

119TH CONGRESS
1ST SESSION

H. R. _____

To direct the Administrator of the Federal Emergency Management Agency to ensure that certain applicants for assistance after a declared major disaster do not receive a notice of denial while the applicant has a pending insurance claim for disaster-related losses, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Mr. GARCIA of California introduced the following bill; which was referred to the Committee on _____

A BILL

To direct the Administrator of the Federal Emergency Management Agency to ensure that certain applicants for assistance after a declared major disaster do not receive a notice of denial while the applicant has a pending insurance claim for disaster-related losses, 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.**

4 This Act may be cited as the “Fair Disaster Assist-
5 ance Act of 2025”.

1 **SEC. 2. PROHIBITION ON DENIAL OF ASSISTANCE NOTIFI-**
2 **CATION BEFORE INSURANCE CLAIM DETER-**
3 **MINATION.**

4 The Administrator of the Federal Emergency Man-
5 agement Agency shall issue such regulations as are nec-
6 essary to ensure that an applicant for assistance under
7 section 408 of the Robert T. Stafford Disaster Relief and
8 Emergency Assistance Act (42 U.S.C. 5174) that has indi-
9 cated ownership of an insurance policy for a home or facil-
10 ity damaged by a major disaster declared under section
11 401 of such Act that is owned by such applicant does not
12 receive a notice that indicates a denial of assistance before
13 a final determination has been made regarding the ap-
14 proval or denial of a claim under such policy.