

## HOME LAW HISTORY

Our legislative coalition work began in February 2013, when David McGee of Build Wealth MN, leader of the African-American Leadership Forum's Economic Development Workgroup began a conversation with La Shella Sims of MICAH and Sue Watlov Phillips of MICAH and Integrated Community Solutions. At the heart of the conversation was the horrific gap in homeownership between Black and white Minnesotans – 77% of white Minnesotans own their homes, compared to 26% of Blacks and 23% of African immigrants. This gap, the worst in the nation, required attention. The solutions that we developed were to provide for more flexible mortgage financing and financial literacy education. This would come with a \$50 million pool of funds to support the financing. The revenue stream from servicing fees would support the organizations of color that would implement the legislation.

**This legislation became the Housing Opportunities Made Equitable (HOME) bill in the 2013 legislative session.** Working together, we were able to develop the legislation, find authors, and help to coordinate the process through the legislature. Early meetings between the Council on Black Minnesotans and Representative Karen Clark, the chief author, broadened the legislative coalition to other communities of color. The bill was introduced late in the 2013 session and did not receive any hearings. Representative Clark, the chair of the Housing Committee, did add language into the Omnibus Housing Appropriations bill in 2013 to prioritize funding to address the disparities for People of Color, Latinos, and Native Americans.

This was leveraged by meeting with Minnesota Housing Commissioner Mary Tingerthal to ask her to put this into her 2014 budget. The legislative coalition at this time included the African American Leadership Forum, the Council on Black Minnesotans, Build Wealth, MICAH and Integrated Community Solutions.

**Minnesota Housing allocated \$10.65 Million of their own funds in 2014, to fund two of the proposed HOME Bill activities and \$10.65 Million in 2015 and \$4.75 Million in 2016 MHFA budget.**

Leading into the 2014 session, the HOME Bill was broadened to include other people of Color, Hispanics, and Native Americans. This was introduced in the House with a \$50 million appropriation. HF2112 was introduced by Representative Karen Clark and SF2638 was introduced by Senators Fong Hawj and John Marty. Senator Hawj, the sole Hmong member of the Minnesota legislature, was recruited with the help of coalition partners the Council for Asian Pacific Minnesotans, the Hmong American Partnership, MICAH and Integrated Community Solutions.

In the House the appropriations were removed. The second session of the biennium traditionally is not the appropriations session, and there were no money targets provided by leadership for the Housing Committee. The HOME Bill policy language, without funding appropriated, passed the Housing, Finance, and the Ways and Means Committees, and was amended to Representative Steve Simon's HF 859 with Republican support. **It passed the House 130 YES, 0 No.**

The Senate had no hearings on SF2638. Coming in an off-year with a funding bill ran into resistance in the Policy Committee. We had the House language but nothing in the Senate. However, the Senate Companion Bill to HF 859 was SF 771, and African-American State Senator Jeff Hayden was the chief author. Senator Hayden agreed to amend the HOME Bill to SF 771 after a long, intense meeting with members of the African American Leadership Forum, Build Wealth, the Council on Asian Pacific Minnesotans, Integrated Community Solutions and MICAH. Senator Hayden deleted the language in SF771 and replaced it with HF 859, which included the HOME Bill language. **It passed the Senate 57 Yes, 0 No.**

**On May 1, 2014, National Day of Prayer, Governor Mark Dayton signed the HOME Bill into Law!**