

Legislative Coordinating Commission: Working Group on Common Interest Communities and Homeowners Associations

Testimony/Written Remarks for December 20<sup>th</sup>, 2024, Working Group Meeting

Mr. Chris Charbonneau (pronounced "shar-ba-no")

Certified Manager of Community Associations (CMCA)

Community Associations Institute of MN (CAI-MN) – 2024 Volunteer Board President

Black Forest Condominiums – Homeowner and Volunteer Board of Directors

HOA Leadership Network (HOALN) – Member

Email: [charbonneau\\_chris@hotmail.com](mailto:charbonneau_chris@hotmail.com)

Phone: 763-244-7150

Historical Common Interest Communities Affiliations:

1227 SE 4<sup>th</sup> Street Apartments, Minneapolis, MN (5 years - Live in caretaker)

- 24 Units low rise was built in 1950
- Bought by Riverton and converted to Housing Co-op

Chateau Student Housing Cooperative, Minneapolis, MN (6 years - Co-op member and Volunteer Board of Directors)

- 127 Units was built in 1973
- Chateau formed [Riverton Community Housing](#) and converted 6 apartments to Housing Cooperatives'. The current total number of housing units at 578.

NASCO Properties (NP)/North American Students of Cooperation (NASCO) – (2 years - Volunteer Board of Directors)

- A co-op of student housing co-ops. NP assists new housing co-ops to finance and manage the purchase of homes/apartments and convert to student housing cooperatives. We worked with other organizations such as Northcountry Cooperative Foundation (NCF).

Falls and Pinnacle HOA – Minneapolis, MN (2 years - Renter in HOA)

- 257 Units was built in 1983
- One nineteen-story building and one twenty-eight story building

Black Forest Condominiums – Fridley, MN (18 years Homeowner and 7 years Volunteer Board of Directors)

- 258 Unit low rise was built in 1974

Chair Bahner, Co-Chair Lucero, and Working Group members:

My name is Chris Charbonneau. I have been involved with Common Interest Communities (CICs) for the last 30 years. I currently volunteer on my HOA's Board of Directors and as the 2024 President for the nonprofit Minnesota Chapter of Community Associations Institute (CAI-MN). CAI-MN mission is to provide the knowledge, education, networking, and legislative leadership needed to run competent and prosperous community associations.

As an HOA volunteer, one of my priorities as President of CAI-MN is to assure homeowners have the educational resources to be good community members and effective volunteer board leaders. CAI-MN has a website ([CAI-MN.com](http://CAI-MN.com)) with free access to 15 years of the [Minnesota Community Living Magazine](#), the [COMMUNITIES GUIDE](#), and other tools to help educate CIC members. CAI offers many additional free resources to help educate CIC members such as the [HOA Resources](#) website, [First-Time Homebuyers Guide](#), and [Essential Guide for Homeowner Leaders/Community Association Living](#).

From my experience, most CIC homeowners and volunteers have good intentions. The same is true of the managers that are hard-working folks doing their best to help our communities. Many of the testimonies I've heard sound like exceptions to the majority. Where more education, and better communication, by all parties, could have helped. These free education tools exist, and with some education by homeowners and board volunteers, can help allow for reasonableness standards, transparency and consistency in CICs.

To build better communities, I feel like we (CIC residents, board volunteers, and managers) need to better understand the workings of our community by being reasonable, following the governing documents, being transparent, preventing conflicts, and educating ourselves.

I respectfully ask that the Working Group on Common Interest Communities and Homeowners Associations consider these recommendations:

**Homeowner/Board Education:** Encourage voluntary education for all homeowners and board members. This approach ensures that education initiatives align with the unique needs of each CIC and reinforces that board members adhere to their governing documents and applicable laws, while maintaining transparency in meetings and decision-making. This involves conducting open and fair elections, providing access to records, and disclosing any conflicts of interest.

**Realtors/Manager Education:** Promote voluntary education for Realtors and CIC Managers.

**Housing Improvement Areas (HIA) Required in All Cities:** This would provide relief to the burden of high construction costs to maintain aged communities. This is especially important with recent changes in insurance landscape.

**Collection of Delinquent Assessments and Foreclosures:** We need fair, efficient, and equitable methods for collecting delinquent assessments. This is to protect homeowners and community associations alike. Foreclosures should be a final resort, only on common expense assessments, after other reasonable attempts have been made. Consider a minimum amount (\$3K).

**Homeowner Advocacy:** Have the state provide a mediation group to assist in issues that cannot be resolved through normal communications. Allow a 3<sup>rd</sup> party to discuss the issue with both parties and reach a resolution without the need to involve attorneys or the court system. State-funded or, worst case, split equally between participants. Associations should not be expected to foot the bill for mediation.