

119TH CONGRESS
1ST SESSION

H. R. 4426

To direct the Administrator of the Federal Emergency Management Agency to conduct a study to evaluate the effectiveness, long-term cost savings, and strategic impact of Federal Emergency Management Agency-funded hazard mitigation activities across the United States, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JULY 16, 2025

Mr. BRESNAHAN (for himself and Mr. GARAMENDI) introduced the following bill; which was referred to the Committee on Transportation and Infrastructure

A BILL

To direct the Administrator of the Federal Emergency Management Agency to conduct a study to evaluate the effectiveness, long-term cost savings, and strategic impact of Federal Emergency Management Agency-funded hazard mitigation activities across the United States, 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 “Studying Mitigation
5 And Reporting Transparently Act” or the “SMART Act”.

1 **SEC. 2. STUDY AND REPORT ON MITIGATION BENEFITS.**

2 (a) IN GENERAL.—The Administrator of the Federal
3 Emergency Management Agency shall conduct a com-
4 prehensive study to evaluate the effectiveness, long-term
5 cost savings, and strategic impact of Federal Emergency
6 Management Agency-funded hazard mitigation activities
7 across the United States.

8 (b) OBJECTIVES.—In conducting the study required
9 under subsection (a), the Administrator shall assess how
10 the mitigation programs of the Federal Emergency Man-
11 agement Agency—

12 (1) reduce Federal and non-Federal expendi-
13 tures for disaster response and recovery;

14 (2) enhance community preparedness for nat-
15 ural hazards;

16 (3) improve the availability and affordability of
17 hazard-related insurance;

18 (4) support continuity of operations for critical
19 services and infrastructure; and

20 (5) generate long-term cost savings and meas-
21 urable returns on investment.

22 (c) METHODOLOGY.—The study under subsection (a)
23 shall include—

24 (1) quantitative and qualitative analysis of
25 avoided losses;

1 (2) evaluations of the effect of hazard mitiga-
2 tion on community-level risk ratings, actuarial as-
3 sessments, and insurance penetration;

4 (3) case studies from diverse geographic regions
5 and hazard types; and

6 (4) examinations of the role of mitigation activi-
7 ties in reducing Federal disaster response and recov-
8 ery costs.

9 (d) DATA SOURCES.—In carrying out the study
10 under subsection (a), the Administrator shall use data
11 from—

12 (1) Federal, State, local, and Tribal agencies;

13 (2) independent third-party assessments and
14 academic studies; and

15 (3) internal program evaluations and disaster
16 recovery records.

17 (e) CONSULTATION.—In conducting the study under
18 subsection (a), the Administrator may consult with—

19 (1) the Government Accountability Office;

20 (2) the National Institute of Standards and
21 Technology;

22 (3) State, local, Tribal, and territorial govern-
23 ments; and

24 (4) relevant academic and research institutions.

1 (f) REPORT TO CONGRESS.—Not later than 18
2 months after the date of enactment of this Act and annu-
3 ally thereafter, the Administrator shall submit to the Com-
4 mittee on Transportation and Infrastructure and the
5 Committee on Appropriations of the House of Representa-
6 tives and the Committee on Homeland Security and Gov-
7 ernmental Affairs and the Committee on Appropriations
8 of the Senate a report detailing—

9 (1) the findings of the study;

10 (2) recommendations for improving program
11 design, targeting, and oversight; and

12 (3) recommendations for legislative and admin-
13 istrative actions.

14 **SEC. 3. PUBLIC AVAILABILITY AND ONGOING REVIEW.**

15 (a) PUBLIC ACCESS.—Not later than 2 years after
16 the date of enactment of this Act, the Administrator shall
17 make the results of the initial study required under section
18 2 publicly available in a searchable, user-friendly format
19 on the website of the Federal Emergency Management
20 Agency.

21 (b) CONTENTS.—The published data under sub-
22 section (a) shall include—

23 (1) summarized findings and datasets, exclud-
24 ing any information that would compromise national
25 security or privacy;

1 (2) visualizations and geographic mappings of
2 mitigation outcomes; and

3 (3) clear explanations of methodology, data
4 sources, and limitations.

5 (c) ANNUAL UPDATES.—The Administrator shall
6 conduct the study described in section 2 on an annual
7 basis, incorporating the most recent available data, up-
8 dates to methodology, and stakeholder feedback.

9 (d) AVAILABILITY.—Each annual report under sec-
10 tion 2(e) shall be made publicly available on the website
11 of the Federal Emergency Management Agency not later
12 than 60 days after the submission of such report to Con-
13 gress.

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