



DEDICATED TO A STRONG GREATER MINNESOTA

February 23, 2026

Dear Co-Chair Koegel, Co-Chair O'Driscoll, and members of the House Commerce Committee,

On behalf of the Coalition of Greater Minnesota Cities (CGMC), thank you for the opportunity to comment on S.F. 1750, the Homeowner Association Reform Bill. The CGMC represents more than 110 cities across Greater Minnesota. Homeowners Associations (HOAs) are present in almost all of our member cities.

The CGMC does not take a position on the majority of the bill. We are aware of the need for reform in this area, but we are not familiar enough with the recommendations to comment on their merits.

We are specifically concerned with Section 18 of the bill, which relates to Local Government Regulations. We are concerned that this portion of the bill could result in the maintenance of common elements falling back onto the taxpayers of a municipality. Although there is a savings clause that would allow local governments to require the maintenance or insurance of common elements, our members question how that could occur without the creation of a homeowners association. We have significant concerns that the savings clause does not offer enough protection. Therefore, we urge that this language be modified to explicitly allow cities to require the creation of a homeowners association only when it is necessary for the maintenance or insurance of common elements.

Similar language is contained in a larger housing bill that will be introduced shortly. We believe this entire section could be addressed in the negotiations on that bill rather than in this one.

Thank you for your attention to this critical issue and for your ongoing efforts to protect homeowners in Minnesota. If you would like to discuss this issue further, please reach out to me or Elizabeth Wefel at [eawefel@flaherty-hood.com](mailto:eawefel@flaherty-hood.com).

Sincerely,

Bradley Peterson, Executive Director  
Coalition of Greater Minnesota Cities

Elizabeth Wefel, Lobbyist  
Coalition of Greater Minnesota Cities