



Ensure a strong and equitable Minnesota by creating pathways to achieve, maintain, and preserve homeownership.

To: Commerce and Consumer Protection Committee

Re: SF 1063

From: Homeownership Minnesota (HOM)

Dear Senate Commerce and Consumer Protection Committee Members,

Homeownership Minnesota (HOM) is a statewide coalition of 17 organizations that work to expand access to affordable homeownership in Minnesota. We are writing today to support the bill SF 1063

The establishment of a Common Interest Community Ombudsperson ensures fairness and transparency in CIC governance. Many unit owners face challenges navigating complex regulations and resolving disputes with their associations. The ombudsperson will provide invaluable assistance by:

- **Educating Unit Owners:** Providing clear, accessible information about their rights and responsibilities.
- **Facilitating Dispute Resolution:** Offering mediation services to resolve conflicts efficiently and effectively.
- **Identifying Systemic Issues:** Compiling and analyzing complaints to identify trends and recommend legislative improvements.

The mandatory registration of CICs will create a comprehensive database that enhances transparency and accountability. This registration system will:

- **Provide Essential Information:** Making critical information about CICs readily available to unit owners, potential buyers, and the public.
- **Improve Oversight:** Enabling the Department of Commerce to better monitor and regulate CICs.
- **Enhance Accountability:** Ensuring that CICs adhere to state laws and their governing documents.

The tiered fee structure for registration is a fair and equitable way to fund this essential service. The information gathered from the registration will allow for better understanding of the state of common interest communities in Minnesota.

This bill is a crucial step towards protecting the rights of unit owners and promoting responsible governance within CICs.

Thank you for your service,

Homeownership Minnesota (HOM)

Co-Chairs

Greta Gaetz & Noah Hobbs