

May 1, 2025
Re: SF 2229 (Port) as Amended

Dear Chair Xiong and Members of the State and Local Government Committee:

My name is Chris Herndon and I'm writing to you in support of SF 2229 as amended. As both a real estate development advisor and a first-time homebuyer, I've seen Minnesota's housing challenges from two deeply personal angles.

Professionally, I work alongside emerging developers in the Twin Cities—many of whom come from diverse backgrounds and are deeply rooted in their communities. They often start with bold, creative visions for housing. But once they hit the maze of zoning laws, engineering requirements, and city regulations, their ideas get watered down into the same costly, uninspired projects we see again and again. These projects rarely pencil out without heavy subsidies—and that model just isn't sustainable. It's slowing down the creation of the housing our communities actually need.

Personally, my wife and I recently bought our first home. But the process was hard—starter homes were extremely limited, and the few we found were overpriced. We feel fortunate to have landed somewhere, but it took time, compromise, and a lot of persistence. There just aren't enough homes on the market that meet the needs of buyers at different income levels and life stages.

And it's not just us. Many aging homeowners would gladly downsize and stay in the communities they love—but they can't. The inventory of smaller, accessible homes is so limited that they either stay put in homes that are too large or move out of their community entirely. That's a huge loss for neighborhood continuity, caregiving support, and intergenerational living.

Nature thrives on diversity—and the same is true for our housing ecosystem. But the way we've developed since the introduction of zoning laws goes against this principle. It's a rigid system that's failing to meet the evolving needs of real people.

There are better tools available: patient city-backed financing, flexible zoning, and updates to building codes that reflect real construction practices. For instance, most homes built before the International Building Code was adopted aren't technically "to code," yet they're still safe and lived in. Requiring all new construction to meet these expensive, overly engineered standards—often written by people with little to no experience in development—just drives costs higher with little added benefit.

If we're serious about solving our housing crisis, we need to embrace practical, people-centered policies that reflect how Minnesotans actually live—and want to live.

Sincerely,
Chris Herndon