



March 22, 2024

The Honorable Zack Stephenson  
Chair, House Committee on Commerce, Finance, and Policy  
449 State Office Building  
St. Paul, MN 55155

Dear Chair Stephenson and Members of the Committee:

On behalf of CTIA®, the trade association for the wireless communications industry, I write in opposition to Article 1, Sections 14-16 related to hidden fees; Article 4, Sections 1-6, 8, 11,15 related to broadband franchise fees; and Article 4 Section 14, related to net neutrality in HF 4077. Federal law already provides both protections for consumers on several of these provisions as well as clear definitions of the role of state and local government related to franchise fees. These provisions are unnecessary, duplicative and would move Minnesota in the wrong direction.

### **Article 1, Sections 14-16 – Mandatory Fees**

We appreciate the goal of protecting consumers from practices that may undermine a consumer’s ability to make informed decisions, and our industry is committed to ensuring consumers have accurate and transparent information. However, Article 1, Sections 14-16 of this legislation related to “mandatory fees” in advertisements will undermine proven efforts taken by the wireless industry and the Federal Communications Commission (FCC) to ensure consumers remain accurately informed.

The FCC already has an established and comprehensive regulatory regime around price transparency, including its Broadband Labeling and Truth-in-Billing regulations, as well as broad general authority over the industry that allows it to act, if it deems necessary. These rules and existing authority effectively protect consumers from surprise or unfair fees or billing practices. Minnesota should not enact laws where Congress has expressly directed a federal agency to regulate for the country, as is the case here.

In addition, in the Broadband Label rulemaking proceeding, after an extensive notice and comment rulemaking process that included a series of public hearing and input from the FCC’s Consumer Advisory Committee, the FCC rejected proposals to require “all-in” pricing information as it would not only “be difficult for providers to implement,” but “potentially misleading to consumers” given these fees “vary according to the consumer’s geographic location.”<sup>1</sup> The decision by the FCC to specifically decline action on “all-in” pricing should not be viewed by states as an opportunity to insert itself into the regulatory framework on the wireless industry.

CTIA urges Minnesota to recognize the dynamics within the competitive wireless marketplace and refrain from imposing a new state law on the wireless industry that would be unnecessary, duplicative, and not in the consumer interest. To address our concerns, we are requesting the

---

<sup>1</sup> <https://docs.fcc.gov/public/attachments/FCC-22-86A1.pdf>



following amendment to this section that was also adopted in S.F. 3537 by the Senate Commerce and Consumer Protection Committee:

“This section does not apply to any business or its affiliate where either the business or the affiliate is regulated by the Minnesota Public Utilities Commission or the Federal Communications Commission.”

#### **Article 4, Sections 1-6, 8, 11, 15 – Broadband Franchise Fee**

At a time of historic commitment from the federal government to bring broadband to every community, imposing this fee would stifle the wireless industry’s investments to expand networks and improve connectivity, create vague and unnecessary permitting and deployment policies and run afoul of federal law.

Several of these provisions directly conflict with existing federal law. The bill currently allows localities to charge a franchise fee to raise revenues, defray expenses or both, and deletes the requirement that fees on telecommunications users for use of the ROW be cost-based; allows franchise fees to be based on the broadband provider’s gross or net revenues; and allows localities to prevent a provider from offering service without first obtaining a franchise. Each of these provisions is prohibited by the federal Communications Act and the FCC’s 2018 State and Local Order on small cell deployment.

Other provisions are duplicative and outright unnecessary. The bill enables localities to require “broadband” providers – including wireless – to obtain a franchise, effectively preventing a provider from offering service without first obtaining a franchise, but provides no guardrails on what obligations localities can impose as conditions. The bill would also redefine “telecommunications right of way users” in such a manner that it could very well remove *current, existing* rights for wireless providers. Finally, state law already protects the role of localities to oversee and recover costs associated with the management of rights-of-way (ROW).

Given the significant legal and policy issues included in this bill, CTIA opposes these provisions and strongly urges the Committee to reject this proposal or otherwise exempt wireless providers.

#### **Article 4, Section 14 – Net Neutrality**

Our opposition to Article 4, Section 14, regarding net neutrality, is grounded in several key concerns. Firstly, the FCC is poised to adopt net neutrality regulations this year, making this provision unnecessary and potentially conflicting and preempted. Furthermore, the FCC’s net neutrality proceedings have revealed no evidence of harm to internet openness – another reason why Minnesota should not take state-specific action. Under the current regulatory framework, wireless providers have made historic investments in their wireless networks. This private investment is delivering results. When the COVID-19 pandemic hit, of the ten countries with the highest populations, only the United States did not experience any download speed degradation. State-by-state regulation of mobile broadband is untenable. Additionally, if Minnesota enacts a state net neutrality law, it will subject a



mobile broadband user who commutes between states to multiple different legal regimes. Accordingly, we respectfully ask that you not muddy the waters further and sow further confusion by passing these provisions.

For all these reasons, we respectfully ask that you not move forward with these provisions. Thank you for your consideration.

Sincerely,

*Annissa Reed*

Annissa Reed  
Director  
State and Local Affairs



**March 22, 2024**

Dear Members of the Commerce Finance and Policy Committee:

On behalf of the Minnesota Chamber of Commerce representing more than 6,300 businesses and more than half a million employees throughout Minnesota, we would like to share the following concerns with the DE2 Amendment to HF 4077:

- Article 1, Section 15: The Minnesota Chamber does support the goal of price transparency. However, we recommend waiting on this new addition to the deceptive trade practices act until the Federal Trade Commission finalizes their rule they are currently promulgating on this very same subject in order to avoid potential conflicts with the new federal rule. The FTC proposed rule enacts different terms providing more clarity and guidance whereas this language enacts a reasonable person standard which will create unnecessary litigation costs and confusion. If this provision moves ahead, we recommend clearly exempting industries that are already covered in other pricing disclosure laws; adding fees to the line 18.14 that exempts government-imposed taxes but not government imposed fees and delaying the effective date in order to give businesses an opportunity to update their systems and pricing methods.
- Article 4: The Telecommunications article contains several concerning provisions. The inclusion of broadband franchise fee language will create a new taxing structure that will increase the cost of broadband service to Minnesotans. The “net neutrality” sections would establish new state-specific requirements in law that would make Minnesota a less attractive environment for broadband investment and business development. Taken altogether, Article 4 will increase critical broadband costs for customers and create new government regulations that make Minnesota less competitive.

Thank you for the opportunity to share our concerns about how the proposed language impacts the cost and complexity of doing business in Minnesota.

Sincerely,

Beth Kadoun  
Vice President, Tax and Fiscal Policy

Brian Cook  
Director, Energy and Elections Policy



City of Robbinsdale, MN  
4100 Lakeview Avenue North  
Robbinsdale, Minnesota 55422-1898  
Phone: (763) 537-4534  
Fax: (763) 537-7344

March 20, 2024

Members of the House Commerce Committee

Re: HF 4182 – Equal Access to Broadband Act

At the March 19, 2024 Robbinsdale City Council meeting, the Council discussed HF 4182 – The Equal Access to Broadband Act. As this legislation will allow local governments, like the City of Robbinsdale, to negotiate franchise agreements for broadband providers' use of right of way (ROW), we support the opportunity like with other current utilities.

The City continues to partner with CCX media to produce and communicate incredibly important and timely information to our residents, and we find the proposed legislation helps modernize benefits for residents, businesses, and our local school district. The opportunity for local franchises to promote these efforts remains a priority for the City, and those we serve.

Further, The Equal Access to Broadband Act provides an equitable approach for services that are now necessary for the communities we serve. As we have observed with other utilities over the past decades, the way of life continues to evolve, and we want to support that the evolution of these services are promoted in a successful way for all people that we serve.

At current, we unfortunately see many community television stations like CCX Media experience significant budget losses due to subscribers consuming content through new ways – sometimes referred to as cord-cutting. Current fees, including PEG from traditional cable television continue to drop with the number of subscribers dropping. However, the services that our local provider CCX are not decline; in fact, they continue to grow. Local providers like ours produce incredibly important content like City news, community programming, school district events, and updates from our elected officials.

Ultimately, the City of Robbinsdale and its City Council offer its support for HR 4182. Please let us know if you have questions.

Thank you for your continued support of our local community and all the people we serve!

William A Blonigan  
City of Robbinsdale, Mayor



March 21, 2024

Representative Zack Stephenson, Chair  
House Committee on Commerce Finance and Policy  
449 State Office Building  
St. Paul, MN 55155  
[rep.zack.stephenson@house.mn.gov](mailto:rep.zack.stephenson@house.mn.gov)  
651-296-5513

Representative Carlie Kotyza-Witthuhn, Vice Chair  
House Committee on Commerce Finance and Policy  
567 State Office Building  
St. Paul, MN 55155  
[rep.carlie.kotyza-witthuhn@house.mn.gov](mailto:rep.carlie.kotyza-witthuhn@house.mn.gov)  
651-296-7449

Att: Simon Brown, Administrator, House Commerce Finance and Policy  
[Simon.Brown@house.mn.us](mailto:Simon.Brown@house.mn.us)  
651-296-7427

Morgan Durfee, Legislative Assistant, House Commerce Finance and Policy  
[Morgan.Durfee@house.mn.us](mailto:Morgan.Durfee@house.mn.us)  
651-296-4279

**Re: In Support of HF 4182 – Equal Access to Broadband Act**

Dear Chair Stephenson, Vice Chair Kotyza-Witthuhn and Committee Members,

The National Association of Telecommunications Officers and Advisors (NATOA) is pleased to support HF 4182, the Equal Access to Broadband Act.

NATOA is the national association that represents the broadband and telecommunications needs and interests of local governments, and those who advise local governments. NATOA's membership includes local government officials and staff members from across the nation whose responsibility is to advise and implement telecommunications policy and the provision of such services for the nation's local governments. These responsibilities range from cable franchising, rights-of-way management and government access programming to information technologies and Institutional Network (I-Net) planning and management.

The Minnesota Association of Community Telecommunications Administrators (MACTA), your state trade association representing Cities, Cable Commissions and Community Television Stations across the

**The National Association of Telecommunications Officers and Advisors**

3213 Duke Street, #695 | Alexandria, VA 22314 | 703-519-8035 | [www.natoa.org](http://www.natoa.org)

*The local government association advocating for broadband, digital equity and inclusion, and preservation of local authority in our rights of way.*

state, is an active and valued chapter of NATOA focusing on broadband, local franchising and PEG programming issues.

This legislation will allow Minnesota cities, counties and joint power authorities (JPA's) to ensure that their residents have equal access to the same quality of broadband service, no matter what neighborhood they live in. The Equal Access to Broadband Act will allow local governments to negotiate franchise agreements for use of the public rights-of-way by broadband providers.

Minnesotan communities have a 40+ year history of franchising cable TV providers. HF 4182 will modernize the benefits of franchising for your residents, businesses, schools, and nonprofits. Local franchising is a proven and effective way of ensuring buildout provisions by operators that deny redlining or cherry picking while providing non-compliance provisions, local oversight of commercial users in streets and on public assets, and local customer service resolution.

In addition, HF 4182 will modernize the funding structure of local community access television. Cities, counties and JPA's rely on cable TV franchise fees and Public, Educational and Government (PEG) fees to support diverse local coverage that empowers residents to engage in their community and affords transparency in local governing. This valued local programming includes government meeting (boards and commissions) broadcasts, candidate and election programming, community event and festival coverage, business and chamber of commerce updates, education and health updates, and local news, high school sports, art, music, and nonprofit programming.

Extensive local community programming by PEG programmers has become essential to the fiscal well-being of local communities with the loss of local newspapers and news coverage in many markets. Indeed, research has found that "when news organizations close, cities and residents pay—starting with increased borrowing costs."

According to municipal finance expert and former Kansas City Mayor, Mark Funkhouser, "A robust local media benefits local government, and it's in the best interest of local officials to support their news organizations."<sup>1</sup>

"Research shows that when news organizations close, cities and residents pay—starting with increased borrowing costs. A first-of-its-kind study in 2018 from the University of Illinois at Chicago and the University of Notre Dame found that "municipal borrowing costs increase by 5 to 11 basis points in the

---

<sup>1</sup> See Route Fifty's "Local news is crucial to governance, and it's hurting " by Mark Funkhouser, president of Funkhouser & Associates, is a municipal finance expert who has spent decades in government service and is a former mayor of Kansas City.  
<https://www.route-fifty.com/management/2024/03/local-news-crucial-governance-and-its-hurting/395025/>

long run,” translating to costs in the millions for those communities.<sup>2</sup> “There’s also a correlation between higher taxes and higher government wages in areas that have lost a news organization.”

Today, while local PEG programming has the technology and digital tools to distribute across both cable and many digital platforms, the PEG fees supporting that programming are only paid through traditional cable TV service subscribership. That is a subscriber base which is shrinking swiftly as households are being forced to choose digital streaming over cable video viewing options. Franchising broadband will level the playing field and provide ongoing funding to continue serving the needs of these communities and their programming.

When cable television was an emerging technology, the state of Minnesota enacted the 1973 Minnesota Cable Act authorizing local franchising of cable systems. Through local franchising, the franchised cable operator has been required to provide the same quality of cable service to all residents. However, local franchising applies only to cable companies and not to phone or broadband-only providers.

Yet broadband is delivered by all three: cable, phone, and broadband-only companies. HF 4182 will modernize local franchising and lead to a more equitable deployment of broadband service to all residents, as well as greater consumer protections, and public benefits such as access television funding and digital training and opportunities for residents.

Thank you for your consideration of HF 4182, the Equal Access to Broadband Act.

We urge the Committee to support this important legislation.

Best regards,



Mike Lynch, Legislative & Regulatory Affairs  
National Association of Telecommunications Officers and Advisors (NATOA)  
[MLynch@NATOA.org](mailto:MLynch@NATOA.org)  
617-327-8066 (c)

Cc: Eric Strouse, Community Television, City of Coon Rapids, MATCA President  
Karen George, QCTV/Quad Cities Cable, Communications Commission, MACTA Legislative Co-Chair

---

<sup>2</sup> See Financing Dies in Darkness? The Impact of Newspaper Closures on Public Finance, Pengjie Gao, University of Notre Dame; Chang Lee and Dermot Murphy, University of Illinois at Chicago, July 11, 2018  
<https://www.brookings.edu/wp-content/uploads/2018/04/Murphy-et-al..pdf>



Jodie Miller, Town Square Television/NDC4 Cable Commission, MACTA Legislative Co-Chair



# Chaska

**March 21, 2024**

The Honorable Rep. Zack Stephenson, Chairman  
House Committee on Commerce Finance & Policy  
449 State Office Building  
St. Paul, MN 55155

Dear Chair Stephenson and Members of the House Commerce Committee,

The City of Chaska is writing in support of the Equal Access to Broadband Act HF 4182.

The Equal Access to Broadband Act will allow local governments like the City of Chaska to negotiate franchise agreements for use of the public rights-of-way by broadband providers. For years, the City of Chaska, along with other Minnesota communities, have negotiated franchising agreements with cable television providers, and this bill will modernize legislation to continue the benefits of franchising for our residents, businesses, schools, and nonprofits.

HF 4182 will modernize the funding structure of local community television. The City of Chaska currently has two Comcast channels, 14 and 15, and we rely on cable TV franchise fees and PEG fees. This funding supports diverse local coverage that helps residents engage with our community. This programming includes government meeting broadcasts, candidate forums, community event coverage, local news, sports, art, music, and nonprofit programming.

This programming has become essential. We have a strategic goal to be a welcoming, respectful, engaging, and inclusive community. Providing our community with more access to information will help us better reach more of our community.

While we distributed our information across many digital platforms, franchise fees are only paid on traditional cable television service, which is shrinking. Franchising broadband will help us continue to provide content that serves our community.

Thank you for your consideration of the Equal Access to Broadband Act.

Matt Podhradsky  
City Administrator  
City of Chaska

March 21, 2024

Dear Chair Stephenson and Members of the House Commerce Committee,

The mission of CTN Coon Rapids is to provide viewers with the best in local programming. We do this by being active in the community and by covering topics important to residents such as local news and information, sports and events. We produce 350-400 local programs and stories per year broadcast on cable TV and shared with our over 11,500 YouTube channel subscribers as well as other platforms.

I am writing in support of The Equal Access to Broadband Act HF 4182. The Equal Access to Broadband Act will allow local governments to negotiate franchise agreements for broadband providers' use of the public right-of-way. Minnesota communities have a 44-year history of franchising cable TV providers, and this bill will modernize legislation to continue the benefits of franchising for our residents, businesses, schools, and nonprofits. Local franchising is a proven way to ensure complete buildout provisions, no redlining or cherry picking, faster upload and download speeds, non-compliance provisions, local oversight of commercial users in streets and on public assets, and local customer service resolution.

In addition, HF 4182 will modernize the funding structure of local community television. Community television is a valuable service that provides a vital connection to our local communities and covers hyperlocal news and information not met by regional, state, or national media. It engages residents by providing neutral, unbiased coverage of public meetings, city services, and local elections. And it enriches lives by spotlighting high school sports, local concerts, and community events.

Unfortunately, many community television stations like CTN Coon Rapids are experiencing significant budget losses due to subscribers abandoning traditional cable services or "cord-cutting." Since the current funding structure is limited to receiving franchise fees and PEG fees from conventional cable TV revenues only, as cable subscribers drop, so does community television funding. Our station has experienced a decrease of more than 20% in cable franchise fees compared to 6 years ago. While we distribute our programming on multiple platforms, including cable TV, online streaming, and social media, only the cable operator is required to provide financial support, and only on their traditional cable TV service, not their streaming or internet services.

Please let us know if you need further information. Thank you for your work on behalf of our residents and our community!

Sincerely,



**Eric Strouse**  
Station Manager  
CTN – Coon Rapids  
11215 Robinson Drive, Coon Rapids, MN 55433  
Direct: 763-767-6526



March 21, 2024

Chair and Representative Zack Stephenson  
House Commerce Finance and Policy  
Room 10, State Office Building  
100 Rev. Dr. Martin Luther King Jr. Blvd  
Saint Paul, MN 55155

**Re: Support for the Equal Access Broadband Bill - HF4182**

Dear Rep. Stephenson and members of the House Commerce Finance and Policy Committee,

The League of Women Voters of Minnesota is proud to be nonpartisan, neither supporting nor opposing candidates or political parties at any level of government, but always working on vital issues of concern to members and the public. With our statewide membership of more than 2,100 members representing 35 local Leagues in 45 counties, we envision a democracy where every person has the desire, the right, the knowledge and the confidence to participate.

**The League of Women Voters of Minnesota strongly supports HF4182 - the Equal Access to Broadband Act - because of the importance of local community media to our mission.**

Many of our local Leagues rely on community stations for their nonpartisan candidate forums and informational programs from Duluth to Winona to New Ulm. In the West Metro, CCX Media has been essential for publicity and dissemination of many local League programs in addition to televising local government meetings. In 2023, the recordings of 67 forums reached 40,000 views alone. For the 2024 election, local Leagues are expected to produce over 300 forums.

Moreover, providers across the state provide communities with a vital source of information on local democracy that is accessible, trusted and nonpartisan. The League of Women Voters believes that access to public affairs programming through modern media communication is essential to the public interest and to protect civil liberties, ensure open and transparent government, and promote the public's right to know.

Please pass HF4182 to ensure that communities around the state can continue to rely on local media as a trusted source of information in our democracy.

Sincerely,

A handwritten signature in black ink that reads "Sam Streukens".

Sam Streukens, Civic Engagement Director  
League of Women Voters Minnesota, sstreukens@lwvmn.org  
546 Rice Street, #200, St. Paul, MN 55103

Dear Chair Stephenson and Members of the House Commerce Committee,

Thank you for your hard work at the Minnesota Legislator this year. I write today to ask you to support HF4182 Equal Access to Broadband Act and language in Article 4 of HF4077 omnibus bill.

I have been employed in community TV for over 26 years and have volunteered in community TV for over 35 years in the northern part Dakota County. Funding for community TV has traditionally been funded with funds generated from Cable TV franchising based on the use of public rights of ways by for profit cable TV companies. This model funding predates the common internet access a majority of the population now subscribe to from a for profit company. All services that use the public rights of ways should pay compensation to the local governments that oversee these rights of ways.

As the subscriptions to traditional cable TV has reduced over 50% during the past 15 years it is only fitting that internet services that use public rights of ways provide funding to support Community TV as over 65% of today's internet traffic is used for video streaming. Community TV is still a community asset that needs a funding source to continue to cover city meetings, high school sports, concerts, local arts, local history, nonprofits, and community news.

Please contact me if you need additional information.

Joe Conlon, CSTE  
Engineering Manager



**Town Square  
Television**



[www.townsquare.tv](http://www.townsquare.tv)

[jconlon@townsquare.tv](mailto:jconlon@townsquare.tv)

Main: 651-352-6100

Direct: 651-352-6112

5845 Blaine Ave, Inver Grove Heights, MN 55076



Legal Services Advocacy Project

March 21, 2024

The Honorable Zack Stephenson  
Chair, Commerce Finance and Policy Committee  
Minnesota House of Representatives  
449 State Office Building  
St. Paul, MN 55155

The Honorable Tim O'Driscoll  
Republican Lead, Commerce Finance and Policy Committee  
Minnesota House of Representatives  
237 State Office Building  
St. Paul, MN 55155

Re: HF 4077 – Omnibus Commerce Policy Bill

Dear Chair Stephenson, Lead O'Driscoll, and Members of the Commerce Finance and Policy Committee:

Legal Aid writes to express its gratitude for the inclusion of the contract for deed, coerced debt, DIDMCA, and garnishment/exemptions, and unfair service agreement provisions in HF 4077, the Omnibus Commerce Policy Bill. Legal Aid provides civil legal services to low-income Minnesotans to help them meet their basic needs.

The contract for deed provisions reform Minnesota's residential contract for deed laws to better balance the interests between investor-sellers and buyers of homes on contract for deed and to increase protections for buyers. The coerced debt provisions enhance and strengthen the bill the Minnesota Legislature passed last session to protect survivors of violence and provide a legal path to have involuntary debt forced upon them by abusers relieved.

The DIDMA bill levels the playing field for Minnesota's home-grown financial institutions and protects Minnesota borrowers against predatory lending by stopping the "rent-a-bank" scheme, wherein online lending platforms partner with out-of-state banks in states with no interest rate caps and import outrageous interest rates into this state and impose them upon Minnesota borrowers. The policy bill also updates garnishment and bankruptcy exemptions and adds a critically provision that protects a set amount in a person's bank account, allowing that person to pay rent or mortgage, put food on the table, and meet basic needs while attempting to satisfy a debt owed. Finally, the unfair service agreement provisions stop a predatory practice wherein, in exchange for a small sum of money upfront, vulnerable homeowners agree to unconscionable 40-year listing agreements or perpetual service and maintenance contracts which are then recorded and become liens against the property.

Again, Legal Aid is grateful for the inclusion of these important consumer protections in HF 4077 and urges its passage.

Sincerely,

A handwritten signature in cursive script that reads "Ron Elwood".

Ron Elwood  
Supervising Attorney

March 21, 2024

Dear Chair Stephenson, and Members of the House Commerce Committee:

I am writing in support of The Equal Access to Broadband Act, which is included in the Omnibus Bill, HF4077. (Original bill, HF4182). I am a Government Television Producer for the Northern Dakota County Cable Communications Commission (NDC4) and Town Square Television, serving the Cities of Inver Grove Heights, Lilydale, Mendota, Mendota Heights, South St. Paul, Sunfish Lake, and West St. Paul. I also serve on the Board of Directors of the Minnesota Association of Telecommunications Advisors (MACTA).

The Equal Access to Broadband Act will allow local governments to negotiate franchise agreements for use of the public rights-of-way by broadband providers. Minnesota communities have a 44-year history of franchising cable TV providers, and this bill will modernize funding structures to continue the benefits of franchising for our residents, businesses, and schools. Local franchising is a proven way to ensure consumer protections, including complete buildout provisions which discourage redlining or cherry picking, non-compliance provisions, local oversight of commercial users in streets and on public assets, and local customer service resolution.

In addition, the Equal Access to Broadband Act will modernize the funding structure of local Community, Public, Educational, and Government Television. Town Square Television, where I work, and community television stations across the state rely on cable TV franchise fees and PEG fees to support hyper-local video programming, including government meetings, voter education and election coverage, news, public education, community events, arts, and sports, that allow residents to stay informed and engage in their communities. This programming has become essential with the loss of other local media, especially newspapers, in many markets. While our programs are distributed on several online platforms, franchise fees are paid ONLY on (decreasing) traditional cable TV service. Franchising broadband will provide ongoing funding to continue serving the needs of our community, even as video delivery technology changes.

Thank you for your work on behalf of our residents and our community!

Sincerely,  
Carmen Hauck  
NDC4/Town Square Television Government Producer  
MACTA Board of Directors

March 10, 2024

Dear Chair Stephenson and Members of the House Commerce Committee,

I am a commissioner on the Northern Dakota County Cable Commission and would like to thank you for placing HF 4182 on your agenda and ask for your support of HF 4182, the Equal Access to Broadband Act.

The funding mechanism for LOCAL Community Television, as differentiated from Corporate Network "local" television, is decades old! It dates back to a long since past century. It pre-dates the iMac (1998), the iPod (2001), the iPhone (2007) and the iPad (2010), as well as several members of this committee. "Cord cutting" by my children, your children and many others is threatening the survival of Local Community and Public Access Television. It is time to save these valuable assets for our communities!

It is essential to provide equal access to broadband for ALL Minnesotans and to provide future funding so that local community television can continue to serve the needs of the communities that they serve. Corporate media conglomerates do NOT provide the granular level of public, educational and governmental programming that community television stations do.

Thank you for your attention to this very important issue,

Joel Arney, MD  
Sunfish Lake, MN 55077





Chair Zack Stephenson  
Commerce Finance and Policy Committee  
Minnesota House of Representatives

March 21, 2024

**Re: HF 4182 – Equal Access to Broadband Act**

Chair Stephenson and Committee Members:

The City of Plymouth enthusiastically supports HF 4182, the Equal Access to Broadband Act. The legislation would permit cities to negotiate franchise agreements for use of the public rights-of-way by broadband providers. This would allow local governments to ensure all residents have equal access to high-speed internet and streaming services, as well as access to crucial community information, regardless of their income level.

The legislation would modernize the funding structure for local community PEG (public, educational and governmental access) programming, thereby increasing financial resources available for this essential public service. The current funding structure is limited to revenue generated from franchise fees for conventional cable television subscriptions. As more customers “cut the cord” on their cable subscriptions, funding for PEG and local community television dwindles.

As local print publications continue to shutter their doors, the ability for the public to stay informed and connected in their communities via local media coverage online is paramount. Coverage of hyperlocal news and information is vital to communities – it’s a need that cannot be met by area affiliates of major news networks, which generally cover regional, state and national news.

The City of Plymouth is fortunate to be a member of the Northwest Suburbs Cable Communications Commission – under which member cities receive quality local coverage of community events, local news, high school sports, city council meetings, and other pertinent community programming.

However, not all cities in Minnesota have this same level of community coverage – which is why the Equal Access to Broadband Act is so vital. It’s imperative that all cities in Minnesota be afforded the authority to negotiate franchise agreements with broadband providers, so as to provide resources for and access to the hyperlocal programming that is essential to maintaining an informed and connected community. Thank you for your consideration of HF 4182.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jeffrey Wosje', with a long, sweeping flourish extending upwards and to the right.

Jeffrey Wosje  
Mayor of Plymouth

cc: Rep. Klevorn, Rep. Carroll, Rep. Freiberg



Dear Chair Stephenson and Members of the House Commerce Committee:

I am writing in support of The Equal Access to Broadband Act included in the omnibus bill, HF 4077

I work at NDC4 (Northern Dakota County Cable Communications Commission) in Inver Grove Heights, MN. I commute and live in North Branch, MN. NDC4 is the local franchise authority for Cable Subscribers in Northern Dakota County. I have been employed here for almost 25 years and have seen the many great benefits of local television and franchising. We are a hyper-local community tv station and a consumer advocate.

This bill will allow the public to receive benefits from other companies that are utilizing the public rights-of-way for a profit, by allowing local governments to negotiate a franchise agreement for those companies using the public rights-of-way for their service. Through franchising, this bill would help consumers by making sure that providers buildout their services to others and cannot cherry pick the most profitable areas. There are many other benefits that a local franchise authority provides. Those include: Faster upload and download speeds, non-compliance provisions, local oversight of commercial users in streets and on public assets, and local customer service resolution.

In addition, the Equal Access to Broadband Act will modernize the funding structure of LOCAL Community Television. NDC4 and community television stations across the state rely on cable TV franchise fees and PEG fees to support coverage of local government meetings, candidate and election programming, sports, news, business and chamber of commerce, education and health, community events and festivals, music, arts, nonprofits. This is all important programming and information that citizens would not get through broadcast television. This programming has become essential with the loss of local newspapers in many markets. While our programs are distributed on many digital platforms, franchise fees are paid ONLY on (decreasing) traditional cable TV service. Franchising broadband will level the playing field and provide ongoing funding to continue serving the needs of our community. We have proved how critical our services were during the COVID-19 outbreak. We were the only place that citizens could watch their local government meetings, their kids sporting events, graduations, and get hyper-local information about the pandemic. Without this funding I do not see how this is a service that can be sustained to the public. Furthermore, we have been providing our programming on the internet for no charge to citizens, even though our funding is only from cable television services and not internet services.

Please support the Equal Access to Broadband Act included in the omnibus bill, HF 4077. Thank you for your work on behalf of our residents and our community!

Sincerely,

Dennis Rafferty  
NDC4 Government Programming Manager & North Branch, Minnesota Resident

*Cc: Representative Anne Neu Brindley, Legislative Assistant Caleb Jungling, Senator Mark Koran, Legislative Assistant Melissa Field*

March 10, 2024

Chair Zach Stephenson  
Commerce Finance and Policy Committee  
Minnesota House of Representatives

**Re: HF 4182 – Equal Access to Broadband Act**

Dear Chair Stephenson and Committee Members,

The City of Minneapolis is pleased to support HF 4182, the Equal Access to Broadband Act. This legislation will allow cities throughout the state of Minnesota to ensure their residents will have equal access to the same quality of broadband service no matter what neighborhood they live in.

We know local franchising works. When cable television was an emerging technology, the state of Minnesota enacted the 1973 Minnesota Cable Act authorizing local franchising of cable systems. When the City of Minneapolis authorized its first cable franchise, it required that every ward be served over a reasonable period of time. Through local franchising, the franchised cable operator has been required to provide the same quality of cable service to all residents in the City. However, local franchising applies only to cable companies and not to phone or broadband-only companies.

Broadband is provided by cable, phone, and broadband-only companies. HF 4182 would modernize local franchising to allow local franchising of broadband provided by all of these companies. This will lead to more equitable deployment of broadband quality of service to all residents, greater consumer protections, and public benefits such as access television funding and digital training and opportunities for residents.

Again, thank you for your consideration of the Equal Access to Broadband Act. We urge the committee to support this important legislation.

Sincerely,



Katie Topinka  
Director, Intergovernmental Relations



March 11, 2024

Chair Stephenson and Members of the Commerce Finance and Policy Committee,

Metro Cities, representing the shared interests of cities across the metropolitan area at the Legislature and Executive Branch, appreciates the opportunity to comment on and support HF 4182 – Freiberg. This bill includes language allowing local governments to require franchise fees from a provider furnishing broadband, and other provisions.

Cities play a vital role in achieving significantly higher broadband speeds. Local units of government contribute to increasing broadband capacity and ensuring internet connectivity, reliability, and availability.

Metro Cities policies support the ability of local officials to manage and protect public rights-of-way and to collect compensation for the use of public assets. Metro Cities policies also support state policies and programs that substantially increase speed and capacity of broadband services statewide, including facilitating solutions at the local level. Incentives which support private sector service providers to respond to local or regional needs, and to collaborate with cities to deploy broadband infrastructure will support the ability to meet immediate and future local needs.

Thank you for your consideration of this letter.

Sincerely,

A handwritten signature in black ink that reads 'Ania McDonnell'.

Ania McDonnell  
Government Relations Specialist

# PRESERVING QUALITY LOCAL COMMUNITY TELEVISION THROUGH SUSTAINABLE STATEWIDE FUNDING

## COMMUNITY TELEVISION IS A VALUABLE CITY SERVICE THAT IS CRITICAL TO INFORMING AND ENGAGING RESIDENTS ACROSS THE STATE

Community television programming keeps community members **connected and entertained**, from high school sports and city council meetings to newscasts and local events, **through public, education and government (PEG)** programming.

### **Benefits:**



**Covering news** - We report the hyperlocal stories of our communities, a public service not met by regional, state or national media.



**Engaging residents** - We provide neutral, unbiased coverage of public meetings, city services, and local elections - strengthening democracy with accessible, transparent and accountable coverage.



**Enriching lives** - We spotlight high school sports, parades, local concerts, and community events for viewers near and far, connecting them to the hometown action.

## ABOUT THE MINNESOTA ASSOCIATION OF COMMUNITY TELECOMMUNICATIONS ADMINISTRATORS

The Minnesota Association of Community Telecommunications Administrators (MACTA) is a statewide organization of communications professionals who **ensure the public has reliable access to information** about the communities in which they live, work, and play.

MACTA members **support television and streaming services that deliver local community programming to area residents**. MACTA's mission is to promote quality, hyperlocal community television programming and modernize its funding source for future sustainability.

## HOW IS COMMUNITY TELEVISION PROGRAMMING FUNDED?



Primarily through a cable franchise fee negotiated by cities with cable television providers as part of the contractual use of the public right-of-way



In some cases, through an additional PEG fee, which is negotiated between cities and cable television providers

## THE PROBLEM?

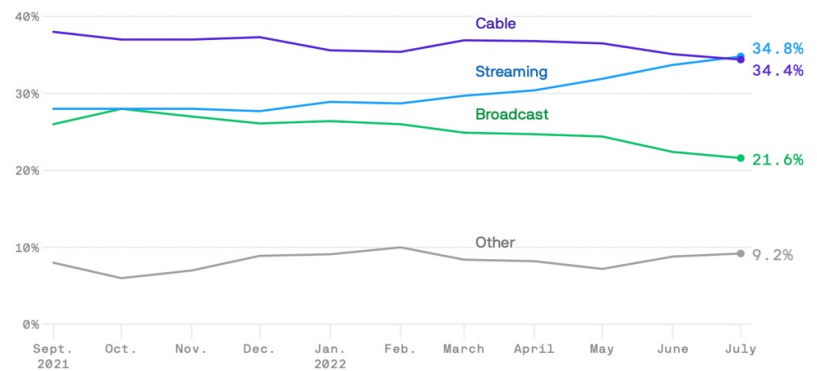
The 40-year approach of using the cable franchise fee as a community television funding stream is **no longer working**.

The video programming marketplace has changed significantly since the early 1980s when cable operators built the infrastructure needed for cable television and later, internet/broadband services.

It is this original infrastructure in the public right of way that now delivers most internet/broadband service – 72 million customers, or 69% of the market\*, in 2021.

### Share of total TV consumption, by type

For people ages 2+; Monthly, September 2021 to July 2022



Data: Nielsen; Chart: Axios Visuals

Fischer, Sara. "Streaming Surpasses Cable as Top Way to Consume TV." Axios, 18 Aug. 2022

**Subscribers are now abandoning traditional cable services and turning to broadband streaming services instead.** Referred to as cord-cutting, customers continue to use their original cable "cord" to access video via streaming, instead of the cable box. As cable subscribers drop, **so too does community television funding.**

Under current state law, many corporations that make a profit from using the public right of way or selling digital video streaming services are not required to compensate cities.

## MODERNIZING THE FUNDING SOURCE FOR COMMUNITY TELEVISION

Community television funding must be modernized to reflect marketplace changes.

- **HF4186 (Freiberg)/SF3930 (Mitchell): Assess a fee on streaming services**, collected by local governments, for use by local public, education and government community television.
- **HF4182 (Freiberg)/SF4262 (Mitchell):** In exchange for private use of the public right of way by broadband providers, **establish a broadband franchise requirement to generate compensation** for local government to use for funding local public, education and government community television.

## PROTECT HYPERLOCAL COMMUNITY TELEVISION PROGRAMMING!

Help MACTA preserve this vital connection to your local communities by modernizing the funding source beyond cable TV companies.

Let's brainstorm together the funding solutions that will keep this local and vibrant community connection thriving.



### MACTA LEGISLATIVE CHAIRS

#### Karen George

QCTV/Quad Cities Cable  
Communications Commission

#### Jodie Miller

Town Square Television/  
NDC4 Cable Commission

#### Sam Temple

Northfield Public Broadcasting

# PRESERVING QUALITY LOCAL COMMUNITY TELEVISION THROUGH SUSTAINABLE STATEWIDE FUNDING

## COMMUNITY TELEVISION IS A VALUABLE CITY SERVICE THAT IS CRITICAL TO INFORMING AND ENGAGING RESIDENTS ACROSS THE STATE

Community television programming keeps community members **connected and entertained**, from high school sports and city council meetings to newscasts and local events, **through public, education and government (PEG)** programming.

### **Benefits:**



**Covering news** - We report the hyperlocal stories of our communities, a public service not met by regional, state or national media.



**Engaging residents** - We provide neutral, unbiased coverage of public meetings, city services, and local elections - strengthening democracy with accessible, transparent and accountable coverage.



**Enriching lives** - We spotlight high school sports, parades, local concerts, and community events for viewers near and far, connecting them to the hometown action.

## ABOUT THE MINNESOTA ASSOCIATION OF COMMUNITY TELECOMMUNICATIONS ADMINISTRATORS

The Minnesota Association of Community Telecommunications Administrators (MACTA) is a statewide organization of communications professionals who **ensure the public has reliable access to information** about the communities in which they live, work, and play.

MACTA members **support television and streaming services that deliver local community programming to area residents**. MACTA's mission is to promote quality, hyperlocal community television programming and modernize its funding source for future sustainability.

## HOW IS COMMUNITY TELEVISION PROGRAMMING FUNDED?



Primarily through a cable franchise fee negotiated by cities with cable television providers as part of the contractual use of the public right-of-way



In some cases, through an additional PEG fee, which is negotiated between cities and cable television providers

## THE PROBLEM?

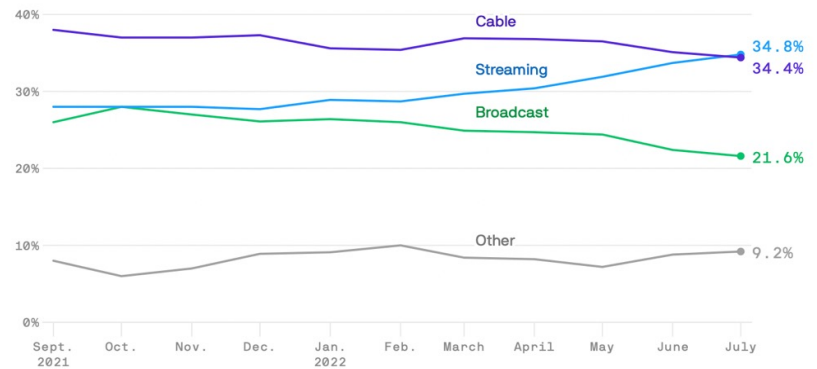
The 40-year approach of using the cable franchise fee as a community television funding stream is **no longer working**.

The video programming marketplace has changed significantly since the early 1980s when cable operators built the infrastructure needed for cable television and later, internet/broadband services.

It is this original infrastructure in the public right of way that now delivers most internet/broadband service – 72 million customers, or 69% of the market\*, in 2021.

## Share of total TV consumption, by type

For people ages 2+; Monthly, September 2021 to July 2022



Data: Nielsen; Chart: Axios Visuals

Fischer, Sara. "Streaming Surpasses Cable as Top Way to Consume TV." Axios, 18 Aug. 2022

**Subscribers are now abandoning traditional cable services and turning to broadband streaming services instead.** Referred to as cord-cutting, customers continue to use their original cable "cord" to access video via streaming, instead of the cable box. As cable subscribers drop, **so too does community television funding.**

Under current state law, many corporations that make a profit from using the public right of way or selling digital video streaming services are not required to compensate cities.

## MODERNIZING THE FUNDING SOURCE FOR COMMUNITY TELEVISION

Community television funding must be modernized to reflect marketplace changes.

- **HF4186 (Freiberg)/SF3930 (Mitchell): Assess a fee on streaming services**, collected by local governments, for use by local public, education and government community television.
- **HF4182 (Freiberg)/SF4262 (Mitchell):** In exchange for private use of the public right of way by broadband providers, **establish a broadband franchise requirement to generate compensation** for local government to use for funding local public, education and government community television.

## PROTECT HYPERLOCAL COMMUNITY TELEVISION PROGRAMMING!

Help MACTA preserve this vital connection to your local communities by modernizing the funding source beyond cable TV companies.

Let's brainstorm together the funding solutions that will keep this local and vibrant community connection thriving.



## MACTA LEGISLATIVE CHAIRS

### Karen George

QCTV/Quad Cities Cable  
Communications Commission

### Jodie Miller

Town Square Television/  
NDC4 Cable Commission

### Sam Temple

Northfield Public Broadcasting





March 22, 2024

Chair Stephenson and Members of the Commerce Finance and Policy Committee,

Metro Cities, representing the shared interests of cities across the metropolitan area at the Legislature and Executive Branch, appreciates the opportunity to comment on HF 4077 – Stephenson, the omnibus Commerce policy bill. Metro Cities supports language in the bill that would allow local governments to require franchise fees from a provider furnishing broadband and to receive compensation for the use of the public right-of-way.

Cities play a vital role in achieving significantly higher broadband speeds. Local units of government contribute to increasing broadband capacity and ensuring internet connectivity, reliability, and availability.

Metro Cities policies support the ability of local officials to manage and protect public rights-of-way and to collect compensation for the use of public assets. Metro Cities policies also support state policies and programs that substantially increase speed and capacity of broadband services statewide, including facilitating solutions at the local level. Incentives which support private sector service providers to respond to local or regional needs, and to collaborate with cities to deploy broadband infrastructure will support the ability to meet immediate and future local needs.

Thank you for your consideration of this letter.

Sincerely,

A handwritten signature in black ink that reads "Ania McDonnell". The signature is written in a cursive, flowing style.

Ania McDonnell  
Government Relations Specialist



February 26, 2024

The Honorable Carlie Kotyza-Witthuhn  
Minnesota House of Representatives  
567 State Office Building  
St. Paul, Minnesota 55155

**Re: HF 3680 – DIDMCA Opt Out -- OPPOSE**

Dear Rep. Carlie Kotyza-Witthuhn,

Upstart Network, Inc. (“Upstart”) writes in OPPOSITION of HF3680, a bill that will curtail access to responsible credit for low and moderate income Minnesotans by opting out of federal interest rate preemption by federally insured, state-chartered banks making consumer loans in Minnesota pursuant to Section 525 of the federal Depository Institutions Deregulation and Monetary Control Act (“DIDMCA”).

Founded in 2012, Upstart is the leading AI-lending marketplace, connecting millions of consumers to more than 100 banks and credit unions that leverage Upstart’s AI models and cloud applications to deliver superior consumer credit products, all under the 36% APR. With Upstart AI, lenders can approve more borrowers at lower rates across races, ages, and genders, while delivering the exceptional digital-first experience consumers demand. Upstart’s online marketplace includes personal loans, automotive retail contracts, automobile refinance loans, home equity lines of credit, and small-dollar “relief” loans.

We applaud the legislature for passing strong consumer protections and passing a 36% APR rate cap on payday loans in 2023. Upstart supports a 36% APR standard at the state and federal level. We have worked tirelessly with consumer advocates and state legislatures in Illinois, New Mexico, California and many other states on legislative proposals and new regulatory frameworks that provide clarity for lenders and options for consumers. In Illinois for example, we supported the Predatory Loan Prevention Act (“PLPA”), which capped lending at 36% APR. The Woodstock Institute, one of the fiercest advocates in Illinois on the issue, commissioned a statewide [poll](#) on the effects of the PLPA. The results stated that 86% of Illinois residents support the rate cap at 36% and support was overwhelmingly strong among Democrats, Republicans, and Independents alike.

**Who Does HF 3680 Hurt?**

Bank partnerships with fintech companies, like Upstart, are not only facilitating financial inclusion but they are keeping community banks and smaller financial institutions vibrant, competitive and independent. Since 2020, Upstart has powered more than 46,000 loans in Minnesota, equating to almost \$462 million in credit. This is credit that helps Minnesotans achieve financial goals, with the most common being consolidating and paying off high-cost credit card debt at lower rates. Under HF 3680, Minnesotans will still be burdened by high cost credit card loans from the biggest banks, but will lose access to lower-priced loans from smaller state-chartered banks. This makes no sense.

Upstart makes it possible for small banks and credit unions to compete with large national lenders. Through our use of alternative data and AI, we’ve helped our partners nationwide serve over 2.9 million customers,

originating over \$36 billion in loans using our marketplace. All of them are below 36% APR, with no abusive penalties or extra charges.

**This bill unfairly punishes people for having lower credit scores and lower incomes, limiting their choices.**

According to our data, the thousands of Minnesotans who would be negatively impacted by HF 3680 are those who can least afford to lose a credit option. Minnesotans who have been able to obtain loans from FDIC-insured and supervised out-of-state banks at APRs between 21.75% and 36% APR have an average FICO score of 646 and an average annual income of \$64,547. They get charged slightly more by banks because their default risk is simply higher than those Minnesotans who do qualify for loans below the state's rate cap of 21.75%. The qualifying group has a FICO score of 691 and an average annual income of \$72,413. Ask yourself: if you needed to quickly access \$5,000 - \$10,000 to handle an emergency, or pay off your high cost credit card debt, would you want the state to get rid of the one convenient bank option that you actually qualify for, simply because it costs a few more dollars per month?

Without access to an out-of-state FDIC-insured bank's loan or a change in the Minnesota rate cap, these borrowers will face an increase in the cost of borrowing because of the lack of access to affordable credit options. The only hope for these consumers is that other national banks will step into the gap that this bill would create in the state's credit ecosystem. Local options such as pawn shops are more expensive and far less attractive from the perspective of the borrower.

**Upstart's Access to Credit**

At Upstart, we're dedicated to improving access to credit for all. We believe our AI models are some of the most accurate, fair, and inclusive underwriting models in the market, and help make the credit system more accessible, affordable, and secure. With Upstart's AI, lenders can approve more applicants with lower average APRs and at lower loss rates than traditional credit score models. This improves the financial health of Americans and unlocks opportunity for them.

Each year, Upstart evaluates the ability of our personal loan model to underwrite applicants in comparison to a more "traditional" model. We conduct the research looking back at the prior year. In 2023, this research showed that the Upstart model continues to approve more applicants, including Black and Hispanic applicants, at lower APRs than a more traditional underwriting model. In comparison to the traditional model, the Upstart model:

- Approves 44% more applicants and results in APRs that are 36% lower;
- Approves 35% more Black borrowers and results in APRs that are 29% lower; and
- Approves 46% more Hispanic borrowers and results in APRs that are 34% lower.

**Conclusion**

HF 3680 will restrict responsible bank-fintech partnerships, further undermine market competition, and limit affordable consumer credit options for the hardest to serve Minnesota consumers. We encourage you to withdraw HF 3680 and study the impacts and unintended consequences of this policy, if passed Minnesota will reduce responsible credit options for those who need it most. If we can be of any assistance, please contact Gilberto Soria Mendoza, Government Relations Manager, at [gilberto.mendoza@upstart.com](mailto:gilberto.mendoza@upstart.com).

Sincerely,

Nat Hoopes

Vice President & Head of Government and Regulatory Affairs, Upstart

CC:

1. Rep. Zack Stephenson ([rep.zack.stephenson@house.mn.gov](mailto:rep.zack.stephenson@house.mn.gov))
2. Rep. Tim O'Driscoll ([rep.tim.odriscoll@house.mn.gov](mailto:rep.tim.odriscoll@house.mn.gov))
3. Rep. Robert Bierman ([rep.robert.bierman@house.mn.gov](mailto:rep.robert.bierman@house.mn.gov))
4. Rep. Ethan Cha ([rep.ethan.cha@house.mn.gov](mailto:rep.ethan.cha@house.mn.gov))
5. Rep. Jeff Dotseth ([rep.jeff.dotseth@house.mn.gov](mailto:rep.jeff.dotseth@house.mn.gov))
6. Rep. Mike Freiberg ([rep.mike.freiberg@house.mn.gov](mailto:rep.mike.freiberg@house.mn.gov))
7. Rep. Ginny Klevorn ([rep.ginny.klevorn@house.mn.gov](mailto:rep.ginny.klevorn@house.mn.gov))
8. Rep. Erin Koegel ([rep.erin.koegel@house.mn.gov](mailto:rep.erin.koegel@house.mn.gov))
9. Rep. Larry Kraft ([rep.larry.kraft@house.mn.gov](mailto:rep.larry.kraft@house.mn.gov))
10. Rep. Tina Liebling ([rep.tina.liebling@house.mn.gov](mailto:rep.tina.liebling@house.mn.gov))
11. Rep. Anne Neu Brindley ([rep.anne.neu@house.mn.gov](mailto:rep.anne.neu@house.mn.gov))
12. Rep. Harry Niska ([rep.harry.niska@house.mn.gov](mailto:rep.harry.niska@house.mn.gov))
13. Rep. Bernie Perryman ([rep.bernie.perryman@house.mn.gov](mailto:rep.bernie.perryman@house.mn.gov))
14. Rep. Brian Pfarr ([rep.brian.pfarr@house.mn.gov](mailto:rep.brian.pfarr@house.mn.gov))
15. Rep. Isaac Schultz ([rep.isaac.schultz@house.mn.gov](mailto:rep.isaac.schultz@house.mn.gov))
16. Rep. Brad Tabke ([rep.brad.tabke@house.mn.gov](mailto:rep.brad.tabke@house.mn.gov))



**TECHNET**  
THE VOICE OF THE  
INNOVATION ECONOMY

TechNet | Telephone 630.400.3439  
P.O. Box 10544 Chicago, IL 60610  
[www.technet.org](http://www.technet.org) | @TechNetMidwest

March 21, 2024

The Honorable Zack Stephenson  
Minnesota House of Representatives  
Room 449, State Office Building  
100 Rev. Dr. Martin Luther King Jr. Boulevard  
St. Paul, MN 55155-1232

**RE: HF 4077 – Prohibiting Social Media Manipulation Act Provisions - Oppose**

Dear Representative Stephenson,

On behalf of TechNet, I write to you in opposition to the provisions from HF 4400 included in HF 4077, which are overbroad and vague that have unclear definitions, makes compliance impossible, and likely violates the First Amendment.

TechNet is the national, bipartisan network of technology CEOs and senior executives that promotes the growth of the innovation economy by advocating a targeted policy agenda at the federal and 50-state level. TechNet's diverse membership includes dynamic American businesses ranging from startups to the most iconic companies on the planet and represents over 4.2 million employees and countless customers in the fields of information technology, artificial intelligence, e-commerce, the sharing and gig economies, advanced energy, transportation, cybersecurity, venture capital, and finance.

First, our concern is the provision consists of overly broad and vague definitions. The provision would require platforms to optimize for "high quality content" but the provision does not specify what "high quality" or "low quality" means. Determining "quality" is highly subjective. Several key terms are also left undefined or are exceptionally broad. For example, "relevant forms of engagement with users" would arguably cover the entirety of the social media platform as a service. As with many content moderation bills, this legislation would leave platforms no other choice but to overly censor the internet to avoid potential liability, thus limiting user experience and ability to access ideas, information, and expression.

Furthermore, government mandated engagement limits will undoubtedly restrict a user's right to access, and share ideas and information. The definition "Relevant forms of engagement with users" is defined in such a way that it would arguably require shutting down the service for users who've reached their daily engagement limits. Not to mention, the First Amendment prohibits the government from interfering with the right of private parties to exercise editorial discretion in the selection and presentation of speech. *Arkansas Ed. Television Comm'n v. Forbes, 523 U.S. 666 (1998)*

Second, the default privacy settings are unworkable and limits discoverability, hindering social media's value. The provision contains several inconsistencies and provisions that would be extremely difficult to implement without degrading the user experience and making platforms unusable. Restricting the dissemination of information, including profiles, to a user's "existing network" would not make much sense for new accounts without an existing network. It could also disadvantage new account holders by making it unnecessarily difficult to discover and form connections.

The heightened protection opt-in is also duplicative and unnecessary. TechNet members already offer an array of usage tools and settings that are widely available as both integrated and independent solutions for a wide range of technologies. For example, under the major operating systems, users already have the ability to access information regarding their device and social media app usage, and to limit their screen time.

Lastly, the transparency requirements are impractical and would likely violate the First Amendment and further harm competition. Some of the required disclosures could be technically and commercially impractical to implement. For example, the requirement to disclose why a particular piece of content was promoted by the platform's ranking system. This would violate the First Amendment by placing an undue burden on disseminating speech. Not to mention, overly-broad disclosures could enable bad actors to game platform systems and evade their safety tools. This is a critical reason why these algorithms are proprietary and carefully protected.

We always appreciate the opportunity to have a dialogue with you on issues important to the tech community, but we must oppose the social media language in HF 4077 at this time. If you have any questions regarding our position on this legislation, please contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tyler Diers', written in a cursive style.

Tyler Diers  
Executive Director, Midwest  
TechNet

March 21, 2024

Members of the House Commerce Finance and Policy Committee:

On behalf of NAMI Minnesota, we are writing to share our support for these provisions in HF4077:

**Disability insurance transparency, line 125.1:** Nearly all long-term and short-term disability insurance policies limit the duration of benefit payments for psychiatric conditions to 24 months (if they cover them at all), while disabilities due to physical impairments are generally payable to age 65 or until the claimant reaches retirement age. When these plans fail to cover mental illnesses equally, it is discrimination. This provision would take the first crucial step toward disability insurance parity by requiring transparency on the part of insurers. Minnesotans have the right to know that their disability insurance plan won't actually fully cover their disability before they invest their money into it.

**Gender affirming care, line 125.15:** A safe and affirmative environment is critical for the mental health of people of every gender. Research is clear that trans, non-binary, and gender non-conforming people have a unique experience and specific needs when accessing healthcare. Research is also clear that suicidality is disproportionately present among trans people. We support this provision to ensure that there are no barriers through insurance for accessing gender-affirming care.

**Changing outdated life insurance language:** We would also encourage the committee to consider changing outdated language in life insurance policies in 61A.031. The terms "sane" and "insane" are alienating and discriminatory ways to talk about people with mental illnesses. We are grateful that the committee changed the suicide clause last year to reflect the realities of suicide as an impulsive decision made in times of crisis. Language matters, and removing these outdated terms continues to promote the dignity of people with mental illnesses.

Thank you for your time and attention. Please reach out to us if you have any questions.

Sincerely,

Sue Abderholden, MPH  
Executive Director

Elliot Butay  
Senior Policy Coordinator

Sarah Knispel, MSW  
Public Policy Coordinator



**RESOLUTION NO. 2-07-2024**

**RESOLUTION IN SUPPORT OF STATE LEGISLATION  
TO MODERNIZE THE FUNDING STRUCTURE FOR LOCAL COMMUNITY “PEG”  
(PUBLIC / EDUCATION / GOVERNMENT) PROGRAMMING**

**WHEREAS**, the Northern Dakota County Cable Communications Commission (“NDC4”) is authorized by its seven Member Cities (Inver Grove Heights, Lilydale, Mendota, Mendota Heights, South St. Paul, Sunfish Lake and West St. Paul) to negotiate and manage the cable franchise agreements of the seven cities, to provide local government programming, and to contract with the non-profit corporation Town Square Television (“TST”) to provide local community Public Education and Government (“PEG”) access programming;

**WHEREAS**, NDC4 and TST provide essential local coverage of community events and issues, non-profits and charities, school sports and academic programs, business, chamber of commerce and tourism, school board, city, county and state government meetings, candidate information and election coverage, local history, public health and education, music, arts and other uniquely local programs that broadcast stations typically do not cover;

**WHEREAS**, in light of rapidly decreasing local print media, Town Square Television is the principal, and in some cities the only professional media source providing local video and posted online coverage;

**WHEREAS**, NDC4 and TST are funded through franchise fee and PEG fee support negotiated in the cable franchise agreements with local cable providers, which are currently limited to ONLY the revenues on traditional cable TV and NOT on streaming or internet revenues;

**WHEREAS**, NDC4 and TST are projecting an ongoing substantial loss of franchise fee and PEG fee revenues due to the marketplace trend of “cord cutting” (traditional cable TV subscribers migrating to multiple digital video service providers that are currently NOT required to support local community PEG programming);

**WHEREAS**, NDC4 and TST distribute essential local community programming on multiple platforms including cable TV, online streaming, and social media, to ensure access to all residents regardless of their income level or choice of technology; and

**WHEREAS**, “MACTA” (Minnesota Association of Community Telecommunications Administrators) and the “LMC” (League of Minnesota Cities) support legislation to *Modernize the Funding Structure for Local Community PEG Programming*.

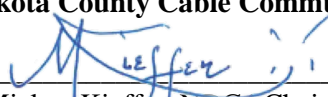
**NOW, THEREFORE, BE IT RESOLVED** that the NDC4 Cable Commission calls on the Minnesota Legislature to pass legislation in the 2024 Legislative Session to *Modernize the Funding Structure for Local Community PEG Programming* to provide an increase in financial support available to PEG programming for local communities; and

**BE IT FURTHER RESOLVED** that the NDC4 Cable Commission requests its Representatives and Senators for Districts 52B, 53A, 53B, and 65B to co-sponsor and support the passage of such legislation.

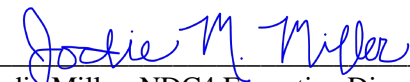
Passed and adopted this 7<sup>th</sup> day of February, 2024.

**Northern Dakota County Cable Communications Commission**

By:

  
Mickey Kieffer, NDC4 Chair

ATTEST:

  
Jodie Miller, NDC4 Executive Director





6900 Winnetka Avenue North  
Brooklyn Park, MN 55428

Phone 763.536.8355

Web www.nwscce.org

Attachment NWSCCC 10

**RESOLUTION NO. 202402**

**RESOLUTION IN SUPPORT OF STATE LEGISLATION  
TO MODERNIZE THE FUNDING STRUCTURE FOR LOCAL COMMUNITY "PEG"  
(PUBLIC/EDUCATIONAL/GOVERNMENTAL) PROGRAMMING**

**WHEREAS**, the Northwest Suburbs Cable Communications Commission (NWSCCC) is authorized by its nine Member Cities (Brooklyn Center, Brooklyn Park, Crystal, Golden Valley, Maple Grove, New Hope, Osseo, Plymouth, and Robbinsdale) to negotiate and manage the cable franchise agreements of the nine cities, to provide local government programming, and to contract with the nonprofit corporation CCX Media to provide local community public, educational and governmental ("PEG") access programming;

**WHEREAS**, NWSCCC and CCX Media provide essential local coverage of community events and issues, nonprofits and charities, school sports and academic programs, businesses, chambers of commerce and tourism, school boards, city, county and state government meetings, candidate information and election coverage, local history, public health and education, music, arts and other uniquely local programs that broadcast stations typically do not cover;

**WHEREAS**, in light of rapidly decreasing local print media, CCX Media is the principal professional media source providing local video and posted online coverage;

**WHEREAS**, NWSCCC and CCX Media are funded through a franchise fee and PEG fee support negotiated in the cable franchise agreements with local cable providers, which are currently limited to ONLY the revenues on traditional cable TV and NOT on streaming or internet revenues;

**WHEREAS**, NWSCCC and CCX Media are projecting an ongoing substantial loss of franchise fee and PEG fee revenues due to the marketplace trend of "cord cutting" (traditional cable TV subscribers migrating to multiple digital video service providers that are currently NOT required to support local community PEG programming);

**WHEREAS**, NWSCCC and CCX Media distribute essential local community programming on multiple platforms including cable TV, online streaming and social media to ensure access to all residents regardless of their income level or choice of technology; and

**WHEREAS**, MACTA (Minnesota Association of Community Telecommunications Administrators) and the LMC (League of Minnesota Cities) support legislation to *Modernize the Funding Structure for Local Community PEG Programming*.

**NOW, THEREFORE BE IT RESOLVED** that the Northwest Suburbs Cable Communications Commission calls on the Minnesota Legislature to pass legislation in the 2024 legislative session to Modernize the Funding Structure for Local Community PEG Programming to provide an increase in financial support available to PEG programming for local communities; and

**BE IT FURTHER RESOLVED** that the Northwest Suburbs Cable Communications Commission requests its representatives for Districts 34B, 37A, 37B, 38A, 38B, 42A, 42B, 43A, and 43B and senators for Districts 34, 37, 38, 42, and 43 to cosponsor and support the passage of such legislation.

Passed and adopted this 15<sup>th</sup> day of February, 2024.

Northwest Suburbs Cable Communications Commission

By:

Al Madsen, NWSCCC Chair

ATTEST:

Shannon Slatton Schwartz, CCX Media Executive Director



**RESOLUTION 03-21-2024**

**RESOLUTION OF SUPPORT OF STATE LEGISLATION TO MODERNIZE THE FUNDING STRUCTURE FOR LOCAL COMMUNITY PUBLIC, EDUCATION, AND GOVERNMENT (PEG) PROGRAMMING.**

**WHEREAS**, the Quad Cities Cable Communications Commission (dba QCTV) is authorized by its four member cities (Andover, Anoka, Champlin, Ramsey) to negotiate and manage the cable franchise agreements for the four cities, and to provide local community (PEG) public, educational, and governmental programming:

**WHEREAS**, QCTV provides essential local coverage of community events and issues, nonprofits and charities, high school, community, and regional sports, academic programs, graduation ceremonies, businesses, chambers of commerce and tourism, school boards, city, county and state government meetings, candidate forums and election information, transportation and public infrastructure, local history, public health and education, religious services, music, arts, festivals, and other uniquely local programs that broadcast stations typically do not cover;

**WHEREAS**, QCTV is funded through franchise fee and PEG fee support authorized by the federal Cable Act and negotiated in the cable franchise agreements with local cable providers, which are limited to only the revenues on traditional cable tv and not on the revenue of digital video service providers (via streaming on the internet);

**WHEREAS**, consumer preference for streaming digital video has changed the marketplace, resulting in a steady decline of traditional cable tv subscribers and the franchise/PEG fees that support QCTV and other community programming services across the state;

**WHEREAS**, QCTV distributes essential local community information on multiple platforms including cable tv, online streaming, social and digital media, to provide access to all residents regardless of their socio/economic/technology resources; and

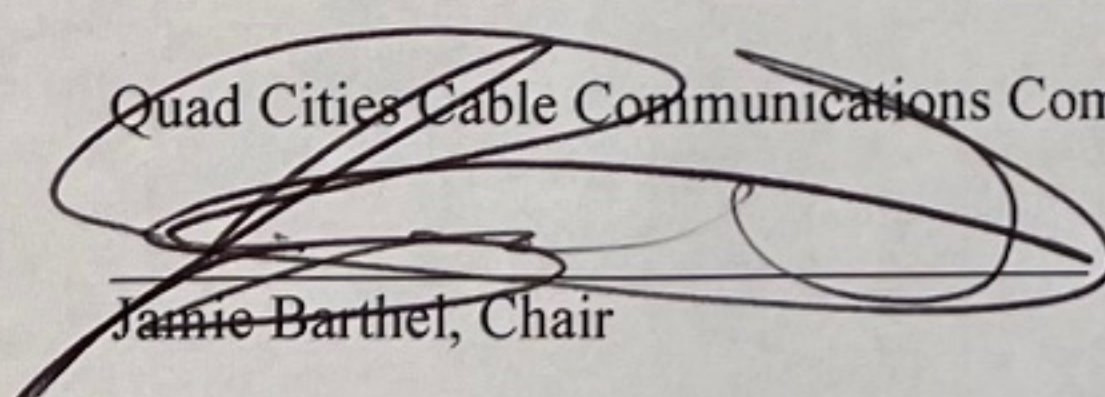
**WHEREAS**, the Minnesota Association of Community Telecommunications Administrators (MACTA) and the League of Minnesota Cities (LMC) support legislation to Modernize the Funding Structure for Local Community PEG Programming.

**NOW, THEREFORE BE IT RESOLVED** that the Quad Cities Cable Commission calls on the Minnesota Legislature to pass legislation in the 2024 legislative session to Modernize the Funding Structure for Local Community PEG Programming to offset the declining cable tv franchise and PEG fees with similar funding from digital video service providers.

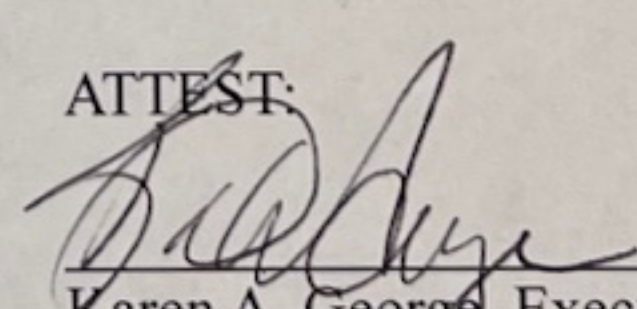
**BE IT FURTHER RESOLVED** that the Quad Cities Cable Commission requests its representatives for Districts 31A, 31B, 34A, 34B, 35A, 35B, and senators for Districts 31, 34 35, to cosponsor and support the passage of such legislation.

Passed and adopted this \_\_\_ day of \_\_\_\_, 2024.

Quad Cities Cable Communications Commission

  
Jamie Barthel, Chair

ATTEST:

  
Karen A. George, Executive Director



763.427.1411

[www.qctv.org](http://www.qctv.org)

12254 Ensign Ave. N  
Champlin, MN 55316

Dear Chair Stephenson and Members of the House Commerce Committee:

On behalf of the member cities of the Quad Cities Cable Communications Commission (Andover, Anoka, Champlin, Ramsey) I am writing in support of The Equal Access to Broadband Act HF 4182/SF 4262 (please see the attached Resolution passed by the commission.)

The Equal Access to Broadband Act will allow this commission, and cities across the state, to negotiate franchise agreements for use of the public rights-of-way by broadband providers, just as these local governments have done with cable tv providers. Minnesota communities have a 44-year successful history of franchising cable TV providers in the public right-of-way. The four member cities of this commission banded together in 1981 to form QCTV through a collaboration as they knew they could accomplish more together than independently. This bill will modernize legislation to continue the benefits of franchising for our residents, businesses, schools and non-profits.

***Local franchising is a proven way to ensure complete buildout provisions, no redlining or cherry picking, faster upload and download speeds, non-compliance provisions, local oversight of commercial users in streets and on public assets, and local customer service resolution.***

In addition, HF 4182/SF4262 will modernize the funding structure of local Community Television stations like QCTV. Community television stations across the state rely on cable TV franchise fees and PEG fees to support coverage of government meetings, candidate and election programming, sports, news, business and chamber of commerce, education and health, community events and festivals, music, arts, nonprofits that allow residents to engage in our community. Franchising broadband will level the playing field and provide ongoing funding to continue serving the needs of our community.

Please let us know if you need further information. Thank you for your work on behalf of our residents and our community!

Regards,

A handwritten signature in black ink, appearing to read 'Karen A. George'.

Karen A. George  
Executive Director  
Quad Cities Cable Communications Commission (QCTV)

City of South St. Paul  
Dakota County, Minnesota

**RESOLUTION NO. 2024-39**

**A RESOLUTION SUPPORTING MINNESOTA ASSOCIATION OF COMMUNITY  
TELECOMMUNICATIONS ADMINISTRATORS (MACTA) EFFORTS TO  
MODERNIZE PUBLIC, EDUCATION, AND GOVERNMENT (PEG) PROGRAMMING  
AND PUBLIC ACCESS FUNDING**

**WHEREAS**, community television programming allows community members to stay connected and entertained through public, education, and government (PEG) programming; and

**WHEREAS**, public television programming includes local community and nonprofit submissions, City Council and board and commission meetings, and community events; and

**WHEREAS**, public television programming has primarily been funded through franchise fees which allow cable providers to utilize the public right-of-way for private use; and

**WHEREAS**, with the recent consumer trend of moving from traditional cable providers to digital/video streaming services, the funds available for public television programming has decreased; and


**WHEREAS**, the Minnesota Association of Community Telecommunications Administrators (MACTA) is a statewide organization of municipal and nonprofit staff that advocates for cities and their residents; and

**WHEREAS**, MACTA is launching a campaign to create legislative changes at the state and federal level that will respond to consumer changes and allow current practices to modernize in response to these shifts; and

**WHEREAS**, MACTA is working with Minnesota cities to gain support for their legislative efforts.

**NOW, THEREFORE BE IT RESOLVED**, by the City Council of the City of South St. Paul that the City Council offers their support to the Minnesota Associate of Community Telecommunications Administrators (MACTA) effort to modernize local access funding through legislative change.

Adopted this 4<sup>th</sup> day of March, 2024.

  
\_\_\_\_\_  
City Clerk

# RAMSEY-WASHINGTON SUBURBAN CABLE COMMISSION

2460 East County Road F  
White Bear Lake, Minnesota 55110

*Birchwood Village*  
*Dellwood*  
*Grant*  
*Lake Elmo*  
*Mahtomedi*

---

Telephone: 651-747-3800

*Oakdale*  
*White Bear Lake*  
*White Bear Township*  
*Willernie*

March 21, 2024

Dear Chair Stephenson and Members of the House Commerce Committee,

**Suburban Community Channels (SCC) serves 9 member cities in the northeast metro: Birchwood, Dellwood, Grant, Lake Elmo, Mahtomedi, Oakdale, White Bear Lake, White Bear Township and Willernie.** SCC provides staff productions of everything from local sporting events, plays, and concerts to community parades, high school graduations, and local news. We also provide coverage of public meetings to empower citizens to be informed and engaged.

We are writing in support of The Equal Access to Broadband Act HF 4182. The Equal Access to Broadband Act will allow local governments to negotiate franchise agreements for broadband providers' use of the public right-of-way. Minnesota communities have a 44-year history of franchising cable TV providers, and this bill will modernize legislation to continue the benefits of franchising for our residents, businesses, schools, and nonprofits. Local franchising is a proven way to ensure complete buildout provisions, no redlining or cherry picking, faster upload and download speeds, non-compliance provisions, local oversight of commercial users in streets and on public assets, and local customer service resolution.

In addition, HF 4182 will modernize the funding structure of local community media. Community media is a valuable service that provides a vital connection to our local communities and covers hyperlocal news and information not met by regional, state, or national media. It engages residents by providing neutral, unbiased coverage of public meetings, city services, and local elections. And it enriches lives by spotlighting high school sports, concerts, and community events.

Unfortunately, many community media centers like SCC are experiencing significant budget losses due to subscribers abandoning traditional cable services or "cord-cutting." Since the current funding structure is limited to receiving franchise fees and PEG fees from conventional cable TV revenues only, as cable subscribers drop, so does community media funding. Without a change to the funding structure, we expect SCC will continue to face revenue decreases each year. While we distribute our programming on multiple platforms, including cable TV, online streaming, and social media, only the cable operator is required to provide financial support, and only on their traditional cable TV service, not their streaming or internet services.

Please let us know if you need further information. Thank you for your work on behalf of our residents and our community!

Sincerely,



Mary Kline, Production & Content Manager, [Mary@scctv.org](mailto:Mary@scctv.org)  
Cindy Arko, Business Manager, [Cindy@scctv.org](mailto:Cindy@scctv.org)

Dear Chair Stephenson and Members of the House Commerce Committee,

My name is Jared, and I'm writing in support of the equal access broadband bill. As a native Minnesotan who grew up with a passion for media and communication, my hometown's community television station in Hastings played an integral role in shaping my career. From intern to producer, I witnessed firsthand the impact local television has on fostering community engagement, broadcasting everything from local sports to school board and city council meetings, as well as community events, and providing a platform to members of our community to share their stories and talents. Without proper, modernized funding, I fear local television stations won't be able to continue to serve their communities, leading to the loss of another vital form of accessible community engagement. Please consider the importance of community-focused media when reviewing this bill.

Thank you for your time,  
Jared Bohlken

Dear Chair Stephenson and Members of the House Commerce Committee:

Hastings Community TV is writing in **support** of The Equal Access to Broadband Bill.

This bill will allow local governments to negotiate franchise agreements for use of the public rights-of-way by broadband providers. Minnesota communities have a 44-year history of franchising cable TV providers, and this bill will modernize legislation to continue the benefits of franchising for our residents, businesses, schools and non-profits. LOCAL franchising is a proven way to ensure complete buildout provisions, no redlining or cherry picking, faster upload and download speeds, non-compliance provisions, local oversight of commercial users in streets and on public assets, and local customer service resolution.

In addition, this bill will modernize the funding structure of LOCAL Community Television. Hastings Community TV and community television stations across the state rely on cable TV franchise fees and PEG fees to support coverage of local government meetings, candidate and election programming, sports, news, business and chamber of commerce, education and health, community events and festivals, music, arts, and nonprofits that allow residents to engage in our community. This programming has become essential with the loss of local newspapers in many markets. While our programs are distributed on many digital platforms like youtube and facebook, franchise fees are paid ONLY on (decreasing) traditional cable TV service. Franchising broadband will level the playing field and provide ongoing funding to continue serving the needs of our community.

Hastings Community TV is projected to lose \$20,000 in revenue this year in 2024. This drops our budget to approximately \$310,000. HCTV currently employs 3 full-time, and 3 part-time employees and it is becoming increasingly difficult to support a staff of this size.

Please let me know if you need further information. Thank you for your work on behalf of our residents and our community!

Sincerely,

**Mike Bremer**  
Executive Director  
Hastings Community TV



Dear Chair Stephenson and Members of the House Commerce Committee,

My name is Michael Kampa and I am writing in support of bill HF4077. As an independent film director with a significant background in community television, I am highly aware of the positive impact of community TV, whether it's deployed via cable or broadband. I worked at Hastings Community Television from 2008-2017, in a variety of roles, before moving into a career in independent film. My film career has included directing the film *Christmas Break-In*, which provided a significant boost to the Minnesota film and artistic community when we shot the film in Duluth in April 2018. This would not have been possible without my early career experience in community TV.

Aside from my personal career experience, I've also heard countless stories from community members and viewers who have been positively impacted by this type of local media. Just one example of this is the ongoing impact of a series I produced and directed called *Local Chords*, which highlighted local artists in the Hastings, MN music scene. To this day, I still receive comments from people in the Hastings community about how much that show and the platform it gave artists meant to them. Please consider the immeasurable value of community television on both the communities they serve as well as their staff as you review this bill.

Thank you.

Michael Kampa





Chair Stephenson and Members of the House Commerce Committee:

The South Washington County Telecommunications Commission (SWCTC) would like to voice our **strong support for The Equal Access to Broadband Act.**

We know in south Washington County that local franchising works and allows local governments to negotiate agreements with for-profit businesses to use the public right-of-way. Local franchising is a proven way to ensure complete buildout provisions, no redlining or cherry picking, non-compliance provisions, local oversight of commercial users in streets and on public assets, and local customer service resolution.

In addition, The Equal Access to Broadband Act will modernize the funding structure of local community focused television that bring essential hyper local programming and information to area residents. From government meetings, candidate and election programming, sports, news, business spotlights, education and health, community events and festivals, music, arts and more. This programming has become essential with the loss of local newspapers in many markets. While our programs are distributed on digital platforms, such as YouTube, Roku and social media, franchise fees are paid **ONLY** on (decreasing) traditional cable TV service. Franchising broadband will level the playing field and provide ongoing funding to continue serving the needs of our community. Without funding SWCTC will not be able to continue providing award-winning local video content to ensure citizens are informed and provided with multiple ways to stay informed about government, their community and school districts.

Please let us know if you need further information. Thank you for your work on behalf of our residents and our community!

Sincerely,

Ann Schweisguth  
Interim Executive Director  
South Washington County Telecommunications Commission (SWCTC)

## Expanding Access to Credit

- Minnesotans negatively impacted by SF 3932 using the Upstart online marketplace to get loans from FDIC-insured & supervised out-of-state banks at APRs between 21.75% & 36% have an average FICO score of **646** and an average annual income of **\$64,547**. Their credit factors are significantly lower than those Minnesotans who would be qualified by our risk models for loans at the state's rate cap of 21.75%, the latter having a FICO of **691** and an average annual income of **\$72,413**.
- **Research** from Harvard & LSU shows that Upstart's marketplace not only expands access to credit to people who need it, but by doing so, we also help to deliver better outcomes for borrowers, such as improving their overall credit health and putting them in position to purchase a home.

## DIDMCA Opt Out Will Hurt



**\$40M+** in lost originations    **\$7,931** average loan size    **29.51%** average APR    **24K+** loans provided

**A typical Minnesota borrower with a credit risk profile between 21.75% & 36% APR has:**

**\$64,547** average annual income    **646** average FICO score

**using funds for:**

- debt consolidation
- credit card debt refinance
- auto refinancing
- home improvements
- large purchases
- medical bills
- weddings

## National Impact

**2.9M+** customers served<sup>1</sup>

**84.4%** Net Promoter Score (NPS)

Compared to DV01's Unsecured Industry Benchmark<sup>4</sup>, Upstart offers

**↑ 117%** more loans to borrowers with income <\$50k

**↓ 4-6%** lower rates to borrowers with FICO scores <660

Upstart Technology helps banks and credit unions reach more customers & make better decisions

**44%** more approvals<sup>3</sup> as compared to a traditional model

**36%** lower rates<sup>3</sup> as compared to a traditional model

**1.6K+** data points, not just a credit score

**28.70%** of Upstart-Powered Loans go to low and moderate income communities<sup>2</sup>

<sup>1</sup> As of December 31, 2023.

<sup>2</sup> Based on loans originated on the Upstart platform from January 2017 to January 2024. LMI categorization is based on comparing median income in customers ZIP code vs median income within the MSA of that ZIP code.

<sup>3</sup> As of October 2023, and based on a comparison between the Upstart model and a hypothetical traditional model. For more information on the methodology behind this study, please see Upstart's Annual Access to Credit results [here](#).

<sup>4</sup> In an internal study, Upstart compared data on loans facilitated through the Upstart platform to data on loans originated by other consumer lenders in DV01's Consumer Unsecured Benchmark group. The study considered loans originated during the period from Q1 2021 to Q3 2023.

Member Schnieder introduced the following resolution and moved for its adoption:

**WORTHINGTON DISTRICT 518**  
**A RESOLUTION OF SUPPORT FOR MACTA EFFORTS TO MODERNIZE PUBLIC**  
**EDUCATION AND GOVERNMENT (PEG) PROGRAMMING/PUBLIC ACCESS FUNDING**

**WHEREAS**, community television programming allows community members to stay connected and entertained through public, education, and government (PEG) programming; and

**WHEREAS**, public access television programming includes local community and nonprofit submissions, City Council and board and commission meetings, and community events; and

**WHEREAS**, public access television programming has primarily been funded through franchise fees which allow cable providers to utilize the public right-of-way for private use; and

**WHEREAS**, with the recent consumer trend of moving from traditional cable providers to digital/video streaming services, the funds available for public access television programming has decreased; and

**WHEREAS**, the Minnesota Association of Community Telecommunications Administrators (MACTA) is a statewide organization of municipal and nonprofit staff that advocates for cities and their residents: and

**WHEREAS**, MACTA is launching a campaign to create legislative changes at the state and federal level that will respond to consumer changes and allow current practices to modernize in response to these shifts; and

**WHEREAS**, MACTA is working with Minnesota cities to gain support for their legislative efforts.

**NOW THEREFORE, BE IT RESOLVED BY THE CHAIR AND SCHOOL BOARD OF WORTHINGTON SCHOOL DISTRICT 518 THAT: The School Board offers their support to the Minnesota Associate of Community Telecommunications Administrators (MACTA) effort to modernize local access funding through legislative change.**

Adopted by Worthington School District 518 Board this 19th day of March, 2024.

  
Joel Lorenz, Chair

Attested:

  
Steve Schnieder, Clerk

Member Widboom seconded the foregoing resolution and the following voted in favor thereof: and the following voted against same: , whereby the resolution was declared duly passed and adopted.