

# HELP PROTECT YOUR COMMUNITY!

## 5 REASONS WHY YOU SHOULD CONTRIBUTE



**MICHIGAN**  
LEGISLATIVE ACTION COMMITTEE  
Community Associations Institute

### What is the Michigan Legislative Action Committee?

This diverse group of homeowner leaders, community managers, and representatives from community association business partners provides perspective on how proposed legislation could impact people living and working in community associations.

### WHY WE NEED YOUR HELP

Your donation saves you and your community association money by protecting Michigan's homeowner and condominium associations from burdensome legislation.

During legislative sessions in Michigan, there are always pieces of legislation introduced that impact South Michigan community associations. We need your help now to continue to educate legislators and build relationships on your behalf. In order to be successful in supporting or opposing legislation, we rely on your support. Your donation makes our legislative advocacy and outreach efforts possible.

Please consider donating a \$1 per door (or more) so we can represent your community voice at the State Capitol. Giving is easy, simply donate online today at [www.advocacy.caionline.org](http://www.advocacy.caionline.org) or mail back your Dollar-a-Door or More donations form.

Additional information can be found on the Legislative Action Committee's website, [www.caionline.org/MILAC](http://www.caionline.org/MILAC)



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**1** Gives you a voice. The volunteer committee represents the [approximately 1,450,000 Michiganders living in 588,000 homes in more than 9,000 community associations](#) across the state.

**2** Keeps you informed and involved. The Michigan Legislative Action Committee organizes "grassroots" advocacy campaigns — letters, e-mails, phone, and social media communications regarding important issues related to community associations.

**3** Tracks legislation that could impact community associations. During the 2025 session, MILAC tracked over 45 pieces of legislation either directly or indirectly impacting community associations in the state. >> [www.caionline.org/LegislativeTracking](http://www.caionline.org/LegislativeTracking)

**4** Strengthens key relationships with lawmakers. By educating lawmakers, legislative and executive staff, and other organizations, as well as testifying, the committee helps advance issues facing community associations and influence the outcome of legislation.

**5** Advocacy Successes. The Michigan LAC advocated on several notable bills that impact community associations in 2025 Legislative Session. Below is a brief overview:

**HB 4524 - Marketable Record Title Act:** Enacted in December 2022, PA 235 amended MCL 565.104 to exclude any land use restriction from applicability of the MRTA. However, there was a significant risk that after March 29, 2024, the MRTA could be used to invalidate recorded restrictions older than 40 years. MILAC supported an extension in 2024, which eventually passed as Public Act 20 of 2024, giving community associations until September 29, 2025, to take steps to preserve their recorded restrictions by recording a notice of claim. In 2025, HB 4524 revised Michigan's Marketable Record Title Act. An amendment successfully championed by MILAC exempts condominiums and most homeowners associations from extinguishment under this legislation, provided original restrictions were recorded after January 1, 1950. The amendment also adds clarifying language, removing uncertainties for many associations. Per its [public policy on the Marketable Title Record Act](#), CAI supports legislation that permits the recorded governing documents of community associations to be enforceable in perpetuity, including restrictions on the nature of the community even where there is no community association. **Status: Successfully made into law. Assigned PA 13'25 with immediate effect**

**HB 5045 & HB 5046 - Foreclosure Deeds:** MILAC supports these bills that affect redemption rights following a foreclosure sale. Under these bills, a deed following a foreclosure sale must be recorded within 20 days after the date of the sale. If a deed is not recorded within the 20-day period, then the redemption period and interest will begin to accrue as of the date that the deed is recorded, giving a longer redemption period. These bills align with CAI's public policies pertaining to foreclosure. CAI's [public policy on Third-Party Lender Foreclosures](#) endorses legislation that provides a fair and equitable foreclosure process by third-party lenders that protect homeowners, property values, and the financial health of community associations. Additionally, CAI's [public policy on Foreclosures by Community Associations to Collect Delinquent Assessments](#) endorses equitable and timely processes for the foreclosure of association liens for common expense assessments. CAI believes foreclosure should be a final resort after there have been reasonable attempts to compel owners to fulfill their financial obligations. **Status: Both bills referred to Committee on Regulatory Reform; Carried into 2026.**

**HB 4363 – Repeal the Homeowners Energy Policy Act:** MILAC supports HB 4363, a bill to repeal the Homeowners Energy Policy Act, in addition to continuing to advocate for fixes to the original bill that it opposed. Per its [public policy on Environmental Sustainability](#), CAI supports environmental and energy efficiency policies that recognize and respect the governance and contractual obligations of community association residents as the best mechanism to enact sustainable environmental policies. CAI supports efforts by state legislatures to empower community associations to build consensus-based solutions regarding environmental initiatives, and opposes government and interest group efforts to override community policy or deed restrictions on single interest issues. [Enacted in 2024](#), the original legislation infringes on the ability of community associations to determine the best environmental policy for its owners and residents. MILAC saw this bill as a flawed effort to promote sustainable energy in the State of Michigan and lobbied against its enactment. In addition, the bill had a number of other issues with terminology and lack of definitions. The original legislation severely curtails the ability of community associations to make independent decisions regarding the installation of solar panels and other perceived energy-saving devices and would mandate these items be permitted over the objection of a majority of the community. It overrides the architectural review authority of Michigan communities and creates confusion in determining the primary responsibility for maintenance, repair, and replacement of solar panels and the roofing on which it is installed. The bill also lacks information on insurance implications of changes to common elements to install energy saving improvements and solar panels **Status: Discharged from committee twice and re-referred to Committee on Energy; Carried into 2026.**

# Dollar-a-Door or More!

## YOUR DONATION MAKES A DIFFERENCE



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### WAYS TO PLEDGE

#### >> Community Pledge

# of doors

X  \$1 or more

\$

#### >> Flat Rate Pledge

☐ \$100

☐ \$250

☐ \$500

☐ \$1,000

\$

Helping out is easy! [Go to www.caionline.org/LACdonate](http://www.caionline.org/LACdonate) or fill out and return this Dollar-a-Door or More donations form. Most community association boards can legally allocate money to support the South Michigan Legislative Action Committee. Please check your governing documents to verify before donating. **Corporate contributions are allowed and appreciated.**

#### METHOD OF DONATION

- ☐ **ONLINE**— [www.caionline.org/LACDonate](http://www.caionline.org/LACDonate)
- ☐ **CHECK**— make payable to: **Michigan Legislative Action Committee**

Association Name: \_\_\_\_\_

Management Company: \_\_\_\_\_

Community Manager: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Does your association agree to be recognized for its contribution by CAI? Yes / No

\*The Michigan Legislative Action Committee is **NOT** a Political Action Committee (PAC) and **does not** give money to legislators or legislative candidates.

**Please return this completed form to the address below:**

**CAI Michigan Chapter**

P.O.Box 973201

Ypsilanti, Michigan 48197

734.478.3756

[www.cai-michigan.org](http://www.cai-michigan.org)

## Thank you for your support!



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