



MINNESOTA
HOMEOWNERSHIP
CENTER

March 20, 2025

The Honorable Ron Latz
MN Senate, Judiciary and Public Safety Committee

Re: Support for Senate File Number 1063

Dear Chair Latz and Honorable Members of the Minnesota Senate Judiciary and Public Safety Committee,

My name is Roxanne Young Kimball and I am the President of the Minnesota Homeownership Center. We're a nonprofit intermediary that provides training, advocacy, and technology support to a network of 30 non-profit organizations and over 100 housing counselors across the state, so that Minnesota residents can access and sustain homeownership.

I served on the legislative working group looking at Homeownership Associations and Common Interest Communities (HOA). I believe that well-functioning HOAs are critical to our housing ecosystem. When HOAs function well, they can provide amenities, increased community connection, and a reduced maintenance burden for homeowners.

But not all HOAs in Minnesota are functioning well. The working group heard frustrating, compelling stories from homeowners about simple questions being forwarded to attorneys for response, incurring receiving hefty legal bills for the homeowner and unclear answers. The foreclosure counselors in our housing network have similarly shared that clients they work with are often fearful of asking questions to clarify the fines and fees due to the risk of incurring attorney fee charges that make their risk of foreclosure more pronounced.

Our organization began work to evaluate the impact of HOA governance challenges on homeowners in 2020, engaging the University of Minnesota Center for Urban and Regional Affairs for a study. Key findings included the lack of a basic registration system to understand the number of HOAs in the state, the rate of foreclosure notices prompted by HOA fee issues, and absent contact information for hired property managers made analysis of the depth and breadth of HOA challenges exceedingly difficult.

SF 1063 addresses all of the challenges described above. Tracking basic contact information and registration of HOAs, their boards, and their property management companies opens the door to better understanding and researching challenges and needed supports to maintain HOA homeowners' housing stability. And an ombudsperson that can support education and



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mediation of conflicts between HOA members and their boards could reduce attorney fees both for individual homeowners and for HOA board operations.

Minnesota, with one of the strongest homeownership rates in the country, has fallen behind on protecting residents living in HOA communities. Let's change our story and become a national leader that spells out basic protections and rights, and ease the administration of HOAs for all.

Thank you for your consideration,

Roxanne Young Kimball

Roxanne Young Kimball
President and CEO