



**NATIONAL  
ASSOCIATION OF  
REALTORS®**

**ADVOCACY GROUP**  
**Shannon McGahn**  
**Chief Advocacy Officer**

February 4, 2026

The Honorable Sam Graves  
Chairman, Committee on Transportation  
and Infrastructure  
1135 Longworth House Office Building  
Washington, D.C. 20515

The Honorable Rick Larsen  
Ranking Member, Committee on  
Transportation and Infrastructure  
2163 Rayburn House Office Building  
Washington, D.C. 20515

**Subject:** H.R. 4669 – Fixing Emergency Management for Americans (FEMA) Act

Dear Chairman Graves and Ranking Member Larsen:

The National Association of REALTORS® (NAR) writes to express strong support for H.R. 4669, the Fixing Emergency Management for Americans (FEMA) Act.

In communities across every ZIP code, REALTORS® bring first-hand experience with federal disaster response and recovery, whether as disaster survivors themselves or as professionals helping displaced families secure temporary housing and navigate recovery. Our members routinely assist clients in disaster-impacted markets, providing guidance during some of the most difficult and vulnerable moments families face. In addition, the REALTORS® Relief Foundation provides direct financial assistance to disaster survivors to help cover housing-related expenses, including mortgage payments and rent, so families can maintain shelter during the early stages of recovery.

The FEMA Act modernizes federal disaster assistance by accelerating aid delivery, strengthening federal-state coordination, and prioritizing faster, more efficient housing recovery. REALTORS® support the Act's emphasis on permanent, owner-occupied home repairs where cost-effective, rather than extended reliance on temporary housing solutions that can prolong displacement and increase overall recovery costs. Creating a unified, web-based disaster assistance application across FEMA and other federal agencies will further streamline survivor access, improve transparency, and clarify duplication-of-benefits rules, reducing administrative burdens while preserving the supplemental role of federal assistance alongside insurance, state, and local recovery efforts.

REALTORS® also support provisions that allow cost-effective mitigation measures to be incorporated into home repairs upfront. Rebuilding to stronger, safer standards reduces future disaster losses, supports the availability and affordability of private insurance, and protects homeowners and taxpayers from repeated damage. Federal disaster assistance should promote resilience, not perpetuate a cycle of rebuilding to outdated and vulnerable conditions.

For these reasons, NAR strongly supports H.R. 4669 and stands ready to work with Congress to advance this measure and promote disaster recovery approaches that prioritize permanent home repairs, encourage responsible mitigation, and reduce future risk for homeowners and communities.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kevin Brown'.

Kevin Brown  
2026 President, National Association of REALTORS®