

# MN SF 1750 Explained: Insights from the Minnesota Legislative Action Committee

# Get to Know the MN LAC



**MINNESOTA**  
**LEGISLATIVE ACTION COMMITTEE**  
Community Associations Institute

# Who We Are



The Minnesota Legislative Action Committee (MN LAC) is CAI's official voice with legislators and regulators in Minnesota.

Our mission is to advance, defend, protect, and strengthen public policy for the community association housing model.

*There are approximately 1,531,000 Minnesotans living in 612,000 homes in more than 7,850 community associations across Minnesota.*

# What We Do



Regularly engage and update members advocates on all LAC activities to strengthen the industry's voice.

Provide timely updates on proposed legislation and educate policymakers on issues impacting community associations.

Serve as CAI's lead points of contact for legislators, staff persons, and media outlets on industry legislative issues.

Develop annual legislative priorities with industry leaders and member feedback and implement alongside our lobbyist team.

# Why We're Here Today

- Over the past two years, the MN LAC dedicated significant time to analyzing amendments, engaging legislators, and providing testimony focused on how SF 1750 would affect community associations in practice.
- While the final bill still includes provisions CAI opposes, sustained advocacy helped prevent some of the most harmful elements from becoming law.

**Today, we're here to break down what SF 1750 means for you and your community.**

# Presenters



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*Hellmuth & Johnson*



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*President of Association Management*  
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**MN  
Senate  
File  
1750**



# Background on SF 1750

- Introduced following the final report of a legislative HOA/CIC working group established in 2024.
- The task force held 11 meetings and 3 public listening sessions from September 2024 to January 2025.
- Despite CAI MN's engagement, the task force's recommendations were informed partly by media reports and constituent feedback.
- The initial recommendations resulted in a bill which would have been disastrous for community associations.

Immediately, MN LAC opposed the bill and began working with legislators on amendments.

# MN LAC's Advocacy on SF 1750

MN CAI advocates held their inaugural Advocacy Day in March 2026 with the primary focus of improving SF 1750 for Minnesota's community associations.

## CAI Advocacy Day by the Numbers:

- 25 in-person meetings with legislators
- 46 additional legislators reached with a virtual call to action campaign
- 50 legislative offices visited to drop off materials about CAI and facts and figures on Minnesota's community associations

# MN LAC's Advocacy on SF 1750

The bill went through multiple versions, including multiple “delete-everything” amendments.

- **REMOVED:** Requirement for board members to personally engage with owners before enforcement actions.
- **IMPROVED:** Severe limitations on collections and cost recovery.
- **REMOVED:** Owner-driven revocation of rules and bylaws.
- **IMPROVED:** Overly expansive meeting and participation requirements.

**SF  
1750:  
Main  
Impact**



# Four Main Impact Areas

Meetings

Enforcement

Collections

Maintenance

# Meetings

- Notices for meetings where rules are adopted
- Agenda and other documents provided to members for board meetings
- Update to annual report and resale disclosure requirements
- Provide budget to owners prior to adoption
- Owners speaking at board meetings
- Elections and board terms
- Notice and minutes not required for certain meetings

# Enforcement

- Rules must be reasonable - 21 day notice for adoption
- Limits on fines - exceptions
- Changes to violation notice and process/right to hearing
- Application of payments to fines
- List of fines for common violations
- Owner allowed to present grievance for free
- Legal fee notice requirement
- Retaliation prohibited

# Collections

- Adoption of collection policy and requirements
- Pre-foreclosure notice must be sent by US and certified mail
- Interest not part of lien unless declaration provides otherwise
- Late fees and interest capped
- Cannot foreclose unless common expenses, special assessments and fines that meet exception from \$100 limit are 90+ days
- Association cannot reject payments unless foreclosure started
- Application of payments

# Maintenance

- Director conflict of interest/inducement
- Multiple bids for contracts over \$50K
- Records of bid selection process
- Termination of management agreements
- Can't prohibit personal or work vehicles
- ARC process must be fair/decision within 90 days

# What Can You Do?

“[As a CAI member, I advocate for policy change because] education is lacking around the HOA industry and many conversations are based on incorrect or false information.”

Kristi Hoffman  
Mound, MN

# Stay In Touch – Our Work's Not Finished

- Ongoing follow up surveys and stakeholder feedback will be critical to evaluating the legislation's real-world impact.
- Stay tuned for future outreach and data collection opportunities.

Sign up to be an Advocate & receive an advocacy alerts with easy ways to take action!



# Support Our Work

**Protect Your Interests:** Your donation saves you and your community association money by protecting Minnesota's homeowner and condominium associations from burdensome legislation.

**Stay Informed & Involved:** MN LAC organizes grassroots advocacy campaigns to facilitate direct communication between you and your elected officials regarding important issues related to community associations.

**Track Key Legislation:** During the 2026 legislative session, MN LAC tracked 71 pieces of legislation, directly advocating on bills with potential implications on our industry.

**Connect Lawmakers With CAI:** By educating lawmakers, their staff, and other key decision-makers on our industry and connecting them with CAI, MN LAC can influence the outcome of legislation.

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# THANK YOU

Need to contact us or have questions? Please email:  
[government@caionline.org](mailto:government@caionline.org)