100%

100% Campaign 705 Raymond Ave. - Suite 100 Saint Paul, MN 55114 www.100percentmn.org

March 18, 2023

Chair Stephenson and Members of the Committee,

We are writing to express our support for the Strengthening Minnesota Homes program within the Walz-Flanagan Department of Commerce budget and in House File 2300 (Stephenson).

Our transition to a cleaner, more equitable economy means real opportunities to improve the lives of Minnesotans. One of these opportunities, cleaner, safer, more affordable homes, will be advanced if the Strengthening Minnesota Homes is enacted by the Minnesota legislature this year.

We support the Strengthening Minnesota Homes program in the Walz-Flanagan Department of Commerce budget and in House File 2300. This program is a win-win-win for Minnesotans. By investing upfront in climate-adapted home improvements, we can have better, safer homes, lower homeowners insurance premiums, high-quality jobs, and smaller recovery costs after extreme weather events.

This program achieves these goals by establishing a grant program for homeowners to retrofit their homes to meet the Fortified Home: Highwind and Hail standards. The grant is awarded to eligible contractors after the program requirements are certified. These requirements will help ensure that all the stakeholders are eligible for the program and are doing their part to achieve the program's goals. The homeowner must be insured. The contractor must be qualified and complete the work to a standard verified by an independent third party. The home insurer must offer the program and, when implemented and verified, lower the premium rates of the homeowner. This guarantee of lower insurance rates for homeowners is an essential part of the policy design, being one of the most critical incentives that will drive participation in the program. Please make sure this program works for homeowners. These kinds of home-by-home improvements are exactly what Minnesotans need to do to prepare for a climate-adapted future.

For the record, on the Climate & Energy side of the Department of Commerce budget, we also support the establishment of a State Competitiveness Fund as well as the investments in pre-weatherization, Solar for Schools, and increased staffing in the Energy Resources Division.

Please include the Strengthening Minnesota Homes program in the House's Commerce omnibus bill.

Thank you for your time and consideration,



## Aurora Vautrin

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