



Building homes, community, and hope.

7 March 2024

To: Members of the Housing and Homelessness Prevention Committee,

Re: SF 3964 & SF 3980 Minnesotans for More Homes Initiative

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

Thank you for the opportunity to share Habitat for Humanity of Minnesota's support of SF 3964 & SF 3980 which would reduce barriers to creating more homes of all types and kinds.

Habitat for Humanity of Minnesota (Habitat Minnesota) is a statewide support organization for 24 local Habitat affiliates in Minnesota. We are deeply invested in removing barriers to and advancing long-term affordable ownership and closing the racial homeownership and wealth gap.

Land use regulations play an important role in advancing health, safety and community well-being. Unfortunately, we have seen how excessive zoning restrictions make it difficult to build affordable homes to meet local housing needs. Overly restrictive zoning, drawn-out review processes, and high permitting fees significantly increase development costs and timelines for Habitat affiliates and other homebuilders, leading to higher home prices, and in many cases preventing new affordable homes from being built.

Additionally, explicit racialized regulations, such as redlining and racial covenants, historically prevented many from achieving homeownership. These inequities are evident today in the form of staggering racial gaps in homeownership and wealth. In addition to contributing to racial disparities, Minnesota's affordable housing shortages negatively impact workforce and economic opportunities in communities across Greater Minnesota. We know that affordable starter homes are essential in having a strong middle class, creating thriving communities, and ensuring household and workforce stability.

Along with streamlining drawn-out approval processes and decreasing costs and development timelines, SF3964 & SF 3980 would diversify the types of housing developers can build in our communities. This is a critical step to achieving a healthy housing continuum.



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Zoning reforms that allow for a diversity of housing types are necessary, but not sufficient, for ensuring that housing is accessible to people of color and low-income households. We look forward to working with lawmakers to make sure the new homes created are affordable, accessible to low-income households, and that nonprofit homeownership providers can equitably build, repair, and preserve ownership opportunities across the state.

Thank you for the opportunity to share our support of the Minnesotans for More Homes Initiative and to Sen. Mitchell and Sen. Pha for their leadership on these bills and efforts to ensure families across Minnesota can affordably rent or own a home. Please reach out to myself or Jeru Gobeze, Advocacy Director ([jeru.gobeze@habitatminnesota.org](mailto:jeru.gobeze@habitatminnesota.org)), with any questions.

Sincerely,

A handwritten signature in blue ink that reads "Cristen Incitti". The signature is fluid and cursive, with the first name "Cristen" and last name "Incitti" clearly distinguishable.

Cristen Incitti, President & CEO  
Habitat for Humanity of Minnesota  
[cristen.incitti@habitatminnesota.org](mailto:cristen.incitti@habitatminnesota.org)