



Chair Jamie Becker-Finn
Judiciary Finance & Civil Law Committee
559 State Office Building
Saint Paul, Minnesota 55155

RE: H.F. 3640

Dear Chair Becker-Finn and members of the Judiciary, Finance and Civil Law Committee:

Increasing choice and access is critical to addressing Minnesota's affordable housing crisis. The Housing Choice Voucher Program (HCV) and other rental assistance programs allow participants to find and pay for market-rate housing in a neighborhood of their choice. Vouchers are critically important to address the shortage of affordable homes that are available and help families find housing near their employers, amenities, and schools. Unfortunately, numerous barriers to safe, healthy, and affordable housing exist statewide, including legal discrimination against renters paying a portion of their rent with public assistance. Often, source of income (SOI) discrimination is a proxy for discrimination based on other protected classes such as race, disability, or familial status.

Housing assistance is a valuable tool, helping families remain stably housed and find secure, affordable housing. Multiple studies show that housing assistance reduces homelessness, housing instability, and overcrowding. Stable housing has cascading benefits for individuals, their families, and their communities. Unfortunately, current law protecting housing assistance holders from source of income discrimination is weakened by court interpretation. **A slight modification to the Human Rights Act, clarifying that housing discrimination based on a person's source of income is illegal, is required to ensure that Minnesotans are not prevented from utilizing their housing assistance to secure stable housing.**

Lawmakers must do everything to ensure that households with access to all forms of housing assistance do not face SOI discrimination. By amending the Minnesota Human Rights Act to clarify that housing assistance programs are covered by source of income protections, HF 3640 provides one path to reducing barriers and increasing access.

The Center on Budget and Policy Priorities has found that in states without SOI laws, renters have fewer options of cities and neighborhoods where they can find housing. Research has found that households with children and those headed by Black and older adults have significantly lower odds of using their voucher. These unequal voucher-use rates remind us that housing assistance does not work the same for everyone.

Failure to amend the Minnesota Human Rights Act by clarifying that housing assistance programs are covered by source of income protections perpetuates harm that is greater for Minnesotans who identify as Black, Indigenous, and people of color (BIPOC), individuals who are disabled, and single mothers. Being denied the use of vouchers disproportionately excludes marginalized Minnesotans from opportunities that can offer economic security and upward mobility. Making SOI discrimination illegal will decrease the serious housing disparities that exist for marginalized and under-resourced households.

SOI protection works. According to research conducted by the American Bar Association, families with federal Housing Choice Vouchers have greater success using their vouchers in jurisdictions with clear SOI laws. A study by the Department of Housing and Urban Development found dramatically lower rates of discrimination against families using Housing Choice Vouchers in areas with strong SOI protections.

Too often, people eligible for rental assistance wait years to even be placed on a waiting list for assistance, then wait years more to receive it, only to be confronted with a property owner who refuses to accept rental assistance as payment. Amending Minnesota's Human Rights Act will improve Minnesotans' access to safe and stable homes and ensure those who qualify for rental assistance benefits have a fair opportunity to use this resource.



Libby Murphy
Director of Policy

On behalf of Minnesota Housing Partnership and the following organizations:

All Elders United for Justice
Artspace Projects, Inc.
Catholic Charities Twin Cities
Center City Housing Corp.
Central Minnesota Housing Partnership
City of Minneapolis
City of Northfield Housing and Redevelopment Authority
Corporation for Supportive Housing
Hearth Connection
HOME Line
Homes for All Minnesota
Housing Justice Center
Inquilinxs Unidxs por Justicia
Integrated Community Solutions, Inc.
Jewish Community Action
Lutheran Social Service of Minnesota
MESH (Suburban Metro Continuum of Care)
Metropolitan Consortium of Community Developers
MICAH (Metropolitan Interfaith Council on Affordable Housing)
Minneapolis Public Housing Authority
Minnesota Community Action Partnership
Minnesota Social Service Association
National Association of Social Workers, Minnesota Chapter
New American Development Center
One Roof Community Housing
Our Spring Lake Store, LLC
Rainbow Health
Richfield Disability Advocacy Partnership
Somali American Social Service Association
Street Wise (NE Regional Advocates with Lived Experience)
The Alliance for Metropolitan Stability
The Arc Minnesota