



(Original Signature of Member)

117TH CONGRESS
2D SESSION

H. R. _____

To improve individual assistance provided by the Federal Emergency Management Agency, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

M. _____ introduced the following bill; which was referred to the
Committee on _____

A BILL

To improve individual assistance provided by the Federal Emergency Management Agency, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives 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 “Disaster Survivors Fairness Act of 2022”.

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. Information sharing for Federal agencies.
- Sec. 3. Universal application for individual assistance.
- Sec. 4. Repair and rebuilding.

- Sec. 5. Direct assistance.
- Sec. 6. State-managed housing pilot authority.
- Sec. 7. Management costs.
- Sec. 8. Post-disaster housing study.
- Sec. 9. Funding for online guides for post-disaster assistance.
- Sec. 10. Individual assistance dashboard.
- Sec. 11. FEMA reports.
- Sec. 12. Sheltering of emergency response personnel.
- Sec. 13. Duplication of benefits.
- Sec. 14. GAO report on preliminary damage assessments.
- Sec. 15. Applicability.

1 (c) DEFINITIONS.—Except as otherwise provided, the
2 terms used in this Act have the meanings given such terms
3 in section 102 of the Robert T. Stafford Disaster Relief
4 and Emergency Assistance Act (42 U.S.C. 5122).

5 **SEC. 2. INFORMATION SHARING FOR FEDERAL AGENCIES.**

6 (a) ESTABLISHMENT OF ELECTRONIC INFORMATION
7 SHARING SYSTEM.—

8 (1) IN GENERAL.—The Administrator of the
9 Federal Emergency Management Agency shall estab-
10 lish and maintain a web-based interagency electronic
11 information sharing system, to be known as
12 “DisasterAssistance.gov”, to—

13 (A) facilitate the administration of the uni-
14 versal application for Federal disaster assist-
15 ance established under section 3;

16 (B) carry out the purposes of disaster as-
17 sistance programs swiftly, efficiently, equitably,
18 and in accordance with applicable laws, regula-
19 tions, and the privacy and data protections pro-
20 vided under this section; and

1 (C) detect, prevent, and investigate waste,
2 fraud, abuse, or discrimination in the adminis-
3 tration of disaster assistance programs.

4 (2) AUTHORITIES OF ADMINISTRATOR.—In es-
5 tablishing and maintaining the electronic informa-
6 tion sharing system under this subsection, the Ad-
7 ministrator may collect and maintain disaster assist-
8 ance information received from a disaster assistance
9 agency and share such information with any other
10 disaster assistance agency using such electronic in-
11 formation sharing system.

12 (b) DATA SECURITY.—The Administrator may facili-
13 tate the collection of disaster assistance information into
14 the electronic information sharing system established
15 under this section only after the following requirements
16 have been met:

17 (1) The Secretary of Commerce certifies that
18 the electronic information sharing system substan-
19 tially complies with the data security standards and
20 best practices of the National Institute of Standards
21 and Technology.

22 (2) The Secretary of Homeland Security pub-
23 lishes a privacy impact assessment for the electronic
24 information sharing system, in accordance with sec-

1 tion 222 of the Homeland Security Act of 2002 (6
2 U.S.C. 142).

3 (3) The Administrator publishes standard rules
4 of behavior for disaster assistance agencies and per-
5 sonnel granted access to disaster assistance informa-
6 tion to protect such information from improper dis-
7 closure.

8 (c) COLLECTION AND SHARING OF ADDITIONAL
9 RECORDS AND INFORMATION.—

10 (1) IN GENERAL.—The Administrator may au-
11 thorize the collection, sharing, and use of additional
12 disaster assistance information by publishing a no-
13 tice on DisasterAssistance.gov that includes a de-
14 tailed description of—

15 (A) the specific amendments to the collec-
16 tion, maintenance, and sharing of disaster as-
17 sistance information authorized;

18 (B) why each such amendment to how dis-
19 aster assistance information is collected, main-
20 tained, or shared is necessary to carry out the
21 purposes of a disaster assistance program and
22 consistent with the fair information practice
23 principles; and

24 (C) the disaster assistance agencies that
25 will be granted access to the additional informa-

1 tion to carry out the purposes of any disaster
2 assistance program.

3 (2) NOTICE AND PUBLICATION REQUIRE-
4 MENTS.—The publication of a notice under para-
5 graph (1) of a revision to the DisasterAssistance.gov
6 system of records prior to any new collection, or
7 uses, of Privacy Act categories of records, to carry
8 out the purposes of a disaster assistance program
9 with regard to a disaster declared by the President
10 under section 401 or 501 of the Robert T. Stafford
11 Disaster Relief and Emergency Assistance Act (42
12 U.S.C. 5170; 5191), shall be deemed to satisfy the
13 notice and publication requirements of section
14 552a(e)(4) of title 5, United States Code, for the
15 90-day period beginning on the date on which the
16 publication under paragraph (1) is made.

17 (3) WAIVER OF INFORMATION COLLECTION RE-
18 QUIREMENTS.—

19 (A) IN GENERAL.—Upon the declaration of
20 a major disaster or emergency pursuant to sec-
21 tions 401 or 501 of the Robert T. Stafford Dis-
22 aster Relief and Emergency Assistance Act (42
23 U.S.C. 5170; 5191), the President may direct
24 the Administrator to waive the requirements of
25 subchapter I of chapter 35 of title 44, United

1 States Code, with respect to voluntary collection
2 of information for the duration of such major
3 disaster or emergency.

4 (B) TRANSPARENCY.—Upon exercising the
5 waiver authority under subparagraph (A), the
6 Administrator shall—

7 (i) promptly post on a website of the
8 Federal Emergency Management Agency a
9 brief justification for such waiver, the an-
10 ticipated period of time such waiver will be
11 in effect, and the agencies and offices with-
12 in the Federal Emergency Management
13 Agency to which such waiver shall apply;
14 and

15 (ii) update the information relating to
16 such waiver, as applicable.

17 (d) USE BY OTHER FEDERAL AGENCIES.—

18 (1) IN GENERAL.—The Administrator may per-
19 mit a Federal agency other than the disaster assist-
20 ance agencies listed in subparagraphs (A) through
21 (C) of subsection (f)(2) to use the electronic infor-
22 mation sharing system established under this section
23 for the purpose of facilitating disaster-related assist-
24 ance if such agency enters into an agreement con-
25 taining the terms described in paragraph (2).

1 (2) AGENCY AGREEMENT.—An agreement be-
2 tween the Administrator and another Federal agency
3 to use the electronic information sharing system es-
4 tablished under this subsection shall contain the fol-
5 lowing terms:

6 (A) The Federal agency shall—

7 (i) collect, share, maintain, and use
8 disaster assistance information only as pro-
9 vided under this section and in substantial
10 compliance with the data security stand-
11 ards and best practices of the National In-
12 stitute of Standards and Technology; and

13 (ii) train any personnel granted access
14 to disaster assistance information on the
15 rules of behavior established by the Admin-
16 istrator under subsection (b)(3).

17 (B) In the event of any unauthorized dis-
18 closure of disaster assistance information, the
19 Federal agency shall—

20 (i) notify the Administrator within 24
21 hours of discovering any such unauthorized
22 disclosure;

23 (ii) cooperate fully with the Adminis-
24 trator in the investigation and remediation
25 of any such disclosure;

1 (iii) cooperate fully in the prosecution
2 of a person responsible for such disclosure;
3 and

4 (iv) assume the responsibility for any
5 compensation, civil liability, or other reme-
6 diation measures, whether awarded by a
7 judgment of a court or agreed as a com-
8 promise of any potential claims by or on
9 behalf of an applicant, including by obtain-
10 ing credit monitoring and remediation
11 services, for an improper disclosure that
12 is—

13 (I) caused, directly or indirectly,
14 by the acts or omissions of officers,
15 employees, and contractors of the
16 agency; or

17 (II) from any electronic system
18 of records that is created or main-
19 tained by the agency pursuant to sec-
20 tion 552a(e) of title 5, United States
21 Code.

22 (3) PUBLICATION OF AGENCY AGREEMENT.—
23 The Administrator shall publish an agency agree-
24 ment entered into under this subsection on the same

1 website as the electronic information sharing system
2 established under this section.

3 (e) RULE OF CONSTRUCTION.—The sharing of dis-
4 aster assistance information that is subject to the require-
5 ments of section 552a of title 5, United States Code, by
6 disaster assistance agencies shall not—

7 (1) be construed as a matching program for
8 purposes of section 552a(a)(8) of such title; or

9 (2) be subject to the remaining computer
10 matching provisions of section 552a of such title.

11 (f) DEFINITIONS.—In this section:

12 (1) APPLICANT.—The term “applicant”
13 means—

14 (A) a person who applies for disaster as-
15 sistance from a disaster assistance program;
16 and

17 (B) a person on whose behalf a person de-
18 scribed in subparagraph (A) has applied for dis-
19 aster assistance.

20 (2) DISASTER ASSISTANCE AGENCY.—The term
21 “disaster assistance agency” means—

22 (A) the Federal Emergency Management
23 Agency;

24 (B) the Department of Housing and
25 Urban Development;

1 (C) the Small Business Administration;
2 and

3 (D) any other Federal agency that the Ad-
4 ministrator permits to use the electronic infor-
5 mation sharing system under subsection (d).

6 (3) DISASTER ASSISTANCE INFORMATION.—The
7 term “disaster assistance information” includes any
8 personal, biographical, geographical, and financial
9 information that a disaster assistance agency is au-
10 thorized to collect, maintain, share, or use to process
11 an application for disaster assistance or otherwise
12 carry out a disaster assistance program.

13 (4) DISASTER ASSISTANCE PROGRAM.—The
14 term “disaster assistance program” means—

15 (A) any program that provides assistance
16 to individuals and households under title IV or
17 title V of the Robert T. Stafford Disaster Relief
18 and Emergency Assistance Act (42 U.S.C. 5170
19 et seq.); and

20 (B) any other assistance program carried
21 out by a disaster assistance agency that pro-
22 vides assistance to an individual, household, or
23 organization related to a major disaster or
24 emergency declared under sections 401 or 501
25 of such Act, including—

1 (i) disaster assistance, long-term dis-
2 aster recovery, post-disaster restoration of
3 infrastructure and housing, post-disaster
4 economic revitalization, and pre-disaster
5 mitigation under title I of the Housing and
6 Community Development Act of 1974 (42
7 U.S.C. 5301 et seq.);

8 (ii) any loan that is authorized under
9 section 7(b) of the Small Business Act (15
10 U.S.C. 636(b)); and

11 (iii) the distribution of food benefit al-
12 lotments as authorized under section 412
13 of the Robert T. Stafford Disaster Relief
14 and Emergency Assistance Act (42 U.S.C.
15 5179) and section 5(h) of the Food Stamp
16 Act of 1977 (7 U.S.C. 2014(h)).

17 **SEC. 3. UNIVERSAL APPLICATION FOR INDIVIDUAL ASSIST-**
18 **ANCE.**

19 (a) **UNIVERSAL APPLICATION.**—The Administrator
20 of the Federal Emergency Management Agency shall de-
21 velop and establish a universal application for Federal dis-
22 aster assistance for individuals in areas impacted by emer-
23 gencies or disasters.

24 (b) **CONSULTATION AND SUPPORT.**—

1 (1) CONSULTATION.—In carrying out this sec-
2 tion, the Administrator shall consult with the fol-
3 lowing:

4 (A) The Director of the Office of Manage-
5 ment and Budget.

6 (B) The Administrator of the Small Busi-
7 ness Administration.

8 (C) The Secretary of Housing and Urban
9 Development.

10 (D) The Secretary of Agriculture.

11 (2) SUPPORT.—The entities described in para-
12 graph (1) shall provide prompt support to the Ad-
13 ministrator.

14 (c) SURVEY.—The application established under sub-
15 section (a) shall include a voluntary survey to collect the
16 demographic data of an applicant.

17 **SEC. 4. REPAIR AND REBUILDING.**

18 (a) IN GENERAL.—Section 408(b)(1) of the Robert
19 T. Stafford Disaster Relief and Emergency Assistance Act
20 (42 U.S.C. 5174(b)(1)) is amended—

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

23 (2) by striking “uninhabitable, as a result of
24 damage caused by a major disaster” and inserting
25 “damaged by a major disaster”.

1 (b) HAZARD MITIGATION.—Section 408 of the Rob-
2 ert T. Stafford Disaster Relief and Emergency Assistance
3 Act (42 U.S.C. 5174) is amended—

4 (1) in subsection (c) by adding at the end the
5 following:

6 “(5) HAZARD MITIGATION.—

7 “(A) IN GENERAL.—The President may
8 provide financial assistance to individuals and
9 households, whose primary residence, utilities,
10 or residential infrastructure are damaged by a
11 major disaster, for cost-effective hazard mitiga-
12 tion measures that reduce threats to life and
13 property, or future damage to such residence,
14 utilities, or infrastructure in future disasters.

15 “(B) RELATIONSHIP TO OTHER ASSIST-
16 ANCE.—A recipient of assistance provided
17 under this paragraph shall not be required to
18 show that the assistance can be met through
19 other means, except insurance proceeds.”; and
20 (2) in subsection (h)—

21 (A) in paragraph (1) by inserting “, finan-
22 cial assistance for hazard mitigation under sub-
23 section (c)(5)(A),” after “subsection
24 (c)(1)(A)(i)”; and

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

1 “(5) HAZARD MITIGATION.—The maximum fi-
2 nancial assistance any individual or household may
3 receive under subsection (c)(5) shall be equivalent to
4 the amount set forth in paragraph (1) with respect
5 to a single major disaster.”.

6 **SEC. 5. DIRECT ASSISTANCE.**

7 (a) IN GENERAL.—Section 408(c) of the Robert T.
8 Stafford Disaster Relief and Emergency Assistance Act
9 (42 U.S.C. 5174(c)) is further amended by striking para-
10 graph (2) and inserting the following:

11 “(2) REPAIRS.—

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

20 “(B) DIRECT ASSISTANCE FOR REPAIRS.—

21 “(i) IN GENERAL.—The President
22 may provide direct assistance to individuals
23 and households who are unable to make
24 use of financial assistance under subpara-

1 graph (A) and when there is a lack of
2 available resources, for—

3 “(I) the repair of owner-occupied
4 private residences, utilities, and resi-
5 dential infrastructure (such as a pri-
6 vate access route) damaged by a
7 major disaster, or with respect to indi-
8 viduals with disabilities, rendered in-
9 accessible by a disaster; and

10 “(II) eligible hazard mitigation
11 measures that reduce the likelihood
12 and future damage to such residences,
13 utilities, and infrastructure.

14 “(ii) ELIGIBILITY.—A recipient of as-
15 sistance under this subparagraph shall not
16 be eligible for assistance under paragraph
17 (1), unless otherwise determined by the
18 Administrator.

19 “(C) RELATIONSHIP TO OTHER ASSIST-
20 ANCE.—A recipient of assistance provided
21 under this paragraph shall not be required to
22 show that the assistance can be met through
23 other means, except insurance proceeds.”.

24 (b) STATE- OR INDIAN TRIBAL GOVERNMENT-AD-
25 MINISTERED ASSISTANCE AND OTHER NEEDS ASSIST-

1 ANCE.—Section 408(f) of the Robert T. Stafford Disaster
2 Relief and Emergency Assistance Act (42 U.S.C. 5174(f))
3 is amended—

4 (1) by striking “subsections (c)(1)(B), (c)(4),
5 and (e)” each place it appears and inserting “para-
6 graphs (1)(B), (2)(B), and (4) of subsection (c) and
7 subsection (e)”;

8 (2) in paragraph (3)(A) by striking “subsection
9 (c)(1)(B), (c)(4), or (e)” and inserting “paragraph
10 (1)(B), (2)(B), or (4) of subsection (c) or subsection
11 (e)”.

12 **SEC. 6. STATE-MANAGED HOUSING PILOT AUTHORITY.**

13 Section 408 of the Robert T. Stafford Disaster Relief
14 and Emergency Assistance Act (42 U.S.C. 5174) is
15 amended—

16 (1) in subsection (f)(3)—

17 (A) by striking subparagraph (F);

18 (B) by redesignating subparagraphs (G),
19 (H), (I), and (J) as subparagraphs (F), (G),
20 (H), and (I), respectively; and

21 (C) in subparagraph (I), as so redesign-
22 nated—

23 (i) in clause (ii) by striking “Not later
24 than 2 years after the date of enactment

1 of this paragraph, the” and inserting
2 “The”; and

3 (ii) in clause (iii) by striking—

4 (I) “2 years after the date of en-
5 actment of this paragraph or” and

6 (II) “, whichever occurs sooner”;

7 and

8 (2) in subsection (g)—

9 (A) in paragraph (1) by striking “para-
10 graph (2)” and inserting “paragraphs (2) and
11 (3)”; and

12 (B) by adding at the end the following:

13 “(3) DISASTER ASSISTANCE.—In the case of as-
14 sistance provided under subsections (c)(1)(B),
15 (c)(2)(B), and (c)(4), the Federal share shall be not
16 less than 75 percent.”.

17 **SEC. 7. MANAGEMENT COSTS.**

18 Section 324(b)(2) of the Robert T. Stafford Disaster
19 Relief and Emergency Assistance Act (42 U.S.C.
20 5165b(b)(2)(C)) is amended by adding at the end the fol-
21 lowing:

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

1 “(D) CRISIS COUNSELING ASSISTANCE,
2 TRAINING, AND CASE MANAGEMENT SERV-
3 ICES.—A grantee and subgrantee, cumulatively,
4 may be reimbursed not more than 15 percent of
5 the total amount of the grant award under ei-
6 ther section 416 or 426.”.

7 **SEC. 8. POST-DISASTER HOUSING STUDY.**

8 (a) IN GENERAL.—Not later than 1 year after the
9 date of enactment of this Act, the Administrator of the
10 Federal Emergency Management Agency shall—

11 (1) conduct a study and develop a plan under
12 which the Agency will address the challenges associ-
13 ated with providing housing assistance to survivors
14 of major disasters or emergencies, including cir-
15 cumstances in which—

16 (A) the presence of multiple families within
17 a single household; and

18 (B) the near loss of a community, with the
19 majority of homes destroyed in such commu-
20 nity, with discrete assessments on flood, wild-
21 fire, and earthquake events; and

22 (2) make recommendations for legislative
23 changes needed to address the challenges described
24 in paragraph (1).

1 (b) REPORT TO CONGRESS.—Upon completion of the
2 activities carried out under subsection (a), the Adminis-
3 trator shall submit to the Committee on Transportation
4 and Infrastructure of the House of Representatives and
5 the Committee on Homeland Security and Governmental
6 Affairs of the Senate a report containing the study and
7 recommendations required under subsection (a).

8 **SEC. 9. FUNDING FOR ONLINE GUIDES FOR POST-DISASTER**
9 **ASSISTANCE.**

10 (a) USE OF SERVICES OF OTHER AGENCIES.—Sec-
11 tion 201(a) of the Robert T. Stafford Disaster Relief and
12 Emergency Assistance Act (42 U.S.C. 5131(a)) is amend-
13 ed—

14 (1) in paragraph (7), by striking the period at
15 the end and inserting “; and”; and

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

17 “(8) post-disaster assistance.”.

18 (b) FUNDING FOR ONLINE GUIDES FOR ASSIST-
19 ANCE.—Section 201 of the Robert T. Stafford Disaster
20 Relief and Emergency Assistance Act (42 U.S.C. 5131)
21 is amended by adding at the end the following:

22 “(e) FUNDING FOR ONLINE GUIDES FOR ASSIST-
23 ANCE.—

24 “(1) IN GENERAL.—The Administrator of the
25 Federal Emergency Management Agency may enter

1 into a cooperative agreement to provide funding to
2 a State agency established under subsection (c) to
3 establish and operate a website to provide informa-
4 tion relating to post-disaster recovery funding and
5 resources to a community or an individual impacted
6 by a major disaster or emergency.

7 “(2) MANAGEMENT.—A website created under
8 this subsection shall be—

9 “(A) managed by the State agency; and

10 “(B) suitable for the residents of the State
11 of the State agency.

12 “(3) CONTENT.—The Administrator may enter
13 into a cooperative agreement to establish a website
14 under this subsection only to provide 1 or more of
15 the following:

16 “(A) A list of Federal, State, and local
17 sources of post-disaster recovery funding or as-
18 sistance that may be available to a community
19 after a major disaster or emergency.

20 “(B) A list of Federal, State, and local
21 sources of post-disaster recovery funding or as-
22 sistance that may be available to an individual
23 impacted by a major disaster or emergency.

24 “(C) A technical guide that lists and ex-
25 plains the costs and benefits of alternatives

1 available to a community to mitigate the im-
2 pacts of a major disaster or emergency and pre-
3 pare for sequential hazards such as flooding
4 after a wildfire.

5 “(4) COOPERATION.—A State agency that en-
6 ters into a cooperative agreement under this sub-
7 section shall cooperate with the Secretary of the In-
8 terior, the Secretary of Agriculture, the Secretary of
9 Housing and Urban Development, the Administrator
10 of the Small Business Administration, and the Ad-
11 ministrator of the Federal Emergency Management
12 Agency in developing a website under this sub-
13 section.

14 “(5) UPDATES.—A State agency that receives
15 funding to establish a website under this subsection
16 shall update the website not less than once every 6
17 years.”.

18 **SEC. 10. INDIVIDUAL ASSISTANCE DASHBOARD.**

19 Title IV of the Robert T. Stafford Disaster Relief and
20 Emergency Assistance Act (42 U.S.C. 5170 et seq.) is
21 amended by adding at the end the following:

22 **“SEC. 431. INDIVIDUAL ASSISTANCE DASHBOARD.**

23 “(a) IN GENERAL.—Not later than 30 days after a
24 declaration by the President that a major disaster exists
25 under section 401, the Administrator of the Federal

1 Emergency Management Agency shall publish on a
2 website of the Agency an interactive web tool displaying
3 the following information with respect to such disaster:

4 “(1) The number of applications for assistance
5 under section 408, including a description of the
6 number of applications for assistance related to
7 housing under such section and the number of appli-
8 cations for assistance to address other needs under
9 section 408(e).

10 “(2) The number of applications for such as-
11 sistance that are approved.

12 “(3) The number of applications for such as-
13 sistance that are denied.

14 “(4) A ranked list of the reasons for the denial
15 of such applications.

16 “(5) The dollar amount of assistance provided
17 pursuant to section 408 to—

18 “(A) property owners; and

19 “(B) renters.

20 “(6) The estimated percentage of residential
21 property that was destroyed as a result of the major
22 disaster.

23 “(b) PERSONALLY IDENTIFIABLE INFORMATION.—

24 The Administrator shall ensure that none of the informa-

1 tion published under subsection (a) contains the personally
2 identifiable information of an applicant.”.

3 **SECTION 11. FEMA REPORTS.**

4 Not later than 180 days after the date of enactment
5 of this Act, the Administrator of the Federal Emergency
6 Management Agency shall submit to the Committee on
7 Transportation and Infrastructure of the House of Rep-
8 resentatives and the Committee on Homeland Security
9 and Government Affairs of the Senate a report with re-
10 spect to fiscal year 2016 through the most recent fiscal
11 year ending before the date of enactment of this Act, and
12 an annual report for any fiscal year beginning on or after
13 the date of enactment of this Act, describing—

14 (1) the average amount of individual assistance
15 and individual and household assistance provided
16 under section 408 of the Robert T. Stafford Disaster
17 Relief and Emergency Assistance Act (42 U.S.C.
18 5121 et seq.) to, and the rate of denial of individual
19 assistance and individual and household assistance
20 provided under such section for—

21 (A) all individuals;

22 (B) all individuals and households;

23 (C) individuals and households with an an-
24 nual income under 75 percent of the national
25 median household income;

1 (D) individuals with an annual income over
2 125 percent of the national median household
3 income; and

4 (E) individuals with an annual income be-
5 tween 75 percent and 125 percent of the na-
6 tional median household income; and

7 (2) an explanation for any factors causing an
8 increase in the rate of denial of the assistance de-
9 scribed in paragraph (1), if applicable.

10 **SEC. 12. SHELTERING OF EMERGENCY RESPONSE PER-**
11 **SONNEL.**

12 Section 403 of the Robert T. Stafford Disaster Relief
13 and Emergency Assistance Act (42 U.S.C. 5170b) is
14 amended by adding at the end the following:

15 “(e) SHELTERING OF EMERGENCY RESPONSE PER-
16 SONNEL.—

17 “(1) IN GENERAL.—For any major disaster for
18 which the President has authorized emergency pro-
19 tective measures for an area within the jurisdiction
20 of a State, tribal, or local government, the Adminis-
21 trator may reimburse the State, tribal, or local gov-
22 ernment for costs relating to sheltering emergency
23 response personnel, including individuals that are a
24 part of the same predisaster household as such per-
25 sonnel, in exclusive-use congregate or non-con-

1 gregate settings if the Governor of the State or chief
2 executive of the tribal or local government deter-
3 mines that the damage or disruption to such area is
4 of such a magnitude as to disrupt the provision of
5 emergency protective measures within such area.

6 “(2) LIMITATION OF ASSISTANCE.—

7 “(A) IN GENERAL.—The Administrator
8 may only reimburse a State, tribal, or local gov-
9 ernment for the costs of sheltering emergency
10 response personnel under paragraph (1) for
11 such a period of time as the Administrator de-
12 termines reasonable based in the individual
13 characteristics of and impacts to the affected
14 area, including the extent of damage, the avail-
15 ability of alternative housing options, the avail-
16 ability of utilities, and disruptions to transpor-
17 tation infrastructure.

18 “(B) MAXIMUM DURATION OF REIMBURSE-
19 MENT.—The period of reimbursement under
20 subparagraph (A) may not exceed the 6-month
21 period beginning on the date on which the inci-
22 dent period ends.

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

1 “(A) employees or contracted employees
2 providing law enforcement, fire suppression,
3 rescue, emergency medical, or emergency com-
4 munications services; and

5 “(B) elected officials responsible for the
6 overseeing or directing emergency response op-
7 erations or recovery activities.”.

8 **SEC. 13. DUPLICATION OF BENEFITS.**

9 Section 312(b)(4) of the Robert T. Stafford Disaster
10 Relief and Emergency Assistance Act (42 U.S.C.
11 5155(b)(4)) is amended by adding at the end the fol-
12 lowing:

13 “(D) LIMITATION ON USE OF INCOME CRI-
14 TERIA.—In carrying out subparagraph (A), the
15 President may not impose additional income
16 criteria on a potential grant recipient who has
17 accepted a qualified disaster loan in deter-
18 mining eligibility for duplications of benefit re-
19 lief.”.

20 **SEC. 14. GAO REPORT ON PRELIMINARY DAMAGE ASSESS-**
21 **MENTS.**

22 (a) IN GENERAL.—The Comptroller General of the
23 United States shall conduct a study on the practices, in-
24 cluding the accuracy of such practices, that the Federal
25 Emergency Management Agency uses when conducting

1 preliminary damage assessments for the purposes of pro-
2 viding assistance under section 408 of the Robert T. Staf-
3 ford Disaster Relief and Emergency Assistance Act (42.
4 U.S.C. 5174).

5 (b) CONTENTS.—The Comptroller General shall in-
6 clude in the study conducted under subsection (a) the fol-
7 lowing:

8 (1) A comparison of the process and procedures
9 used by the Federal Emergency Management Agen-
10 cy to complete preliminary damage assessments to
11 the process and procedures used by private insur-
12 ance companies following a major disaster.

13 (2) A review of training provided to individuals
14 conducting preliminary damage assessments.

15 (3) A comparison of damage estimates for
16 homes owned by individuals above the national me-
17 dian income to homes owned by individuals at or
18 below the national median income.

19 **SEC. 15. APPLICABILITY.**

20 The amendments made by sections 4, 5, 7, 9, and
21 12 shall only apply to amounts appropriated on or after
22 the date of enactment of this Act.