



**Greater Twin Cities
United Way**
gtcuw.org

February 17, 2021

Dear Members of the Minnesota House Housing Finance and Policy Division:

We write in support of HF20, HF265 and HF1060.

At Greater Twin Cities United Way, our mission is to build pathways toward prosperity and equity for all, touching over 500,000 lives across the 9-county metro area. We fund 95 service organizations through grantmaking across our three impact areas of Household Stability, Educational Success and Economic Opportunity. Above all, a stable home provides the critical foundation that all Minnesotans need to thrive, supporting better health, education and employment outcomes.

Unfortunately, too many Minnesotans struggle to keep pace with the rising cost of housing. This makes them vulnerable to falling behind on their rent if a temporary, unexpected expense arises, such as a health issue or car repair. Increasing housing costs amid falling renter incomes puts added strain on 557,000 households that pay more than 30% of their income on housing in every county across the state. These households are just one emergency away from losing their homes with too little time to connect to resources due to our outdated eviction process.

With so many households cost-burdened for rent, more than 15,000 evictions are filed each year in Minnesota. Not surprisingly, over 90% of these filings are for unpaid rent, with an average past-due balance under \$2,000. Yet evictions can cause long-term consequences, resulting in a downward spiral for families that can lead to homelessness. In 2020, Greater Twin Cities United Way received more than 70,000 calls related to housing needs through its 2-1-1 Resource Helpline.

In Minnesota, landlords are not required to provide tenants notice before filing an eviction, which is standard practice in 43 states. As a result, Minnesota has one of the fastest eviction processes in the nation. This does not allow tenants adequate time to seek financial assistance, prepare a defense or secure legal counsel. Additionally, data shows that evictions disproportionately impact Black, Indigenous and People of Color, which can trap renters into a cycle of unsafe, unstable and unaffordable housing. When an eviction is filed, regardless of the final court judgement, it is immediately placed on the tenant's publicly available record for seven years, making it difficult for them to secure housing in the future.

Minnesota's eviction process (directly related to nonpayment of rent) must be updated to prevent individuals, families and children from unnecessarily sliding into homelessness. Recent data has shown 39% of Minnesotans experiencing homelessness suffered a previous eviction or did not have their lease renewed. At Greater Twin Cities United Way, we know eviction prevention is homelessness prevention.

As a member of the Homes For All coalition, we support HF20, HF256, and HF1060 to provide a cohesive slate of important steps to create a more fair and just eviction process. By requiring a formal pre-eviction notice for nonpayment of rent prior to the official filing of an eviction and reforming eviction record expungements and related court procedures, we can better ensure more secure, equitable housing for all Minnesotans.

Thank you,

Acooa Ellis
Senior Vice President
Greater Twin Cities United Way