



January 23, 2023

Chair Mike Howard
Housing Finance & Policy
473 State Office Building
Saint Paul, Minnesota 55155

RE: H.F. 445

Dear Chair Howard and Housing Finance & Policy Committee members:

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, and/or familial status.

Housing assistance is a valuable tool for 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 those with housing assistance can best utilize it.**

Lawmakers must do everything to ensure that households with access to any form 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 445 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 face less choice in the range of cities or neighborhoods where they can find housing. Research has found that households with children and those headed by Black and older adults had 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.

Amending Minnesota's Human Rights Act will improve Minnesotans' access to safe and stable homes. Too often, people eligible for assistance wait years to get on a waiting list for housing assistance, and then wait years more to actually receive it. When these households are discriminated against by property owners who refuse to accept rental assistance as payment, they are denied the opportunity to find a safe, stable, and affordable place to call home.



Sincerely,

A handwritten signature in black ink that reads 'LIBBY MURPHY'.

Libby Murphy
Director of Policy

On behalf of Minnesota Housing Partnership and the following organizations:

Aeon
African Career Education and Resources Inc (
The Alliance for Metropolitan Stability
Catholic Charities Twin Cities
City of Minneapolis
Corporate for Supportive Housing
Family Housing Fund
Greater Minnesota Housing Fund
Greater Twin Cities United Way
Guild
Homes for All Coalition
HOME Line
Housing Justice Center (HJC)
Integrated Community Solutions, Inc
Inquilinxs Unidxs por Justicia
Lake County Housing and Redevelopment Authority
Laura Baker Services Association
Metropolitan Consortium of Community Developers
Metropolitan Interfaith Council on Affordable Housing
People Serving People
Somali American Social Service Association
Three Rivers Community Action