

To the office of U.S. Representative Troy A. Carter

Re: HR 10122 (119th Congress), STORM FORTIFIED and Wildfire Prepared Act • Latest action (2026-08-20): Referred to the House Committee on Transportation and Infrastructure.

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Resilient Roofing Block Grant Act of 2025

The measure, as described from the official record: To provide federal financial assistance to states for grants to homeowners to install more disaster-resistant roofs, thereby reducing property damage and loss of life from severe weather events.

THE PROPOSAL

Section 1. Short Title. This Act may be cited as the "Resilient Roofing Block Grant Act of 2025."

Section 2. Findings and Purpose. Congress finds that the installation of disaster-resistant roofing systems reduces the need for federal disaster relief, affects interstate insurance markets, and relies on materials and labor that flow in interstate commerce. The purpose of this Act is to assist states in voluntarily promoting resilient roofing standards through block grants, thereby strengthening the national economy and reducing future federal disaster expenditures.

Section 3. Block Grant Program. (a) The Secretary of Homeland Security, acting through the Administrator of the Federal Emergency Management Agency (FEMA), shall establish a competitive block grant program to provide funds to states for the purpose of providing grants to property owners for the installation of roofs meeting the industry-standard Fortified Roof designation (or equivalent). (b) Participation is voluntary. Any state may apply for a grant, and states shall have discretion to design their own grant programs, including eligibility criteria, cost-sharing requirements, and scope of coverage, as long as the funds are used exclusively for qualifying roof installations. (c) No state shall be required to adopt any building code or standard as a condition of receiving funds.

Section 4. Funding. (a) There is authorized to be appropriated \$200,000,000 per fiscal year for each of the five fiscal years 2026–2030, to remain available until expended. (b) Funds shall be allocated to states based on a formula that considers population, historical disaster risk, and existing building stock. (c) States must provide a 25% match from non-federal sources, except that the Secretary may waive the match for states that have declared a major disaster in the preceding 24 months.

Section 5. Oversight and Enforcement. (a) FEMA shall issue guidelines for state reporting, including annual reports on the number of roofs installed, funds disbursed, and estimated reduction in damage risk. (b) The Inspector General of the Department of Homeland Security shall audit a sample of state programs biennially. (c) Any state found to have misused funds shall be required to repay the amount and may be ineligible for future grants up to three years.

Section 6. Sunset. This Act shall expire on September 30, 2030, unless reauthorized by Congress.

Section 7. Effective Date. This Act shall take effect 90 days after enactment.

OPERATIVE PROVISIONS (VFA PROPOSAL)

Funding Source	General Treasury appropriations, authorized at \$200 million per year.
Funding Amount	\$200,000,000 per fiscal year for 5 years, total \$1 billion.
Sunset Years	5 years
Oversight Body	Federal Emergency Management Agency (FEMA) with audits by the DHS Inspector General.
Enforcement Mechanism	Repayment of misused funds and up to 3-year ineligibility for future grants; state reports required annually.
Effective Date	90 days after enactment

CONSTITUTIONAL BASIS

- Article I, Section 8, Clause 1 (Spending Clause – Congress may tax and spend for the general welfare)
- Article I, Section 8, Clause 3 (Commerce Clause – roofing materials and insurance markets affect interstate commerce)
- Tenth Amendment – powers not delegated to the United States are reserved to the states; the program is voluntary and does not commandeer state resources.

Concerns with the measure as written:

- The original bill's use of a federal revolving loan fund directly to state agencies may be an unbounded use of federal borrowing power not tied to a specific enumerated power.
 - If the fund requires states to administer the program, it could raise Tenth Amendment concerns about commandeering state governments.
 - The nexus to interstate commerce is not explicitly established, potentially exceeding Commerce Clause limits if the roofing standards are purely local.
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WHY BOTH SIDES CAN BACK IT (VFA'S ASSESSMENT)

Democratic priorities honored: significant federal investment in climate resilience, help for homeowners in disaster-prone areas, and a role for FEMA. Republican priorities honored: voluntary state participation, no federal mandates on building codes, state discretion in program design, a 25% state match to limit federal spending, and a 5-year sunset to ensure program review and limit permanent expansion.

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