



MEDIA RELEASE
FOR IMMEDIATE RELEASE

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Earn an 85% Tax Credit While Helping Habitat Build Homes!

BEMIDJI (March 17, 2025) — You can now support a Northwoods Habitat for Humanity home building project and earn a tax credit through the State Housing Tax Credit and Contribution Fund.

In 2023, the Minnesota Legislature passed a bill to encourage giving to organizations working to provide affordable housing. They did not designate money but instead offered a tax credit for a contribution to qualified projects. A taxpayer is allowed a credit of 85% of the amount that the taxpayer contributes of no less than \$1,000 and no more than \$2,000,000 for qualified projects within the Minnesota Housing Finance Agency. Northwoods Habitat for Humanity has one specific qualified project registered with MHFA. This project is called “**NHFH Home 63**” and is being built this summer in Bemidji. Donating to this specific project benefits our affordable homeownership program.

Contributing online is a simple process. Go to mnhousing.gov/shtc-contribution.html, then scroll down to “How do I contribute?” Complete the online application and be sure to designate the contribution to Northwoods Habitat for Humanity. The Specific Qualified Project is “**NHFH Home 63**.” Checks are made out to Minnesota Housing (not to Habitat) and after signature requirements are met a tax certificate will be issued. The credit can be claimed on MN Schedule M1C. Be sure to apply early - there is an annual total state limit. Businesses may also claim this credit.

The Minnesota Housing Finance Agency will issue a credit certificate to be claimed when your Minnesota taxes are filed next spring. The credit must be claimed for the year that the contribution was made and can only be used to offset current tax liability. Excess credits may be carried over to each of the ten succeeding taxable years.

If you are able to take advantage of this opportunity you control where your tax money is spent and help ensure more of your neighbors can afford a decent place to live. Please contact us if you have any questions.

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About Northwoods Habitat for Humanity

Habitat for Humanity is a nonprofit grass-roots Christian housing organization that seeks to put God's love into action by bringing people together to build homes, communities and hope. Since 1990, Habitat has served 209 families in our area by welcoming people of all races, religions and nationalities to construct, rehabilitate or preserve homes. For more information about Northwoods Habitat, please visit www.habitatbemidji.org, or follow us at <https://www.facebook.com/HabitatBemidji/>.