

PLANNING FOR RESILIENCE: HOW THE FEMA ACT OF 2025 TRANSFORMS DISASTER RECOVERY AND MITIGATION

BY CHARLES OFOSU

Introduction

The Fixing Emergency Management for Americans (FEMA) Act of 2025, also known as H.R. 4669, recently approved by the U.S. House of Representatives' Transportation and Infrastructure Committee, represents one of the most significant overhauls of federal disaster management in decades. This bipartisan legislation aims to streamline disaster response and recovery programs, elevate FEMA to a cabinet-level agency, and implement major reforms in mitigation. The Act was introduced by Transportation and Infrastructure Committee Chairman Sam Graves (R-MO), Ranking Member Rick Larsen (D-WA), former Economic Development, Public Buildings, and Emergency Management Subcommittee Lead Republican Daniel Webster (R-FL), and Subcommittee Ranking Member Greg Stanton (D-AZ).

In a year marked by catastrophic flooding in Texas, deadly wildfires across the West, and the 20th anniversary of Hurricane Katrina, the Act serves as both a forward-looking blueprint and a reminder of the consequences of delayed action. *"The American people need an emergency management system that works quickly and effectively, not one that makes disaster recovery more difficult,"* stated Chairman Graves, citing the federal process as too slow, overly complex, and disconnected from on-the-ground realities.

Elevating FEMA to a Cabinet-Level Agency

At the heart of the Act, Division A elevates FEMA to cabinet status, requiring the Administrator to report directly to the President. This change is designed to enable faster decision-making and more effective coordination during crises. The Act also establishes an Office of the Inspector General to strengthen oversight and a Working Capital Fund to ensure FEMA maintains operational continuity during emergencies.

Public Assistance: Faster Infrastructure Recovery

Division B, Title I introduces a shift toward a per-project funding model, based on professional cost estimates, to expedite the repair of public facilities such as bridges, schools, and wastewater systems. A new task force will address the backlog of unresolved disaster projects, freeing billions of dollars stuck in slow-moving claims and providing financial certainty for local governments. The Act also prioritizes support for economically distressed and rural areas, ensuring that small towns receive timely aid even when they struggle to meet federal disaster thresholds.

Other key reforms include the creation of a revolving fund for FEMA headquarters operations and authority to fund permanent home repairs when they are more cost-effective than temporary housing. These changes aim to reduce red tape, shorten recovery timelines, and enable communities to rebuild more strongly.



Individual Assistance: Survivor-Centered Recovery

Title II replaces a fragmented, reimbursement-driven model with a survivor-focused approach:

Universal Disaster Application System (Sections 201–202): Establish a single-entry application that shares information across FEMA, HUD, SBA, and USDA, reducing duplication and delays. Real-time tracking further streamlines the process, helping survivors and easing the burden on local officials who guide residents through recovery.

Home Repair and Rebuilding (Sections 205–206): Allow FEMA to fund permanent home repairs where cost-effective, accelerating the return to stable housing and reducing reliance on temporary shelters.

Non-Congregate Sheltering (Section 215): Guarantees access to hotels or other private accommodation without burdensome deposits. This reform prioritizes dignity, privacy, and health, particularly for vulnerable populations such as the elderly, people with disabilities, and survivors of domestic violence.

State-Managed Housing Authority (Section 211): Revives the state-managed disaster housing program, enabling states to administer housing recovery with a 25% cost share. This decentralization allows states to innovate with modular housing, rapid repairs, and locally tailored solutions, leading to faster and more flexible recovery outcomes (Merdjanoff et al., 2022).

Mitigation and Resilience: Building Stronger Communities

The Act emphasizes proactive risk reduction:

Pre-Approved Mitigation Plans (Section 301): States may submit projects for peer review in advance, allowing funding to flow immediately after disasters and avoiding bureaucratic delays.

Formula-Based Pre-Disaster Mitigation Funding (Section 302): Guarantees baseline funding to all states while directing additional funds based on risk, population, and economic need, with set-asides for Tribal governments.

Direct Home Retrofit Funding (Section 304): Provides upfront funding for protective measures such as hurricane shutters and floodproofing, making mitigation accessible to lower-income households and increasing community participation in resilience efforts.

Transparency, Data, and Accountability

Title IV addresses long-standing concerns about FEMA's opaque decision-making by creating a public-facing disaster dashboard that reports application numbers, approval rates, denial reasons, and total funds distributed. This transparency allows local leaders and researchers to identify disparities—such as lower approval rates for renters or low-income areas—and advocate for fairer policies.

The Act also directs the Government Accountability Office (GAO) to review FEMA's damage assessments and spending, ensuring that aid is allocated based on objective criteria rather than political influence. These measures strengthen public trust and encourage more equitable, data-driven disaster management.

Reimagining Disaster Management Through Planning Principles

The FEMA Act of 2025 is more than a reform of federal bureaucracy — it's a call to action for planners and local leaders to rethink how we design, build, and govern communities in the face of escalating climate risk. Its provisions can shape decisions about where we grow, how we invest in infrastructure, and how we include communities in building resilience. Below are five planning-centered principles that emerge from the Act.

Land Use and Zoning: Steering Growth Out of Harm's Way (Sections 301-304): Emphasize pre-approved mitigation projects and funding tied to hazard vulnerability. This should motivate local governments to revisit zoning ordinances and comprehensive plans to limit new development in floodplains, wildfire-prone areas, and coastal zones at risk of sea-level rise. Planners can use FEMA's risk data and mitigation incentives to guide growth toward safer areas, preserve natural buffers like wetlands, and require higher standards for redevelopment in hazard-prone zones. This aligns with the principle of "safe growth audits" and ensures that today's land use decisions don't become tomorrow's disaster recovery challenges.

Housing as Critical Infrastructure: Linking Recovery and Resilience (Sections 205-215): Transform housing policy from a short-term emergency measure to a central pillar of community resilience. Permanent repair programs allow quicker rebuilding, reducing long-term dependence on temporary housing, while state-managed housing authority provisions put more power in the hands of state and local leaders. Planners should integrate post-disaster housing strategies into comprehensive plans, align local building codes with FEMA mitigation incentives, and prioritize mixed-income, hazard-resilient housing development. Importantly, housing recovery should be seen as infrastructure investment — essential to restoring the local tax base, keeping workers near job centers, and sustaining economic vitality after a disaster.

Infrastructure Investment: Building Systems for Resilience: Public Assistance reforms and mitigation funding together provide an opportunity to modernize infrastructure — not just replace what was lost. Planners can work with public works departments to bundle hazard mitigation funding with capital improvement plans, creating resilient road networks, redundant power systems, stormwater upgrades, and microgrids that keep communities functioning during disasters. The Act's expedited repair processes and emphasis on "building back better" allow infrastructure to be upgraded to meet future climate risks, not just restored to outdated standards.

Community Engagement and Data-Driven Equity: Title IV's disaster dashboard opens the door for participatory planning and accountability. Community groups, nonprofits, and local advocates can now track approval rates, funding allocations, and reasons for aid denial in real time — a powerful tool for ensuring equitable recovery. Planners should incorporate this data into public engagement processes, hold neighborhood resilience workshops, and co-create hazard mitigation plans with residents. This not only improves trust in government but also ensures that solutions reflect local knowledge and meet the needs of the most vulnerable populations.

Governance and Coordination: Elevating Disaster Management: By making FEMA a cabinet-level agency with direct access to the President, the Act elevates disaster management to a national planning priority. Local and regional planners can leverage this higher visibility to strengthen intergovernmental coordination, adopt joint hazard mitigation plans across jurisdictions, and pursue regional resilience compacts. Improved governance structures reduce duplication, speed decision-making, and align local, state, and federal actions before and after disasters.

Conclusion

Taken together, the FEMA Act of 2025 is more than administrative reform; it is a cultural shift in how the nation approaches disaster management. By streamlining assistance, empowering states, and embedding equity and resilience into federal programs, the Act positions communities to recover faster and prepare better for future crises. For planners, it offers a powerful opportunity to integrate hazard mitigation, housing recovery, and infrastructure resilience into comprehensive plans—moving the profession from reacting to disasters toward shaping safer, more equitable, and climate-ready communities.

To read Ofosu's full article, please visit <https://linktr.ee/apacity> or scan the QR code:



ABOUT THE AUTHOR

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