



May 1, 2025

RE: Homes for All support of SF2229-Yes to Homes

Dear Chair Xiong and members of the State and Local Government Committee

Housing outcomes across Minnesota do not yet reflect our values that housing is a basic human need, and that Minnesota thrives when all our neighbors have access and opportunity to live in communities of choice. Our continuing challenge is reflected in these outcomes:

- Minnesota has one of the largest racial homeownership gaps in the nation.
- Housing is unaffordable to half of all renters. More households are cost burdened than at any other point in the last decade.
- More children live in households that cannot afford the rent or mortgage. In just one year's time, 2,000 additional households with children became housing cost burdened.
- None of the state's top in-demand jobs, including registered nurses, earn enough to afford a median priced-home. And four of the five most in-demand jobs don't pay enough to afford a median two-bedroom apartment.

The Yes to Homes proposals are budget neutral policy improvements to build more homes of all types and at all price points.

To increase the supply of affordable rental homes and make it more affordable for families to buy a home, we urge you to support proposals to:

- **Streamline Housing Production.** Create statewide administrative review requirements to approve or reject developments that meet minimum, uniform standards. This will drastically reduce the amount of time it takes to develop the housing units we need. Discretionary reviews add time and costs to most developments. Time and time again, housing developments are delayed and forced to build fewer units with more amenities, resulting in higher costs and fewer opportunities for families.
- **End Exclusionary Practices.** Remove unnecessary aesthetic and parking mandates, and large-lot requirements – all which drive up costs. The current state building code, lender requirements, and consumer demands already ensure that homes built in Minnesota are top-quality homes.

The chorus from those who can't find homes they can afford is impossible to ignore. We must break down barriers. Minnesota has an opportunity to pass meaningful reforms.

Thank you,  
God's peace,  
**Sue Watlow Phillips**

Co-Lead Homes for All Legislative Team