

Subject Line: 2025 Housing Policy Trends

To All State Legislators

From: Dawn M. Bauman, CAE government@caionline.org

Intro/Teaser Text: HOA and Condo Legislative and Regulatory Trends

Dear Rep/Sen {Last Name};

Each year, Community Associations Institute reviews trends, the political climate, and conversations with lawmakers, industry experts, and thousands of community association homeowners to develop policy issues impacting [77.1 million Americans living in community associations](#). We are pleased to present you with an overview of the community association industry's [2025 legislative and policy priorities](#):

CONDOMINIUM SAFETY

Condominium Repair and Maintenance Financing: Following the Champlain Towers South tragic condominium collapse in 2021 CAI continues to lead legislative initiatives related to condominium safety. State legislatures and the federal government continue to consider various approaches to financing condominium repairs and maintenance. CAI advocates for proactive measures to ensure building safety through reliable reserve studies, funding, maintenance, and structural integrity practices. CAI is committed to collaborating with policymakers to promote effective financing options for necessary repairs and maintenance in all community associations.

Reserve Studies and Funding. CAI and its legislative action committees recommend statutory mandates for reserve studies and funding for all community associations. Additionally, CAI supports requirements for developers to establish proper reserves during the development process to create awareness and financial stability following transition from developer control. CAI also supports the transition of maintenance manuals. CAI has developed model legislative language and best practice resources for legislative offices to use on this critical issue.

INSURANCE

Insurance and Risk Management. Rising insurance premiums are expected to continue in 2025 especially considering the devastating impact of hurricanes Helene and Milton, and the Los Angeles wildfires. These rising premiums present a significant challenge for community associations, making it difficult to secure coverage that aligns with governing documents and legal requirements. CAI continues to collaborate with stakeholders and legislators to develop solutions addressing these challenges. CAI promotes comprehensive risk management programs that prioritize legal compliance and financial stability for community associations, access to state FAIR plans to bridge the gap, and other policy issues in hopes of providing relief to homeowners.

SELF-GOVERNANCE OF COMMUNITY ASSOCIATIONS

Community Values. CAI supports the right of community associations to self-govern and establish reasonable regulations that reflect their community values. The regulation of short and long-term rentals remains a topic of interest in many states. CAI believes community associations are best positioned to determine rental policies based on their governing documents and the preferences of their homeowners. If you receive any constituent questions related to these topics, please contact CAI for resources on legislative model language and best practices.

Free Resources Access resources relevant to each of CAI's 2025 advocacy priorities [here](#) and keep up with CAI legislative efforts by subscribing to the CAI advocacy blog [here](#).

Connect with CAI today

Before considering legislation to address concerns from your constituents, please look to CAI as a resource to provide solutions. We have legislative action committees as well as state level chapters with homeowners, board members, community managers, attorneys, and other experts who can help your office navigate issues related to community associations in your state. [Find your local resources here.](#)

If you or your staff have any questions, would like to visit a community association in your state, or need additional resources, we can set up a time for you to connect with a local constituent community association. Please don't hesitate to reach out to CAI's Government & Public Affairs team at government@caionline.org or at 888-224-4321.

Happy New Year!



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P.S.: Stay informed of trending community association issues and legislative updates by following us on [X](#) at @CAIadvocacy.