

Legalize Starter Homes In Minnesota - HF1987/SF2229



Who we are: Neighbors for More Neighbors stands up for secure, abundant homes for all Minnesotans. We envision a future where we all find homes we love in neighborhoods we choose. Those neighborhoods may include great transit, a community where family and friends are neighbors, or complete neighborhoods with walkable errands and jobs. Every Minnesotan - Black, White, and Indigenous, Minnesota born or newcomer, small town and city-dweller - should have a place to call home in our communities.

Like the rest of the nation, Minnesota has a severe housing shortage.

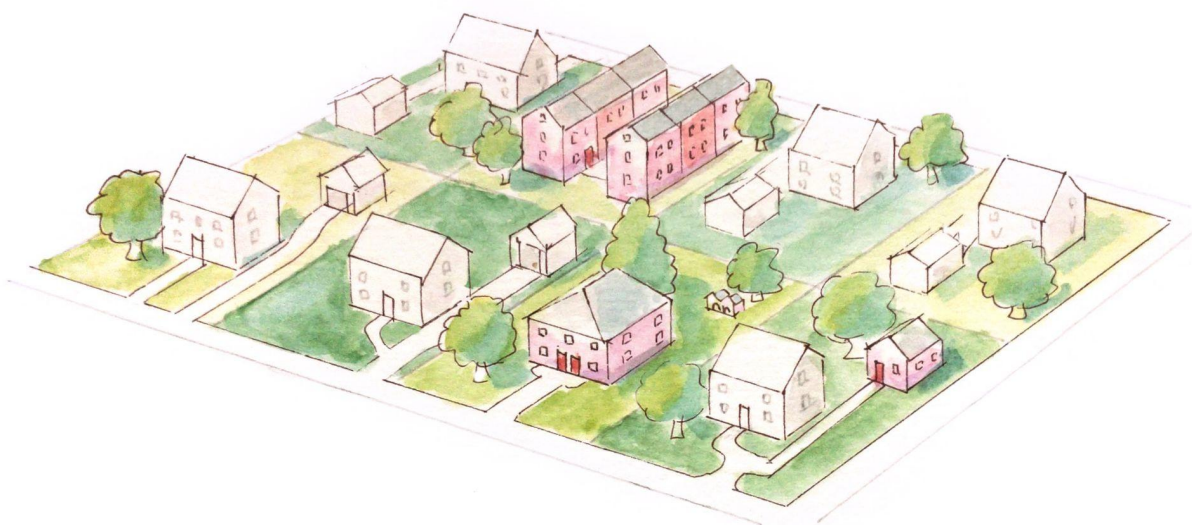
We need to legalize building new homes in neighborhoods that people of all incomes can afford. Today, Minnesota has a patchwork of local zoning laws that restrict and prohibit homes and drive up construction costs. These long-standing policies are blocking Minnesota from creating more homes of different sizes and prices and are making existing housing too expensive. With too few homes, everyone pays more for housing, and many are forced to move further away from jobs, communities, or families. Local zoning laws that restrict and prohibit homes are blocking Minnesota from creating more and needed homes, and are making existing homes too expensive.

Zoning History

Apartment bans and large lot requirements were first introduced as a seemingly race-neutral way of keeping lower-income families and non-white families out of predominantly white cities and suburbs. The introduction of these requirements into city codes closely followed Supreme Court and civil rights legislation that declared explicit racial discrimination in housing unconstitutional.

Part of the solution is legalizing Starter Homes by creating consistent rules that allow smaller homes on smaller lots, and give builders predictable rules.

HF1987 / SF2229 would create predictable regulations that allow smaller homes on smaller lots to be built across Minnesota in areas of new development. Many Minnesotans want to buy a home for stability and to stay in communities they grew up in, but today cannot find homes that they can afford. This legislation will help more Minnesotans to more equitably access the housing options that work best for them and their families. Builders and developers can work in different communities with a statewide standard, speeding home production across Minnesota.



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What is the problem?

In most Minnesota communities nearly all home types are banned. Except for the one-family-home on an oversized residential lot - the most expensive home type. In the Twin Cities alone, there are effectively bans on everything but single detached homes on nearly 90% of land parcels. Policies controlling the size of the home or outright bans on multiple homes per lot raise home prices. These “single family zoning” policies or “apartment bans” restrict the choices Minnesota families can make about the kind of home they live in.

- These rules increase home costs and force families to move out of their community when they have kids or as they age.
- Most cities don't allow smaller homes on smaller lots in single family neighborhoods, limiting the home choices for community members in all stages of life.
- Mandating a large land area for each home forces new homes into previously undeveloped farm and forest land as the population increases. This transforms rural, farm, and natural land into sprawling, isolated residential zones with high sewer, road, and other maintenance costs. Sprawl forces Minnesotans to spend more time traveling and less time doing the things they love.

What is the proposal? Set consistent baseline zoning rules.

- Define a minimum lot size standard to allow for smaller home types and ensure people aren't forced to buy more land than they need.
- Allow at least two homes on every residential property in Minnesota, and townhomes on all new or newly split lots.
- Allow at least one Accessory Dwelling Unit per lot.
- Ensure home construction is not subtly banned through overly restrictive rules and regulations (often called bulk controls) and other exclusionary requirements.

How Consistent Zoning solves the problem:

- Enables many home types at various prices that are more attainable for everyday Minnesotans.
- Ensures families can remodel their home to meet their needs when circumstances change. Allowing multi-generational living with spaces for grandparents to live with their family.
- Compact cities and towns help protect the environment. They stop sprawl, fight climate change, and preserve farmland and open spaces. Compact cities also help city finances. They reduce town expenditures on sewer, transportation, and amenities, both for construction and maintenance.
- By setting consistent baseline zoning we allow home builders to quickly and easily build more homes across Minnesota without having to learn new esoteric rules each time they build in a new city.

Where else has this been implemented?

Similar policies have passed in other states. [Montana](#) (SB 323); [Washington](#) (HB 1110); [Vermont](#) (ACT 250); and [Oregon](#) (HB 2001)