

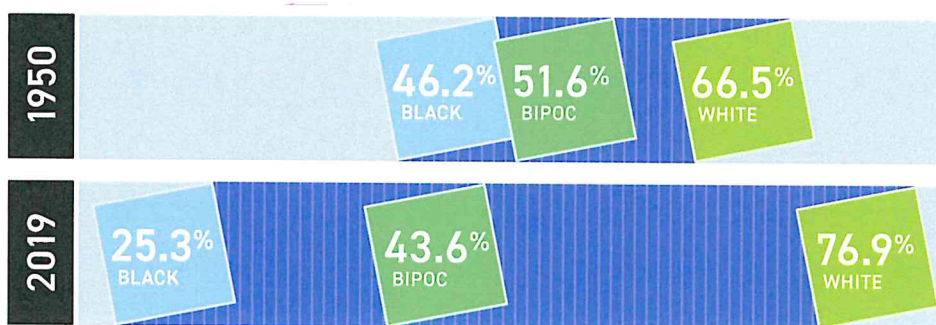
# FIRST-GENERATION HOMEBUYERS DOWN PAYMENT ASSISTANCE FUND

SF22 – Sen Oumou Verbeten

HF12 – Rep Agbaje

A statewide **First-Generation Homebuyers Down Payment Assistance Fund** will reduce the racial homeownership gap. Targeted assistance for first generation homebuyers is particularly effective for individuals who do not have access to generational wealth and ‘but for’ the assistance would not achieve homeownership.

## Minnesota's racial homeownership gap 1950 – 2019



Homeownership is vital to the strength of our economy and the vibrancy of our communities. But too many Minnesotans have been shut out of this dream. It is well documented that Minnesota has one of the largest racial homeownership gaps in the country, and that for the gaps is continuing to grow. **Notably, Minnesota's Black homeownership rate peaked in 1950. Nearly 70 years later, the ownership gap between White and Black households has more than doubled.**

## DOWN PAYMENT ASSISTANCE TO FIRST-GENERATION HOMEBUYERS



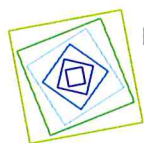
Down payment assistance can be an effective policy tool in reducing the homeownership gap, but only if funding is **targeted, adequate** enough to meet the need and **easily accessible** to consumers.

A targeted statewide approach, coupled with **an investment of \$176 million, will support 5,000 first-generation homebuyers** over the next three years.

The majority of households supported are likely to be Black, Indigenous and people of color (BIPOC).

Moving 5,000 Minnesota households into first-generation homeownership will **shift our state's racial homeownership gap national ranking six places**—from the 5th largest disparity in the nation to the 11th largest.

## PROPOSING ORGANIZATIONS



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# Just the facts: Paid Family and Medical Leave

SF 2 (Sen. Mann); HF 2 (Rep. Richardson)

The proposal would create a new, mandatory 24 week paid leave program for all Minnesota employers and employees. The program would begin taking effect in 2025, with implementation starting in 2023.

**FACT ✓ Every employer in the state regardless of size is mandated to participate.** "Covered Employment" can include extraterritorial employment outside the state of Minnesota so long as some work is performed in Minnesota and the employer is a Minnesota employer.

**FACT ✓ Only 11 other states and Washington, D.C. have versions of paid leave mandates** – CA, CO, CT, NY, NJ, DE, RI, MA, WA, MD, OR.

**FACT ✓ Two main types of leave are required to be available.** Leave may be taken in increments (not necessarily consecutively):

- 1. Paid medical leave** – up to 12 weeks of paid leave for a serious health condition or pregnancy;
- 2. Paid family leave** – up to 12 weeks of paid leave to care for a newborn, adopted or foster child; safety leave; or to care for a family member who has a serious health condition.

**FACT ✓ The leave can be stacked together for a total of 24 weeks.** An additional up to 12 weeks is available for a military exigency. This is in addition to existing unpaid federal Family and Medical Leave Act requirements in some instances. This is also in addition to Sick and Safe Time ordinances enacted in Minneapolis, St. Paul, Bloomington and Duluth. The state is also pursuing an up-to-80 hours paid sick and safe time mandate in SF 34 (Sen. Pappas) and HF 19 (Rep. L. Olson).

**FACT ✓ Employers will be charged a .7% payroll tax to fund the program.** There is no cap on the payroll tax, meaning if costs for the program exceed the amount collected, the state will raise the tax. Employers may "charge back" employees for up to 50% of the payroll tax, but must do so under proportion, contract, or wage requirements.

**FACT ✓ Family members are defined as:** spouse, domestic partner, a spouse's parent, a child and a child's spouse; a parent and a parent's spouse; a sibling and a sibling's spouse; a grandparent, a grandchild, or a spouse of a grandparent or grandchild; any other individual who is related by blood or affinity and whose association with the applicant is equivalent of a family relationship; a child of a sibling of the applicant; a sibling of the parents of the applicant; and a child-in-law, a parent-in-law, a sibling-in-law, and a grandparent-in-law; a stepchild; biological, adopted, or foster child of the applicant; or a child for whom the applicant is standing or stood in loco parentis; a step grandchild or biological adopted, or foster grandchild of the applicant; a stepparent; biological, adoptive, or foster parent of the applicant; a legal guardian; or an individual who stood in loco parentis to the applicant; a step grandparent or biological, adoptive, or foster grandparent of the applicant.

**FACT ✓ Employees will be paid a partial wage replacement** based on their income on a progressive scale. For lower income workers, the wage replacement rate will be starting at 90%.

**FACT ✓ Employees have reinstatement rights** – meaning their jobs must be held for them upon their return from leave.

**FACT ✓ Employers may opt out of the mandate if they provide a leave program at least as generous as the state required mandate.** Employers must submit their plans to the state for approval for opting out. Employers who opt out will be assessed a fee.

**FACT ✓ Employees are eligible for paid leave 90 days after they are hired, and earned sick and safe time immediately upon hire.**





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 Alexandria Lakes Area Chamber of Commerce  
 Anoka Area Chamber of Commerce  
 Apple Valley Chamber of Commerce  
 Associated Builders and Contractors  
 Associated General Contractors of Minnesota  
 Austin Area Chamber of Commerce  
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 Bemidji Area Chamber of Commerce  
 Brainerd Lakes Area Chamber of Commerce  
 Builders Association of Minnesota  
 Builders Association of the Twin Cities  
 Building Owners & Managers Association (BOMA) St. Paul  
 Burnsville Chamber of Commerce  
 Cloquet Area Chamber of Commerce  
 Cuyuna Lakes Chamber of Commerce  
 Dakota County Regional Chamber of Commerce  
 Detroit Lakes Regional Chamber of Commerce  
 Duluth Area Chamber of Commerce  
 Eden Prairie Chamber of Commerce  
 Elk River Area Chamber and Commerce  
 Faribault Area Chamber of Commerce & Tourism Bureau  
 Fargo Moorhead West Fargo Chamber of Commerce  
 Fergus Falls Area Chamber of Commerce  
 Glenwood Lakes Chamber of Commerce  
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 Hastings Area Chamber of Commerce & Tourism Bureau  
 Hermantown Area Chamber of Commerce  
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 Medical Alley Association  
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 Minnesota AgriGrowth Council  
 Minnesota Association of Convention & Visitors Bureaus  
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 Minnesota Beverage Association  
 Minnesota Broadcasters Association  
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 Minnesota Pork Producers Association  
 Minnesota REALTORS  
 Minnesota Recruiting and Staffing Association  
 Minnesota Retailers Association  
 Minnesota Service Stations and Convenience Stores  
 Minnesota Shopping Center Association  
 Minnesota Ski Areas Association  
 Minnesota Society of CPAs  
 Minnesota Subcontractors Association  
 Minnesota Telecom Alliance  
 Minnesota Trucking Association  
 Minnesota Utilities Contractors Association  
 Minnesota Utility Investors  
 Minnesota Mechanical Contractors Association  
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 NAIOP Minnesota  
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