

S. 2651 – ROAD to Housing Act of 2025



CAI SUPPORTS S. 2651 with AMENDMENTS - ROAD to Housing Act of 2025

COMMUNITY ASSOCIATION HOUSING MODEL:

CAI advocates for and represents the 77.1 million people living and working in America's 369,000 community associations (homeowners associations, condominiums, and housing cooperatives). While community associations come in many forms and sizes, all associations share three basic characteristics: (1) membership in the association is mandatory and automatic for all property owners; (2) the community association governing documents bind all owners to defined land-use requirements administered by the community association; and (3) all property owners pay mandatory lien-based assessments that fund association operations.

S. 2651 - ROAD to Housing Act of 2025. Key components of this legislation include establishing a new five-year pilot program at HUD to offer grants and forgivable loans to low- and moderate-income homeowners and qualifying small landlords to holistically address home repairs needs and health hazards, expand investment in new affordable housing projects, and reduce regulatory restrictions that have constrained the construction of new communities.

CRITICAL PROPOSED AMENDMENTS: CAI and National Association of Housing Cooperatives are championing critical amendments to this legislation which would allow a first-time buyer for a condominium, housing cooperative, or HOA unit to use HUD counseling tailored to association finances,

qualify for a small dollar mortgage product, and receive a fair appraisal. Additionally, an existing association planning major repairs would be allowed to access programs that recognize condominiums as eligible housing, reducing the need for special assessments.

HELPING AMERICANS THRIVE: 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, so that the dream of homeownership can become a reality.

TAKE ACTION

Vote YES when amendments proposed by CAI/NAHC are considered and SUPPORT the amended legislation.

For more information, contact:

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