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June 1, 2020

Dear Saint Paul City Council and Mayor:

HOME Line submits this testimony in support of the City of Saint Paul's Proposed Ordinance 20-14; a proposed slate of renter protections designed to address harmful challenges that many of our neighbors face in their attempts to access and maintain rental housing throughout the city. Saint Paul is now a majority renter city. This renter protection ordinance proposed by Councilmembers Jalali, Prince, Yang, Noecher, and Brendmoen advances bold measures to make renter housing in Saint Paul more stable, accessible, fair, and equitable.

HOME Line's hotline client data for Saint Paul in 2019 illustrates the need for the tenant protections in this proposed ordinance. In 2019, 2,153 Saint Paul renter households, representing 5,382 total renters, called HOME Line's Tenant Hotline for legal advice to solve problems they were experiencing related to their rental homes. Evictions were the number one reason tenants called us; security deposits were third; notices to vacate were the fourth; and questions about their leases were number six. We also regularly field questions from Saint Paul residents about arbitrary lease non-renewals, including cases involving recently sold rental properties that are "upscaling" units for different clientele.

In the past few months, the harmful impact of these issues have become elevated as our city and state respond to the COVID-19 pandemic. We have seen a significant increase in clients inquiring about threats of eviction, lease non-renewals, and notices to vacate. This highlights the lack of basic protections that Minnesota tenants have to prevent involuntary displacement.

We also want to point out that these critically important initiatives also address discrimination and power imbalances in rental housing that disproportionately impact communities of color. It is well documented that:

- renters of color, particularly single African-American women with children, are disproportionately harmed by evictions,
- in Saint Paul, <u>neighborhoods that are majority non-white are the most impacted</u> by evictions,
- the criminal justice system arrests, convicts and incarcerates certain communities of color at rates disproportionate to their share of the general population, which can lead to a disparate impact in the use of criminal records in housing,
- locally, criminal backgrounds have little effect on housing success,
- credit scores are rooted in a <u>long history of housing discrimination and the information on which they are based can be inaccurate, limited in scope, and incomplete</u> as to timely rent payments,

• security deposits, which are frequently the most significant upfront cost for securing housing, are regulated/capped in more than half of all states.

While we anticipate that the current draft ordinance will change as policymakers tweak and improve the language leading up to a formal vote, we support the City of Saint Paul in these efforts to curb discriminatory screening practices, introduce just cause eviction/displacement protections, provide notice requirements and relocation benefit assistance for tenants impacted by building sales, and reform expensive security deposit policies that will ultimately improve fair access to rental housing, especially for people of color in Saint Paul. We hope that any changes to the draft ordinances do not detract from their focus on addressing racial inequities that persist in fair access to rental housing.

We applaud the authors of these proposals, and call on the Saint Paul City Council and Mayor to pass and implement them while continuing to pursue additional meaningful legal protections for tenants and proactive policies to preserve and increase the supply of decent, safe, affordable housing accessible for all. No single policy will accomplish universally affordable and fair access to housing, so many more unique and creative strategies like these must be on the table for consideration.

Respectfully, Eric Hauge, Executive Director HOME Line