



**RHODE ISLAND**  
**LEGISLATIVE ACTION COMMITTEE**  
Community Associations Institute

## 2025 CAI Rhode Island Legislative Session Report

Community Associations Institute (CAI) Rhode Island Legislative Action Committee (RI LAC) spent the 2025 legislative session advocating on behalf of the [approximately 92,000 Rhode Islanders living in 37,000 homes in nearly 2,000 community associations across the state.](#)

Rhode Island's legislative session began on January 7 and adjourned on June 20, 2025. The RILAC is pleased to be able to report on three types of Bills amending the RI State Condominium Law.

### **A. BILLS WHICH THE RILAC SUCCESSFULLY HELPED DRAFT AND SUPPORT (3)**

#### **SB 508/HB 5586 Mortgagee Notice**

This bill creates a process for associations to give notice to mortgagees, where required by law or in the condo documents, for required approvals. If no response is received within 65 days under these bills, the request is deemed approved, allowing associations to take critical actions on specific units. This bill was agreed to by the Rhode Island Mortgage Bankers Association and would bring Rhode Island in line with practices in other New England states.

**Status: Successfully PASSED and signed by the Governor. Effective immediately.**

#### **SB 509/HB 5156 Virtual Meetings**

This bill helps associations meet quorum requirements to conduct Association business, and make it easier for all owners to participate in meetings, bringing more transparency to Rhode Island condominium associations.

The bill allows condominium board and owner meetings to be held either fully or partially through virtual meeting platforms (i.e. Zoom) and includes the ability to vote and provide required notices electronically. The bill was amended to additionally clarify that special meetings requested by at least 20% of unit owners, or any lower percentage specified in the bylaws, must be called by the executive board if the stated purpose is to propose an amendment of the declaration or bylaws, reject the budget, remove a director or officer and elect a replacement, or for any other purpose of which the unit owners are entitled to vote. The bill was also amended to better align it with successful legislation in Massachusetts, which allows all associations to hold virtual meetings without needing to amend bylaws.

**Status: Successfully PASSED and signed by the Governor. Effective immediately.**



### **SB 507/HB 5585 Deductible Increase Notice**

This bill requires unit owners to buy insurance, thus helping ensure that unit owners have coverage for their responsibility for the master policy deductible applicable to their unit.

This bill requires that notice to unit owners be provided within 30 days of any increase in an association master policy deductible.

**Status:** Successfully PASSED and signed by the Governor. Effective immediately.

### **B. BILLS OPPOSED BY THE RILAC THAT SUCCESSFULLY DIED IN COMMITTEE (3)**

#### **HB 5330 Virtual Meetings**

RI LAC **opposed** this bill due to the unintended impacts of the bill's definition of special assessment. It was worried that the definition provided would run against established precedent in the state.

In addition to creating a process for associations to choose to allow virtual meetings which are now allowed through passage of SB 509 and HB 5156, the bill also defined a special assessment as an assessment that is not a part of the association's budget.

**Status:** Successfully DIED in Committee.

#### **SB 496 Virtual Meetings**

RI LAC **opposed** this bill in favor of promoting SB 509/HB 5156 as the virtual meeting bill for this legislative session.

This bill creates a process for associations to choose to allow virtual meetings.

**Status:** DIED in Committee.

#### **SB 724/HB 5825 Assessment Increase Limitations**

RI LAC **opposed** this bill affecting condominium associations where fewer than 50% of the units are deed-restricted (affordable housing). The RILAC argued that the bill would unfairly shift financial burdens to market-rate unit owners without prior disclosure in the association's governing documents.

Key points of the bill:

1. **Fee Increase Cap:** Associations with less than 50% deed-restricted units could not raise monthly common fees by more than 5% annually. RI LAC argued this would limit an association's ability to cover necessary expenses, leading to significant deferred maintenance concerns.
2. **Special Assessment Limit:** If an unexpected cost arises, deed-restricted units would only pay 50% of what their share would be if the cost were evenly divided. The remaining cost would fall on market-rate owners, creating an unfair financial burden not disclosed when they bought their units.

**Status:** Successfully DIED in Committee.



## C. BILLS SUPPORTED BY RILAC THAT DIED IN COMMITTEE (2)

### HB 5823 Assessment Increase Limit Provisions

RI LAC **supported** this bill, as it aligned with the intent of CAI's [Assessment Increase Limitations Public Policy](#).

This bill voids any provision in a condominium declaration or bylaw that would limit an increase in annual assessments relative to a percentage of the prior year's assessment.

**Status: DIED in Committee.**

### HB 5824 Reserve Studies

This bill requires condominiums with components that would cost at least \$20,000 to replace have reserve studies conducted by a licensed architect or structural engineer every 5 years. Full funding of a reserve account would have to be reached by July 1, 2027.

RI LAC worked with the bill's sponsor to craft amendment language to better align the bill with the recommendations in CAI's [Reserve Study and Funding Public Policy](#).

**Status: DIED in Committee for further study and possible reintroduction in 2026**

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