

May 31, 2023

The Rev. Vicki Ix  
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The Honorable Sandra Thompson  
Federal Housing Finance Agency  
Washington, D.C.

Director Thompson,

Thank you for the opportunity to provide feedback on the Federal Housing Finance Agency (FHFA) Request for Information on tenant protections. My name is the Reverend Vicki Ix and I am a tenant in Florence, MA and a supporter of *National Low Income Housing Coalition*. We have rented the first floor of a hundred-year-old farmhouse in the downtown for ten years. Our landlord is wonderful and just, attentive and mindful that clergy do not make big bucks. We have had only one rent increase and we count ourselves especially fortunate. We know this is not the case for so many in the Commonwealth.

I am writing to share my experience and to urge FHFA to take bold action to create clear, strong, and enforceable renter protections for households living in rental properties with federally backed mortgages. Federal renter protections are critically needed to address the power imbalance between landlords and renters that puts renters at greater risk of housing instability, harassment, and homelessness and fuels racial and gender inequity. To help ensure greater housing stability, FHFA should create new renter protections for households living in properties with federally backed mortgages, including:

1. Source of income protections to prohibit landlords from discriminating against households receiving rental housing assistance such as Section 8 Housing Choice Vouchers, or Supplemental Security Income (SSI), or local rental assistance, so that families can have greater choice about where to live.
2. “Just cause” eviction standards, which limit the causes for which a landlord can evict a tenant or refuse to renew a tenant’s lease when the tenant is not at fault or in violation of any law.
3. Rent gouging protections to stop landlords from dramatically and unreasonably raising rents.
4. Requirements to ensure housing is safe, decent, accessible, and healthy for renters and their families.

Florence, MA is an exception. Section 8 housing is well-integrated into the community. Rents, though on the rise, reflect a spectrum of incomes. We could not buy in Florence, but we can rent here and that is something.

As a priest in Ashfield, MA, I meet many people who struggle with the rising costs of living—especially rent and food. Our Hilltown Churches Food Pantry assists nearly fifty families every two weeks. St. John’s Episcopal Church rents out a second-floor apartment in our parish house. 1 BR/1 Bath for \$900. The rent is low to make the offering a ministry of the community. We want to rent to someone for whom this price is hard to find—a young public school teacher who makes just enough to be ineligible for any assistance but can’t afford an apartment in the town where they teach. One apartment is not nothing, but we need bold, sweeping action so that vulnerable tenants across the Commonwealth are protected from abuse, racism and greed.

We urge FHFA to implement mandatory, standardized protections – paired with strong enforcement – for all households living in properties with federally backed mortgages, including larger developments and smaller properties. FHFA must continue to engage tenants and directly impacted people throughout its process of establishing and implementing renter protections, and protections must be centered on racial and social equity as explicit goals. These protections– along with to large-scale, sustained investments and anti-racist reforms – are necessary to ensure that everyone, including the lowest-income and most marginalized renters, have a safe, quality, affordable housing.

Thank you for reading this comment and taking one perspective into your critical discernment of this issue.

In gratitude,

Vicki +

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