

The Honorable Sandra Thompson  
Federal Housing Finance Agency  
Washington, D.C.

Director Thompson,

I am writing as part of the Equity in Place coalition to provide feedback for the Federal Housing Finance Agency's (FHFA) request for information on tenant protections. Equity in Place is a diverse group of strategic partners from organizations led by people of color and housing advocacy organizations in Minnesota. We believe that everyone deserves to live where they want to live in a safe, stable and protected way.

My name is Juan Luis Rivera-Reyes and I am a Coalition Organizer with The Alliance for Metropolitan Stability and the Housing Coalition known as Equity In Place. Equity In Place is a housing coalition that prides itself in its approach to amplify and build space for low-income and BIPOC communities to have a seat at the table in conversations and programs that affect the lives of these communities. We have in recent years exerted our influence in the Minnesota State Legislative process to amplify the voices of BIPOC and Low-income communities in relation to housing especially in response to the COVID and rising housing costs. We view housing as a Human Right and are critical in the need to have Rental caps in place to stabilize and set a standard for rising rents as more and more folks are facing evictions and housing displacement, and instability. Even Tenants who currently live in "affordable housing" options find out the hard truth that many of these "affordable housing" options are not truly affordable and are also susceptible to unprecedented rent increase. These rent increases cause emotional, physical, and physiological pain on tenants. From the hyper local to the Federal government we need to be proactive in instituting programs such as rental caps at truly affordable rates and other tenant protections to prevent families and individuals from all ages and demographics from facing housing instability and potentially displacement due to continual raises in rental cost.

We as a coalition are writing to urge FHFA to take action to create strong, clear, and enforceable protections for households living in rental properties with federally backed mortgages. These protections are desperately needed to address the power imbalance between landlords and renters that put renters at greater risk of housing instability, harassment, homelessness. We know our state and nation is stronger when families, children and workers can put down roots in the neighborhoods they call home.

FHFA should create new renter protections for households living in properties with federally backed mortgages including source of income protections, "just cause" eviction standards, protections against rent gouging, and requirements to ensure housing is safe, decent, accessible, and healthy for renters and their families.

Many of our coalition members who work closely with community members they represent see day-to-day the pain and anxiety folks are living with when their housing is thrown into an

uncertain predicament due to no actions of their own but of actions from an entity or more well resourced individuals. We know what happens when folks are displaced. We know how these displacements affect immigrant communities, and how the impacts are experienced in non-english speaking communities. We know the impacts it has on working families, elders in community, children and their families, and how it affects neighborhoods, cultures, and social understandings. These are cultivated when communities are able to stay whole. To witness and work with folks who are experiencing losing these understanding are not realities we want to continue to experience with communities. Rather we want to see our communities thrive, we want families to live where they choose to live, have students stay in the same schools and communities, and to see folks pursue their "American dream."

Equity in Place urges FHFA to take bold action to implement mandatory and standardized protections and pair those protections with strong thorough enforcement. Through this process FHFA must continue to engage tenants directly - including the lowest-income and most marginalized renters have a voice in their housing and a safe, quality place to call home.

Sincerely,

Juan Luis Rivera-Reyes on behalf of "Equity in Place"