

Legislative Meeting Guide

INTRODUCTIONS (5 mins)	Point Person	Notes
<ul style="list-style-type: none"> • Thank the lawmaker • Introduction: Each person says their name and where they live in the district • Explain the reason for meeting <ul style="list-style-type: none"> ◦ We are meeting with you to advocate for stable, affordable homeownership ◦ Discuss your connection to Habitat 		
LEGISLATIVE ASK (9 mins)	Point Person	Notes
<p><u>The Establishment a Working Group for Homeowners Associations (HOAs):</u> <i>Invest in a working group that can study the impact of HOAs and make recommendations to the legislature.</i></p> <p><u>Invest in Housing Infrastructure Bonds (HIBs):</u> <i>Fund the development of housing across the entire continuum by increasing funding for housing infrastructure bonds.</i></p> <p><u>Reduce Barriers to Building More Homes:</u> <i>Allow for the development of new homes by diversifying the kinds of housing that can be built statewide, and improving development processes to be more timely and cost efficient.</i></p> <p><u>Adopting a Constitutional Amendment for Housing:</u> <i>Provide a dedicated, ongoing stream of funding to address Minnesota’s affordable housing crisis and invest in homeownership, rental, and community stability.</i></p> <ul style="list-style-type: none"> • Share talking points from the other side and give them a chance to respond or ask questions. 		
THANK YOU & CLOSING (1 min)	Point Person	Notes
<ul style="list-style-type: none"> • Thank the lawmaker for their time. Ask if they would like any additional information. 		

TALKING POINTS FOR LEGISLATIVE ASKS

- The need for housing is significant and growing. More than 1 in 4 households in Minnesota pays more than they can afford for housing. The cost of housing is increasing disproportionately to income, for both renters and homeowners.
- Housing is integral to societal wellbeing. When people have access to affordable, safe, and stable housing, children do better in school, companies and workers earn, seniors thrive, and communities prosper. Housing is the foundation for everything else in our lives.
- Housing is a racial justice issue. Households of color are cost-burdened at a higher rate than white households. Moreover, Minnesota has one of the worst racial homeownership gaps in the nation: 77.5% of white households own a home, compared to only 30.5% of Black households.

Specific to Habitat's Legislative Asks:

Homeowner Associations Reform

- **Habitat for Humanity is hearing directly from homeowners about challenges with HOAs.** While HOAs can be very helpful to residents, they also are able to charge extraordinary fines and attorney fees and foreclose for nominal amounts without established timelines, notification processes, or recourse for resolving disputes. Additionally, the state lacks data on HOAs necessary for addressing this issue.
- **This bill would set the stage to create better policies around HOAs.** The working group would seek to understand best practices for navigating HOAs, gather data to track trends across the state, and compile a report to inform future recommendations.
- **We want this system to work for everyone.** Twin Cities Habitat works closely with HOAs and understands their importance. This bill would help homeowners have positive experiences with HOAs and ensure homeownership is sustainable going forward for owners.

Investment into Housing Infrastructure Bonds

- **Minnesota's housing stock is not able to meet the state's affordable housing needs.** With our state's competitive market and the limited supply of affordable homes, it has become harder than ever to afford a home. Through state investment in new production, we can increase the supply of affordable housing and take a step forward in addressing the needs of our state.
- **This will support the production of affordable housing across the housing continuum.** By putting more money into HIBs, you are helping advance the goal for everyone to find a home.

Reduce Barriers to Building More Homes

- **Land-use regulations can work to advance community goals, including affordable homeownership.** Supporting land-use regulations that are aligned with advancing affordable housing ensures the state is addressing local housing needs.
- **A diverse housing stock is needed for a healthy housing continuum.** Supporting the development of many kinds of housing is necessary to prioritize production of new homes. Additionally, improving the approval processes, costs, and timelines of development is needed to effectively keep up with our state's supply needs.

Adopt a Constitutional Amendment for Housing

- **We need a sustainable and ongoing source of funding to address the affordable housing crisis.** We saw a historic and much needed investment of \$1 billion into housing last year. As monumental as this effort was, we need reliable, consistent funding in the future to help address housing needs across the continuum.