



RE: Support for Emergency Rental Assistance (HF3403)

February 17, 2026

Dear Co-Chair Howard and Co-Chair Igo,

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 after the last major crisis in the Minneapolis-Saint Paul region 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,

Adair Mosley, CEO

GroundBreak Coalition

Liish Kozlowski
Minnesota State Representative - District 8B
Vice Chair House Finance & Policy | Co-Chair MN House POCI Caucus
Phone: (651) 296-2228
Email: rep.liish.kozlowski@house.mn.gov

Dear Housing Finance & Policy Committee Members,

I have the honor and responsibility of chairing the “Minnesota Tribal Collaborative to Prevent and End Homelessness,” a tribally initiated and innovative effort to address housing instability and homelessness among American Indians in Minnesota.

The Collaborative was formed in 2014, when tribal housing and human services staff in northern and central Minnesota began meeting with partner organizations to learn from one another about new resources and promising practices tailored to the unique needs of American Indians experiencing homelessness. From those gatherings, a strong, unified voice emerged — grounded in lived experience, cultural knowledge, and a commitment to community of 10 of the 11 Federally recognized Tribes in Minnesota.

While American Indians make up about 1% of Minnesota’s overall population, they represent 12% of the state’s homeless population. The Minnesota Tribal Collaborative was shaped to ensure that the voices of this disproportionately impacted community are heard in policy discussions and funding decisions.

In addition to providing direct services, the Collaborative has been a strong advocate for reforming state and federal laws to better address homelessness and its root causes. We support House File 3403, a bill providing emergency rental assistance, because of our first-hand experience with homelessness and our unwavering commitment to never give up on the people we serve.

One of the primary reasons the Collaborative was formed was to maximize resources for American Indians who are at risk of or experiencing homelessness. In Minnesota, American Indians are more than 12 times more likely to experience homelessness — and to remain homeless longer — than the white population.

The most recent reservation homeless survey (October 2018) found that:

- Half of those experiencing homelessness on reservations were children, youth, and elders.
- 77% met the definition of chronically homeless — homeless for over a year or experiencing multiple episodes over three years.
- 47% had a chronic health condition affecting their ability to work and secure housing.

House File 3403 will direct \$6 million to tribal nations in Minnesota for rental assistance over the next six months to address and prevent homelessness. Tribal governments in Minnesota are experienced and fully capable of deploying these funds quickly and effectively to stabilize housing for community members in need.

We will move swiftly to help individuals and families remain in their homes or transition from homelessness into stable housing. The staff of the Minnesota Tribal Collaborative to Prevent and End Homelessness will support tribal housing teams with reporting requirements and ensure that all funds designated for tribes are fully utilized for rental assistance.

Tribal nations in Minnesota have a strong and proven track record of administering housing resources responsibly and effectively. They have successfully managed Family Homeless Prevention and Assistance funding for more than a decade and have implemented Local Homeless Prevention Aid since 2023 — demonstrating both capacity and accountability in addressing housing instability.

House File 3403 is not simply an appropriation. It is a timely investment in stability, prevention, and dignity — and an opportunity to ensure that communities most impacted by homelessness have the tools they need to respond effectively and immediately.



Tammy Moreland
Chairperson

Minnesota Tribal Collaborative to Prevent and End Homelessness

Phone: (320) 292-1942

Email: Tammy.moreland@millelacsband.com



House Housing Finance and Policy Committee
Minnesota State Capitol
75 Rev Dr Martin Luther King Jr Boulevard.
St Paul, MN 55155



Dear Co-Chairs Howard and Igo and Members of the Committee,

February 18, 2026

The Minnesota Consortium of Community Developers (MCCD) is an association of nonprofit community development organizations and Community Development Financial Institutions (CDFIs) committed to expanding the wealth and resources of communities through housing opportunities and economic development initiatives. MCCD's mission to build strong and stable communities can only be achieved by addressing the harms and inequities that have shaped housing and economic development policies at every level of government. These policies have prevented Black, Indigenous and People of Color (BIPOC) and other communities from achieving housing stability, accessing capital, and building generational wealth.

MCCD is writing in support of House File 3403 to appropriate \$50 million in emergency rental assistance funds.

Across Minnesota, families are facing heightened housing instability. Increased immigration enforcement activity has created sudden disruptions for many working families, including lost wages, interrupted employment, and unexpected household instability. When a family's income is disrupted, even temporarily, the risk of eviction rises quickly. Eviction filings remain approximately 50% higher than pre-pandemic averages, meaning that families were already living on shaky ground before the increased federal presence in our communities.

Emergency rental assistance and homelessness prevention programs are proven, cost-effective tools that stabilize households before a crisis escalates. These resources not only help families remain housed but also provide stability for affordable housing providers and small landlords who rely on timely rental payments to maintain safe, quality housing.

Strategic investments now will prevent avoidable evictions, reduce strain on shelters and public systems, and protect the housing stability of children and working families across the state. We respectfully urge you to support HF 3403 and invest \$50 million in emergency rental assistance to ensure Minnesota families can remain safely housed during this period of economic uncertainty.

Thank you for your time and consideration of our request to support families staying in their homes. You can reach me, Kelly Law, at klaw@mccdminn.org or 612-865-3170, should you need any further information now or throughout the legislative session.

Sincerely,

Kelly Law

Kelly Law

Senior Policy and Field Building Advisor



February 17, 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 have 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

Good afternoon, I'm Jordan May the executive director of the Red Lake Homeless Shelter. I'm a band member of Red Lake Nation. Red Lake is a founding member of the Minnesota Tribal Collaborative, a unique collaboration of 10 Minnesota tribes working together to prevent and end homelessness on and off the reservation. I'm here today in support of House File 3403, a bill for emergency rental assistance.

Red Lake along with the other tribal nations have experienced the economic downturn of having ICE in Minnesota for the past couple of months. Our Native American relatives, despite being Native American have been stopped by ICE and have been intimidated to not go out shopping, to work or to school. Tribes have issued hundreds of tribal IDs in hopes of keeping our community safe and even that hasn't made a difference. The trauma of ICE has made homelessness more dire for our community, and this has been especially true for Native Americans living off the reservation in the Twin Cities. Red Lake has a supportive housing project, Mino-Bimaadiziwin, on Cedar and Franklin in Minneapolis; this project provides over 100 units of affordable housing with onsite services. But this housing has been in the middle of the ICE's Operation Metro Surge, and the tenants have felt the impact. This new trauma comes just as we are recovering from COVID.

In Minnesota, Native Americans are more than 30 times more likely to experience homelessness. Nearly half of the Native Americans experiencing homelessness not on a reservation are in Hennepin County. This reflects the federal government's relocation program started in the 1950s which encouraged Native Americans to move to urban areas for jobs and housing, unfortunately neither the jobs nor housing materialized. This caused the cycle of poverty and homelessness to grow worse for Native Americans. Many Native Americans who are homeless are also unsheltered at a rate of over two times what non-Native adults experience. Unsheltered homelessness brings a whole another level of trauma including violence and sexual assault. The Minnesota Tribal Collaborative was formed to address these disparities as every tribe in Minnesota feels the effects and harm that homelessness causes to our communities. Tribes know best how to serve their people, and we take a long-term approach to our work thinking ahead 7 generations.

House File 3403 will direct \$6 million to tribes for rental assistance to address and prevent homelessness over the next 6 months. Tribes in Minnesota are experienced and capable of using this type of funding. We will work quickly to help people keep their housing or to move someone from homelessness to housing. The staff of the Minnesota Tribal Collaborative will assist tribal staff with reporting and ensuring that all the funding designated for tribes is used as rental assistance. The tribes in Minnesota have been successfully utilizing Family Homeless Prevention and Assistance funding for over a decade and Local Homeless Prevention Aid since 2023.



Saint Louis County

Administration • 100 North Fifth Avenue West, Room 202 • Duluth, MN 55802
Phone: (218) 726-2450 • stlouiscountymn.gov

February 17, 2026

Rep. Spencer Igo and Rep. Michael Howard, Co-Chairs
Housing Finance and Policy Committee
Minnesota House of Representatives

Delivered via email: Benjamin.brinks@house.mn.gov and Johnathan.smith@house.mn.gov

Re: HF3403

Dear Co-Chair Igo and Co-Chair Howard,

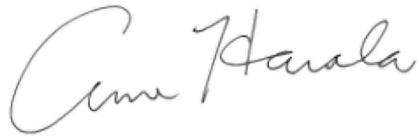
St. Louis County commends the State Legislature for considering prioritizing available general fund dollars to meet the immediate needs of individuals in communities statewide facing housing instability, eviction notices, tenants with challenges covering rent and related resulting emergencies. In St. Louis County, our current state emergency assistance funds are set to run out next month without the next allocation available until July 1. We are seeing record utilization for our warming centers countywide this winter which is one barometer for the level of need present in our communities.

Every year, there has been an increase in people using the service. In our Duluth warming center, YTD as of February 11th, 610 unduplicated individuals stayed at the warming center for this 2025-2026 season. The Warming Center averaged 89 people a night in January and a year-to-date average of 83. Over half of the people served have identified mental health needs, and over 43% have substance use disorders. Additionally, approximately 15% have developmental disabilities and 87 are seniors. 66% of the Warming Center clients report some kind of disability. The people who use this service have complex needs, and the capacity is 93, including those served and staff & volunteers.

The same is true across our Iron Range cities and communities served by AEOA through Bill's House, which has 12 beds, and Home on the Range, which opened more recently with 56 beds, yet people are still turned away. As of February 11, 514 people have been turned away and winter is not over. 60% of the people who use these services have mental health issues and the substance use issue also continues to rise. The need for shelter has also increased for people with high physical health needs which requires more time to provide care.

The magnitude of these challenges for communities across Minnesota demonstrate that any additional funds for emergency housing needs will be utilized through existing channels – county eligibility workers and the community organizations we already contract with – to meet tangible needs and ensure vulnerable people remain sheltered. Thank you for your consideration.

Sincerely,

Handwritten signature of Annie Harala in black ink.

Commissioner Annie Harala

Handwritten signature of Ashley Grimm in black ink.

Commissioner Ashley Grimm

Handwritten signature of Patrick Boyle in black ink.

Commissioner Patrick Boyle



February 18th, 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.

The federal attack on Minnesota is about more than immigration-- it is compounding an 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 make rent**, placing them at risk for 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.

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 refugees. **We Support (HF 3403, HF 3410, and HF 3424) establishing a one-time emergency rental assistance aid for counties, amending provisions related to redemption in an eviction action for nonpayment of rent, and amending the notice requirements for an eviction action for nonpayment of rent.**

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.

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

Dear House Reps and elected officials,

Hello. My name is Danielle Tietjen and I am a resident of North Minneapolis. I had planned on being present today for this hearing, but the truth is, 12 requests came in for rent relief and I am part of the team that helps distribute these funds, and so now my time off work I was going to use to come speak to you today is now being used to deliver rent funds. The last of our funds that we have raised.

I am going to speak from my perspective because that is the one I have, but I need you to know that what I say echoes across so many others. My experience with this occupation is not unique. Most people I know have taken all their vacation time or time off work to help ensure that neighbors are safe and housed. Everyone is burning the candle at both ends to ensure that our neighbors are not abducted or evicted. And we are running out of resources.

Today you have a bill in front of you for \$50 million for rental assistance, and I am asking that you please approve this bill. We have SO many neighbors who had every reason to fear for their life if they left their home these last two months. Underhanded tactics at schools, bus stops, work sites, driving on the road, at the grocery store, helping someone with a fake broken car, the stories are endless. Their fear was justified, and that reality should not be their fault. Everyday working people here in the state are already sacrificing so much to do what they can to help, but we can't do it alone. We need elected officials to offer relief to everyone so that we can breathe a little easier, get back to work, shop at our local stores and support our small businesses. We all need to do our part and I believe the people of MN are doing their part, we need you to do yours.

Another tool that is at your disposal specifically is the bill to extend the eviction notice from 14 days to 30 days. You have no idea how much those extra days mean in being able to organize to try to find relief and funding for these families. It is a matter of housed or unhoused when shelters are already over capacity. This turns homelessness in the middle of MN winter into a life or death situation. I beg you to please extend the eviction notice. It also extends relief to neighbors who also are just deeply struggling under rising costs across the board.

These bills don't just help a few, they help so many who are in need for a variety of reasons. These bills support the most vulnerable of fixed income, those hiding in fear, those out of work, those making life or death decisions for survival. MN has showed that it can care for one another. Please do your part to remind us that we are not alone in that.

Thank you for hearing from the voices of those impacted by operation Metro Surge. While the drawdown has given folks some breathing room, the financial impact and cost is going to hurt us for a long time. I beg you to help offer relief to the families impacted and the community that is doing everything they can to help.

If you need to reach me for further comment or understanding, you can contact me at 612-227-0410 or by email.

Leaning on you,

Danielle Tietjen

February 18, 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 and HF3410

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

We write to you today as co-founders of Neighbors Helping Neighbors, the largest mutual aid network in the metro area.

While there are reports that ICE agents are leaving Minnesota, the need to support our neighbors is actually more urgent than ever. Our taxpayer dollars funded this terrorizing force in our communities, and now Minnesotans are using their hard-earned money again - this time to repair the harm. Individuals, nonprofits, and houses of worship have collectively raised hundreds of thousands of dollars keep neighbors housed.

At Neighbors Helping Neighbors, we have raised nearly \$650,000 from more than 6,500 individual donations across every state in the country. We have received hundreds of rent assistance requests and have fulfilled more than 241 of them.

But the need is relentless. We hear from mothers who have lost their working spouse and cannot leave home to work because they must care for young children. A 17-year-old called me after her father was detained, asking how she could possibly cover rent. A nephew reached out seeking help for his aunt, who cannot read and is too afraid of detention to travel safely to work. Our requests come from across the metro - Chaska, Burnsville, Brooklyn Park, Minneapolis, St. Louis Park, Apple Valley, and St. Paul.

We reopened our application this Tuesday. Within 22 minutes, we had to close it because we had already reached capacity. The average rent request has increased from \$1,361 to \$1,728, as many applicants have been unable to work - and therefore unable to pay rent - since December. We are grateful to do this work. But truthfully and humbly, this is not our job.

Some may feel that this chapter of fear in our state is coming to an end. It is not. Hundreds - if not thousands - of families will need to recover not only emotionally from this horrifying season, but economically. Ten weeks of fear can mean ten years of recovery.

That is why we urge you to take seriously the proposals in HF3403, which would equip local counties to more aggressively support our neighbors, and HF3410, which ensures organizers, nonprofits, and houses of worship on the ground can with more certainty continue to keep people housed amid the ongoing threat of eviction.

We are deeply moved by how many Minnesotans want to help. Mutual aid efforts have grown dramatically across the metro. People are ready to show up. But we must not confuse mutual aid with a functioning safety net. The question before us is whether we will match our neighbors' courage with systems and support worthy of their resilience.

We invite you to see this moment as a real-time signal: when people cannot safely get to work and rent is still due, the economic stability of our state becomes fragile very quickly. Let us respond accordingly.

Thank you for your time and attention.

Anna Stamborski
Catherine Elliot
Adam Evers

Co-Founders, Neighbors Helping Neighbors