

How to Contact your Congressman and Senators on FHFA Regulation

As you know, the proposed regulation issued by the Federal Housing Finance Agency (FHFA) would prohibit Fannie Mae, Freddie Mac and the Federal Home Loan Banks from buying mortgages in community associations with deed-based transfer fees. This would mean that most, if not all, banks would stop issuing mortgages for properties in community associations with such provisions. If enacted, this rule would immediately render such properties unmarketable. CAI's survey of its members indicates that up to one quarter of the 24 million residences in community associations would be affected. CAI's [FAQ](#) provides more information about this proposed regulation.

Because the regulation would effectively render up to a quarter of properties within community associations unmarketable, the impact on home prices would not be limited to just these communities. Additionally, the resulting confusion for consumers may make them hesitant to purchase property in any community association.

Your action can help us push FHFA into substantially altering or withdrawing this proposed regulation. Please write your member of Congress and your U.S. Senators today and ask them to call on FHFA to amend or rescind this rule.

CAI encourages all of its members to contact their Congressmen and Senators about this regulation.

TAKE ACTION TODAY

Click on the appropriate letter template below and replace the blank fields by:

- Entering the correct date.
- Adding the name and address of your Congressman and Senators.
 - You can find your congressional representative at this [link](#).
 - You can find your senators at this [link](#).

(More guidance on finding your Representative or Senator is at the bottom of the page.)
- Completing the appropriate letter and e-mail or fax it to your congressman and to both of your senators.

(Please note that because all mailed items are screened for security reasons, mailed letters can take up to 6 weeks to get to the actual congressional offices.)

- If you have time, please customize the letter to share any specific information about the possible impact of this regulation on your community.

Sample Letters

For Community Association Residents & Boards

[Sample letter to your member of Congress](#)

[Sample letter to your Senators](#)

For Community Association Managers

[Sample letter to your member of Congress](#)

[Sample letter to your Senators](#)

For CAI Business Partners

[Sample letter to your member of Congress](#)

[Sample letter to your Senators](#)

(Note: If you experience any difficulties accessing the letters using the above links, please e-mail mhedge@caionline.org for a copy.)

Finding Your Representative

- 1) To find your **U.S. Representative**, click [here](#).
(Or paste this link in your browser: <https://writerep.house.gov/writerep/welcome.shtml>)
- 2) Use the pull down menu to select your state.
- 3) Enter your Zip Code.
- 4) This will take you to your Representative's website.
- 5) Look for the "Contact Your Representative Button" to e-mail or fax your letter to their DC office.

Finding Your Senator

- 1) [Click here](#) for a contact sheet of Senators.
- 2) Find your state.
- 3) Add your Senator's name and address to the Senator Letter template.
- 4) Fax or e-mail your letter to your Senators.

Send a Copy to CAI

To help us track CAI member efforts, please email a copy of your letters to CAI at government@caionline.org with the subject line "FHFA Letters".

You can also fax them to the attention of Lula Fekadu at (703) 684-1581.

Please e-mail any questions to government@caionline.org with the subject line: "FHFA questions".

We are happy to provide whatever help you need to get these letters out.