



February 27, 2024

Chair and Members of the Committee,

My name is Kyle Berndt, I serve as the Director of Public Policy with the Minnesota Multi Housing Association (MHA). MHA is made up of 2,200 members, owning or operating over 300,000 rental units in service to over 600,000 residents. I write today on behalf of MHA to respectfully raise concerns with HF 3843, ITIN acceptance in lieu of Social Security Number.

ITINs, as defined by the IRS, are primarily used for federal tax reporting and do not offer comprehensive information useful for credit or rental housing applications. Unlike Social Security Numbers, ITINs typically lack connection to an individual's credit history. Those in the industry who conduct credit history reports have confirmed that credit reports pulled for ITIN applicants rely heavily on individuals' names and previous addresses rather than the ITIN itself.

Additionally, our industry credit service providers have identified that the inability to verify the identity associated with an ITIN, as we can accomplish with a Social Security Number, poses a significant challenge in detecting fraudulent applications. Accepting non-verifiable information such as ITINs does not streamline the credit history check process and may exacerbate the issue of fraudulent applications.

We understand the issue that the author and proponents seek to address with the proposal. Moving forward, we will collaborate with stakeholders to explore alternative approaches that align with the intentions of the author and proponents.

Thank you, Chair and Members of the Committee for consideration of our concerns.

Best regards,

A handwritten signature in black ink that reads "Kyle Berndt". The signature is written in a cursive, flowing style.

Kyle D. Berndt
Director of Public Policy
Minnesota Multi Housing Association