

HABITAT ON THE HILL 2026

Legislative Meeting Guide

INTRODUCTIONS (5 mins)	Point Person	Notes
<ul style="list-style-type: none">• Thank the lawmaker• Introduction: Each person says their name and where they live in the district• Explain the reason for meeting<ul style="list-style-type: none">◦ We are meeting with you to advocate for stable, affordable homeownership◦ Discuss your connection to Habitat		
LEGISLATIVE ASKS (9 mins)	Point Person	Notes
<ul style="list-style-type: none">• Share the talking points from the back of this sheet on our policy priorities and allow time for the lawmaker to respond and ask questions.• If you have extra time, you can also talk about the additional priorities on the right side of the back page.		
THANK YOU & CLOSING (1 min)	Point Person	Notes
<ul style="list-style-type: none">• Thank the lawmaker for their time. Ask if they would like any additional information.		

MINNESOTA'S HOUSING NEEDS

The need for housing is significant and growing.

More than 1 in 4 households in Minnesota pays more than they can afford for housing. The cost of housing is rising much faster than incomes, for both renters and homeowners.

Housing is integral to societal wellbeing.

When people have access to affordable, safe, and stable housing, children do better in school, companies and workers earn, seniors thrive, and communities prosper. Housing is the foundation for everything else in our lives.

Housing is a racial justice issue.

Households of color are cost-burdened at a higher rate than white households. Moreover, Minnesota has one of the worst racial homeownership gaps in the nation: 77.5% of white households own a home, compared to only 30.5% of Black households.

Details of Habitat's Legislative Asks:

Extend the State Housing Tax Credit

- This helps finance affordable housing for Minnesotans through taxpayer contributions, stretching public resources further and building the affordable starter homes needed.
- Local businesses and neighbors make contributions and see those dollars at work in their own communities. That has strengthened public-private partnerships and built local ownership in solving our housing challenges.
- Adding geographic balance will help ensure communities across the state—rural and metro alike—have an opportunity to benefit from the investments and meet their housing needs.

Pass the Starter Home Act

- Addressing the housing demand in our state calls for solutions that are tailored to community needs. This bill helps developers build more homes faster, at lower costs, and with more choices for Minnesotans.
- The bill allows developers to build more modest, affordable homes and ensures that a development's progress is not conditioned on the creation of an HOA and prevents the imposition of costly aesthetic design requirements.

Improve Homeowners Associations

- Residents of homeowners' associations are in need of common-sense, bipartisan reforms to address and prevent the issues they encounter.
- SF1750 improves transparency, provides reasonable standards for fines and foreclosure actions, ensures homeowners can participate in their associations and afford to stay in their homes.
- These reforms work to balance feedback from industry leaders while preserving the need for reform, and many of these reforms have been implemented in other states.

Housing Infrastructure Bonds (HIB):

- Minnesota's housing stock is not able to meet the state's affordable housing needs. With our state's competitive market and the limited supply of affordable homes, it has become harder than ever to afford a home.
- Through investing more into HIBs, we can increase the supply of affordable housing and take a step forward in addressing the needs of our state.

Additional Priorities:

- **First-Generation Down Payment Assistance (DPA):** For homebuyers whose parents never owned a home or lost a home to foreclosure, this provides DPA to make homeownership accessible. Replenish this program to support consumer choice, close the racial homeownership gap, and help families achieve homeownership.
- **Workforce & Affordable Homeownership** Support the development of workforce and affordable homeownership opportunities for low- to moderate-income households. This is the only program in MN that specifically focuses on the production of starter homes.
- **Constitutional Amendment for Housing** Minnesota needs a stable, statewide solution to make real progress on the housing needs of our state. Support placing this amendment on the ballot so Minnesotans can vote for dedicated revenue for affordable housing.
- **Strengthen Minnesota Homes Program** Support homeowner resilience. This allows Minnesotans to strengthen their roofs, protecting homes against extreme weather and allowing homeowners to receive a discount on their insurance premiums.