

May 7, 2025

To: Chair Lindsey Port, Chair Spencer Igo, and the Housing Finance Bill Conference Committee
Re: Inclusion of African American Workforce Affordable Homeownership (SF2423/HF2507) in the Housing Finance Bill

Chair Port, Chair Spencer, and Conference Members,

Minnesota's housing crisis has deep roots in the crisis of Black homeownership. We urge you to include African American Workforce Affordable Homeownership (SF2423/2507) in the omnibus budget legislation. The gravity of the homeownership gap and its disproportionate impacts on Black Minnesotans necessitate investing in affordable Black homeownership and using Black Minnesotans as the production workforce.

Community Need – Minnesota's homeownership rate is more than 70%, but less than 30% of US-born and foreign-born Black Minnesotans own a home. An estimated 36K Black Minnesotans are credit-ready to buy a home, if provided access to affordable homeownership opportunities¹. SF2423/HF2507 responds to the needs of these Minnesotans through investments in affordable homeownership and workforce infrastructure development.

Prudent Use of Resources – Underserved Black communities consistently experience structural imbalances between community need and funding capacity—even during times when the mainstream economy appears to be good and stable. Good government must address these community realities. Prudent action requires prioritization of investments in Black self-help to tackle Black housing instability.

Thank you for your leadership in state efforts to address Minnesota's housing needs. **Please ensure that the 2025 Minnesota Legislature establishes and funds the African American Workforce Affordable Homeownership Program.**

Respectfully,

Council for Minnesotans of African Heritage (CMAH)
East Metro Civic Alliance (EMCA)
NAACP Saint Paul
Minnesota Coalition for the Homeless (MCH)
African Career Education and Resource Inc (ACER)
Minnesota Equal Opportunity Partnership (MEOP)
Stairstep Foundation
African American Leadership Forum (AALF)
Legacy Family Center
Phumulani Minnesota
Bethel University Department of Social Work

¹ Sources: AECF [Last Updated February 2025](#), ALANA Brain Trust [March 2024](#), MHP [March 2024](#), MN State Demographer [March 2025](#).