November 12, 2026

Tax Expenditure Review Commission

Re: Continuing the State Housing Tax Credit Program

Dear Co-Chairs Agbaje and Davids, and Members of the Tax Expenditure Review Commission:

I am writing in support of continuing Minnesota's State Housing Tax Credit (SHTC) Program. I serve on the board of Fergus Falls Area Habitat for Humanity, but I am writing primarily from my own experience as a participant and someone who has encouraged others to participate.

I have participated in the SHTC since its first year. What appealed to me from the beginning was the opportunity to make a contribution to affordable housing in the community where I live and receive a credit against my Minnesota income taxes. I could see a direct connection between my contribution and a worthwhile local project. That matters to me.

I have also personally recruited other contributors to the program. In my conversations with them, I have found that they share much of the same enthusiasm: they appreciate the opportunity to support housing in their own communities while receiving a state tax credit. From what I have seen, that local connection is a meaningful reason people choose to participate.

I cannot speak as an expert on housing construction or the overall economic impact of the program. I can say that, as a contributor, I value having this choice, and I have seen firsthand how it can motivate others to become involved. I would hate to see that opportunity disappear just as more people are becoming familiar with it.

I support continuing the SHTC and making improvements where needed, particularly to ensure that smaller communities in Greater Minnesota have a fair opportunity to benefit. Local contributors should have a practical way to support local housing projects.

I respectfully ask the Commission to recommend continuing the State Housing Tax Credit Program. Thank you for considering the perspective of someone who has participated in it from the beginning.

Sincerely,

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