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CAI addresses concerns with senators and representatives

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During the August Congress recess, CAI members around the country met with members of the senate and house of representative in their district (local) offices. Each year the August recess is a great opportunity for advocates to schedule in-person meetings with their senators and representatives to discuss the concerns of their associations and communities.

The discussions focused on three issues of concern for associations around the country.

1. Disaster Relief Fairness - For decades, community associations have been denied equal access to federal disaster recovery assistance. Residents of community associations should be treated equally with all other taxpayers. Owners in community associations pay the same taxes and are served by the same municipal emergency services such as fire and police that are provided for residents living outside of associations. Owners in community associations must likewise receive the same federal benefits as all other residents within a local jurisdiction in the aftermath of a natural disaster.

2. Amateur Radio and Community Associations - Congress is attempting to challenge the established federal (FCC PRB-1) ruling, overturning community association covenants and architectural standards that apply to the installation of amateur radio communications equipment and antennas. CAI opposes unnecessary federal intervention in the operations and governance of community associations.

Community associations work best when residents come together to establish and enforce reasonable rules and policies to govern the association. Overturning associations' established covenants is a misguided attempt to circumvent community rules and take decision-making authority away from community association homeowners. Not only is this unnecessary, it compromises the underlying concept of community association governance, which is at its core based on private contractual obligations of the community's homeowners. Community associations do not need an Act of Congress to work through differing points of view that are simply best settled by neighbors talking to each other.

3. Mortgage Finance Reform - Congress is unlikely to adopt sweeping reforms to the mortgage finance system in 2015. The only substantive movement on mortgage finance reform likely to occur will be the result of the Federal Housing Finance Agency (FHFA), which oversees mortgage giants Fannie Mae and Freddie Mac. FHFA is spearheading a nationwide initiative to repeal or overturn state association priority lien laws. Acting on behalf of mortgage lenders, mortgage servicers, and title insurance companies, FHFA is threatening to restrict mortgage credit for community association homeowners in states with an association lien priority statute.

CAI calls on the Administration and Congress to ensure continuity of existing state association priority lien laws and community association standards in a new mortgage finance system so association homeowners have access to mortgage credit and continue to benefit from national,

evidence-based community association standards.

For more information on these CAI legislative initiatives visit www.caionline.org.

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