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Chair Stephenson and Members of the Committee:

HOME Line offers its support for H.F. 3154, legislation that requires that renter's insurance policies must cover damage to the rental property.

By way of background, HOME Line provides free legal, organizing, educational and advocacy services so tenants throughout Minnesota can solve their rental housing problems. Our main program is a free and confidential legal hotline for renters that has advised over 279,000 households since opening 30 years ago.

Housing attorneys on our tenant hotline have advised renter households about this issue. We have spoken with renters who unfortunately experienced some damage to their rental unit yet did not get full liability coverage because buried in the insurance policy was a provision that excluded liability coverage for a non-fire event. A common example we have heard from our clients include significant water damage because of frozen pipes.

This is a basic consumer protection policy that would ensure that the core issue renters expect such insurance to cover, is covered.

We urge the committee to support H.F. 3154.

Sincerely,

Eric Hauge  
Executive Director  
HOME Line

Michael Dahl  
Public Policy Director  
HOME Line