



Monday, January 16, 2023

Dear Chair Port and Members of the Housing and Homelessness Prevention Committee,

Homeownership Minnesota (HOM) is a statewide coalition of practitioners dedicated to producing, preserving, and preparing households for sustainable homeownership, striving towards closing Minnesota's racial gap in homeownership and creating more opportunities for affordable homeownership statewide. Members include Community Action Programs, Community Land Trusts, Habitat for Humanity organizations, Manufactured Housing Cooperatives, and Community Development Corporations statewide. The vast majority of HOM members are represented by the leadership of each organization and are affordable homeownership practitioners.

We write today to share our support of Jennifer Ho's position as the Commissioner of Minnesota Housing. Homeownership Minnesota has built a strong working relationship with Commissioner Ho and the leadership team of Minnesota Housing. Commissioner Ho has a depth of affordable housing experience and knowledge and is a demonstrated and strong public servant. We know there is a lot of work before us to implement the new resources allocated to affordable ownership production and preservation, and the preparation of homebuyers. We need consistent and reputable leadership in Minnesota Housing to effectively deploy these resources. Commissioner Ho has been leading Minnesota Housing during one of our state's most disruptive seasons and we need her steady, consistent, and experienced leadership as our state recovers and moves forward. Commissioner Ho and her leadership team have significant expertise in affordable housing and the housing needs of Minnesota's working families, and with the elevation of affordable homeownership as a critical component of the affordable housing continuum this session, HOM has confidence in our ability to work with the commissioner to execute programs aimed at addressing these issues.

The economic impacts of Covid pandemic continue to wreak havoc on what was already a challenging situation for low-income households working toward their dream of affordable homeownership. Minnesota continues to have one of the worst racial disparities in homeownership of all states. With construction material shortages, increased costs, challenged labor market, and increased interest rates, the deck couldn't be stacked worse for low-income buyers in Minnesota. Now, more than ever, we need to be strategically investing in affordable homeownership while being intentional about creating greater opportunities for under-resourced Minnesotans. Commissioner Ho understands the work and has deep knowledge of the diverse needs our state is experiencing in housing and her leadership is critical to our state's ability to respond to and recover from these crises.

Homeownership Minnesota supports Commissioner Ho and looks forward to continuing our work together to build more affordable homes in Minnesota.

Sincerely,

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

Jeff Washburne, Executive Director, City of Lakes Community Land Trust  
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), Minnesota Community Land Trust Coalition, Minnesota Homeownership Center, Neighborhood Development Alliance, NeighborWorks Home Partners, Northcountry Cooperative Foundation, One Roof Community Housing, PRG, Twin Cities Habitat for Humanity, Urban Homeworks, Inc.