



2019 COMMUNITY ASSOCIATIONS INSTITUTE FEDERAL ADVOCACY ISSUES

More than 70 million people live in America's community associations (homeowner associations, condominiums, and housing cooperatives). Learn about CAI's advocacy issues:

HOUSING POLICIES

1. **Housing finance:** CAI advocates for federal legislative and regulatory initiatives that support responsible access to fairly-priced mortgage credit for community association homeowners. Policies should promote the financial stability of community associations through robust enforcement of mortgage servicing standards and respect for state association lien priority statutes.
2. **Growth and stability of the Federal Housing Administration (FHA) condominium program:** CAI supports responsible growth of the FHA condominium unit mortgage insurance program and will advocate for administrative reform that improves creditworthy condominium homeowner and consumer access to FHA-insured mortgage credit.
3. **Affordable housing:** CAI advocates for federal financial incentives to increase responsible homeownership opportunities for consumers through the construction or rehabilitation of affordable housing units within the community association housing model. CAI will monitor the conditions of federal funding when streamlining state and local permitting requirements
4. **Fair Housing Act and assistance animals:** CAI supports legislative and regulatory action to clarify housing providers reasonable accommodation obligations concerning assistance animals. CAI supports federal guidance on actions a community association may take to ensure residents' rights are protected and diminish the impact of fraudulent or deceptive documentation used by people to avoid association animal fees and restrictions.

COMMUNITY ASSOCIATION VALUES AND OPERATIONS

1. **Disaster response and recovery:** CAI believes for all community association residents have the right to the benefit of federal disaster response, recovery and mitigation resources.
 - CAI will advocate for policy changes to qualify municipal and state government disaster debris removal activities on community association roads/waterways.
 - CAI will advocate for policy changes to allow condominium unit homeowners use of FEMA's Individuals and Households Assistance Program for repairs to critical common elements.
 - CAI will advocate for community associations and FEMA coordination to ensure community interests are reflected in the design of federal disaster mitigation grants.
2. **Federal flood insurance reform:** CAI supports reauthorization of the National Flood Insurance Program (NFIP) for a period of at least 5 years.
 - CAI will advocate to improve NFIP's financial stability, the accuracy of federal flood maps, flood mitigation resources, and competition in the flood insurance marketplace.
 - CAI will support establishment of a premium affordability credit for means-tested households, including condominiums, located in special flood hazard areas.





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3. **Community values:** CAI strongly supports self-determination of community associations through lawful self-governance by elected community leaders and volunteers who exercise authority on behalf of all homeowners pursuant to state law and their community's covenants. CAI opposes federal legislative or administrative actions that pre-empt lawful association board authorities.
 - **Amateur radio and association architectural standards:** CAI opposes federal legislation or regulation that restricts a community association from requiring prior approval of amateur radio broadcasting infrastructure to ensure external radio towers and antennas are reasonably sized and placed, do not constitute a legitimate safety hazard, and reasonably reflect the aesthetic character of the community.
 - **Communications infrastructure development:** CAI members support the deployment of broadband wireline and wireless communications infrastructure. CAI will advocate that broadband infrastructure development involving association-owned or controlled assets be undertaken in coordination with association leadership and that no federal legislative or regulatory action be taken to impair the rights of associations by unreasonably limiting local government permitting processes or private property rights.
 - **Short-term rentals:** CAI supports the rights of community associations to establish policies governing short-term (vacation) rentals. CAI supports federal policies that protect local control over decisions to permit short-term rentals.
 - **Energy efficiency:** CAI supports the rights of community associations to establish policies concerning installation of energy efficiency technology and renewable energy sources. CAI will advocate in support of including community associations as eligible entities under federal grant or incentive programs to ensure associations that choose to participate in such programs may do so.
4. **Community financial stability:** Community association assessments are fundamental to the functioning of the association and the financial interests of all association property owners. To ensure association and household financial stability, CAI will support:
 - **Debt collection:** CAI supports provisions to the Fair Debt Collection Practices Act (FDCPA) that protect debtors from abusive practices and ensures due process while preserving the rights of private property owners to pursue delinquencies. CAI supports legislation to provide a limited exemption from the definition of "debt collector" for community association attorneys seeking to collect a bona fide debt on behalf of a client community.
 - **Post-petition assessments in Chapter 13 bankruptcy proceedings:** CAI will advocate for legislative changes to ensure post-petition assessments may not be discharged following a debtor's successful completion of a Chapter 13 payment plan.
 - **Priority lien for collection of delinquent assessments:** CAI supports efforts to preserve the Uniform Act language adopted in 21 states and the District of Columbia providing a limited priority for community association lien.
5. **Data security and breach notification:** CAI will monitor the development of federal standards for custodians of personally identifiable electronic records maintained by participants in the community association housing model. CAI supports state regulation of data security by community association and business partner operations.



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