



Subject Line: 2026 Housing Policy Trends and Priorities

To: All State Legislators

From: Phoebe E. Neseth, Esq. government@caionline.org

Dear Rep / Sen {Last Name};

On behalf of the 51,000 members of Community Associations Institute, thank you for your ongoing commitment to serving your constituents and representing your community. As the global leader in advancing excellence in community association living, CAI is dedicated to supporting policies that strengthen governance, sustainability, and safety in [the nation's 369,000 community associations](#).

CAI annually surveys hundreds of key member advocates to develop legislative and policy priorities impacting the community association industry. This allows advocacy work of the industry to focus collectively on the policy issues most critical to advancing and protecting community associations in the United States.

Representing 77.1 million residents, we are pleased to share an overview of the community association industry's [2026 legislative and policy priorities](#):

Community Governance. Across the country, legislators are seeing growing constituent concerns around **Board Transparency** and **Board Authority**. CAI supports clear statutes that reinforce board members' legal and ethical responsibilities while ensuring associations can effectively meet the needs of their communities. CAI strongly supports accessible **Board Member Education** that empowers volunteer leaders to govern responsibly and in compliance with their governing documents and state law.

Condominium Safety and Financing. Following the Surfside tragedy, states continue to evaluate long-term building safety needs. CAI supports legislation that promotes regular building inspections, **Reserve Studies**, and adequate **Reserve Funding** to ensure residential buildings remain safe, well-maintained, and financially sustainable. CAI's legislative action committees continue to assist policymakers in crafting practical, cost-effective approaches that protect homeowners while acknowledging the financial realities associations face.



Insurance. Rising insurance premiums remain one of the most significant pressures on community associations. CAI supports efforts to expand access to **Affordable and Reliable Insurance** and works with industry experts, insurers, and lawmakers to address coverage gaps, cost drivers, and regulatory challenges. Strong association insurance programs must balance lender requirements, legal obligations, and the needs of homeowners.

Self-Governance of Community Associations. **Self-Governance** is the core principle of the community association housing model. CAI encourages policymakers to engage community association stakeholders early in the legislative process to ensure laws reflect operational realities and best practices. While CAI supports thoughtful updates to state statutes, CAI opposes broad, one-size-fits-all mandates that undermine the ability of communities to govern themselves in accordance with their governing documents and the needs of their residents.

Free Resources Access resources relevant to each of [CAI's 2026 advocacy priorities](#) and keep up with CAI's legislative efforts by subscribing to the [CAI Advocacy Blog here](#). Keep in touch with [CAI's Legislator Corner](#), offering free resources designed just for legislators.

Connect with CAI

As you consider legislation impacting community associations, we encourage you to view CAI as a partner and resource. Our legislative action committees, state chapters, homeowners, board members, community managers, attorneys, and other professionals are available to help your office navigate issues affecting community associations in your state. [Find your local resources here](#).

If you or your staff have any questions, would like to visit a community association in your state, or need additional resources, we would be happy to coordinate with a local constituent. Please don't hesitate to reach out to CAI's Government & Public Affairs team at government@caionline.org or at 888-224-4321.

We appreciate your partnership. Have a wonderful New Year, and here's to a positive and productive year ahead!

Sincerely,

Phoebe E. Neseth, Esq.



Vice President, Government Relations, Public Affairs, & Legal

Community Associations Institute (CAI)

pneseth@caionline.org