Community Association Advocates Bring the Voice of 78 Million Americans to Congress

Housing affordability, condo financing and safety, insurance costs, and disaster recovery are top federal priorities for community associations.

LOS ANGELES, CA, UNITED STATES, September 21, 2026 /EINPresswire.com/ -- Housing advocates from across the country will assemble on Capitol Hill Sept. 24 for Community Associations Institute's 2026 Congressional Advocacy Summit, meeting directly with members of Congress and congressional staff to share firsthand perspectives on federal policies affecting the nearly 1 in 4 Americans who live in community associations.

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> *Dawn Bauman, CAE, CEO of CAI*

"CAI's Advocacy Summit brings together community association leaders and policymakers to advance practical solutions to the issues affecting millions of Americans who live in community associations," says Dawn M. Bauman, CAE, chief executive officer of Community Associations Institute. "Housing affordability and access to mortgage financing must be part of that conversation. We need reasonable, practical condominium lending requirements from Fannie Mae and Freddie Mac that protect the safety and financial stability of communities without creating unnecessary barriers to homeownership. Our advocacy is about ensuring that condominium housing remains safe, financially sustainable, affordable, and accessible to current and future homeowners."

Community associations represent more than one-third of U.S. housing stock and are home to nearly 1 in 4 Americans. According to the Foundation for Community Association Research, more than 78.1 million Americans live in 373,000 community associations comprising of 29.6 million homes. Community associations include homeowners associations, condominium communities, and housing cooperatives, where residents share responsibility for the governance, maintenance, and financial obligations of their communities.

As the leading international authority on community association housing, CAI advocates for federal policies that support homeowners and strengthen the long-term stability of homeowners associations, condominiums, and housing cooperatives. Decisions made in Washington directly

affect how these communities are financed, insured, maintained, governed, and rebuilt after disasters, making CAI's federal advocacy an important part of the broader housing policy conversation.

Key Federal Priorities

• Disaster Recovery and Resilience. CAI is asking House members to support and cosponsor H.R. 4669, the FEMA Act of 2025, and H.R. 9159, the Protect Our Homes Act. It also seeks a Senate sponsor to introduce companion legislation. The proposals would help community associations recover from disasters, rebuild more resiliently, finance recovery, and better protect residents and shared infrastructure.

• Fannie Mae and Freddie Mac Condominium Lending Requirements. CAI is asking Congress to sign onto CAI's letter urging Fannie Mae, Freddie Mac, and FHFA to implement a one-year delay of upcoming condominium lending changes. A delay would allow additional time to educate community association volunteer boards on changes. CAI is concerned the scope and pace of the changes could increase costs for borrowers and existing owners, reduce lender participation, and limit financing availability for otherwise qualified buyers and financially stable communities.

• Corporate Transparency Act. CAI supports full repeal of the Corporate Transparency Act and is asking Congress to advance H.R. 425 and S. 100, the Repealing Big Brother Overreach Act, which would fully repeal the Act and eliminate burdensome beneficial ownership reporting requirements from federal statute affecting community association boards.

• Housing Affordability. CAI is urging Congress to support a balanced approach to housing affordability that expands attainable homeownership opportunities while protecting the long-term financial viability of existing community associations. CAI also is seeking to ensure the community association housing model is represented as Congress considers solutions to the nation's housing affordability challenges.

• Condominium Safety and Financing. CAI is asking House members to support and cosponsor H.R. 9569, the Making Condos Safer and Affordable Act. It's also seeking a Senate sponsor to introduce companion legislation. The bill would expand access to federally backed financing for condominium associations and unit owners to fund critical structural repairs and safety improvements.

• Amateur Radio Regulations. CAI is urging lawmakers to oppose H.R. 1094 and S. 459, the Amateur Radio Emergency Preparedness Act, which would restrict the ability of community associations to require prior approval of amateur radio infrastructure.

• Insurance Affordability. CAI is urging Congress to support policies that improve access to affordable insurance for community associations and include community associations in federal

discussions addressing insurance affordability.

Event Details

• What: 2026 CAI Congressional Advocacy Summit

• When: Thursday, Sept. 24, 2026

• Where: Capitol Hill, Washington, D.C.

• Who: Community association board members, homeowners, community managers, business partners, and other advocates from across the country

Members of the media are invited to cover the summit and speak with CAI leadership, policy experts, and community association advocates about the federal housing and legislative issues affecting homeowners and communities nationwide.

For more information about CAI's 2026 federal legislative priorities visit https://events.rdmobile.com/Events/Details/20154.

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