

Help Support Your Community

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MISSOURI
LEGISLATIVE ACTION COMMITTEE
Community Associations Institute

Formed in 1994, CAI's Missouri Legislative Action Committee (MO LAC) is a diverse group of homeowner leaders, community managers, and representatives from community association business partners which provides perspective on how proposed legislation could impact the approximately 958,000 Missourians who live in 392,000 homes in more than 5,800 community associations across the state. The LAC monitors state legislation, educates lawmakers, and protects the interests of those living and working in community associations.

We need your help to continue this work. Your donation makes our legislative advocacy and outreach efforts possible and helps ensure that community associations remain preferred places to live and work.

2026 Priority Legislation



HB 1734

HB 1734 - Creates A Revolving Loan Program to Assist Homeowners' Associations with Erosion Control

MO LAC **supported** this bill in both 2025 and 2026. HB 1734 would have created a revolving loan program to assist homeowner's associations with erosion control. Under this legislation, loans would have been permitted to fund daylighting waterways, natural flood/catchment restoration, culvert rehabilitation, and bank stabilization using natural measures. Projects involving impermeable surfaces would have been explicitly excluded. Interest would have been capped at the greater of the federal funds rate or 2%. Loans would have been allowed to cover up to 80% of project costs per fiscal year, with a maximum term of 10 years. HOAs utilizing these loans would have been required to provide documented community support and offer property liens as collateral. In 2025 the bill got held up in the House Rules Committee before its language was incorporated into another piece of legislation on the House floor. That legislation ultimately did not pass committee.

Status: Bill died in committee.



HB 3176

HB 3176 and SB 1603 - Missouri Declaration and Bylaws Modernization Act

MO LAC **supported** this legislation, which would have created a comprehensive statute governing homeowners associations in Missouri. Unlike condominiums, which benefit from a more defined statutory structure, homeowners' associations in Missouri operate without a comprehensive legal framework that reflects modern governance realities. This bill would have helped fill that gap by providing clear, practical tools that allow associations to function effectively while still respecting their governing documents and member rights.



SB 1603

The Missouri Declaration and Bylaws Modernization Act would have made it so that whenever not enough votes are cast within 90 days on a proposed amendment to governing documents, the amendment can still pass if notice is provided and fewer than one-quarter of members object within 60 days. In this situation, members would have had up to one year to challenge a declaration amendment and six months for bylaw amendments. In the absence of a board, at least 10% of association members would have been permitted call a special meeting to elect a new board, with any quorum requirements suspended. Additionally, boards would have been required to adopt an annual budget and provide lot owners with that budget within 30 days. Members of MO LAC testified in support.

Status: Bill died in committee.

TOP REASONS TO CONTRIBUTE

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

Stay Informed & Involved: MO LAC organizes grassroots advocacy campaigns to facilitate direct communication between you and your elected officials regarding important issues related to community associations.

Track Key Legislation: During the 2026 legislative session, MO LAC tracked 84 pieces of legislation, directly advocating on bills with potential implications on our industry.

Ensure Lawmakers Are Informed & Connected With CAI: By educating lawmakers, their staff, and other key decision-makers on our industry and connecting them with CAI, MO LAC can influence the outcome of legislation.

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Make A Difference: It's Easy to Help

CAI depends on professional lobbyists funded by community associations, businesses, and individuals to create the best public policy for the community association industry in Missouri.



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



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Go to www.caionline.org/LACdonate and select "Missouri" or fill out this form and once completed, return it to:

CAI Missouri Chapter - Missouri Legislative Action Committee
12747 Olive Blvd., Ste 300 | Saint Louis, MO 63141-6269
cathy@caiheartland.com

Checks should be made payable to: **Missouri Legislative Action Committee**

Most community association boards can legally allocate money to support the Missouri Legislative Action Committee. Please check your governing documents to verify before donating. **Corporate contributions are allowed and appreciated.**

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

Option 1: Community Pledge

X

=

Number of Doors in Community

Pledge per Door (\$1 or More)

Total Pledge Amount

Option 2: Flat Rate Pledge

\$100

\$250

\$500

\$1,000

Other: _____