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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 Michael Dahl, and I am the Public Policy Director with HOME Line.

HOME Line, a Minnesota non-profit, provides free legal, organizing, educational and advocacy services so tenants throughout Minnesota can solve their own rental housing problems. HOME Line works to improve public and private policies relating to rental housing by involving affected tenants in the process. Our major programs include: tenant hotline services, tenant organizing and policy advocacy.

The tenant hotline is a service that provides renters throughout Minnesota with legal information regarding their rights as tenants. Lawyers, law students, and community volunteers respond to renter inquiries, providing follow-up support and form letters when necessary. The hotline has advised over 300,000 renter households since 1992 and averages over 1,500 households advised each month.

I am 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.

Minnesota affordable housing advocates—including HOME Line—have been working for decades to make this state law, but have always run into strong opposition at the Minnesota Legislature. Federal action on this issue is a must if we are to make subsidies work to full effect.

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.

Extrajudicial eviction are common ways for landlords to force tenants to move. One of those methods, a landlord simply notifying the tenant to vacate, is the fourth highest reason renters call HOME Line’s tenant hotline.

3. Rent gouging protections to stop landlords from dramatically and unreasonably raising rents.

Rent increases are always one of our top ten issues why renters call HOME Line’s hotline and is frequently the reason our organizers work with tenant associations.

4. Requirements to ensure housing is safe, decent, accessible, and healthy for renters and their families.

There are several things FHFA could do to help tenants in this regard. For example, repairs and landlord intrusion/privacy are two issues that are always amongst the top ten reasons renters call HOME Line’s tenant hotline. FHFA should make rules and place timelines to address these issues. Regarding repairs, there ought to be firm standards for how landlords should address emergency repairs and what counts as an emergency. Non-emergency repairs should also be made in a timely manner. Regarding landlord intrusion/privacy issues, tenants—in non-emergency situations—should have the option of 24-hours notice before a landlord can enter their home; landlords should also provide a 4-hour window for when they will enter an apartment. HOME Line has heard horror stories about tenants coming out of the shower or awakening from sleep to find a landlord has entered their apartment. This is unacceptable and requires FHFA rules.

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,
Michael Dahl
HOME Line Public Policy Director