



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>ARNIE C. AC "HONEST-ABE" DIENOFF</b>		PHONE NUMBER: <b>314-440-9000</b>	
BUSINESS/ORGANIZATION NAME: <b>STATE PUBLIC ADVOCACY</b>		TITLE: <b>STATE PUBLIC ADVOCATE</b>	
ADDRESS: <b>P.O. BOX #1535</b>			
CITY: <b>O' FALLON</b>		STATE: <b>MO</b>	ZIP: <b>63366</b>
EMAIL: <b>ArnieDienoff@Mail.Com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>4/8/2026 11:53 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>DELLA MILLER</b>		PHONE NUMBER: <b>573-216-0827</b>	
BUSINESS/ORGANIZATION NAME: <b>MISSOURI ASSOCIATION MANAGEMENT, LLC.</b>		TITLE: <b>MANAGING AGENT</b>	
ADDRESS: <b>P.O. BOX 1633</b>			
CITY: <b>LAKE OZARK</b>		STATE: <b>MO</b>	ZIP: <b>65049</b>
EMAIL: <b>dmiller@mam-llc.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>4/6/2026 1:46 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

**Testimony in Support of Missouri House Bill 3176**

My name is Della Miller, and I work directly with homeowners and association boards. I support House Bill 3176, which brings much-needed clarity and modernization to how homeowners associations operate.

In my experience, associations often develop a negative reputation, not because of bad intentions, but due to a lack of clear and consistent guidance. This can lead to confusion, inconsistent decisions, and the perception of overreach.

House Bill 3176 addresses these issues by creating a more uniform framework for amending governing documents, maintaining records, and guiding association operations. This clarity benefits homeowners, board members, and managers alike.

Importantly, the bill allows associations to function more effectively when participation is low, while still protecting homeowners' rights. It creates a fair process for making necessary updates while preserving the opportunity for owners to object.

The bill also improves transparency and accountability through proper recordkeeping and access to information, helping build trust and reduce disputes.

In addition, it strengthens governance by establishing clear timelines for challenging elections and helping ensure boards can continue to function effectively.

Financial protections, including fidelity insurance requirements and oversight of association funds, provide important safeguards for homeowners.

Overall, this bill strikes a strong balance between effective governance, transparency, and homeowner protections.

For these reasons, I respectfully ask for your support of House Bill 3176.

Thank you for your time and consideration.

Della Miller, CMCA, AMS, LSM, PCAM  
 Missouri Association Management



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>NICOLE LEWIS</b>		PHONE NUMBER: <b>314-565-0201</b>	
BUSINESS/ORGANIZATION NAME: <b>SENTRY MANAGEMENT</b>		TITLE: <b>DIVISION PRESIDENT - SENTRY MANAGEMENT</b>	
ADDRESS: <b>7421 MEXICO RD. SUITE 101</b>			
CITY: <b>ST. PETERS</b>		STATE: <b>MO</b>	ZIP: <b>63376</b>
EMAIL: <b>nlewis@sentrymgt.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/7/2026 3:28 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

**Testimony in Support of HB 3176**

**Missouri Declaration and Bylaws Modernization Act**

Thank you for the opportunity to testify in support of House Bill 3176, the Missouri Declaration and Bylaws Modernization Act.

My name is Nicole Lewis, and I serve as a Division President for a management company that supports the operations of more than 40 homeowners' associations across the state of Missouri. In that role, I work closely with volunteer boards and homeowners every day, and I see firsthand the operational challenges associations face under the current legal framework.

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. HB 3176 helps fill that gap by providing clear, practical tools that allow associations to function effectively while still respecting their governing documents and member rights.

One of the most significant issues facing associations today is homeowner apathy. Many communities struggle to achieve quorum at meetings or to secure enough participation to approve necessary amendments. As a result, associations are often unable to update outdated governing documents, some of which were written decades ago and no longer reflect current economic conditions or operational needs.

For example, we frequently see budget thresholds or capital expenditure limits that are no longer realistic in today's environment. Without the ability to amend these provisions, boards are constrained in their ability to responsibly maintain common property and plan for the long-term financial health of the community.

HB 3176 provides a reasonable and balanced solution by allowing amendments to proceed when the required level of member support is not actively opposed. This approach preserves member rights while addressing the practical reality that non-participation should not indefinitely prevent necessary governance updates.

The bill also addresses another critical issue: associations that lack an active board. In practice, this situation can bring operations to a complete standstill, leaving essential functions like maintenance, financial management, and compliance unaddressed. The provision allowing members to call a meeting and elect a board without quorum in these circumstances is a vital safeguard that ensures continuity of governance.

Overall, HB 3176 is thoughtful, practical legislation that reflects the real-world challenges facing homeowners' associations today. It provides necessary tools for governance, promotes accountability,

and helps ensure that communities can adapt to changing conditions while continuing to serve their members effectively.

I respectfully urge the committee to support HB 3176.

Thank you for your time and consideration.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>ROSS KAPLAN</b>		PHONE NUMBER: <b>573-638-8606</b>	
BUSINESS/ORGANIZATION NAME: <b>SANDBERG PHOENIX-COMMUNITY ASSOCIATIONS INSTITUTE'</b>		TITLE: <b>COUNSEL</b>	
ADDRESS: <b>125 E. HIGH STREET, STE. 200</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>4/8/2026 12:00 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>
COMMITTEE: <b>Local Government</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>RUSSELL MITCHELL</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/6/2026 2:39 PM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**Testimony in Support of Missouri House Bill 3176**

My name is Russell Mitchell, and I work closely with a very large-scale homeowners association, as well as several other smaller associations. I would like to offer this testimony in support of House Bill 3176. In my humble opinion, the proposed bill brings much-needed clarity and modernization towards homeowners' associations and how they function. Unfortunately, associations can often develop a negative reputation, not necessarily earned but more-often due to a lack of clear and consistent guidance. This can lead to confusion, inconsistent decisions, and the perception of overreach.

House Bill 3176 addresses many of these issues by creating a more uniform framework for amending governing documents, maintaining records, and guiding association operations. This clarity benefits homeowners, board members, and managers alike. Importantly, the bill allows associations to function more effectively when participation is low, while still protecting homeowners' rights. It creates a fair process for making necessary updates while preserving the opportunity for owners to object.

This proposed bill also improves transparency and accountability through proper recordkeeping and access to information, helping build trust and reduce disputes. In addition, it strengthens governance by establishing clear timelines for challenging elections and helping ensure boards can continue to function effectively. Financial protections, including fidelity insurance requirements and oversight of association funds, provide important safeguards for homeowners.

Overall, it is my opinion this bill strikes a strong and fair balance between effective governance, transparency, and homeowner protections.

I respectfully offer my support of House Bill 3176.

**Russell Mitchell, CMCA, AMS, PCAM**  
**Co-Owner**  
**Missouri Association Management, LLC**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>
COMMITTEE: <b>Local Government</b>		
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>DAVID KENT</b>		PHONE NUMBER:
REPRESENTING: <b>MISSOURI BANKERS ASSOCIATION</b>		TITLE:
ADDRESS: <b>207 E CAPITOL AVE</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>4/8/2026 12:00 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>HEATH CLARKSTON</b>		PHONE NUMBER: <b>573-520-7240</b>	
REPRESENTING: <b>MORTGAGE BANKERS ASSOCIATION OF MISSOURI</b>		TITLE: <b>O</b>	
ADDRESS: <b>235 E. HIGH STREET</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL: <b>heath@cnmissouri.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/8/2026 7:33 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>JOHN BARDGETT</b>		PHONE NUMBER: <b>636-530-9392</b>	
REPRESENTING: <b>ST. LOUIS HOMEBUILDERS ASSOCIATION</b>		TITLE:	
ADDRESS: <b>16141 SWINGLEY RIDGE RD.</b>			
CITY: <b>CHESTERFIELD</b>		STATE: <b>MO</b>	ZIP: <b>63017</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>4/8/2026 12:00 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3176</b>		DATE: <b>4/8/2026</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>SARAH BERRY</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/8/2026 6:54 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

This bill is framed as modernization. In practice, it restructures governance in a way that concentrates power and limits member recourse.

The concern is not any single provision—it is how they operate together.

First, the bill allows amendments to pass through passive approval. If members do not respond, they are counted as consenting. That is not neutral. It shifts the burden away from proving support and onto organizing opposition.

Second, the bill restricts member challenges. Claims are pushed into derivative actions, and strict deadlines are imposed—six months to one year for amendments, and as little as thirty days for board elections. That narrows the window for accountability.

Third, enforcement power is imbalanced. Associations are given broad authority to pursue claims, including expanded access to small claims courts, while members face increased procedural barriers to challenge decisions.

Taken together, this creates a structure where: rules can be changed without active approval, challenges are limited and time-restricted, and enforcement authority is concentrated on one side.

That is not simply modernization. It is a shift in control.

For the record, I am placing this on notice:

When a system allows rule changes through non-response, restricts individual standing, and limits the ability to challenge decisions, it creates a governance structure that can suppress dissent and reduce accountability if misused.

This bill moves away from transparency and balanced governance, not toward it.

For those reasons, I stand in opposition.