

# MINNESOTA HOMEOWNERSHIP CENTER

February 24, 2026  
House Commerce Committee  
Minnesota Legislature

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

My name is Roxanne Young Kimball, President & CEO of the Minnesota Homeownership Center and a member of the Minnesota Legislature's HOA and CIC Working Group, convened to examine the experiences of Minnesota homeowners and identify needed statutory reforms in 2024-2025. I am writing in strong support of SF 1750, a balanced and evidence-based update to Minnesota's HOA and CIC statute.

Our organization supports a statewide network of more than 100 housing advisors who serve over 6,000 Minnesota households annually through homebuyer education, financial wellness coaching, and foreclosure prevention support. HOC housing advisors meet consistently with homeowners struggling to resolve issues with their HOAs—issues that stem not from individual personalities, but from structural gaps in Minnesota law. With more than 8,000 HOAs and over a quarter of Minnesota households living in them, the absence of clear statewide standards creates confusion, inconsistent governance, and avoidable financial harm.

During the legislative working group, we heard deeply consistent themes that demonstrate why reform is urgently needed.

---

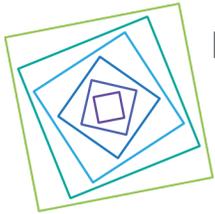
## **1. Homeowners Face Legal and Financial Escalation Without Due Process**

Across the state, homeowners reported being charged attorney fees simply for asking questions, requesting documents, or seeking clarification about their dues. Several homeowners testified to receiving attorney bills after management companies forwarded routine inquiries directly to legal counsel.

One homeowner assisted by a foreclosure counselor correctly submitted the required paperwork for automatic HOA payments, only to discover months later that the management company never processed it. The homeowner received no communication until a pre-foreclosure notice arrived—attached to \$3,600 in attorney fees, charged solely for asking for a statement of the balance owed. This is not an isolated case; our advisors regularly see homeowners facing sudden legal escalation for issues that could have been resolved informally and at no cost.

How SF1750 addresses these concerns:

- Establishes a no-cost internal dispute resolution step before legal escalation.
- Creates clear notice requirements for fines, assessments, and potential foreclosure.
- Protects homeowners from retaliation for asking questions or asserting their rights.



## MINNESOTA HOMEOWNERSHIP CENTER

### 2. Lack of Transparency and Barriers to Basic Information

Homeowners repeatedly testified that they were denied access to meeting information, financial records, competitive bids, or board decisions—even though their dues fund HOA operations. In some cases, homeowners were fined for requesting documents or for speaking outside of designated times, despite no authority for these penalties in the governing documents.

SF1750 responds by:

- Requiring reasonable access to financial and operational records.
- Mandating clear, timely notice of meetings, agendas, and board decisions.
- Requiring HOAs to adopt reasonable, transparent rule-making processes and conflict-of-interest protections.

---

### 3. Conflicts of Interest and Non-Competitive Contracting

Testimony referenced repeated situations in which property management companies steered contracts to affiliated vendors, inflating costs and undermining the fiduciary responsibility of volunteer HOA boards. Homeowners from multiple communities—including several citing experiences consistent with [this 2025 Minnesota Reformer article](#)—described pressure to approve vendor contracts that financially benefitted management-company subsidiaries.

SF1750 responds by:

- Establishing conflict-of-interest standards for board members and property managers.
- Requiring competitive bidding processes for major contracts.
- Increasing transparency so homeowners and board members can trust the integrity of decisions affecting their communities.

---

### 4. Outdated Dissolution Standards Harm Homeowners

Heritage Park homeowners testified that even though their City supports dissolution of their HOA, they cannot meet the 80% of homeowner and 80% of mortgage-company approval requirement—a threshold far higher than in other states and functionally impossible for many communities. SF1750 modernizes this process, creating a fair and achievable standard of 67% of homeowners for certain types of single-family detached homeowner associations that lack common elements.

---

The SF 1750 is a thoughtful, bipartisan response to real harms documented through homeowner testimony, advisor experience, and legislative study. It provides clarity, fairness, transparency, and due-process protections that benefit both homeowners and volunteer boards. These reforms do not undermine HOAs; they support them—ensuring that communities run smoothly and that homeowners are treated fairly and consistently.

I respectfully urge your full support for SF 1750.

*Roxanne Young Kimball*

Roxanne Young Kimball  
President & CEO, Minnesota Homeownership Center