MEMORANDUM FOR MEMBERS OF CONGRESS AND
U.S. DEPARTMENT OF GOVERNMENT EFFICIENCY (DOGE)

Optimizing the Federal Emergency Management Agency

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Optimizing the Federal Emergency Management Agency

As stated in Executive Order (E.O.) 14180, published January 24, 2025, establishing a council to assess the Federal Emergency Management Agency (FEMA), there is an urgent need to drastically improve the agency's ability to assist states with responding to and recovering from natural disasters. This memo outlines five obvious and common sense ways the U.S. Congress and DOGE can optimize FEMA, ensure better customer service for Americans, all while saving American taxpayers billions a year.

Develop a Single Disaster Aid Application

Develop a single AI-equipped software system so individuals, households, and businesses only have to apply once for disaster aid.

Provide Permanent Housing Solutions, Not Just Temporary

When people lose their homes, enable FEMA to provide aid for permanent housing.

Build for the Future

Don't incentivize rebuilding failed infrastructure as it was, because it will fail again, costing taxpayers more year after year.

Allow the States to Lead

Empower states to manage their disaster recovery efforts with greater ease and speed.

Restructure FEMA and Revive Mission Focus

Restructure FEMA to focus on its core missions of response and recovery, including prohibiting the use of FEMA funds for activities not directly related to disaster response and recovery.



Single Disaster Aid Application

Survivors of natural disasters in the U.S. currently face an inefficient and outdated system when applying for disaster assistance from FEMA. The agency's software for processing applications is over 26 years old—too old to integrate successfully with more modern capabilities like AI chat bots that could answer simple questions about where your application is in the process and what to expect next. Furthermore, people must apply separately to disaster assistance programs from SBA, USDA, HUD, and other agencies. Investing in a streamlined, modern disaster aid process that provides the level of customer service that U.S. citizens expect and deserve, will have the added benefit of reducing requirements for heavy call center staffing, saving tax payers at least $1.2 billion over the next decade.

ACTIONS

Direct and empower FEMA to develop a single, AI-equipped software so individuals, households, and businesses only have to apply once for disaster aid.

Congress should provide FEMA explicit authority to collect information on behalf of other federal agencies' disaster aid programs and share partially completed applications with them.



Provide Permanent Housing Solutions, Not Just Temporary

Limited by Congress, FEMA may only provide to survivors who have lost their homes in a declared disaster temporary shelters and very minimal reimbursement (currently up to $42,000) for home repairs not covered by insurance, leaving Americans frustrated and homeless each year through no fault of their own. FEMA currently spends up to millions of dollars sheltering each household (via hotels/“non-congregate sheltering” or providing FEMA trailers/“direct housing”) for lengthy periods of time. For a fraction of that cost, FEMA could simply provide impacted homeowners with a suitable lump sum set by congress (recommending $200,000 adjusted for inflation and local construction prices) to use to rebuild sturdy homes or move to a safer area when insurance payouts will not cover their full reconstruction costs.

ACTION

Congress should amend the Stafford Act Section 408 Subsection C to permit permanent reconstruction or relocation expenses to be paid to individuals in all circumstances when a state requests this assistance be provided to their citizens.



Build for the Future

Under current policy, FEMA requires states that want to incorporate stronger "mitigation" into rebuilding to jump through more red tape—longer review timelines, benefit cost analysis, and higher cost shares. This incentivizes states to rebuild infrastructure exactly as it was, even if it failed previously; in other words, Americans see their tax dollars go to rebuilding the same washed-out road or bridge year after year. A smarter, more cost-efficient policy would be to make rebuilding infrastructure with "mitigation" measures the default method of implementing the Public Assistance Program with less governmental red tape than rebuilding to outdated standards. This would potentially save taxpayers tens of billions of dollars of reconstruction costs.

ACTION

FEMA and Congress should amend Sections 404 and 406 of the Stafford Act to make it easier to rebuild infrastructure with mitigation.

Empower States to Manage Their Recoveries

States consistently report that managing disaster recovery programs is complex, overwhelming, and resource intensive. Often, impacted communities are not ready to receive billions of dollars of federal recovery support following a disaster because they have not prepared, planned, or trained for disaster recovery beforehand. States are not required to have Recovery Plans in place to receive disaster aid, unlike the requirements for response-focused Emergency Operations Plans, nor has Congress provided FEMA dedicated funding to provide recovery planning assistance to states. Less than 0.1% of FEMA's non-disaster preparedness funding has historically been used to build states, tribes, or territories' recovery capabilities. FEMA should be enabled by Congress to provide targeted technical assistance to help states prepare for and manage the long-term disaster recovery process. As FEMA allocates tens of billions of dollars annually through its recovery programs, it is a matter of national security to ensure those funds can be managed by states in accordance with the Nation's goals.

ACTIONS

Congress should amend the Stafford Act to include a small set aside (i.e. 0.1-0.3%) of previous year Disaster Recovery Fund (DRF) expenditures for a new formula grant program funding specific recovery planning, preparedness, and coordination activities.

Establish a dedicated funding source for recovery preparedness to strengthen states' abilities to navigate the forms of disaster aid available to them after disasters occur, help them make more efficient, make more effective use of the federal aid provided, and shorten recovery timelines.



Restructure FEMA and Revive Mission Focus

FEMA's current organizational structure dilutes its core mission of disaster response and recovery. The Office of Response and Recovery is just one of 22 departments reporting to the Administrator (12 HQ-based Offices and 10 Regional Offices). This means critical Response and Recovery Directorates are buried under unnecessary bureaucratic layers, hampering their ability to fulfill FEMA's primary mission of providing timely disaster assistance.

The agency's structure should be streamlined to better reflect and support its core mission. This can be achieved by consolidating the current 12 HQ-based offices into 6 focused offices, while maintaining the 10 regional offices. The restructuring would create a more efficient organization with clear lines of authority:

+ Office of Response (elevated from current Directorate)
+ Office of Recovery (elevated from current Directorate)
+ Office of the Administrator
+ Office of Mission Support (consolidated)
+ Office of Resilience (consolidated)
+ Office of Strategy (consolidated)

This restructuring would cut bureaucratic bloat by approximately 50% while ensuring FEMA's core functions receive direct attention from leadership.

ACTIONS

Elevate the Recovery and Response Directorates to full Offices reporting directly to the Administrator, ensuring clear oversight of FEMA's core mission.

Consolidate support functions by:

+ Integrate the Offices of Chief Financial Officer, Chief Counsel, Civil Rights, and Professional Responsibility into a unified Office of Mission Support
+ Integrating the U.S. Fire Administration and Office of National Continuity Programs into the Office of Resilience
+ Merging the Office of External Affairs and Office of Policy & Program Analysis into a new Office of Strategy

Ensure the consolidated offices are properly aligned to support FEMA's primary mission of disaster response and recovery.





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