

HOA INSURANCE CALL TO ACTION

*HOW TO SPEAK UP FOR YOUR HOA
ABOUT RISING INSURANCE COSTS*



**HOA LEADERSHIP
NETWORK**

By Board Leaders. For Board Leaders.



HOA Insurance Call to Action

Many HOA homeowners are reporting dramatic increases in insurance premiums in Minnesota and across the United States. In 2024, the HOA Leadership Network, LLC assembled an insurance advocacy task force to determine ways in which our Minnesota network members can get involved in the process of combatting these extreme increases. This HOA Insurance Call to Action was created to provide HOA leaders with communication assets and first steps in educating homeowners and legislators on this critical problem.

How You Can Get Involved:

HOALN has created the following tools to help simplify the legislative contact process for homeowners.

- 1. Send a sample of this Insurance Advocacy / Call to Action packet to all Board Members (see page 2)**
 - *This helps to ensure the Board is unified and encourages participation in the process
- 2. Send Insurance Advocacy / Call to Action packet, included in this document, to your homeowners:**
 - *Reasons To Act
 - *Sample language/templates
 - *Legislative contact/weblink tool
 - *Follow up / Tracking tool
- 3. Send e-blast reminders asking homeowners for action**
- 4. Suggest homeowners share the packet with neighbors, friends, and family who live in HOAs.**

Sample verbiage from the Board to Your Homeowners

Use the wording below as a template to send an email or letter to your HOA homeowners to help raise awareness of the insurance issue.

Attention Homeowners,

There has been [or may be] a large increase in our HOA property insurance premiums.

Statewide many HOA associations have had the same experience. Higher insurance costs affect us all by raising our monthly dues and potentially shifting more coverage to your personal HO6 policy. The cost of property insurance will likely keep going up for all homeowners, condos, townhomes, and single family alike. We want to make sure that homeowner associations are given the attention they deserve.

To raise awareness and affect change, the Board is asking each of you to contact 3 elected officials to tell them why this issue is Important To You. To saturate specific legislative offices with this concern, the Board has attached contact information for our MN Senator, MN House of Representatives, and Mayor.

In addition, if you know friends, family, co-workers, or others who live in homeowner associations in Minnesota, you can share this Insurance Advocacy / Call to Action packet and encourage contact with their elected representatives. *Legislators often act based on the volume of calls/emails they receive! **These letters are more effective if your personal story is included in this letter.***

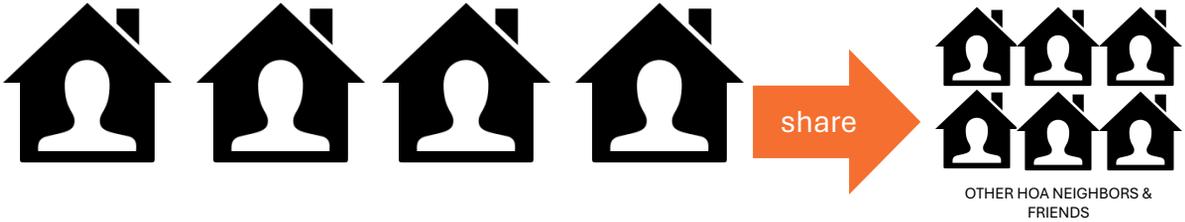
Board of Directors

Communication Flow

HOA BOARD



HOA HOMEOWNER



ELECTED OFFICIALS



CALL TO ACTION

HOA INSURANCE ADVOCACY

*THE FOLLOWING PAGES CAN BE
DISTRIBUTED TO HOMEOWNERS IN
YOUR HOA PROPERTIES*



**HOA LEADERSHIP
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HOA Insurance Advocacy

Call to Action: Legislative Contact

Reasons to Act:

Anecdotal reports by board members have reported a 240% increase over the past four years and another association reports a 400% increase in one year in their insurance premiums, with no end in sight. The multifamily sector, which includes homeowner's associations, is seeing the largest property rate increases. (Southeast Chapter, HOA Leadership Network)

Many insurance companies have exited the multifamily sector completely, reducing competition and options, while others are no longer covering HOAs specifically. Those insurers that remain are declining to quote new business altogether, have more restrictive underwriting, are increasing deductibles, and are placing restrictions on the coverage offered at higher premium rates. These cost increases have a real impact on more than 3,700 metro area HOAs. (Metro SIS Metro Regional Dataset July 2023)

Locate your Legislators:

The Goal of this Call to Action is to inform legislators of the human and financial impact to homeowners who live in CICs or homeowner associations of these often-extreme insurance premium increases.

Identify your legislative representatives that may have an impact on insurance and affordable housing initiatives. See the legislative links on the next page of this legislative contact tool.

Best Practice: Choose only two to three legislators to ensure focused saturation of the message.

Call to Action

Legislative Contact

Best Practice:

Choose just 2 to 3 elected officials to ensure focused saturation of the message.

MN Senate – click link / enter address / choose Contact

<https://www.gis.lcc.mn.gov/iMaps/districts/>

MN House of Representatives – [click link / enter your address / choose Contact](#)

<https://www.gis.lcc.mn.gov/iMaps/districts/>

OTHER IMPORTANT CONTACTS YOU MAY WISH TO REACH

Governor / State of MN – click link / choose Connect / Contact Us

<https://mn.gov/governor/>

Attorney General / State of MN – click link / choose Contact Us

<https://www.ag.state.mn.us/>

MN Dept. of Commerce – click link / choose Contact Us

<https://mn.gov/commerce/>

Local City Mayors– click link / search for “Office of Mayor City of _____”

<https://google.com>

SAMPLE COMMUNICATION

Use these templates to contact the legislators and other elected officials about this HOA insurance issue. Be sure to change the wording to fit your own personal style.

EMAIL EXAMPLE:

Senator, Representative Name Here:

I am contacting you regarding a recent large increase in the cost of our homeowner association master property insurance [INSERT SHORT SENTENCE EXPLAINING HOW THIS LARGE INCREASE HAS IMPACTED YOU, YOUR FAMILY, YOUR PERSONAL BUDGET]. Many of my neighbors living in homeowner associations have had the same experience of an extreme price hike. There is a serious need for consumer protection in this area to ensure affordable housing for everyone. Approximately 26% of Minnesotans live in a homeowner association. Unlike the personal insurance market, homeowner association insurance policies are a part of the commercial market. The commercial market is generally regulated by the Minnesota Department of Commerce; however, insurance rates are not. As one of your constituents, I ask that you investigate this problem and use your office to help homeowners obtain affordable coverage.

Thank you,

(Name, address, phone, email)

VOICEMAIL EXAMPLE:

“My name is _____ from ___city_____ and I am calling you regarding a recent large increase in our homeowner association master property insurance. [INSERT SHORT SENTENCE EXPLAINING HOW THIS LARGE INCREASE HAS IMPACTED YOU, YOUR FAMILY, YOUR PERSONAL BUDGET]. Many of my neighbors living in homeowner associations have had the same experience of an extreme price hike. There is a serious need for consumer protection to ensure affordable housing for everyone. Approximately 26% of Minnesotans live in a homeowner association, and we are asking for action. Please call me back to discuss this matter at _____phone no._____.”

Follow up / Tracking of Effectiveness

To track the effectiveness of our collective efforts, the HOA Leadership Network asks for one more step.

**Please share the following actions/results at this email address
... or complete a brief survey by clicking the link below:**

- *If you want us to know you reached out to legislators or others*
- *If you received an email reply or a call back from a legislator*
- *If you were asked to meet with any legislator(s)*
- *If you attended a meeting at a Legislator's request*
- *If you would like our help with a meeting or call with a legislator*

Follow Up Survey: <https://forms.gle/mSWCnrt7HwdWPxBE8>

Or, email us about your efforts: info@hoaleadershipnetwork.com

We would like to hear back from you!

Thank you for your efforts.