

**COMMERCE FINANCE AND POLICY COMMITTEE
MINUTES**

Representative Erin Koegel, Co-Chair of the Commerce Finance and Policy Committee, called the meeting to order at 8:15 AM on Tuesday, February 24, 2026, in Room 120 of the Capitol Building. The meeting was broadcast via House Public Information Services.

The Committee Legislative Assistant noted the roll.

Members present:

KOEGEL, Erin, DFL Co-Chair
O'DRISCOLL, Tim, GOP Co-Chair
ELKINS, STEVE, Vice-Chair
PERRYMAN, Bernie, Vice-Chair
ALLEN, Keith
BUCK, Shelley
CHA, Ethan
DAVIDS, Greg
DOTSETH, Jeff
FALCONER, Alex
FINKE, Leigh
HANSON, Jess
HEINTZEMAN, Josh
HUOT, John
KOTYZA-WITTHUHN, Carlie
KRESHA, Ron
RYMER, Max
SMITH, Andy
VAN BINSBERGEN, Scott
WEST, Nolan

A quorum was present.

Representative Finke moved that the minutes from February 19, 2026, be approved. THE MOTION PREVAILED.

SF1750 (Lucero) Common interest communities rights and duties modified, unit owner rights modified, termination threshold modified, meet and confer process established, notice of meetings modified, and governing bodies prohibited from requiring or incentivizing creation of homeowners associations.

Co-Chair Koegel moved that SF1750 be laid over.

Co-Chair Koegel moved the S1750DEF9 amendment to SF1750. THE MOTION PREVAILED.
THE AMENDMENT WAS ADOPTED.

Representative Rehrauer presented SF1750, as amended.

Testifiers on SF1750, as amended:

- Ron Elwood, Supervising Attorney, Legal Aid
- Joel Calrson, Lobbyist, GreensteinSellers
- Matt Greenstein, Funding Partner, GreensteinSellers
- Jenny Sanford, Director of Community Engagement, Twin Cities Habitat for Humanity
- Roxanne Kimball, President, Minnesota Homeownership Center
- Finn Jacobsen, Partner, SJJ Law
- Broc Coen, First Service Residential; President, Minnesota Community Association Advocates
- Regina Gonzales, Resident, Minnesota

- Linda Digbaum, Board Member, Lohman's Amhurst Homeowners Association, St. Louis Park, Minnesota
- Bridgette Blount, Homeowner, Minnesota
- Jolene Johnson, Homeowner, Minnesota
- Keenan Raverty, President, Minnesota Mortgage Association
- Matt McNeill, President, Cities Management Incorporated

Co-Chair Koegel laid over SF1750, as amended.

Presentation by Minnesota Department of Commerce on implementation and overview of the Common Interest Community and Homeowner's Association Ombudsman Office

Testifiers:

- Sara Payne, Assistant Commissioner of Enforcement, Minnesota Department of Commerce

Representative Elkins assumed the gavel at 9:46 AM.

HF3479 (Freiberg) Right to postpone a mortgage sale clarified.

Co-Chair Koegel moved that HF3479 be re-referred to the Committee on Judiciary Finance and Civil Law.

Co-Chair Koegel moved the H3479A1 amendment to HF3479. THE MOTION PREVAILED. THE AMENDMENT WAS ADOPTED.

Co-Chair Koegel presented HF3479, as amended.

Testifiers on HF3479, as amended:

- Ron Elwood, Supervising Attorney, Legal Aid
- Colleen Daly, Staff Attorney, Legal Aid
- Mary Kaczorek, Staff Attorney, Legal Aid
- Eric Cook, Attorney, Wilford, Geske & Cook; Board Member, Real Property Section, Minnesota Bar Association

Co-Chair Koegel renewed the motion that HF3479, as amended, be re-referred to the Committee on Judiciary Finance and Civil Law. THE MOTION PREVAILED.

Co-Chair Koegel assumed the gavel at 9:52 AM.

HF704 (Freiberg) Mortgage payment satisfaction provisions modified.

Co-Chair Koegel moved that HF704 be laid over.

Co-Chair Koegel moved the H704A1 amendment. THE MOTION PREVAILED. THE AMENDMENT WAS ADOPTED.

Representative Freiberg presented HF704, as amended.

Testifiers on HF704, as amended:

- Adam Schad, Legislative Co-Chair, Minnesota Land Title Association
- Chad Novak, Legislative Co-Chair, Minnesota Land Title Association
- Keenan Raverty, President, Minnesota Mortgage Association

Co-Chair Koegel laid over HF3479, as amended.

The meeting was adjourned at 10:04 AM.

Erin Koegel

Representative Erin Koegel, DFL Co-Chair

Alex Wheeler

Alex Wheeler, Committee Legislative Assistant