



Re: HF 3895 Igo – Starter Home Act

March 19, 2026

Chair Quam, Chair Freiberg and Members of the MN Elections & Gov. Ops. Committee:

No matter where they were born or where they live now, every Minnesotan needs a safe and affordable place to call home. Yet for too long, across Minnesota and most of the nation, local policies rooted in fear and scarcity have limited housing choices for too many of our neighbors. These policies and practices including onerous approval processes have severely restricted the building of new homes, especially new starter homes that serve the needs of Minnesota's increasingly diverse families.

Our zoning laws today are rooted in a history of race and class discrimination. People with low incomes and people of color have long faced displacement and exclusion, and too many of the zoning laws that govern our cities and towns today were designed to exclude people of color and renters from particular areas of cities – areas that are generally rich in features like high quality schools, parks and jobs.

The Starter Homes Act will address the housing shortage across Minnesota by allowing more home types to be built in more communities. Allowing more homes of different types and sizes will increase affordable options, allow families to live in the community of their choosing, improve local economies, reduce urban sprawl, and make home a reality for more people.

Stable housing is a basic human need. Home is the foundation for all of our lives - where we rest, play, and raise our families. It's time for the state to take action to allow more homes of all types, sizes, and prices.

Your action today can help build stronger communities across Minnesota. We urge you to support the Starter Homes Act. Thank you for your consideration.

Sincerely,

Lars Negstad, Policy Director



Housing Justice Center
Dedicated to expanding
and preserving the supply
of affordable housing in
Minnesota and nationwide.

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March 20, 2026

Elections, Finance, and Government Operations Committee
Minnesota House of Representatives
Capitol G23
75 Rev. Dr. Martin Luther King, Jr. Blvd.
Saint Paul, MN 55155

Re: Support for H.F. 3895 Starter Homes Act

Chair Quam, Chair Freiberg, and Members of the Committee:

I am a policy attorney with the Housing Justice Center, a nonprofit public advocacy and legal organization dedicated to preserving and expanding affordable housing for low-income individuals and families. Housing Justice Center strongly supports H.F. 3895 that will provide more opportunities for developing a variety of affordable housing.

Minnesota is experiencing a housing crisis. Studies indicate that we are approximately 100,000 housing units short of the current need.¹ This shortage of housing artificially inflates the cost of existing housing, and it means that housing options at affordable price points are too scarce to satisfy the need for them. This means Minnesotans are forced to pay for housing that they truthfully can't afford, especially as the cost of housing increases much faster than wages do. Over 600,000 Minnesotans are housing cost burdened, which means they are paying more than 30% of their income on housing costs.² For renters specifically, 48% of all renters are cost burdened, and 85% of low income renters in Minnesota are cost burdened.³ When households are cost burdened, there often is not enough of their paycheck left over to cover other necessities like food and medical care.

Unnecessarily restrictive zoning laws in municipalities across the state, which are historically rooted in racial discrimination and redlining practices, contribute to the scarcity of affordable housing and overall increase in housing cost. H.F. 3895 will allow more housing options to be built at a variety of price points, available to homeowners and renters alike. When more housing options are available, the price of rent eases and the affordable options grow. H.F. 3895 especially allows for medium-density housing,

¹ Gabriela Norton, [Housing Trends & Takeaways: A Multiyear Look at Minnesota](#), Minnesota Housing Partnership (2025).

² Gabriela Norton, [2026 State Housing Profile: Minnesota](#), Minnesota Housing Partnership (2026).

³ Gabriela Norton, [2025 State Housing Profile: Minnesota](#), Minnesota Housing Partnership (2025).



such as duplexes, triplexes, and townhomes, which provide slightly denser and more affordable housing options that blend seamlessly with single family housing neighborhoods. This creates more opportunities for first time homebuyers to enter the ownership market and more opportunities for renters to find affordable housing in the community of their choice and within a reasonable distance from their workplace.

H.F. 3895 carefully targets terms of development that unnecessarily inflate the cost of developing and eventually purchasing or renting a housing unit. For example, parking minimums are a common barrier when planning new housing projects, as the costs and space associated with the development of parking limits the number of units that can be built in a specific area. H.F. 3895 would ensure that some cities create more flexible parking requirements, that "no more than one parking spot per residential unit" could be required under the city's zoning code. Similarly, H.F. 3895 addresses lot size minimums, ensuring that modest lot sizes will be authorized across the state to keep down the costs for individual units.

H.F. 3895 also thoughtfully allows cities choice in how they will comply with the new zoning requirements. Under subdivision 9, the size of the city dictates how many criteria the city must comply with from a flexible list of options, with the smallest cities in the state being exempt from the statute, and the smallest covered cities only needing to implement four of the criteria. This ensures that cities retain agency in drafting their zoning codes while prioritizing the types of development that will most benefit Minnesotans who need a place to call home.

Action is needed to ease the burden of housing costs on Minnesotans. We ask that you pass H.F. 3895 to help tenants and homeowners alike.

I would be happy to discuss this matter in more detail with you or your staff and can be reached at 651-391-9133 or jsuminski@hjcmmn.org. Thank you for your consideration of this essential zoning reform.

Sincerely,

A handwritten signature in black ink that reads "Jessica Szuminski". The signature is written in a cursive, flowing style.

Jessica Szuminski
Policy Attorney





March 23, 2026

Chair Duane Quam
2nd Floor Centennial Office Building
St. Paul, MN 55155

Chair Mike Freiberg
5th Floor Centennial Office Building
St. Paul, MN 55155

Dear Chair Quam & Chair Freiberg:

Jamie Gulley
President

SEIU Healthcare Minnesota and Iowa represents over 50,000 healthcare workers, in hospitals, clinics, nursing homes and self-directed home care. Our members endorse The Starter Homes Act, House File 3895. Too many of our members pay too much for housing and the main culprit is local municipal governments who block the housing they can afford. When we are short 100,000 homes, the scarcity drives up prices most for service workers like our members.

Jigme Ugen
Executive Vice President

When cities limit housing, the people don't disappear. Testifying on a similar bill, an SEIU member described how her rent went up 50% and she spent a year-and-a-half living mostly in her Jeep, with 5 kids. She would park overnight in various locations and then her kids would try to go to school, and she would go to work. Just walking around my own neighborhood in St. Paul, I routinely walk by people sleeping in their cars or large tent encampments. This is the price we pay for "neighborhood character".

Phillip Cryan
Executive Vice President

Brenda Hilbrich
Executive Vice President

This bill would make it legal to build more housing that service workers can afford. In most cities, most of the land is currently reserved for single-family homes only. Just a fraction of land is available for more affordable types of housing like ADUs, duplexes, triplexes or other multi-family housing. Lots of people like a big house and a big yard. But that should not be the only kind of housing. When you are struggling, you want a roof and some walls. You want a place that is stable and safe.

Rasha Ahmad Sharif
Executive Vice President

Political decisions should give voice to all those affected. New housing anywhere lowers costs for the entire region. But the current system gives the rest of us no voice. Instead, current residents who benefit most from excluding new residents, are given sole control. This bill simply requires that cities make a few choices that expand the housing supply in ways that benefit all.

This is a pro-worker issue. Lower housing costs are like a pay raise. That is why the Minnesota AFL-CIO passed a convention resolution in support of relaxing local restrictions on housing supply. Whether you think Minnesotans need lower taxes or better public services, the budget reality this session is that you won't be able to do much of either. But this bill does not cost anything. At no cost, you can lower the #1 expense for every family.

Sincerely yours,

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Rick Varco
Political Director

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March 23, 2026

Chairs Quam and Freiberg and Members of the Committee,

The Pacific Legal Foundation is a nonprofit public interest law firm that represents clients free of charge when their constitutional rights are violated. Since 1973, we have litigated over 2400 cases - including 18 wins at the United States Supreme Court. We specialize in regulatory reform, property rights, environment and natural resource issues, and equality and opportunity under the law.

Thank you for your consideration of 2026 Starter Homes Act (HF 3895). This is a commonsense bill that will have a significant impact on the people of Minnesota by opening up opportunities to provide and access housing in the state. Significantly, this bill:

- Holds permitting authorities accountable with timelines and administrative reforms that will allow municipalities to address unique concerns but ensure processes don't hold up progress on projects. Delays or unknown timelines create uncertainty, discourage investment, and increase costs. In a time when homelessness and housing costs are at record highs, localities should not be exacerbating these issues.
- Cuts back on arbitrary aesthetic mandates that make it harder to establish and maintain housing.
- Reduces minimum lot sizes, which make housing more costly and limited.
- Legalizes accessory dwelling units that can provide essential housing for family members and renters.
- Provides more pathways for diverse housing options like townhouse and duplexes that are an essential piece of the housing market for many Americans.

These reforms are practical and meaningful steps toward prioritizing people by protecting property rights. We urge your support. Thank you for your time and consideration,

Kileen Lindgren
Senior State Policy Manager

March 23rd, 2026

Co-Chairs Quam, Frieberg, and Members of the Elections Finance and Government Operations Committee,

My name is Cheryl Witt. I'm a proud but concerned resident of Winona.

I'm the single parent of 4 adult children. We are survivors of domestic violence, with some of the mental problems that come with that trauma. Some of my children are in the autism spectrum. So - sometimes our home is filled with tapping, hooting and loud voices. Characteristics that apartment neighbors usually complain about.

Trying to find safe, affordable housing in communities where we could thrive as a complete family unit became an impossible heart-breaking task.

Today I'm lucky enough to rent a house with my youngest son. My son with autism is unhappy and wants to come home. Our dream is to find our forever home, so we can find that space where we can heal, evolve and grow into what my chaotic world kept them from achieving.

I'm here to share my story with you - I'm one of many stories where safe, affordable housing would have changed our family story. I never finished my degree in special education. My oldest dropped out of college in his first year. My youngest never became an Eagle scout or finished his senior year. My daughter moved back to stay with her dad's family. and I have never seen her since. If we had stable, affordable housing, I believe my family's story would have been different.

Minnesota needs more homes. Communities across the state make it hard through their zoning laws to build homes that families need and can afford. They only allow apartments in certain areas of the city, and they make rules so that it's hard to build anything but a very big home on a very big lot, which is also very expensive.

It's not too late for my family to have an opportunity for a more affordable home that meets our needs. I'm asking you to change the law so that more families like mine can find a home that is affordable. More homes means lower housing costs, stronger communities, and a reason for our future generations to choose to stay in Minnesota and help it thrive.

I'm here to ask you to vote yes on The Starter Home Act, HF 3895

Date of Hearing & Bill Number: March 23, 2026, HF3895

To: Members of the Elections Finance and Government Operations Committee

From: Lincoln Wells

Affiliation: Neighbors for More Neighbors

City of Residence: Saint Paul

Co-Chairs Quam, Frieberg, and Members of the Elections Finance and Government Operations Committee,

My name is Lincoln Wells, and I am writing testimony in support of the Starter Homes Act (HF3895), currently being heard within the Minnesota State Legislature.

I originally moved to the Twin Cities in 2015 to attend graduate school at the University of Minnesota, where I received an MPH in epidemiology and went on to work in mosquito-borne disease research. Following my graduation, I moved away from Minnesota to start my career in Honolulu, HI, where I met my wife and started my adult life. In 2022, I received a research opportunity that allowed me to work remotely. My wife and I decided that we wanted the opportunity to purchase a home, something that was unavailable to us due to the high cost of housing in Honolulu, so we made the choice to move to the Twin Cities. Even though Minnesota's winters have taken some getting used to for my wife, who is originally from Hawaii, she has flourished and now works as a public librarian in Washington County. In addition to my wife and I moving to Minnesota, we have also convinced my wife's sister, now an engineer working in Anoka County, and her brother-in-law, now a State of Minnesota employee, to also move from Hawaii to Minnesota. Lastly, my mother, now a county worker for Scott County, has also moved to Minnesota from rural Iowa.

In total, that makes 5 individuals who have moved to Minnesota since 2022 who, in my opinion, greatly contribute to the fabric of our Minnesota community. This has only been possible because of Minnesota's high quality of living and, critically, its low housing cost relative to many other cities in the United States. My hope is that Minnesota continues as a state with relatively low housing costs and that more families, like mine, can make the decision to move here to call Minnesota home. However, I fear that this will not remain possible if statewide steps are not taken to address Minnesota's growing housing crisis. Minnesota's 100,000 shortfall of homes means that it will only become more and more difficult for people to move to Minnesota and for Minnesotans to find an affordable place to live within their communities.

The Starter Homes Act (HF3895) is a significant step forward towards addressing this shortfall of homes. This bill will allow for more housing types in more locations while reducing the regulatory burdens that prevent new homes from being built. Statewide action is required to address this crisis, and I implore the Minnesota State Legislature to address this challenge by supporting this bill.

Thank you,
Lincoln Wells

Date of Hearing & Bill Number: March 23, 2026, HF3895

To: Members of the Elections Finance and Government Operations Committee

From: Chris Herndon

Affiliation: Neighbors for More Neighbors

City of Residence: Minneapolis

Co-Chairs Quam, Frieberg, and Members of the Elections Finance and Government Operations Committee,

My name is Chris Herndon, and I am writing testimony in support of the Starter Homes Act (HF3895).

As both a real estate development advisor and a first-time homebuyer, I've seen Minnesota's housing challenges from two deeply personal angles.

Professionally, I work alongside emerging developers in the Twin Cities—many of whom come from diverse backgrounds and are deeply rooted in their communities. They often start with bold, creative visions for housing. But once they hit the maze of zoning laws, engineering requirements, and city regulations, their ideas get watered down into the same costly, uninspired projects we see again and again. These projects rarely pencil out without heavy subsidies—and that model just isn't sustainable. It's slowing down the creation of the housing our communities actually need.

Personally, my wife and I recently bought our first home. But the process was hard—starter homes were extremely limited, and the few we found were overpriced. We feel fortunate to have landed somewhere, but it took time, compromise, and a lot of persistence. There just aren't enough homes on the market that meet the needs of buyers at different income levels and life stages.

And it's not just us. Many aging homeowners would gladly downsize and stay in the communities they love—but they can't. The inventory of smaller, accessible homes is so limited that they either stay put in homes that are too large or move out of their community entirely. That's a huge loss for neighborhood continuity, caregiving support, and intergenerational living.

Nature thrives on diversity—and the same is true for our housing ecosystem. But the way we've developed since the introduction of zoning laws goes against this principle. It's a rigid system that's failing to meet the evolving needs of real people.

If we're serious about solving our housing crisis, we need to embrace practical, people-centered policies that reflect how Minnesotans actually live—and want to live.

Thank you,

Chris Herndon

Date of Hearing & Bill Number: March 23, 2026, HF3895

To: Members of the Elections Finance and Government Operations Committee

From: Ian Buck

Affiliation: Neighbors for More Neighbors

City of Residence: Minneapolis

Co-Chairs Quam, Frieberg, and Members of the Elections Finance and Government Operations Committee,

My name is Ian Buck, and I am writing testimony in support of the Starter Homes Act (HF3895).

Earlier this year, I was looking to move to be near my partner and close friends. Strengthening the social ties with my immediate community is desirable both for improving the enjoyability of life, but also comes with a lot of health benefits.

Since my friends are largely clustered in the greater Uptown area, which I understand to be much more in demand than my old neighborhood of Seward, I was expecting to have to swallow a significant rent increase in order to achieve my goals. I was very pleasantly surprised that on my first day of apartment touring, I found a unit that is both physically nicer than my previous one and is in the ideal location for me, and the rent was only \$20 higher than my old place!

I benefited from the recent boom in housing construction in Uptown. Even though I wasn't looking at new build units (those are well out of my price range), the fact that they are there means that I wasn't competing with the higher-income individuals who can afford those new build units. Compare that to Seward, a neighborhood that is dominated by single-family houses, where the only rental opportunities are at the fringes near busy roads and highways. Allowing for more homes to be built reduces housing costs across the board.

Thank you,

Ian Buck

Minneapolis, MN

Dan Wilson

Resident of HD 26A

Rural Winona County

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Housing is essential infrastructure. More than roads or water pipes, housing availability determines a rural community's future — economically, yes, but more importantly, sociologically. Housing answers the question of whether or not our rural communities places where families want to move *to*, and where our children want to move *back*?

I moved to Winona in 2006 and fell in love with it. I was only able to stay because I ran a men's homeless shelter — that was my housing. Later, when I wanted to start a farm, a nontraditional cooperative land ownership model was the only way I could afford to put down roots in Winona County. My story reflects what the data shows: when housing opportunities exist in greater Minnesota, young families stay.

Consider these facts. Winona's rental vacancy rate is 1.7% — lower than Manhattan's. The University of Minnesota estimates that half of all home sales in greater Minnesota happen without a realtor, because the market is too tight. And in a recent survey, 51% of Minnesotans said they *want* to live in greater Minnesota. The desire is there, the market is there, but the houses are not.

Smaller communities lack planning departments, development staff, and the tax incentives needed to attract developers. This is why leveling the playing field with zoning restrictions is existential for us. Just as the State creates a base standard for essential infrastructure (like roads and pipes), we need to establish the same standard for housing to level the playing field between metro and rural areas.

The decisions made in the next five years here in St. Paul, will shape the next fifty. The question for the legislature today is whether we want to see a rural renaissance, with more housing and economic growth happening in greater Minnesota—a future where more and more families and our children are excited to move to rural Minnesota. Or, does the legislature want more of the same. A future where housing continues to be out of reach for families and they therefore leave our rural spaces.

March 19th, 2026

Co-Chairs Quam, Frieberg, and Members of the Elections Finance and Government Operations Committee,

My name is Anna Nelson, and I'm a volunteer with Neighbors for More Neighbors. I am writing testimony in support of the Starter Homes Act (HF3895).

My husband grew up in Lesueur, near Mankato, and spent his childhood riding his bike to school, the park, and to the store to buy treats.

When my husband and I moved back to Minneapolis a number of years ago, we knew we wanted to live in a walkable neighborhood similar to the one he grew up in, one where we could access a grocery store, pharmacy, playgrounds, and other amenities. We wanted the kind of walkable community where our kids could have the same freedom we had growing up.

As we began searching for a home, we learned pretty quickly that walkable neighborhoods are really hard to find here. They are often highly sought after and very expensive. We were/are lucky to be able to afford to purchase a home in a "complete neighborhood", because of this, I live in a rare missing middle development, a townhouse.

What I have is special. My townhouse neighbors look out for each other; we don't just share walls, we also share meals, babysitters, driveway chats, and social gatherings. Homes like mine, where gardening, shoveling, and roof repairs are handled by the community, are easier on people who are getting older, and also on those of us who work too much and have busy children.

I run into my neighbors on foot all the time, at the playground, at the bus stop, or at the many local businesses we can walk to around the corner. When so many people live close together, it's easier for nearby local businesses to succeed; they have a built-in customer base right there.

Too many municipal governments have made it impossible to create neighborhoods like mine. Local laws that block what we have don't make sense for our communities. Allowing more homes of all shapes and sizes makes our communities stronger. Not only is it more affordable, but it's more connected. I love my neighborhood, and I wish it were easier to build more homes like ours. Because I want more Minnesotans to have the kind of community I'm lucky to live in.

Thank you,

Anna Nelson
Minneapolis, MN

March 20, 2026

My name is Connor Carroll. I live in Minneapolis, and I'm a volunteer and board member with Neighbors for More Neighbors. I'm writing in support of the Starter Homes Act (HF 3895).

I grew up in Rosemount, and after college I lived with my parents for two years while I made payments on my student loans and began saving up to buy a house in the neighborhood I grew up in. However, most of the homes in Rosemount are big, with large yards, and two and three car garages; much more space than I actually need. These available homes were, and are, far outside my price range. Smaller homes, duplexes, and four plexes were almost nonexistent. Rental apartments in town were also unaffordable for me.

In 2015 I moved to Minneapolis, because two friends offered to rent me their extra bedroom for \$400 per month (a much better deal than I could find anywhere in my hometown). I've lived there ever since, and over the past ten years, I have found my community – I'm happy in Minneapolis and I'm here to stay. But sometimes I wonder what my life would have been like if an affordable starter home had been available. The life I built for myself in Minneapolis, I could have built in Rosemount.

My sister and her husband could have afforded a home for their two children in town, instead of buying in the northeast suburbs, and I could help with child care much more easily. My parents are close to retirement, and being closer would make it easier to help them when they need it. Because of the distance, it's surprisingly difficult to coordinate all our schedules with them and my other sister for the various car trips that have to be made.

When I grew up, my grandmother's house was a block away. My aunt and cousins lived 2 blocks away. We could walk over and drop in whenever we wanted, without much planning. I remember a lot of spontaneous family time in my childhood, and this made us very close. This kind of upbringing has just not been available for the next generation of my family.

Unfortunately, city-level efforts have not been enough to fix this problem statewide. Some cities are committed to building the affordable homes their communities need, but others are, at best, uninterested. The result is uneven affordability across the state, and communities which are out of reach for the people who want to live and work there.

The Starter Homes Act would create the conditions allowing families to live closer to one another and maintain strong bonds, preserving close-knit communities. I urge you to support this legislation.

Thank you,
Connor Carroll
Minneapolis, MN

3/19/2026

Dear Co-Chairs Quam and Freiberg and Committee Members,

For nearly three decades, the Greater Minnesota Housing Fund (GMHF) has worked in communities across all 87 counties to strengthen local housing ecosystems and expand access to safe, stable, and affordable homes. Through low-cost capital, effective partnerships, and innovative financing tools, we support the development and preservation of housing that meets local needs and strengthens community vitality, particularly in Greater Minnesota.

Minnesota's housing shortage is constraining economic growth, workforce recruitment, and community stability. This challenge is especially acute in Greater Minnesota, where development costs, including labor, materials, infrastructure, and soft costs, are rising faster than values. Additionally, shortages of developers and construction firms have made it increasingly difficult to produce homes at an attainable price.

From GMHF's experience as a statewide lender and investor, we also see that communities are often working with limited staff capacity, smaller tax bases, and legacy land use frameworks that were developed for very different market conditions. Updating zoning and land use policies to respond to today's housing needs can be time and resource intensive, even when local leaders recognize the need for more housing. These constraints can limit the range of housing types that are feasible to build and finance.

The Starter Homes Act responds to these realities by reducing regulatory complexity and uncertainty. The bill can make it easier for communities, developers, and lenders to work together to produce housing that is less costly to build and more attainable for residents. This approach is especially important in Greater Minnesota, where every dollar of public, private, and philanthropic capital must work harder.

The Starter Homes Act complements existing affordable housing investments. It provides a supportive policy foundation that can help local governments and their partners focus limited resources on implementation. This legislation represents a meaningful step toward increasing housing supply, improving affordability, and strengthening communities across Greater Minnesota and the entire state.

GMHF encourages your support for the Starter Homes Act. Thank you for your leadership and consideration.

Sincerely,

A handwritten signature in blue ink, appearing to read "Andrea Brennan", with a long horizontal flourish extending to the right.

Andrea Brennan

President and CEO

Greater Minnesota Housing Fund



March 23, 2026

Co-Chair Quam, Co-Chair Freiberg and Members of the House Elections Finance and Government Operations Committee:

The Nourish MN Coalition is pleased to offer our collective support for HF3895 (Igo), which updates restrictive zoning laws to allow for more housing of every kind and at every level of affordability in all corners of the state.

The Nourish MN Coalition is a coalition of Minnesota nonprofits, agencies and ally organizations with diverse missions and memberships. The coalition is committed to breaking down the silos of public policy in recognition of the fact that the real-world impact of public policy on Minnesotans' day-to-day lives is interconnected.

Minnesota's zoning laws are dated and exacerbate the increasing, unaffordable housing costs¹. Only about 10% of residential land in the Twin Cities allows for townhomes or mobile homes, and only 7% of residential land statewide allows for apartment buildings, also known as multifamily housing. This widespread limitation on housing options has contributed to the current housing shortage and high housing costs. Currently, around 48% of Minnesota renters are cost-burdened, meaning they pay more than 30% of their income on housing costs.

HF3895 drives down housing costs and increases supply of housing statewide by updating restrictive zoning laws to match the economic needs of Minnesotans.

The Nourish MN Coalition envisions a Minnesota where everyone has the resources they need to thrive, and where everyone's basic needs are met. This legislation would move us closer to that goal, and it would make a meaningful impact on the people we serve. For that reason, we urge the Committee's support.

Sincerely,

Nourish MN Coalition

About Us: Nourish MN is a coalition of Minnesota nonprofits and community partners who engage in a cross-sector approach to uplift commonsense ideas that reduce poverty, end hunger, increase



mobility, and make housing, healthcare, and childcare affordable and accessible for all Minnesotans.

March 20, 2026

Dear Rep. Duane Quam,

The Yes to Homes Coalition is a group of leaders and organizations from across Minnesota, including housing advocates, community organizers, housing industry groups, businesses, labor, environmental, and faith-based groups, and transportation advocates. We come together, unified across different perspectives, to ask you to pass the Starter Homes Act.

Every Minnesotan needs a home that is safe and affordable. Too few homes has resulted in competition, driving up prices and making this goal increasingly out of reach. Research shows Minnesota needs about 100,000 new homes to meet the current housing needs of our residents. The time to act is now.

Across Minnesota, outdated policies and burdensome regulations are limiting housing choices and raising prices. These rules are preventing workers, young families, and older adults from having the homes they need, at sizes and prices they can afford. The Starter Homes Act will help local governments to address the housing shortage in communities across Minnesota by allowing more home types to be built in more communities.

Together, Yes to Homes advances proven, practical housing policies that help communities create more homes and expand opportunity statewide. We have worked closely together and with legislators and city groups in the past three years to come to the table to find a clear and workable solution that meets the scope of need for more homes in Minnesota. Minnesotans cannot and should not wait any longer for action.

We support the Starter Homes Act because it will begin to solve this challenge. Allowing more homes of different types and sizes will increase affordable options, allow families to live in the community of their choosing, improve local economies, reduce urban sprawl, and make home a reality for more people.

As the City Council Member who represents Ward 8 in Minneapolis, my constituents across the Ward are concerned about housing affordability and afraid they will soon get priced out of their neighborhoods. We know that building more housing and allowing different kinds of housing will help keep the cost of housing down. It is a core belief of mine that the people who in our city should also be able to afford to live here. Moreover, allowing for more homes helps families stay near schools, supports local businesses and strengthens neighborhood vitality. The Starter Homes Act will help by providing clear and consistent standards to help our neighborhoods plan for the future in away that accommodates growth and flexibility.

Your action today can help build stronger communities across Minnesota. We urge you to support the Starter Homes Act.

Thank you for your time,

Soren Stevenson

Minneapolis City Council Member - Ward 8

Sam Benson, Letter of Support for Starter Homes Act (HF3895)

Dear Elections Finance and Government Operations Committee Members,

My name is Sam Benson, and I am writing today in support of the Starter Homes Act (HF3895). This bill takes important steps to ensure that more housing can be built in our state to meet the large shortage of homes that currently exists. By limiting onerous aesthetic mandates and making it easier to permit and build more housing types in more places, lawmakers can help to address this shortage. These policy changes will make it possible for more people to afford to call our great state home.

One reason I support this bill is that I have seen how similar reforms, at the local level, have benefited renters, such as myself, in my neighborhood. I live in southeast Minneapolis, near the University of Minnesota campus. In recent years, as the city of Minneapolis has relaxed parking minimums and encouraged housing development along the Green Line, numerous multifamily housing developments have been built. This has enabled many new people and businesses to move into the area and has helped to keep rents manageable, even as the student population has grown. My rent increases for the past two years have been less than the rate of inflation and have been much lower than rent increases in other parts of the state or country.

Not every neighborhood should look like mine, but the policy changes that have benefited my neighborhood can also benefit other neighborhoods, even at a smaller scale. By streamlining regulations and limiting excessive requirements, Minnesota can pave the way for a more affordable future for our state.

I strongly encourage a yes vote on the Starter Homes Act.

-Sam Benson
Minneapolis
Email: j.sam.benson@gmail.com
Phone: 218-329-3833

HOUSING REFORM: AFP's Solutions

Americans for Prosperity (AFP) strives to create an economy that works for all—empowering people to earn success and realize their potential. **Overly burdensome regulations** related to housing, land use, and zoning make housing more costly and erect barriers to economic growth that inhibit opportunity and geographic mobility. For example, expensive housing prevents people from moving to areas with the most economic opportunities. It also makes it harder to start and raise families and seek out other opportunities. This erodes their dignity and diminishes their ability to self-actualize. **Preempting these local barriers through changes in state law** would bolster property rights and foster economic opportunity, improving outcomes for workers, renters, homeowners, and landlords.

AFP is focused on enacting these foundational housing reforms in all 50 states. The accompanying [report](#) provides model legislation, success stories, and resources for policymakers. Policy reforms are split into three tiers based on their potential impact on property rights and housing supply:

TIER 1

Highest Value:

- **Permit “missing-middle” housing by right:** Single-family only zoning prohibits any non-single-family home (including townhomes, duplexes, triplexes) from being constructed on a given residential lot. Single-family only zoning significantly reduces housing supply, raising prices for prospective buyers and renters.
- **Legalize multifamily and mixed-use buildings in commercial zones:** Many localities also have commercial-only zoning, limiting where housing can be located. States should legalize apartments and mixed-use buildings in previously commercial-only zoned areas. Additionally, as increased remote work has reduced commercial office space utilization, states and cities should allow commercial buildings to be converted into apartments.
- **Legalize accessory dwelling units:** An ADU is an additional residential unit built on the same lot as an existing, larger home. ADUs can be a separate, detached residence or attached to the main residence. However, many local governments either ban or severely restrict ADUs, worsening housing crises in those areas and reducing private property rights.
- **Eliminate or reduce indirect density restrictions:** Additional land-use regulations, including minimum lot sizes, parking requirements, height restrictions, setback requirements, also reduce the housing supply. Minimum lot size requirements mandate that housing lots be at least a certain square footage, increasing the cost of parcels of land to build homes. Parking requirements mandate that houses and apartment buildings provide residents with designated parking spaces, reducing the available space for housing, while building height restrictions limit skyscrapers and apartment buildings.



TIER 2

Moderate Value:

- **Repeal restrictions on manufactured housing, tiny houses, and innovative construction:** Many state and local regulations exist on mobile and tiny homes, limiting where they can be situated, their uses, what materials the homes can be built of, and more. Additionally, states and localities also restrict or ban the use of new technologies and innovations in home building, such as 3D printed homes, factory-built housing, and modular homes.
- **Repeal or prohibit mandatory inclusionary zoning:** Mandatory inclusionary zoning is the practice of requiring certain new housing developments to set aside a percentage of units for income-restricted housing. While this requirement is ostensibly to create more affordable housing, research shows that mandatory programs actually increase overall housing prices.
- **Repeal and preempt rent control laws:** Rent control is a price-fixing scheme limiting the rental increases a landlord can institute. While aimed at increasing affordable rental housing, rent control reduces the housing supply by diminishing the profit incentive to build more, and results in inadequate and worsening housing conditions for low-income people.
- **Enact “shot clock” provisions:** A “shot clock” bill gives local governments a clear time limit to issue decisions on building permit applications. Any permit application that does not receive a decision (such as an approval, denial, or approval with conditions) by the time limit will be automatically approved and allowed to proceed to the next stage, reducing costly delays.
- **Repeal or Reform Protest Petitions:** Protest petitions allow a small minority of nearby property owners to stop rezonings in their neighborhood. These petitions trigger a supermajority vote requirement for local government approval of the rezoning. Protest petitions reduce property rights and circumvent the normal approval and democratic process.

TIER 3

Lower Value:

- **Eliminate Urban Growth Boundaries:** Urban Growth Boundaries are boundaries around city centers that limit housing and commercial development outside the urban area. By limiting housing development, these boundaries raise the cost of housing, making cities less affordable.
- **Allow single-room occupancy housing:** Single-room occupancy housing (such as boarding houses) once provided quick and affordable housing for single adults and low-income individuals. However, since the 1970s, many localities have banned these arrangements.
- **Allow single-staircase apartment buildings:** Single-staircase buildings are common in Europe but are banned in many cities in the U.S. Allowing single-staircase apartment buildings would increase housing supply and affordability.
- **Allow third-party reviews and inspections:** Third-party reviews allow private, licensed, professionals to review building plans, permit applications, and perform inspections. Allowing third parties to perform inspections and reviews reduces delays and costs for developers and builders.
- **Create a housing taskforce:** To start the process of zoning and land-use reform at the state level, an executive branch task force or special legislative housing committee can provide a platform and venue for legislators, housing policy experts, state-based advocates, and other stakeholders to discuss and formulate concrete housing reform proposals.

Contact:

Ilana Blumsack - iblumsack@afphq.org - Economic Policy Analyst

A ROADMAP FOR:
HOUSING POLICY REFORM

**PROVEN TOOLS AND MODEL POLICIES
FOR STATES TO CUT RED TAPE AND
INCREASE HOUSING SUPPLY**

BY ILANA BLUMSACK



Housing costs are rising rapidly, burdening millions of Americans nationwide. Americans for Prosperity strives to create an economy that works for all — empowering people to achieve success and realize their potential. **Overly burdensome regulations** related to housing, land use, and zoning make housing more costly and erect barriers to economic growth that inhibit opportunity and geographic mobility.

Reducing and reforming zoning, land-use, and building regulations would bolster property rights and foster economic opportunity, improving outcomes for workers, renters, homeowners, and landlords.

AFP is focused on enacting these **foundational housing reforms** in all 50 states. Though the precise impact of a given policy change may depend on state or regional housing market dynamics, demographics, or other state or regional factors, AFP has identified a variety of reforms that state leaders can pursue to reduce regulatory burdens and promote private property rights.

TIER 1

HIGH PRIORITY OPTIONS

Permit “Missing middle” housing by right

(E.G. , duplexes, triplexes, fourplexes)

Over 75% of residential land in the United States is [zoned](#) for only single-family homes, prohibiting any non-single-family home, such as duplexes (two-unit houses), triplexes (three-unit houses), and even townhomes, from being constructed on a given residential lot. Missing middle housing is housing between detached single-family homes and large apartment buildings, such as townhomes, duplexes, and triplexes. Permitting missing middle housing would significantly increase housing supply and choice, thereby lowering prices for prospective buyers and renters.

Single-family-only zoning also reduces property rights, as property owners cannot subdivide a home on their land without going through lengthy and costly variance or rezoning processes that are sometimes unsuccessful. These processes impede property owners from using their property and land as they see fit. Permitting missing middle housing increases consumer choice and property rights by allowing for the construction of multi-family housing along with single-family homes.

In 2019, the Oregon legislature [voted](#) to allow the construction and use of duplexes in formerly single-family-zoned land in cities with over 10,000 residents and fourplexes on single-family-zoned land in the Portland metropolitan area. In 2021, California [passed](#) SB 9, which effectively eliminated single-family zoning statewide. Additionally, both the [Maine](#) and [Washington](#) state legislatures have recently legalized missing middle housing by-right in many cities across those states. These zoning reforms have received widespread bipartisan support.

In 2023, AFP-Montana helped pass [SB 323](#) which legalized duplexes by-right on any single-family zoned lot in cities of over 5,000 residents, and mandated that the regulations on these duplexes may not be more stringent than those imposed on single-family homes that are also allowed on those lots.

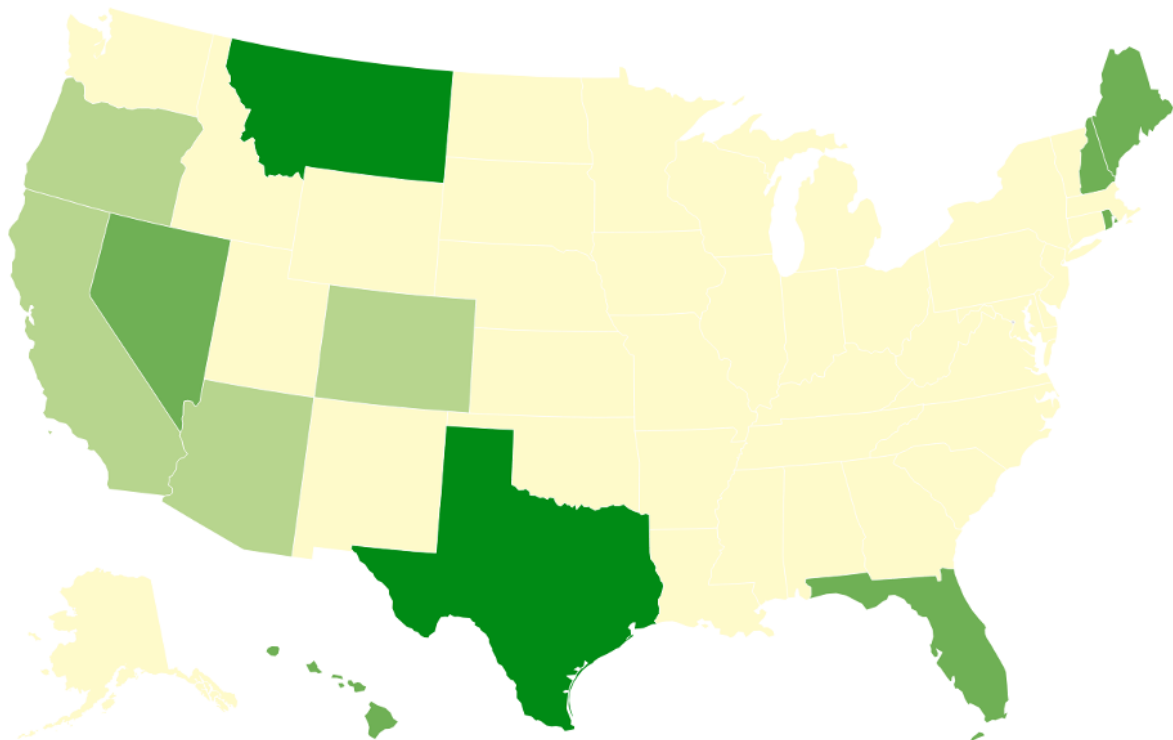
Legalize multifamily and mixed-use buildings in commercial zones and allow commercial-to-residential conversions:

Many localities also have commercial-only zoning that limits where housing can be located. However, this was not always the case. Mixed-use housing had been quite common in urban and downtown areas, as many families owned businesses on the ground level and lived in housing units above their shops. Modern commercial-only zoning restricts housing options, increasing costs and limiting housing choices for residents.

States should [legalize](#) multi-family housing and mixed-use buildings in previously commercial-only zoned areas. Additionally, as increased remote work has reduced commercial office space utilization, states and cities should allow commercial buildings to be converted into apartments.

Statewide residential in commercial zoning (RICZ) laws

No RICZ law
 Weak RICZ law
 Medium RICZ law
 Strong RICZ law



Source: Data on file with author. • Created with Datawrapper

Bills AFP chapters have worked on

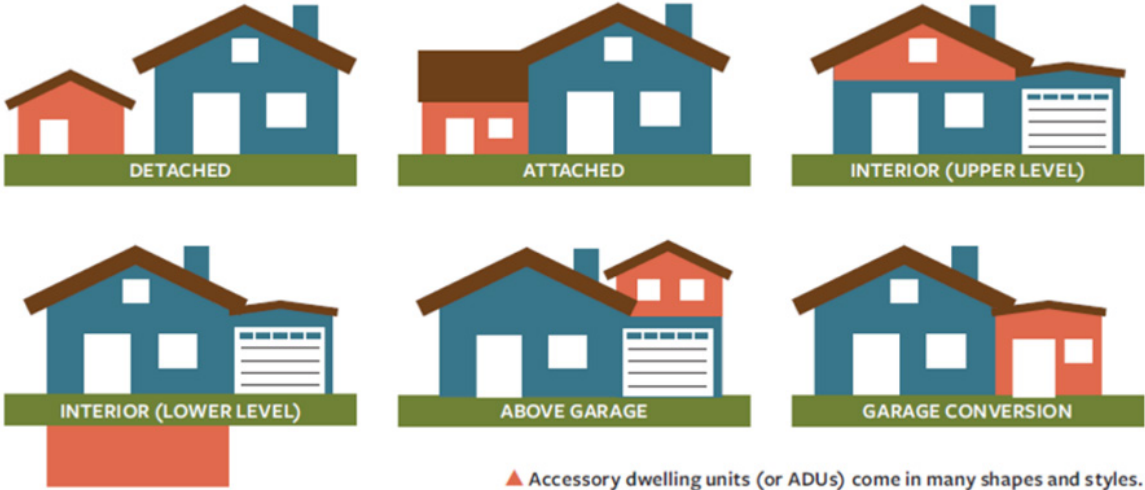
State	Year	Bill(s)	Main elements	Population threshold	Reduction in parking requirements	Commercial to residential conversions
Montana	2023	SB 245	Allows multi-family and mixed-use developments in commercial areas.	5,000	Yes.	No.
Arizona	2024	HB 2297	Requires localities to allow by-right multi-family, mixed-use, or commercial to residential conversions on up to 10% of available commercial-zoned land.	150,000	No.	Yes.
Texas	2025	SB 840 and SB 2477	SB 840 legalizes multi-family and mixed-use developments in commercial areas. SB 2477 requires localities to allow commercial-to-residential conversions in commercial areas.	City of 150,000 in a county of at least 300,000.	Yes.	Yes.
New Hampshire	2025	HB 631	Allows multi-family housing, including potentially mixed-use and commercial-to-residential conversions, in commercially zoned areas.	Major cities	No.	Allowed.
Nevada	2025	A.B. 241	Requires localities to allow mixed-use and multi-family dwellings in commercial areas.	None.	No.	No.

Source: Mercatus Center; Author's research • Created with Datawrapper



Legalize Accessory Dwelling Units

An Accessory Dwelling Unit (ADU) is an additional residential unit built on the same lot as an existing, larger home. ADUs can be a separate, detached residence or attached to the main residence (see drawing below). ADUs can be rented for extra income, used to house family members or friends, or turned into extra studio or office space. However, many local governments either ban or severely limit ADUs, restricting homeowners' private property rights to use their properties as they see fit and worsening housing crises in those areas.



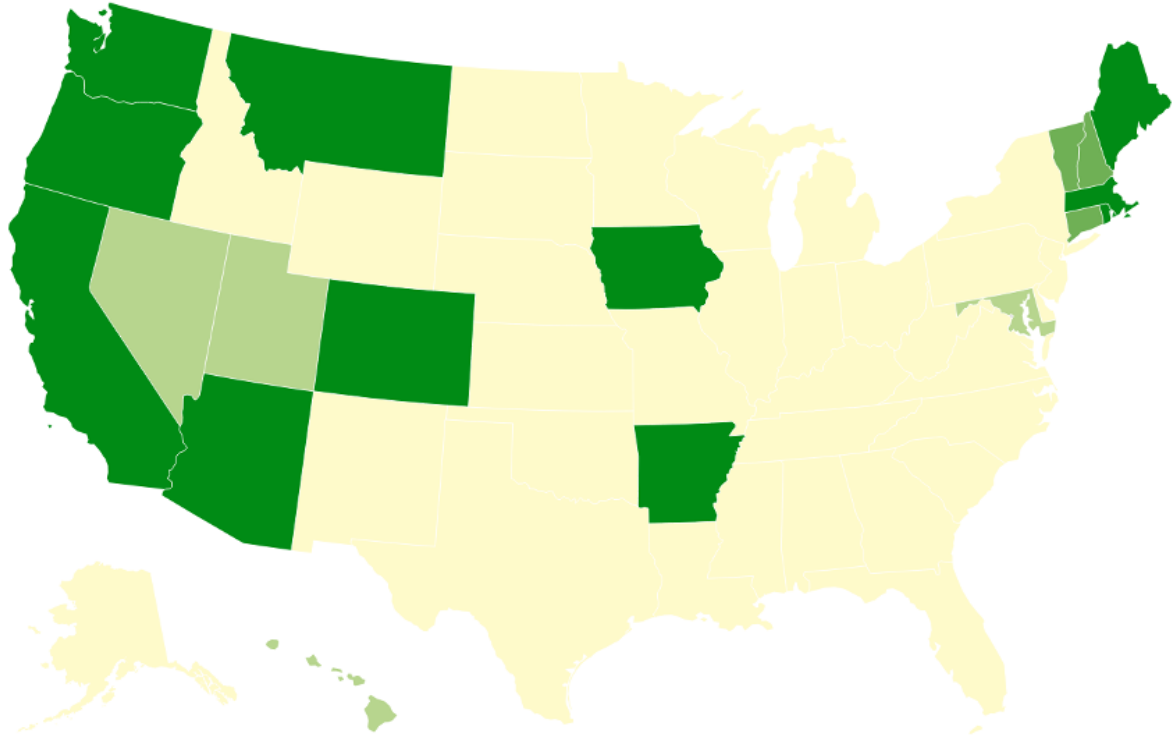
Source: [AARP](#)

ALEC model policy, “Accessory Dwelling Units Act”: <https://alec.org/model-policy/accessory-dwelling-units-act/>

Statewide ADU legislation across the country

Statewide ADU Legislation Across the Country

■ No ADU law
 ■ Weak ADU law
 ■ Medium ADU law
 ■ Strong ADU law



Data on file with the author.

Created with Datawrapper

ADU bills AFP has worked on

State	Year(s) Passed Bill(s)	Permitted by-right	Ban on owner-occupancy requirements	Limits on parking requirements	Allows attached and detached ADUs
New Hampshire	2016/2025	Yes	No	No	Yes
Montana	2023	Yes	Yes	Yes	Yes
Arizona	2024/2025	Yes	Yes	Yes	Yes
Iowa	2025	Yes	Yes	Yes	Yes

Source: AARP; Mercatus Center; Author's Research • Created with Datawrapper



Eliminate or reduce indirect density restrictions:

Many local governments have additional land-use regulations that limit housing development, including minimum lot sizes, minimum parking requirements, height restrictions, floor area ratio requirements, minimum setback requirements, and more.

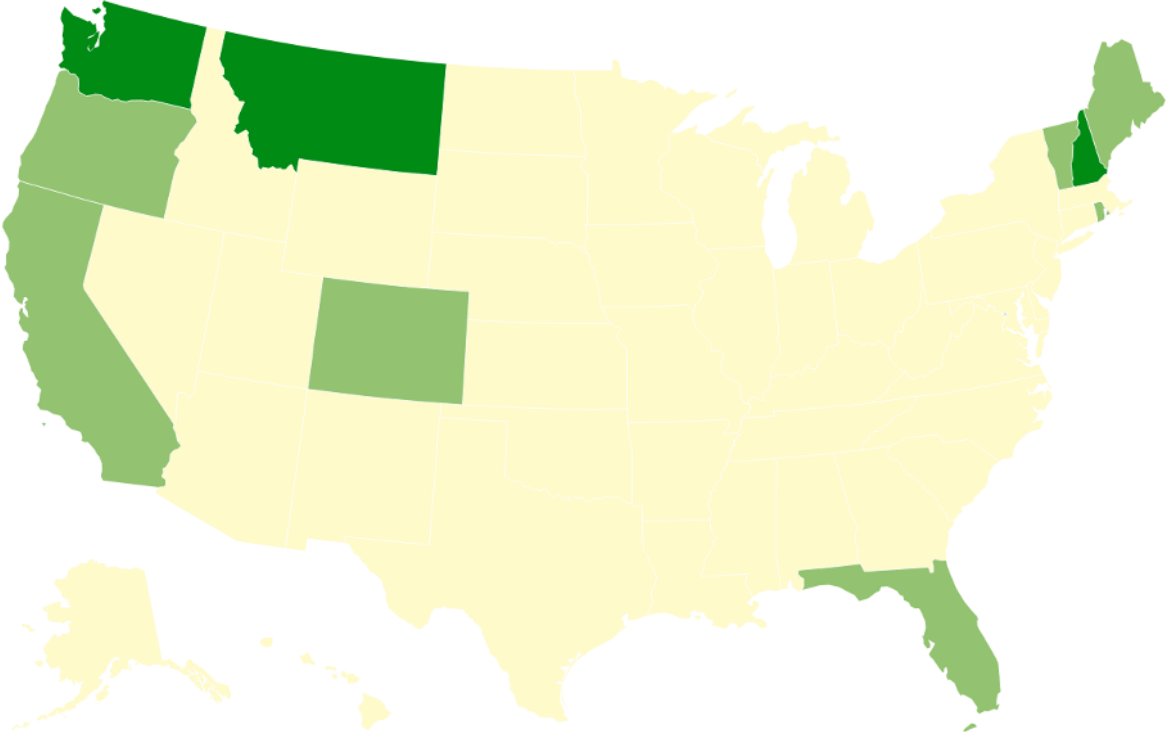
[Minimum lot size requirements](#) mandate that housing lots be at least a certain square footage, increasing the cost of parcels of land to build homes. Minimum lot sizes also limit the number of homes that can be built in a particular neighborhood or area. These factors lead to building greater numbers of large and expensive single-family homes, rather than more affordable starter homes and townhomes. Reducing or eliminating minimum lot size requirements reduces regulations on property owners and allows for less expensive, more affordable single-family homes.

In 1998, Houston reduced the minimum lot size in the city's downtown to just 1,400 square feet and expanded this change citywide in 2013. The reform has [led](#) to the construction of over 80,000 new starter homes and townhomes, and Houston remains one of the most affordable major cities in America. In 2024, Austin, Texas followed suit with its own minimum lot size reform, [reducing](#) the minimum lot size to 1,800 square feet citywide. And, in 2025, Texas passed [SB15](#), which reduces the minimum lot size for new single-family home developments in large cities statewide to just 3,000 square feet.

Parking requirements [mandate](#) that houses and apartment buildings provide residents with designated parking spaces, reducing the available space for housing and increasing the cost of new homes and apartments. Additionally, commercial parking mandates significantly increase costs for small businesses, as parking mandates increase commercial rents and limit where new businesses may locate.

Statewide Parking Reforms

No parking reform Weak parking reform Strong parking reform



Source: Mercatus Center, Housing Policies Highlight, 2025. • Created with Datawrapper

Parking reform bills AFP chapters have worked on

State	Year(s)	Reform
New Hampshire	2024, 2025	S.B. 284, passed in 2025, mandates that localities may not require more than one parking space per unit. H.B. 1400, passed in 2024, had only reduced minimum parking requirements for multi-family properties and small studio or one-bedroom units.
Montana	2025	H.B. 492 reduces minimum parking requirements in cities to one space per residential unit, half a space for residential units under 1,200 square feet, and eliminates parking requirements entirely for childcare facilities, assisted living facilities, and affordable housing units.

Data on file with the author. Created with Datawrapper

Building height restrictions limit skyscrapers and apartment buildings, especially in cities and downtown areas. These restrictions reduce the number of apartments that can be built, increasing prices in urban areas and reducing choice and property rights for developers, homeowners, and renters. For example, the building height restrictions still [imposed](#) on Washington, D.C., through the Height Act of 1910, have restricted development in downtown D.C., reduced the supply of both housing and commercial space, and increased housing costs in the District. In 2025, Montana [passed](#) SB 243, which prevents local authorities from imposing a height restriction of less than 60 feet on buildings in downtown, commercial, and industrial areas.



TIER 2

MODERATE VALUE

- **Repeal restrictions on manufactured housing, tiny houses, and alternative, non-stick built construction methods:** There are many state and local regulations on mobile and tiny homes that limit where they can be located, their uses, what materials the homes can be built of, and more. Additionally, states and localities restrict or ban the use of new technologies and innovations in home building, such as 3D printed homes, factory-built housing, and modular homes. These restrictions reduce the supply of more affordable housing, limit choices for homebuyers and developers, and limit innovation in the housing market. In 2025, Montana [passed](#) SB 252, which prohibits localities from treating manufactured and factory-built housing differently from traditional, on-site built housing in local zoning regulations. Kentucky passed a similar [bill](#) in 2025 as well. Texas [passed](#) SB 785 in 2025, which allows manufactured housing by-right on more lots throughout the state.
- **Repeal or prohibit mandatory inclusionary zoning:** Mandatory inclusionary zoning is the [practice](#) of requiring certain new housing developments to set aside a percentage of units for income-restricted housing. While this requirement ostensibly creates more affordable housing, research shows that mandatory programs actually increase overall housing prices. To increase inclusionary zoning unit buildings, local governments often entice developers with density bonuses – the ability to build more units than would otherwise be allowed under the area’s zoning laws. Rather than enticing developers with density bonuses, states and cities should eliminate or significantly reform residential zoning laws for all housing types.
- **Repeal and preempt rent control laws:** Rent control is a price-fixing scheme that limits the rental increases a landlord can institute. While aimed at increasing affordable rental housing, rent control [reduces](#) the housing supply by diminishing the profit incentive to build more units. It also results in inadequate and worsening housing conditions for low-income people. Over 30 states have recognized the harms of rent control and prohibit local governments from enacting rent control laws. Accordingly, local governments should repeal any existing rent control laws, and state governments should preempt local government by banning rent control policies statewide. In 2023, [Montana](#) became the latest state to ban local rent control.



- **Enact “shot clock” provisions:** A [“shot clock”](#) bill gives local governments a clear time limit for issuing decisions on building permit applications. Any permit application that does not receive a decision (such as an approval, denial, or approval with conditions) by the time limit will be automatically approved and allowed to proceed to the next stage. Texas [adopted](#) a shot clock bill in 2019. Florida passed [similar legislation](#) in 2024 that applies to plat and lot permit approvals, and Kansas [passed](#) a shot clock bill in 2025 that gives local governments 60 days to issue a decision on building permits for single-family homes, or the application is automatically approved. The Pacific Legal Foundation has [developed](#) model legislative language for enacting shot clock legislation across the country. Shot clock bills have reduced bureaucratic delays, increasing housing production and ultimately lowering home prices for prospective buyers.
- **Repeal or Reform Protest Petitions:** Protest petitions [allow](#) a small minority of nearby property owners to stop rezonings in their neighborhood. These petitions trigger a supermajority vote requirement for local government approval of the rezoning and can even occur after the local government has approved the rezoning, thus triggering a second vote. Protest petitions reduce property rights and circumvent the normal approval and democratic process. In 2025, AFP-TX helped pass [HB 24](#), which raises the threshold for a protest petition related to upzoning to 60% of owners of nearby property and reduces the local government override threshold to a simple majority. An ALEC [model policy](#) reforming protest petitions was passed at the 2025 annual meeting.

TIER 3

LOWER VALUE

- **Eliminate Urban Growth Boundaries:** UGB are boundaries around city centers that limit housing and commercial development outside the urban area. By limiting housing development, UGBs raise the cost of housing, making cities less affordable.
- **Allow single-room occupancy housing:** In the first half of the 20th century, SRO housing (such as rooms in boarding houses) provided a quick and affordable housing option for single adults and low-income individuals. However, since the 1970s, many localities have banned SROs. These bans have reduced the supply of very low-cost housing and limited property rights, as many homeowners face significant regulations on renting spare rooms in their own homes.
- **Allow single-staircase apartment buildings:** Single-staircase buildings are common in Europe but are banned in many cities in the United States. Allowing single-staircase apartment buildings would increase housing supply and affordability. In 2024, Virginia passed [H.B. 368](#) to explore allowing single-stair buildings. And in 2025, both [New Hampshire](#) and [Texas](#) passed laws legalizing single-stair apartment buildings.
- **Allow third-party reviews and inspections:** Third-party reviews allow private, licensed, independent architects, engineers, and other professionals to review building plans, permit applications, and perform inspections. Allowing third parties to perform inspections and reviews reduces delays and costs for developers and builders, as they no longer have to wait for government-employed inspectors to perform the work. This reform increases choice and competition without sacrificing safety and quality, as private reviewers must still be licensed in their field, local authorities must still sign off on the inspectors' reports, and third-party reviewers bear liability for their work. In 2024, [Tennessee](#) legalized third-party inspections and reviews, and [New Hampshire](#) followed suit in 2025.
- **Create a housing taskforce:** To start the process of zoning and land-use reform at the state level, an executive branch task force or special legislative housing committee can provide a platform and venue for legislators, housing policy experts, state-based advocates, and other stakeholders to discuss and formulate concrete housing reform proposals. Montana Governor Greg Gianforte convened such a [task force](#) in 2022, which laid the foundation for numerous zoning and land-use reforms that the state has passed in recent years. In 2025, New Hampshire passed [H.B. 399](#), which creates a similar legislative committee to explore and propose zoning and land-use reforms in the Granite State.

Contact:

Ilana Blumsack - iblumsack@afphq.org - Economic Policy Analyst



AMERICANS FOR PROSPERITY.ORG



March 23rd, 2026

Chairs Freiberg, Quam, and Members of the Elections Finance and Government Operations Committee,

Americans for Prosperity - Minnesota (AFP-MN) strongly urges bold action to cut the red tape that is artificially constraining housing supply and driving up costs for Minnesotans seeking to buy or rent a home.

Over the last two years, AFP-MN has knocked over half a million doors throughout the state. When the legislature adjourned in 2025, as part of an accountability campaign we took a number of policy issues to over 100,000 Minnesotans in that year alone. Housing reform was one of the questions. Your constituents expressed overwhelming support for the Minnesota Starter Home Act – notably, over two-thirds on that issue.

Regulatory barriers are at the heart of the housing crisis: Minnesota faces a severe housing shortage—estimated at well over 100,000 homes—largely because decades of over-regulation at the local and state level have limited the supply of attainable housing and made development more expensive and time-consuming. Restrictive zoning, excessive land-use rules, minimum parking and lot size mandates, and burdensome permitting processes all elevate the cost of building and reduce choices for families. These regulatory burdens erode economic mobility and make it harder for people to find a stable place to call home.

Cutting back the regulatory barriers that prevent the construction of missing-middle housing, accessory dwelling units (ADUs), townhomes, and other diverse housing options is foundational to increasing supply, lowering costs, and bolstering property rights. Bold actions you can take to ease the market chokehold include:

- Permitting missing-middle housing (e.g., duplexes, triplexes, fourplexes) so that restrictive zoning no longer blocks supply growth.
- Legalizing accessory dwelling units (ADUs) to allow homeowners to rent out a spare unit or house family members.
- Reducing minimum lot size requirements to ease the construction of starter homes and town homes that Minnesota families can afford to own.
- Enacting shot clocks and administrative reforms to prevent unnecessary delays in permitting and approvals.
- Reducing aesthetic mandates that take away homeowners' freedom and increase housing costs.

By allowing ADUs on any residential lot and reducing minimum lot sizes for single-family homes and town homes, we would see an expansion of housing choices that meet consumer demand and reduce costs for first-time homebuyers and families. These reforms would help ensure that markets can provide more supply where demand is strongest, increasing mobility and opportunities for Minnesotans statewide.

Additionally, other reforms that prohibit local barriers like excessive parking requirements and restrictive design mandates will further empower builders and homeowners and reduce the regulatory drag that has contributed to Minnesota's housing shortage.



AFP-MN has spoken with tens of thousands of Minnesotans through grassroots organizing, surveys, and community engagement, and we have heard a consistent message: people want solutions that actually increase housing supply and affordability. There is broad and bipartisan enthusiasm for cutting the bureaucratic barriers that have made housing unattainable for too many working families.

I urge you as lawmakers to rise above the fearmongering tactics that have been employed by opponents to prevent progress on housing reform. When we hit the pavement for policy accountability and knock doors in your district, will we tell your constituents that you took action to make life more affordable? Or will we tell them that you upheld the status quo and punted an opportunity to unleash the market and help someone afford their first home?

We urge you to act decisively to cut unnecessary red tape, expand housing options, and restore economic opportunities across our state.

Sincerely,

RaeAnna K. Lee

RaeAnna K. Lee
Legislative & Coalitions Director, Minnesota
Americans for Prosperity
rlee@afphq.org

Attachments:

Housing Reform: AFP's Solutions (<https://americansforprosperity.org/wp-content/uploads/2025/12/Housing-Reform-One-Page-1.pdf>)

Roadmap for Housing Policy Reform (<https://americansforprosperity.org/wp-content/uploads/2025/11/Roadmap-for-Housing-Policy-Reform.pdf>)

Celebrating America's 250th Birthday: AFP is reaffirming our commitment to and reconnecting Americans to the founding principles that make our nation exceptional—liberty, dignity, and opportunity. We're not just celebrating our principles; we're challenging Americans to act on them. Take One Small Step today.





**Testimony in Support of the Starter Homes Act, H.F. 3895 (Igo)
House Elections Finance and Government Operations Committee
March 23, 2026**

Chair Quam, Chair Freiberg, and Members of the Committee:

The Minnesota Catholic Conference, the public policy voice of the Catholic Church in Minnesota, writes in support of H.F. 3895 (Igo), the Minnesota Starter Homes Act. The law aims to make housing more affordable for many, which is a moral and public policy imperative. It has also been re-worked to better respect local control in land use policy while at the same time opening more space for new housing opportunities. Please vote yes.

Policy decisions should prioritize the well-being of Minnesota's families, as is being done through this bill. Unfortunately, owning a home is out of reach for many. The average age of a first-time home buyer is almost 40. The ability to lay down roots in a home also impacts the decision to form families and have children. Minnesota is already facing a workforce shortage, and the demographic trends around homeownership and family formation are indicating it will get worse.

The tradition of moral reflection on political and economic concerns known as Catholic Social Teaching has repeatedly affirmed the importance of stable housing for family formation. Just recently, Pope Leo XIV repeated this call by underscoring the importance of public policies that ensure "dignified housing for all."¹

Upon enactment, we hope that the Starter Homes Act has the intended effect of increasing the supply of affordable homes for families. Additionally, we believe it will create more opportunities to care for loved ones in accessory dwellings and perhaps, in turn, alleviating the pressures on long-term care facilities.

We helped lead the effort to create the nation-leading child tax credit because we need to make Minnesota a state where couples are encouraged to build a stable life and form families. As a state, we need more "families first" policies, and we believe that the Minnesota Starter Homes Act is one that will put affordable housing within reach of more couples and families.

Thank you for your consideration.

Respectfully yours,

Jason Adkins
Executive Director
jadkins@mncatholic.org

¹ <https://www.vaticannews.va/en/pope/news/2026-02/leo-xiv-let-us-work-together-to-give-a-home-to-those-in-need.html>



Re: Support for the Minnesota Starter Home Act, as Amended

March 20, 2026

Co-Chair Quam, Co-Chair Freiberg, and Members of the Elections Finance and Government Operations Committee,

On behalf of Housing First Minnesota, I write to express our strong support for the Minnesota Starter Home Act, as amended. This legislation represents a critical step toward addressing Minnesota’s persistent housing undersupply and restoring more pathways to homeownership across our state.

Housing First Minnesota is a statewide trade association representing nearly one thousand homebuilders, remodelers, and trade partners. Simply put, we are the builders working every day to deliver the homes Minnesotans need — including the starter homes that serve as the first step into homeownership for thousands of families.

Today, that first step is increasingly out of reach.

Minnesota’s housing shortage is real, measurable, and growing. Current estimates indicate a statewide deficit of approximately 98,000 homes, with roughly three-quarters of that shortage concentrated in the Twin Cities metropolitan area. At the same time, housing production continues to fall short. In 2023, the region permitted approximately 15,473 new housing units — well below the roughly 18,000 units per year needed to keep pace with demand and population growth.

The impacts of this gap are evident across the housing market. Active listings remain significantly below pre-pandemic levels, particularly in entry-level price ranges that are essential for first-time buyers. Minnesota has also experienced one of the sharpest recent declines in homeownership in decades, underscoring the growing barriers facing prospective homeowners.

These trends point to a clear and urgent reality: Minnesota is not building enough homes — especially starter homes and modestly priced options. As builders, we



stand ready to help close this gap. However, outdated and overly restrictive local regulations continue to limit our ability to deliver these homes efficiently and affordably. Requirements such as excessive minimum lot sizes, parking mandates, aesthetic controls, and unpredictable approval processes all add cost, delay, and uncertainty - ultimately putting homeownership further out of reach.

The Minnesota Starter Home Act, as amended, takes meaningful and balanced steps to address these barriers. By expanding housing choice, allowing smaller homes on smaller lots, enabling a broader range of housing types, and improving the predictability of administrative approvals, this legislation modernizes local policies while maintaining appropriate health and safety standards.

Importantly, the bill does not mandate growth, it legalizes opportunity. It empowers builders to meet demand, gives communities flexibility, and ensures that unnecessary regulatory constraints do not stand in the way of attainable housing. Increasing supply, especially entry-level supply, is essential to improving affordability, supporting Minnesota's workforce, and expanding access to generational wealth through homeownership.

Minnesota cannot close a 98,000-unit housing deficit without enabling the people who build homes to do so more effectively. The Starter Home Act moves us meaningfully in that direction. We urge your support.

Thank you for your leadership and your continued commitment to expanding housing opportunities for all Minnesotans.

Sincerely,

A handwritten signature in black ink that reads "Mark Foster". The signature is fluid and cursive, with the first name "Mark" and last name "Foster" clearly legible.

Mark Foster,
Vice President, Legislative & Political Affairs
Housing First Minnesota





Representative Duane Quam, Co-Chair
Representative Mike Freiberg, Co-Chair
Elections Finance and Government Operations
March 23, 2026

Co-Chairs Quam and Freiberg and Committee Members,

On behalf of the National Association of Social Workers, MN Chapter (NASW-MN), we are writing in support of HF 3895. As the state's largest professional organization for social workers, representing nearly 2,000 practitioners, we see daily that the lack of affordable housing is the primary barrier to the well-being of the Minnesotans we serve.

In social work, we know that housing is the foundation of stability. It is nearly impossible to resolve a crisis when a client does not have a safe place to sleep. Unstable housing is a direct barrier to family reunification, it interferes with stabilizing a medical condition, and a constant source of trauma for those living with mental illness. For some of our clients, the lack of a secure home is the only thing keeping them trapped in a violent household.

The NASW Code of Ethics charges our profession to "examine and address forces that negatively impact a person's environment." Current restrictive zoning practices—often rooted in a history of racial exclusion—are exactly such a force. These barriers have contributed to a shortage of over 100,000 homes, disproportionately impacting vulnerable populations.

NASW-MN joined the Yes to Homes! coalition because transforming these outdated practices is a matter of justice and equity. HF 3895 provides immediate, common-sense policy actions to diversify our housing stock while simultaneously maintaining local authority and choice. This legislation reduces excessive mandates and requirements that artificially inflate costs and allows for more diverse housing to be built in more places. Just as we have state standards for education and healthcare, we must have a baseline for housing opportunity.

To serve the wide variety of housing needs across our state, we must legalize choice in both new developments and re-developments. HF 3895 is an essential policy action to ensure that "community" is defined by who we include, rather than who we keep out. We believe that shelter is a basic human right, and every Minnesotan deserves the dignity of a home they can afford in a community of their choice where they can thrive.

We urge your support of HF3895.

Sincerely,

Karen E. Goodenough, PhD, LGSW
Executive Director, NASW-MN



**Dedicated to building a world where everyone has a
safe, stable, and affordable place to call home**

23 March 2026

Re: Starter Home Act HF3895 (Igo)

To: Members of the Elections Finance and Government Operations Committee

Dear Co-Chair Quam, Co-Chair Freiberg and Members of the Committee,

Thank you for the opportunity to share Habitat for Humanity of Minnesota's (Habitat Minnesota) support of the Starter Home Act HF3895. Habitat Minnesota is the statewide support organization for the 24 local Habitat affiliates in Minnesota, working in 59 counties across the state. Minnesota thrives when everyone has a safe, stable, and affordable place to call home, but the current housing shortage is putting the dream of homeownership out of reach for many of our neighbors.

Minnesota is currently facing a severe shortage of 100,000 homes. Because housing supply has not kept up with demand, families are forced to compete for limited options, driving up prices across the state. This pushes essential workers, young families, and seniors out of the communities they love. The Starter Home Act establishes standards that will allow for more homes, more choices, and lower costs. The bill recognizes the diversity of our state, providing a flexible menu of options for cities of the first, second, and third classes to meet their housing supply goals.

Habitat Minnesota supports this legislation because it meaningfully expands housing opportunities while reducing unnecessary costs. The bill allows developers to build more modest, affordable homes. Standardizing and streamlining the administrative approval process will reduce the delays and uncertainty that currently drive up construction costs. The Starter Home Act will also ensure that a development's progress is not conditioned on the creation of a Homeowner Association and prevents the imposition of costly aesthetic design requirements.

By passing the Starter Home Act, the legislature can empower families with more housing choices and ensure that the next generation of Minnesotans can afford to stay and thrive in our state and in the communities they love.

Thank you for the opportunity to share our support. Please reach out to me or Jeru Gobeze (jeru.gobeze@habitatminnesota.org) with any questions.

Sincerely,

A handwritten signature in blue ink that reads "Cristen Incitti".

Cristen Incitti, President & CEO
Habitat for Humanity of Minnesota
cristen.incitti@habitatminnesota.org



1919 University Ave. W., Suite #500, Saint Paul, MN 55104
1-866-554-5381 | TTY: 1-877-434-7598 | aarp.org/mn | mn@aarp.org

CONNECT WITH US: Facebook: [aarpMN](https://www.facebook.com/aarpMN) | X: [@aarpMN](https://twitter.com/aarpMN)
Instagram: [@aarpminnesota](https://www.instagram.com/aarpminnesota) | LinkedIn: [AARP Minnesota](https://www.linkedin.com/company/aarp-minnesota)

AARP Testimony on HF 3895
House Elections Finance and Government Operations Committee
March 23, 2026

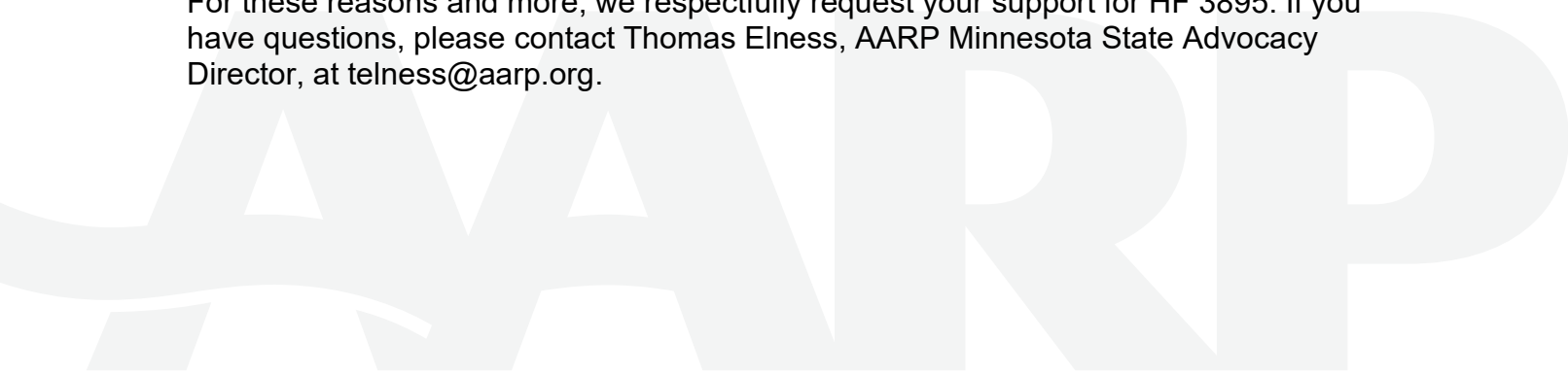
Dear Co-Chairs Quam, Freiberg, and Committee Members,

On behalf of our more than 620,000 members statewide, thank you for considering HF 3895. AARP Minnesota is part of a wide-ranging, bipartisan coalition committed to addressing our state's housing concerns through policy solutions that could improve housing affordability for people of all incomes and ability levels.

Older Minnesotans, like all age groups, are concerned about lack of housing access, affordability, and options. AARP's July 2025 Vital Voices survey of Minnesotans found that 78.9% of those age 50-64 and 71.4% of those age 65-plus were extremely, very, or somewhat concerned about being able to find affordable housing if they needed to downsize or move to another community. HF 3895 supports:

- **Aging in Place:** The authorization of accessory dwelling units by right aligns with AARP's long-standing emphasis on allowing older adults to remain in their communities with flexible housing options.
- **Housing Choice and Flexibility:** Mixed housing types provide smaller, more adaptable homes that reflect the needs of older adults and multigenerational households—an approach consistent with AARP housing principles.
- **Proximity to Services:** The bill prioritizes housing near transit, parks, schools, and commercial areas, supporting walkability and access to daily needs—key elements often highlighted by AARP.
- **Affordability and Stability:** Long-term affordability requirements for multifamily affordable housing developments are consistent with AARP's focus on housing stability for fixed-income households.
- **Avoiding Unnecessary Costs:** Restrictions on mandatory homeowners associations and excessive design requirements help avoid added costs that can burden older homeowners and renters.

For these reasons and more, we respectfully request your support for HF 3895. If you have questions, please contact Thomas Elness, AARP Minnesota State Advocacy Director, at telness@aarp.org.



Sincerely,

A handwritten signature in black ink that reads "Cathy McLeer". The signature is written in a cursive style with a large initial "C" and "M".

Cathy McLeer, State Director
AARP Minnesota



March 23rd, 2026

Co-Chairs Quam, Frieberg, and Members of the Elections Finance and Government Operations Committee,

I am writing to express Neighbors for More Neighbors' support of the Starter Homes Act.

Every Minnesotan belongs in a home that is safe and affordable, yet this is increasingly out of reach as increased competition and too few homes drive up prices. [Research shows](#)¹ Minnesota needs more than 101,000 new homes to meet the needs of all our neighbors.

Across Minnesota, restrictive rules about what kinds of homes can be built in certain communities are limiting choices, effectively preventing many people, including workers, young families, and older adults, from finding the homes they need at prices they can afford.

At Neighbors for More Neighbors, we stand up for secure, abundant homes for everyone in Minnesota and envision a future where we all find secure, affordable homes in neighborhoods we choose. **We support the Starter Homes Act** because it will take positive steps toward achieving this vision and help address the urgent problem of our housing shortage.

For years, local zoning and approval barriers have made it difficult to build homes where they're needed. Years-long approval processes and exclusionary zoning have added costs, risks, and delays to affordable housing development. By setting clear, predictable standards, and expanding where housing can be built, the Starter Homes Act will reduce uncertainty and make it easier to move projects forward across communities statewide.

In our hometown of Minneapolis, our organization has successfully advocated for changes to the zoning code that have reduced housing costs². However, we still need statewide zoning standards that promote affordability in every community. The status quo

¹ <https://mhponline.org/wp-content/uploads/2025/03/The-Gap-MN.pdf>

²

<https://www.pew.org/en/research-and-analysis/articles/2024/01/04/minneapolis-land-use-reforms-offer-a-blueprint-for-housing-affordability>



of complete local control without guardrails means that cities choose who gets to live there by forcing large lots, big side yards, and controlling the types of homes that are allowed. These restrictions force people who cannot afford those set choices to live elsewhere.

The Starter Homes Act gives every Minnesotan more choices about what community they want to live in while allowing cities to make meaningful choices around community planning.

New homes built in existing neighborhoods, such as those legalized by the Starter Homes Act, make better use of existing infrastructure. By promoting infill development through this bill, Minnesota will enable options such as accessory dwelling units (ADUs), backyard cottages, duplexes, and fourplexes, allowing growth without pushing development outward. By sharing costs with more residents in a smaller area cities can lower taxes on each resident. These cost-effective and desirable homes reduce energy use, vehicle miles traveled, and water consumption, making Minnesota an even better place to live.

We encourage you to allow more homes of different types and sizes, increase housing affordability, allow families to live in the community of their choosing in Minnesota, improve local economies, reduce urban sprawl, and make home a reality for more people by advancing the Starter Homes Act.

Sincerely,

Brit Anbacht
Board Member
neighborsformoreneighbors@gmail.com

Neighbors for More Neighbors



ENGAGEWINONA

Community is what we build together.

Engage Winona
PO Box 455
Winona, MN 55987

To: House Elections Finance and Government Operations Committee Members
From: Winona Area Kitchen Table, a program of Engage Winona

Dear Committee Members,

We appreciate your willingness to connect directly with residents and hear about the challenges and opportunities facing our region.

We write as the Winona Area Kitchen Table, in partnership with Engage Winona. The Kitchen Table is a group of neighbors and community members who care deeply about making sure everyone in Winona has access to safe, stable housing. Like many people in our community, our members have personal experience navigating the challenge of finding housing that is both affordable and stable, where individuals and families can build their futures.

The most recent Winona County Housing Study shows that our community will need more than 1,400 additional housing units over the next five years. That gap has real consequences for families, workers, and seniors who want to stay in the community they call home.

For that reason, we are writing in support of the Starter Home Act (HF 3895/SF 4123) through the Yes to Homes Coalition. This legislation is a practical step that could help communities like Winona address urgent housing needs. By reducing regulatory barriers that make it difficult to build homes, the bill helps make development and renovation more feasible, especially in smaller communities where projects often struggle to pencil out.

The Starter Home Act would:

- Reduce barriers for first-time homebuyers, helping more Minnesotans access their first home.
- Support local workers and businesses by making it easier for people to live near their jobs.
- Help communities like Winona close housing gaps so families, seniors, and workers have stable options.



engagewinona.org | facebook.com/engagewinona | engage@engagewinona.org

We also appreciate that this legislation reflects bipartisan collaboration and comes with a relatively small fiscal impact. Housing is an issue that affects communities across Minnesota, and it's encouraging to see leaders from both sides of the aisle working together on solutions.

In Winona, local leaders have already taken steps to expand housing options, including approving accessory dwelling units and townhouses. HF 3895/SF 4123 would help continue this momentum by lowering barriers to a variety of housing types and by giving cities including Winona additional tools to pursue solutions that fit their unique local context.

Passing the Starter Home Act would help ensure that Winona remains a vibrant and welcoming place where people can live, work, and put down roots.

Thank you for your time and for your work on housing policy that affects communities across Minnesota.

Sincerely,
Winona Area Kitchen Table
in partnership with Engage Winona



Testimony of The Pew Charitable Trusts
Gabe Kravitz, Manager, Housing Policy Initiative

gkravitz@pewtrusts.org

202-540-6944

Before the Minnesota House Elections Finance and Government Operations
Committee

March 23, 2026

Chair Freiberg, Chair Quam, and members of the Committee:

Thank you for the opportunity to provide written testimony. I'm Gabe Kravitz from the Housing Policy Initiative at The Pew Charitable Trusts, a nonpartisan, nonprofit organization.

HF 3895 Starter Homes Act

A shortage of four to seven million homes nationwide, including a significant shortfall in Minnesota, is raising housing costs. Zillow data shows the median cost of a home has risen 70 percent in Minnesota in the past decade.¹

The provisions included in the Starter Homes Act, HF 3895, are similar to measures taken in other jurisdictions that have proven successful in increasing housing supply, lowering costs, and reducing homelessness.


The bill would permit accessory dwelling units (ADUs), increase the number of starter homes, reduce costly parking requirements, and allow multifamily housing in more commercial zones.

The evidence for the effectiveness of these policies is strong:

- ADUs rent for less than either single-family houses or apartments in new buildings and are often affordable to those earning 80 percent or less of the area median without government subsidies.²

¹ Zillow, "Zillow Home Value Index (ZHVI)," <https://www.zillow.com/research/data>, accessed Feb. 24, 2026.

² Karen Chapple, Dori Ganetsos, and Emmanuel Lopez, *Implementing the Backyard Revolution: Perspectives of California's ADU Owners* (Berkeley, CA: University of California, Berkeley, Center for Community Innovation, April 22, 2021) <https://www.aducalifornia.org/wp-content/uploads/2021/04/Implementing-the-Backyard-Revolution.pdf>.

- Reducing minimum lot sizes in Houston has enabled the construction of 80,000 new starter homes and townhouses with prices typically affordable to those earning around the area median.³
- Easing parking mandates and allowing more apartments, especially on commercial corridors, helped keep rents nearly flat in Minneapolis from 2017 to 2022, even as rents rose by 14 percent in Minnesota overall and 29 percent nationwide.⁴
- Middle housing, such as two-to-four-unit homes, consistently has lower rents than single-family houses or high-rise buildings.⁵
- Thanks to increased housing production, Minneapolis renters are paying an estimated \$1,700 less per year than if rents had increased at the same rate as in Minnesota overall. This has made it more likely that people can afford to remain in their communities and live near their jobs. 

Pew's research shows policies that enable housing and mixed-use buildings in commercial areas are particularly effective because they speed up permitting and reduce the onerous requirements that have previously stymied apartment construction. If a three-story office building is allowed on a main road, then a three-story apartment or condo building should be allowed there too. Housing built near commerce can enable both affordability and walkability, reducing traffic and commuting costs. And when there is enough housing for residents in cities and towns, it also prevents sprawl and reduces miles driven, helping to protect productive agricultural land.

But allowing apartments and other lower-cost forms of housing has not just improved rental affordability, it has also helped reduce homelessness. Research shows that rising rents in a region are the primary factor explaining inflows into homelessness, and slowing rent growth is essential for homelessness prevention. For example, when Minneapolis permitted 21,000 new housing units from 2017 to 2022, Hennepin County's homelessness dropped 12 percent during the same time but rose 14 percent in the rest of Minnesota.

³ Horowitz, Alex, The Pew Charitable Trusts, "Housing Reforms Aren't Just Popular, They're Effective." May 16, 2025, <https://www.pew.org/en/about/news-room/opinion/2025/05/16/housing-reforms-arent-just-popular-theyre-effective>.

⁴ Linlin Liang, Adam Staveski and Alex Horowitz, "Minneapolis land use reforms offer a blueprint for housing affordability," *The Pew Charitable Trusts*, Jan. 4, 2024, <https://www.pew.org/en/research-and-analysis/articles/2024/01/04/minneapolis-land-use-reforms-offer-a-blueprint-for-housing-affordability>.

⁵ Pew analysis of U.S. Census' American Community Survey data.

In light of these successful outcomes, 14 states including Montana, Texas, Washington, California, and Florida, have passed similar laws on a bipartisan basis making it easier to build housing near jobs, and 18 states have passed laws to enable ADUs.⁶

Thank you,



Gabe Kravitz

Manager, Housing Policy Initiative, Government Performance

The Pew Charitable Trusts

901 E Street, NW, Washington, DC 20004

p: 202-540-6944 | e: gkravitz@pewtrusts.org | <http://www.pewtrusts.org/housingpolicy>

[Subscribe to Pew's economic advancement newsletter](#)

⁶ Tushar Kansal and Alex Horowitz, The Pew Charitable Trusts, “State Legislatures Make Bipartisan Breakthroughs on Policies That Promote Housing,” September 15, 2025. <https://www.pew.org/en/research-and-analysis/articles/2025/09/15/state-legislatures-make-bipartisan-breakthroughs-on-policies-that-promote-housing>.



INSTITUTE FOR JUSTICE

March 23, 2026

Elections Finance and Government Operations Committee
Minnesota House of Representatives
Capitol G23
75 Rev. Dr. Martin Luther King, Jr. Blvd
Saint Paul, MN 55155

Re: Institute for Justice testimony in support of HF 3895

Chair Quam, Chair Freiburg, Vice Chairs Altendorf and Lee, and Members of the Committee:

My name is Samuel Hooper, and I am Legislative Counsel for the Institute for Justice (IJ), a national nonprofit law firm that works to protect civil and economic liberties, including property rights. Through strategic litigation in courthouses and advocacy in statehouses, IJ's Zoning Justice Project seeks to reform restrictive zoning and land-use regulations that limit housing supply, drive up costs, and infringe upon private property rights.¹

Minnesota faces a significant and well-documented housing shortage that has made it harder for working families, young professionals, retirees, and first time homebuyers to find attainable homes in their local communities. Rising rents and home prices are a predictable consequence of zoning rules that make it difficult or unlawful to build modest, middle-income housing in large portions of our cities and suburbs. When government restricts how land can be used, it inevitably restricts who can afford to live there.

HF 3895 takes a careful, market-oriented approach to addressing this problem. Rather than relying on new subsidies or expansive spending programs, it reduces regulatory barriers that currently prevent the private sector from responding to demand. By requiring that a meaningful share of residential land in qualifying municipalities allow a broader range of housing types (including small-scale “missing middle” options) and guaranteeing the legality of accessory dwelling units, the bill expands housing choice while preserving local authority over health, safety, and infrastructure standards. It also helps ensure that multifamily housing is not categorically excluded from commercial areas where it often makes practical and economic sense.

This legislation advances a core principle: economic liberty and property rights matter, not just in the abstract but in terms of expanding housing options for all Minnesotans. Excessively restrictive zoning not only limits what property owners may do with their land, it also locks out families who would otherwise choose to live in these communities. Reforming those rules is not about mandating density or imposing a “one-size-fits-all” development pattern over local preference – quite the opposite. It is about

¹ Institute for Justice – Zoning Justice Project: <https://ij.org/issues/zoning-justice/>



INSTITUTE FOR JUSTICE

restoring flexibility so that homeowners, small builders, and communities themselves can adapt to changing needs.

The reforms contained within HF 3895 are modeled after those which have already been implemented, and are bearing fruit, in states as diverse as Texas, Montana, New Hampshire, and Washington. While committee members may represent districts with differing concerns about growth, infrastructure, and community character, HF 3895 reflects an effort to strike a workable balance. It does not require cities to build any particular project or mandate a specific level of density. Rather, it establishes clear guardrails to ensure that zoning codes do not function as blanket prohibitions on common, modest housing forms. That is a restrained and pragmatic step in the direction of broader housing opportunity.

For members who are rightly concerned about fiscal responsibility, this approach relies on markets rather than subsidies to increase supply. For members concerned about affordability and access, expanding lawful housing types is one of the most durable ways to promote housing stability and upward mobility for working families. And for those concerned about preserving the strengths of Minnesota's unique communities, the bill leaves substantial room for local implementation while recognizing that housing affordability is a matter of statewide importance.

Minnesotans across the political spectrum agree that their children and neighbors should have a fair opportunity to live near jobs, schools, and family. HF 3895 is a meaningful, measured reform that moves the state toward that goal by modernizing outdated zoning constraints and restoring room for incremental, neighborhood-scale growth.

For these reasons, the Institute for Justice respectfully urges the Committee to advance HF 3895. Thank you for your consideration.

Sincerely,

Samuel Hooper
Legislative Counsel
Institute for Justice
Telephone: (512) 569-6343
shooper@ij.org | www.ij.org



The Starter Homes Act HF 3895/SF 4123

A Bipartisan Effort Allowing More Housing Choices for All Minnesotans

Minnesota thrives when everyone has a stable home in a community that welcomes them. Whether we're digging each other out of the snow or sharing a meal, Minnesota is a place where we look out for each other.

Today, Minnesota doesn't have enough homes for our current residents, creating competition and driving up prices. To meet the needs of people who live here today, we need 100,000 more homes. This shortage is pushing out the people our communities rely on: teachers, childcare providers, firefighters, and service workers. Everyone should be able to live in the community of their choosing.

The Starter Homes Act can help solve this problem by allowing more types of homes in more places across the state. Allowing more homes of all shapes and sizes - townhomes, backyard cottages or accessory dwelling units, and apartments near jobs - will make our cities and towns more affordable for local workers, help young people who grew up here move back home, and allow older adults to stay in their communities.

More Homes, More Choices, Lower Costs

The Starter Homes Act legalizes more home types in all residential zones, allowing Minnesotans to meet their housing needs. These home types include allowing homeowners to build an accessory dwelling unit or backyard cottage, and the bill allows new detached homes or townhomes to be built on smaller new or vacant lots with access to public water and sewer.

These changes give Minnesotans more choices by allowing families and neighbors to choose the amount of land and home size that fits their needs.



More Homes Where We Already Live

The Starter Homes Act allows for more homes in existing neighborhoods near schools, jobs, and everyday amenities. Cities will allow duplexes, triplexes, and fourplexes on at least one-third of existing residential areas. Additionally, cities must allow mixed-use or multifamily homes on at least one-third of commercial areas. These new homes near jobs could replace empty office buildings, underutilized strip malls, or vacant commercial land. More homes near jobs means less competition and lower home prices.

Make it Faster to Build Homes

The Starter Homes Act will ensure that new homes can be approved and built in a timely manner. City approvals will need to be standardized to reduce delays and uncertainty for families and builders.

Bulk & Lot Control Standards

Many cities require large lots, large lawns, and mandatory garages, making modest homes difficult or impossible to build and restricting choices for Minnesotans. The Starter Homes Act leaves most decisions about size and style to cities, but requires that cities allow smaller homes on smaller lots.

HOA Restrictions

Under the Starter Homes Act, cities may no longer require a Homeowner's Association (HOA) as a condition for approving new homes. Removing this requirement reduces recurring HOA fees and gives homeowners more choices about how their community looks and feels. Cities retain authority to protect public infrastructure and shared safety.

Aesthetic Standards

Aesthetic mandates can unintentionally increase housing costs. By requiring a porch, a balcony, or larger garages, cities increase costs and reduce flexibility for homeowners. The Starter Homes Act returns these choices to homeowners for all types of new homes, including townhomes, single-family homes, duplexes, and fourplexes.



A Menu of Options for Cities

Larger Cities Have Greater Capacity to Address Minnesota's 100,000-Home Shortage

The Starter Homes Act establishes a menu of proven tools that cities of the first, second, and third class must choose from to expand housing supply. Larger cities must adopt more tools, while suburban and smaller cities must adopt fewer tools. Smaller towns are exempt from this requirement.

The Starter Homes Act Gives Cities Choices on How to Build More Homes

Cities choose from five basic categories of tools to expand housing supply. Based on their size, cities must demonstrate progress in increasing the number of homes they allow by choosing to:

- 1) Allow more land for multifamily homes in residential or commercial areas, beyond the base requirements
- 2) Reduce or eliminate parking mandates that add unnecessary costs and limit flexibility
- 3) Allow larger multifamily developments to make projects feasible
- 4) Increase the number of homes allowed on lots in residential areas
- 5) Set aside funding for or reduce fees for new, affordable homes



The Starter Homes Act Creates a Baseline for New Homes In Minnesota

Minnesota's patchwork of local zoning rules makes it harder to build the homes we need. By passing the Starter Homes Act, **we can establish new minimum standards for the kinds of homes Minnesotans can live in**, so more families and neighbors can buy or rent homes in the communities they love.

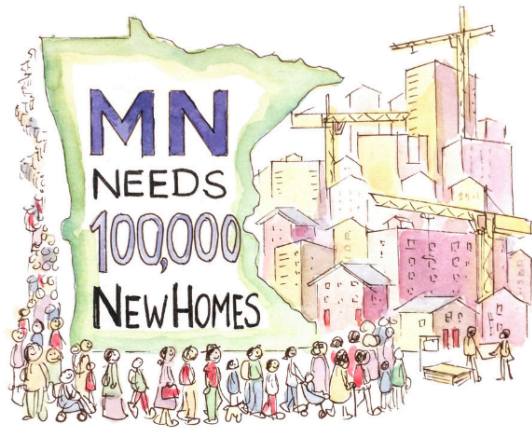
Clear statewide standards will make it faster and easier to build more homes. More homes mean lower housing costs, stronger communities, and more opportunities for the next generation to stay and thrive in Minnesota.

Who We Are — Yes to Homes

The Yes to Homes Coalition is a group of leaders and organizations from across Minnesota, including housing advocates, community organizers, home builders and building industry groups, businesses, labor groups, Environmental groups, faith-based groups, and transportation advocates.



Together, Yes to Homes advances proven, practical housing policies that expand opportunity statewide.



We say,



We are,



The Yes to Homes Coalition is a group of leaders and organizations from across Minnesota, including housing advocates, community organizers, home builders and housing industry groups, businesses, labor groups, environmental groups, faith-based groups, and transportation advocates.

We come together, unified across different perspectives, to ask you to pass the Starter Homes Act (HF 3895/SF4123).





To Elected Members of the 94th Legislature of Minnesota:

We write to you as local elected leaders from communities across the state of Minnesota. We each stepped up to serve, sometimes at great personal sacrifice, because we care deeply about our neighbors and our communities and we bring that care to every conversation we have and decision we make about housing and development in our communities. **We are writing to you because we support the Starter Homes Act (HF 3895/SF 4123) coming forward this session that will comprehensively address our statewide housing shortage, and we ask that you work to ensure the passage of the entire package this session.**

We must address our state's housing and affordability crisis, where nearly 50% of Minnesota renters are cost-burdened by their rent, and we are over 100,000 homes short of what Minnesotans need. This disproportionately impacts families of color due to our worst-in-the-nation racial disparities in homeownership rates for Black and White households. All of this is apparent in our local contexts, and we cannot solve this statewide housing shortage on our own. We know it is harder and harder for the people our communities rely on - teachers, child care workers, and retail workers - to be able to find a place they can afford in the communities they serve. We do not want to lead cities where nurses, firefighters, teachers, and anyone else who can't afford an average two bedroom in the state (which takes about \$58,000 a year) have no way to put down roots in our community. The status quo isn't working for most Minnesotans, and the current tools we have at the local level are inadequate to meet this statewide need.

This moment requires action from you, our partners at the legislature, because home is too important to leave to a patchwork of local laws. This year's proposed package of bills prioritizes addressing our statewide housing shortage, while allowing us as local elected officials to tailor policies to our own communities. The bills in this package will help communities by:

- Allowing more homes to be built around our community so families of all income ranges can find the housing they need where they want to live
- Increasing overall housing supply, which has been shown to help stabilize housing costs, allowing the people we care about to still afford to live here
- Allowing people to live closer to work, school, family and amenities like grocery stores, by building homes close to jobs.
- Protecting our farmland and open spaces by allowing more homes in existing communities and neighborhoods.
- Reducing the number of steps - and time - needed to approve a housing project that already aligns with our city's comprehensive plan and zoning requirements

We want to build a state where every Minnesotan - regardless of income, skin color, or zip code - can afford and find the type of home they want to live in, in the community they want to live in. We're asking for your help this year to move us closer to that reality.

Thank you,

City Council Vice President HwaJeong Kim, Saint Paul, Ward 5



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Thank you,

City Council President Rebecca E Noecker, Saint Paul, Ward 2



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Thank you,

City Councilor Sam Zierden Shortridge; MBA, Winona, Ward 3



To Elected Members of the 94th Legislature of Minnesota:

We write to you as local elected leaders from communities across the state of Minnesota. We each stepped up to serve, sometimes at great personal sacrifice, because we care deeply about our neighbors and our communities and we bring that care to every conversation we have and decision we make about housing and development in our communities. **We are writing to you because we support the Starter Homes Act (HF 3895/SF 4123) coming forward this session that will comprehensively address our statewide housing shortage, and we ask that you work to ensure the passage of the entire package this session.**

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- Protecting our farmland and open spaces by allowing more homes in existing communities and neighborhoods.
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We want to build a state where every Minnesotan - regardless of income, skin color, or zip code - can afford and find the type of home they want to live in, in the community they want to live in. We're asking for your help this year to move us closer to that reality.

Thank you,

City Council Member Lynette Dumalag, St Louis Park, Ward 2



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City Council Member Justice Spriggs, MD, Columbia Heights, At-Large



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Deputy Mayor/Council Member Noah Bluesky, Lake St Croix Beach



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Thank you,

City Council Member Saura Jost, St. Paul, Ward 3



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Thank you,

City Council Member Sue Budd, St. Louis Park, Ward 3



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Thank you,

City Council Member Robin Wonsley, Minneapolis, Ward 2



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Thank you,

City Council Member Molly Coleman, Saint Paul, Ward 4



March 20, 2026

Co-Chairs Quam and Freiberg and members of the Minnesota House Elections Finance and Government Operations Committee:

Thank you for the opportunity to submit this letter for the hearing record. Landon Group is an affordable housing development consultant focused on preserving and increasing the supply of quality affordable homes in Minnesota. We are proud to join other leaders in the Yes to Homes Coalition and strongly support the Starter Homes Act (HF3895/SF4123). Landon Group has helped develop nearly 8,000 homes across the state, yet research indicates Minnesota needs roughly 100,000 new homes to meet current demand.

Across Minnesota, outdated policies and burdensome regulations are limiting housing choices and pushing prices higher. We have seen viable proposals fail because approvals became unattainable. Some cities have told us they would not consider a multifamily building *anywhere* within their boundaries, and even when a project aligns with a city's comprehensive plan and zoning code, councils have required reductions in the size. In two western suburbs, we ultimately returned awarded federal and state funding because the developments could not secure necessary land-use approvals.

Yes to Homes advances practical, evidence-based housing policies that help communities create more homes statewide. Over the past three years, we have worked with legislators and local partners to identify a workable path that matches the scale of the shortage.

We support the Starter Homes Act because it is a practical first step toward enabling more homebuilding across Minnesota. Statewide standards establish a clear floor—not a ceiling—so communities that want to do more can continue to lead, while ensuring continued inaction is not the default. The bill also preserves local flexibility: cities can plan for growth, determine where additional housing makes sense, and select from proven strategies to increase supply in ways that fit local needs.

We respectfully urge you to support the Starter Homes Act (HF3895/SF4123) and include this letter in the hearing record.

Thank you for your time,

Sarah Larson
Principal
Landon Group



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Thank you,

City Council President Rachel James, Columbia Heights, At-Large



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City Council Member Danielle Robertson, Bloomington, At-Large



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Thank you,

City Council President Elliott Payne, Minneapolis, Ward 1

Elections Finance and Government Operations Committee
Minnesota House of Representatives
100 Rev. Dr. Martin Luther King Jr. Blvd.
Saint Paul, MN 55155



March 23, 2026

Dear Co-Chair Quam, Co-Chair Freiberg, and Members of the Committee,

The Minnesota Consortium of Community Developers (MCCD) is an association of nonprofit community development organizations and Community Development Financial Institutions (CDFIs) committed to expanding the wealth and resources of communities through housing opportunities and economic development initiatives. MCCD's mission to build strong and stable communities can only be achieved by addressing the harms and inequities that have shaped housing and economic development policies at every level of government. These policies have prevented Black, Indigenous and People of Color (BIPOC) and other communities from achieving housing stability, accessing capital, and building generational wealth.

MCCD is writing in support of House File 3895, the Starter Homes Act, to increase Minnesota's supply of affordable homes.

The Minnesota Starter Home Act would make it easier to build smaller homes and duplexes in new developments and re-developments across our state. Owning a home allows families to build wealth and achieve financial stability and security. This bill will help ensure that when prospective homebuyers are in the market to buy their first home, there are affordable options available to them. By supporting this bill and the Yes to Homes coalition, we can better ensure that Minnesotans have access to housing that is both affordable and that fits their unique needs.

Minnesota is experiencing a severe housing shortage. We need to build more than 100,000 homes to meet demand, and we are nowhere near meeting this goal. This shortage is contributing to increasing costs for renters and homeowners, and it is making it more difficult for individuals and families to achieve long-term housing stability. While there isn't one single solution to solve our state's housing crisis, there is a relatively simple way to solve our housing shortage: build more housing. We can do this by supporting bills like HF 3895, and by saying Yes to Homes.

Thank you for your time and consideration of our request to develop new homes. You can reach me, Kelly Law, at klaw@mccdmn.org or 612-865-3170, should you need any further information now or throughout the legislative session.

Sincerely,

Kelly Law

Kelly Law
Senior Policy and Field Building Advisor



DATE: March 20, 2026

RE: HF3895 Support for Starter Homes Act

TO: Elections Finance and Government Operations Committee Members

Homes for All is a statewide coalition dedicated to creating policies and resources to prevent and end homelessness and to ensure every Minnesotan has a dignified home. We promote safe, decent, stable, and accessible homes that are affordable at 30% of household income or less, with services meeting residents' needs, in the community of their choice. As such, our coalition of 200 members has a 2026 legislative agenda that supports homelessness services and prevention efforts, as well as champions safe, affordable housing to work toward achieving our mission. As part of that agenda, **Homes for All supports the Starter Homes Act.**

Every Minnesotan needs a home that is safe, decent, accessible and affordable. Too few homes have resulted in competition, driving up prices and making this goal increasingly out of reach. Research shows Minnesota needs about 100,000 new homes to meet the current housing needs of our residents.

Across Minnesota, outdated policies and burdensome regulations are limiting housing choices and raising prices. These rules are preventing workers, young families, and older adults from having the homes they need, at sizes and prices they can afford. The Starter Homes Act will help local governments to address the housing shortage in communities across Minnesota by allowing more home types to be built in more communities.

We support the Starter Homes Act because it will begin to solve this challenge. Allowing more homes of different types and sizes will increase affordable options, allow families to live in the community of their choosing, improve local economies, reduce urban sprawl, and make home a reality for more people.

Your action today can help build stronger communities across Minnesota. We urge you to support the Starter Homes Act.

If you have any questions regarding **Homes for All** support for this bill, please contact me at suewatlovp@aol.com

Sincerely,

Sue Watlov Phillips
Co-Lead H4A Legislative Team

To: The Honorable Co-Chairs Duane Quam (HD 24A) and Mike Freiberg (HD 43B), and Honorable Co-Vice Chairs Pam Altendorf (HD 20A) and Liz Lee (HD 67A)

From: Peter Butler, Coon Rapids City Council Member

Date: March 23, 2026

RE: Testimony for the House Elections Finance and Government Committee – Supporting the Starter Homes Act

Thank you Co-Chairs Quam and Freiberg, along with the rest of the committee for having me here today. My name is Peter Butler, and I am currently a Council Member on the Coon Rapids City Council. Like many city councils, we don't all agree on housing solutions, but I am here to express my views and support the Starter Homes Act.

When I campaigned in 2024, housing came up every day. I'd have new families tell me how expensive it was to pay rent, or how they couldn't afford a home. I had seniors tell me they didn't know how they could downsize when stairs or other features of their home became difficult to navigate. These neighbors would tell me their worries about where their kids and grandkids could live – and it would send chills down my spine when someone would say “Pete, where am I going to live?”

My wife and I experienced similar conversations when we bought our first home in 2022. Our house is an Orrin Thompson Rambler, a single-story, cozy home that is great for first-time homebuyers. These homes sold for approximately \$13,000 when they were built in the 1950s, and in today's dollars, that would be approximately \$150,000.

Instead, we paid \$285,000, with some of these homes shooting over \$300,000.

This means a starter home in Coon Rapids – which bluntly is cheaper than a lot of the metro area – is still soaring to \$300,000 or above. Even if you are paying 20 percent down, that means your monthly payments for mortgage, insurance, and taxes skips beyond \$2,000 a month. There are even apartments in Coon Rapids that are going for just under \$2,000 a month – yes, in Coon Rapids, not New York City or California.

My house turns 70 this year, and I'm thinking a lot about housing markets have changed. It would be illegal for Orrin Thompson to build his famous rambles today in many communities due to restrictive zoning laws, which partially explains the inflated costs. I am so appreciative of what this committee has focused on over the past several years to attempt to work with local governments to make it easier to build, as our state is in a housing crisis.

But the current system is too disjointed and costly. I've seen single family home developments only get approval if we add the cost of a Homeowner's Association, burdening new residents. I've seen an aversion to any apartments. Heck, I've even seen uneasiness with senior housing. Whether it's your first home, your last home, or somewhere in-between – I want everyone to have the dignity to live the American Dream.

Lastly, I do want all of us to think back to when they bought their first home. Think about how you cobbled that money together and hoped your offer would be accepted. Imagine all the memories of that home – or the subsequent homes you bought later in life – either way, this is an opportunity that increasingly feels out of reach for so many people. It doesn't have to be that way, and I hope you'll consider stepping in where our cities haven't managed to deliver.

Members of the Minnesota Legislature:

As you know housing is a common good, integral to the stability, health, and prosperity of Minnesota's people and places. And Minnesota has a housing shortage estimated at more than **100,000** units. I am here to share a few insights about the cause of this shortage drawn from both my practical experience and research.

My name is Benjamin Olsen. I am a principal at CITYDESKSTUDIO and an architect by training. For the past decade I have led efforts to design and build attainable housing projects in Greater Minnesota in partnership with a variety of nonprofit, municipal, and private development partners. Our work has won AIA Minnesota's Affordable Housing Design Award and an AIA Minnesota Commendation in Design for Economy. I also teach a course at the University of Minnesota College of Design called "The American Starter Home" that chronicles the emergence and disappearance of this housing type from America's built environment.

Since 2020 I have designed **35** units of attainable- and market rate- housing that were built. This is certainly cause for celebration, as every unit built in this sector is a win. Many of these units were allowed by zoning changes, such as Duluth's abolition of building- and lot-width minimums, and Saint Paul's 1-4 unit development reforms. But in that same period I have designed **71** units of missing-middle density housing that were **not built** These include townhomes, duplexes, cottage courts, cluster developments, single family houses on small lots, and ADUs...

I am here today to report that our housing shortage persists not for lack of trying.

Housing projects are denied by **obstacles to development**, such as restrictive zoning ordinances including minimum building width requirements, single-use zoning districts, and conditional use designations for commonly-needed housing types.

Housing projects are denied by **local controls that favor stasis over change**, such as a public hearing system that gives existing residents veto power and silences the voices of future residents.

And housing projects are denied by a **chronic failure of imagination that this problem can be solved**, such as the opposition that this very Bill has encountered in the last two legislative sessions.

When a housing development project is denied at a Planning Commission or City Council hearing, people think it just goes away...but it doesn't. The sunk cost of a project withered on the vine doesn't just disappear. It is passed onto the developer's next project in the form of higher rents or sale prices or lower fees to the design and build team that drive down the quality and delight of our built environment. Conditional use denial is the biggest single impediment to getting great projects built.

I could cite a dozen examples of conditional use denial, but I will describe just one project that typifies the challenges of building townhomes where they are not allowed by-right.

The city of Grand Marais, in Minnesota's Arrowhead region, has a housing shortage tallied at 600 units according to a 2022 study commissioned and reported by Cook County. The Planning Commission responded by re-fashioning the city's zoning ordinances to promote housing development, reducing lot size minimums and allowing ADUs, stopping just shy of allowing townhomes by-right. In 2024 a private developer purchased half a block near the town center that was platted for 29 single family homes and hired me to craft a Planned Unit Development that included 21 townhouses + 8 ADUs. We designated 5 units as workforce housing and secured financing from the Minnesota Housing Finance Agency, the Cook County HRA, and the Iron Range Rehabilitation Resource Board that effectively bought down the cost of homeownership for folks living and working in Grand Marais. Following a strident public hearing, the project was **unanimously approved** by the Grand Marais Planning Commission. But following two more public hearings, it was **tabled and ultimately denied** by Grand Marais City Council. The project went dormant for 8 months while revisions were made including a reduction in density. In the spring of 2025, the project again received unanimous approval from Planning...and denial from City Council.

Bjorkberg Grand Marais would have been a 10 million dollar tax base development for a City with waning public resources. It would have provided 21 units of homeownership and 8 rentals on a parcel platted for 29 single family homes in a community that had issued just 1 building permit the year it was proposed. It brought together a complex capital stack of both public and private investments to offer access to housing to folks who live and work in the community. But it faltered at the last hurdle because **townhomes are subject to conditional use approval rather than allowed by-right** in Grand Marais.

I would love to see a future where my services are not strictly needed to realize a project like Bjorkberg. In order to secure a prosperous housing future for everyone we need the friction between what someone wants to build and what they can to be low. We need enterprising solo developers and DIYers to be able to densify their neighborhoods lot by lot, block by block. We need families to expand in-place instead of move out. If we are going to relieve this housing crisis by alleviating the housing shortage, everyone will need to contribute units large and small.

Thank you, Committee, and I'd be happy to share more about this important bill as it is crafted and workshopped.



March 23rd, 2026

RE: HF 3895 Starter Homes Act

Dear Co-Chair Quam, Co-Chair Freiberg and Members of the House Elections Finance and Government Operations Committee:

There is no denying that Minnesota's significant housing shortage is contributing to over 600,000 Minnesota households paying more than they can afford for housing. In no Minnesota county can the salaries for the most in-demand jobs afford the median priced home or costs to rent. The average age of a first-time homebuyer in Minnesota has risen to 40 years old. Status quo land-use policies and procedures make building more expensive, challenging, and time-consuming.

To increase the supply of homes, Minnesota must streamline housing production and enact minimum, uniform standards with administrative design review in tandem with consistent rules. Developers are navigating a tangled, inconsistent web of rules and regulations that create significant uncertainty and makes it impossible to know if a project is worth pursuing. Developers of affordable homes especially have experienced delays, increased costs, reduction in the number of units, and, at times, the disappointing return of federal subsidies. **Administrative review processes to approve projects in parcels zoned for that use reduces staff time and taxpayer resources for other community needs.**

The Starter Homes Act allows for more homes in existing neighborhoods near schools, jobs, and everyday amenities. Allowing multifamily homes in one-third of the commercially zoned areas of a city's choice means less competition and lower home prices. **Those who will benefit from these improved growth policies are our most vulnerable neighbors, our lowest-income neighbors, and even workers in the most in-demand jobs.**

Housing construction is not keeping up with demand, and Minnesota's increasing housing shortage is **detrimental to local communities and the state's economy.** We urge you to take a proactive approach and implement policies that will create the housing Minnesota needs at the pace we need. The chorus from those who want more housing options at more affordable price points is impossible to ignore. HF 3895, as amended, is an opportunity to pass meaningful reforms.

Sincerely,

Courtney Schaff, Policy Manager
MHP



Representative Duane Quam, Co-Chair
Representative Mike Freiberg, Co-Chair
Elections Finance and Government Operations
March 23, 2026

Chairs and Members of the Committee,

On behalf of the Minnesota School Social Workers Association (MSSWA), we are writing in strong support of House File 3895. As the professionals on the front lines of student mental health and stability, we see daily how Minnesota's housing crisis acts as a direct barrier to educational equity and academic success.

In our collective experience across the state, we have seen how the lack of affordable housing destabilizes the classroom. When families cannot find stable homes, children experience homelessness, double up with relatives, or move frequently due to rising rents. Even when students are not formally identified as homeless, housing instability often forces them to change schools or districts mid-year.

Every move disrupts the foundation for learning. Students lose trusted teachers and vital peer support groups, forcing them to re-establish safety and belonging. This instability manifests in our offices as increased anxiety, depression, and behavioral challenges. When a child is uncertain where they will sleep next month, academics take a back seat to survival.

National data reflects our local reality—students experiencing housing instability graduate at significantly lower rates (approximately 68%) compared to their peers (86%). Highly mobile students are more likely to be chronically absent, fall behind in credits, and ultimately drop out. This gap represents thousands of Minnesota students whose futures are limited not by ability, but by a lack of stable housing.

Housing instability is also a significant financial burden on our school systems. High mobility increases transportation expenses required under the McKinney-Vento Act, inflates administrative costs for enrollment and records transfers, and necessitates intensive academic and mental health interventions. Our districts are spending significant resources responding to the *effects* of housing instability—resources that could otherwise be used for proactive enrichment and prevention.

Stable homes are more than a housing policy—they are an investment in education and mental health. When families can afford to remain in one community, children stay in one school, build lasting relationships, and are far more likely to graduate.

HF3895 supports the stability our students need to thrive. We urge you to support this important legislation.

Sincerely,
The Board of Directors
Minnesota School Social Workers Association (MSSWA)