Habitat for Humanity® of Minnesota

Advancing Affordable Homeownership

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Housing & Homelessness Prevention Committee

Cristen Incitti, President & CEO
Habitat for Humanity of Minnesota

Habitat for Humanity of Minnesota

Habitat for Humanity of Minnesota is a state support organization for local Habitat offices around the state of Minnesota. We believe affordable housing plays a critical role in strong and stable communities.

- Training and Technical Assistance
- Public Policy and Advocacy
- Sustainability and Disaster Preparedness
- Fundraising & Lending

Community Development Financial Institution (CDFI)

Habitat Minnesota is a mission-driven lender serving and empowering economically distressed.

As federally certified institutions, CDFIs are accountable to their communities and responsible for lending.

Includes an annual recertification process and financial audit.

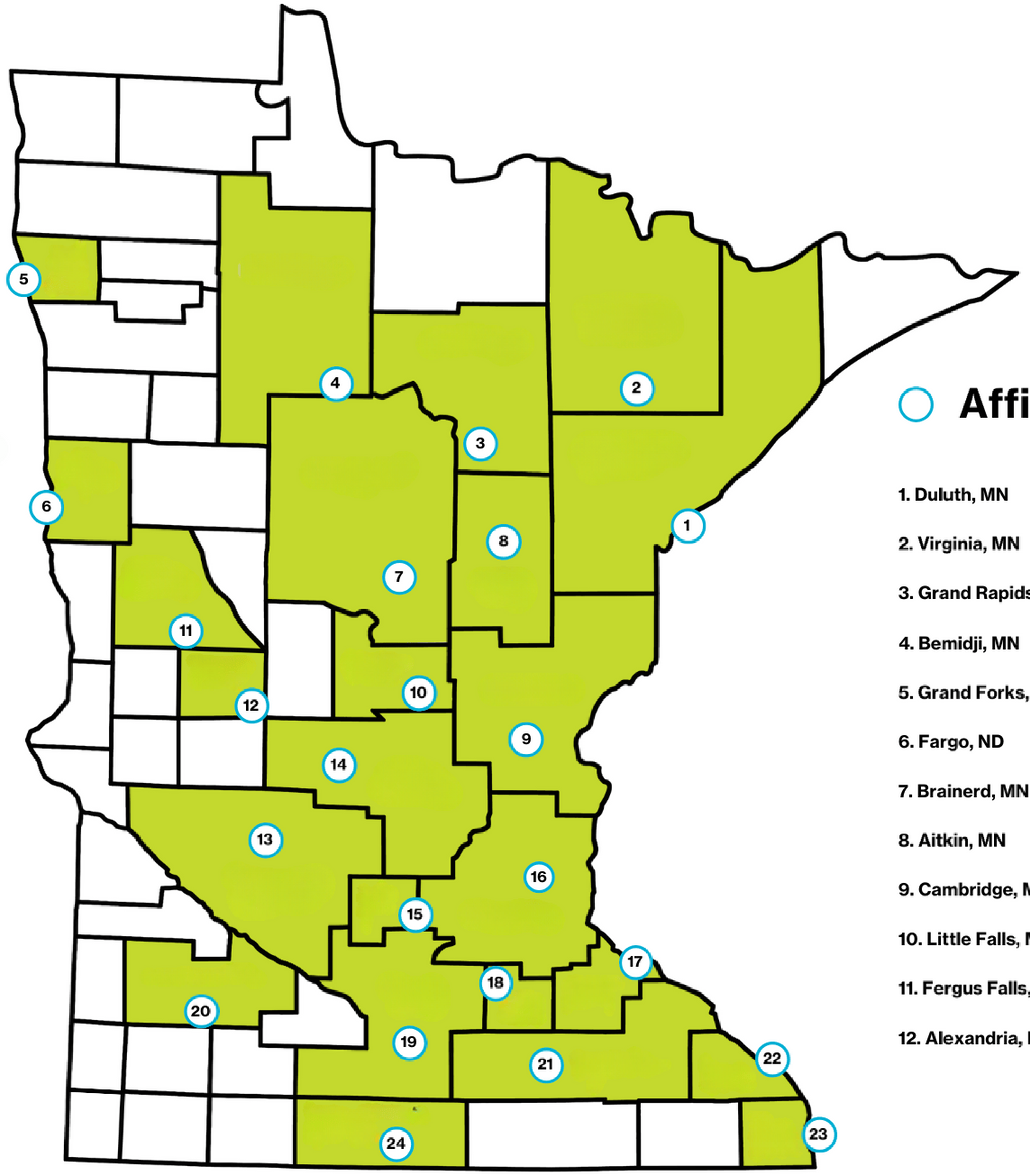
Habitat in Minnesota

24 Offices across Minnesota

59 Counties served

293 Households partnered with in FY24

6,600 households partnered to create new or preserve existing homes since 1986



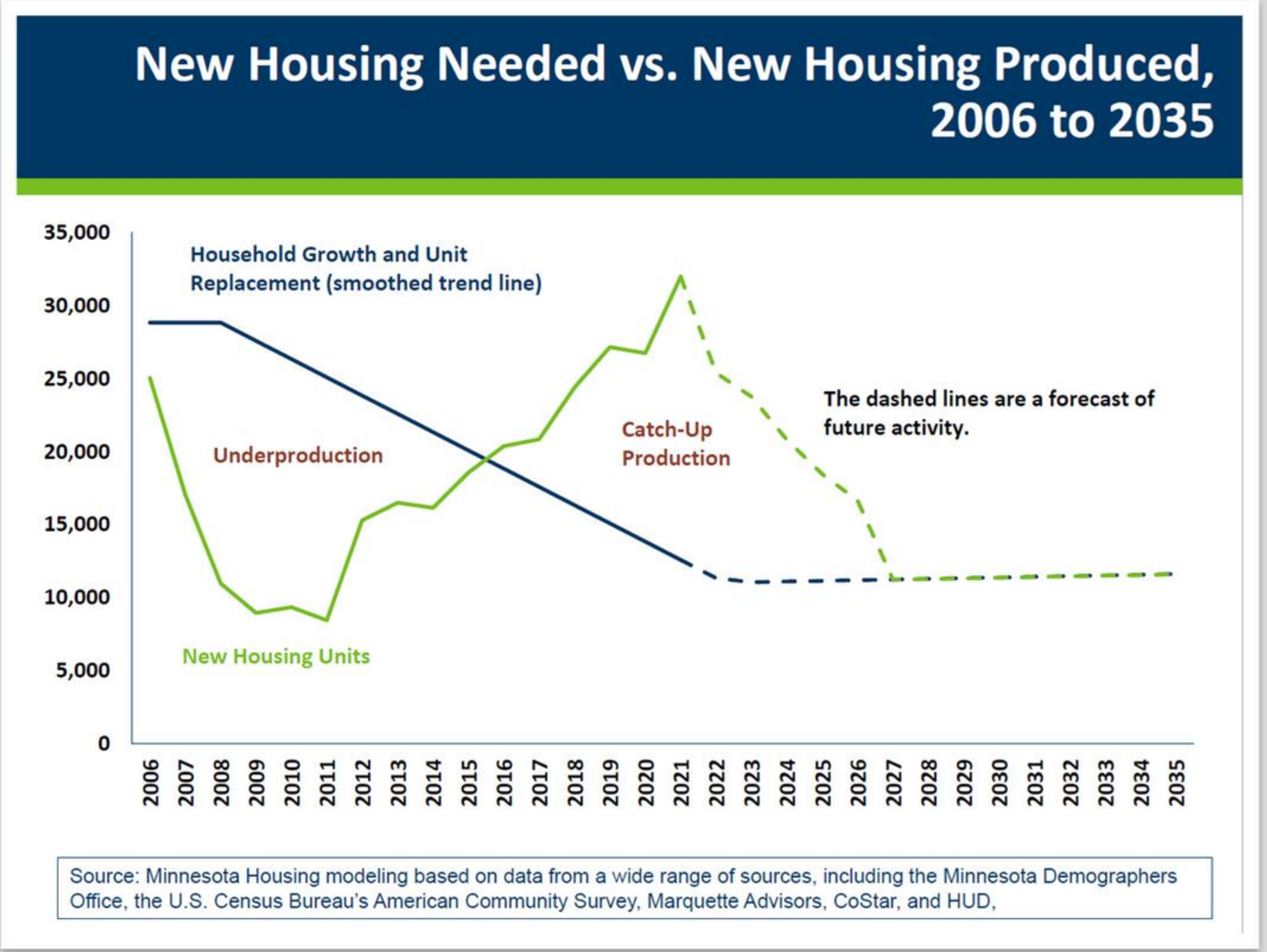
Affiliate Office Locations

1. Duluth, MN
2. Virginia, MN
3. Grand Rapids, MN
4. Bemidji, MN
5. Grand Forks, ND
6. Fargo, ND
7. Brainerd, MN
8. Aitkin, MN
9. Cambridge, MN
10. Little Falls, MN
11. Fergus Falls, MN
12. Alexandria, MN
13. Wilmar, MN
14. Saint Cloud, MN
15. Hutchinson, MN
16. Saint Paul, MN
17. Red Wing, MN
18. Northfield, MN
19. Mankato, MN
20. Marshall, MN
21. Rochester, MN
22. Winona, MN
23. La Crosse, WI
24. Blue Earth, MN

Minnesota Needs More Homes

Minnesota continues to face a substantial housing shortfall of an estimated 100,00 units or more.

Housing production is not keeping up with demand.



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Homes are Becoming More Expensive

Housing affordability is lower than ever, with more than 640,000 Minnesotans paying more than 30% of their income on housing.

Owner income has increased by 6 percent in Minnesota since 2000 (adjusted for inflation). Median value of homes has increased by 24 percent over the same time period.

Wages simply aren't keeping up with the cost of a home in Minnesota.

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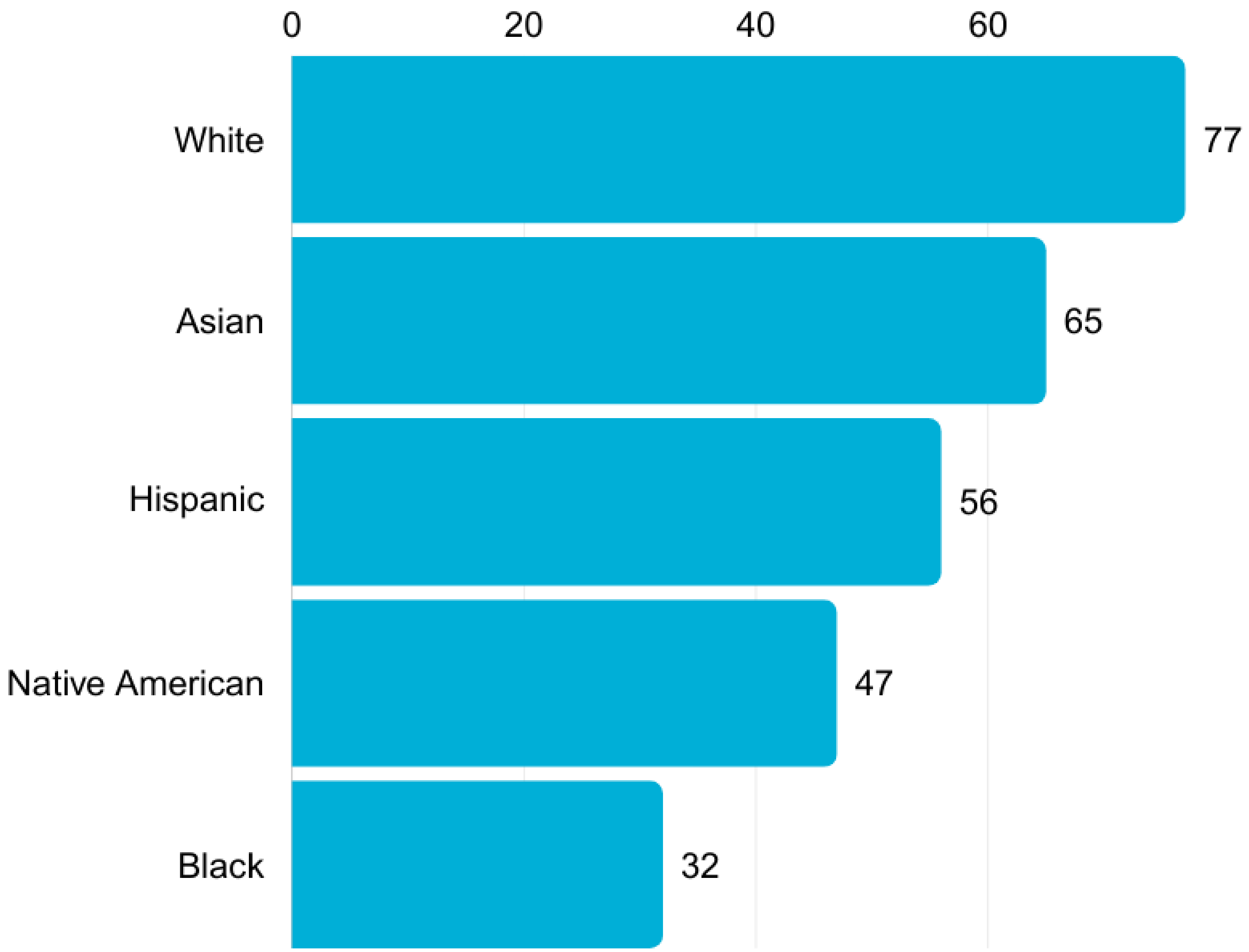
Disparities in Homeownership Persist

Racial disparities in Minnesota are among the worst in the nation.

While 77 percent of all white households own their home, 65 percent of Asian, 56 percent of Hispanic, 47 percent of Native American, and just 32 percent of Black households own their homes.



Key Programs to Habitat Minnesota’s Work

Increasing the affordable homeownership supply

Workforce & Affordable Homeownership Development

This crucial program was funded at $60.5 million in FY24/25.

Recently, Habitat Minnesota and local Habitats across the state were directly and indirectly awarded $12.1 million for projects through this pool of funds.

Workforce & Affordable Homeownership Development

Continue to fund this critical pipeline for starter homes across our state.

$60.5 million investment in the Workforce & Affordable Homeownership Development Program for FY26-27

Enable the production of over 500 entry-level owner-occupied homes throughout the state.

Greater MN Housing Infrastructure Grants

This was a new, one-time program funded at $8 million in FY24/25.

Investment in the Greater Minnesota Housing Infrastructure Grants Program for FY26-27 and establish investments in the base.

Support new housing in Greater Minnesota, covering up to 50% of capital costs of public infrastructure necessary to support housing development projects.

Impact of Homeownership

"This wasn't just about having a roof over our heads. It was about creating a foundation for our future. Owning an affordable home means more than just the security of a place to live - it means stability.

My children are thriving in a stable environment... We now have the space to grow, both emotionally and financially. I can pursue career opportunities without the constant fear of being displaced, and I can invest in my community and my family's future."

-Habitat Homeowner

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Thank you!

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