November 16, 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 Twin Cities Habitat for Humanity's support for the continuation of the State Housing Tax Credit (SHTC) Program. Our organization is committed to creating, preserving, and promoting affordable homeownership in the seven-county metro area and advancing racial equity in housing. Since we started in 1985, we have partnered with over 2,100 families to unlock homeownership and serve over 500 families in our programs each year.

The State Housing Tax Credit program has been an incredible tool for our organization and Habitat affiliates across the state. 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. We've used SHTC funding to support numerous projects across the metro, including in Minnetonka, Prior Lake, Bloomington, and The Heights in St. Paul, our largest development to date.

This program is very popular among our supporters and is compelling to donors as an additional way to support Habitat while reducing their tax burden. We see many contributions from volunteers, who have cited the program as "an amazingly good way to encourage individuals and companies to support affordable housing development", as well as larger entities like Securian Financial, who contributed $1 million multiple years in a row to support our work.

Moreover, we repeatedly see demand for this program far exceed the available funds and believe expanding this program could help unlock significant resources that are needed in this space. As one of the few developers of affordable homeownership opportunities in the metro area, we are eager to see more resources available to ensure we can meet the needs of the communities we serve.

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. By making the SHTC permanent and increasing its overall cap, we can make meaningful progress towards our affordable housing goals.

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,

Chris Coleman, President & CEO

Twin Cities Habitat for Humanity

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