

SENATE  
STATE OF MINNESOTA  
NINETIETH SESSION

S.F. No. 3614

(SENATE AUTHORS: HAWJ)

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OFFICIAL STATUS  
Introduction and first reading  
Referred to Veterans and Military Affairs Finance and Policy

1.1 A bill for an act  
1.2 relating to the military; establishing the Living Initiatives for Equity program for  
1.3 veterans and current and former military members and their families; proposing  
1.4 coding for new law in Minnesota Statutes, chapter 197.

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

1.6 Section 1. [197.792] LIVING INITIATIVES FOR EQUITY PROGRAM.

1.7 Subdivision 1. Definitions. (a) For purposes of this section, the terms defined in this  
1.8 subdivision have the meanings given.

1.9 (b) "Living space" means an owner-occupied or non-owner-occupied real property that  
1.10 consists of a qualified habitable dwelling, and may include its land, building, and  
1.11 improvements.

1.12 (c) "Personal support relationships" includes known or legally recognized family  
1.13 relationships, extended family relationships, close friends, and other types of personal  
1.14 relationships.

1.15 (d) "Provider of services" means an entity that provides services related to specified  
1.16 program services in the LIFE program. Provider of services includes a post or chapter of a  
1.17 Congressionally chartered nonprofit or national or state nonprofit serving or providing  
1.18 services to veterans or current and former military service members and their personal  
1.19 support relationships.

1.20 Subd. 2. Program established. The Living Initiatives for Equity (LIFE) program is  
1.21 established to equitably support affordable living space ownership and to equitably increase  
1.22 living space opportunities for veterans or current or former military service members and  
1.23 their personal support relationships. The program may also support the redevelopment and

2.1 rebuilding of challenged neighborhoods affected by the foreclosure crisis if such actions  
2.2 may equitably create living space opportunities for veterans or current or former military  
2.3 service members and their personal support relationships. The commissioner of veterans  
2.4 affairs and other government agencies with living space and related funds shall work with  
2.5 the state council under section 256.041 and the national interfaith council working on equity,  
2.6 diversity, and inclusion, and collaborate with the Beyond the Yellow Ribbon program to  
2.7 design and implement the program.

2.8 Subd. 3. **Funding.** If LIFE program funds are available to the commissioner of veterans  
2.9 affairs and other agencies with related funds, the commissioner shall use the funds to  
2.10 equitably support and develop the capacity of diverse providers of LIFE services to veterans  
2.11 or current or former military service members and their personal support relationships to  
2.12 administer the LIFE program under this section; to support providers that assist veterans or  
2.13 current or former military service members and their personal support relationships to attain  
2.14 sustainable, affordable residential ownership described in subdivision 4, paragraph (c); and  
2.15 to make first mortgage loans as described in subdivision 4, paragraph (d). Capacity  
2.16 development shall include technical assistance; education and training including qualifying  
2.17 for free government-funded education and trainings; getting applicable federal and state  
2.18 approvals, certifications, and licensing; building capacity to secure other government funds  
2.19 and resources; and developing full-service living space programs.

2.20 Subd. 4. **Eligible programs and uses.** (a) The commissioner, the state council under  
2.21 section 256.041, and the national interfaith council working on equity, diversity, and  
2.22 inclusion, shall determine which programs are eligible for LIFE program funds, determine  
2.23 which organizations shall equitably receive funding, provide all funding and grant  
2.24 recommendations to the government agencies that enter into related grant agreements, and  
2.25 administer the program.

2.26 (b) Assistance to attain sustainable, affordable living space ownership may include  
2.27 long-term financial education, training, case management, credit mending, buyer education,  
2.28 foreclosure prevention mitigation services, repairs and maintenance, sustainable ownership,  
2.29 finances, property liens and taxes, rentals, prevention of displacements and loss of living  
2.30 space, shelter, agricultural, farmstead, or other living space program assistance.

2.31 (c) The commissioner, the state council under section 256.041, and the national interfaith  
2.32 council working on equity, diversity, and inclusion, shall equitably choose providers  
2.33 described in this paragraph that have track records of assisting veterans or current or former  
2.34 military service members and their personal support relationships who face disparities with

3.1 education services or services that resulted in sustainable, affordable living space  
3.2 opportunities for these populations.

3.3 (d) Funds may be used to make first mortgage financing to living space buyers who have  
3.4 the financial resources to pay a mortgage but are unable to access a mortgage that meets  
3.5 their needs. The mortgage loans must be originated by qualified providers. A qualified  
3.6 provider must be a provider that has a track record of assisting veterans or current or former  
3.7 military service members and their personal support relationships who face disparities in  
3.8 attaining sustainable, affordable living space ownership. Qualified providers may be paid  
3.9 an origination fee, service release premium, and a standard fee set in order to expand capacity  
3.10 to assist more families with purchasing a living space.

3.11 **EFFECTIVE DATE.** This section is effective the day following final enactment.