



Christian Coalition  
of America

## **Testimony in Support of HB6036–HB6039 – House Energy Committee Sept 15, 2020**

Thank you Chair Bellino, Vice Chair Wendzel, Vice Chair Lasinski, and committee members for the opportunity to testify here today.

I am here today on behalf of the Christian Coalition of America's Michigan Chapter. The Christian Coalition has always supported policies that are beneficial to the family, as strong families are at the core of a strong society. There are few things that cause more stress within the family unit than financial stress. We feel that the bills being considered here today have tremendous benefit to Michigan to the financial stability and safety of Michigan families. These bills address some vulnerabilities that have been recognized for a long time, as well as many that have been brought front and center in 2020. PACE has been long recognized as a valuable tool for replacing poor insulation, old doors and windows, and similar energy efficiency measures. Recent months and years have highlighted a number of additional areas of concern for Michigan homeowners.

Covid quarantines and stay home orders have highlighted just how important the overall comfort, safety, and security of our homes is, and it has also given cause to consider the overall quality of our in-home air quality.

The Flint water crisis, PFAS, and other recent events have elevated the interest in increasing the quality and safety of our drinking water.

The collapse of the Edenville and Sanford Dams, as well as the recent derecho, and have highlighted the importance of hardening our infrastructure, and having homes that are equipped to withstand unexpected weather conditions.

The strain on the finances that the current pandemic has exacerbated has served to further highlight the disparity in access to capital that exists for those living in tougher economic conditions. The ability to access necessary resources to keep homes safe and secure is so critical, especially with the cold and snow that we face during Michigan winters. It is much more preferable to give families the ability to improve their own homes rather than turning them toward programs like THAW (The Heat and Warmth Fund) for assistance.

Additionally, Michigan faces another potential crisis that doesn't get as much attention, and that is the threat that comes from millions of gallons of leaking septic waste that can contaminate ground water. Lead is not the only threat to our drinking water, and many families would gladly improve their septic, or connect to municipal water and sewer if they had access to the resources to do so.

Today, we have the opportunity to address many of these challenges that have and continue to face Michigan families. This bill package offers a vehicle to give local communities access to programs that connect private capital with private borrowers, allowing these vulnerabilities to be addressed by free markets, without government funds or mandates. This state enabling legislation does nothing to require any community to participate in PACE programming, but it does give them an option that doesn't exist today.



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**Too often, programs that are implemented to address some of these major issues err on the side of dictating solutions to people, making decisions for them, and using public dollars to address a problem after the fact.**

**This package does the exact opposite. It creates options, gives local control, and trusts the private market to deliver solutions. In addition, it provides benefit to the local community by maintaining home maintenance and home values. It also benefits the home loan lenders, as homes that have been improved are less likely to default. The package serves a niche in the market that is currently unserved and provides benefit to Michigan families that we are happy to get behind. I again thank you for the time and urge your support for all four bills. I am happy to take questions.**

**Respectfully,  
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