

# **Housing Survivors of Major Disasters Act of 2026**

## **Section by Section**

### **Section 1 – Short Title**

### **Section 2 – Definitions**

### **Section 3 - Eligibility for and Use of Disaster Assistance**

- This section allows disaster assistance to be used for activities to establish ownership of property.
- This section clarifies that assistance made available under Section 408 of the Robert T. Stafford Disaster Relief and Emergency Act (“Stafford Act”), and in connection with a major disaster declared by the president, can be used by individuals or households residing on a property in the area for which the major disaster was declared and do not have documented ownership rights to the property on which they reside, or who reside in an area for which a major disaster has been declared, including in any living quarters, boardinghouse, bunkhouse, manufactured home, mobile home, or travel trailer.
- The section also protects and expands the forms of evidence that can be accepted as proof of residence for establishing disaster assistance eligibility. Specifically, it allows for the use of a utility bill, merchant’s statement, pay stub from an employer, driver’s license or state-issued identification card, mortgage documents, mobile home property title, real estate property tax receipt, school registration, will and testament, medical records, charitable donation receipt, or any other documentation, certification, identification or proof of occupancy or ownership not included in this list that can reasonably link an individual requesting assistance to damaged property. It also allows for the use of a declarative statement.

### **Section 4 - Declarative Statement**

- This section requires the FEMA administrator to create a declarative statement form that applicants can use to self-certify eligibility for assistance, and prohibits any requirement for notarization of the statement.
- This section requires that the statement be made available in English, Spanish, and other locally predominant languages.
- The section also specifies that applicants for assistance under the Stafford Act for disasters since 2017 shall have 180 days to submit a declarative statement to reopen or appeal a determination on their application for assistance.

### **Section 5 - Repair and Rebuilding**

- This section allows for disaster assistance to be used for repairs to ensure residences are habitable during longer term recovery and expands the conditions under which assistance can be provided for permanent housing construction.

### **Section 6 – FEMA HUD Agreements**

- This section requires FEMA and HUD to engage in consultations regarding the implementation of the Disaster Housing Assistance Program (DHAP), or a similar program, within 60 days after a major disaster is declared by the president.