

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>Increase Supply of Affordable Homes</u></p> <ul style="list-style-type: none"> • Funding for new construction and rehab expands homeownership opportunities across the state, helping build a foundation for families and communities to thrive. <p><u>Ensure Equitable Access to Homeownership</u></p> <ul style="list-style-type: none"> • Access to credit and downpayment assistance helps make homeownership attainable for everyone, allowing households to build generational wealth and secure their family's future. <p><u>Improve Long-Term Security for Homeowners</u></p> <ul style="list-style-type: none"> • Everyone benefits when existing homeowners can stay in their homes. We can help achieve this by establishing regulations around homeowners' associations and ensuring Minnesotan's can afford to insure their homes. <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 rising much faster than incomes, 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:

Increase Supply of Affordable Homes

- **Challenge Fund (SF982/HF2865):** This is the state's major resource for advancing workforce housing for families across a wide range of incomes, and one of the most versatile funding sources to help communities grow and sustain their economies.
- **Greater Minnesota Housing Infrastructure Grant Program (HF1143/SF906):** Housing is an ongoing need and every project needs public infrastructure, which is costly and is often a barrier to building workforce housing in rural communities. This program works directly with cities in Greater MN to cover up to 50% of the capital costs of public infrastructure necessary to support housing developments.
- **Housing Infrastructure Bonds (HF1141/SF203):** 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 investing more into HIBs, we can increase the supply of affordable housing and take a step forward in addressing the needs of our state.
- **Workforce & Affordable Homeownership Program (HF2914/SF1711):** Minnesota continues to face a substantial housing shortfall as housing production struggles to keep up with demand. This is the only program in Minnesota that specifically focuses on creating new affordable homeownership units. It is a proven pipeline that meets local housing needs that are not adequately addressed by other initiatives.

Ensure Equitable Access to Homeownership

- **First Generation Down Payment Assistance Program (HF999/SF1610):** For homebuyers whose parents never owned a home or lost a home due to foreclosure, this program provides downpayment assistance to make homeownership accessible. Replenishing this program help in supporting consumer choice, closing the racial homeownership gap, and helping more families achieve homeownership.

Improve Long-Term Security for Homeowners

- **HECAT - Homeowner Education, Counseling, and Training (HF1879/SF1533):** This program helps organizations like ours provide financial coaching, pre-purchase counseling, homebuyer education, and foreclosure prevention assistance, particularly for households of color.
- **HOA Reform (SF1750/HF1268):** Residents of homeowners' associations are in need of common-sense reforms that include increased transparency, reasonable standards for fines and foreclosure actions, dispute resolution services, and increased consumer protections to ensure residents can stay in their home.
- **Stabilizing Insurance (SF2205/HF2228):** The increasing cost of insurance has become an alarming burden, with Minnesota homeowners paying 38% more for home insurance than the national average. We support the creation of a task force to stabilize Minnesota's insurance market to study the issue and explore solutions to support insurance affordability and a more stable sector.