

# Increasing Housing Affordability and Homeownership Access

## SF 3259 (Draheim)

### Minnesota's Housing Challenges

Currently, Minnesota stands approximately 60,000 housing units short of the necessary amount to achieve balance in our housing market.

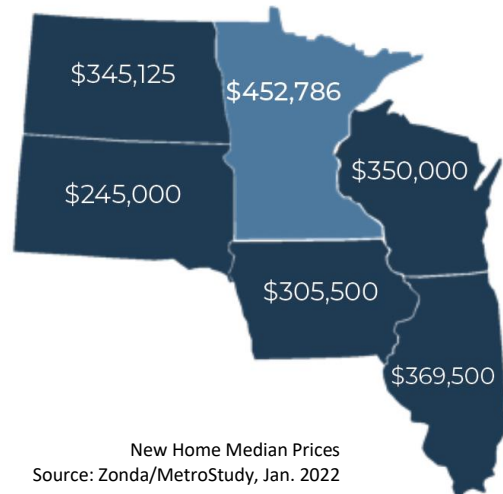
- **Worst** inventory of available for-sale homes in the nation for any major market.
- **Widest** homeownership gap in the nation for a major metropolitan area (Minneapolis-St. Paul).
- **Highest** regional new single-family detached home cost.

Without bold reforms to spur the building of tens of thousands of new homes, Minnesota cannot address these challenges head-on.

### Bill Description

SF 3259 is the first major step toward addressing Minnesota's housing challenges through modernizing the state's housing policies. This comprehensive approach addresses several key areas where Minnesota's housing policies are increasing costs and preventing the creation of needed starter homes.

SF 3259 lifts unnecessary roadblocks, strengthens our housing market, increases housing affordability and makes Minnesota more competitive in the region.



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## How SF 3259 Increases Housing Access and Affordability

- Legalizes new starter homes by modernizing Minnesota’s land use practices.
  - Stops mandates for luxury material upgrades and other building code conflicts that drive costs.
  - Restores reasonable homeowner choice on home, garage, and lot size – allowing starter home options.
  - Reduces lot costs while ensuring that local governments can adequately fund infrastructure, parks and trails.
  - Ends “zoning by loophole” and aligns local controls to comprehensive plans.
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## Say Yes to Legalizing New Starter Homes

Increasing housing affordability and access to homeownership requires a sustained surge of new housing of all types, primarily those priced modestly and targeted toward first-time home buyers. SF 3259 takes a regional approach to housing and returns affordability and access into the housing market equation. Voting **YES** protects the dream of homeownership for future generations of Minnesotans.

