



May 8th, 2026

Chairs and Members of the Conference Committee on House File 1141,

Americans for Prosperity–Minnesota (AFP-MN) urges you to take bold action to address Minnesota’s housing crisis by advancing the Minnesota Starter Home Act (HF 3895) in the final conference committee report.

Minnesota families are being priced out of the housing market not because of a lack of demand, but because government at every level has spent decades making it harder, slower, and more expensive to build homes. Overregulation, restrictive zoning, burdensome permitting processes, excessive parking mandates, arbitrary design standards, and outdated land-use restrictions have artificially constrained supply and driven up costs for renters and aspiring homeowners alike.

The result is predictable: fewer homes, higher prices, and fewer opportunities for working families to achieve homeownership.

Over the last two years, AFP-MN has knocked over half a million doors across Minnesota. Housing reform was one of the issues we brought directly to voters during our accountability efforts, and Minnesotans overwhelmingly supported the reforms contained in the Minnesota Starter Home Act. Families understand what many entrenched interests refuse to admit: government-created barriers are a major driver of the housing shortage.

Unfortunately, many cities and local government associations are lobbying aggressively to preserve the very system that created this crisis in the first place. That should not surprise anyone. Government institutions rarely volunteer to give up power—even when the status quo is failing the people they are supposed to serve.

But preserving bureaucratic control is not the same thing as protecting local communities.

This legislation does NOT eliminate local control. Cities will still maintain authority over health and safety standards, infrastructure capacity, and basic zoning administration. What this bill does is prevent abuses of that authority that unnecessarily drive up housing costs and block attainable housing options for Minnesota families.

At its core, this is a property rights issue.

Homeowners should be allowed to build an in-law suite for aging parents. Builders should be allowed to construct starter homes, townhomes, duplexes, and workforce housing without navigating endless layers of red tape and political obstruction. Families should not be priced out of homeownership because local governments insist on outdated mandates for lot sizes, parking minimums, or aesthetic preferences that increase costs without improving quality of life.

HF 3895 is a common-sense, market-oriented solution that focuses on increasing housing supply rather than relying solely on subsidies and government spending. This bill does not mandate construction. It



simply makes it legal to build more housing options and creates a faster, more predictable approval process.

The bill:

- Expands housing options by allowing duplexes, triplexes, fourplexes, townhomes, and accessory dwelling units (ADUs).
- Reduces unnecessary zoning barriers that artificially restrict supply.
- Streamlines approvals and creates administrative processes that reduce delays and political uncertainty.
- Limits excessive design mandates and parking requirements that increase housing costs.
- Encourages affordability by allowing the market to build housing people actually want and can afford.

Importantly, this bill costs taxpayers nothing. It is a purely policy-driven reform that removes barriers and unleashes the market to meet demand.

Opponents have relied heavily on fearmongering and misinformation regarding what this bill actually does. A simple reading of the legislation fact-checks many of the claims being made. Single-family homes will continue to exist. Smaller cities are largely exempt. Historic protections remain intact. Local governments still retain substantial authority. What changes is that local governments can no longer use zoning and procedural hurdles to indefinitely block housing opportunities for the next generation of Minnesotans.

States across the country—including Texas and Montana—are leading the way on housing reform by recognizing a simple reality: when government artificially restricts supply, prices rise. Minnesota should not fall behind while other states embrace reforms that expand opportunity and affordability.

The question before this committee and the legislature is simple:

Will Minnesotans hear that you took action to make housing more affordable and attainable? Or will they hear that lawmakers sided with entrenched bureaucracies determined to protect a broken status quo?

Minnesota cannot regulate its way into affordability. It is time to remove barriers, trust property owners and builders, and allow the market to help solve this crisis.

We urge you to include the Minnesota Starter Home Act in the final agreement and take meaningful action to restore attainable homeownership and housing opportunity across our state.

Sincerely,

RaeAnna K. Lee

RaeAnna K. Lee
Legislative & Coalitions Director, Minnesota
Americans for Prosperity
rlee@afphq.org

Celebrating America's 250th Birthday: AFP is reaffirming our commitment to and reconnecting Americans to the founding principles that make our nation exceptional—liberty, dignity, and opportunity. We're not just celebrating our principles; we're challenging Americans to act on them. Take One Small Step today.





Attachments:

Housing Reform: AFP's Solutions (<https://americansforprosperity.org/wp-content/uploads/2025/12/Housing-Reform-One-Pager-1.pdf>)

Opinion | Minnesota lawmakers still have time to tackle housing affordability (<https://www.startribune.com/mn-housing-cost-of-living-rent-mortgage-payments/601664174>)

Roadmap for Housing Policy Reform (<https://americansforprosperity.org/wp-content/uploads/2025/11/Roadmap-for-Housing-Policy-Reform.pdf>)

The Legislature needs to say no to the suburban mayors, and yes to more homes (<https://minnesotareformer.com/2026/05/08/the-legislature-needs-to-say-no-to-the-suburban-mayors-and-yes-to-more-homes/>)

Celebrating America's 250th Birthday: AFP is reaffirming our commitment to and reconnecting Americans to the founding principles that make our nation exceptional—liberty, dignity, and opportunity. We're not just celebrating our principles; we're challenging Americans to act on them. Take One Small Step today.

