

H.R. 4669 - FEMA Act of 2025



CAI SUPPORTS H.R. 4669 - FEMA Act of 2025

COMMUNITY ASSOCIATION HOUSING MODEL:

Community associations include homeowners associations, condominiums, and housing cooperatives. While community associations come in many forms and sizes, all associations share three basic characteristics: (1) membership in the association is mandatory and automatic for all property owners; (2) the community association governing documents bind all owners to defined land-use requirements administered by the community association; and (3) all property owners pay mandatory lien-based assessments that fund association operations.

H.R. 4669 - FEMA Act of 2025. This legislation reverses years of bad public policy by allowing federal disaster funds to be used to remove debris from private roads and waterways. Under current law, community associations that own their own roads and/or facilities are **not** afforded the same FEMA recovery resources as other communities even though they pay the same federal taxes. When hurricanes, floods, wildfires, tornadoes, snowstorms, and other natural disasters leave behind debris, homeowner associations are left without adequate support for cleanup and recovery.

CAI LANGUAGE: CAI is responsible for crafting the language in Section 107 of H.R. 4669 to align with [H.R. 834](#), the Disaster Assistance Fairness Act, which creates access to individual household FEMA funds for repair or replacement of essential major common

area elements and facilities such as boiler rooms, elevators, roofs, etc. While Section 107 is not as comprehensive as the Disaster Assistance Fairness Act, it creates a foundation for a new, fairer system of disaster assistance that includes community associations.

HOMEOWNERS ASSOCIATIONS: The bill creates access to FEMA resources (via the local municipality) for debris removal from privately owned roads within homeowners associations to ensure access in and out of the community for public safety. It would provide equal access to disaster recovery services for all homeowners paying local, state, and federal taxes. As taxpayers and citizens, community association homeowners deserve assistance and proactive help from the federal government in disaster recovery.

TAKE ACTION

Vote YES on H.R. 4669 - FEMA Act of 2025.

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