



**Housing Justice Center**  
Dedicated to expanding  
and preserving the supply  
of affordable housing in  
Minnesota and nationwide.

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February 23, 2026

Representative Erin Koegel, Co-Chair  
Representative Tim O'Driscoll, Co-Chair  
Minnesota House Commerce Finance and Policy Committee  
Capitol 120  
5 Rev Dr. Martin Luther King Jr. Blvd.,  
St. Paul, MN 55155

Re: Housing Justice Center Support of S.F. 1750/ H.F. 1268

Dear Chair Koegel, Chair O'Driscoll, and Members of the Commerce Finance and Policy Committee,

My name is Shana Tomenes and I am a Housing Justice Litigator and Director of Manufactured Housing Policy for the Housing Justice Center. I respectfully submit this testimony in support of the provisions in Minnesota Senate File 1750 that propose reasonable standards for rulemaking and fair financial enforcement mechanisms within common interest community governance under Minn. Stat. § 515B.3-102.

At the Housing Justice Center, I work daily to protect Minnesota homeowners' ability to stay in their homes and preserve their largest financial investment. Many of the people we assist—particularly seniors and individuals with disabilities—live on fixed incomes and rely on predictability, fairness, and transparency in how community rules are created and assessments are enforced.

### **Commonsense Standards Aligned Across Housing Law**

The reasonable rulemaking and notice requirements proposed in this bill are consistent with statutory principles already found in Minnesota manufactured housing law, such as Minn. Stat. § 327C.05, which governs park rules and standards for manufactured home communities. In that context, the Legislature recognized that clear, reasonable guidelines and fair processes are essential to protect residents' homes and assets from sudden, arbitrary, or excessively punitive actions.

Just as Minn. Stat. § 327C.05 helps prevent manufactured homeowners from being blindsided by unclear regulations or unbridled enforcement, the changes in Senate File 1750 would ensure that condominium and planned community homeowners are afforded similar protections. This alignment reinforces a core policy goal across housing sectors: no

Minnesotan should lose their home or face unnecessary financial jeopardy because of unclear standards or unfair governance practices.

### **Reasonable Rulemaking and Meaningful Notice**

Senate File 1750 proposes two widely supported procedural reforms:

- An explicit requirement that rules and regulations adopted by an association must be reasonable, and
- A minimum 21-day advance notice and opportunity to comment before adopting, amending, or revoking such rules.

Rules governing daily life— from exterior modifications to pet policies, parking, or limited common elements—can profoundly affect homeowners’ quality of life and financial well-being. Requiring reasonableness and meaningful input fosters shared ownership, minimizes conflict, and protects homeowners from sudden governance changes that could affect their health, safety, or property values. The bill appropriately balances responsiveness and due process by allowing temporary rules in exigent circumstances, provided that associations give homeowners later notice and formal adoption procedures.

### **Limits on Interest, Late Fees, and Fines; Due Process Protections**

The amendments to § 515B.3-102(a)(11) are similarly grounded in fairness:

- Capping interest on delinquent assessments at eight percent,
- Limiting late fees to the greater of \$20 or five percent of the amount owed, and
- Guaranteeing an opportunity to be heard before fines are levied, without charging attorney fees to a homeowner who requests a hearing.

Without these protections, minor financial setbacks can balloon into overwhelming debt, liens, or even threats of foreclosure. This is especially true for seniors and individuals with disabilities—many of whom live on fixed incomes or incur medical and accessibility expenses. Reasonable limits and procedural safeguards help ensure that financial penalties enhance compliance rather than jeopardize a family’s ability to remain safely housed.

### **Advancing Housing Stability**

Common interest communities comprise a significant portion of Minnesota’s housing stock. When associations have clear, equitable processes and homeowners have confidence that governance will be exercised transparently and fairly, community stability improves for everyone.

The reforms in Senate File 1750 do not weaken legitimate governance authority. Rather, they advance common-sense standards that prevent avoidable disputes, protect

homeowners' largest financial assets, and align condominium governance more closely with longstanding principles reflected in other Minnesota housing statutes.

For these reasons, I respectfully urge the Committee to support these important provisions of Senate File 1750. Thank you for your time and attention to policies that promote fairness, stability, and housing security for all Minnesotans.

Sincerely,



Director of Manufactured Housing Policy &  
Housing Justice Litigator  
Housing Justice Center