

Governor Walz Issues Executive Order to Preserve Housing Stability During the Peacetime State of Emergency

Minnesota is committed to taking proactive steps to protect and stabilize Minnesotans' housing during the COVID-19 pandemic. We know that stable housing leads to stable families and stable communities. During this public health emergency, when public health officials are asking people to stay home as much as possible, stable housing is as critical as ever. The impacts of the pandemic affect all of us, but it impacts us differently based on where we work, what we earn, and where we live. This order keeps households in their homes to help mitigate the community spread of COVID-19 in Minnesota.

What Does the Executive Order Do?

- The order provides for a temporary suspension of eviction activities for renters and homeowners after foreclosure, allowing households to remain stably housed as they safeguard the health of themselves, their families, and other Minnesotans during this public health emergency.
- This order requests that lenders suspend foreclosure activities for homeowners during this public health emergency.

The Executive Order Doesn't:

- This order does not relieve renters' and homeowners' obligations to make payments. Missed payments could have serious negative credit and rental history impacts to families.
- This order does not stop evictions of renters who endanger the safety of other residents.

The current public health emergency and its impacts are resulting in sudden loss of income, impacting many Minnesotans' ability to pay rent and mortgages. Prior to this sudden loss of income, thousands of households were already struggling to make ends meet and were spending too much of their income on housing.

More than 225,000 renter and homeowner households with incomes of less than \$50,000 paid more than 50% of their income on housing. The financial burden of this public health emergency is impacting those with the lowest incomes the most, further jeopardizing their housing stability. Evictions and foreclosures also tend to disproportionately impact people of color. We strongly encourage renters to communicate early with their landlord about their shortfall and pay what they can so they don't get further behind on rent owed. Communicating with landlords will help them maintain operations at their properties, which benefits all tenants.

Besides the impact on the individuals and families, we understand the potential financial impact on owners and landlords of rental housing. The Walz/Flanagan Administration is committed to exploring options at the State and is actively pushing the federal government to increase rental assistance and emergency assistance programs to help low-income households pay rent. The Governor's action aligns with direction the federal government has taken for the housing programs where HUD has jurisdiction.

The Executive Order is necessary to address the most immediate threat to our public health response by keeping people housed throughout this time of emergency. Prior to the current public health emergency, Minnesota was facing a housing crisis driven by a 50,000-unit shortage of housing. We cannot afford to have more individuals and families experience homelessness at this time.

Summary of Key Provisions

1. **Suspension of filing residential eviction actions** – Under Executive Order 20-14, residential eviction actions may not be filed in court during the public health emergency. This suspension does not include eviction actions where the tenant seriously endangers the safety of other residents. The order does not waive rent due, and tenants are expected to continue to pay rent.
2. **Suspension of terminations of leases** – Executive Order 20-14 also prohibits the termination of residential leases during the public emergency. Like eviction actions, there is an exception in cases where allowing the household to remain would seriously endanger the safety of other residents.
3. **Suspension in executing writs of recovery** – A writ of recovery is issued if a housing provider wins an eviction court case. The writ, once delivered by the sheriff or other officer, gives the household 24 hours to leave the premises or be forcibly removed. The Executive Order suspends the execution of a writ during the public emergency.
4. **Request for suspension of foreclosures** – Financial institutions are requested to immediately suspend foreclosure proceedings and not impose fees and penalties on late mortgage payments. While individuals who are at the end of the foreclosure process are protected from eviction under the order, if financial institutions will build flexibility into their processes during this time of public health emergency, it will help mitigate the long-term consequences.

Questions?

Please see the [Frequently Asked Questions about Executive Order 20-14](#).