

2/23/20206

**Chair Koegel and Chair O’Driscoll and Members of the Commerce Finance and Policy
Minnesota Legislature**

Dear Chair Koegel and Chair O’Driscoll and Committee Members,

The Greater Minnesota Housing Fund is a non-profit housing intermediary, charged with identifying and responding to gaps in the affordable housing ecosystem. As the state’s largest affordable housing-focused Certified Community Development Financial Institution, we are dedicated to bringing low-cost capital solutions to help meet Minnesota’s affordable housing needs.

For this reason, we are writing to express support for **SF 1750/HF 1268**, an important update to Minnesota’s Common Interest Community (CIC) and Homeowners Association (HOA) laws. This bill reflects months of collaboration through the Legislature’s HOA Working Group, incorporating testimony from homeowners across the state who shared experiences of opaque governance, sudden legal fees, unreasonable fines, and foreclosure threats for relatively minor issues.

Across Minnesota, more than 8,000 HOAs affect over one million residents, yet our state lacks the basic consumer protections that many other states have long implemented. While many HOAs function well and in good faith, in some HOAs homeowners frequently report difficulty accessing financial records, learning meeting dates, or receiving answers to basic questions without incurring attorney fees. Some homeowners have faced escalating fines and fees without clear notice or an opportunity to remedy concerns. Others have encountered inconsistent governance, barriers to participating in board leadership, or unclear dispute-resolution options.

SF 1750/HF 1268 establishes common-sense standards that improve transparency, ensure clear communication, prevent conflicts of interest, and promote stable homeownership by creating clear governance expectations.

These reforms are balanced, bipartisan, and responsive to real issues facing Minnesota families by providing clearer expectations that support both homeowners and volunteer board members. **SF 1750/HF 1268 is a responsible step toward fairness, transparency, and housing stability.**

Thank you for your consideration, and we encourage you to support this important legislation.

Sincerely,

A handwritten signature in blue ink, appearing to read "Andrea Brennan", with a long horizontal flourish extending to the right.

Andrea Brennan
President and CEO
Greater Minnesota Housing Fund