March 10, 2026

Senator Matt Klein, Chair
95 University Avenue W.
Minnesota Senate Bldg., Room 2105
St. Paul, MN 55155

Re: Support for Minnesota Senate File 4157

Dear Chair and Members of the Committee,

On behalf of the Minnesota Short Term Rental Association (MNSTRA) and the hundreds of property owners, managers, and small hospitality businesses we represent across the state, we write to express our strong support for SF 4157, authored by Senator Paul Utke.

Service guarantees are commonly used across industries to build consumer confidence by offering peace of mind and clear guidelines to consumers. SF 4157 would establish a clear and tailored regulatory framework for rental home marketplace guarantees increasingly used by hosts and property managers to compensate for guest damages. By providing clarity around the use of service guarantees, the bill enables rental home marketplace providers to continue offering consumer-facing protections for their users to confidently share their homes.

Additionally, SF 4157 ensures important consumer protections for Minnesotans by ensuring that online rental marketplace guarantee products have appropriate oversight, transparency, and consumer protection safeguards. Importantly it creates a clear timeline for consumers to make direct claims to the insurers if the online marketplace does not pay within 90 days. This provides a clear, structured timeline and enables consumers to confidently continue to use online rental marketplaces.

The Minnesota Short Term Rental Association appreciates Senator Utke's leadership in bringing this legislation forward, and we respectfully urge the committee to support SF 4157 and advance it through the legislative process.

Thank you for your consideration and for your ongoing work to support responsible innovation in Minnesota's hospitality and lodging sector.

Minnesota Short Term Rental Association
David Liedl, President
https://www.minnesotahosts.org/