

Summary of Changes Needed to Make the CAM Licensing Law Effective and Provide the Consumer Protections Intended Under the Law

1. Reduce the cost of educational classes for small CAMs by tailoring the content of learning material to the actual environment under which the small CAM operates but still requiring accountability under the law. Such classes exist at reduced rates. Most small CAMs don't normally get involved in complex contracting, Board election issues, collecting hundreds of thousands of dollars, or making management decisions for the HOA and thus the required level of understanding on these issues is less intense and expansive. This is NOT a change to avoid education but to require relevant education.
2. CAM licensing fees are different for large corporations than individual CAMs. DORA has thus recognized a difference in different types of CAMs so why not recognize that a small CAM servicing 25 or less homes is different, works in a different environment with different responsibilities and liability, and fees amounts affect the ability for the smallest of CAMs to get licensed vs large CAMs thus consideration for a lesser fee is warranted.
3. Making the licensing cost more affordable to the smallest CAMs will encourage their gaining credentials and a license else they will go out of business or work without licensure requirements making HOAs vulnerable to the problems associated with hiring unqualified, no background check, and no liability insurance CAMs. Lessen the fees and more will get licensed.
4. No licensing program should be so burdensome as to force a company out of business or make someone work outside the legal requirement of licensing.
5. The arrogance of organizations like the Community Association Institute (CAI) that sells educational courses, with its members mostly larger CAM businesses, to say that all CAMs should be treated equally in fees assessment and no consideration for the aforementioned arguments. This surfaces their anti-small business attitude and a lack of understanding of the business model of a very small CAM: their influence has been an impediment to fees reform.
6. The licensing law is lax on holding CAMs accountable for participating in or knowledge of an HOA Board violating HOA laws and/or HOAs by-laws. DORA refuses to specify that it is a violation of the law for a CAM to participate with Board members in violating any HOA law or by-law and/or observing a violation and not doing anything about it and further requiring that upon observation of a violation the CAM must notify the Board, recommend corrective action, follow-up to ensure corrective action was followed and if the HOA will not correct the violation report the event to DORA. This brings accountability to both the CAM and HOA and protects home owners from violations.
7. DORA refuses in the CAM law to require all fees separately assessed home owners by a CAM to be accompanied by a receipt documenting the services performed to earn the fee, when performed and line item cost. Currently, DORA enables CAMs to assess fees without any justification or explanation or receipt [resulting in duplicate charging of home owners for services paid for with HOA dues.](#)

8. Improve the DORA web site for filing CAM complaints and researching CAM licenses and violations and generating reports for use by HOAs and the public.