13 November 2026

To: Tax Expenditure Review Commission

Re: Continuing the State Housing Tax Credit Program

Dear Co-Chairs and Members of the Tax Expenditure Review Commission,
Thank you for the opportunity to share North St. Louis County Habitat for Humanity's support for the continuation of the State Housing Tax Credit (SHTC) Program. Our Habitat affiliate serves the northern half of St. Louis County, from Cotton to Ely and Hibbing to Hoyt Lakes. We have built homes in 15 Iron Range towns serving 135 households with affordable homeownership since 1995. We are currently building seven homes.

The State Housing Tax Credit has been an incredible tool for greater Minnesota. It has helped us increase our capacity to build here on the Iron Range. We are leveraging these funds to build homes with health care workers, gas station attendants, lumber yard workers, solar panel assemblers and eye clinic technicians in our community.

At Habitat we gather people together to build homes. Typically, that's by swinging hammers. The Minnesota State Housing Tax Credit allows us to talk with new donors who are thrilled to allocate their state tax dollars to build in their communities. They become advocates of our mission to help us build more homes. At a time when construction costs remain high and the need for affordable starter homes continues to grow, this resource has been critical to keeping homeownership within reach for local families in north St. Louis County.

We urge members of the Tax Expenditure Review Commission to vote to continue the State Housing Tax Credit Program so this critical tool can continue to operate and the local partnerships we are building today can be sustained for years to come.

The demand is so intense for the program that it became oversubscribed in just two hours this year. We sent letters and post cards to 3000 of our constituents and only 5 of them were able to participate. It is essential that we add language ensuring geographical balance to the program.

Thank you for your consideration and for your work evaluating this program. We appreciate the opportunity to share our experience and would be happy to answer any questions.

Sincerely,

Nathan Thompson, Executive Director
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