



2025 CAI Georgia End of Legislative Session Report

Community Associations Institute (CAI) and the Georgia Legislative Action Committee (GA LAC) spent the 2025 legislative session advocating on behalf of the [approximately 2,302,000 Georgians living in 873,600 homes in more than 11,200 community associations](#) across the state. Georgia's 2025 legislative session began January 13 and adjourned April 4. The legislative session will carry over into 2026.

A total of 2,860 bills were introduced during the 2025 session, and GA LAC actively monitored more than 30 bills that either directly or indirectly affected community associations. Below is a brief overview:

HB 512 – ALTERNATIVE DISPUTE RESOLUTION

GA LAC **opposed** this legislation, which would have required every association in Georgia to offer participation in alternative dispute resolution prior to the creation of a lien for unpaid assessments and other charges. While CAI recognizes the need for and supports the use of fair [alternative dispute resolution](#) mechanisms to resolve disputes arising in community associations, particularly in appropriate cases where such measures can facilitate efficient and equitable resolution, arbitration is not appropriate for handling the collection of delinquent assessments and may not be appropriate for other matters arising out of contractual obligations.

CAI endorses legislation that provides a fair and equitable process for the foreclosure of association liens for owed assessments that protects homeowners, property values, and the financial health of community associations by ensuring foreclosures by community associations are completed in a timely and reasonable manner. The failure of owners to pay assessments in community associations leads to a particularly unfair and inequitable result because the expenses of the association must be paid regardless of delinquencies. This effectively means that other owners in the community pay the delinquent owner's share of the expenses while the delinquent owner (and any lien holder) continues to benefit from the maintenance of values realized as a result of those expenses. Moreover, numerous delinquencies could materially impact the financial condition of the community association and result in a reduction in the value of all homes in the community. Delinquencies must be addressed to minimize this unfairness and the potentially cumulative negative effects from nonpaying owners.



This legislation also would have placed unnecessary financial hardships on community associations. For each lot in an association for which all assessments and other amounts due to the association have been paid in full, the association or its authorized agent would have been required to provide the lot owner an annual certificate stating that such lot is in good standing within 45 days of the end of each fiscal year and without cost to the lot owner. It would have allowed an association's authorized agent to charge the association a reasonable fee for the preparation and issuance of a statement of account which shall not exceed \$250.00. If a statement of account were to be requested on an expedited basis and issued within three 146 business days after the request, the association's authorized agent would have been permitted to charge the association an additional fee of \$50.00. Community associations would have been responsible for paying these costs.

Status: Successfully died in committee

SB 107 and SB 108 – HARMFUL LEGISLATION FOR COMMUNITY ASSOCIATIONS

GA LAC **opposed** these bills, both of which would have had unintended negative consequences for community associations in Georgia. The legislation would have raised costs for all homeowners by allowing some assessments to be waived for some while shifting financial burdens onto other responsible members. It also would have weakened community governance by restricting enforcement of covenants and creating unnecessary administrative hurdles and added costly bureaucracy through an ombudsman office and excessive regulatory oversight. If passed, these bills would have:

- Waived assessments for certain homeowners for at least 12 months, increasing costs for others.
- Required associations to refund previously waived assessments.
- Made association liens subordinate to unpaid medical bills.
- Mandated alternative dispute resolution—at the association's expense—for any lot owner, including assessment disputes.
- Prohibited foreclosure on liens that include fines, late fees, or court costs, making it harder to enforce community rules.
- Established a Community Association Ombudsman's Office to oversee elections, investigate complaints, and recommend fine waivers.



- Required associations to pay \$25 per unit/lot annually to fund the Ombudsman's Office, increasing financial strain on communities.

CAI launched a virtual call-to-action campaign, urging advocates across Georgia to email their Senators and tell them to oppose Senate Bills 107 and 108. In response, 316 advocates sent a total of 325 emails to 44 different Senators to urge opposition to these bills. Notably, 213 (67.4%) of these advocates had not previously engaged with a call to action from CAI.

Status: Both bills successfully died in committee

HB 389 – SOLAR ENERGY DEVICES

GA LAC **opposed** this legislation, which would have disallowed community associations from prohibiting or restricting a unit owner from installing, maintaining, or using a solar energy device on their own roof or roof structure, even if such roof or roof structure is a common element for which the association bears the cost of maintenance. Any rule or regulation in violation of this prohibition would have been void and unenforceable.

This bill conflicts with CAI's [Conservation, Sustainability, and Green Issues public policy](#). CAI supports environmental and energy efficiency policies that preserve community self-governance, recognizing and respecting the governance and contractual obligations of community association residents as the best mechanism to enact sustainable environmental policies, including those related to solar energy devices.

Status: Successfully died in committee

SB 230 - INSURANCE DEDUCTIBLES

GA LAC **supported** this legislation, which would have required, unless otherwise provided in the condominium instruments, for an association to restore a unit in the event of damage to or destruction of any unit by a casualty covered under insurance required to be maintained by the association. Additionally, unless otherwise provided in the condominium instruments, any funds required for such restoration in excess of the insurance proceeds attributable thereto would be required to be paid by the unit owner of the unit. However, if 2/3 of homeowners voted not to restore the unit, the costs would be allocated to them all based on their vested level of interest in the community. An insurance deductible allocated to one unit owner would also not be allowed to exceed \$25,000.00.



Under this legislation, all Georgia associations would be required to notify all unit owners within an association of any material change in such association's master policy deductible. Such notification would need to be in writing and accomplished by depositing the notice in the United States mail to be dispatched by at least first class mail to the address of record of the unit owner. Such notice could alternatively be delivered, with the unit owner's written consent, in person, or through electronic transmittal or facsimile.

Status: Died in committee

HB 683 / SB 374 – RESIDENTIAL FIRE SPRINKLERS

GA LAC [monitored](#) these bills, which would have disallowed a requirement that fire sprinklers be installed in a single-family or residential building that contains no more than two dwelling units. Nothing in this Code section would preclude any residential fire and building code adopted by any political subdivision of the state from adopting a local fire sprinkler ordinance requiring fire sprinklers in one- and two-family dwelling.

Status: Died in committee

HB 664 – HOA VOTING

GA LAC [monitored](#) this legislation, which sought to address the process of voting to incorporate a community association and conduct elections pertaining to recorded instruments. This bill would have applied to any association of owners subject to a recorded declaration of covenants upon property, which covenants are administered by an owners' association in which membership is mandatory for all owners of lots in the development subject to such declaration, where 80 percent of the association votes to approve the submission of such association to this article and records an instrument certifying such vote.

Status: Died in committee

SR 445 - DEPARTMENT OF COMMUNITY AFFAIRS, HOAS

GA LAC [monitored](#) this legislation, which encourages the Georgia Department of Community Affairs to “investigate the abusive practices of homeowners' associations, particularly their impact on the elderly and other vulnerable residents in a community.” Harmful legislation could potentially arise from such an investigation during future legislative sessions.



Status: Died in committee

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CAI provides advocacy trainings and opportunities, education programs, best practices, and robust resources to help you stay up-to-date on the latest news, laws, legislation, policies, and issues affecting homeowners associations, condominiums, and housing cooperatives. As a CAI member, you'll also get a membership to your local chapter and gain a network of industry colleagues — over 50,000 of them in [64 chapters worldwide](#).

[Join today!](#)

GET INVOLVED IN CAI GEORGIA ADVOCACY EFFORTS!

Track GA Legislation

CAI keeps track of legislation throughout the year, so you can stay informed. You can check the legislation that CAI is monitoring around the clock [here](#).

Support and Donate Today

CAI depends on professional lobbyists funded by community associations, businesses, and individuals to create the best public policy for the community association industry in Georgia. To support their efforts, visit caionline.org/lacdonate and select "Georgia."

Help Shape Future Legislation

Join our CAI Advocacy Ambassador program and become a part of the movement to create positive change. Your voice matters, so [sign up now](#) to make your mark!

CAI PAC GEORGIA

CAI Illinois has a dedicated CAI political action committee. The PAC allows us to support candidates for office that advocate for well-reasoned legislation and oppose legislation that creates unnecessary burdens on the governance and operation of community associations. Consider [donating](#) to the CAI PAC Georgia to help advance CAI's public policy positions in the state. [Donate to your state's PAC today!](#)

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