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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-FOURTH SESSION

H. F. No. 4223

03/12/2026 Authored by Koegel, Elkins and Kraft
The bill was read for the first time and referred to the Committee on Commerce Finance and Policy
04/20/2026 Adoption of Report: Amended and re-referred to the Committee on Ways and Means

1.1 A bill for an act
1.2 relating to commerce; modifying the strengthen Minnesota homes program;
1.3 appropriating money; amending Minnesota Statutes 2024, section 65A.299,
1.4 subdivisions 5, 6.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2024, section 65A.299, subdivision 5, is amended to read:

1.7 Subd. 5. Use of grants. (a) A grant under this section must be used to retrofit an insurable
1.8 property.

1.9 (b) Grant money provided under this section must not be used for maintenance or repairs,
1.10 but may be used in conjunction with repairs or reconstruction necessitated by damage from
1.11 wind or hail.

1.12 (c) A project funded by a grant under this section must be completed within ~~three~~ six
1.13 months of the date the grant is approved. Failure to complete the project in a timely manner
1.14 may result in forfeiture of the grant.

1.15 (d) As a condition of receiving a grant under this section, the commissioner must certify
1.16 to the insurer providing the homeowner's insurance policy that the property meets applicable
1.17 program standards. The commissioner must notify the insurer providing the homeowner's
1.18 insurance policy when work at a grant recipient's property is complete and the property
1.19 meets the definition of insurable property under section 65A.298, subdivision 1, paragraph
1.20 (b).

2.1 Sec. 2. Minnesota Statutes 2024, section 65A.299, subdivision 6, is amended to read:

2.2 Subd. 6. **Applicant eligibility.** The commissioner must develop (1) administrative
2.3 procedures to implement this section, and (2) criteria used to determine whether an applicant
2.4 is eligible for a grant under this section, including preference for homeowners whose
2.5 household income is at or below 115 percent of the area median income, as determined by
2.6 the United States Department of Housing and Urban Development.

2.7 Sec. 3. **APPROPRIATION.**

2.8 \$35,000,000 in fiscal year 2026 is appropriated from the general fund to the strengthen
2.9 Minnesota homes account under Minnesota Statutes, section 65A.299, subdivision 4, to
2.10 issue grants and administer the program. This is a onetime appropriation.