

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.*



Housing Justice Center
Dedicated to expanding
and preserving the supply
of affordable housing in
Minnesota and nationwide.

275 E. 4th Street, #590
Saint Paul, MN 55101

(612) 807-1139
info@hjcmmn.org
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March 10, 2026

Housing Finance and Policy Committee
Minnesota House of Representatives
Capitol G3
75 Rev. Dr. Martin Luther King, Jr. Blvd.
Saint Paul, MN 55155

Re: Support for H.F. 3403 Emergency Rental Assistance

Chair Howard, Chair Igo, Vice Chairs Dotseth and Kozlowski, and Members of the Committee:

I am a policy attorney with the Housing Justice Center, a nonprofit legal organization that is focused on ensuring access to safe, affordable, and fair housing. Housing Justice Center strongly supports H.F. 3403 that will provide for emergency rental assistance.

Tenants in Minnesota Need Emergency Rental Assistance

As you've heard in previous hearings before this Committee, Minnesota does not have sufficient affordable housing, and there are a significant number of renters who experience cost burden. There are more than 670,000 renter households across the state of Minnesota. More than 300,000 renters, 48% of all renters, are cost burdened, which means they pay more than 30% of their income in rent. More than 75,000 senior renters, or 63% of all senior renters, are cost burdened. And more than 144,000 or 23% of all renters are severely cost burdened, which means they pay more than 50% of their income in rent.¹

A significant proportion of tenants in Minnesota cannot afford a missed paycheck, a family emergency, or a reduction in hours. Yet communities across Minnesota have experienced negative economic impacts in early 2026. Businesses and restaurants temporarily closed, peoples' lives have been disrupted, and there have been widespread economic impacts.

¹ Minnesota Housing Partnership, [2026 State Housing Profile: Minnesota](#) (2026).

This need is evident given the dramatic increase in calls from individuals seeking rental assistance: "Calls to 211 requesting rent assistance more than tripled in mid-January compared to the weekly average the previous quarter."² HOME Line reports that compared to January last year, this year saw a 116% increase in renters seeking financial assistance.³

Rental assistance prevents homelessness by ensuring that renters stay housed rather than becoming displaced through eviction. Evictions destabilize households and communities. Rental assistance provides long-term impact by preventing evictions and stabilizing households, communities, and affordable housing properties. This appropriation of emergency rental assistance will demonstrate that the state of Minnesota is ready to meet the needs of our community in crisis. H.F. 3403 will ensure that the most vulnerable amongst us will remain housed and prevent further harm.

Action is needed to protect Minnesotans. We ask that you pass H.F. 3403 for emergency rental assistance to help tenants and landlords recover from the economic harm that is a direct result of federal actions.

I would be happy to discuss this matter in more detail with you or your staff and can be reached at 651-391-9133 or jszuminski@hjcmn.org. Thank you for your consideration of this essential emergency aid.

Sincerely,



Jessica Szuminski
Policy Attorney

² Cari Spencer, [*Hotline Operators Report Flood of Calls for Rental Assistance as Residents Hide During ICE Surge*](#), MPR NEWS (Jan. 26, 2026).

³ Caroline Cummings, [*Calls for Rent Help, Financial Assistance Have Spiked During ICE Surge in Minnesota*](#), CBS NEWS (Feb. 13, 2026).



March 11th, 2026

RE: HF 3403 Emergency Rental Assistance

Chairs Igo and Howard, and Committee Members,

I am writing on behalf of Beacon Interfaith Housing Collaborative to express our strong support for HF 3403, which provides vital one-time emergency rental assistance for counties.

Beacon is a nonprofit housing provider, developer, and collaborative of congregations with 24 buildings that offer affordable homes to over 1,200 people. We primarily operate supportive housing, providing safe and stable homes paired with on-site services for the most vulnerable Minnesotans.

We share the community's urgent concern about how "Operation Metro Surge" and other recent federal actions have led to fear, chaos, and harm—specifically triggering an economic crisis that leaves too many residents wondering how they will pay rent this month.

It is critical that we ensure all residents remain stably housed through targeted interventions. In our experience, the most effective way to achieve this is to increase the availability of emergency rental assistance. This funding not only stabilizes residents but also strengthens nonprofit partners' ability to maintain the safety and integrity of the housing we provide.

We urge you to pass HF 3403 and provide the resources necessary to address this immediate crisis.

Thank you,

A handwritten signature in black ink that reads "Benjamin Helvick Anderson".

Benjamin Helvick Anderson
VP of Policy and Organizing
Beacon Interfaith Housing Collaborative
bhelvickanderson@beaconinterfaith.org



March 11, 2026

Dear Chairs and Members of the House Housing Finance & Policy Committee:

The Twin Cities Housing Alliance (TCHA) is a collaborative network dedicated to addressing the housing challenges and strengthening community vitality in the Twin Cities region. Our network of over 100 experienced housing professionals advocate for policies to create a more affordable, equitable, economically vital, and environmentally sustainable future for the Twin Cities community.

We are deeply involved in and concerned about finding practical solutions to address the alarmingly short supply of housing as well as ensuring that our existing housing is safe, secure and of good quality for all residents.

TCHA supports housing stability, especially during times of economic and social disruption. Property owners and managers across the region are actively working to support residents and provide stability to rental communities. Recent federal actions and broader economic disruptions have reduced income for many Minnesota renters. When incomes decline, renters face difficulty meeting rent obligations, increasing housing instability and financial stress across the housing system.

We write to state our support for HF3403 which would provide targeted rental assistance to address hardships directly while preserving housing stability for renters, housing providers, and communities.

Rental assistance directly addresses the problem of reduced income while supporting a functioning housing system. Rental assistance:

- Enables renters to meet their lease responsibility and remain housed.
- Ensures housing providers can meet their mortgage, tax, and insurance obligations.
- Preserves capital flowing through housing market, supporting the local economy.
- Allows operators and managers to maintain safe, habitable housing conditions.

Housing stability depends on policies that address financial hardship directly rather than shift costs downstream. Rental assistance stabilizes households, preserves housing quality, and protects the long-term health of Minnesota's housing supply.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Cathy Capone Bennett".

Cathy Capone Bennett
Executive Director
Twin Cities Housing Alliance



RE: Support for Emergency Rental Assistance (HF3403)

March 9, 2026

Dear Co-Chair Howard,

We are writing today in support of a \$50 million investment in emergency rental assistance to prevent evictions in the aftermath of the surge in federal immigration enforcement.

The GroundBreak Coalition includes over 40 philanthropic, private, and civic organizations that came together to create new pathways for generational wealth building and collective prosperity. We believe in a future where all Minnesotans, particularly those who have been excluded from wealth building over generations, have stability and the opportunity to thrive.

The crisis we have seen through federal immigration enforcement in the Twin Cities and around the state cannot be exaggerated.

Families lost weeks of wages due to fear of being detained at work. Economic stress compounded on thousands of families whose breadwinners have been detained, and who have been forced to pay thousands of dollars for a bond hearing to get a loved one released.

Allowing a wave of evictions to occur is harmful to Minnesota families, and is more costly in the long-run than helping our neighbors stay in their homes.

In Minnesota, we are interconnected and we get through difficult times together. We urge you to support HF3403.

Sincerely,

A handwritten signature in black ink, appearing to read "Adair Mosley", written in a cursive style.

Adair Mosley, CEO

GroundBreak Coalition



March 11, 2026

The Honorable Mike Howard
5th Floor Centennial Office Building
St Paul, MN 55155

The Honorable Spencer Igo
2nd Floor Centennial Office Building
St Paul, MN 55155

Re: HF3403 Emergency Rental Assistance Aid

Dear Co-Chairs Howard and Igo, and Members of the Housing Finance and Policy Committee:

We write in support of HF3403, which provides onetime emergency rental assistance aid of \$50 million for counties and Tribal governments.

Families throughout Minnesota are facing difficult economic times, all while experiencing rising housing costs for rent and utilities. Minnesotans with low incomes – including many in health care, construction, restaurant and retail industries - are especially at risk of housing instability and homelessness and are vulnerable to emergencies and unexpected expenses. This ongoing crisis is significant, with Minnesota Housing estimating that it would take \$350 million annually to respond to the need of Minnesota families with low incomes for emergency rental assistance.

These existing housing stability needs have been exacerbated by the dire financial distress many families have experienced due to the federal government's surge of ICE agents. With many Minnesotans unable to safely attend work, school, and essential medical appointments, calls for rent assistance skyrocketed in January and February. The Greater Twin Cities United Way's statewide 211 call line has seen an increase in rent assistance inquiries of over 118 percent. HOME Line has similarly seen a significant spike in calls for rent assistance to its statewide hotline, of 116%.

This moment needs state solutions, like HF3403, in addition to local government solutions and private and philanthropic leadership. We urge you to respond with urgency to the need for emergency assistance to keep Minnesotans stably housed.

The Minnesota ERASE Campaign (End Rental Arrears and Stop Evictions) is an effort to help people remain stably housed, including by preventing evictions, eliminating rental indebtedness, and creating support for long term policy changes to end housing instability and homelessness. Co-convenors of the campaign are ACER (African Career Education Resource) and MHP (Minnesota Housing Partnership).

Thank you for your consideration.

Sincerely,

ACER (African Career Education Resource)
Ain Dah Yung (Our Home) Center
Align Minneapolis
Alliance for Metropolitan Stability
CommonBond Communities
HOME Line
Housing Justice Center
Integrated Community Solutions, Inc.
Jewish Community Action
MICAH-Metropolitan Interfaith Council on Affordable Housing
MHP
Minnesota Coalition for the Homeless
Minnesota Community Action Partnership
Minnesota Consortium of Community Developers
Minnesota NAHRO (National Association of Housing and Redevelopment Officials)
Our Spring Lake Store
Three Rivers Community Action
360 Communities

See:

CBS News, “Calls for rent help, financial assistance have spiked during ICE surge in Minnesota,” (Feb 13, 2026): <https://www.cbsnews.com/minnesota/news/rent-financial-assistance-calls-spike-ice-surge-minnesota/>

Minnesota Housing, “Annual Estimation of Emergency Rental Needs for Minnesotans with Low-Incomes,” (Jan 15, 2025): https://www.mnhousing.gov/documents/35906/2025_annual_emergency_rental_assistance_estimation_-_1152025/view



March 10th, 2026

To the Members of the House Housing Finance and Policy Committee

Equity in Place is a coalition centering the expertise and power of people of color to uproot policies that create racial inequity — and ensure our communities have choice, agency, and self-determination in where they live and what their neighborhoods look like. In the wake of the violent, unconstitutional Operation Metro Surge, we are witnessing catastrophic numbers of families facing eviction and homelessness: rent is past due, and Emergency Rental Assistance is needed now. **This is why we urge each of you to support (HF 3403) establishing a one-time emergency rental assistance aid for counties and tribal governments.**

The federal attack on Minnesota is about more than immigration — it is compounding an already existing housing crisis. Minnesotans – citizens, refugees, and immigrants alike– have been attacked, detained, and separated from their families when leaving their homes to get groceries, pay bills, or open their businesses. Sheltering in place has become a necessity. **Tens of thousands of families are unable to get to work safely to earn money to pay rent, putting them at risk of eviction.** If served eviction notices, many cannot safely get to eviction court or access homelessness prevention services. An eviction record will follow a tenant for 7 years, causing harm in a situation many didn't create for themselves. It is far more humane to ensure folks can remain housed. It is far more costly to evict someone than to continue to keep them housed.

Emergency rental assistance is crucial to prevent a tsunami of evictions and to ward off the disproportionate harm facing Minnesotan renters of color, immigrants, and refugee communities who are already at the forefront of our housing failures. **We support (HF 3403) establishing a one-time emergency rental assistance aid for counties and tribal governments.**

These necessary measures are just the beginning of the road to recovery for Minnesota. The drawdown of federal agents does not bring justice or economic repair. Minnesotan immigrants are hard-working, entrepreneurs, and drivers of our economy. We want to get back to work, continue living in the neighborhoods we love, and continue to make Minnesota the unique and beautiful place it is. We urge you to do everything in your power, as our representatives, to make it possible for our families to stay in place and our communities to rebuild. Minnesota can become whole again, but we need your help to make it happen.

Thank you,

Juan Luis Rivera-Reyes - Coalition Organizer at the Alliance for Metropolitan Stability



Equity in Place Coalition Members:

African Career Education and Resource (ACER)
Alliance for Metropolitan Stability
Ain Dah Yung Center
Center for Urban and Regional Affairs, University of MN
Community Stabilization Project
COPAL
Harrison Neighborhood Association
HOME Line
Hope Community
Housing in Action
Housing Justice Center
Jewish Community Action
Local Progress Minnesota
Minnesota Consortium of Community Developers
MN STEP (Standing Together to End Poverty)
Native American Community Development Institute
New American Development Center
Powderhorn Park Neighborhood Association
Pueblos de Lucha y Esperanza MN
West Side Community Organization



March 10th, 2026

The Honorable Mike Howard
5th Floor Centennial Office Building
St Paul, MN 55155

The Honorable Spencer Igo
2nd Floor Centennial Office Building
St Paul, MN 55155

Housing Finance and Policy Committee Members:

On behalf of Fairview Health Services, I am writing to express support for emergency rental assistance initiatives.

Housing stability is a critical factor in the health and wellbeing of our patients. ***Our organization approaches this work through the principle of using the protective power of housing to support patient health and to build thriving communities.***

Our care coordination teams rely on community-based organizations and local government to assist patients seeking assistance related to rent debt and eviction concerns. Housing instability creates significant stress for individuals and families and can disrupt their ability to manage health conditions, maintain medical appointments, and recover from illness.

Community partners across Minnesota have also reported a substantial increase in requests for rental assistance and eviction-related support. Emergency rental assistance can provide a critical bridge for households experiencing temporary financial hardship. By helping families remain in their homes, rental assistance programs reduce the risk of eviction and homelessness while supporting the stability patients need to maintain their health.

Healthcare providers rely on partnerships with housing organizations and public programs to ensure patients have access to stable housing environments that support health and recovery. Our care teams have reported an increase in rent assistance requests and are struggling to find resources for patients. The organizations that care teams have relied on in the past lack the resources because of the increased need.

We appreciate your leadership and your consideration of policies that strengthen housing stability and improve health outcomes across Minnesota.

Sincerely,

A handwritten signature in black ink, appearing to read "Larry Hiscock", written over the printed name.

Larry Hiscock
Community Partnership Manager
Larry.Hiscock@fairview.org



DATE: March 10, 2026

RE: Support for HF3403 (Kozlowski) - Onetime emergency rental assistance aid for counties established, and money appropriated.

TO: Committee Members of the Housing Finance and Policy Committee

Homes for All is a statewide coalition dedicated to creating policies and resources to prevent and end homelessness and to ensure every Minnesotan has a dignified home. We promote safe, decent, stable, and accessible homes that are affordable at 30% of household income or less, with services meeting residents' needs, in the community of their choice. As such, our coalition of 200 members has a 2026 legislative agenda that supports homelessness services and prevention efforts, as well as champions safe, affordable housing to work toward achieving our mission. As part of that agenda, ***Homes for All supports HF3403 (Kozlowski) - Onetime emergency rental assistance aid for counties established, and money appropriated.***

One-time emergency rental assistance aid for counties and Tribal governments establishment and appropriation will promote housing stability and prevent Minnesotan families, youth, singles and couples from being evicted and losing their homes.

Recent Minnesota Housing reports estimate we need \$350 million per year to address the prevention needs in our state.

85% Of low-income Minnesota Renters are housing cost burdened. Spending more than 30% of income on rent. Minnesotans are facing additional economic fallout from federal actions; we urge State leaders to make this wise investment and keep people from losing their homes by passing this bill.

If you have any questions regarding **Homes for All** support for this bill, please contact me at suewatlovp@aol.com

Sincerely,

Sue Watlov Phillips
Co-Lead H4A Legislative Team

March 10, 2026
Re: HF3403

To Co-chairs Igo and Howard and Members of the Housing Finance and Policy Committee:

We write today to express our enthusiastic support for HF3403 to appropriate \$44 million in emergency rental assistance to counties and Tribal governments. Across the state, families are struggling with an uncertain economy that is forcing them to choose between paying the rent and other necessities. Emergency rental assistance is one of the most effective ways to prevent homelessness, support a stable education for children, and preserve communities. Please vote in favor of this important and timely bill.

Sincerely,

Caroline Horton
Interim CEO
Aeon

Jamie Verbrugge
President and CEO
Catholic Charities Twin Cities

Reverend Kyle Hanson
Executive Director/CEO
Agate Housing and Services

Deidre Schmidt
President and CEO
CommonBond Communities

Jessie Hendel
Executive Director
Alliance Housing

Will Delaney
Co-Executive Director
Hope Community

Nancy Cashman
Executive Director
Center City Housing Corp

Michael Huffman
Executive Director
Our Saviour's Community Services

Amy Stetzel
Upper Midwest Regional Director
**Corporation for Supportive Housing
(CSH)**

Karla Henderson
President and CEO
Project for Pride in Living

Ellen Sahli
President & CEO
Family Housing Fund

Steve Horsfield
Executive Director
Simpson Housing

Andrea Brennan
President and CEO
Greater Minnesota Housing Fund

Elizabeth Flannery
CEO/President
Trellis

Jonathan Sage-Martinson
Executive Director
LISC Twin Cities

Amanda C. Novak
Executive Director
**Twin Cities Housing Development
Corporation**

Chris LaTondresse
President and CEO
Beacon Interfaith Housing Collaborative