

CBO's Estimate of the Statutory Pay-As-You-Go Effects of H.R. 2914, the Housing Survivors of Major Disasters Act of 2020, as posted on the website of the House of Representatives (<https://docs.house.gov/billsthisweek/20201116/BILLS-116hr2914-SUSv1.pdf>)

	By Fiscal Year, Millions of Dollars										2021-2025	2021-2030
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030		
	Net Increase in the On-Budget Deficit											
Pay-As-You-Go Effects	19	8	0	0	0	0	0	0	0	0	27	27

The Statutory Pay-As-You-Go Act of 2010 establishes budget-reporting and enforcement procedures for legislation affecting direct spending or revenues. The net changes in outlays and revenues that are subject to those procedures are shown here.

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Estimates relative to CBO's March 2020 baseline; estimated budget authority equals outlays.

H.R. 2914 would expand the types of documentation individuals and households affected by disasters may use to qualify for housing and other assistance provided by the Federal Emergency Management Agency (FEMA). The legislation also would require FEMA to retroactively provide assistance to households that were denied such assistance in disasters beginning in 2017 if they meet the new documentation requirements. Approving previously denied applications would increase spending from FEMA's Disaster Relief Fund, which is classified as direct spending. CBO used information from the agency about the number of households that would be affected (about 19,600) and the average levels of assistance in recent years (about \$2,800 per household), and expects that about half of the eligible households would reapply for assistance within the 6-month time period allowed by the bill. CBO estimates that enacting the legislation would increase direct spending by \$27 million over the 2021-2030 period.