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Disaster Housing Reform for American Families Act

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Emergency Management

Introduced: Jan 16, 2025

Current Status: Read twice and referred to the Committee on Homeland Security and Governmental Affairs.

Latest Action: Read twice and referred to the Committee on Homeland Security and Governmental Affairs. (Jan 16, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/120>

Sponsor

Name: Sen. Cassidy, Bill [R-LA]

Party: Republican • **State:** LA • **Chamber:** Senate

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Padilla, Alex [D-CA]	D · CA		Jan 16, 2025
Sen. Hirono, Mazie K. [D-HI]	D · HI		Mar 10, 2026

Committee Activity

Committee	Chamber	Activity	Date
Homeland Security and Governmental Affairs Committee	Senate	Referred To	Jan 16, 2025

Subjects & Policy Tags

Policy Area:

Emergency Management

Related Bills

No related bills are listed.

Disaster Housing Reform for American Families Act

This bill requires the Federal Emergency Management Agency (FEMA) to establish a five-year pilot program under the Individuals and Households Program (IHP) through which FEMA contracts to provide factory-built housing to serve disaster survivors until the disaster declaration terminates and then be utilized for affordable housing. It also authorizes FEMA to provide IHP grants for closing costs associated with obtaining certain mortgages.

Specifically, FEMA must enter into a contract with a producer or seller of manufactured or modular homes to construct such housing as a type of temporary housing assistance under IHP. The bill requires the housing to meet specified criteria, including that it must be available within 90 days (unless extended to 120 days) after the disaster declaration, have no more than four units, and provide a minimum level of protection from natural hazards. The housing must conform to various specified standards, but the bill authorizes the Department of Housing and Urban Development to waive any such requirement for construction under the pilot program.

Also, the bill requires FEMA to establish guidelines for transferring the housing to an affordable housing program after the termination of the relevant disaster declaration. However, the bill also authorizes it to become permanent housing after the declaration terminates.

In addition, the bill authorizes FEMA to provide IHP grants to disaster-impacted individuals or households purchasing residential property for closing costs associated with obtaining a mortgage from a federal program providing affordable financing options.

Actions Timeline

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