

Community Associations Institute

January 2026 Key State-Level Campaigns

Advocating with Community Associations Institute (CAI)

With insight and guidance from advocates, homeowners, and community association industry professionals on-the-ground around the country, CAI launches virtual call-to-action campaigns when legislation that it supports or opposes is moving through the legislative process in any given state. Below is an overview of a key three state-level campaigns we launched this month and the results of this advocacy (bill statuses are noted in orange text):

Indiana HB 1152 (Oppose)

CAI's Indiana Legislative Action Committee (IN LAC) is working diligently to oppose legislation that would override a community's rules and strip boards of the authority they need to properly fund insurance, operations, reserves, repairs, and safety. It would also remove any HOA restrictions on in-home day care facilities.

IN LAC launched a call-to-action campaign on January 13, asking advocates across Indiana to reach out to their state legislators in opposition to HB 1152. On January 23, the campaign was adjusted so that all Hoosiers could contact the members of the Senate Judiciary Committee after the bill passed the House and was assigned to the committee. Throughout this campaign, IN LAC focused on expanding its reach and garnering support from more Hoosiers, demonstrating the power of grassroots advocacy.

IN LAC has a meeting scheduled with the chair of the Senate Judiciary Committee in early February to discuss the bill, which has not yet been scheduled for a hearing.

557 advocates reached out to their legislators

516 of these advocates (93%) had not previously responded to a call to action from CAI

35 IN state elected officials received messages from CAI advocates in opposition to HB 1152

Florida HB 657

CAI's Florida Legislative Alliance (FLA) is and remains committed to protecting the stability, effectiveness, and value of community associations across Florida. FLA is advocating on HB 657, which would create challenges for community associations, leading to unintended consequences for association governance, financial stability, and day-to-day operations. These impacts ultimately affect the very homeowners the bill intends to protect.

In January, FLA sent an alert to advocates to remind them of the committee's mission, let them know what legislation they are working on this session, and ask them to reach out to their state legislators about HB 657. **HB 657 was reported out of Civil Justice & Claims Subcommittee and laid on the table on February 4.**

331 advocates reached out to their legislators

116 of these advocates (35%) had not previously responded to a call to action from CAI

92 FL state elected officials received messages from CAI advocates regarding HB 657

Mississippi SB 2644 (Oppose)

In 2025, CAI is opposing SB 2644, which would impose a fee cap for estoppel certificates, creating new financial constraints for associations across Mississippi. Specifically, SB 2644 sets a \$200 fee cap for estoppel certificates, plus a \$50 cap on rush fees. It also states that documents must be delivered within 10 business days, and that delinquent fees cannot exceed \$100. Without the ability to set fair amounts for the production and delivery of estoppel certificates, SB 2644 forces a community association to cover the gap for the real costs associated with producing and delivering an estoppel certificate. This could mean higher assessments for all homeowners as communities struggle to make up the difference from their own operating budgets.

CAI launched a petition, collecting signatures of Mississippi-based CAI advocates opposing the legislation with the intention to send it to the sponsor of this bill, asking him to withdraw it. Though a hearing was not scheduled on SB 2644 and it died in committee, CAI effectively communicated its opposition with the bill sponsor. **SB 2644 successfully died in committee, thanks in part to CAI's advocacy work.**

82 CAI advocates have signed the petition

77 of these advocates (94%) had not previously responded to a call to action from CAI