



March 27, 2025

MN Senate, Commerce and Consumer Protection Committee
75 Rev. Dr. Martin Luther King, Jr. Blvd., Room G-15
St Paul, MN 55155

Via email

Re: Support for Senate File No. 1063

Dear Honorable Members of the Commerce and Consumer Protection Committee,

My name is Ivory Taylor, and I am a Roseville homeowner in an HOA community, Associate Director at Housing Justice Center, and member of the Working Group on Common Interest Communities and Homeowners Associations.

I am writing in support of Senate File No. 1063-the creation of a common interest community Ombudsperson. An Ombudsperson role ensures that Minnesota's homeowners in CIC communities have just and accessible dispute resolution opportunities that are not embedded with conflicts of interest and laden with excessive legal fees. This is vitally important in ensuring housing stability for the 1.5 million Minnesotans living in CIC communities, a number which grows each day.

As a nonprofit law firm, Housing Justice Center recognizes that jumping to legal involvement to resolve every dispute can often be at odds with quickly resolving problems, building bridges, and listening to community input and solutions. With deep financial consequences for entire CIC communities when attorneys get involved, even for those not directly impacted by a dispute, we support alternative dispute resolution options where both sides can be heard and there are no financial or other conflicts of interest present by the mediating parties.

For too long, homeowners in CIC communities have had little recourse to challenging unjust or illegal practices within their HOA communities without suffering dire financial consequences. Because HOA boards are often quickly advised by property management companies to retain legal counsel to deal with even minor homeowner grievances, homeowners are unable to stand up for their rights or seek answers to adverse actions by boards or property management companies due to the threat of mounting financial costs. An ombudsperson is critical in ensuring that residents can work with their association boards in less adversarial ways to resolve issues of community living. HOA boards serve in a quasi-governmental manner and operate with incredible power. With great power comes great responsibility, and an Ombudsperson is there to ensure that boards are upholding values of transparency, fairness, and ethical behavior in their governance of Minnesota's CIC communities. This is a vital role to ensure that individuals' rights are upheld, and administrative

procedures are conducted fairly, especially when the housing and economic stability of Minnesota's CIC community residents are at risk.

We encourage you to support the creation and funding of this important position. Finally, when legal action is required, we encourage the legislature to give Attorney General oversight and enforcement power over Minnesota Section 515B, to ensure that the rights of Minnesota's homeowners can be upheld at the highest level.

Thank you.

Ivory Taylor
Associate Director
Housing Justice Center