



July 29, 2025

Representative Sam Graves  
House Committee on Transportation  
and Infrastructure  
2125 Rayburn House Office Building  
Washington, D.C. 20515

Representative Rick Larsen  
House Committee on Transportation  
and Infrastructure  
2125 Rayburn House Office Building  
Washington, D.C. 20515

**Subj: Comments on HR 4669 to Reform FEMA**

Dear Representative Graves and Representative Larsen:

This letter provides the comments of the [Coastal Flood Resilience Project](#) (CFRP) in response to your [request for comments](#) on draft legislation to reform the Federal Emergency Management Agency (FEMA) recently introduced as HR 4669.

The CFRP is a network of organizations working for stronger programs to prepare the United States for the more severe coastal storms and rising sea level along the U.S. coast. The CFRP recognizes the critical, irreplaceable work that FEMA does and believes that it is essential that FEMA continue to provide a reliable backstop to the important work that state and local governments do to prepare for and respond to a range of disasters.

CFRP supports several key elements of HR 4669 including:

1. Restoration of FEMA's original status as an independent agency, reporting directly to the President and overseen by its own Office of Inspector General;
2. Reforms to help victims and communities recover faster and rebuild to resilient standards;
3. Measures to ensure better coordination among agencies involved in emergency preparedness, response, and recovery;
4. Support for homeowners as they invest in cost-effective mitigation improvements, reducing long-term disaster costs;
5. Facilitation of community participation in the Community Rating System;
6. Establishment of a Recovery Task Force charged with closing out more than 1,000 lingering disaster declarations;

7. Improved transparency for disaster declaration decisions and prohibition of political discrimination in providing disaster recovery assistance;
8. Strengthening the resilience of utilities to disaster impacts;
9. Creation of a web-based interagency electronic information sharing system to be known as the “unified disaster application system”;
10. Creation of individual and public assistance dashboards; and
11. Expansion of existing crisis counseling to include substance and alcohol use.

CFRP believes that the bill would be strengthened by some important clarifications to the text of the bill described below:

1. **Define “All Hazards” to Include Rising Sea Level:** The bill focuses FEMA on preparing for and responding to “all hazards” including “natural and manmade disasters” but does not include a more complete definition of “all hazards.”

Severe storms along the coast, including storm surge flooding, cause significant property damage and loss of life. These storms cause temporary flooding in specific places. Rising sea levels, resulting from the manmade warming of the planet, cause permanent flooding everywhere along the coast. Federal agencies [confidently predict](#) about one foot of sea level rise by 2050 and as much as four feet by 2100. These long-term, chronic, ongoing risks are a key feature of the U.S. disaster landscape.

The annual costs of coastal flooding from rising seas will far exceed the costs of severe coastal storms in the decades ahead. Hundreds of coastal communities and tens of thousands of homeowners will face increased flood risks in the decades ahead. Rising seas will degrade coastal ecosystems and threaten coastal infrastructure assets. Taken together, these impacts will be a disaster for the coast. States, local governments, homeowners, and the private sector need to invest in adaptation strategies to reduce impacts of long-term risks such as rising seas. These adaptation plans will be most effective if developed in conjunction with plans for other disasters (e.g., flooding from severe coastal storms).

To effectively prepare for the full range of disasters along the coast, FEMA should address the impacts of long-term, chronic, ongoing risks as a disaster in coordination with mitigation and response actions associated with other disasters. **To ensure that impacts of long-term risks are recognized as a “hazard”, the bill should include a definition of “all hazards” and this definition should specifically include assessment and response to long-term, chronic, ongoing risks, such as the disaster of rising seas.**

2. **Recognize that “Recovery” Includes “Relocation”:** Page 14 of the bill describes the elements of a “comprehensive emergency management system” including:

“rebuilding communities so individuals, businesses, and governments can function on their own, return to normal life, and protect against future hazards”.

Rebuilding damaged communities is an important goal, but in some cases, rebuilding that protects against future hazards may need to be at a different location. For example, a community damaged by a coastal storm surge is likely to experience additional future storm flooding, as well as permanent inundation, from rising seas. Protection against future coastal flooding might involve protection structures (e.g. seawalls) or elevating buildings, but relocation to higher ground may also be required. Given the chance of repetitive losses due to rebuilding in risky places, relocation may be the best investment for the federal government.

**The bill should specifically recognize that relocation of homes, ecosystems, and infrastructure assets may be the best strategy for reducing future loss of property and human life.**

Page 14 of the bill should be amended to refer to “recovery, by rebuilding or relocating communities so individuals, businesses, and governments (including schools) can function on their own, return to normal life, and protect against future hazards”.

In addition, authority for relocation should be added to the new grant authority proposed by new section 409 of the bill (see p. 45, lines 10 and 16, p. 48, lines 3 and 7).

3. **Provide Incentives and Amendments only for Adoption of Most Current Building Codes:** The bill refers to “applicable building codes” (e.g. p. 48, line 6) and defines “Applicable Building Codes” on page 54. A key strategy for reducing disaster damages and loss of life is for state and local governments to adopt the most up to date building codes.

[FEMA reports](#) that as of early 2025:

- only 35% of natural hazard-prone jurisdictions have adopted current hazard resistant building codes; and
- when analyzing adoption status by the percentage of the population living in natural hazard-resistant jurisdictions, 55% – or 183.3 million – of the population is covered.

**The bill should provide strong incentives for the adoption of the most current building codes and clearly discourage local amendments that weaken building codes. For example, the federal share of a FEMA grant could be increased for projects that will be built in compliance with the most recent codes.**

In the case of flooding, [American Society of Civil Engineers code 24-24 for flood resilient design and construction](#) includes important flood resilience elements and is expected to be included in the International Building Code in next several years.

Page 57 of the bill provides that “facilitating the adoption and enforcement of 1 of the 2 latest editions of relevant consensus-based codes” is one of a number of factors that might result in an increase of federal grant share from 65% to 85%. This provision should be improved by:

- referencing the latest, most up-to-date code rather than either the most current or second most current code; and
- providing a specific increase in federal grant share that is specific to the adoption of the most current code (e.g., a 10% increase for adoption of the most current code).

Page 145, line 7 makes reference to the “2 most recently published editions” of codes and this should be revised to refer to the latest most up-to-date code.

Page 148, line 12 addressing residential resilient retrofits also makes reference to the “2 most recently published editions” of codes and this should be revised to refer to the latest most up-to-date code.

Finally, on page 162 starting on line 19, the bill provides that state and local governments may make “any amendments” to building codes. This provision could allow for significant weakening of even second order codes and result in new structures that are vulnerable to flood and other risks to the same extent as the original structures. **This building code amendment should be revised to only allow amendments that strengthen codes, as determined by the FEMA administrator.**

**4. Consider Minority Communities in Disaster Declarations:** Page 70 of the bill provides that:

“the Administrator of the Federal Emergency Management Agency shall use as a factor for consideration whether the impacted counties, or subdivision therein, in such State meet the definition of an economically distressed community under section 301.3(a) of title 13, Code of Federal Regulations, or a rural area under

section 343(a) of the Consolidated Farm and Rural Development Act (7 U.S.C. 1991(a)).”

This provision provides for needed consideration of communities that face significant challenges in preparing for and recovering from a disaster but does not include minority communities. [Research indicates](#) that minority communities experience greater harms from disasters, receive less support, and take longer to recover.

**The bill should be amended to add “minority communities” in factors to be considered in declaring a disaster.** For example, page 70 of the bill should be amended to include a “minority community as defined by the Administrator...”.

**5. Replace Waiver of National Environmental Policy Act with Expeditious Minimum Timeframes:** Page 72 of the bill provides that:

“An action which has the effect of repairing, restoring, reconstructing, or replacing a facility in the same location to applicable building codes at the time of repair, restoration, construction, or replacement shall not be deemed a major Federal action significantly affecting the quality of the human environment within the meaning of the National Environmental Policy Act...”.

This provision would address concern for delay in completion of major projects to rebuild following a natural disaster to provide time to comply with the National Environmental Policy Act (NEPA). The waiver, however, mistakenly trades project speed for sound design and sustainability and risks making major federal investments in hastily developed and poorly designed projects.

In addition, the bill language limiting the waiver to projects “in the same location” has the unfortunate effect of discouraging consideration of options to relocate facilities to better locations and higher ground. In effect, the waiver locks facilities in locations that have proven to be risky and, in the case of coastal projects, will surely get riskier as sea levels rise.

The existing authority for agency specific [“categorical exclusions”](#) provides broad authority to advance a wide range of projects that “do not individually or cumulatively have a significant effect on the human environment”. **CFRP recommends that broad waiver authority be eliminated and instead the bill should encourage agencies to review these exclusions in the context of disasters.**

**The bill should also address concerns for prompt NEPA reviews in the case of projects for disaster recovery by providing for expedited review.** For example, the bill might require completion of NEPA review for public projects for disaster recovery within the

two-year goal established in NEPA regulations with a waiver at the end of two years. This provision might also be narrowed to apply only to the most complex and devastating disasters, such as the Los Angeles wildfires, based on a finding of necessity by the President.

**6. Include Community-Informed Relocation in Total Loss Assistance:** Page 146 of the bill provides that:

“In the case of a total loss of an owner occupied residence, subject to section 312, and notwithstanding subsection (h) of such section, if the cost of direct assistance under paragraph (1)(B) exceeds the cost of replacement of such residence, the President may offer financial assistance for replacement of such residence.”

A home that becomes a total loss as a result of a disaster is likely to be at a location that makes a replacement structure vulnerable to loss again in the future (i.e., likely to become a repetitive loss property) and become a very poor investment for the government over time. This is especially likely in the case of coastal properties at risk of storm surges and rising sea levels.

**Given the high potential for total loss property to become a long-term cost to the government, the bill should provide that the President may offer financial assistance for both the replacement and relocation of the property.** By limiting funding to just replacement, the property owner is effectively forced to rebuild on the risky original home site. The cost of land at a safer location may increase the initial cost of financial assistance but is likely to reduce government costs over the long run.

**7. Improve Mitigation Options Under the Use of Grant Funds for Public Facilities:** The bill provides important new authority for grants to repair public facilities (p. 44). **This new authority should clearly provide that projects be designed to incorporate mitigation measures that are consistent with future risk of climate scenarios for that geographical area.**

In addition, the “incentive measures” associated with increased federal share of costs (p. 56) should be expanded to include key flood mitigation measures including state adoption of:

- a robust statewide mapping program system that includes updated LiDAR data (with latitude-longitude footprints and/or 1st floor elevations for all structures), digitally accessible flood hazard data, models, maps, risk assessments and reports that are data driven and publicly available for download and use;

- Enhanced State Hazard Mitigation Plans) that meet FEMA approval, are regularly updated, and clearly address future risks, including long-term, ongoing, chronic risks such as sea level rise; requirements for flood risk hazard disclosure at time of property sale; and
- higher regulatory standards protecting open space and for riparian and coastal zoning.

**8. Improve New Authority for Preapproved Project Mitigation Plans:** The bill includes new authority for states to develop projects to mitigate disasters across the state in consultation of a peer review panel appointed by the President (see p. 147). This new authority has the potential to identify locally significant mitigation actions and to expedite approval and implementation of these projects.

**In general, this new authority would be improved by the addition of new considerations for approval and new operational details.** More specifically, the bill should be improved by the addition of several new “considerations for approval” (see p. 151) including:

- conservation of multiple beneficial functions of wetlands and floodplains and other natural areas;
- helps to reduce the risk of multiple hazards and provides multiple benefits; and
- helps to reduce risk across multiple political boundaries and is co-developed with other local elected officials.

Although the new mitigation project authority adds value to the disaster preparedness process, it should be improved in several ways:

- to prevent a single very expensive project from monopolizing funding in a state, the bill should include a cap on the cost of each project;
- the term “projects” should be defined to include both brick and mortar projects and work to develop or implement policies and related requirements, such as adoption of up-to-date building codes;
- the operation, organizational support, and membership of the peer review panel should be better defined; and
- projects should be defined to include relocation of homes, community level infrastructure, and infrastructure assets as well as structural protection.

**9. Add Assessment of Coastal Population Growth to Title IV of Bill:** Title IV of the bill calls for a range of new studies of disaster-related topics. Coastal areas face significant and growing risks from increased development in sensitive and high-risk coastal areas, more severe storms, and rising sea levels, and these evolving risks make disaster mitigation

planning very challenging. Fortunately, considerable effort is focused on better long-term predictions of storm flooding and rising sea levels, including for the years 2050 and 2010.

Unfortunately, estimates of coastal population growth, including the populations at risk from more severe coastal storms and rising seas in the long-term (i.e., 2050 and 2100), are not generally available. Without reliable, consensus projections for the long-term growth in population in areas at risk of coastal flooding estimates of the resulting costs and social disruption are commonly based on existing population data. Because the limited [current estimates of population growth in coastal flood risk areas suggests](#) a significant long-term increase (e.g., doubling year 2000 populations by 2060) it is likely that current estimates of costs and social disruption of future coastal flooding considerably understate the impacts.

**The bill should be improved by the addition to Title IV of a new study to develop consensus methods for estimating long-term population growth and demographics in coastal areas at risk of more severe storms and rising seas, including estimates of changes by 2050 and 2100.**

A key question to be addressed is the degree to which current demand for property in risky coastal areas will change as risks are better understood over time and government resources for mitigating these risks are stretched. Such a study might be conducted by the National Academy of Sciences with appropriate and input from federal agencies and state and local government.

Finally, the comments provided in this letter respond to the proposals in the bill. The CFRP has offered recommendations for a range of improvements to FEMA programs and policies in papers and letters over the last several years. Some examples of proposed new policies include:

- improve implementation of the Community Disaster Resilience Zones Act (see this [white paper](#));
- make a range of improvements to disaster preparedness and response program and policies (see this [white paper](#)); and
- strengthen the National Flood Insurance Program (see this [white paper](#) and this [white paper](#)).

CFRP stands ready to offer proposals for new elements of the bill based on the papers cited above.

Thank you for the opportunity to comment on the legislation.



Organizations and individuals supporting this letter are listed below. In the case of individuals, the views expressed in this letter do not represent the views or endorsement of their organizations.

- Ian Blair; Wetlands Watch
- Sarah Guy; Ocean Defense Initiative
- Rich Innes; Association of National Estuary Programs
- Emma Haydocy; Surfrider Foundation
- Charles Lester; Ocean and Coastal Policy Center in the Marine Science Institute at UC Santa Barbara
- Alex Miller
- Margaret Morrison; Ocean Defense Initiative
- Jeff Peterson, author of *A New Coast: Strategies for Responding to Devastating Storms and Rising Seas*
- John Reeder; Healthy Schools Network
- Jason Scorse; Middlebury Center for the Blue Economy
- Stefanie Sekich; Sekich Environmental Consulting
- Shana Udvardy; Union of Concerned Scientists
- Arif Ullah; Anthropocene Alliance