Our communities have been fighting an epidemic of evictions for years, but COVID-19 has created the conditions for a massive wave of unhoused residents. As camps continue to swell in city parks, data suggests that Minnesota could see as many as 133,000 eviction filings in the final four months of 2020 — 13 times the number we’d see in a typical year — with more than 78% of Minnesota’s African American renters said they have no or only slight confidence that they’ll be able to pay their rent next month.

At our September 2020 Actualizing Equity event, community members, organizers and policy leaders explored how communities are responding to protect their neighbors and what policy solutions we can advance to ensure that we not just survive but cure the injustice of evictions now and into the future.

State eviction moratorium during the pandemic

Due to the COVID-19 pandemic, Governor Walz instituted a statewide eviction moratorium in April 2020 to ensure that tenants are not put out of their homes for nonpayment of rent during an economic crisis and public health emergency. In spite of that measure, in the first few months of the moratorium, the state attorney general’s office received more than 1,000 eviction complaints from renters. Katherine Kelly, assistant attorney general, noted that, in addition to tenants being unable to pay their rent, landlords were attempting to push residents out to remodel or sell their properties, putting their profits ahead of people’s lives. While the eviction moratorium is essential and its enforcement is crucial, it undoubtedly addresses only a minuscule fraction of the widespread abuses of tenants’ rights.

Speakers included

» Alfredo Trujillo and Yusra Murad, Minneapolis Sanctuary Movement
» Danielle Swift, Frogtown Neighborhood Association
» Katherine Kelly, Assistant State Attorney General
» Nelima Sitati Munene, African Career, Education & Resource Inc
» Samantha Vang, State Representative, HOME Line staff
» Shaquonna Jackson, Southeast Community Organization (St Paul)

Strong tenant protection policies and landlord accountability

The pandemic has magnified the power imbalance between renters and landlords. While landlords abuses are not uncommon, organizers shared how COVID-19 has exacerbated long-standing and ongoing concerns from tenants around landlord accountability, including intimidation and harassment around rent payment, levying unfair fines and fees, ignoring maintenance requests (under the guise of safety precautions related to COVID) and being absent and unreachable for tenant concerns (under the guise of social distancing). In addition to the short-term measure of the eviction moratorium, organizers emphasized the need for policies that institutionalize tenant protections and increase renter power, including examples like St. Paul’s S.A.F.E. Housing legislation, which includes the state’s first Just Cause Notice law, requiring landlords give tenants a reason if they do not renew their lease.
### Reacting to the COVID Moment

#### Rent relief to serve landlords

Given the widespread and dramatic disparities in unemployment due to the COVID-19 pandemic, the $100 million in state rental assistance was necessary — but deeply inadequate given the scale of the need. Organizers and community members shared that the process for tenants and unhoused people to access support or assistance was inequitable, for instance, requiring internet access to submit an application. While those seeking assistance faced frustrating bureaucratic hurdles, landlords and property owners were made whole, oftentimes with public resources paying unnecessary fees in addition to base rent.

#### Reinforcing isolated systems

Even as people experiencing homelessness unequivocally state that shelters do not provide a safe and dignified solution to housing instability, public officials continue to seek additional funding for these exact responses. While directed impacted community members have explained that hotel rooms provide the privacy, security and autonomy they deserve, policymakers often fail to truly listen to and respect community expertise once the most visible aspect of a crisis has been moved out of public view.

### Responding to our Growing Movements

#### Rent cancellation to support people

Current systems of rental assistance are not only inadequate to meet the need, but fail to solve the underlying problem posed by the pandemic and the private housing market. Organizers emphasized the need for short-term solutions that include not just rent relief but rent cancellation to ensure tenants aren't shackled with massive debt that results in court-ordered or self-imposed eviction once the moratorium ends. Beyond the current “crisis,” organizers also emphasized the need for rent stabilization measures at the state and/or local level to prevent excessive rent hikes and tenant displacement for the longer term.

#### Integrating & expanding systems of care

Homelessness and housing instability are not a result of tenants being unable to pay the rent; they are the outcome of a society that considers some residents disposable. The epidemic of potential evictions from the COVID-19 pandemic has made it impossible to ignore how housing is part of an interconnected web of human needs that includes economic inclusion and living wages and affordable healthcare and free internet to provide equal access to information and education. We will never end evictions if we address housing in isolation.

### Federal policy

- **Rent and Mortgage Cancellation Act**
  Cancels rents and home mortgage payments through the COVID pandemic and creates fund for banks and landlords if they agree to rent stabilization and no evictions.

- **Homes for All Act**
  Invests $800 billion to build 8.5 million new units of public housing and $200 billion to help local communities build 3.5 million new private, permanent affordable housing for low and extremely-low income families.

  *Both bills introduced by Minnesota Representative Ilhan Omar*

### State policy

- **HOME Line Renters Rights Agenda**
  Minnesota state law fails to protect or provide legal parity to the state’s hundreds of thousands of renters. HOME Line’s 2020 state legislative agenda calls for:
  - Pre-eviction notice of 30 days
  - Eviction expungement reform
  - Reform of emergency repair tenant protections
  - Lease fairness that regulates fees, ensures privacy, and allows for a tenant to break lease for infirmity
  - Minimum heat code

### Local policy

- **Rent Stabilization**
  Rent stabilization limits rent increases in private rental housing by setting a maximum percentage of rent increase that is allowed each year. This reduces displacement of low-income tenants and increases housing stability and affordability for renters.

- **Community Land Trusts**
  Community land trusts take property out of the speculative market driven by private investment and corporate profit and instead ensures long-term housing affordability and increases community ownership and agency.