

Minnesota House Committee on  
Housing Finance and Policy  
Minnesota Senate Building, Room 3227  
95 University Avenue West  
St. Paul, MN 55155



March 9, 2020

Dear Chair Hausman and Committee Members,

The Metropolitan Consortium of Community Developers (MCCD) is an association of 50 nonprofit organizations 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 inequities that have shaped housing and economic development policies at every level of government and that has prevented Black, Indigenous and People of Color (BIPOC) and other communities from achieving housing stability, accessing capital and wealth building opportunities.

This crucial work is partially supported through state investments, yet many programs have remained underfunded. MCCD is writing in support of the following bills up for consideration in the committee today.

- **H.F. 528** – Many communities around Minnesota are interested in taking on more ownership of finding solutions to meeting their local housing needs. **Local Housing Trust Funds** would add another tool in the toolbox and help empower local governments.
- **H.F. 979** – The **Economic Development and Challenge Program** is currently the only appropriated funding source that supports the development and preservation of multifamily and single-family affordable housing throughout the state. The program leverages private and local resources and has a proven track record in its 20+ years.
- **H.F. 1634** – **Bonding investments** for affordable housing are crucial to supporting the development and preservation of affordable housing in Minnesota. Bonding investments leverage significant private, local and federal resources and support deeply affordable permanent housing units. MCCD and our members support the proposed new eligible use to expand deeply affordable units to those that do not need supportive services.
- **H.F. 1635** – The Homeownership Education, Counseling, and Training program (HECAT) plays a critical role in preparing potential homeowners for the physical and financial responsibilities related to homeownership, helping to ensure stability for households and communities. This funding can also support foreclosure counseling and mitigation, as we prepare for and handle the impacts of COVID-19 on low-income homeowners.

Thank you for your consideration and we look forward to working with the legislature to secure these policy changes and investments during the 2021 legislative session. MCCD and its members would like to make ourselves available to best help inform your decisions. Please reach out to Kari Johnson, Senior Policy Advisor at MCCD, at 612-843-3276 or [kjohnson@mccdmn.org](mailto:kjohnson@mccdmn.org), should you need any further information on the programs mentioned above.

Sincerely,

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