

June 10, 2026

The Honorable Mike Flood  
Chairman  
Subcommittee on Housing and Insurance  
U.S House Financial Services Committee  
Washington, D.C. 20515

The Honorable Emanuel Cleaver  
Ranking Member  
Subcommittee on Housing and Insurance  
U.S House Financial Services Committee  
Washington, D.C. 20515

**Re: Hearing on *Examining Local Needs in Disaster Recovery***

Dear Chairman Flood and Ranking Member Cleaver:

On behalf of the National Association of REALTORS® (NAR), which represents more than 1.4 million real estate professionals across the country, we write in advance of the Subcommittee's hearing entitled "Examining Local Needs in Disaster Recovery" to share our members' perspectives on permanently authorizing and reforming the Community Development Block Grant–Disaster Recovery (CDBG-DR) program. NAR's members live and work in communities that have experienced the devastating consequences of natural disasters firsthand, and we appreciate the Subcommittee's attention to strengthening the federal government's capacity to help those communities rebuild.

CDBG-DR has long served as the federal government's primary tool for long-term housing recovery after major disasters, providing flexible funding that communities can direct toward rebuilding homes, restoring neighborhoods, and helping displaced families return to stability. Despite its importance, the program has never been permanently authorized. The CDBG-DR program currently operates on an entirely ad hoc basis with Congress appropriating disaster recovery funds on a supplemental basis following individual disasters, without a standing statutory framework to govern their use. This approach has produced chronic delays, inconsistent administration, and insufficient oversight that have hampered recovery efforts time and again, leaving disaster-affected homeowners and communities waiting months or years for assistance they need immediately.

Permanent authorization would fundamentally change this dynamic. A standing statutory framework would allow grantees—states, localities, and tribal governments—to maintain trained staff and administrative capacity rather than rebuilding from scratch after each disaster. It would establish standardized oversight procedures and stronger fraud prevention mechanisms that protect federal resources and the homeowners and renters who depend on them. It would also enable more consistent, efficient deployment of federal housing resources when disasters strike, reducing the gap between disaster occurrence and meaningful recovery assistance. NAR also believes that permanent authorization should include strong targeting requirements to ensure that recovery dollars reach those with the greatest need, regardless of where they live.

NAR members understand better than most the lasting toll disasters take. When communities cannot recover effectively after disasters, housing markets are disrupted, homeowners lose wealth, and entire neighborhoods can fall into prolonged decline. Permanent authorization and thoughtful reform of CDBG-DR would strengthen the federal government's ability to help communities meet their housing needs after disasters in a

timely and accessible way. NAR stands ready to assist the Committee in a broader discussion about disaster housing, insurance, mitigation, resiliency, and recovery.


The strength of America's housing market depends on the resilience of its communities. NAR appreciates the Committee's leadership on these issues and welcomes the opportunity to work with members on solutions that protect homeowners, strengthen communities, and improve the federal government's capacity to respond when Americans need help most.

Sincerely,



Kevin Brown  
2026 President, National Association of REALTORS®

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