



March 24, 2026

Members of the House Judiciary Finance and Civil Law Committee

Re: Letter in Support of H.F. 3970

Dear Co-Chairs Liebling and Scott and Members of the Committee,

The Minnesota Coalition Against Sexual Assault (MNCASA) submits this letter to express our support for HF 3970 which would establish a remedy to terminate the interest contract for deed of a perpetrator of domestic abuse or sexual assault. MNCASA is a statewide membership coalition driving transformative culture change to address and prevent sexual violence through advocacy, prevention, racial justice, and systems change. MNCASA acts as a collective voice of organizations and individuals committed to ending sexual violence. Our coalition represents more than 60 member programs serving victims and survivors of sexual violence across the state.

This legislation would provide a needed solution to enable many victims/survivors to maintain their safe and stable housing in the aftermath of violence. Under existing Minnesota law, individuals who purchased a home through a contract for deed with an abusive partner are left without proper recourse when that partner abandons the home and stops payment on the contract. Even if the survivor takes over the payments in an attempt to honor their obligations, the abusive partner can continue to claim interest and joint ownership of the property, leaving survivors bound to someone who has caused significant trauma. Without this legislation, the only option survivors have is to engage in the complex process of partition, which would likely result in the home being sold, leaving the survivor to find new housing. That option is not a viable one, since the goal of the survivor is to call that property home.

This bill offers a common-sense solution by establishing a clear process through which a survivor can stay in their home without sharing the ownership with an abusive partner who has abandoned the home and stopped making payments, and we are proud to support its adoption.

Sincerely,

Victoria Pickering
Training and Technical Assistance Director, MNCASA



Dear Co-Chairs Scott, Liebling, and Members of the Committee:

On behalf of Violence Free Minnesota, we write to express strong support for H.F. 3970, legislation that establishes a legal avenue to enable survivors of abuse to terminate a co-owner's interest in a contract for deed when the co-owner is a perpetrator of abuse.

Violence Free Minnesota is the statewide coalition dedicated to ending relationship abuse and related harms through survivor-centered advocacy, public education, and policy reform. We are comprised of over 90 member programs who provide direct services to victims of domestic and sexual violence and their families. Our mission is to ensure that all survivors have access to safety, stability, and economic security, all of which are fundamental for healing and achieving safety.

H.F. 3970 is an important step in addressing the profound ways that abuse impacts survivors' housing, security, and financial stability. Contracts for deed can create complex legal and financial situations for survivors. When a survivor shares such an interest with an abusive partner, they may be trapped in ongoing financial and legal vulnerability. This bill addresses one barrier that they face with compassion and legal clarity.

Violence Free Minnesota urges the committee to support H.F. 3970 so that survivors in Minnesota can access this remedy.

Thank you for your time and consideration.

Katie Kramer

Co-Executive Director

Violence Free Minnesota

Nikki Engel

Co-Executive Director

Violence Free Minnesota

Written Testimony in Support of **HF3946** and **HF3970**
Judiciary Finance and Civil Law Committee Hearing
Thursday, March 26, 2026

Chair Liebling and Members of the Committee,

My name is July Vang. I am a constituent from 55112 and a survivor advocate whose work has been shaped by both lived experience and years of pushing for stronger responses to domestic violence and gender-based harm. I am writing in strong support of **HF3946** and **HF3970**, and I appreciate Representative Kelly Moller for authoring and advancing these bills to address the pervasive and ongoing harm survivors face from both abuse and system failure. Abuse does not live in one incident or in a vacuum. It operates through compounding patterns of violence, coercion, and entrapment, reinforced by systems that are too often too weak, too late, or too indifferent to stop it.

HF3946

When I was in my abusive relationship, I made my first police call after my abuser hit me. The police came, and when he admitted he had hit me, they took him in. But they never took my testimony seriously. A few hours later, they let him go, treating it like just a domestic issue between him and me. I was terrified. I left and stayed with a college friend because I no longer felt I could trust the police or the criminal system to protect me.

HF3946 requires a written police report whenever an officer investigates domestic abuse, whether or not an arrest is made. It also strengthens detention and victim notice requirements and creates a task force to review law enforcement, prosecutorial, and community responses and recommend policy, training, and funding improvements.

That matters because survivors are not only harmed by abusers. They are harmed by systems that fail to document danger, fail to recognize coercion, and fail to act with urgency. Weak documentation and weak response become part of the abuse.

Later, during divorce proceedings, I tried to tell public defenders about the abuse and my situation. I was dismissed. There was no meaningful concern about my safety, no real interest in hearing what I was trying to say, and no sign that the abuse should have changed how my case was handled. I felt minimized, ignored, and pushed to go along with decisions while I was still trying to survive. I had to relive and retell my story across multiple systems that often seemed indifferent, untrained, or unequipped to understand what I was describing.

HF3946 also matters because survivors should not have to spend years teaching broken systems what abuse looks like after those systems have already failed to protect them. Its task force is important because it focuses on training, barriers to services, advocate involvement, data, and prevention.

Reproductive coercion belongs here too. My abuser forced sex on me, and when I disclosed it to a health provider, I was dismissed and criticized. I had three children in under three years until I secretly got an IUD to prevent further pregnancy. Since then, he has used my children to continue controlling me. Reproductive coercion is one of the clearest ways abuse becomes embedded across family, court, and public systems. Approaches like CUES, which help professionals respond earlier and more directly to interpersonal and sexual violence, belong in the kind of stronger training and cross-system response **HF3946** is trying to build.

HF3970

I also strongly support **HF3970** because leaving abuse is not just about leaving a person. It is about trying to untangle yourself from the legal and financial weapons they used to keep control.

My abuser used my credit to buy houses and businesses, created large debt in my name, including student loans while I was still in undergrad, and coerced me to cosign debt connected to other people. He forced me into legal marriage, and when I left, he used the courts and child support to keep a leash on me. Even when I did not have the means, he made sure there would still be legal, financial, and debt control over my life. I am still dealing with some of that debt today.

HF3970 creates a civil remedy that allows an unmarried victim of domestic abuse with an interest in a contract for deed to ask the court to extinguish the abuser's interest. It also recognizes multiple forms of documentation, including court records, law enforcement records, and statements from qualified third parties.

The mechanism in **HF3970** is contracts for deeds, but the principle is broader. Housing, debt, and shared assets are some of the main weapons abusers use to keep survivors trapped. Legal and financial entanglement is one of the ways abuse survives separation.

I know firsthand what that looks like. My abuser made sure he could still reach me through shared assets, financial intimidation, legal entanglement, and the fear that if I fought for everything, I would never truly get free. In desperation, I left assets behind because I was too exhausted, scared, and overwhelmed to keep battling every point of control. A remedy that severs an abuser's legal hold is a pathway to freedom, healing, and recovery.

In closing, I want you to know that while I survived the abuse, I still had to survive the systems that minimized it, misunderstood it, and allowed its control to continue.

If our systems only respond to the incident and not the pattern, they leave survivors trapped in the very harm they are supposed to interrupt. That is why **HF3946** and **HF3970** are needed now. **HF3946** strengthens documentation, detention, victim notice, and cross-system accountability. **HF3970** gives survivors a legal way to cut off one of the financial tools abusers use to maintain power.

Abuse does not end when the violence pauses. It continues through systems, debts, children, and legal ties. Survivors need more than sympathy after harm. They need laws that stop systems from excusing abuse, minimizing abuse, and helping abuse continue.

If this Legislature is serious about protecting survivors, it must pass laws that recognize abuse as it actually works through violence, coercion, children, debt, property, and systems that too often fail to interrupt it.

That is why **HF3946** and **HF3970** must pass.

Thank you for your time and consideration.

Respectfully,

July Vang
Mounds View, Minnesota