

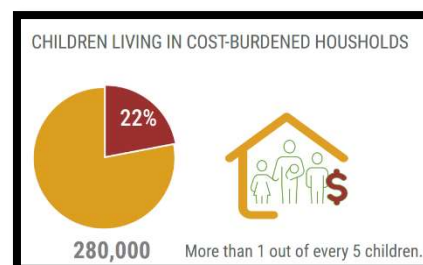
Issue: Affordable Housing

The Problem:

Minnesota has had a housing crisis for several years. There is not enough housing, much less housing that could be considered affordable. The Homes for All Coalition, in which Lutheran Advocacy-MN plays a very active role, believes...

...that no full-time employee should have to choose between paying rent or filling prescriptions. No working parent should have to cut back on food for their children to make the mortgage. But that's a daily reality for more than [642,000] Minnesota households who pay more than 30% of their income on housing and don't have enough left over to make ends meet to cover basic necessities, like transportation and groceries. (*Homes for All Handout, with MHP update*)

In fact, 48 percent of Minnesota rental households pay more than 30 percent of their income for housing, including 85 percent of low-income renter households and 68 percent of senior households. Minimum wage earners in Minnesota need to work 82 hours/week to afford a basic one-bedroom apartment. That increases to 101 hours for a two-bedroom place. [Find your district's [housing profile](#) from Minnesota Housing Partnership (MHP) / Illustration borrowed from [MHP's 2025 State Housing Profile](#)].



Recent Accomplishments: Several Homes for All Coalition initiatives from the last several years passed. With other Homes for All partners, Lutheran Advocacy-MN helped generate broad statewide grassroots support for **significant housing investments** for

- new housing construction, rehabilitation, and preservation,
- rental assistance,
- down-payment assistance for new low-income or BIPOC homebuyers, and
- homeless shelter creation. (See the full summary of our [2023-24 biennium session results](#)).

Lutheran Advocacy-MN also worked closely with Settled and Joint Religious Legislative Coalition to pass **Sacred Settlement legislation**, changing zoning laws to allow faith communities to host small settlements of tiny homes for people who have experienced chronic homelessness and "Good Neighbor" volunteers. **Several churches** are now working with Settled to consider being Sacred Settlement hosts or **partnering** in other ways **to support the settlements**. (See our [Poverty/Hunger page](#) in the "Issues" section of our website for more information on how your church can participate).

Crisis Not Over: Despite this success, much of the funding was a **one-time investment**, rather than ongoing. Shelter funding was only half of our request, and **much less than what is needed statewide**. These new funds, along previous bipartisan investments, have not kept up with both demand and the amount of Naturally Occurring Affordable Housing (NOAH) lost each year often due to investor buyouts which is then transitioned into higher-cost housing. Further, it is important to remember that **a crisis that is decades in the making does end with a few years of one-time allotments**. It is an entrenched problem that will take much more investment to overcome.

2025 Legislative Agenda: As part of the Homes for All Coalition, Lutheran Advocacy-MN continues to work for

- 1) \$500 million for **new housing production** & housing **rehabilitation**, with direct new funding or (which can leverage \$3.00 - \$4.00 of private and other funds, for each dollar designated by the state),
- 2) At least \$50 million more funding for **safe shelters and transitional** housing (\$400m is needed),
- 3) \$200 million in **Emergency Rental Assistance** (to keep people/households from losing current housing)
- 4) **Source of Income Protection** to prevent discrimination against those using housing vouchers to secure housing,
- 5) **Defending the gains that have been made** in previous years to keep a strong foundation for affordable housing.

Sources:

Homes for All Coalition (presentations, handouts, coalition meetings, etc.)

[Minnesota Housing Partnership](#)

"[State of the State's Housing, 2024](#)" Report and "[2025 State Housing Profile](#)." Minnesota Housing Partnership Research, 2024/2025.

[National Low Income Housing Coalition](#)

"[Out of Reach: The High Cost of Housing](#)" Report. National Low Income Housing Coalition, 2024.

Extra: Learn about [MN's housing continuum](#) from MHP, check out the maps in [Out of Reach](#) to see how parts of our state/nation are impacted by housing shortages or the level of income needed to rent a basic apartment.

What is Needed for a Good Advocacy Letter?



As you try to get the attention of your legislators, you'll want to **use your own words** and **personalize** your letter as much as possible. They want to know what YOU think. **Notecards** or **stationary** can make the letter feel even more personal. A simple personalized letter, note, or email is usually worth more than hundreds of form letters. Contact Lutheran Advocacy-MN for updates and bill numbers (as available), or check the website for additional resources. ****[Who Represents Me? <https://www.gis.lcc.mn.gov/iMaps/districts/>]****

A good letter will also include the following elements:

- 5) **Your Name & Address on Envelope & Letter:** Legislators want to know that you are their constituent and where you live (or where you go to church, if you are writing to the legislator from that district).
- 6) **Who You Are:** Mention something about yourself, like what church you are from, and if you have first-hand experience with the issue.
- 7) **Ask for Specific Action:** "Please support..." If there is a bill number, this is the place to include it.
- 8) **Give a Reason or Say Something About Why You Care:** Speak from your heart, elaborate from the talking points, or tell a story.

Mail the letters to these addresses:

Sen. _____, Minnesota State Senate, MN Senate Building, 95 University Ave. W., St. Paul, MN 55155

Rep. _____, Minnesota House of Representatives, 100 Rev. Dr. Martin Luther King Jr. Blvd., St. Paul, MN 55155

Talking Points & Sample Letter: Housing

Legislative "Ask":

Please support funding for

- \$400m investment in **housing production, rehabilitation, & preservation**, as direct funds or through housing bonds
- \$50m for the creation of **more safe shelters** (\$400m needed)
- \$200m for **Emergency Rental Assistance**

Possible Talking Points (choose a couple):

- In the Bible, God reminds us to protect people who are most vulnerable. Through the prophets, God calls many leaders to task for not caring for those who are poor.
- Children do much better in school when their family has a stable place to live.
- Housing is considered to be a "cost burden" when households spend more than 30% of their income on a place to live. In MN, 48% of renters & 85% of low-income renters are cost burdened.
- More than 1 of every 5 MN children live in households paying too much for housing, which may mean fewer or less nutritious meals.
- When people have homes, they are healthier, better able to hold a job, and much more stable overall.
- Only 7 of MN's 87 counties have enough shelter beds.
- Almost half of the people experiencing homelessness are children and unaccompanied youth under the age of 24.
- Seniors are the fastest growing population of homeless.
- The funding amounts allocated in the last few years are a good start, but much more needs to happen to dig out of the crisis.
- The housing crisis was decades in the making and needs a consistent ongoing commitment greater than we've had so far.

Example (please use your own words)

Date _____

Dear Rep. _____ (or Sen. _____),

My church (2nd Lutheran, Lovelytown) has been very engaged in homeless & housing issues. Many families around here have difficulty meeting all their needs because they spend so much on housing. I know of 2 families that spend more than 50% of their income on housing (in one of those families, the parents have 4 jobs between them to try to make ends meet).

Significant investments continue to be needed for affordable housing. Please support \$400m in bonds to increase the amount of housing available, especially rental housing. In some cases, that means building more, and in other cases it may mean rehabilitating or preserving the housing that already exists.

To begin to address the shortage of homeless shelters & transitional housing please work for at least \$50 million (\$400m is needed). My county does not have enough shelter beds, and recently I learned that only 7 of Minnesota's 87 counties do have enough.

Thank you!
Name _____
Address _____