November 13, 2026

Members of Tax Expenditure Review Commission (TERC)

Dear TERC Members:

I write in strong support of renewing and expanding the State Housing Tax Credit program. At a time when affordable and accessible housing is out of reach of so many Minnesotans, this program has been a critical resource that enables Minnesotans to make a direct investment in supporting the creation or preservation of critical affordable housing while also recovering much of that investment in a tax credit on their state income taxes.

For us, this has been an important way for us to give back to the community in a powerful and tangible way. To date, we have contributed $100,000 to this program and anticipate seeking to continue to do so if and as the program is renewed and/or expanded.

We also know that many others in the community should have access to this resource and with interest in the program far outpacing resources in the program, Minnesota should look at opportunities to scale up the program to redouble ways to expand housing opportunity in the state.

Thank you for consideration of our letter.

Justin Cummins
Justin Cummins (Nov 16, 2026 13:25:57 CST)

Justin Cummins

Justin Cummins
Justin Cummins (Nov 16, 2026 13:25:57 CST)

Valerie Tremelat

Signature: Valerie Tremelat (Nov 15, 2026 10:35:08 CST)

Email: valerie@valoirdesigns.com

SHTC Support Letter TERC

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