



CATHOLIC CHARITIES  
of St. Paul and Minneapolis

1200 Second Avenue South  
Minneapolis, MN 55403  
612-204-8500  
cctwincities.org

February 1, 2021

Representative Zack Stephenson, Chair  
House Commerce Finance and Policy Committee  
*Via Electronic Delivery*

**Re: Support for H.F. 333 (Reverse Mortgage Loan Notices)**

Chair Stephenson and Members of the Committee:

Catholic Charities of St. Paul and Minneapolis is happy to offer its support for H.F. 333, a bill to protect Minnesota elders from reverse mortgage foreclosure.

Catholic Charities is a leading provider of social service programs throughout the Twin Cities, serving over 23,000 men, women, children, and families annually. While we are often recognized for our supportive housing and emergency shelter programs, we also serve more than 5,200 individuals through our Aging and Disability Services Division, which provides case management to older adults and people with disabilities who reside in their own homes. It also includes our Homeless Elders program.

Our organization is strategically focused on achieving and maintaining housing stability for those most in need—a goal that aligns with the intent of Representative Kotyza-Witthuhn's H.F. 333 and amendments to Minnesota Reverse Mortgage Law.

The most recent Wilder Survey on Homelessness found a 25 percent increase in older adults (55+) experiencing homelessness from 2015 to 2018, making older adults the fastest growing segment of the homeless population. We know the COVID-19 pandemic has since threatened economic and housing stability for many more seniors across the state. Minnesota can and must do better.

H.F. 333 offers one more tool for the State's toolbox to promote housing stability, prevent and end homelessness, and make Minnesota a more age-friendly state. We respectfully ask for your support.

Sincerely,

Wendy Underwood  
Vice President, Social Justice Advocacy & Engagement  
Catholic Charities of St. Paul & Minneapolis  
[wendy.underwood@cctwincities.org](mailto:wendy.underwood@cctwincities.org)