

Building for the Future: Policies to Increase Housing Production

The Council of State Governments, MLC Meeting

Sunday, August 30, 2026

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Areas of Focus



Community Development

Capacity building
for communities,
with communities

Research

Original data that drives
housing solutions

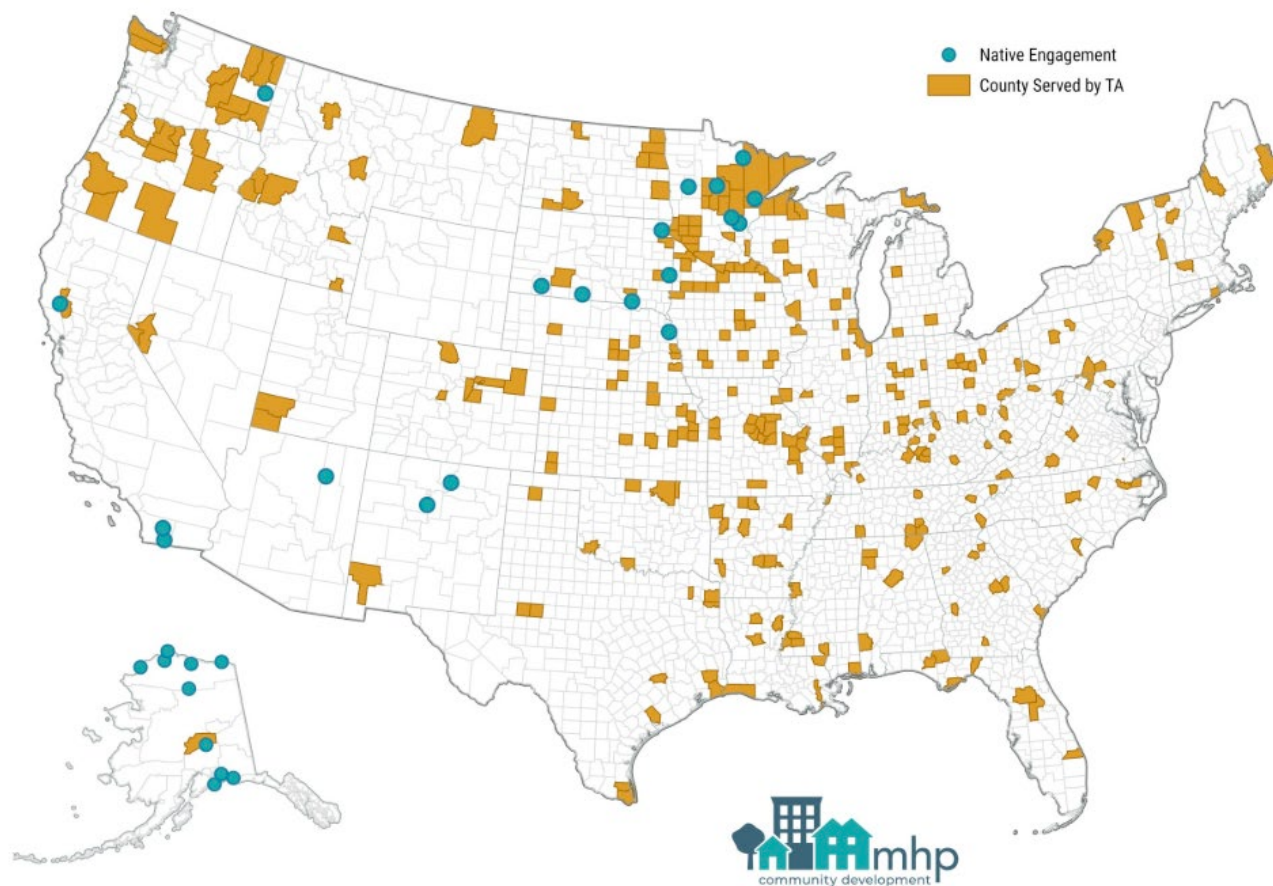
Public Policy

Bold advocacy for
lasting change

As a national technical assistance provider, MHP helps communities turn housing need to action



MHP's Technical Assistance Engagements in Counties and Native Nations, 2018 to 2026



State Housing Solutions



- Production-focused messaging/policy
- Bipartisan support
- Multiyear campaigns
- Large coalitions, unusual partners
- Lessons from peer states



Minnesota's State Housing
Tax Credit

Clear Performance Standards and Range Of Housing Options To Build...



... Starter
Homes In
Growing
Communities

... More Home
Options In
Existing
Neighborhoods

... More Homes
Near Jobs and
Transit

Streamlined Approval For All Housing Meeting These Standards



Yes to Homes!

Strengths

- Strong bipartisan lawmaker champions
- Powerful narrative - controlling the message
- Active, growing coalition

Opportunities

- Continue to address “local control” concerns
- Increase Leadership support (House/Senate)



Yes to Homes!



3 Bills in 2025 → 1 Bill in 2026

- Interim last year: drafting and refining process of new bill language

1 Bill Concept Rollout Led by Bill Authors

- Conversations with local elected officials, city groups, and fellow legislators

Base: All Cities	Base+: > 5k or 2.5k in Metro	Menu: # based on size
Removes aesthetic mandates	Administrative approval for multifamily that meets certain standards	Mixed housing in % of area zoned for single-family
Prohibition on requiring HOAs as condition of permit	Mixed housing: duplexes, tri-quad-, townhomes, in 33% SF	Multifamily in % of area zoned for commercial use
Accessory dwelling units permitted (minimum number)	Greenfield lot sizes and bulk controls: no larger than 1/8 of acre, 1,500 square feet for a townhouse in greenfield or mixed housing	Parking minimums
	Multifamily in commercial	Upzoning - increase FAR by 25%, 8 units in SF
		Housing Trust Fund
		Development subsidies

Yes to Homes! Winning the Public Opinion Debate



- By the numbers
 - 6 OpEds
 - Coalition members use social media highlight Starter Homes Act
 - Invite community members to take action
 - 6+ LTEs placed
- Tone shift
 - During 2026, see growing support from media and lawmakers
 - House Speaker signals support in press
 - City that placed moratorium on construction received negative media coverage and commentary



Minnesota's State Housing Tax Credit



- \$9.9 million in state housing tax credits available annually for 6 years, starting in 2023 (*sunsets in 2028*)
- Eligible taxpayers can contribute from \$1000 to \$2 million and receive a 85% state tax credit
- Taxpayers can indicate if they are providing a Designated Contribution for a Qualified Project or contributing to the general pool

Minnesota's State Housing Tax Credit



Greg Handberg, Senior Vice President at Minneapolis-based developer Artspace, utilized the North Dakota Housing Incentive Fund to create 34 units of affordable housing in Minot.

"The Fund was a simple, effective tool; the contributor got to say that they helped make affordable housing happen in their community, and we were able to close financing gaps to advance the project and get the job done."



Good for Business



Leverage



Simplicity



One Minnesota



Flexible

Minnesota's State Housing Tax Credit



Eligible Projects

Multifamily projects
Single family projects

Eligible Activities

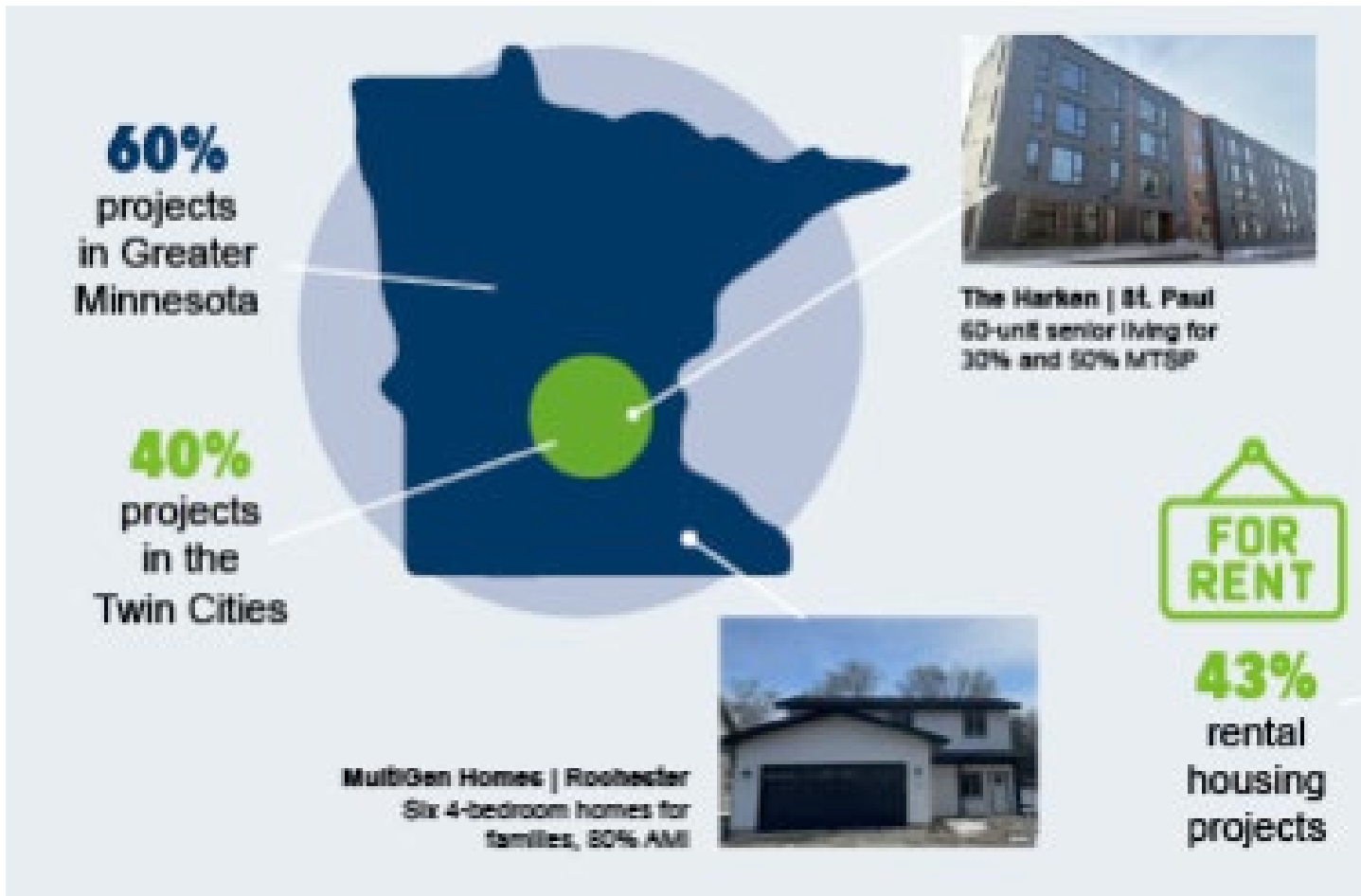
Gap financing
New Construction
Acquisition
financing
Rehabilitation

Demolition
Construction
Permanent

Income Limits

80% of AMI for rental housing projects
115% of AMI for homeownership projects

Minnesota's State Housing Tax Credit



Minnesota's State Housing Tax Credit



Key early policy questions

Amount of credit

Whether to target program (to geographies, housing types or income levels)

Next Steps in Minnesota

Remove the 2028 sunset / make permanent

Address geographic balance questions

Prepare to increase fund



Resources



Yes to Homes!

- Campaign <https://www.moreneighbors.org/yes-to-homes>
- 2026 Bills: Starter Home Act: Eliminate barriers that drive up costs and streamline the process of single family development.

HF3895

SF4123

State Housing Tax Credit:

- State's Program Page: <https://www.mnhousing.gov/home/rental-housing/housing-development-and-capital-programs/deferred-loans-and-grant-programs/state-housing-tax-credit-shtc>
- MHP website for promoting projects available for contributions: <https://mhponline.org/housing-projects/>

Connect with MHP



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Explore MHP's nationwide technical assistance programs for rural housing and community development:

<https://mhponline.org/community-development/rural-communities/>

