

April 15, 2024

House Housing Finance and Policy Committee
Chair Howard, Vice Chair Agbaje, and Ranking Minority Lead Johnson,

Subject: [H4194DE1](#) House Housing Finance Bill

Dear Esteemed Members of the Committee,

The SHiP Collaborative (Stable Housing is Priority) is writing to express our strong support for H4194, as amended. This bill embodies critical measures that address the urgent need for stable, affordable housing in our communities. As advocates for housing stability and homelessness prevention, we believe this bill will significantly impact the lives of countless individuals and families across our state.

We are pleased to see recommendations from SHiP on trauma-informed and culturally competent emergency financial assistance programming included, and the provision for an annual projection of these needs underscores the importance of proactive planning and resource allocation. By consulting with relevant stakeholders, including the Department of Human Services, counties, and tribes, the bill ensures a comprehensive understanding of the challenges faced by those needing housing assistance.

The establishment of a Task Force on Long-Term Sustainability of Affordable Housing is a crucial step towards addressing the root causes of housing insecurity. By examining factors such as increasing costs and challenges in developing and preserving affordable housing, this task force will provide invaluable insights and recommendations for future policy initiatives. We eagerly anticipate the report due by February 1, 2025, and believe it will inform evidence-based strategies to promote housing affordability and accessibility.

Furthermore, the directives regarding emergency assistance programs are commendable. The emphasis on easy-to-understand eligibility criteria and culturally responsive approaches reflects a commitment to serving diverse populations with dignity and respect. We appreciate the efforts to streamline application processes and reduce barriers to access, including developing e-signature options and language access policies.

The provisions aimed at addressing housing discrimination are equally important. This bill upholds fairness and equity in housing access by prohibiting landlords from discriminating against tenants based on their use of rental assistance funds. Imposing penalties for violations clearly conveys that discriminatory practices will not be tolerated in our communities.

In addition to these key provisions, we support funding allocation to essential programs such as the Family Homelessness Prevention and Assistance Program (FHPAP) and housing affordability preservation initiatives. These investments are critical for providing immediate relief to those experiencing housing instability and ensuring the long-term sustainability of affordable housing options.

In conclusion, the SHiP Collaborative urges you to support HF H4194, as amended. By prioritizing stable housing and homelessness prevention, this bill demonstrates a commitment to

the well-being of all residents in our state. By working together, we can create a future where every individual and family can access safe, affordable, and dignified housing. Thank you for your attention to this important matter.

Sincerely,

Stable Housing is the Priority (SHiP) Collaborative Members



CATHOLIC CHARITIES
Twin Cities

Catholic Charities at Elliot Park
1007 East 14th Street, Minneapolis, MN 55404
612-204-8500 | cctwincities.org

April 15, 2024

Representative Mike Howard, Chair
House Housing Finance & Policy Committee

RE: Housing Omnibus Bill (HF4194 DE1)

Chair Howard and Members of the Committee,

On behalf of Catholic Charities Twin Cities, I write to thank you for your ongoing commitment to addressing Minnesota's housing and homelessness crisis, and for the provisions included in the DE to HF4194 that provide additional funding and policy clarifications along the continuum of housing.

Your leadership in the 2023 legislative session fueled historic investments in housing, yet we know it will take time to fully realize those benefits and finish construction on new affordable housing projects. There also is more work to be done—and there are more individuals experiencing a housing crisis who need help now.

As a leading provider of emergency shelter, housing, and direct services, Catholic Charities sees evidence of this need every day. We serve more than 25,000 youth and adults annually, with more than half of these individuals seeking services through our emergency overnight and daytime shelter programs, and more than 5,000 requesting help through our shelter diversion programs. We also support more than 1,100 individuals in maintaining safe, stable affordable housing through our permanent supportive housing programs.

The focused and strategic investments proposed in your Housing omnibus bill will ensure we build on last year's progress and continue to help our neighbors in crisis, including:

- \$9.4 million for the Family Homeless Prevention and Assistance Program;
- Clarifying ongoing supportive housing services and emergency shelter operations as qualifying projects of Local Affordable Housing Aid;
- \$50 million in new Housing Infrastructure Bonds; and
- \$100,000 to support the Minnesota Homeless Study.

We look forward to working with you to advance these proposals this year and keep moving toward a Minnesota where everyone has a safe, stable place to call home.

Sincerely,

A handwritten signature in black ink that reads "Lorna Schmidt".

Lorna Schmidt
Vice President, Public Policy & Government Affairs
lorna.schmidt@cctwincities.org

April 15, 2024

Representative Michael Howard, Chair
House Housing Finance and Policy Committee
473 State Office Building
Saint Paul, MN 55155

Chair Howard and Members of the House Housing Finance and Policy Committee,

The Minnesota Inter-County Association (MICA) represents fifteen of Minnesota's larger and faster growing counties including four suburban and eleven Greater Minnesota counties.

Adequate housing supply and affordability is a critical need in counties and communities across Minnesota, and across the housing continuum. As HF4194DE1 seeks to build on the historic housing investments enacted in 2023, we write to express particular support for:

- provisions aimed at improving the implementation of emergency rental assistance;
- modifications to allow Local Affordable Housing Aid (LAHA) to be used for emergency shelter housing and supportive services, including considering feedback from counties on direct county costs and services provided by providers; and
- \$9.4 million of increased funding for family homeless prevention and assistance.

Additionally, we recognize that the intent of the LAHA enacted last session was to increase local spending on appropriate, affordable housing. We appreciate Chair Howard's willingness to modify maintenance-of-effort language as introduced, we remain concerned with the minimum local-source spending requirement imposed by Article 2, Section 37. Most local governments are acting to utilize this new aid to expand housing units and promote housing affordability and stability as intended. As the bill moves forward, we respectfully ask to eliminate or sunset the language of Section 37 as local governments work in good faith to prioritize LAHA for increased housing units and supportive services in their communities.

Thank you, for the opportunity to provide written testimony and for your consideration.

Sincerely,



Matt Massman, Executive Director
Minnesota Inter-County Association



MINNESOTA

NAHRO

SERVING MINNESOTA'S HOUSING &
COMMUNITY DEVELOPMENT NEEDS

April 15, 2024

The Honorable Michael Howard, Chair
Housing Finance and Policy Committee
Minnesota Housing of Representatives
473 State Office Building
St. Paul, MN 55155

The Honorable Brian Johnson, Republican Lead
Housing Finance and Policy Committee
Minnesota Housing of Representatives
243 State Office Building
St. Paul, MN 55155

RE: House File 4194 DE1

Dear Chair Howard, Lead Johnson, and members of the House Housing Finance and Policy Committee:

The Minnesota Chapter of the National Association of Housing and Redevelopment Officials (Minnesota NAHRO) is comprised of 150 housing authorities which provide affordable housing and rental assistance to more than 60,000 Minnesotan households. Minnesota NAHRO thanks all committee members for their dedication to addressing the shortage of affordable and workforce housing and preventing homelessness throughout Minnesota. On behalf of our membership, I write in general support of SF4158 A3 and offer the following comments on specific sections of the bill.

Inclusion of Public Corporations for Public Housing RAD Program, beginning on line 23.8.

Minnesota NAHRO thanks the author for inclusion of this provision and other references to this section. We reiterate the need to recognize public corporations and limited liability companies whose sole member is a Housing and Redevelopment Authority (HRA) as a political subdivision of the state. As we have previously testified, HRAs which own federally subsidized Public Housing and have either already borrowed or intend to borrow Publicly Owned Housing Program loans to rehabilitate their Public Housing units must explore all options to fund the capital needs of our Public Housing units. Many HRAs find HUD's "repositioning" options a viable long-term solution. Some repositioning paths require a single asset entity to own the Public Housing asset which, currently, makes the property ineligible for POHP funding. The proposed statute 469.0121 permits this ownership structure while acknowledging these deeply affordable housing units remain public property.

Local Affordable Housing Aid Qualifying Projects, beginning on line 27.5.

Last session, the housing omnibus bill included the establishment and funding of two housing aid programs which provided direct allocations to local communities. The housing aid is a very powerful tool for our local communities to address the housing issues at a local level. However, it requires housing aid recipients to hire and retain staff in order to address the emergency rental assistance needs, non-profit housing providers capacity, and affordable housing creation, rehabilitation, and financing needs in our community. Minnesota Housing has taken the position that administrative expenses are not eligible. The proposed amendment includes funding of supportive services or staff of supportive services; however, does not include staff for any of the other Qualifying Projects. Minnesota NAHRO asks that reasonable administrative expenses for all Qualifying Projects be included for both the Local Affordable Housing Aid and the Statewide Local Housing Aid, in the respective statutes.

Minnesota Chapter of NAHRO
National Association of Housing and Redevelopment Officials
555 Wabasha Street North / Suite 245 / St. Paul / Minnesota / 55102
651-925-4070 (phone) • www.mnnahro.org



MINNESOTA

NAHRO

SERVING MINNESOTA'S HOUSING &
COMMUNITY DEVELOPMENT NEEDS

Housing Infrastructure Bonds Additional Authorization, beginning on line 17.12.

Housing infrastructure bonds have proven to be an effective tool to create and preserve more affordable housing units across the state. Minnesota NAHRO fully supports the authorization of an additional \$50 million in housing infrastructure bonds.

Limitation on Rental Increases, beginning on line 14.5.

Minnesota NAHRO expresses concern about the unintended impact of limiting the rent increases on age-restricted Low Income Housing Tax Credit (LIHTC) housing. Minnesota does not allow 9% LIHTC to be allocated to senior apartments. All senior LIHTC housing has been funded with tax exempt bonds and 4% tax credits. This financing structure has larger debt service given the lower amount of cash equity which in turn has higher income and rent categories than a 9% LIHTC deal. This provision applies to all existing senior LIHTC units which have been financed using underwriting that typically provides for at least a 2% increase in revenues. Imposing a lower rent than the developments were originally underwritten to has the potential to destabilize these properties. If considered, Minnesota NAHRO recommends providing an exemption for project-based rent assisted units (tenant will always pay 30% of their income regardless of the total rent collected by the owner) and including a means for Minnesota Housing to consider extenuating circumstances to avoid destabilization.

Sincerely,

Melissa Taphorn

Legislative Committee Chair and Board Member



April 15, 2024

The Honorable Mike Howard
Chair, Housing Finance and Policy Committee
473 State Office Building
St Paul, MN 55155

Via email

Re: Support for H.F. 4194

Dear Chair Howard and the Housing Finance and Policy Committee of the House:

We write in support of H.F.4194, including increased funding for FHPAP (Family Homeless Prevention Assistance Program) and policy provisions that support expediting emergency rental assistance.

Families across Minnesota continue to need significant help to prevent evictions and maintain access to stable homes. FHPAP is a critical lifeline for those who have experienced a crisis that makes them at risk of homelessness. FHPAP provides direct assistance that is flexible to the needs of the applicant with the goal of ensuring stable housing - examples of its uses include payment of back rent, utilities, mortgage, deposits and fees, case management, and rapid rehousing assistance.

As FHPAP provides direct assistance to address housing emergencies, any increase will mean more households will have the means to ensure their housing stability, which is critical to the health, well-being, and future potential of children and families. With some jurisdictions reporting an average household payment of \$3,000 for FHPAP assistance, over 330 households will receive life-supporting housing stability assistance for every \$1 million provided. Without assistance, those same families face an increased risk of homelessness and harm to health, educational outcomes, work stability, and more.

As well, the ERASE campaign is grateful to see some of the recommendations of the Workgroup on Expediting Rental Assistance (WERA) included in H.F. 4194, including, developing an assessment of the need for rental assistance, working with administrators to simplify the application process, developing guidance to support flexibility to documentation requirements, ensuring language access compliance, and developing e-signature options. We encourage the committee to continue to seek opportunities to implement the remainder of the WERA recommendations, and we note our appreciation for the addition of language to ensure emergency rental assistance processes are people-centered, culturally responsive, and trauma-informed.

The Minnesota ERASE Campaign (End Rental Arrears and Stop Evictions) is an effort to eliminate rental indebtedness, prevent evictions, and create support for long-term policy changes to end housing instability and homelessness. Co-convenors of the campaign include ACER (African Career Education Resource); Housing Justice Center, and MHP (Minnesota Housing Partnership).

Thank you for your attention.

Sincerely,

Nelima Sitati Munene, Executive Director
African Career Education & Resource Inc.

Margaret Kaplan, President
Housing Justice Center

Elizabeth Glidden, Deputy Executive Director
Minnesota Housing Partnership

April 15, 2024

The Honorable Lindsey Port
Chair, Housing and Homelessness Prevention Committee
3213 Minnesota Senate Bldg.
St Paul, MN 55155

The Honorable Mike Howard
Chair, Housing Finance and Policy Committee
473 State Office Building
St Paul, MN 55155

Via email

Re: Brief Life Stories on the Importance of Rental Assistance

Dear Chair Port, Chair Howard, and the House and Homelessness Prevention Committee of the Senate and the Housing Finance and Policy Committee of the House:

We share here brief "Life Stories from the World of Subsidized Housing" that have been compiled with permission by the St Paul Chapter of the Metropolitan Interfaith Council on Affordable Housing (MICAH) Names are changed for anonymity.

Andrea

is a young American black woman who had a two bedroom apartment on Section 8, living with her two young sons. When her boys went to foster care she was displaced from her home; now, the "system" says she does not have enough bedrooms for her boys to return home to her. Rental assistance would enable reunification. Her hope when they come home to stay is that her family will never be separated again.

Tamika

is a community leader in a primarily African-American community who received her Section 8 voucher when her four children were young. She still needs it today, because she is caring for her grandchild with seizure disorder. Her use of rental assistance has been long term. She does not wish to own her own home but wishes there weren't so many re-qualification requirements annually to maintain her rental assistance.

Jennifer

lives in a not-for-profit LIHTC building that is more affordable than market rent, but the rent is still too high for her income. For several years her entire social security check went to the rent. Her subsidy is inconsistent. She would like to buy a home with a Section 8 voucher so her family of eight children and two grandchildren could live together.

Martine

is a rural resident whose landlord accepts Section 8 housing choice vouchers. Her county, however, does not maintain a waiting list for residents who need rental assistance; you either get assistance when you apply or, more likely, do not. She owes her landlord several thousand dollars and who is, so far, letting her stay. To stay put she needs rental assistance. She would like to own some land one day to call her own and live under her own powers.

Sarah

is currently without the medical or mental support that she needs as a survivor of domestic violence. She is trying to move but does not have rental assistance and has nowhere to go. Her housing was tied to her medical coverage. She needs a subsidy urgently. She has owned her own home and would like to do so again one day.

Lauren

is elderly and lives in a combination LIHTC and Section 8 vouchered building. She has been displaced three times despite having the voucher and finds the fear of that happening again exhausting. Her subsidy feels unstable. She would like to use her Section 8 voucher to get into home ownership as she had when she was daycare and foster care licensed.

Thank you for allowing us to share these stories about the importance of rental assistance. Please contact John Slade at slade@micah.org or Linda Soderstrom at llsod.lindalee@gmail.com.

Sincerely,

MICAH St Paul Chapter



April 16, 2024

Chair Howard and Members, Housing Finance and Policy Committee:

Metro Cities, representing the shared interests of cities across the metropolitan area, appreciates the opportunity to comment on provisions in HF 4194 – Howard, as amended, the omnibus Housing Finance bill.

Metro Cities supports the capital appropriation of \$50 million for Housing Infrastructure Bonds included in HF 4194. Housing Infrastructure Bonds leverage local, federal, and private investments and spur development in our communities. These are used to develop and preserve permanent and supportive housing, preserve federally assisted rental housing, provide affordable housing for our seniors, finance housing with rents affordable to households with incomes at or below 50% AMI, and support the acquisition and rehabilitation of foreclosed or abandoned property.

Metro Cities supports increased, sustainable, and adequate state funding for programs that serve a range of housing needs. This includes robust funding for the Community Stabilization program to preserve naturally occurring affordable housing, as well as the Housing Infrastructure program.

Metro Cities supports the inclusion of language in Article 3 section 1 which prohibits landlords from discriminating against a tenant based on their source of income.

First, second, and third-class metropolitan cities receiving local affordable housing aid are planning for how to use their housing aid to advance local affordable housing efforts. Metro Cities acknowledges language in Article 2, section 37 that would require cities receiving this aid to submit an annual report on locally funded housing expenditures. The reporting requirement will increase administrative and staff costs for local governments, and as such, Metro Cities would encourage consideration of a sunset date for the reporting requirement for locally funded housing expenditures.

Thank you for your consideration of this letter.

Sincerely,

A handwritten signature in black ink that reads "Ania McDonnell". The signature is written in a cursive, flowing style.

Ania McDonnell
Government Relations Specialist

April 15, 2024

Members of the House Housing Finance and Policy Committee:

Housing has long been a top concern of NAMI Minnesota members. A lack of safe and affordable housing is one of the most powerful barriers to recovery. When this basic need isn't met, people cycle in and out of homelessness, jails, shelters, and hospitals. That's especially evident in Minnesota, where we are in the midst of an unprecedented housing crisis.

Therefore, we would like to express our support of several provisions of the housing finance omnibus bill. We strongly support funding for the Family Homeless Prevention and Assistance program.

We also support policies for expediting rental assistance. Social Security Income is the only income of many people with mental illnesses and there are *zero* housing markets in the United States where a person living solely on SSI can afford a safe apartment without rental assistance. Ensuring people have prompt access to housing helps people be able to focus on recovery from a mental illness and also waiting long periods for housing could easily trigger mental health crises.

Finally, we support Article 3, Section 1 banning discrimination based on housing assistance. Discrimination against people who receive public assistance is discrimination against people with disabilities or mental illnesses. You could not refuse to hire or educate a person because they were receiving public assistance – why should a landlord refuse to rent to someone receiving housing assistance?

Thank you for your consideration and please consider us a resource on all issues pertaining to the intersection of mental illnesses and housing.

Sincerely,

Sue Abderholden, MPH
Executive Director

Sarah Knispel, MSW
Public Policy Coordinator

Hello Chair and Members of the Committee.

My name is Beth Cadotte. I am 62 years old and I live in my SUV. This is my first time being homeless. I was evicted after living in my apartment for 14 years. I was made to sign an agreement, or they would evict me in two weeks. I signed under duress. I indicated that my right rotator cuff is messed up due to injury from 38 years ago. The HRA manager who does the leasing said I had "no pain".

I have been in chronic pain for 38 years. At the age of 62, I should not be thrown out of my apartment and on the streets with chronic pain, no one should. Stable housing means I should be in my home experiencing chronic pain not in the streets in an SUV. Nobody should be put on the street in chronic pain.

I was doing what I was asked to do regarding my housing situation. I just couldn't do it at the pace they were wanting. I did not get my formal hearing and HRA bypassed the hearing, so I got evicted. I support the Housing Stability Act to ensure there is someone I can report the misdoings and lies that are told to people. People should not be harmed and I want people doing these things to be held accountable for their actions. Lies and deceit should not make a person homeless. Stable housing means I should not be on the edge so easily of losing my housing. I should have options of where I can move to if needed. Please support the Housing

Beth Cadote

Beth Cadote

Hello chair and committee members my name is Karl Easterday and I live in Duluth, MN. I'm a disabled American veteran I'm ending my second winter in Minnesota homeless. I try to navigate through the rhetoric that is in place to help, but it is next to impossible. There is too much paperwork and too many unfair qualifying criteria. It is so problematic that I prefer living in my tent to being constantly disappointed by the current unfair housing situation. There needs to be a new system in place. I have PTSD (Post Traumatic Stress Disorder) so I have difficulty at times speaking, but God knows have a lot I want to say. I support the housing stability act because it would cause standardization and equal access to government funding.

Karl Easterday
KARL EASTERDAY

Hello Chair and Committee Members,

My name is Babette Sandman and I live at 3780 London Road Apt. 103 Duluth, MN 55804.

I have been homeless before in Boulder, Colorado with my little girl concealing my identity as a homeless person so I wouldn't lose my daughter. Other mom's lost their children due to being homeless. I made sure she was well fed from the soup kitchen, loved and kept warm at night when we slept outside. Others were homeless and it was a good experience to feel community of homeless people embrace us and make sure we knew where to go for food. The homeless community watched over us and told us to not go the local Shelters as they were not safe for a mother and a child. We listened.

I want to say to you that the definition of stable housing might not always be what you think. Due to the housing crisis we have to make the best of what we have to do to survive when we don't have the traditional building structure called home. We build camps or small areas to sleep and make it as stable as we can to live everyday like others do. A place to eat, a place to clean up and a place to sleep.

Until the House of Representatives and the Senate make policies where we can get off the streets into affordable housing without so many barriers, maybe in the meantime you could support our makeshift housing that works for us and is stable enough for us and not throw us out of our what we call stable housing especially when we have nowhere to go.

Therefore, I am hoping you pass the Housing Stability Act. I do have what is called stable housing now but I look back and I can be proud of myself for the "housing" I provided for my daughter and I back then in someone's backyard.

A handwritten signature in cursive script that reads "Babette Sandman". The ink is black and the signature is fluid and connected.

Hello Chair and Members of the Committee,

My name is Corisa Thom and I live at 4196 Martin Rd. Duluth, MN 55803. I am no stranger to unstable housing. Throughout my childhood I have never known stable housing. My mother was a struggling single mother to five kids who was not able to pay the rent therefore we would be evicted and had to move. This was a steady pattern in our life of evictions and having to move leaving friends, school and pets. We moved state to state, city to city. This is how we lived. Then, my mother passed away when I was 26 years old leaving me caring for my four minor brothers. I am the oldest of my siblings. A lot of responsibility fell on my shoulders after her passing. I became the parent holding everything together and I watched over them. A year later, I bought a home bringing my family back together. I work hard to make sure they have stable housing for the past twenty-five years to this day. They know they can come home if they need to. They are all adults but many adults' struggle and are not making it. They either end up on the streets or for me, they come home.

My question to you is how many Corisa's are out there? Many people do not have a Corisa in their life and have nowhere to go home to. Would you join me in being one of the "Corisa's with me out there to provide stable housing?"

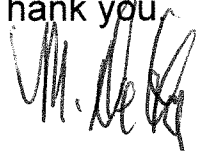
Please pass the Housing Stability Act!

Corisa Thom
Corisa Thom

Michael Defoe

Testimony

Hello Chair and Members of the committee my name is Michael Defoe and I live at 114 West 1st Duluth, MN 55802. In October 2016 I became homeless. I went from living on the reservation to moving to Duluth. I lived in a van for nine months and couch-surfed from apartment to apartment. I was at Thompson Hill Wayside Rest when my van broke down. That's when Deb Holman, a homeless housing advocate, bought me cigs, fed me, and took me to the Chum homeless shelter. I lived there for one and a half months. To find a place to live they wanted the first month's rent, last month's rent and a deposit, and my application fee. I also had a dog, another fee. I only had what the reservation helped with, who paid first month and last month's Rent. I also needed the \$750 deposit money and the ARC Foundation helped and they helped with the application fee. Everything was sent to the landlord. I had to take any apartment I could get. Might not be safe, clean and a known rough apartment building. This was disturbing to me. I was trying to get ahead but at the same time, I'm being exposed to someone smoking meth below me, and I opened windows complaining. Now I'm in harassment court. This is based on the last 2 ½ years. After all this I face eviction from the landlord. Thirty days he gave me to move out in winter and that's when the case manager helped me find another place, I have section eight-stable housing now. You can see what I went through to obtain housing. I had the Reservation to help me and ARC. I searched for resources. I also went to the churches for help. My concern is for my other community members who don't have the resources I have, the physical ability to search for resources, and may have a lack of support. Just hearing my story, is it any wonder people are homeless? This was 2016, can you imagine what it's like today with skyrocketing rent prices. Please support the Housing Stability Act to pave the way for all to have stable housing. Thank you.


MIKE DEFOE

Hello Chair and Members of the Committee,

My name is Kimberly Lindberg and I live at 128 East 4th Street Apt. 205 Duluth, MN 55805. I was staying at a Domestic Violence Shelter for 60 days thinking I would get an apartment and found out they rented the apartment to someone else.

Then, I went through the whole application process again and paid for the application, when my criminal history came up. I fill out all these forms to help my life and my criminal history comes up creating a barrier to moving forward in my life. Every single form, from trying to get an apartment, to caring for my granddaughter or to find a job. Everywhere I turned I ran into a barrier because of my criminal history and having felony charges.

I understand I didn't make good choices in my life and have taken responsibility for my actions. At this point in my life, I am a totally different person. I went to treatment. I am sober, I have 3 jobs to survive. I am a recovering addict and a good person in our community. Before I found my apartment I began to lose hope. I wanted to give up and I didn't want to be here. Nobody wanted me in an apartment or in a job. I felt rejected.

I made it through but I wonder about other people with criminal backgrounds. When will it change for people to be able to make it because I know what I went through to finally have a place to live, have a job and take care of my granddaughter.

Please support the Housing Stability Act. It is an important step to supporting people who may have a similar background as mine. We need to care for our people and families.

Kimberly R. Lindberg
Kimberly R. Lindberg

Hello Chair and Members of the Committee,

My name is Laura Haburt and I live at 131 West 2nd St. Apt. 241 Duluth, MN 55802.

Two years ago I moved to EauClaire, WI to live with my sister Theresa. Due to her mental health issues that were severe and scaring me, I moved out. This is when I became homeless. Apartments I looked at were too expensive. My granddaughter began helping me. We thought that I should live in a tent. That is when my granddaughter called a shelter for homeless people. I ended up at CHUM in Duluth, MN.

When I started staying at CHUM I felt my whole world turn upside down. There were about forty people there and I felt they were all staring at me. I don't remember the intake interviews as I was so stressed thinking, "I am homeless!" Going to CHUM was the hardest journey for me. I felt so many emotions. They gave me a room with six other women. It was hard to sleep with so many things going on. Then someone over dosed right next to me. We called 911 and she made it but I was increasingly getting more stressed out.

After a week at CHUM, I came down with Covid 19. This turned out to be a blessing in disguise. I had my own room in isolation for ten days. After my isolation I met a friend. Having a friend made my life more manageable.

I spent two months at CHUM. I learned a lot about myself. I began healing and felt at peace again.

From CHUM I went to a place for homeless fifty-five and over. I got my own bedroom with my two cats. I have been here for 1 ½ years and it's a place I call home.

I support the Housing Stability Act. It's so hard to find stable housing. As I was on the journey to seek housing I found myself in questionable environments. I hope this Act paves the way to an easier access to stable housing.

Thank you for listening.

Laura Haburt
Laura Haburt

Hello Chair and Members of the Committee,

My name is Bev Downs. I live in Duluth and my zip code is 55806. I came here from Eugene, Oregon on Christmas Eve 2002 thinking I could stay with my son. After three days my son said I had to leave, I did not expect this. I didn't know where to go. After staying in a motel for \$85 a night, I could keep up afford to stay in a Motel. It was then, I was told about Safe Haven. They let me stay for 3 months. I went to the homeless shelter called Chum. I slept on the floor because they were so full. I left as I found out about a house in Superior, WI that took people in, I stayed there for 3 to 4 weeks. While I was there I was told about Safe Haven. I stayed there for three months. From there I went to an efficiency in the west end of all women, like a Boarding House. I found out about Thies & Talle. I inquired got a call to move in and I have been there the past 20 years. I am here to support the Housing Stability act, you can see from my story how scary, and uncertain my future was. I am so happy to hear that there is a legislation to support stable housing. I hope my story helps you understand the need for legislators to be concerned about our housing stability. Please pass the Housing Stability Act. Thank you for listening.

Beverly Downs
BEVERLY DOWNS