

Community Associations Institute (CAI) 2026 Legislative and Public Policy Trends

Identifying Key Trends

CAI's Government and Public Affairs (G&PA) team annually conducts a comprehensive survey engaging CAI members nationwide. CAI's G&PA Committee and staff prioritize member alignment and engagement, credible data, transparency, and proactive positioning when it comes to our legislative and advocacy initiatives. The survey results, along with 2025 trends, led to the identification of the key legislative priorities for 2026:

Community Governance

Board Authority and Transparency: With constituent complaints related to elections and access to books and records, CAI sees an increased focus on this issue in legislative proposals. CAI believes that:

- Board members should act within the boundaries of their authority defined by law and the governing documents of their association.
- Association leaders have a legal and ethical obligation to adhere to the association's governing documents and abide by all applicable laws.
- Boards should have the authority to set expectations of owners and non-owner residents to meet their financial obligations.
- Board members should conduct open, fair, and well-publicized meetings and elections.
- Board members must disclose personal or professional relationships with companies or business relationships with the community.
- Board members must provide access to books and records upon request as required by the law and governing documents.

Board Member Education: CAI encourages board members to get education without state mandates. If states are considering mandated board member education, CAI recommends legislatures work with CAI's state legislative action committees to establish a minimum level of education for all community association board members.

Dispute Resolution Procedures: In Feb. 2025, CAI updated its dispute resolution public policy to reinforce a core industry principle: community associations should drive their own dispute-resolution processes to ensure flexibility while protecting the rights of homeowners and associations.

Manager and Management Company Disclosures: Recent state-level public policy trends and stakeholder conversations are increasingly holding community association managers and management companies to higher standards of transparency, accountability, and disclosure, reflecting a broader shift toward demanding that community associations managers and management companies operate with explicit registration, disclosures (financial, contractual, conflict-of-interest), and publicly accessible documentation to protect homeowners and enhance governance.

Insurance & Risk Management

CAI **supports** policies that help improve access to affordable insurance for community associations. Increasing insurance premiums can make it unaffordable for community associations to obtain and maintain coverage that meets best practices, their governing documents, and the law. An effective risk management program can best be achieved if associations and their governing boards work with recognized community association professionals.

Condominium Safety and Financing

Building Inspections, Maintenance, Condominium Repair, and Maintenance Financing: CAI **supports** laws that provide for ongoing inspections of the structure and façades of a building that could have a negative impact on the safety and stability of the structure and endanger the safety of the occupants of a common interest residential building or a mixed-use building. CAI continues to emphasize the importance of building safety through proactive maintenance measures, financial sustainability, and funding for repairs and maintenance in condominiums, cooperatives, and homeowners associations.

Reserve Studies and Funding: CAI recommends statutorily mandating reserve studies and funding for all community associations and establishing additional requirements by developers during the development process and prior to transition to homeowners.

Collections of Assessments and Covenant Enforcement

Collection of Delinquent Assessments: CAI encourages the implementation of effective methods to ensure efficient, economic, and successful association collection procedures. CAI **opposes** the enactment of overreaching governmental limitations on collection of assessments, fees, and other charges. CAI **supports** laws that strengthen collection methods provided they are undertaken in a fair and reasonable manner, give the affected owners notice, the opportunity to be heard, and other due process protections. In Oct. 2025, CAI updated its assessment increase limitations public policy.

Foreclosures and Filing Authority: In Dec. 2025, CAI updated its foreclosures and fining authority public policy to address the increase in legislation nationwide addressing foreclosure and collection procedures in community associations. CAI emphasizes the need for fair foreclosure procedures that protect homeowners, property values, and the financial health of community associations by ensuring foreclosures are completed in a timely and reasonable manner.

Affordable Housing

CAI **supports** efforts to increase access to affordable and stable housing for all people including those who choose to rent or own homes in community associations and the establishment of diverse housing options including middle housing and workforce housing options as long as protections for existing community associations are preserved.

Self-Governance of Community Associations

CAI **supports** the rights of community associations to self-govern and to reasonably regulate factors related to community values. Legislation must recognize the core principle of self-governance, co-ownership of common property, and the community association housing model.