



March 14, 2022

Senator Rich Draheim  
95 University Avenue W.  
Minnesota Senate Bldg., Room 3227  
St. Paul, MN 55155

RE: SF3897, SF1928, SF3730

Dear Chair Draheim and Members of the Senate Housing Policy & Finance Committee,

Thank you for your leadership and continued commitment to addressing Minnesota's affordable housing crisis.

As the Committee knows, Homeownership Minnesota (HOM) is a coalition of practitioners dedicated to producing, preserving, and preparing households for sustainable homeownership. Our legislative agenda and goals for this session are focused on increasing the state's investment in affordable homeownership and utilizing this historic opportunity to invest at levels that align with the magnitude of the problems we're trying to solve.

HOM endorses SF3897 (Draheim) and the bill's goal in increasing access to and the amount of down payment assistance available to low- and moderate-income and first-generation homebuyers. Several members of HOM are the leaders in advancing this bill and the goals connected to it of closing the racial gap in homeownership, creating more access to down payment assistance, and supporting nonprofit lenders and community development financial institutions. The MN Homeownership Center, Twin Cities Habitat for Humanity, City of Lakes Community Land Trust, and NeighborWorks Home Partners, along with the Minnesota Association of Realtors, are leading the efforts behind SF3897, and we support them and their leadership in determining the best down payment assistance solution that will meet the needs of first-generation and low-and moderate-income homebuyers.

HOM also endorses the other two bills before the Committee today: SF1928 (Housley) and SF3730 (Housley) and their goals in advancing affordable ownership. This affordable homeownership challenge requires a multi-faceted approach that includes homebuyer preparation and diverse ownership models – such as those included in these bills.

Thank you again for your commitment to affordable homeownership and your leadership.

Sincerely,

Cristen Incitti, President & CEO, Habitat for Humanity of Minnesota, Inc.  
Homeownership Minnesota Coalition Co-Chair

Kathy Wetzel-Mastel, Executive Director, PRG, Inc.  
Homeownership Minnesota Coalition Co-Chair

**HOM membership:** City of Lakes Community Land Trust, Dayton's Bluff Neighborhood Housing Services, Greater Metropolitan Housing Corporation, Habitat for Humanity of Minnesota\*, Home CO (Aurora-St Anthony Neighborhood Development Corporation, Build Wealth MN\*, Model Cities), MinnCAP, Minnesota Community Land Trust Coalition, Minnesota Homeownership Center, Neighborhood Development Alliance\*, NeighborWorks Home Partners\*, Northcountry Cooperative Foundation, One Roof Community Housing\*, PRG, Inc., Project for Pride in Living, Inc. (PPL), Twin Cities Habitat for Humanity\*, Urban Homeworks, Inc. (\*Denotes CDFIs)