

119TH CONGRESS
1ST SESSION

H. R. 4774

To ensure that certain assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act is available for flood-damaged basements, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JULY 25, 2025

Ms. TLAIB (for herself, Ms. BROWN, Ms. PRESSLEY, Ms. BALINT, Ms. BARRAGÁN, Mrs. BEATTY, Mr. DELUZIO, Mr. EVANS of Pennsylvania, Mr. FIELDS, Mr. FIGURES, Mr. GARCÍA of Illinois, Mrs. McIVER, Ms. MENG, Mr. MFUME, Mr. MOSKOWITZ, Ms. NORTON, Ms. SCANLON, Mr. SCOTT of Virginia, Ms. SEWELL, and Mr. THANEDAR) introduced the following bill; which was referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To ensure that certain assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act is available for flood-damaged basements, 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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Fix Our Flooded Base-
3 ments Act of 2025”.

4 **SEC. 2. ASSISTANCE FOR FLOOD-DAMAGED BASEMENTS.**

5 (a) REPAIRS.—In providing assistance for repairs to
6 flood-damaged basements under section 408(c)(2) of the
7 Robert T. Stafford Disaster Relief and Emergency Assist-
8 ance Act (42 U.S.C. 5174(c)(2)), the Administrator—

9 (1) may not limit such assistance to rooms re-
10 quired for the occupancy of the dwelling; and

11 (2) may provide assistance for any mold, mil-
12 dew, and moisture damage caused by a major dis-
13 aster and may not limit such assistance to only
14 mold, mildew, or moisture damage that—

15 (A) may cause additional loss; or

16 (B) affects the safety, sanitation, and
17 functionality of the home.

18 (b) PERSONAL PROPERTY ASSISTANCE.—In pro-
19 viding assistance for personal property expenses under
20 section 408(e)(2) of the Robert T. Stafford Disaster Relief
21 and Emergency Assistance Act (42 U.S.C. 5174(e)(2)),
22 the Administrator shall provide assistance—

23 (1) to cover the cost of personal property in a
24 manner that is at least equivalent to the coverage
25 provided under the Standard Flood Insurance Policy
26 for building property and personal property located

1 below the lowest floor of a building, including base-
2 ments (as defined in section 59.1 of title 44, Code
3 of Federal Regulations, or any successor regula-
4 tions); and

5 (2) to cover the costs of repair or replacement
6 of all building and personal property located in a
7 flood-damaged basement that is damaged by a major
8 disaster.

9 (c) GROUP FLOOD INSURANCE POLICY.—Not later
10 than 6 months after the date of enactment of this Act,
11 the Administrator shall revise sections 61.17 and
12 206.119(b)(9) of title 44, Code of Federal Regulations,
13 to make the following changes:

14 (1) Permit applicants who had a previous re-
15 quirement to maintain flood insurance as a condition
16 of receiving assistance under section 408 of the Rob-
17 ert T. Stafford Disaster Relief and Emergency As-
18 sistance Act (42 U.S.C. 5174) to be eligible for the
19 Group Flood Insurance Policy.

20 (2) Permit applicants residing outside a special
21 flood hazard area to be eligible for the Group Flood
22 Insurance Policy.

23 (3) Expand the coverage under the Group
24 Flood Insurance Policy to be at least equivalent to

1 the maximum coverage available in the Standard
2 Flood Insurance Policy.

3 (4) Expand the Group Flood Insurance Policy
4 to include coverage for the following:

5 (A) Real and personal property compo-
6 nents and contents in basements, including re-
7 pairs to address water damage, appliances,
8 flooring and carpet repairs, and any other items
9 necessary to return the basement to its previous
10 pre-flood condition.

11 (B) Any real and personal property compo-
12 nents and contents in basements covered under
13 the additional endorsement for basement cov-
14 erage for the Standard Flood Insurance Policy,
15 as described in the proposed rule titled “Na-
16 tional Flood Insurance Program: Standard
17 Flood Insurance Policy, Homeowner Flood
18 Form” and issued by the Administrator on
19 February 6, 2024 (89 Fed. Reg. 8282).

20 (C) Mold, mildew, and moisture damage in
21 basements.

22 (d) MAXIMUM AMOUNT OF FINANCIAL ASSIST-
23 ANCE.—Section 408(h) of the Robert T. Stafford Disaster
24 Relief and Emergency Assistance Act (42 U.S.C. 5174(h))
25 is amended by adding at the end the following:

1 “(5) EXCLUSION OF MITIGATION MEASURES.—

2 The maximum amount of assistance established
3 under paragraph (1) shall exclude expenses for eligi-
4 ble hazard mitigation measures in flood-damaged
5 basements under subsection (c)(2)(A)(ii).

6 “(6) EXCLUSION OF GROUP FLOOD INSURANCE

7 POLICY PREMIUMS.—The maximum amount of as-
8 sistance established under paragraph (1) shall ex-
9 clude expenses for premiums for the Group Flood
10 Insurance Policy pursuant to subsection (e)(2).”.

11 (e) DEFINITIONS.—In this section:

12 (1) ADMINISTRATOR.—The term “Adminis-
13 trator” means the Administrator of the Federal
14 Emergency Management Agency.

15 (2) GROUP FLOOD INSURANCE POLICY.—The
16 term “Group Flood Insurance Policy” means the
17 group flood insurance policy established by the Ad-
18 ministrator under section 61.17 of title 44, Code of
19 Federal Regulations.

20 (3) STANDARD FLOOD INSURANCE POLICY.—

21 The term “Standard Flood Insurance Policy” means
22 the standard flood insurance policy under the na-
23 tional flood insurance program established pursuant

- 1 to the National Flood Insurance Act of 1968 (42
- 2 U.S.C. 4001 et seq.).

