

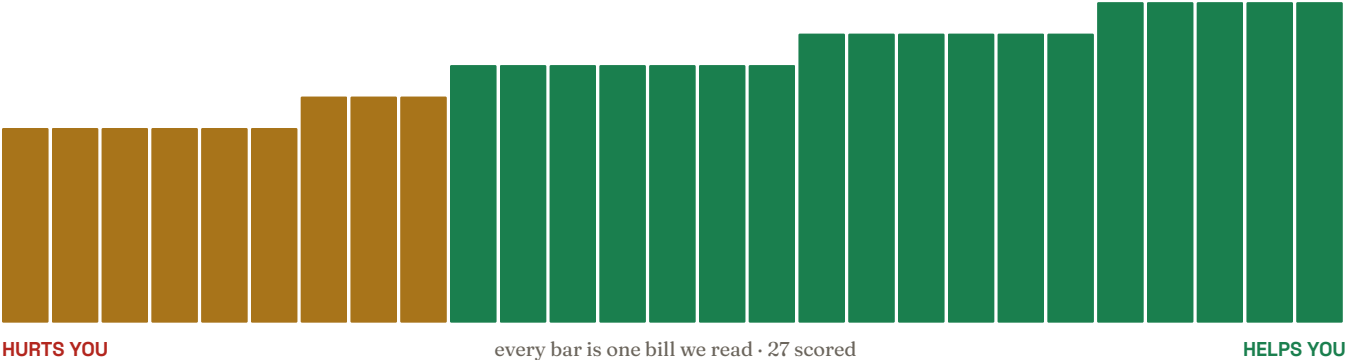


OBILLERATE • WATCHDOG

Minnesota Bill Book

2026

The Minnesota bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



HURTS YOU every bar is one bill we read • 27 scored HELPS YOU

Our take on the left. The bill on the right. Room for your notes.

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 27 Minnesota bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

Bill data from LegiScan (CC BY 4.0), Congress.gov and OpenStates. Analysis and scoring are Obillerate's own. Scores are editorial opinion, not legal advice — always read the official text before acting. Found an error? www.obillerate.com/corrections

10 worst, 10 best

THE WORST — LOWEST SCORING

5/10	HF1810	The Health Program Bill — New health program could limit lawsuits for providers
5/10	HF2071	The Health Insurer Bill — Health insurer tax changes could affect your premiums
5/10	HF2524	The Land Near Bill — Selling tax-forfeited land near public water is now possible
5/10	HF363	The Farm Acres Bill — Tax credit for certified farm acres moves in Minnesota
5/10	HF805	The Child Care Bill — Tax refunds for child care providers renting facilities
5/10	HF1430	The Property Well Bill — Changing the rules and fees for property well disclosures
6/10	HF349	The Construction Materials Bill — Tax break for construction materials in Rochester's water project
6/10	HF757	The Disclose Assistance Bill — New bill would require health plans to disclose assistance money
6/10	HF4664	The Public Officers Bill — New rules for public officers could lead to better accountability
7/10	HF2740	The Studies Affordable Bill — Minnesota studies how to make housing more affordable

THE BEST — HIGHEST SCORING

9/10	HF1605	The Rent Hikes Bill — Limits rent hikes for people in low-income housing
9/10	HF2687	The Companies Homes Bill — Minnesota wants to stop big companies from buying homes
9/10	HF2966	The List Landlords Bill — Minnesota wants a list of all landlords
9/10	SF1652	The Rent Hikes Bill — Minnesota bill would stop big rent hikes for low-income renters
9/10	HF3108	The Jobless Money Bill — More jobless money for iron ore miners
8/10	HF973	The Mobile Mental Bill — State cuts fees for mobile mental health crisis services
8/10	HF3954	The Credit & Bracket Bill — Minnesota expands child tax credit and adds new tax bracket
8/10	HF4634	The Behavioral Health Bill — State expands behavioral health fund coverage for withdrawal debt
8/10	SF1599	The Emergency Mental Bill — No more co-pays for emergency mental health services
8/10	SF2742	The Ways Cheaper Bill — Minnesota bill seeks ways to make housing cheaper for families

The Health Program Bill

New health program could limit lawsuits for providers

MN HF1810 · Healthcare & Insurance

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

People should think about how this bill could affect their rights if something goes wrong with their treatment. It's important to know who is protected and who is not.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability (hurts)** — Immunity for providers may reduce accountability..
The bill establishes immunity for certain acts by healthcare providers.
- Rights & Protections (hurts)** — Limits on lawsuits can affect patients' rights..
Patients may have fewer options to sue if providers are immune.
- Process Transparency (neutral)** — Some data will be classified, reducing transparency..
The bill allows for data related to the program to be classified.

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

THE BILL ITSELF

Commissioner of health required to establish a provider orders for life-sustaining treatment program, rulemaking authorized, data classified, immunity established for certain acts, and money appropriated.

MN HF1810

Introduced · recorded 2025-03-03

WHAT IT DOES

This bill would create a program for life-sustaining treatment, but it might protect healthcare providers from being sued.

WHO IT’S WRITTEN FOR

READ IT YOURSELF

Official text (MN HF1810) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/1810/>

LegiScan — HF1810 — <https://legiscan.com/MN/bill/HF1810/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf1810-989612

YOUR NOTES

The Health Insurer Bill

Health insurer tax changes could affect your premiums

MN HF2071 • Money & Damages

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If this bill passes, it could affect how much you pay for health insurance. It is important to watch how this bill develops.

WHY IT SCORES 5/10 — THE RECEIPTS

Funding Tilt (neutral) — The impact on funding is unclear..
Unknown

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 1D)

THE BILL ITSELF

Insurance premium tax; tax on health insurers modified.

MN HF2071 Introduced · recorded 2025-03-10

WHAT IT DOES

This bill would change how health insurers are taxed, which might change your insurance costs.

WHO IT’S WRITTEN FOR

READ IT YOURSELF

Official text (MN HF2071) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/2071/>

LegiScan — HF2071 — <https://legiscan.com/MN/bill/HF2071/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf2071-996285

YOUR NOTES

The Land Near Bill

Selling tax-forfeited land near public water is now possible

MN HF2524 • Housing & Property

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

People should pay attention to this bill because it could affect public access to water and land ownership in their area.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — The bill does not clarify who benefits from the land sales..
Unknown

Rights & Protections (neutral) — Public access to water might be affected..
Unknown

Who Bears the Cost (neutral) — No clear cost shifts are mentioned..
Unknown

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Private sale of certain tax-forfeited land that borders public water authorized.

Introduced · recorded 2025-03-20

This bill would let the state sell certain lands near water, which could change who owns them.

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf2524-011686

The Farm Acres Bill

Tax credit for certified farm acres moves in Minnesota

MN HF363 • Money & Damages

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

The bill could help farmers who protect water, but it also means the state will collect less tax, so everyday people may see higher taxes or fewer services.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability** (neutral) — No new oversight mechanisms added.
The bill does not change how officials are held accountable.
- Rights & Protections** (neutral) — No impact on personal rights.
The proposal does not affect individual legal rights.
- Who Bears the Cost** (hurts) — Tax credit reduces revenue.
Other taxpayers will likely pay for the lost property tax revenue.
- Process Transparency** (neutral) — Standard legislative process.
Bill follows normal committee referrals and reporting.

WHO'S BEHIND IT

Republican-sponsored (15R / 1D)

Property tax credit established for certain acres certified under the Minnesota agricultural water quality certification program, and money appropriated.

Introduced · recorded 2025-02-13

Minnesota farmers with waterquality certified acres would pay less property tax, while other taxpayers would cover the shortfall.

Agriculture

Official text (MN HF363) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/363/>

LegiScan – HF363 – <https://legiscan.com/MN/bill/HF363/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf363-969234

The Child Care Bill

Tax refunds for child care providers renting facilities

MN HF805 • Housing & Property

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Parents could see cheaper daycare fees, but the state will pay for the refunds, so taxpayers bear the cost; supporters say it helps providers stay open.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability** (neutral) — Reporting requirement adds some oversight.
Providers must file a report to receive the refund
- Rights & Protections** (neutral) — No change to personal rights.
Bill deals only with tax refunds
- Who Bears the Cost** (hurts) — Refunds shift cost to state taxpayers.
State budget funds the tax refunds
- Process Transparency** (hurts) — Limited detail on how refunds are calculated.
Bill provides few specifics on eligibility or amount

FOLLOW THE MONEY

Pushing for it: Child care providers
Bearing the cost: Taxpayers

WHO'S BEHIND IT

Democrat-sponsored (1R / 8D)

Property tax refund program established for child care providers that rent a child care facility, report required, and money appropriated.

Introduced · recorded 2025-02-17

Child care providers who rent a building would get a property tax refund after they file a report, lowering their operating costs.

Child care providers

Official text (MN HF805) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/805/>

LegiScan – HF805 – <https://legiscan.com/MN/bill/HF805/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf805-972358

The Property Well Bill

Changing the rules and fees for property well disclosures

MN HF1430 • Housing & Property

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Right now, the details on this bill are very thin. We know it plans to change the rules for well disclosure certificates, which tell a homebuyer if there is a water well on the property. It also adds a new fee. While knowing about a well protects buyers, adding a fee means sellers will have to pay a little more. Because it has support from both Democrats and Republicans, it is likely a basic cleanup bill, but we need to watch...

WHY IT SCORES 5/10 — THE RECEIPTS

- Rights & Protections** (helps) — Protects buyers.
Updating well disclosures helps make sure homebuyers know exactly what they are getting...
- Who Bears the Cost** (hurts) — Adds a fee.
The bill creates a new fee, which will likely be paid by everyday property sellers or...
- Process Transparency** (neutral) — Details missing.
The current text is just a short summary, so the exact rules and fee amounts are not yet...

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 1D)

Well disclosure certificates modified, fee established, and money appropriated.

Introduced · recorded 2025-02-24

This bill would change the paperwork for reporting a water well when you sell property and add a new fee to pay for state programs.

Everyday People

Official text (MN HF1430) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/1430/>

LegiScan — HF1430 — <https://legiscan.com/MN/bill/HF1430/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf1430-981200

The Construction Materials Bill

Tax break for construction materials in Rochester's water project

MN HF349 • Money & Damages

6/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If this bill passes, construction companies could save money on taxes, but it might not help regular people directly. It's important to think about who really benefits.

WHY IT SCORES 6/10 — THE RECEIPTS

- Funding Tilt (helps)** — Tax exemptions can shift costs to taxpayers..
Construction companies may benefit from reduced costs.

FOLLOW THE MONEY

Pushing for it: construction companies

Bearing the cost: Unknown

WHO'S BEHIND IT

Democrat-sponsored (OR / 4D)

THE BILL ITSELF

Rochester; refundable sales and use tax exemption provided for construction materials for a water reclamation plant.

MN HF349

Introduced · recorded 2025-02-13

WHAT IT DOES

This bill would give tax breaks for building a water plant, helping companies save money.

WHO IT’S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (MN HF349) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/349/>

LegiScan — HF349 — <https://legiscan.com/MN/bill/HF349/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf349-969996

YOUR NOTES

The Disclose Assistance Bill

New bill would require health plans to disclose assistance money

MN HF757 • Healthcare & Insurance

6/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If this bill passes, you might understand better how assistance money helps with your health costs. It's important to know how it affects your payments.

WHY IT SCORES 6/10 — THE RECEIPTS

- Accountability (helps)** — Increases transparency for patients.
Patients will know how assistance affects their costs.
- Rights & Protections (neutral)** — No direct rights added.
Does not create new rights but increases awareness.
- Who Bears the Cost (neutral)** — Cost burden remains unclear.
Patients still have to pay deductibles.
- Process Transparency (helps)** — More info for patients.
Health plans must provide clearer information.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Disclosure required of whether money from a patient assistance program is applied to a health plan deductible.

MN HF757

Introduced · recorded 2025-02-13

WHAT IT DOES

This bill would make health plans tell you if assistance money counts towards your deductible.

WHO IT’S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MN HF757) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/757/>

LegiScan — HF757 — <https://legiscan.com/MN/bill/HF757/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf757-969923

YOUR NOTES

The Public Officers Bill

New rules for public officers could lead to better accountability

MN HF4664 • Criminal Justice

6/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If this bill passes, it could mean public workers face real consequences for their actions, which is good for everyone. Now is the time to support it.

WHY IT SCORES 6/10 — THE RECEIPTS

- Accountability (helps)** — Increased penalties and clarity on misconduct enhance accountability..
The bill aims to hold public officers more responsible for their actions.
- Rights & Protections (neutral)** — It does not directly protect citizens but aims for better governance..
While it focuses on public officers, it indirectly benefits the public.
- Process Transparency (helps)** — Clarifying misconduct helps the public understand accountability..
Clear definitions of misconduct improve transparency in government actions.

WHO'S BEHIND IT

Republican-sponsored (5R / 0D)

THE BILL ITSELF

Certain actions by public officers and employees clarified to constitute misconduct, penalty for repeated misconduct increased, statute of limitations increased, and offense of public misconduct made ineligible for automatic expungement.

MN HF4664

Introduced · recorded 2026-03-25

WHAT IT DOES

This bill would make it harder for public workers to escape punishment for bad actions, helping keep them accountable.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MN HF4664) — <https://www.revisor.mn.gov/bills/94/2026/0/HF/4664/>

LegiScan — HF4664 — <https://legiscan.com/MN/bill/HF4664/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf4664-137914

YOUR NOTES

The Studies Affordable Bill

Minnesota studies how to make housing more affordable

MN HF2740 • Housing & Property

7 /10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This bill asks the state to find ways to make it easier and cheaper to build homes for people who need them. It wants a report on housing and for the state to look at making rules simpler for builders. The idea is that if it's easier to build, more affordable homes will be available. Some might worry that fewer rules could mean homes are not as good, but the goal is to help more people find a place to live. Since this bill is...

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability** (neutral) — No direct change to accountability yet, as it's a study..
The bill requires a report and identification of avenues for relief, not direct...
- Rights & Protections** (neutral) — No direct change to rights or protections yet..
The bill focuses on studying regulatory relief and industry reporting, not directly...
- Who Bears the Cost** (helps) — Could reduce costs for developers, potentially leading to more affordable housing for consumers..
The bill aims to identify ways to provide 'regulatory relief' to housing providers, which...
- Process Transparency** (helps) — A report is required, which increases transparency about the industry..
The bill requires a report on the affordable housing industry, which would make...

FOLLOW THE MONEY

Pushing for it: Affordable housing providers and people seeking affordable housing
Bearing the cost: None directly stated

WHO'S BEHIND IT

Democrat-sponsored (OR / 4D)

THE BILL ITSELF

Report on the affordable housing industry required, maximum compliance period for certain low-income tax credit commitment requirements set, and commissioner of Minnesota Housing Finance Agency required to identify avenues for potential regulatory relief to affordable housing providers.

MN HF2740

Introduced · recorded 2025-03-24

WHAT IT DOES

This bill would make Minnesota look for ways to help build more affordable homes, which could mean more places for people to live.

WHO IT'S WRITTEN FOR

Affordable housing

READ IT YOURSELF

Official text (MN HF2740) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/2740/>

LegiScan — HF2740 — <https://legiscan.com/MN/bill/HF2740/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf2740-013327

YOUR NOTES

The Rent Hikes Bill

Limits rent hikes for people in low-income housing

MN HF1605 • Housing & Property

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would help people in low-income housing keep their rent affordable. It would make sure that landlords who get special tax breaks to build these homes do not raise rents too high. This is important because it protects people from being priced out of their homes. Some might say landlords need to raise rents to cover costs, but this bill focuses on projects that already get help from the government.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Landlords receiving tax credits would face limits on rent increases..

The bill aims to hold landlords of low-income housing projects accountable for keeping...

Rights & Protections (helps) — Protects tenants from sudden, large rent increases..

This bill would protect low-income tenants from large rent increases, helping them...

Who Bears the Cost (helps) — Tenants would benefit from stable rents, while landlords might have less flexibility..

The cost of potential higher rents would be shifted away from low-income tenants...

Process Transparency (neutral) — No specific transparency measures mentioned..

The official text does not specify any new transparency measures related to the process...

FOLLOW THE MONEY

Pushing for it: Low-income tenants

Bearing the cost: Landlords of projects receiving tax credits

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

THE BILL ITSELF

Rent increases limited in low-income rental projects receiving low-income housing tax credits.

MN HF1605

Introduced · recorded 2025-02-26

WHAT IT DOES

This bill would stop landlords from raising rent too much in places built for people with lower incomes, helping them afford their homes.

WHO IT’S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MN HF1605) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/1605/>

LegiScan — HF1605 — <https://legiscan.com/MN/bill/HF1605/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf1605-983991

YOUR NOTES

The Companies Homes Bill

Minnesota wants to stop big companies from buying homes

MN HF2687 • Housing & Property

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This bill wants to help regular people find homes. It would make it harder for big companies to buy single-family houses, which could mean more homes are open for families. The bill would also make these companies pay more taxes when they do buy homes. That extra money would go to programs that help people afford to buy their own homes. Some people might say that big companies should be allowed to buy any property they want...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Increased accountability for corporate entities in the housing market..
Corporate entities would face new rules and taxes, making them more accountable in the...
- Rights & Protections (helps)** — Protects the right of individuals to homeownership..
It would protect the chance for regular people to own homes by limiting big companies...
- Who Bears the Cost (helps)** — Costs shifted to corporate owners..
Big companies buying single-family homes would pay higher taxes, shifting costs away from...
- Process Transparency (helps)** — Creates a statewide landlord database..
A new list of landlords would make it clearer who owns rental properties.

FOLLOW THE MONEY

Pushing for it: Workforce and affordable homeownership program
Bearing the cost: Corporate owners

WHO'S BEHIND IT

Democrat-sponsored (1R / 7D)

Single-family home ownership restricted for corporate entities, increased deed tax rates on conveyances of single-family homes provided to corporate owners, state portion of revenues dedicated from the increased deed tax rates for the workforce and affordable homeownership program, and statewide landlord database created.

Introduced · recorded 2025-03-24

This bill would make it harder for big companies to buy single-family homes, hoping to make more homes available and cheaper for regular families.

Everyday People

Official text (MN HF2687) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/2687/>

LegiScan – HF2687 – <https://legiscan.com/MN/bill/HF2687/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf2687-013376

The List Landlords Bill

Minnesota wants a list of all landlords

MN HF2966 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would help renters know who their landlord is and if they are following the rules. If a landlord does not register, they could face fines or be sued. This means renters would have an easier time holding bad landlords accountable. Some might say this is too much work for landlords or an invasion of their privacy. But supporters believe it creates a fairer system for everyone. People should pay attention now because...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Landlords would be easier to track and hold responsible..
Creates a statewide landlord database and civil penalties for non-registration...
- Rights & Protections (helps)** — Renters get new ways to make sure landlords follow rules..
Provides civil remedies for tenants and Attorney General enforcement, strengthening...
- Who Bears the Cost (hurts)** — Landlords would pay for registering and any fines..
Landlords would incur costs for registration and potential civil penalties for...
- Process Transparency (helps)** — The public would know more about who owns rental homes..
Establishes a statewide database, making landlord information publicly accessible.

FOLLOW THE MONEY

Pushing for it: Renters, the state

Bearing the cost: Landlords

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

Statewide landlord database created, civil penalty for failure to register with statewide landlord database created, civil remedies provided, and attorney general enforcement provided.

Introduced · recorded 2025-04-01

This bill would make a public list of all landlords in Minnesota, so renters can easily find out who owns their home and if they follow the rules.

Everyday People

Official text (MN HF2966) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/2966/>

LegiScan – HF2966 – <https://legiscan.com/MN/bill/HF2966/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf2966-018324

The Rent Hikes Bill

Minnesota bill would stop big rent hikes for low-income renters

MN SF1652 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is important because it would help keep housing affordable for people who need it most. If it passes, landlords who get special tax breaks to offer low-income housing would not be able to raise rents by too much. This means families could plan their budgets better and not worry as much about sudden, big rent increases. It helps make sure that the special tax help given to these housing projects actually helps the...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral.
The bill does not directly address accountability for wrongdoing, but rather sets limits...
- Rights & Protections** (helps) — Protects renters.
This bill would protect low-income renters from large, unexpected rent increases, helping...
- Who Bears the Cost** (helps) — Benefits renters.
This bill would prevent landlords from shifting higher costs onto low-income renters by...
- Process Transparency** (neutral) — Neutral.
The bill does not impact how transparent the legislative or regulatory process is.

FOLLOW THE MONEY

- Pushing for it:** Low-income renters
- Bearing the cost:** Landlords of low-income housing projects

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 2D)

THE BILL ITSELF

Certain low-income rental projects receiving low-income housing tax credits rent increase limitation provision

MN SF1652

 Introduced · recorded 2025-02-20

WHAT IT DOES

This bill would stop landlords from raising rents too much for people living in low-income housing that gets special tax help.

WHO IT’S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MN SF1652) — <https://www.revisor.mn.gov/bills/94/2025/0/SF/1652/>

LegiScan — SF1652 — <https://legiscan.com/MN/bill/SF1652/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-sf1652-976030

YOUR NOTES

The Jobless Money Bill

More jobless money for iron ore miners

MN HF3108 • Work & Wages

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would help workers in the iron ore mining industry if they become jobless. It would give them more money than regular unemployment benefits, which could make a big difference for families during tough times. People who support this bill would say it helps a key industry and its workers when the economy slows down. Those who might not like it could argue about where the extra money comes from or if it is fair to give...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral impact on accountability..
The bill focuses on providing benefits, not on holding anyone accountable for actions.
- Rights & Protections** (helps) — Adds a protection for specific workers..
It would provide additional financial support, which is a form of protection, for workers...
- Who Bears the Cost** (neutral) — Cost source is not specified..
The bill states benefits would be 'provided' but does not detail who would pay for these...
- Process Transparency** (neutral) — Standard legislative process..
The bill is in the early 'Introduced' stage, following normal legislative steps.

FOLLOW THE MONEY

Pushing for it: Iron ore mining industry workers
Bearing the cost: Unknown

WHO'S BEHIND IT

Republican-sponsored (5R / 0D)

Additional unemployment insurance benefits for iron ore mining industry workers provided.

Introduced · recorded 2025-04-03

This bill would give extra money to iron ore miners who lose their jobs, helping them pay for food and housing.

Workers

Official text (MN HF3108) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/3108/>

LegiScan – HF3108 – <https://legiscan.com/MN/bill/HF3108/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf3108-019917

The Mobile Mental Bill

State cuts fees for mobile mental health crisis services

MN HF973 • Healthcare & Insurance

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

People in a mental health emergency could get help right away without worrying about outofpocket costs, and the state would fund the service, easing the burden on families.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability** (neutral) — no new oversight changes.
Bill removes cost barriers but does not alter accountability mechanisms.
- Rights & Protections** (helps) — expands access.
People can get emergency mental health care without paying out of pocket.
- Who Bears the Cost** (helps) — shifts cost to state.
State funds the service, relieving consumers of payment.
- Process Transparency** (neutral) — early stage.
Bill is only introduced; limited transparency on process.

FOLLOW THE MONEY

Pushing for it: State
Bearing the cost: Unknown

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 2D)

Emergency mental health services modified; co-payments, coinsurance, and deductibles for mobile crisis intervention eliminated; and money appropriated.

Introduced · recorded 2025-02-17

The bill would make emergency mental health visits free by removing copays, coinsurance, and deductibles for mobile crisis teams.

Everyday People

Official text (MN HF973) — <https://www.revisor.mn.gov/bills/94/2025/0/HF/973/>

LegiScan – HF973 – <https://legiscan.com/MN/bill/HF973/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf973-972574

The Credit & Bracket Bill

Minnesota expands child tax credit and adds new tax bracket

MN HF3954 • Money & Damages

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Citizens should watch this bill because it could put more money back in pockets of working families, while asking wealthier Minnesotans to pay a bit more.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (neutral) — No new oversight or accountability measures..
The bill does not change how tax officials are held accountable.

Rights & Protections (neutral) — No impact on personal rights..
The provisions deal with tax refunds, not civil rights.

Who Bears the Cost (hurts) — Cost shift to higher earners..
A new tax tier means wealthier individuals may pay more.

Process Transparency (neutral) — Standard legislative process..
The bill is introduced and referred to the Taxes committee.

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

THE BILL ITSELF

Tax refunds; overtime income tax subtraction provided, Minnesota child tax credit expanded, onetime expansion of property tax refunds provided, and new fifth tier individual income tax rate established.

MN HF3954

Introduced · recorded 2026-03-05

WHAT IT DOES

The bill would give families more tax refunds, lower overtime taxes, a bigger child credit, and a new tax rate for high earners.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MN HF3954) — <https://www.revisor.mn.gov/bills/94/2026/0/HF/3954/>

LegiScan — HF3954 — <https://legiscan.com/MN/bill/HF3954/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf3954-129903

YOUR NOTES

The Behavioral Health Bill

State expands behavioral health fund coverage for withdrawal debt

MN HF4634 • Healthcare & Insurance

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill could help people stuck with costly withdrawal treatment bills and give lowincome families a better chance to get mentalhealth help, but it will cost the state budget.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability** (neutral) — no new oversight.
bill does not add new accountability measures
- Rights & Protections** (helps) — expands eligibility.
more people can get behavioral health services
- Who Bears the Cost** (hurts) — state pays for debt.
state allocates money to cover uncollectible withdrawal management debt
- Process Transparency** (neutral) — no new transparency.
bill does not change reporting requirements

FOLLOW THE MONEY

Pushing for it: state
Bearing the cost: Unknown

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

Behavioral health fund payments for uncollectible withdrawal management debt provided, span of eligibility for behavioral health fund services extended, pilot program established, and other behavioral health provisions modified.

Introduced · recorded 2026-03-25

The bill would let the state pay off unpaid detox bills and let more people qualify for behavioral health services.

Everyday People

Official text (MN HF4634) — <https://www.revisor.mn.gov/bills/94/2026/0/HF/4634/>

LegiScan – HF4634 – <https://legiscan.com/MN/bill/HF4634/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-hf4634-137906

The Emergency Mental Bill

No more co-pays for emergency mental health services

MN SF1599 • Healthcare & Insurance

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, more people could get emergency mental health help without worrying about costs. Now is the time to support it.

WHY IT SCORES 8/10 — THE RECEIPTS

Funding Tilt (helps) — Eliminates costs for consumers.
The bill would help everyday people by removing financial barriers to mental health...

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

Emergency mental health services provisions modifications, mobile crisis intervention co-payments, coinsurance and deductibles elimination provision, and appropriation

Introduced · recorded 2025-02-20

This bill would remove extra costs for emergency mental health help, making it easier for people to get care when they need it.

Everyday People

Official text (MN SF1599) — <https://www.revisor.mn.gov/bills/94/2025/0/SF/1599/>

LegiScan – SF1599 – <https://legiscan.com/MN/bill/SF1599/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-sf1599-976203

The Ways Cheaper Bill

Minnesota bill seeks ways to make housing cheaper for families

MN SF2742 • Housing & Property

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill wants to make it easier for companies to build affordable homes. It asks the state housing agency to find ways to cut down on rules that make building expensive. It also sets clear time limits for when housing projects must meet rules to get special tax money. If this bill passes, it could mean more affordable homes get built faster, helping families find places to live. People should watch this bill to see if it...

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability (helps)** — Requires reports and agency review..
The bill requires a report from the affordable housing industry and asks the Minnesota...
- Rights & Protections (helps)** — Aims to increase affordable housing..
By trying to make it easier to build affordable housing, the bill aims to support...
- Who Bears the Cost (neutral)** — Public funds for administration, aims to reduce builder costs..
The bill includes an appropriation, meaning public money would be used for the agency's...
- Process Transparency (helps)** — Requires industry reporting..
By requiring a report from the affordable housing industry, the bill could bring more...

FOLLOW THE MONEY

Pushing for it: Minnesota Housing Finance Agency, affordable housing providers
Bearing the cost: Taxpayers (for the appropriation)

WHO'S BEHIND IT

Democrat-sponsored (OR / ID)

Affordable housing industry report requirement provision, maximum compliance period for certain low-income tax credit commitment requirements establishment, Minnesota Housing Finance Agency identification of avenues for potential regulatory relief to affordable housing providers requirement provision, and appropriation

Introduced · recorded 2025-03-20

This bill would help make housing cheaper by asking for ideas to cut rules and setting deadlines for housing projects to get tax credits.

Affordable housing providers

Official text (MN SF2742) — <https://www.revisor.mn.gov/bills/94/2025/0/SF/2742/>

LegiScan – SF2742 – <https://legiscan.com/MN/bill/SF2742/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mn-sf2742-011290



ABOUT THIS BOOK

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