The Honorable Sandra Thompson

Federal Housing Finance Agency

Washington, D.C.

Director Thompson,

I’d like to thank you for the opportunity to provide feedback on the Federal Housing Finance Agency Request for Information on tenant protections. My name is Caden Pearson, and I am a tenant in Lincoln, NE, and an advocate with the Lincoln Housing Advocates. In addition, I work for a local nonprofit as a case manager for a transition-aged youth permanent supportive housing program. Working with vulnerable renters every day in my career, I’ve seen firsthand the importance of clear and enforceable rental protections for households in rental properties with federally backed mortgages. FHFA has a broad reach, and any type of rental protection that you all set in place would cover a notable number of renters nationwide.

For households renting from landlords with federally backed mortgages, FHFA should enact new renter protections including, but not limited to:

1. Source of income protection to prevent landlords from dismissing applicants based on housing assistance that they may be receiving such as Housing Choice Vouchers, Supplemental Security Income, local rental assistance, or other types of federal or state funded housing vouchers.
2. Rent gouging protection, which would stop landlords from increasing rent dramatically without specific or necessary reasoning.
3. Simply, enact requirements for landlords to ensure that all housing is safe, healthy, and accessible. I’ve seen countless apartments that are within budget for clients but are unlivable due to poor maintenance and upkeep.
4. “Just cause” eviction standards, which would effectively limit what a landlord could evict a tenant when the tenant is not at fault or violating the law.

Working in human services for over five years, and in supportive housing for over two, I have seen firsthand what happens in communities that lack enforceable tenant protections. Specifically in my role, I struggle with source of income discrimination most frequently with the clients that I work with. Many of my clients lack a substantial rental history and rely on subsidy support or other public assistance benefits to afford rent each month. Taking into consideration a nationwide shortage of affordable housing, finding available units in general is incredibly difficult. When coupled with most landlords that do not accept public assistance or who are not willing to work with supportive housing programs, it becomes extremely difficult to find sustainable housing options for clients, even with the support of a program.

Sincerely,

Caden Pearson

Lincoln Housing Advocates