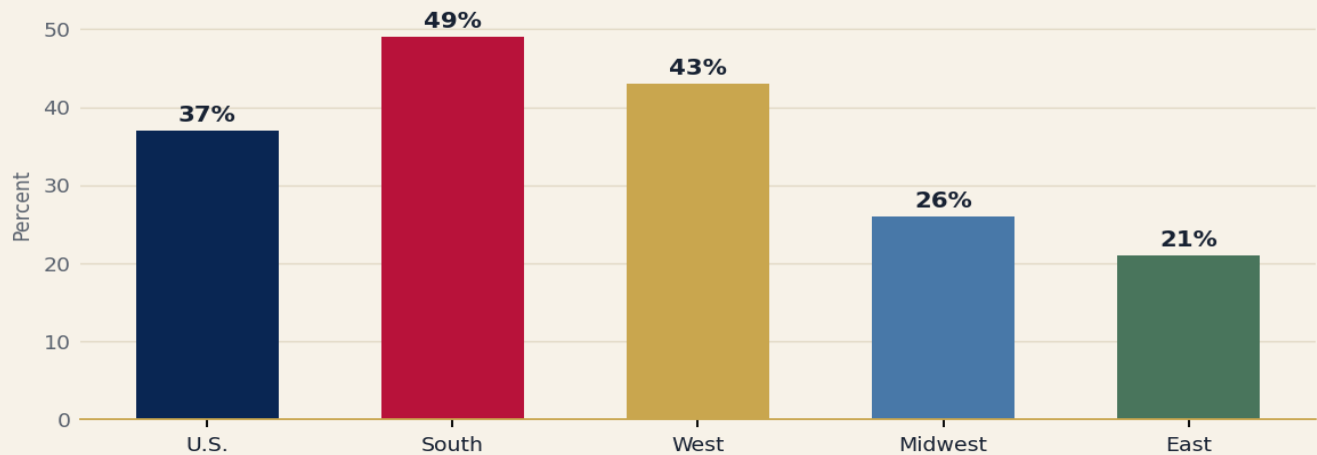
Core policy shift

Keep FEMA and SBA assistance as safety nets, but move insured survivors into an insurance-led recovery track backed by FEMA liquidity, code-compliance forgiveness, AI auditing, and congressional transparency.

One-third of the country is already feeling disaster pressure

THE AMENDMENT HELPS VICTIMS RECOVER FASTER WHILE REDUCING COST, FRAUD, AND RECOVERY DELAYS

Adults personally affected by extreme weather within two years



Source: Gallup March 2025 survey

Statistical headline for Congress

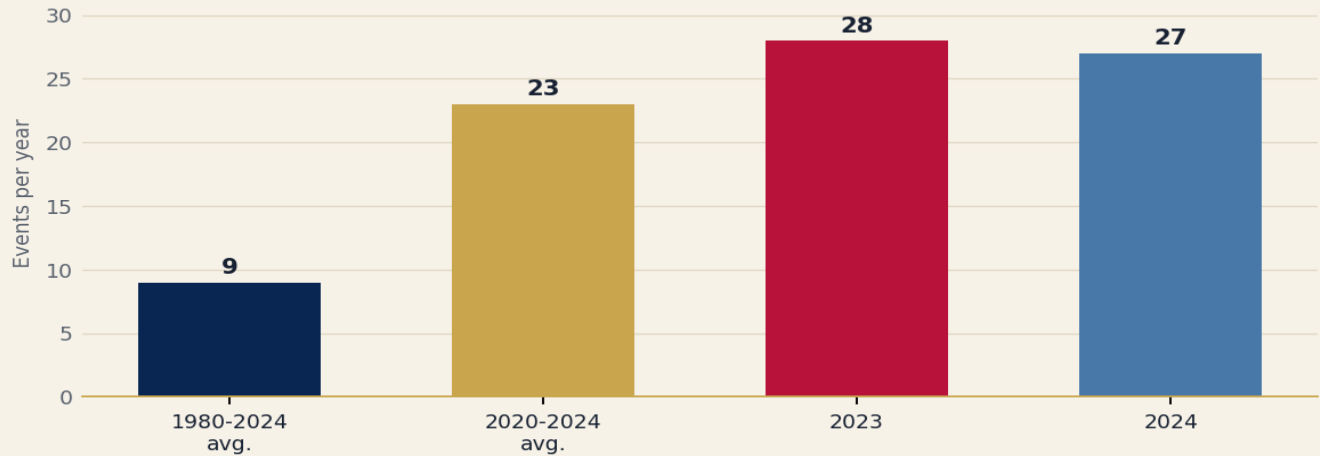
More than one-third of Americans have already been personally affected by extreme weather in just two years.

This proposal treats disaster recovery as a national resilience and economic continuity problem - not only a local emergency. A system that houses people in days and starts rebuilding in weeks prevents cascading costs: hotel stays, lost work, school disruption, small business losses, insurance litigation, fraud, and multi-year federal closeout delays.

Billion-dollar disasters are becoming routine

A SYSTEM DESIGNED FOR RARE CATASTROPHES IS NOW FACING FREQUENT, COSTLY EVENTS

Billion-dollar disaster counts have more than doubled



Source: NOAA/NCEI Billion-Dollar Weather and Climate Disasters, 1980-2024

Problem

NOAA identified 27 separate billion-dollar disasters in 2024, with about \$182.7 billion in costs and 568 deaths. The recent five-year average was 23 events per year, compared with 9.0 across 1980-2024.

Solution

Create a recovery model that can scale: standardized insurance-led workflows, pre-disaster carrier certification, AI-assisted audits, pre-negotiated materials, and federal liquidity tied to performance.

Congressional message: disasters are no longer isolated shocks. They are recurring balance-sheet events for families, insurers, communities, and the federal government.

Survivors should not have to become project managers while displaced

THE CURRENT MODEL FRAGMENTS RESPONSIBILITY ACROSS AGENCIES, INSURERS, SERVICERS, CONTRACTORS, AND LOCAL CODE OFFICES

Current survivor burden

FEMA	Individual Assistance, rental aid, duplication-of-benefits rules.
SBA	Loan applications that may add debt after insurance gaps.
Insurers / NFIP	Claims, adjusters, causation disputes, coverage limits, and exclusions.
Mortgage servicer	Often controls release of repair proceeds and can slow cash flow.
Local code office	Substantial-damage determinations, permits, inspections, and elevation requirements.
Contractors	Bids, labor scarcity, materials, licensing, and fraud risk.

Amendment remedy

For insured survivors, the qualified insurer becomes the Recovery Coordinator of Record. FEMA keeps oversight, but the survivor gains one accountable party responsible for housing, inspections, three-bid rebuild plans, code compliance, escrow, mortgage servicer coordination, appeals, and final completion.

The federal recovery tail can last for years

LONG-TAIL DISASTERS NEED REAL-TIME LEDGERS, AI AUDITING, AND PERFORMANCE-BASED CLOSEOUT

600+

open major disaster declarations managed by FEMA

GAO-25-108216

~20 years

some open declarations date back almost two decades

GAO-25-108216

\$7B+

unliquidated funds potentially returnable to the Disaster Relief Fund in an OIG review

DHS OIG OIG-24-45

Problem

GAO reports FEMA is managing over 600 open major disaster declarations, some almost 20 years old. OIG identified closeout delays and billions in unliquidated funds in reviewed disaster programs.

Solution

Require claim-level ledgers, milestone escrow, public dashboards, executive certifications, OIG/GAO access, clawbacks, and annual closeout reporting to Congress.

Congressional message: the amendment is not merely survivor assistance. It is an operational reform to shorten the federal recovery tail, reduce administrative waste, and make every federally supported dollar traceable.

This amendment plugs into the FEMA Act instead of starting over

H.R. 4669 ALREADY EMPHASIZES STREAMLINING, TRANSPARENCY, HOUSING ASSISTANCE, AND UNIVERSAL DISASTER APPLICATIONS

Why H.R. 4669 is the right vehicle

The FEMA Act of 2025 is a bipartisan reform vehicle intended to streamline federal disaster response and recovery programs. The Recovery Accelerator Amendment adds an insurance-led execution layer for covered policyholders while preserving FEMA and SBA safety nets.

NFIP / WYO structure	Use the existing FEMA-public-private flood insurance delivery network as a foundation for qualified disaster recovery carriers.
FEMA Individual Assistance	Preserve FEMA as the safety net for uninsured and underinsured needs while insured survivors receive faster carrier-led recovery.
SBA disaster loans	Keep SBA as a residual backstop, but avoid pushing insured homeowners into personal debt for federally required code compliance.
FEMA logistics	Extend existing logistics capabilities into pre-negotiated rebuilding materials and delivery coordination.
FEMA transparency reforms	Expand public dashboards and reporting to include federally supported insurer-led recovery funds.

24-48 hour housing guarantee

SURVIVORS SHOULD NOT WAIT WEEKS TO KNOW WHERE THEY WILL SLEEP

24-48H

EMERGENCY LODGING WITHIN 24 HOURS AND A TEMPORARY HOUSING PLAN WITHIN 48 HOURS

Source: Proposal service standard

0-24 hours

Emergency lodging, hotel, or immediate housing advance.

48 hours

Temporary housing plan using comparable, accessible housing when available.

7 days

Rental, extended-stay, modular, direct lease, or approved non-congregate placement.

Until habitable

Insurance-covered housing support while repair, elevation, or rebuild proceeds.

Problem

NFIP flood coverage focuses on building and contents. Many families still need separate FEMA lodging or rental assistance when a flood makes a home uninhabitable. Delays drive hotel costs, missed work, school disruption, and instability.

Solution

Participating insurers must arrange emergency lodging and a temporary housing plan. FEMA liquidity supports rapid placement, but carriers receive funds only when they meet service standards and report performance.

Three bids and a rebuilding plan within 10 days

FASTER REBUILDING STARTS WITH A STANDARDIZED SCOPE, LOCAL BIDS, CODE REVIEW, AND PAYMENT MILESTONES

10 days

PROPOSED DEADLINE FOR DAMAGE SCOPE, THREE-BID REBUILD PLAN, CODE REVIEW, AND MILESTONE SCHEDULE

Source: Proposal service standard

Required rebuilding plan contents

- Initial damage assessment and habitability determination.
- Verification of substantial-damage letters and local code requirements.
- Three local contractor bids where reasonably available.
- Code-compliance scope and mitigation scope.
- Permit, inspection, materials, and payment milestone schedule.
- Escrow draw schedule with homeowner visibility and human appeal rights.

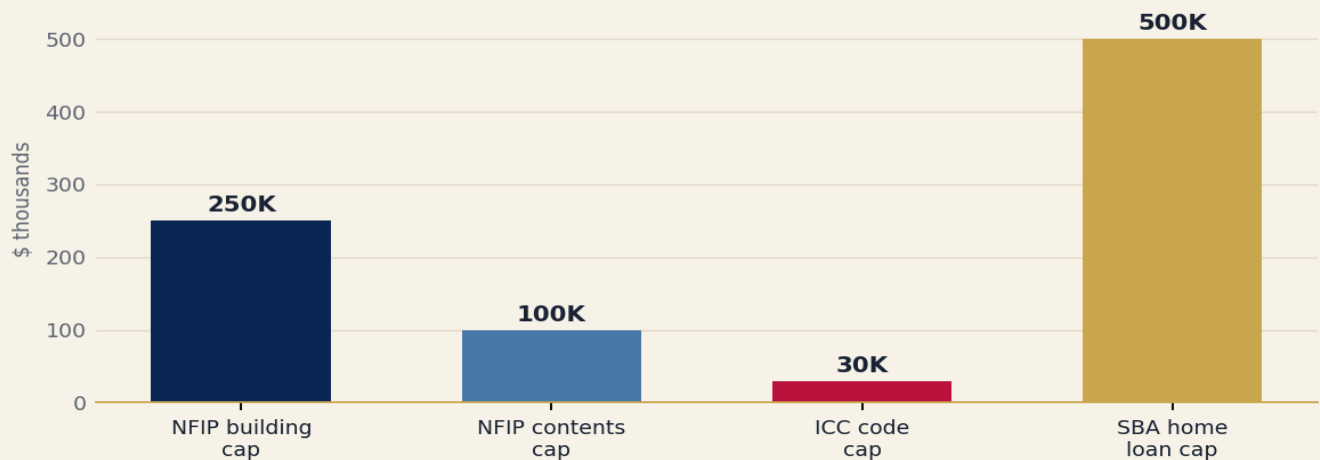
Why it matters

A 10-day rebuild plan does not require completion in 10 days. It requires clarity. Survivors, insurers, FEMA, mortgage servicers, local governments, and contractors need one written plan that defines scope, cost, code requirements, schedule, and accountability.

No survivor debt for federally required code compliance

THE AMENDMENT CONVERTS FEMA-REQUIRED ELEVATION AND REBUILD COSTS INTO VERIFIED FORGIVABLE RECOVERY COSTS

Flood recovery coverage gaps can push survivors into debt



Source: FloodSmart; FEMA ICC; SBA disaster loan program

Problem

NFIP building coverage is capped at \$250,000 for homeowners, contents coverage at \$100,000, and ICC code-compliance coverage may provide only up to \$30,000. Elevation, demolition, relocation, or compliant rebuild costs can exceed that support.

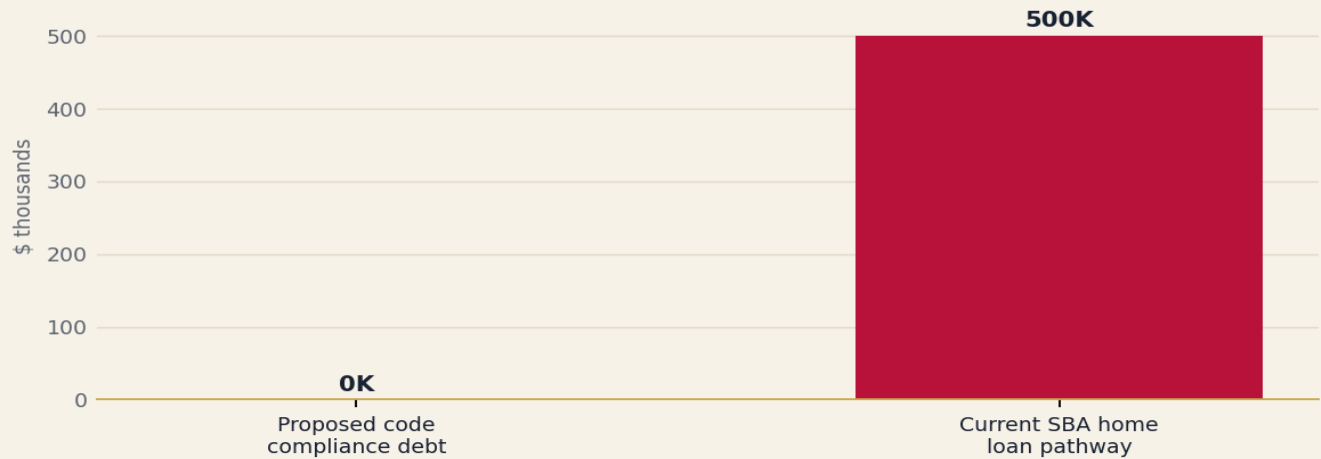
Solution

Create a FEMA Code Compliance Recovery Layer. Verified FEMA-required elevation, relocation, demolition, or compliant rebuilding costs become forgivable to the carrier after permits, inspections, and compliance documentation are approved.

The 50 percent rule should not become a debt trap

SUBSTANTIAL-DAMAGE COMPLIANCE SHOULD BE PART OF RECOVERY, NOT A SEPARATE BURDEN ON DISPLACED HOMEOWNERS

No survivor debt for federally required code compliance



Source: Proposal benchmarked against SBA home disaster loan cap

Trigger	A home receives a substantial-damage letter or is otherwise required to comply with FEMA floodplain management standards.
Covered costs	Elevation, demolition, relocation, compliant rebuild, flood vents, flood-resistant materials, foundation upgrades, utility elevation, engineering, permitting, surveying, elevation certificates, and inspections.
Forgiveness rule	The code-compliance portion of the liquidity advance is forgivable only after FEMA verifies permitted, inspected, code-compliant work.
Taxpayer protection	No forgiveness for unsupported costs, affiliated-vendor abuse, luxury upgrades, duplicate benefits, or work that fails inspection.

Federal liquidity should be conditioned on performance, transparency, and survivor outcomes

A QUALIFIED DISASTER RECOVERY CARRIER DESIGNATION MAKES THIS A PERFORMANCE PARTNERSHIP, NOT A BLANK CHECK

Qualified Disaster Recovery Carrier

An insurer, NFIP Write-Your-Own carrier, private flood insurer, claims administrator, or state residual-market entity may become a Qualified Disaster Recovery Carrier by agreeing before disasters occur to federal service standards and transparency controls.

Taxpayer protections

- Segregated disaster recovery accounts.
- No use for dividends, buybacks, lobbying, executive bonuses, or unrelated reserves.
- Milestone-based draws tied to housing, repair, mitigation, and code compliance.
- Executive certifications and clawbacks for misuse.

Insurer benefits

- Federal liquidity for catastrophic cash-flow needs.
- Standardized workflow with FEMA, NFIP, servicers, contractors, and local code offices.
- Performance-based administrative fees.
- Safe harbor for good-faith compliance with FEMA-approved process.

Disaster recovery escrow should move money faster and make every dollar traceable

MORTGAGE SERVICERS SHOULD PROTECT COLLATERAL WITHOUT DELAYING RECOVERY

Five recovery escrow buckets

- Survivor housing funds - paid directly to the survivor, hotel, landlord, or temporary housing provider.
- Emergency stabilization funds - tarping, drying, mold prevention, debris removal, board-up, and safety work.
- Repair and rebuild funds - milestone payments after verified work.
- Code-compliance funds - paid only after permits, inspections, elevation certificates, and compliance documentation.
- Mortgage-protected funds - coordinated with servicers through federal release deadlines.

Servicer coordination

Mortgage servicers should not be able to unintentionally delay recovery. Temporary housing and personal property funds should bypass servicer holds. Repair escrow funds should be released within defined timelines after milestone verification, and servicers should not apply disaster recovery proceeds to unrelated arrears without borrower consent.

FEMA AI should speed recovery and detect waste - with human safeguards

100 PERCENT OF FEDERALLY SUPPORTED RECOVERY FUNDS SHOULD BE TRACEABLE THROUGH CLAIM-LEVEL LEDGERS

100%

OF FEDERALLY SUPPORTED RECOVERY FUNDS SHOULD BE TRACEABLE THROUGH CLAIM-LEVEL LEDGERS

Source: Proposal transparency standard

Automation uses

- Validate damage documentation.
- Compare contractor bids to local labor and material benchmarks.
- Flag duplicate invoices, affiliated vendors, and suspicious networks.
- Track housing timelines, inspection delays, and payment milestones.
- Identify inflated travel, workforce housing, material, or labor costs.

Civil-liberty safeguards

- No final denial, fraud finding, or code-compliance rejection based solely on AI.
- Human review and appeal rights.
- Audit logs and explainability for automated flags.
- Privacy controls and data minimization.
- Bias testing and public use-case reporting.

Materials should be staged before disasters, not negotiated after families are displaced

FEMA ALREADY MANAGES DISASTER LOGISTICS - THIS AMENDMENT EXTENDS THAT CAPACITY INTO REBUILDING MATERIALS

48-72H

PROPOSED DEPLOYMENT WINDOW FOR STANDARD REBUILDING MATERIALS WHEN INFRASTRUCTURE ALLOWS

Source: Proposal logistics standard

National Disaster Rebuilding Materials Program

- Pre-negotiate surge pricing with national and regional suppliers.
- Maintain deployable inventories or guaranteed reserve capacity for standard materials.
- Coordinate with FEMA, GSA, USACE, state logistics agencies, insurers, and approved contractors.
- Prioritize lumber, drywall, roofing, windows, doors, HVAC, electrical, plumbing, flood vents, foundation materials, fasteners, and temporary repair materials.
- Publish benchmark prices to detect price spikes and reduce fraud.

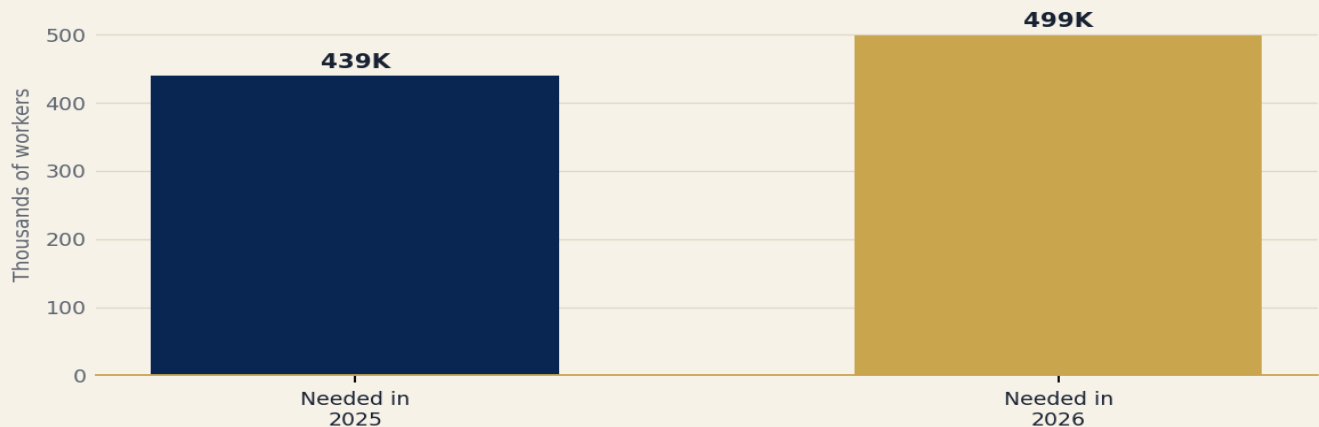
Congressional message

The goal is not for FEMA to become a retail supplier. The goal is to prevent disaster supply-chain chaos by pre-negotiating prices, requiring deployable inventory, and creating transparent material benchmarks before the next disaster.

Fair pricing must stop gouging without blocking real labor surge costs

CONTRACTORS SHOULD NOT PROFIT FROM CHAOS, BUT THE LAW MUST ALLOW DOCUMENTED COSTS TO BRING CREWS INTO SHORTAGE MARKETS

Labor shortages require controlled surge labor, not blanket price caps



Source: Associated Builders and Contractors, 2025 workforce estimate

Allowable surge costs

- Imported labor travel and transportation.
- Temporary workforce housing when local labor is insufficient.
- Meals, per diem, mobilization, and demobilization.
- Licensing, bonding, insurance, and credentialing.
- Overtime, hazard, and emergency-work premiums.

Anti-abuse controls

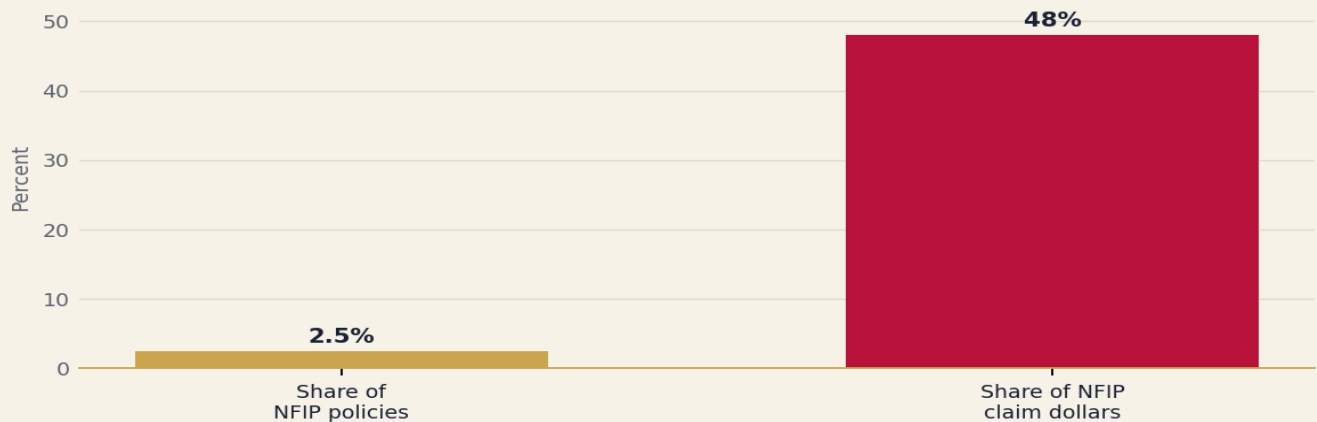
- No percentage profit markup on pass-through costs.
- Actual-cost documentation for lodging, materials, fuel, airfare, and permits.
- FEMA market benchmarks and AI anomaly review.
- Affiliated vendors and housing providers disclosed.
- Clawbacks, debarment, and DOJ referral for fraud or collusion.

A county, parish, municipality, region, or trade category can receive a temporary labor-shortage designation subject to renewal. Survivor housing should have priority over workforce lodging unless FEMA determines sufficient capacity exists.

Rebuild safer, not just faster

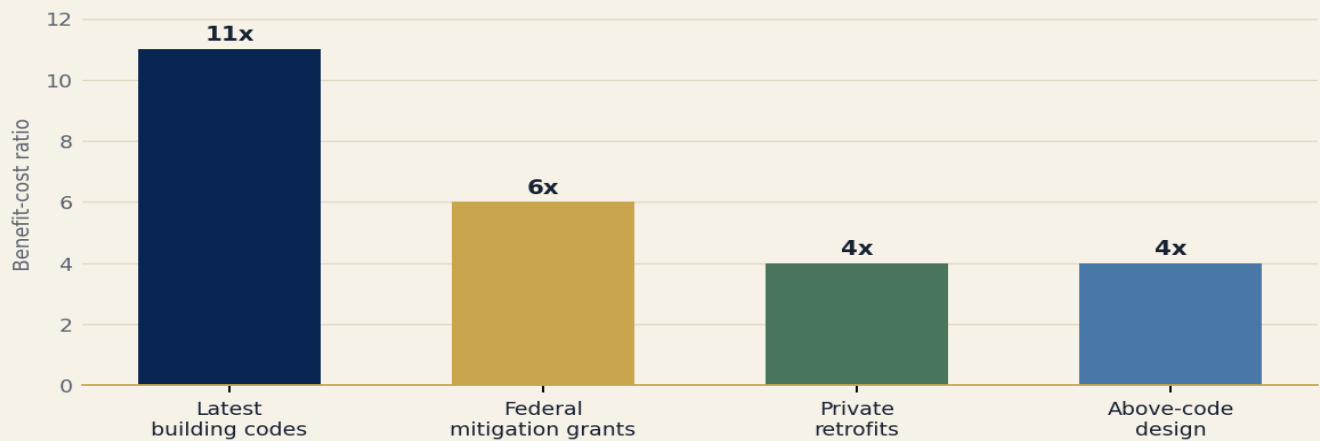
MITIGATION AND REPETITIVE-LOSS REDUCTION PROTECT SURVIVORS, INSURERS, AND TAXPAYERS

A small share of properties drives a large share of flood claims



Source: GAO-26-109045, citing FEMA

Mitigation can save taxpayers multiple dollars per dollar invested



Source: NIBS Natural Hazard Mitigation Saves, 2019

Mitigation-or-buyout option

When federal code-compliance forgiveness is used for repetitive-loss or severe repetitive-loss properties, survivors should be offered lawful options such as elevation, floodproofing where permitted, relocation, demolition and compliant rebuild, voluntary buyout, or property-swap assistance where available.

A Survivor Bill of Rights makes the amendment bipartisan and human-centered

SPEED MUST COME WITH APPEAL RIGHTS, TRANSPARENCY, AND ACCESS

Survivor rights

- Immediate temporary housing.
- Clear claim timelines and written explanations.
- A written rebuilding and code-compliance plan.
- Access to all claim documents.
- Protection from contractor steering and price gouging.
- Translation and disability access.
- Human review of AI flags or denials.

Ombudsman authority

- Expedited review of delayed housing.
- Review of under-scoped repairs and denied code costs.
- Dispute escalation for mortgage servicer delays.
- Written responses from carriers, contractors, or servicers.
- Referral to state regulators, FEMA OIG, or DOJ where needed.

Single accountable party

For insured survivors, the qualified carrier becomes the Recovery Coordinator of Record. The survivor should not have to manage FEMA, SBA, NFIP, private carriers, mortgage servicers, contractors, code officials, and permitting offices alone.

The amendment is a win-win-win

THE STRONGEST BIPARTISAN ARGUMENT IS THAT EVERY STAKEHOLDER GETS MEASURABLE VALUE

Disaster survivors

Immediate housing, faster rebuilding, less debt, one accountable recovery coordinator, code-compliance support, and appeal rights.

Government and taxpayers

Less duplication, shorter recovery tail, claim-level ledgers, public dashboards, AI-assisted fraud detection, mitigation savings, and clawbacks.

Insurance industry

Catastrophe liquidity, standardized workflows, pre-approved contractor and material pipelines, reduced litigation risk, and performance-based administrative fees.

Local communities

Local contractor priority, faster property stabilization, reduced blight, restored tax base, and less long-term displacement.

**One
model**

**FASTER SURVIVOR RECOVERY, LOWER TAXPAYER RISK, AND A
MORE STABLE INSURANCE RECOVERY SYSTEM**

Source: Proposal policy objective

Transparency is the taxpayer protection that makes the proposal bipartisan

PUBLIC DASHBOARDS, RESTRICTED ACCOUNTS, EXECUTIVE CERTIFICATIONS, AUDITS, AND CLAWBACKS

Required reporting for every participating carrier

- Total federal liquidity received and restricted account balances.
- Claims opened, households housed, average time to housing, and housing exceptions.
- Inspections completed, three-bid plans completed, repair starts, and completion dates.
- Code-compliance funds requested, approved, denied, forgiven, or clawed back.
- Contractor payments, affiliated vendors, appeals, denials, complaints, fraud flags, and audit results.
- Executive certification that funds were used only for approved disaster recovery purposes.

Prohibited uses

- Executive bonuses.
- Dividends or stock buybacks.
- Lobbying or political spending.
- Unrelated corporate reserves.
- Payments to undisclosed affiliated vendors.

Enforcement

- Clawbacks and civil penalties.
- Suspension from the facility.
- NFIP/WYO participation consequences.
- State regulator referral.
- FEMA OIG, GAO, and DOJ access.

Draft amendment section-by-section

A STRUCTURED FRAMEWORK THAT LEGISLATIVE COUNSEL CAN CONVERT INTO STATUTORY LANGUAGE

Sec. 1	Short title: Disaster Survivor Recovery Accelerator Amendment.
Sec. 2	Findings: rising disaster frequency and cost, fragmented recovery, insurance gaps, code-compliance burdens, fraud risk, and need for faster closeout.
Sec. 3	Qualified Disaster Recovery Carrier designation and pre-disaster certification.
Sec. 4	FEMA Disaster Insurance Recovery Facility and restricted liquidity accounts.
Sec. 5	Temporary Housing Guarantee: emergency lodging within 24 hours and housing plan within 48 hours.
Sec. 6	Three-Bid Rebuilding Plan and 10-day scope of work, code review, and milestone schedule.
Sec. 7	Code Compliance Recovery Layer with verified forgiveness for FEMA-required elevation, relocation, demolition, or compliant rebuild.
Sec. 8	Disaster Recovery Escrow and Mortgage Servicer Coordination.
Sec. 9	FEMA AI oversight, digital portal, dashboards, and human appeal safeguards.
Sec. 10	National Disaster Rebuilding Materials Program and pre-negotiated pricing.
Sec. 11	Disaster Fair Pricing and Labor Surge Controls.
Sec. 12	Anti-fraud, audits, executive certifications, clawbacks, and enforcement.
Sec. 13	Survivor Bill of Rights, ombudsman, and expedited appeals.
Sec. 14	State regulator coordination, pilot program, GAO/CBO review, and sunset or reauthorization.

Start with a five-year pilot and measure everything

A PILOT MAKES THE AMENDMENT EASIER TO CO-SPONSOR AND HARDER TO DISMISS

Pilot design

FEMA may launch a five-year Disaster Recovery Accelerator Pilot in opt-in states, NFIP-heavy regions, and disaster-prone communities. Eligible events may include hurricanes, floods, wildfires, tornado outbreaks, severe storms, and other major disasters selected by FEMA.

Required congressional metrics

- Time to emergency lodging.
- Time to temporary housing plan.
- Time to inspection.
- Time to rebuild plan.
- Time to first contractor payment.
- Time to repair start and completion.
- Survivor debt avoided.
- SBA loan demand reduced.
- FEMA housing cost avoided or shortened.
- Fraud detected and clawed back.
- Mitigation completed.
- Repetitive-loss exposure reduced.
- Insurer liquidity stress reduced.
- Survivor satisfaction.

Oversight

FEMA reports to Congress annually. GAO evaluates performance, fraud controls, equity, state coordination, and taxpayer exposure. CBO assesses cost and savings. The pilot sunsets unless reauthorized.

Expected objections and concise answers

DESIGNED FOR POLICY STAFF, LEGISLATIVE COUNSEL, AND CO-SPONSOR CONVERSATIONS

Is this a bailout for insurance companies?

No. Liquidity is restricted, performance-based, audited, and tied to survivor outcomes. Funds cannot be used for bonuses, buybacks, dividends, lobbying, or unrelated corporate purposes.

Does this eliminate SBA loans?

No. SBA remains a residual safety net for uninsured, underinsured, renters, small businesses, and gaps after insurance and FEMA benefits. The amendment reduces unnecessary survivor debt where insurance-led recovery can perform.

Will this federalize insurance?

No. State insurance regulators retain authority. FEMA sets conditions only for federal liquidity, NFIP participation, federal reimbursement, and pilot participation.

Will contractor controls block rebuilding?

No. The amendment prevents gouging while allowing documented imported labor costs, workforce housing, travel, mobilization, overtime, and hazard premiums when local labor is insufficient.

What prevents fraud?

Claim-level ledgers, AI-assisted anomaly detection, public dashboards, independent audits, OIG/GAO access, state regulator access, executive certifications, clawbacks, and DOJ referral.

Why act now?

Extreme-weather exposure, billion-dollar disaster frequency, insurance affordability, housing displacement, and FEMA closeout burdens are converging into a national recovery challenge.

Requested congressional action

CO-SPONSOR, REFINE, AND SCORE THE AMENDMENT THROUGH THE FEMA ACT PROCESS

**WIN-
WIN-
WIN**

**FASTER SURVIVOR RECOVERY, LOWER TAXPAYER RISK, AND A
MORE STABLE INSURANCE RECOVERY SYSTEM**

Source: Proposal policy objective

- Co-sponsor the Disaster Survivor Recovery Accelerator Amendment to H.R. 4669.
- Request a legislative counsel draft built around the section-by-section framework in this paper.
- Convene a bipartisan working group with FEMA, SBA, state insurance commissioners, NFIP/WYO carriers, private insurers, mortgage servicers, contractors, local governments, and disaster survivor advocates.
- Request CBO and GAO analysis on pilot structure, budget scoring, fraud prevention, federal closeout, survivor debt avoided, and mitigation savings.
- Hold a hearing focused on survivor housing speed, code-compliance debt, insurance recovery gaps, repetitive losses, and disaster fraud.

Closing message

A country that can mobilize billions after every disaster should also be able to house survivors within days, start rebuilding within weeks, and track every federal dollar from authorization to completion. This amendment gives Congress a practical, bipartisan way to do it.

Submitted by RJ Garbowicz

CEO, Cyber | Constituent

References and source notes

SELECTED PUBLIC SOURCES USED FOR STATISTICAL HEADLINES, CHARTS, AND POLICY CONTEXT

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Note: Discussion draft. Legislative counsel should validate statutory citations, jurisdictional fit, budget scoring, appropriations, and committee procedures before introduction.