



March 4, 2026

**Re: HF3806 Housing Infrastructure Bonds**

Dear Chairs Igo and Howard and Members of the House Finance and Policy Committee,

On behalf of the Greater Minnesota Partnership ("GMNP"), an organization focused on expanding economic prosperity in Greater Minnesota, we wanted to share our support for the Housing Infrastructure bill in your committee.

As we have worked with communities across Greater Minnesota to identify and address challenges, they have consistently shared that there is a significant demand for more housing of all types. Housing provides a foundation for stability, well-being, and opportunity for Minnesotans, impacting everything from health and education to economic mobility. A secure, affordable home allows individuals and families to thrive, access better jobs, and contribute positively to their communities. Affordable housing also helps communities attract and retain key businesses.

HF3806 would contribute \$200 million in housing infrastructure bonds to support critical affordable housing needs across the state. Ongoing state support for housing infrastructure bonds will ensure that affordable housing projects that are in the development pipeline can move forward and will ensure that all Minnesota communities have affordable opportunities for Minnesotans during critical times in their lives.

We welcome the chance to work with you to continue to address housing challenges in Greater Minnesota and thank you for this opportunity to weigh in on this critical bill before the Committee.

Sincerely,

A handwritten signature in black ink, appearing to read "Darielle", with a long horizontal stroke extending to the right.

Darielle Dannen  
Greater Minnesota Partnership



March 3, 2026

The Honorable Michael Howard  
5<sup>th</sup> Floor Centennial Office Building  
St. Paul, MN 55155

The Honorable Spencer Igo  
2<sup>nd</sup> Floor Centennial Office Building  
St. Paul, MN 55155

Via email

RE: Support for HF3806 Housing Infrastructure Bonds

Dear Chair Howard, Chair Igo, and members of the Housing Finance and Policy Committee:

Minnesota Housing Partnership (MHP) writes in support of HF3806 which would allocate \$200 million for Housing Infrastructure Bonds to create deeply affordable homes.

**Housing Infrastructure Bonds (HIBs)** are a flexible source of funding for projects across the state. HIBs are unique in that they can leverage federal resources to build new housing and preserve existing housing for extremely low- and very low-income households.

As Minnesota faces a substantial housing shortage, we need HIBs to create and preserve badly needed affordable homes. Today, there are only 39 rental homes that are affordable and available for every 100 extremely low-income Minnesota household. And, consistently, Minnesota Housing programs are well oversubscribed, as typically only 1 in 3 projects that apply for resources from Minnesota Housing are funded.

In Minnesota, there are over 250 USDA Rural Development (RD) 515 homes in rural communities that are awaiting approval from the USDA to prepay their mortgages and turn these units market rate, which would result in the loss of those homes as affordable places to live. These homes are often the only affordable options in rural communities, for many seniors, families with children, and persons with disabilities. HIBs are one of a few tools that Minnesota nonprofits and Housing and Redevelopment Authorities (HRAs) can use to acquire and rehabilitate these homes and maintain affordability.

**Minnesota Housing Partnership (MHP)** expands housing and community development opportunity for those most impacted by economic and racial disparities by leading collaborative work to promote systems change and grow equitable development capacity. For more than 30



years, MHP has accomplished this mission by producing data-informed research, advocating for equitable housing policy, and providing community development services across the US.

Thank you for your attention; we urge your support for HF3806.

Sincerely,

A handwritten signature in black ink, appearing to read "Elizabeth Glidden", is written over a light gray horizontal line.

Elizabeth Glidden  
Deputy Executive Director



March 4, 2026

Chairs and Members of the House Housing Finance and Policy Committee,

Metro Cities, representing the shared interests of cities across the metropolitan area at the Legislature and Executive Branch, appreciates the opportunity to support HF 3806 - Howard. This bill would provide \$200 million in housing infrastructure bonds to support affordable housing.

The state is a vital participant in appropriating funds for housing, including direct funding, incentives, and initiatives to advance affordable housing and housing appropriate for people at all stages of life. Current resources are insufficient to meet the spectrum of needs in the metropolitan region. The addition of \$200 million in housing infrastructure bonds will provide a critical source of funding for cities to maintain and increase their supply of affordable housing. Metro Cities supports the preservation and increase of these resources to sustain needed housing throughout the metropolitan area.

Thank you for your consideration of this letter.

Sincerely,

A handwritten signature in black ink that reads 'Ania McDonnell'. The signature is written in a cursive, flowing style.

Ania McDonnell  
Government Relations Specialist



**MLC Cities**

February 27, 2026

Apple Valley

Bloomington

Burnsville

Chanhassen

Chaska

Eagan

Eden Prairie

Edina

Golden Valley

Inver Grove Heights

Lakeville

Maple Grove

Minnetonka

Plymouth

Prior Lake

Rosemount

Shakopee

Shoreview

Woodbury

Dear Members of the Housing Finance & Policy Committee,

As a coalition of 19 cities representing nearly one million residents across the seven-county metropolitan region, the Municipal Legislative Commission (MLC) strongly urges your support for HF 3806 (Howard), authorizing the issuance of housing infrastructure bonds (HIBs). This critical legislation will help address urgent housing needs in our communities.

Since 2012, HIBs have been a vital tool for financing affordable housing in Minnesota, particularly in supporting projects that serve households at 30% of Area Median Income (AMI). By expanding HIB availability, HF 3806 will strengthen investment in affordable housing across the state, including in MLC cities. With Minnesota facing a critical housing shortage, especially for lower-income residents, this expansion is crucial to create and preserve affordable housing options.

We look forward to working with you to ensure the passage of HF 3806, a critical step in addressing Minnesota's affordable housing needs.

Sincerely,

A handwritten signature in black ink, appearing to read "James Hovland", is written over a faint, light-colored background that looks like a scan of a document or a watermark.

James Hovland  
Chair, MLC  
Mayor, City of Edina



# PROJECT FOR PRIDE IN LIVING

1035 East Franklin Avenue  
Minneapolis, MN 55404  
P (612) 455-5100 F (612) 455-5101  
[www.ppl-inc.org](http://www.ppl-inc.org)

March 2, 2026

Re: Support for HF3806 – Housing Infrastructure Bonds

Dear Chair Howard and Members of the Housing Finance and Policy Committee

Project for Pride in Living, Inc. (PPL) is a nonprofit organization that builds the hope, assets, and self-reliance of individuals and families who have lower incomes by providing transformative affordable housing and career readiness services. For more than 50 years, PPL has partnered with Twin Cities families to ensure they have not just a safe place to live, but a path to thrive. We equitably develop affordable housing solutions for communities across the Twin Cities and own 115 buildings offering nearly 2,000 affordable homes.

Since 2012, HIBs have been a vital tool for financing affordable housing in Minnesota, particularly in supporting projects that serve households at 30% of Area Median Income (AMI). By expanding HIB availability, HF 3806 will strengthen investment in affordable housing. With Minnesota facing a critical housing shortage, especially for lower-income residents, this expansion is crucial to create and preserve affordable housing options.

Housing Infrastructure Bonds have been an essential resource in the state's response to homelessness. PPL in partnership with Simpson Housing Services recently completed Simpson Housing and Shelter, where PPL will provide 42 units of deeply supportive housing for formerly homeless individuals on two floors above a 72-bed temporary shelter operated by Simpson. Combined with on-site wrap-around services for both shelter and permanent housing, the project serves as a model for solutions to ending long-term homelessness. The project would not have been possible without a \$11.1 million Housing Infrastructure Bond investment from the State of Minnesota.

We urge the committee to pass HF 3806 and to ensure every Minnesotan has the opportunity to find stability and have a place to call home.

Thank You,

A handwritten signature in blue ink that reads 'Scott Cordes' with a checkmark at the end.

Scott Cordes  
Chief Operating Officer  
Project for Pride in Living  
[scott.cordes@ppl-inc.org](mailto:scott.cordes@ppl-inc.org)



Date: March 3, 2026

Re: HF 3806

To: Committee Members of the House Housing Finance and Policy Committee:

Homes For All is a coalition of over 200 organizations and individuals across Minnesota working together to prevent homelessness, meet the immediate needs of people experiencing homelessness, and ensure everyone, without exception, has a safe, decent, accessible home (rental/shared/homeownership) that is affordable at 30% of their income or less and that meets their needs in the community of their choice. Our coalition is led by people from diverse communities, including people who have experienced homelessness, housing instability, and housing discrimination, and representatives from faith communities, homelessness and housing providers, tenant advocacy organizations, and mediation and legal services.

The Homes for All Coalition appreciates the committee's dedication to addressing Minnesota's housing crisis in the 2026 Session. As you know, the disinvestment in affordable housing over the past 40 years is why Minnesotans are currently facing unprecedented housing instability.

**We ask that you support HF3806 and invest \$200 million in Housing Infrastructure Bonds to ensure that every Minnesotan has a safe and affordable place to call home.**

Thank you for your time and consideration.

Sincerely,  
*Sue Watlov Phillips*

Sue Watlov Phillips  
Co- Lead Homes for All Legislative Team

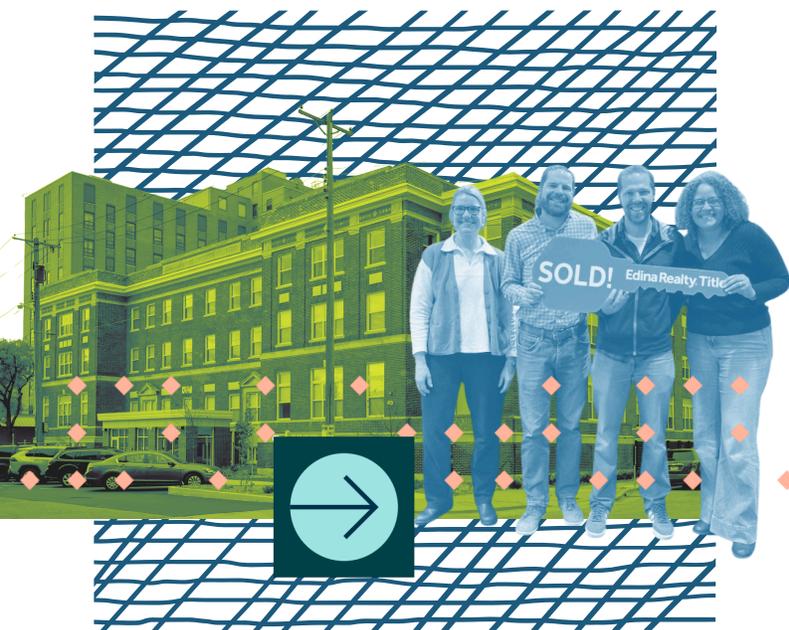
# \$200 MILLION in BONDS for HOUSING

No matter where we live or what we look like, we all need dignified, affordable housing and the financial resources to provide for ourselves and those we love. From the Twin Cities to the Iron Range, our homes are the foundation of our lives – without stable housing everything else falls apart. Proven programs like Housing Infrastructure Bonds provide strong and sustained returns on investment to make housing more affordable. Let’s continue to invest in what works.

## A Critical Tool for Housing Statewide

Housing Infrastructure Bonds (HIBs) are **highly regulated, highly compliant** and the **largest state source of capital** for affordable housing development and preservation. But **only 1 in 3 projects that apply** for resources from the Minnesota Housing Finance Agency are funded.

We need \$200 million in HIBs so that **essential projects across the entire housing continuum can move forward**. With HIBs, we can build new single-family homes and preserve deeply affordable units.



**643,332**

Minnesotans pay more than 30% of their income on housing, including 63% of senior renters

**10,063**

affordable homes have been built or preserved with HIBs since 2012, including 4,235 homes in Greater Minnesota

**\$2 billion**

in total development costs have been leveraged by \$860M in HIBs authorized since 2012

**1,900**

new affordable homes statewide could be built or preserved with \$200 million in HIBs

By investing in HIBs, we can ensure that **every Minnesotan** has an **affordable, safe, and dignified** place to call home.

## What do we mean by Area Median Income (AMI)?

**30% AMI**

for a family of 4

Twin Cities: \$37,250

Greater MN: \$30,271

HUD, 2024

**50% AMI**

for a family of 4

Twin Cities: \$62,100

Greater MN: \$45,756

HUD, 2024



## Annual Affordable Housing Needs Unmet in Minnesota



150 of 2,500

needed homes at  
>30% AMI constructed



400 of 2,000

needed homes at  
30-50% AMI constructed



## IMPACT SPOTLIGHT: KYLE GARDEN SQUARE



Because of new HIBs authorized in 2022, **Alliance Housing** was able to transform a 1920s-era office building into **59 units of supportive housing** for people exiting homelessness and earning very low incomes. Residents will receive critically needed on-site supportive services from Touchstone Mental Health and will be able to maintain safe, stable housing. With new investments in HIBs, we can ensure that **every city in Minnesota can** build and sustain projects like Kyle Garden Square in Minneapolis.