



**Dedicated to building a world where everyone has a
safe, stable, and affordable place to call home**

26 April 2026

Re: HF4223 (Elkins) Strengthen Minnesota Homes Grant Program

To: Co-Chair Frazier, Co-Chair Torkelson and members of the Ways & Means Committee

Dear Co- Chair Frazier, Co-Chair Torkelson, and Members of the Committee,

Thank you for the opportunity to share Habitat for Humanity of Minnesota's (Habitat Minnesota) support of HF 4223 to provide funding for the Strengthen Minnesota Homes Program. Habitat Minnesota is the statewide support organization for 24 local Habitat affiliates that serve as developers, lenders, and homeowner counselors, working in 59 counties. Across our network, we hear that insurance premiums are rising rapidly, often doubling or tripling, making it harder for families to sustain homeownership over time.

HF4223 would provide grants to help homeowners fortify their homes, using IBHS Fortified standards, against storm damage and make them eligible for a discount on their insurance premiums. Along with investing in this program, we appreciate the bill's prioritization of households at or below 115% of AMI and encourage continued focus on ensuring these resources reach lower-income homeowners. For many families, resilience upgrades like fortified roofs are out of reach without this kind of support - but they are important to long-term affordability, stability, and the opportunity to build generational wealth.

Habitat's homeownership model is centered on long-term affordability and resilience, and we believe this program can be a critical tool in advancing both. We encourage consideration of expanding eligibility to include new construction, as incorporating fortified standards upfront can be impactful. In fact, the Habitat affiliate serving Winona County has already built five homes to IBHS Fortified standards, demonstrating how this approach can better withstand severe storms while reducing long-term damage and costs for homeowners.

Habitat Minnesota is ready to continue partnering with the state to help strengthen more homes in Minnesota. Thank you, Rep. Elkins, for your leadership, and committee members, for the opportunity to share our support. Please reach out to me or Jeru Gobeze (jeru.gobeze@habitatminnesota.org) with any questions.

Sincerely,

A handwritten signature in blue ink that reads "Cristen Incitti".

Cristen Incitti, President & CEO
Habitat for Humanity of Minnesota
cristen.incitti@habitatminnesota.org

House Ways and Means Committee
Capitol 120
75 Rev. Dr. Martin Luther King, Jr. Blvd
St. Paul, MN 55155



Dear Chair Frazier, Chair Torkelson, and Members of the Committee, April 27, 2026

The Minnesota Consortium of Community Developers (MCCD) is an association of nonprofit community development organizations and Community Development Financial Institutions (CDFIs) committed to expanding the wealth and resources of communities through housing opportunities and economic development initiatives. MCCD's mission to build strong and stable communities can only be achieved by addressing the harms and inequities that have shaped housing and economic development policies at every level of government. These policies have prevented Black, Indigenous and People of Color (BIPOC) and other communities from achieving housing stability, accessing capital, and building generational wealth.

Access to stable and affordable property insurance coverage is a critical foundation for strong, resilient communities across the state. From affordable housing developers who operate homes for thousands of families, to the first-time homeowners, and small businesses that drive our local economies, Minnesotans rely on insurance to safeguard their properties and comply with requirements from their investors and lenders. **Right now, the spiraling cost of insurance and lack of availability has become an alarming burden on property owners of all kinds.**

In 2025, MCCD worked across sectors and with Republican and Democratic legislators to pass a bill establishing a Task Force on Homeowners & Commercial Property Insurance. **One of the recommendations from the Task Force included investing in the Strengthen Minnesota Homes Program, HF 4223.** The Strengthen Minnesota Homes Program will help increase the resiliency of Minnesota homes and help ensure that Minnesotans can afford their property insurance.

Thank you for your time and consideration. MCCD and our members would like to make ourselves available for any additional information to best help inform your decisions. Please reach out to Kari Johnson (kjohnson@mccdmn.org), should you need any further information.

Sincerely,

Kari Johnson

Kari Johnson
Director of Policy & Field Building Advisor, MCCD

April 24, 2026

Chair Frazier, Chair Torkelson, and Members of the House Ways and Means Committee:

Thank you for the opportunity to submit written testimony in support of Rep. Elkins' HF 4223, modifying the strengthen Minnesota homes program.

Founded in 1919, Minnesota Realtors (MNR) is a business trade association with over 21,500 members statewide who work with buyers and sellers across all property types and price ranges.

MNR's 2026 Legislative Session agenda includes support for appropriate actions that address the cost and availability of homeowners and commercial property insurance.

In recent years, an increasing number of our members have expressed concerns regarding rising insurance costs and the impact those costs are having on current homeowners, prospective buyers, and owners of commercial real estate alike.

A couple of examples we have received:

- A member shared with us that the cost of his homeowners association master policy increased 85% over a three-year period.
- Another member shared an example of a recent real estate transaction being cancelled when the buyer's insurance company told them it would be an additional \$200 per month for their homeowner's insurance until they replaced the roof, putting their principal, interest, insurance, and taxes (PITI) payment beyond what they were comfortable paying.

While housing supply constraints and mortgage rates tend to receive most of the attention when the topic of housing costs comes up, the rising cost of both insurance and property taxes are also significant contributors to the growing financial pressure on homeownership.

MNR data tracks how the monthly budgets of Minnesota homeowners are being stretched. In 2025, the monthly principal, interest, taxes, and insurance (PITI) payment on a median priced home statewide in Minnesota was \$2,606. Just five years ago (2021), that same PITI payment was \$1,592.

Specifically, regarding the cost of homeowners insurance, MNR data shows the annual insurance payment on a median priced home in Minnesota increased from \$1,632 to \$2,521 between 2021 and 2025.


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MNR supports funding grants to homeowners via the Strengthen Minnesota Homes program, assisting those interested in upgrading their roofs to increase resilience against extreme weather conditions. Additionally, insurance companies are required to offer premium discounts or rate reductions to homeowners who upgrade their roofs to meet the Fortified standard.

MNR also urges the Legislature to continue working with industry and stakeholders on policies that would make insurance more affordable for Minnesota homeowners and businesses.

Thank you again for the opportunity to provide testimony in support of HF 4223 and the importance of addressing the cost and availability of homeowners and commercial property insurance.

Sincerely,



Paul Eger
Senior Vice President, Governmental Affairs
Minnesota Realtors®