

HR 426

Housing Survivors of Major Disasters Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Emergency Management

Introduced: Jan 15, 2025

Current Status: Referred to the Subcommittee on Economic Development, Public Buildings, and Emergency Management.

Latest Action: Referred to the Subcommittee on Economic Development, Public Buildings, and Emergency Management. (Jan 16, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/426>

Sponsor

Name: Rep. Espaillat, Adriano [D-NY-13]

Party: Democratic • **State:** NY • **Chamber:** House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Kim, Young [R-CA-40]	R · CA		Jan 15, 2025
Rep. Fitzpatrick, Brian K. [R-PA-1]	R · PA		Mar 6, 2025
Rescom. Hernández, Pablo Jose [D-PR-At Large]	D · PR		Dec 9, 2025

Committee Activity

Committee	Chamber	Activity	Date
Budget Committee	House	Referred To	Jan 15, 2025
Transportation and Infrastructure Committee	House	Referred to	Jan 16, 2025

Subjects & Policy Tags

Policy Area:

Emergency Management

Related Bills

No related bills are listed.

Housing Survivors of Major Disasters Act

This bill expands eligibility for disaster housing assistance under the Federal Emergency Management Agency (FEMA) Individuals and Households Program (IHP) with respect to property damage, availability of housing resources, and constructive (i.e., implied) ownership.

Specifically, the bill lowers the level of damage required to be eligible for IHP housing assistance, so the residence must be damaged by a major disaster instead of rendered uninhabitable.

Also, under current law, FEMA is authorized to provide IHP assistance for permanent housing construction where (1) no alternative housing resources are available; and (2) other types of temporary housing assistance are unavailable, infeasible, or not cost-effective. The bill authorizes IHP permanent housing construction where FEMA determines such assistance is a cost-effective alternative to other housing solutions, such as providing for temporary housing costs.

Additionally, the bill requires FEMA to consider an individual's or household's claim of constructive ownership, where evidence supports such ownership is more likely than not, when determining eligibility for IHP financial assistance for home repair or replacement for a residence without documented ownership rights. FEMA must consider all evidence provided (e.g., deeds, tax receipts, insurance documents) when determining whether constructive ownership more likely than not exists. If FEMA determines the evidence is insufficient, FEMA may require a signed declarative statement describing the constructive ownership.

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