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Department of Commerce

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AT A GLANCE

- **127,600:** Minnesota households served by the Energy Assistance Program in FFY 2022, totaling \$225 million in energy bills paid.
- **207:** State-chartered banks in Minnesota regulated by the Department.
- **\$425 billion:** Amount of assets held by Minnesota domestic insurers regulated by the Insurance Division in CY 2021, a 2 percent increase from CY 2020.
- **272,882:** Number of active licenses issued by the Commerce Department's Licensing Unit to individual Minnesotans and businesses.
- **\$377.8 million:** Total dollar value of property returned to Unclaimed Property claimants since FY 2013.
- **3,740:** Attendees at senior fraud prevention outreach and training presentations held during FY 2022.
- **35,536:** Fuel meters tested at gas stations, bulk plants, airports, and terminals by Department staff in the last biennium.

PURPOSE

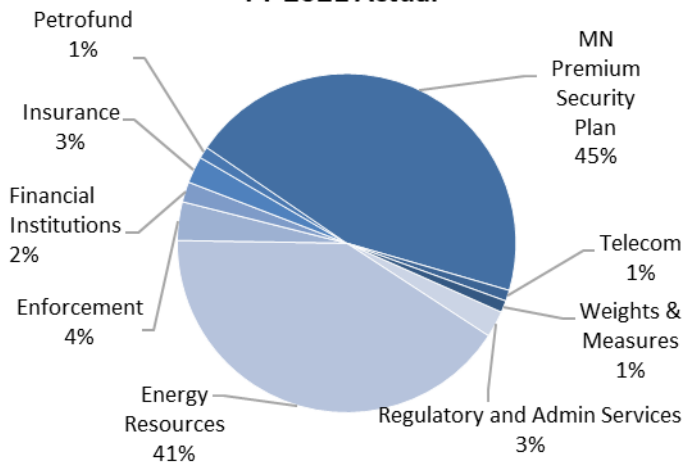
The Commerce Department protects all Minnesotans in their everyday financial transactions by investigating and evaluating services and advocating that they be fair, accessible and affordable.

The Commerce Department is:

- Minnesota's Insurance Department.
- Minnesota's Financial Institutions Department, overseeing all state-chartered banks and credit unions.
- Minnesota's Energy Department.

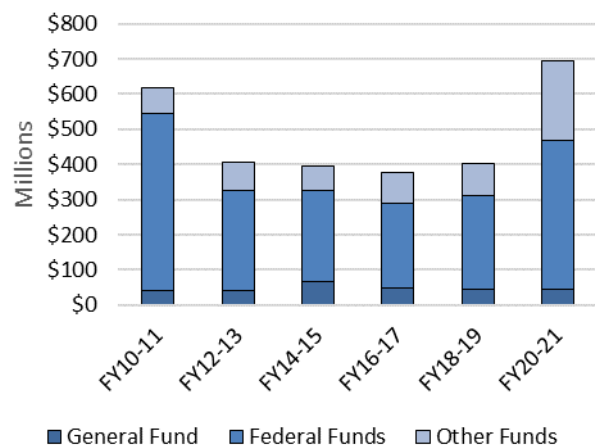
BUDGET

**Spending by Program
FY 2021 Actual**



Source: Budget Planning & Analysis System (BPAS)

Historical Spending



Source: Consolidated Fund Statement

The Commerce Department's budget is composed of General Fund appropriations, federal funds and Special Revenue funds. The largest component of the Commerce Department's budget is federal funding received as a

pass-through for administering the Premium Security Plan, Low-Income Home Energy Assistance and Weatherization Programs.

Insurance, Telecommunications and Energy Resources assess and recover costs from regulated entities. Financial Institutions, Petrofund and Weights & Measures are funded primarily from Special Revenue Funds. General Fund operating appropriations for Commerce have remained relatively consistent over the last decade though the Department has received funds for one-time purposes. The agency's FY 2010-11 spending level largely reflects the impact of federal stimulus funding that passed through the Commerce Department during the Great Recession and FY 2020-21 spending level reflects increased spending from the Premium Security Plan.

The Commerce Department is the home to the following consumer protection and regulatory programs:

- The Consumer Services Center, where Minnesotans can call for help to understand the products and services regulated by the Department;
- Licensing and Continuing Education;
- The Low Income Heating Assistance and Weatherization Programs;
- The Petrofund, which helps Minnesotans clean up pollution on their property due to leaky underground fuel tanks;
- Enforcement;
- The Commerce Fraud Bureau;
- The State's Securities Regulator overseeing investment advisors and broker-dealers not regulated by the federal government;
- Telecommunications Regulation;
- The State's Unclaimed Property program; and
- Weights and Measures.

The Commerce Department provides the following statewide services:

- Ensures health, property and casualty, life, long-term care and workers compensation insurance premiums in the state are fair and reasonable, and that contract terms comply with Minnesota law;
- Pursues civil and criminal enforcement activities to protect Minnesotans from fraudulent activities across all of our regulated markets and ensure strong and stable families and communities;
- Advocates on behalf of the public interest in energy-related matters to ensure a clean, healthy environment with sustainable uses of natural resources;
- Licenses and regulates individuals and entities to ensure a thriving economy that encourages business growth and employment opportunities; and
- Responds to the needs of consumers, licensees and applicants to ensure delivery of efficient and accountable government services.

STRATEGIES

Commerce carries out its work on behalf of the state of Minnesota through its divisions:

- Financial Institutions works with banks, credit unions and securities firms and professionals;
- Insurance reviews the rates and coverages proposed by health, life, property and casualty, and other insurers;
- Energy Resources advocates for fair and reasonable rates offered by regulated utilities and helps energy customers through energy assistance and weatherization;
- Enforcement investigates and takes action to enforce the regulations developed by the other Divisions; and
- Regulatory and Administrative Services licenses professionals in a range of fields, administers the Unclaimed Property program, the Petrofund program, Weights and Measures and provides operational support for the Divisions.

In these roles, Commerce touches a significant cross section of Minnesota's economy. The agency uses targeted regulatory and consumer protection strategies to maintain a strong and competitive marketplace for Minnesota consumers and businesses. These strategies include:

The primary legal authority for the Commerce Department is located in Minn. Stat. §45; the agency's authority, extends to numerous additional chapters including: 45A, 46, 47, 48, 48A, 49, 50, 51A, 52, 53, 53A, 53B, 53C, 54, 55, 56, 58, 58A, 59A, 59B, 59C, 60A, 60B, 60C, 60D, 60E, 60F, 60G, 60H, 60J, 60K, 60L, 61A, 61B, 62A, 62B, 62C, 62D, 62E, 62F, 62H, 62I, 62J, 62L, 62M, 62Q, 62R, 62S, 62U, 64B, 65A, 65B, 66A, 67A, 69, 70A, 71A, 72A, 72B, 72C, 79, 79A, 80A, 80B, 80C, 81A, 82, 82B, 82C, 83, 115C, 116J, 123B, 169, 174, 176, 214, 216A, 216B, 216C, 216E, 216F, 222, 237, 239, 272, 299F, 301, 318, 325D, 325E, 325F, 325N, 332, 332A, 332B, 334, 345, 359, 386, 462A, 465, 471, 475, 507, 510, 514, 550 and 609B.

(Dollars in Thousands)

	Actual FY20	Actual FY21	Actual FY22	Estimate FY23	Forecast Base FY24 FY25		Enacted Budget FY24 FY25	
<u>Expenditures by Fund</u>								
1000 - General	22,981	23,252	25,515	46,080	31,378	30,244	91,017	40,273
2000 - Restrict Misc Special Revenue	32,985	32,850	36,474	46,029	42,511	42,618	78,482	46,904
2001 - Other Misc Special Revenue	66,267	74,617	47,326	59,682	103,323	130,228	103,323	130,228
2002 - Climate and Economic Dev							11,750	
2340 - Renewable Development	3,620	6,898	8,356	31,137	28,285	5,500	88,262	16,649
2350 - Petroleum Tank Release Cleanup	5,054	4,005	3,315	11,263	10,841	8,841	10,861	8,882
2830 - Workers Compensation	754	748	703	819	761	761	788	815
3000 - Federal	206,834	213,857	395,900	251,812	302,375	299,152	302,375	299,152
4925 - Family and Medical Benefit Ins							376	316
6000 - Miscellaneous Agency		59						
Total	338,496	356,285	517,589	446,822	519,474	517,344	687,234	543,219
Biennial Change			269,630		72,407		266,042	
Biennial % Change			39		8		28	
Enacted Budget Change from Base							193,635	
Enacted Budget % Change from Base							19	

Commerce

Agency Financing by Fund

(Dollars in Thousands)

	Actual	Actual	Actual	Estimate	Forecast Base		Enacted Budget	
	FY20	FY21	FY22	FY23	FY24	FY25	FY24	FY25
1000 - General								
Balance Forward In		3,508	272	14,625				
Direct Appropriation	26,401	26,244	40,378	32,483	32,347	31,213	127,486	60,479
Open Appropriation			41					
Transfers In	1,896	3,603	2,141	1,524	1,649	1,649	1,787	1,727
Transfers Out	66	1,948	551	1,028	969	969	36,469	20,206
Cancellations	1,896	7,884	2,141	1,524	1,649	1,649	1,787	1,727
Balance Forward Out	3,354	272	14,625					
Expenditures	22,981	23,252	25,515	46,080	31,378	30,244	91,017	40,273
Biennial Change in Expenditures				25,361		(9,973)		59,695
Biennial % Change in Expenditures				55		(14)		83
Enacted Budget Change from Base								69,668
Enacted Budget % Change from Base								113
2000 - Restrict Misc Special Revenue								
Balance Forward In	31,093	36,129	42,905	42,748	37,168	34,542	37,168	35,322
Receipts	37,562	39,762	36,630	39,144	38,764	38,764	40,153	40,181
Internal Billing Receipts	2,173	1,852	1,163	1,575	1,575	1,575	1,575	1,575
Transfers In	5,332	5,811	5,424	6,261	6,202	6,202	41,702	25,439
Transfers Out	5,278	5,974	5,736	4,956	5,081	5,081	5,219	5,159
Balance Forward Out	35,723	42,879	42,749	37,168	34,542	31,809	35,322	48,879
Expenditures	32,985	32,850	36,474	46,029	42,511	42,618	78,482	46,904
Biennial Change in Expenditures				16,667		2,626		42,883
Biennial % Change in Expenditures				25		3		52
Enacted Budget Change from Base								40,257
Enacted Budget % Change from Base								47
2001 - Other Misc Special Revenue								
Balance Forward In	592,338	537,583	217,925	165,859	412,800	319,262	412,800	319,262
Receipts	10,773	1,959	1,208	6,531	9,785	9,019	9,785	9,019
Transfers In				300,092		229,465		229,465
Transfers Out		247,000	5,948					
Balance Forward Out	536,844	217,925	165,859	412,800	319,262	427,518	319,262	427,518
Expenditures	66,267	74,617	47,326	59,682	103,323	130,228	103,323	130,228

Commerce

Agency Financing by Fund

(Dollars in Thousands)

	Actual FY20	Actual FY21	Actual FY22	Estimate FY23	Forecast Base FY24 FY25		Enacted Budget FY24 FY25	
Biennial Change in Expenditures				(33,876)		126,543		126,543
Biennial % Change in Expenditures				(24)		118		118
Enacted Budget Change from Base								0
Enacted Budget % Change from Base								0

2002 - Climate and Economic Dev

Balance Forward In							115,000	178,750
Transfers In				115,000			75,500	
Balance Forward Out				115,000			178,750	178,750
Expenditures							11,750	
Biennial Change in Expenditures				0		0		11,750
Biennial % Change in Expenditures								
Enacted Budget Change from Base								11,750
Enacted Budget % Change from Base								

2340 - Renewable Development

Balance Forward In	150	43	15,854	30,884	21,047		21,047	
Direct Appropriation	600	19,350	20,025	16,800	2,738	1,000	62,715	12,149
Open Appropriation	3,414	3,920	3,861	4,500	4,500	4,500	4,500	4,500
Cancellations	501	560	500					
Balance Forward Out	43	15,854	30,883	21,047				
Expenditures	3,620	6,898	8,356	31,137	28,285	5,500	88,262	16,649
Biennial Change in Expenditures				28,975		(5,708)		65,418
Biennial % Change in Expenditures				275		(14)		166
Enacted Budget Change from Base								71,126
Enacted Budget % Change from Base								211

2350 - Petroleum Tank Release Cleanup

Balance Forward In		100		422				
Direct Appropriation	1,056	1,056	1,056	1,056	1,056	1,056	1,076	1,097
Open Appropriation	7,405	9,018	7,511	17,134	16,160	14,160	16,160	14,160
Transfers In	737	356	276	396				
Transfers Out	4,046	5,962	5,106	7,745	6,375	6,375	6,375	6,375
Cancellations		563						
Balance Forward Out	98			422				

Commerce

Agency Financing by Fund

(Dollars in Thousands)

	Actual FY20	Actual FY21	Actual FY22	Estimate FY23	Forecast Base FY24 FY25		Enacted Budget FY24 FY25	
Expenditures	5,054	4,005	3,315	11,263	10,841	8,841	10,861	8,882
Biennial Change in Expenditures				5,519		5,104		5,165
Biennial % Change in Expenditures				61		35		35
Enacted Budget Change from Base								61
Enacted Budget % Change from Base								0

2403 - Gift

Balance Forward In	96	98	98	99	100	101	100	101
Receipts	2	0	0	1	1	1	1	1
Balance Forward Out	98	98	98	100	101	102	101	102

2830 - Workers Compensation

Balance Forward In		4		58				
Direct Appropriation	758	759	761	761	761	761	788	815
Cancellations		15						
Balance Forward Out	4		58					
Expenditures	754	748	703	819	761	761	788	815
Biennial Change in Expenditures				20		0		81
Biennial % Change in Expenditures				1		0		5
Enacted Budget Change from Base								81
Enacted Budget % Change from Base								5

3000 - Federal

Balance Forward In	3	2	0					
Receipts	206,831	213,855	395,900	251,812	302,375	299,152	302,375	299,152
Expenditures	206,834	213,857	395,900	251,812	302,375	299,152	302,375	299,152
Biennial Change in Expenditures				227,022		(46,185)		(46,185)
Biennial % Change in Expenditures				54		(7)		(7)
Enacted Budget Change from Base								0
Enacted Budget % Change from Base								0

3002 - Oil Overcharge

Balance Forward In	248	248	248	248	248	248	248	248
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(Dollars in Thousands)

	Actual FY20	Actual FY21	Actual FY22	Estimate FY23	Forecast Base FY24 FY25		Enacted Budget FY24 FY25	
Balance Forward Out	248	248	248	248	248	248	248	248

4925 - Family and Medical Benefit Ins

Direct Appropriation							376	316
Expenditures							376	316
Biennial Change in Expenditures				0		0		692
Biennial % Change in Expenditures								
Enacted Budget Change from Base								692
Enacted Budget % Change from Base								

6000 - Miscellaneous Agency

Balance Forward In	17	3,517	3,522	3,547	3,500	3,500	3,500	3,500
Receipts	3,501	63	26	(47)				
Balance Forward Out	3,517	3,522	3,548	3,500	3,500	3,500	3,500	3,500
Expenditures		59						
Biennial Change in Expenditures				(59)		0		0
Biennial % Change in Expenditures								
Enacted Budget Change from Base								0
Enacted Budget % Change from Base								

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25
Direct				
Fund: 1000 - General				
FY2023 Appropriations	32,483	32,483	32,483	64,966
Base Adjustments				
Current Law Base Change		(136)	(1,270)	(1,406)
Forecast Base	32,483	32,347	31,213	63,560
Change Items				
Insurance Division Staffing and Operations		1,603	1,790	3,393
CFB Body Worn Cameras		41	21	62
Energy Resources and Planning		1,260	1,260	2,520
Pre-Weatherization and Workforce Training		20,000	18,737	38,737
Standardized Plans		136	136	272
Strengthen Minnesota Homes		500	500	1,000
Maintain Current Service Levels		1,046	2,059	3,105
Solar for Schools		15,000		15,000
Free Primary Care for Minnesotans		318	318	636
Senior Safe - Fraud Prevention Program Staffing		249	249	498
Legalizing Adult-Use Cannabis		527	1,093	1,620
Prescription Drug Affordability Act		568	537	1,105
Exodus Lending Grants		350	150	500
Psychiatric Collaborative Care Model Covered		42	42	84
Intermediate Blends of Gasoline and Biofuels Report		12	12	24
Mental Health Parity and Substance Abuse Accountability Office			100	100
Existing Statutory Health Benefit Mandates Report		25	25	50
Student Loan Advocate		197	197	394
NCOIL Membership		20	20	40
Biomarker Testing ACA Defrayal			17	17
Community Solar Gardens		961	961	1,922
Transportation Electrification Plan Proceedings			164	164
Clean Energy Resource Teams		500	500	1,000
High Voltage Transmission Line to ND		15,000		15,000
MN Energy Alley		3,000		3,000
Rum River Dam Feasibility Study		500		500
Climate and Energy Grants		15,300		15,300
Benchmarking Energy Use Data		1,807	301	2,108
Rebate Programs		11,000		11,000
Electric Vehicle Auto Dealer Certification		1,000		1,000
On-Site Energy Storage Systems		3,000		3,000
Energy Studies		800		800
Tribal Advocacy Council on Energy Administration		300		300
Dispute Resolution with Utilities		77	77	154

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25
Total Enacted Budget	32,483	127,486	60,479	187,965
Fund: 2340 - Renewable Development				
FY2023 Appropriations	16,800	16,800	16,800	33,600
Base Adjustments				
Current Law Base Change		(14,062)	(15,800)	(29,862)
Forecast Base	16,800	2,738	1,000	3,738
Change Items				
University of St. Thomas Microgrid		2,000		2,000
Capacity Building and Federal Match		4,100		4,100
Electric Vehicles Rebate		5,567	5,149	10,716
Auto Dealer Certification		1,000		1,000
Energy Grants		25,750	6,000	31,750
Solar		19,310		19,310
Storage Deployment Target Study		250		250
Granite Falls Hydroelectric Facility		2,000		2,000
Total Enacted Budget	16,800	62,715	12,149	74,864
Fund: 2350 - Petroleum Tank Release Cleanup				
FY2023 Appropriations	1,056	1,056	1,056	2,112
Forecast Base	1,056	1,056	1,056	2,112
Change Items				
Maintain Current Service Levels		20	41	61
Total Enacted Budget	1,056	1,076	1,097	2,173
Fund: 2830 - Workers Compensation				
FY2023 Appropriations	761	761	761	1,522
Forecast Base	761	761	761	1,522
Change Items				
Maintain Current Service Levels		27	54	81
Total Enacted Budget	761	788	815	1,603
Fund: 4925 - Family and Medical Benefit Ins				
Change Items				
Family and Medical Benefit Insurance Program		376	316	692
Total Enacted Budget		376	316	692
Open				
Fund: 2340 - Renewable Development				
FY2023 Appropriations	4,500	4,500	4,500	9,000

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25
Forecast Base	4,500	4,500	4,500	9,000
Total Enacted Budget	4,500	4,500	4,500	9,000
Fund: 2350 - Petroleum Tank Release Cleanup				
FY2023 Appropriations	16,985	16,985	14,985	31,970
Base Adjustments				
Forecast Open Appropriation Adjustment	149	(825)	(825)	(1,650)
Forecast Base	17,134	16,160	14,160	30,320
Total Enacted Budget	17,134	16,160	14,160	30,320
Dedicated				
Fund: 2000 - Restrict Misc Special Revenue				
Planned Spending	45,829	42,511	42,618	85,129
Forecast Base	45,829	42,511	42,618	85,129
Change Items				
Utility Grid Reliability Assessment Extension		1,000	1,000	2,000
Pre-Weatherization and Workforce Training		19,480	2,087	21,567
Strengthen Minnesota Homes		500	500	1,000
Money Transmission Modernization Act		12		12
Solar for Schools		14,640	360	15,000
Public Use High Voltage Lines		339	339	678
Total Enacted Budget	45,829	78,482	46,904	125,386
Fund: 2001 - Other Misc Special Revenue				
Planned Spending	59,682	103,323	130,228	233,551
Forecast Base	59,682	103,323	130,228	233,551
Total Enacted Budget	59,682	103,323	130,228	233,551
Fund: 2002 - Climate and Economic Dev				
Change Items				
General Fund Transfer to State Competitiveness Fund		9,000		9,000
Minnesota Climate Innovation Finance Authority Account		500		500
General Fund Transfer to State Competitiveness Fund		2,250		2,250
Total Enacted Budget		11,750		11,750
Fund: 3000 - Federal				
Planned Spending	251,812	302,375	299,152	601,527
Forecast Base	251,812	302,375	299,152	601,527
Total Enacted Budget	251,812	302,375	299,152	601,527

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25
Revenue Change Summary				
Dedicated				
Fund: 2000 - Restrict Misc Special Revenue				
Forecast Revenues	39,144	38,764	38,764	77,528
Change Items				
Utility Grid Reliability Assessment Extension		1,000	1,000	2,000
Maintain Current Service Levels		38	78	116
Money Transmission Modernization Act		12		12
Public Use High Voltage Lines		339	339	678
Total Enacted Budget	39,144	40,153	40,181	80,334
Fund: 2001 - Other Misc Special Revenue				
Forecast Revenues	6,531	9,785	9,019	18,804
Total Enacted Budget	6,531	9,785	9,019	18,804
Fund: 2403 - Gift				
Forecast Revenues	1	1	1	2
Total Enacted Budget	1	1	1	2
Fund: 3000 - Federal				
Forecast Revenues	251,812	302,375	299,152	601,527
Total Enacted Budget	251,812	302,375	299,152	601,527
Fund: 6000 - Miscellaneous Agency				
Forecast Revenues	(47)			
Total Enacted Budget	(47)			
Non-Dedicated				
Fund: 1000 - General				
Forecast Revenues	169,039	137,015	137,015	274,030
Change Items				
Energy Resources and Planning		1,260	1,260	2,520
Maintain Current Service Levels		184	361	545
Fee Modernization		484	484	968
Community Solar Gardens		961	961	1,922
Transportation Electrification Plan Proceedings			164	164
Dispute Resolution with Utilities		77	77	154
Total Enacted Budget	169,039	139,981	140,322	280,303

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25
Fund: 2350 - Petroleum Tank Release Cleanup				
Forecast Revenues	140	140	140	280
Total Enacted Budget	140	140	140	280

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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General Fund Transfer to State Competitiveness Fund

This funding provides required state matching funds for multiple energy-related competitive and formula grant opportunities through the Infrastructure Investment and Jobs Act and Inflation Reduction Act; grant writing capacity in rural and under-invested in communities to support specific projects. In addition, the funding provides the administrative and technical capacity at the Department of Commerce to support these efforts as well as provide quantitative analysis on their impact.

2002 - Climate and Economic Dev Fund Cost (Savings)	(115,000)	9,000	0	9,000	0	0	0
Transfers In	115,000	0	0	0	0	0	0
Expenditures	0	9,000	0	9,000	0	0	0

Utility Grid Reliability Assessment Extension

This provision repeals the sunset of the Energy Planning and Systems assessment, set to sunset on June 30, 2023. This assessment provides annual funding for three FTE to participate in regional and federal electric and natural gas reliability oversight ensuring adequate and secure generation and transmission resources to serve Minnesota homes and businesses.

2000 - Restrict Misc Special Revenue Fund Cost (Savings)	0	0	0	0	0	0	0
Revenues	0	1,000	1,000	2,000	1,000	1,000	2,000
Expenditures	0	1,000	1,000	2,000	1,000	1,000	2,000

Insurance Division Staffing and Operations

This provision provides funding to support the insurance division by adding five additional peace officers.

1000 - General Fund Cost (Savings)	0	1,603	1,790	3,393	1,800	1,800	3,600
Expenditures	0	1,603	1,790	3,393	1,800	1,800	3,600

CFB Body Worn Cameras

This provision supplies initial and ongoing funding for Body Worn Camera's/Personal Recording Devices for Fraud Bureau (CFB) agents. This will equip CFB agents in alignment with other state and local law enforcement entities that have body worn cameras assigned to sworn personnel.

1000 - General Fund Cost (Savings)	0	41	21	62	21	21	42
Expenditures	0	41	21	62	21	21	42

Energy Resources and Planning

This provision provides for additional operating funds related to energy resources staffing and planning.

1000 - General Fund Cost (Savings)	0	0	0	0	0	0	0
Revenues	0	1,260	1,260	2,520	1,260	1,260	2,520
Expenditures	0	1,260	1,260	2,520	1,260	1,260	2,520

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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Pre-Weatherization and Workforce Training

This funding will serve more homes and will address issues that would have prevented households from benefiting from the WAP program.

1000 - General Fund Cost (Savings)	0	20,000	18,737	38,737	3,199	3,199	6,398
Transfers Out	0	20,000	18,737	38,737	3,199	3,199	6,398

2000 - Restrict Misc Special Revenue Fund Cost (Savings)	0	(520)	(16,650)	(17,170)	8,000	8,000	16,000
Transfers In	0	20,000	18,737	38,737	3,199	3,199	6,398
Expenditures	0	19,480	2,087	21,567	11,199	11,199	22,398

Standardized Plans

This provision focuses on making health insurance simpler and easier for Minnesotans to understand and use and includes statutory changes around standardized health plans.

1000 - General Fund Cost (Savings)	0	136	136	272	136	136	272
Expenditures	0	136	136	272	136	136	272

Minnesota Climate Innovation Finance Authority Account

This provision provides funding for the Minnesota Climate Innovation Finance Authority to accelerate the deployment of clean energy projects, greenhouse gas emissions reduction projects, and other qualified projects. Funds are available for such purposes through grants, loans, credit enhancements and other financing mechanisms.

2002 - Climate and Economic Dev Fund Cost (Savings)	0	0	0	0	0	0	0
Transfers In	0	500	0	500	0	0	0
Expenditures	0	500	0	500	0	0	0

Strengthen Minnesota Homes

Based on established program models in other states, this funding helps Minnesotans make structural improvements to their homes to build climate resilience on individual and community levels.

1000 - General Fund Cost (Savings)	0	500	500	1,000	0	0	0
Transfers Out	0	500	500	1,000	0	0	0

2000 - Restrict Misc Special Revenue Fund Cost (Savings)	0	0	0	0	0	0	0
Transfers In	0	500	500	1,000	0	0	0
Expenditures	0	500	500	1,000	0	0	0

Maintain Current Service Levels

This provision provides additional operating funds to maintain the current level of service delivery at the Department of Commerce.

1000 - General Fund Cost (Savings)	0	824	1,620	2,444	1,630	1,630	3,260
Revenues	0	184	361	545	361	361	722

Commerce

Enacted Budget Changes

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
Transfers In	0	38	78	116	78	78	156
Expenditures	0	1,046	2,059	3,105	2,069	2,069	4,138

2000 - Restrict Misc Special Revenue Fund Cost (Savings)	0	0	0	0	0	0	0
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Revenues	0	38	78	116	78	78	156
Transfers Out	0	38	78	116	78	78	156

2350 - Petroleum Tank Release Cleanup Fund Cost (Savings)	0	20	41	61	41	41	82
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Expenditures	0	20	41	61	41	41	82
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2830 - Workers Compensation Fund Cost (Savings)	0	27	54	81	54	54	108
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Expenditures	0	27	54	81	54	54	108
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Money Transmission Modernization Act

This provision allows for the adoption of the Conference of State Bank Supervisors (CSBS) Money Transmitter Modernization Act. This includes a new license exemption for companies that handle transactions such as bill pay or payment for goods on behalf of others.

2000 - Restrict Misc Special Revenue Fund Cost (Savings)	0	0	0	0	0	0	0
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Revenues	0	12	0	12	0	0	0
Expenditures	0	12	0	12	0	0	0

Solar for Schools

This provision provides funding to expand on the current Solar for Schools statewide pilot program, to reach every Minnesota school, outside Xcel Energy service territory, with solar energy.

1000 - General Fund Cost (Savings)	0	15,000	0	15,000	0	0	0
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Transfers Out	0	15,000	0	15,000	0	0	0
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2000 - Restrict Misc Special Revenue Fund Cost (Savings)	0	(360)	360	0	0	0	0
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Transfers In	0	15,000	0	15,000	0	0	0
Expenditures	0	14,640	360	15,000	0	0	0

Free Primary Care for Minnesotans

This funding provides for a feasibility study on the proposal of free primary care for Minnesotans.

1000 - General Fund Cost (Savings)	0	318	318	636	0	0	0
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Expenditures	0	318	318	636	0	0	0
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(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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Senior Safe - Fraud Prevention Program Staffing

This provision adds two FTE to help more Minnesotans 65 or older or 18 or older and defined as vulnerable from becoming fraud or financial exploitation victims by helping them directly or through outreach activities.

1000 - General Fund Cost (Savings)	0	249	249	498	249	249	498
Expenditures	0	249	249	498	249	249	498

Legalizing Adult-Use Cannabis

This provision provides funding for the safe and responsible legalization of cannabis for adults in Minnesota. It allows for the monitoring and regulation of cannabis cultivation, processing, and sales. The provision also includes measures to promote public health, public safety, criminal justice, and economic growth. This provision provides funding for the safe and responsible legalization of cannabis for adults in Minnesota. It allows for the monitoring and regulation of cannabis cultivation, processing, and sales. The provision also includes measures to promote public health, public safety, criminal justice, and economic growth. Commerce will use funding for staffing and other expenses to complete scale and packaging inspections.

1000 - General Fund Cost (Savings)	0	527	1,093	1,620	1,341	1,520	2,861
Expenditures	0	527	1,093	1,620	1,341	1,520	2,861

Family and Medical Benefit Insurance Program

The Family and Medical Benefit Insurance Programs provides partial wage replacement to all Minnesotans who need to take time off from work due to a qualifying medical situation. The FMBI program will be managed by DEED and is initially funded by the general fund but will be self-sustaining through employer and employee premium contributions (0.70%, with at least 0.35% paid by the employer) starting January 1, 2026, when the program goes into effect. The Department of Commerce will use this funding to fulfill statutory requirements related to public outreach and associated administrative fees.

4925 - Family and Medical Benefit Ins Fund Cost (Savings)	0	376	316	692	64	0	64
Expenditures	0	376	316	692	64	0	64

Transfer From The Premium Security Account

This provision transfers resources from the premium security account to the general fund. This transfer reduces the resources in the account and leaves funds sufficient to operate the premium security account through plan year 2025.

2001 - Other Misc Special Revenue Fund Cost (Savings)	0	0	0	0	275,775	(188,102)	87,673
Revenues	0	0	0	0	0	(4,913)	(4,913)
Transfers Out	0	0	0	0	275,775	0	275,775
Expenditures	0	0	0	0	0	(193,015)	(193,015)

Prescription Drug Affordability Act

This funding creates and maintains the Prescription Drug Affordability Board. The board duties include protecting consumers, state and local governments, health plan companies, providers, pharmacies, and other health care system stakeholders from unaffordable costs of certain prescription drugs.

1000 - General Fund Cost (Savings)	0	568	537	1,105	500	500	1,000
Expenditures	0	568	537	1,105	500	500	1,000

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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Exodus Lending Grants

This provision provides a grant to Exodus Lending to expand the program which assists individuals through small dollar consumer loans. Loans must be interest free and focused on helping Minnesotans who face significant barriers to mainstream financing products.

1000 - General Fund Cost (Savings)	0	350	150	500	0	0	0
Expenditures	0	350	150	500	0	0	0

Psychiatric Collaborative Care Model Covered

This provision provides funding for the Psychiatric Collaborative Care Model which requires formal collaboration between primary care, care manager and a psychiatric consultant.

1000 - General Fund Cost (Savings)	0	42	42	84	42	42	84
Expenditures	0	42	42	84	42	42	84

Intermediate Blends of Gasoline and Biofuels Report

This provision provides funding for the Intermediate Blends of Gasoline and Biofuels Report required by statute.

1000 - General Fund Cost (Savings)	0	12	12	24	12	12	24
Expenditures	0	12	12	24	12	12	24

Mental Health Parity and Substance Abuse Accountability Office

This funding creates the Mental Health Parity and Substance Abuse Accountability Office.

1000 - General Fund Cost (Savings)	0	0	100	100	225	225	450
Expenditures	0	0	100	100	225	225	450

Existing Statutory Health Benefit Mandates Report

This provision provides funding to evaluate existing statutory health benefit mandates.

1000 - General Fund Cost (Savings)	0	25	25	50	25	25	50
Expenditures	0	25	25	50	25	25	50

Student Loan Advocate

This funding creates and maintains a Student Loan Advocate position.

1000 - General Fund Cost (Savings)	0	197	197	394	197	197	394
Expenditures	0	197	197	394	197	197	394

NCOIL Membership

This provision provides funding to pay for membership dues for Minnesota to the National Conference of Insurance Legislators.

1000 - General Fund Cost (Savings)	0	20	20	40	0	0	0
Expenditures	0	20	20	40	0	0	0

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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Fee Modernization

This provision modernizes the fee schedule for insurance policies, not to include examination fees.

1000 - General Fund Cost (Savings)	0	(484)	(484)	(968)	(484)	(484)	(968)
Revenues	0	484	484	968	484	484	968

Biomarker Testing ACA Defrayal

This provision provides funding appropriated to the Commissioner of Commerce to cover administrative costs to implement the mandated coverage of biomarker testing to diagnose, treat, manage and monitor illness or disease.

1000 - General Fund Cost (Savings)	0	0	17	17	2,611	2,611	5,222
Expenditures	0	0	17	17	2,611	2,611	5,222

Community Solar Gardens

This provision provides additional funding for Community Solar Gardens which are used to offset the energy use in a community by not less than five subscribers of which no single subscriber has more than a 40 percent interest.

1000 - General Fund Cost (Savings)	0	0	0	0	0	0	0
Revenues	0	961	961	1,922	961	961	1,922
Expenditures	0	961	961	1,922	961	961	1,922

Transportation Electrification Plan Proceedings

This provision provides funding to support activities associated with the filing of transportation electrification plans required by public utilities. Transportation electrification plans are used to maximize the benefits of electric vehicles while minimizing costs and promoting the purchase, use and access to electric vehicle charging stations.

1000 - General Fund Cost (Savings)	0	0	0	0	0	0	0
Revenues	0	0	164	164	164	164	328
Expenditures	0	0	164	164	164	164	328

Clean Energy Resource Teams

This provision provides funding for a grant to the Clean Energy Resource Teams (CERT) to provide additional capacity to perform their duties as catalysts for community energy planning and project. Some of these duties are analyzing social and economic impacts caused by energy expenditures and regional renewable and energy efficiency resources and opportunities, as well as making community connections to maximize community energy growth.

1000 - General Fund Cost (Savings)	0	500	500	1,000	500	500	1,000
Expenditures	0	500	500	1,000	500	500	1,000

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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High Voltage Transmission Line to ND

This provision provides funds for a grant to an investor-owned electric utility to increase the capacity and improve the reliability of an existing high-voltage direct current transmission line that runs between North Dakota and Minnesota.

1000 - General Fund Cost (Savings)	0	15,000	0	15,000	0	0	0
Expenditures	0	15,000	0	15,000	0	0	0

MN Energy Alley

This provision provides funding for a grant to Clean Energy Economy Minnesota for the Minnesota Energy Alley initiative. The Minnesota Energy Alley initiative strives to secure the state's energy and economic development future by developing a training and development program supporting recruitment of entrepreneurs to Minnesota and securing funding from federal programs and corporate partners.

1000 - General Fund Cost (Savings)	0	3,000	0	3,000	0	0	0
Expenditures	0	3,000	0	3,000	0	0	0

Rum River Dam Feasibility Study

This provision provides funding for a grant to the City of Anoka for a feasibility study for the repair and reconstruction of the Rum River Dam. Findings from the study must be incorporated into the design and engineering funded by this appropriation.

1000 - General Fund Cost (Savings)	0	500	0	500	0	0	0
Expenditures	0	500	0	500	0	0	0

Climate and Energy Grants

This provision provides funding to support a variety climate and energy grants. Specific projects funded by these grants are residential electric panels, electric grid resiliency, electric school busses, and air ventilation programs which are used to maximize energy efficiency and minimize climate impacts.

1000 - General Fund Cost (Savings)	0	15,300	0	15,300	0	0	0
Expenditures	0	15,300	0	15,300	0	0	0

Benchmarking Energy Use Data

This provision provides funding to support energy benchmarking which aims to identify total energy use and other information about certain buildings.

1000 - General Fund Cost (Savings)	0	1,807	301	2,108	301	301	602
Expenditures	0	1,807	301	2,108	301	301	602

Rebate Programs

This provision provides funding for rebates related to heat pumps and electric vehicles. These rebates aim to provide financial assistance to eligible applicants who purchase and install a heat pump, or who purchase or lease eligible electric vehicles.

1000 - General Fund Cost (Savings)	0	11,000	0	11,000	0	0	0
Expenditures	0	11,000	0	11,000	0	0	0

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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Public Use High Voltage Lines

This provision allows for the placement and maintenance of utilities along a trunk highway to include electrical transmission lines.

2000 - Restrict Misc Special Revenue Fund Cost (Savings)	0	0	0	0	0	0	0
Revenues	0	339	339	678	339	339	678
Expenditures	0	339	339	678	339	339	678

Electric Vehicle Auto Dealer Certification

This provision provides funding to award grants to auto dealers seeking certification to sell electric vehicles and to reimburse the reasonable costs incurred by the Department of Commerce to administer the grants.

1000 - General Fund Cost (Savings)	0	1,000	0	1,000	0	0	0
Expenditures	0	1,000	0	1,000	0	0	0

On-Site Energy Storage Systems

This provision provides funding to provide grants to install on-site energy storage systems to complement their existing solar energy generating system or system that is being installed with the on-site energy storage system as defined by statute.

1000 - General Fund Cost (Savings)	0	3,000	0	3,000	0	0	0
Expenditures	0	3,000	0	3,000	0	0	0

Energy Studies

This provision provides funding to support studies related to battery storage and community solar gardens.

1000 - General Fund Cost (Savings)	0	800	0	800	0	0	0
Expenditures	0	800	0	800	0	0	0

Tribal Advocacy Council on Energy Administration

This provision provides funding for technical assistance and administrative support for the Tribal Advocacy Council on Energy. Required under this funding is the addition of a Tribal liaison hired by the Commissioner of Commerce to help the Tribal Advocacy Council on Energy advise on the development of culturally responsive clean energy grants.

1000 - General Fund Cost (Savings)	0	300	0	300	0	0	0
Expenditures	0	300	0	300	0	0	0

Dispute Resolution

This provision allows for the assessment-based funding for utilities dispute resolution

1000 - General Fund Cost (Savings)	0	0	0	0	0	0	0
Expenditures	0	0	0	0	0	0	0

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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University of St. Thomas Microgrid

This provision provides funding for a grant to the University of St. Thomas Center for Microgrid Research. The purpose of the grants are to increase the center's capacity to provide industry partners the ability to test near-commercial products, procure advance equipment to extend the university's microgrid to additional buildings, and expand hands-on education opportunities for undergraduate and graduate students.

2340 - Renewable Development Fund Cost (Savings)	0	2,000	0	2,000	0	0	0
Expenditures	0	2,000	0	2,000	0	0	0

Capacity Building and Federal Match

This provision allows for investment related to receiving federal match funding.

2340 - Renewable Development Fund Cost (Savings)	0	4,100	0	4,100	0	0	0
Expenditures	0	4,100	0	4,100	0	0	0

Electric Vehicles Rebate

This provision provides funding for electric vehicle rebates for the purchase or lease of eligible electric vehicles.

2340 - Renewable Development Fund Cost (Savings)	0	5,567	5,149	10,716	0	0	0
Expenditures	0	5,567	5,149	10,716	0	0	0

Auto Dealer Certification

This provision provides grants to reimburse eligible costs for automobile dealers that want to be certified to sell or lease electric vehicles.

2340 - Renewable Development Fund Cost (Savings)	0	1,000	0	1,000	0	0	0
Expenditures	0	1,000	0	1,000	0	0	0

Energy Grants

These provisions provide grants to help encourage energy efficiency in Minnesota in the areas of residential electric panels, heat pumps, energy storage, electric school buses and distributed energy.

2340 - Renewable Development Fund Cost (Savings)	0	25,750	6,000	31,750	0	0	0
Expenditures	0	25,750	6,000	31,750	0	0	0

Solar

These provisions provide funding to expand solar options for schools in Minnesota that are outside of the electric service area.

2340 - Renewable Development Fund Cost (Savings)	0	19,310	0	19,310	0	0	0
Expenditures	0	19,310	0	19,310	0	0	0

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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Storage Deployment Target Study

This provision establishes funding for a study related to energy storage system capacity requirements to achieve the state renewable energy standards and carbon-free goals.

2340 - Renewable Development Fund Cost (Savings)	0	250	0	250	0	0	0
Expenditures	0	250	0	250	0	0	0

Granite Falls Hydroelectric Facility

This provision provides funding for a grant to the City of Granite Falls for repair and overage costs related to the city's existing hydroelectric generating facility.

2340 - Renewable Development Fund Cost (Savings)	0	2,000	0	2,000	0	0	0
Expenditures	0	2,000	0	2,000	0	0	0

General Fund Transfer to State Competitiveness Fund

This provision provides funding for grants to eligible projects that are receiving federal loans or tax credits where the benefits are disadvantaged communities. A portion of this provision can be used for administrative costs associated with implementing this program.

2002 - Climate and Economic Dev Fund Cost (Savings)	0	(72,750)	0	(72,750)	0	0	0
Transfers In	0	75,000	0	75,000	0	0	0
Expenditures	0	2,250	0	2,250	0	0	0

Dispute Resolution with Utilities

This provision allows for dispute resolution administration and proceedings for utilities.

1000 - General Fund Cost (Savings)	0	0	0	0	0	0	0
Revenues	0	77	77	154	77	77	154
Expenditures	0	77	77	154	77	77	154

Consumer Education Account Transfer to General Fund

This provision allows for a transfer from the consumer education special revenue account to the general fund.

1000 - General Fund Cost (Savings)	0	(100)	0	(100)	0	0	0
Transfers In	0	100	0	100	0	0	0
2000 - Restrict Misc Special Revenue Fund Cost (Savings)	0	100	0	100	0	0	0
Transfers Out	0	100	0	100	0	0	0

Administrative Services Increase

This provision funds administrative costs needed to implement new and expanded programs.

1000 - General Fund Cost (Savings)	0	0	0	0	115	115	230
Expenditures	0	0	0	0	115	115	230

(Dollars in Thousands)

	FY23	FY24	FY25	Biennium 2024-25	FY26	FY27	Biennium 2026-27
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