

COMMUNITY ASSOCIATION NEWSLETTER



Governance Pitfalls: Three Common Traps for Association Boards

by Cynthia Jones, Esq. & Adam Beaudoin, Esq.

Governance in community associations is complex, with many potential blind spots that can lead to serious financial, legal, and operational challenges. Some of the most common yet often overlooked governance pitfalls include understanding roles, respecting the hierarchy of the documents, and failing to adhere to communication and meeting protocols.

Understand Roles

Clearly defined roles foster efficiency, minimize misunderstandings, and prevent unnecessary overreach. The roles are:

- Board members: Act as the governing body and make decisions on behalf of the association.
- Officers: The president, treasurer, and secretary may have additional duties, but they are not necessarily board members.
- Committees: Provide support, execute assigned tasks, and follow board directives.
- Community manager: Hired by the board and acting on behalf of the association, the manager's duties are established by the management agreement. The manager almost always reports to the board, not the association's members. Some smaller communities elect not to hire a community manager.

[Link to Full Article](#)

⚡ ATTENTION ⚡

Please be sure to **CLICK HERE** to keep receiving our monthly newsletter! Our new website launched in July, and future newsletters will be sent via Glue Up! If you need assistance, email ced@cai-michigan.org.

Business Partner Spotlight

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Upcoming Events Click Event for Details

October 2025:

- October 9-10, 2025: M-205: Risk Management (Live Virtual Class)
- October 15, 2025: Community Conversation Live – Vision to Reality: Strategic Planning for Thriving Communities
- October 17, 2025: CAI-MI Virtual Expo (Zoom)
- October 23, 2025: CAI-MI Flint Expo, Warwick Hills, Grand Blanc, MI
- October 23-24, 2025: M-206: Financial Management (Live Virtual Class)
- October 29, 2025: Webinar – The Nuisance Playbook: Tackling HOA Headaches Before They Escalate

2025 CAI-MI Cornhole Tournament Wrap-Up

On Thursday, September 25, 2025, CAI-MI members and friends gathered at Great Shots Backyard Bar & Games for an evening of friendly competition, networking, and plenty of fun at our annual Cornhole Tournament.

Everyone brought their best tosses and good-natured rivalries, filling the courts with energy and laughter. Guests enjoyed delicious food, refreshing drinks, and the casual, welcoming atmosphere that makes this event such a favorite. Beyond the games, it was a chance for managers, board members, and business partners to connect in a relaxed setting and strengthen community ties.

Thank you to everyone who came out and to our sponsors who made the night possible. The 2025 Cornhole Tournament was a wonderful success!



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VIRTUAL EXPO OCTOBER 17, 2025 VIA ZOOM

8:45 AM – 1:00 PM

MEMBERS \$35 / NON-MEMBERS \$55

BOARD MEMBERS/HOMEOWNER LEADERS = FREE



NETWORKING: 8:45 AM – 9:00 AM

3 CONTINUING ED CREDITS FOR MANAGERS

SESSION 1: 9:00 AM – 10:00 AM

BOARD DYNAMICS AND THE ART OF SAYING NO

SPEAKER: SHEENA FIORITTO (OMNUS LAW) & SHANNON MURRAY-WOLF (IN RHODES MANAGEMENT)

SUMMARY: BOARDS OFTEN STRUGGLE WITH DIFFICULT PERSONALITIES AND DECISION-MAKING IMBALANCES. THIS SESSION WILL ADDRESS HOW TO MANAGE STRONG BOARD MEMBERS, CREATE HEALTHIER DYNAMICS, AND PRACTICE CONSTRUCTIVE WAYS OF SAYING "NO" TO UNREASONABLE REQUESTS.

BREAK & NETWORKING: 10:00 AM – 10:25 AM

SESSION 2: 10:25 AM – 11:25 AM

EXTERIOR MAINTENANCE AND LIABILITY

SPEAKER: AMY SMITH (MAKOWER ABBATE GUERRA WEGNER VOLLMER) & TOM ELLIOT (ATLAS OUTDOOR LLC)

SUMMARY: EXTERIOR MAINTENANCE IS ONE OF THE MOST FREQUENT SOURCES OF LIABILITY FOR ASSOCIATIONS. THIS SESSION WILL HIGHLIGHT BEST PRACTICES FOR ADDRESSING RISKS, PLANNING RESERVES, AND UNDERSTANDING HOW TO BUDGET FOR MAJOR PROJECTS. PRESENTERS WILL INCLUDE BOTH LEGAL AND CONTRACTOR PERSPECTIVES. AN ATTORNEY WILL DISCUSS UPDATES TO PREMISES LIABILITY LAW AND HOW THAT INTERPLAYS WITH EXTERIOR MAINTENANCE CONSIDERATIONS.

BREAK & NETWORKING: 11:25 AM – 11:50 AM

SESSION 3: 11:50 AM – 12:50 PM

AGING INFRASTRUCTURE AND INSURANCE CHALLENGES

SPEAKER: SCOTT BRESLIN, CIRM (MCCREDIE INSURANCE AGENCY, INC) & CHRIS HANCOCK, CMCA, AMS, PCAM (KS MANAGEMENT, INC)

SUMMARY: MANY COMMUNITIES BUILT IN THE 1970S AND 1980S ARE FACING SIGNIFICANT INFRASTRUCTURE CHALLENGES, COUPLED WITH NEW INSURANCE-DRIVEN REQUIREMENTS. THIS SESSION WILL EXPLORE HOW ASSOCIATIONS CAN PLAN FOR MANDATED UPGRADES, MANAGE INSURANCE RISKS, AND FUND LONG-TERM CAPITAL PROJECTS.

2025-2026

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**2025 Business Partner &
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and 3rd Quarter Magazine
Links**

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**Facts Over Headlines: CAI Responds
to Calls to Ban Florida HOAs**

by Dawn Bauman, CAE

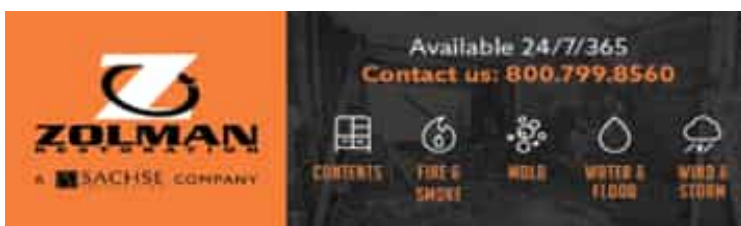
Community associations create stable, well-managed neighborhoods where families invest, connect, and thrive. A Florida legislator's recent call to ban homeowners associations is, respectfully, a solution in search of a problem and would cause

needless disruption for millions of Floridians. Florida thrives because neighbors choose to work together.

This week, I've given a half-dozen interviews with media across the Sunshine State to keep the conversation grounded in facts. I've shared findings from the Foundation for Community Association Research's Homeowner Satisfaction Survey, which consistently shows the overwhelming majority of residents living in association-governed communities are satisfied with their experience. The data reflects what we see every day in well-run communities that protect property values, maintain critical infrastructure, and foster a sense of harmony.

Florida law empowers homeowners with choices. If a community determines an association no longer fits its needs, Chapter 720 of the Florida statutes provides a legal pathway to dissolution through a community vote and due process. Homeowners decide the community's future.

[Link to Full Article](#)





Help Protect Your Community! Donate a Dollar-a-Door.

The Michigan Legislative Action Committee (MILAC) is a volunteer committee of the Community Associations Institute (CAI), consisting of homeowners and professionals serving community associations.

CAI-MI Legislative Action Committee works toward legislative solutions that protect Michigan community associations like yours from bad legislation that would hurt the community association housing model and restrict your rights. You can help the legislative action committee by contributing a "Dollar-a-Door or More" from your association.

We need your help in passing legislation to ensure that condominium documents do not automatically expire!

For questions email:

Michael Pereira - mpereira@hirzellaw.com

Todd Skowronski - tskowronski@maglawpllc.com

[Link to Additional Information and Donation Form](#)

[Link to Quarterly LAC Update](#)

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