

February 23, 2026

To Minnesota House Commerce Committee:

I am writing to you as an owner of a unit in a townhouse association.

Please do not assume that all condominium, planned communities or townhouse associations are the same.

Ours was developed in 1995 – 2001, and out of the 34 units, 32 are owned by retirees on fixed incomes. We are in one level, modest twinhomes. We have no amenities such as a pool or party room. It is not like other associations whose owners may be young and middle-aged working families in two-story condos.

Our association collects fees for payment of insurance for all units, lawn and snow care, and maintenance of the grounds. In the last 7 years the cost of insurance has more than doubled, and that has hurt our ability to keep up with all suggested maintenance. Just to keep even, the association fees have gone up 10% each year. And this was alarming to many of us.

The proposed bill will be financially damaging to our association. It would require us to re-write our association documents, to the tune of at least \$7,000. It also takes away owners' rights to vote for special assessments rather than having them imposed by the board.

Please be careful in re-writing 515B so that it is fair to unit owners in many and varied associations and the bottom line for association finances.

Thank you,

Barbara Brenny
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