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To: The Honorable Sam Graves
Chairman
Committee on Transportation and Infrastructure
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Rick Larsen
Ranking Member
Committee on Transportation and Infrastructure
U.S. House of Representatives
Washington, D.C. 20515

June 9, 2026

Re: CAI Support for H.R. 8409 Post Disaster Protection Act

Dear Chair Graves and Ranking Member Larsen,

We are the [Community Associations Institute](http://www.caionline.org) (CAI)¹, the leading international authority supporting condominium associations, homeowners associations, and housing cooperatives, representing over 78.1 million Americans living in 373,000 community associations across the country. As the voice of millions of American homeowners, CAI is uniquely positioned to provide insights into real impact of the Federal Emergency Management Agency (FEMA) practices on community association homeowners recovering from disasters.

The worst day of a homeowner's life is seeing a disaster tear through their community. Expecting homeowners to immediately focus on next steps in the aftermath is simply not realistic, as completing FEMA paperwork is often the last thing on their minds in the initial weeks following a disaster. Extending the appeals timeframe not only gives homeowners adequate time to accurately assess the full extent of the damage but also allows them to coordinate recovery efforts with their

neighbors and communities.

For these reasons, CAI strongly supports [H.R. 8409 the Post Disaster Protection Act](#), introduced by Rep. Frost (D-FL-10) as it would extend the appeals timeline, ensuring homeowners flexibility during the time of a crisis. Currently, applicants for FEMA disaster relief have 60 days to appeal denials of applications, while FEMA has 90 days to review those appeals. This bill promotes



disaster relief fairness by increasing the time for a homeowner to appeal a denial to 90 days. CAI thanks Rep. Frost for his leadership in introducing this important legislation to help disaster-affected homeowners have a fair opportunity to access federal assistance.

CAI has a longstanding history of advocating for equity and fairness in FEMA disaster relief practices. Most recently, during the 119th Congress, CAI spearheaded and supported the reintroduction of the Disaster Assistance Fairness Act ([H.R. 834/SB. 352](#)) by Rep. Rouzer (R-NC-7) and Sen. Budd (R-NC), and supported the introduction of the FEMA Act of 2025 ([H.R. 4669](#)) by Rep. Graves (R-MO-6). These bills would, through different means, accomplish CAI's longstanding goal of reforming FEMA rules to allow for federal disaster funds to be used to remove debris from private roads and waterways. CAI has also supported efforts to include this language in DHS appropriations legislation as part of bipartisan negotiations.

CAI stands ready to participate in stakeholder discussions and to continue to advocate on behalf of fair disaster relief legislation. For additional information on community associations, please do not hesitate to reach out to Phoebe Neseth, Esq., CAI's Vice President, Government Affairs & Legal at pneseth@caionline.org.

Sincerely,

A handwritten signature in blue ink that reads "Wendy M. Bucknum".

Wendy Bucknum, CMCA, AMS, PCAM
Chair, CAI Federal Legislative Action
Committee
Murrow Development Consultants, A.
CREDE Company
Irvine, CA

A handwritten signature in black ink that reads "Dawn M. Bauman".

Dawn M. Bauman, CAE
Chief Executive Officer
Community Associations Institute (CAI)
6402 Arlington Boulevard, Suite 500
Falls Church, VA 22042
dbauman@caionline.org

ⁱ About CAI and the Community Association Housing Model

CAI is the only international membership organization dedicated to the community association model of homeownership. CAI members are homeowners, association board members, managing agents and business partners who work tirelessly to improve the community association model of housing. CAI members have a keen focus on homeowner and board member education, development and enforcement of best practices and ethical standards, and raising standards through credentialing and continuing education requirements for community association professionals. CAI's more than 51,000 members are organized in more than 64 chapters.