



**Testimony in Support of the Starter Homes Act, H.F. 3895 (Igo)  
House Elections Finance and Government Operations Committee  
March 23, 2026**

Chair Quam, Chair Freiberg, and Members of the Committee:

The Minnesota Catholic Conference, the public policy voice of the Catholic Church in Minnesota, writes in support of H.F. 3895 (Igo), the Minnesota Starter Homes Act. The law aims to make housing more affordable for many, which is a moral and public policy imperative. It has also been re-worked to better respect local control in land use policy while at the same time opening more space for new housing opportunities. Please vote yes.

Policy decisions should prioritize the well-being of Minnesota's families, as is being done through this bill. Unfortunately, owning a home is out of reach for many. The average age of a first-time home buyer is almost 40. The ability to lay down roots in a home also impacts the decision to form families and have children. Minnesota is already facing a workforce shortage, and the demographic trends around homeownership and family formation are indicating it will get worse.

The tradition of moral reflection on political and economic concerns known as Catholic Social Teaching has repeatedly affirmed the importance of stable housing for family formation. Just recently, Pope Leo XIV repeated this call by underscoring the importance of public policies that ensure "dignified housing for all."<sup>1</sup>

Upon enactment, we hope that the Starter Homes Act has the intended effect of increasing the supply of affordable homes for families. Additionally, we believe it will create more opportunities to care for loved ones in accessory dwellings and perhaps, in turn, alleviating the pressures on long-term care facilities.

We helped lead the effort to create the nation-leading child tax credit because we need to make Minnesota a state where couples are encouraged to build a stable life and form families. As a state, we need more "families first" policies, and we believe that the Minnesota Starter Homes Act is one that will put affordable housing within reach of more couples and families.

Thank you for your consideration.

Respectfully yours,

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Executive Director  
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<sup>1</sup> <https://www.vaticannews.va/en/pope/news/2026-02/leo-xiv-let-us-work-together-to-give-a-home-to-those-in-need.html>