

March 10, 2026

Co-Chair Michael Howard

Minnesota House Housing Finance and Policy
Committee

Chair Lindsey Port

Minnesota Senate Housing and Homelessness
Prevention Committee

Co-Chair Spencer Igo

Minnesota House Housing Finance and Policy
Committee

Re: Emergency Rental Assistance (HF3403/SF3596) and Regulate Corporate Excess (HF2687/SF3173)

Co-Chair Howard, Co-Chair Igo, and Chair Port:

The Minnesota Legislature created the Council for Minnesotans of African Heritage (CMAH) to advise government on the needs of our constituents and support their participation in the resources of the state and economy. Our constituency comprises of Minnesotans who self-identify as African American or African Immigrant, Black American or Black Immigrant.

Based on concerns and feedback at CMAH's listening sessions and other community events, we write to thank you for reviewing proposals that would increase housing protections and urge you to pass HF3403/SF3596 and HF2687/SF3173. These two bills would provide emergency rental assistance to Minnesotans in need and establish rational guardrails to curb predatory, anti-competitive practices in the housing market.

Emergency Rental Assistance – The Minnesota Legislature must take decisive action to address the affordability challenges residents face in housing and other aspects of daily life. The February Budget and Economic Forecast shows that working families face acute economic challenges. Increases in debt delinquency compare to levels unseen since 2010-2011, the period following the Great Recession. Current economic pressures have been exacerbated by instabilities and violence related to federal immigration enforcement activities. Minnesota saw more than \$300M in combined economic losses and lost wages as workers stayed home, some businesses reported 50-100 percent drop in sales, and many others closed their operations permanently. The provision of emergency rental assistance is a critical step the state can take to aid vulnerable populations and prevent evictions or homelessness.

Regulate Corporate Excess – The Minnesota Legislature must draw a sharp line between fair market competition and predatory economic trends. Large corporate investors have increased their ownership of single-family homes in the Twin Cities since the foreclosure crisis and Great Recession. This trend results in greater cost burdens (e.g., higher rents, fees, and eviction rates) that disproportionately impact Black children, families, and neighborhoods. Just as important, the mammoth resource disparities between large corporate entities and local communities represent clear economic

disadvantages. Unchecked, these conditions encourage predatory practices. For African Heritage Minnesotans, the corporate landlord trend is also part of a painful status quo of high housing instability, low homeownership rates, and persistent barriers to generational wealth-building.

Minnesota must take common sense steps to increase housing affordability. Minnesotans have shown that they care deeply about human rights and protecting vulnerable populations—neighbors and strangers, citizens and migrants. The two bills discussed in this letter align well with principles of dignity and fairness that our state holds dear. Please vote “yes” on HF3403/SF3596 and HF2687/SF3173.

Sincerely,

Council for Minnesotans of African Heritage (CMAH)

The Minnesota Legislature empowered the Council for Minnesotans of African Heritage to ensure that people of African heritage fully and effectively participate in and equitably benefit from the political, social, and economic resources, policies, and procedures of the State of Minnesota. Generally, the Council is charged with the responsibility of:

- *Advising the Governor and the Legislature on issues confronting People of African Heritage;*
- *Advising the Governor and the Legislature on statutes, rules, and revisions to programs to ensure that Black people have access to benefits and services provided to people in Minnesota;*
- *Serving as a liaison to the federal government, local government units and private organizations on matters relating to People of African Heritage in Minnesota;*
- *Implementing programs designed to solve problems of People of African Heritage when authorized by statute, rule, or order; and*
- *Publicizing the accomplishments of People of African Heritage and their contributions to the state.*