



Support SF 1750/HF 1268

Protecting and Expanding Homeowners' Rights in Minnesota's HOAs

SF 1750 delivers balanced, bipartisan reform protecting homeowners, improving transparency, and supporting stable, attainable homeownership.

Ensures Reasonable Rules, Fines, and Remedies

- Requires HOA rules to be reasonable.
- Requires free advance notice and transparency before the HOA refers a homeowner question to legal counsel and potentially charges legal fees.

Improves Oversight of Management Companies

- Prohibits management contracts that automatically renew, unless the contract includes a termination clause with 90 days notice.
- Prohibits management companies from requiring HOAs to use specific vendors.
- Creates conflict-of-interest standards to reduce self-dealing and improve accountability.

Strengthens Homeowner Rights & Participation

- Improves standards for board meetings, including advance notice of meetings and guaranteeing homeowners the right to speak at meetings.
- Creates an internal dispute resolution process.
- Prohibits retaliation against homeowners for asserting their rights.



Prohibits Unnecessary Foreclosure

- Bars foreclosure unless assessments (and only certain serious-category fines) are over 3 months delinquent, with fines limited and capped by statute.

Preserves Reasonable Use of Homes, Communities

- Prevents municipalities from requiring the creation of an HOA when otherwise unnecessary.
- Protects homeowners' ability to park personal or work vehicles on their own property.
- Requires HOAs to use reasonable processes when owners request approval to alter units or limited common elements.
- Allows dissolution with 67% owner approval (two-thirds) for detached, single-family HOAs with no common elements; includes a mailed notice process with deemed consent after 60 days.

Homeowner-Centered, Bipartisan Solutions

SF 1750/HF1268 is the result of a six-month legislative working group of housing and industry leaders, including three community listening sessions to gather extensive stakeholder input. The bill reflects multiple responsive changes made to address industry concerns while preserving essential consumer protections.

SF 1750/HF1268 is a bipartisan Senate and House effort focused on basic, common-sense protections currently implemented in many other states – not overregulation.

Why is SF 1750 needed?

Minnesota has an estimated **8,000** Homeowners Associations (HOAs), governing housing for **1.5 million residents**.

82% of new homes are built within HOAs nationally.

60–70% of Minnesota HOAs are managed by private property management companies.



Homeowners across the state report:

-  **Limited rights** under current Common Interest Community Law;
-  **Concentrated board and management power** with little accountability;
-  **Foreclosure for minor violations**, even when mortgages are current or paid off;
-  **Runaway fines and attorney fees** with few options to cure;
-  **Uneven rule enforcement** and **undisclosed conflicts of interest**; and
-  **Unreasonable restrictions** on basic homeowner freedoms.

Without reform, current practices undermine basic fairness, housing and economic stability, and threaten affordability homeownership opportunities.

“Our goal is to ensure that the HOA ecosystem is functional and provides a supportive environment where families can thrive.”

Jenny Sanford

*Twin Cities Habitat for Humanity
Director of Community Engagement*

Why SF 1750 matters

Townhomes, condominiums, and other shared-ownership housing are among the most affordable entry points to homeownership, and are the places many senior citizens call home. SF 1750 strengthens confidence in these housing options by protecting homeowners from disproportionate penalties, preventing avoidable foreclosures, and ensuring fair and transparent governance.

Contact us with Questions

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