The Honorable Sandra Thompson

Federal Housing Finance Agency

Washington, D.C.

Dear Director Thompson,

I appreciate the opportunity to provide feedback on the Federal Housing Finance Agency (FHFA) Request for Information on Tenant protections. My name is Suzi Callis and I am a tenant in the University District located in Seattle Washington as well as an undergraduate Public Health student at the University of Washington. I am writing to articulate the need to create greater regulations for properties with federally backed mortgages.

Seattle, Washington is home to the third largest unhoused population in the nation and is the eighth most expensive U.S. city to inhabit[[1]](#footnote-1)[[2]](#footnote-2). Affordable and secure housing is irrefutably a high need in my community.

Freddie Mac and Fannie Mae were created with the intention of making funding for affordable housing more accessible and to stabilize the housing market. However, despite the purpose of these federally backed mortgages, renters continue to face many challenges in securing safe and affordable housing. Minority communities disproportionately face greater barriers in accessing fair housing. This is due to intentional screening practices that utilize credit history, criminal records, eviction records, as well as discrimination based on sexual orientation, gender identity and expression, and race. Without broad renter’s protections the power imbalances between landlord and renters will continue to fuel harassment and racial and gender inequity. Moreover, it will continue to put minoritized communities at risk for housing insecurity and homelessness.

To address these imbalances and to prioritize equitable, fair, and stable housing it is imperative for the FHFA to create robust protections for individuals living in properties with federally backed mortgages.

1. **Improve Tenant Screening Practices:** Enforcement of illegal discriminatory practices under the Fair Housing Act, mentioned above, must be a priority of the FHFA. Currently only seven states prohibit the use of specific information while screening tenants. Six prohibit the use of specific types of criminal histories including the type and time of the crime. It is critical that these numbers expand to enable renters to have fair access to housing opportunities around the nation. Additionally, the expansion of these policies would aid in reducing landlord power and discrimination towards renters.
2. **Ban Source of Income Discrimination:** In conjunction with tenant screening practices, landlords may not discriminate against households based on their source of income. This includes rental housing assistance, Supplemental Security Income, or local rental assistance. This would open greater housing opportunities to those who face disproportionately high housing insecurity as well as create movement to neighborhoods with greater opportunities.
3. **Rent Regulations:** It is also imperative to prohibit landlords from inflicting exploitative rent increases. Not only does this have beneficial effects for renters, rent stabilization helps to mitigate inflation if imposed prior to rent spikes.
4. **Just Cause Eviction:** Eviction must be explicitly and narrowly defined to avoid practices that allow landlords to evict for no cause or due to unrenewed leases.
5. **Safe and Habitable Housing Requirements:** FHFA must set a strict set of habitability standards in which all GSE-backed borrowers must comply. In order to ensure they are met, collaboration with state and local inspection officials must be a priority. Those who are found in violation of the standards will need to face legal action to ensure the regulations are taken seriously.

I sincerely appreciate the opportunity to be able to speak on tenant protections. These protections are essential to safegaurding every household’s right to fair and equitable housing. Opportunities for FHFA to engage directly with renters must also continue to be a priority as new regulations are enacted to ensure they are effectively serving individuals around the country.

Best,

Suzi Callis

1. <https://www.kiplinger.com/real-estate/605051/most-expensive-cities-in-the-us> [↑](#footnote-ref-1)
2. <https://www.usnews.com/news/best-states/slideshows/cities-with-the-largest-homeless-populations-in-the-u-s?slide=28> [↑](#footnote-ref-2)