



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 Nelima Sitati Munene and I am the Executive Director of the African Career, Education and Resource Inc. ACER is an issue based community organization that was established in 2008 to help uplift and amplify the African Diaspora to build power for systematic change that advances racial and economic equity in our communities. Unfortunately, the majority of the community we represent have been adversely impacted by the imbalance of power and exploitive tendency of the relationship between tenants and landlords. Also, Minnesota has some of the weakest tenant protections in the nation undermining the stability, safety, and dignity of renters statewide.

On behalf of renters in the community that ACER as an organization represents and renters statewide. We are writing 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. Given the broad reach of FHFA's work, any renter protections created by FHFA should cover a significant share of renters across the nation and put America on a pathway towards stronger protections for all renters.

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.

We urge FHFA to take bold action 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 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, and accessible place to call home.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nelima Sitati Munene', with a stylized flourish at the end.

Nelima Sitati Munene

African Career, Education and Resource Inc (ACER)