

**NINA MOINI:** The rent was due yesterday, March 1, and for some Minnesotans, paying it was not possible. Others scraped by, struggling after weeks of economic disruption tied to the recent ICE surge. In some families, a breadwinner has been deported. In others, people have stopped going to work out of fear, or workplaces have temporarily shut down.

HOME Line is a nonprofit that provides free legal help and advocacy for Minnesota tenants. Over the past few months, staff there say they've heard story after story like these. Jess Zarik is co-executive director of HOME Line, and she joins me now to talk about what her team has been hearing and what they're expecting in the weeks ahead. Thanks for being with us, Jess.

**JESS ZARIK:** Thanks so much for having me.

**NINA MOINI:** I mentioned some of the examples of what different people are struggling with and going through in the state right now, but would you talk a little bit more about what you've been hearing from the people you're working with over the past couple of months in particular?

**JESS ZARIK:** Absolutely. So yeah, we have been hearing several more questions than usual about tenants needing support paying their rent, about eviction filings, about breaking leases due to fear. We're also hearing from plenty of renters who are afraid to attend their court hearings in Hennepin County because they are still in person.

We have folks who are afraid to enforce their rights in repairs in their apartments or even contact their landlords out of concern that doing so would put them at risk. And as you mentioned before, unfortunately, plenty of stories related to folks being detained or deported or families being separated. So especially for families with a sole income earner, if that sole income earner has been forcefully removed from their family, that family is facing trying to pay all of the bills that existed before and are going to continue existing into the future.

**NINA MOINI:** This surprised me a bit, Jess. I'm reading here from some of the notes from your conversation with our producers that calls for financial aid were up 76%. It was the busiest time for HOME Line in more than 30 years. And I would have thought that your busiest time would have been during the COVID-19 pandemic, during the height of that when there was an eviction moratorium for many months, so people couldn't work for many months. That was striking to me. Tell me about that.

**JESS ZARIK:** Yeah, we have been checking the data as much as we can in the past couple of months, and while there were spikes, especially prior to the eviction moratorium during the pandemic, for the most part, because there hasn't been a widespread solution put into place yet, we are consistently hearing more and more financial aid calls as one major example, among others. So looking at December 1 of 2025 to yesterday compared to one year prior, we are up 76% for financial assistance calls.

And as a legal organization, that's not something that-- it's not a service that we provide. We will typically refer folks to 211 or other mutual aid efforts that we know of, depending on where a tenant is calling from. But for the most part, tenants are thinking of everything they possibly can to get their needs met, especially when it comes to paying the rent and staying in their homes.

**NINA MOINI:** Wow, yeah. And there was already a big issue with housing, evictions. Are you concerned about just the infrastructure of the whole system?

**JESS ZARIK:** Absolutely. Last year, we saw the highest number of eviction filings that our organization has ever seen. We have an eviction prevention project that tracks every single eviction filed across the state, and last year was more than 25,000 evictions. And while some of those were expunged, which is fantastic, several of those led to families facing instability and losing their homes.

So far in the first two months of the year, the numbers of eviction filings are pretty on par with what we saw last year. And that tells us a couple things. One is that we've seen tens of millions of dollars flowing through mutual aid.

So theoretically that number should be much lower, but because we are seeing folks not being able to go to work, being deported, all of the things that we are hearing, the fact that things are on par with where they typically are is telling us that mutual aid is doing so much right now to fill gaps that most likely cannot be sustained moving forward. And a lot of our work right now is looking at city- and state-level interventions to try and fill those gaps to a bigger level, not to a point of just barely making it, but doing what we can to make every single renter in our state whole and make sure that they can remain housed.

**NINA MOINI:** Many local lawmakers, particularly in the Twin Cities, have called for an eviction moratorium at the state level that could be enacted by Governor Walz. It doesn't seem like there is much of an appetite for that at the Capitol, however, at this time. What do you think about the idea of a moratorium? Or what do you think could be helpful in this current moment?

**JESS ZARIK:** Yeah, it's something that our organization has been advocating for several months at this point. And we have heard from Governor Walz's office that it sounds like they believe that they do not have the proper emergency that is needed in order to call for that moratorium--

**NINA MOINI:** Legally. Mhmm.

**JESS ZARIK:** --which I think a lot of-- correct-- a lot of us organizers and organizations in the housing ecosystem may disagree with. But at the core of an eviction moratorium is giving people more time to make sure that they can get the resources that they need. And there's other ways to do that, and those are in action right now.

We've seen several cities move to extend their pre-eviction notices for nonpayment of rent. The statewide number minimum is a 14-day notice. So a tenant cannot have an eviction filed against them for nonpayment of rent until 14 days after they receive a eviction notice from their landlord.

There are cities right now that are extending that temporarily to 30 days. There are cities like Minneapolis where the minimum is already 30 days, and this week, the city council is voting to potentially extend that to 60 days. So the hope is that, by giving folks a little bit more of a buffer, that that will give time for the state, for mutual aid, for any resource that can possibly come in and support financially to fill those gaps that renters are facing right now with their rent payments.

**NINA MOINI:** And can you just share, just for folks who may not know, what the impact of an eviction is on somebody's future, on their housing? I was able to do a story a few years ago on a very rare occurrence of a woman who was able to overturn her eviction through the court system, basically, I'm told, unheard of. But what type of an impact does this have on renters who need a place to live and, add another layer on top of that, perhaps people who have a pending immigration court case?

**JESS ZARIK:** Correct. Yeah, so as soon as an eviction is filed, it is on that renter's record. So if in the future that renter tries to rent from another place in the state or elsewhere, that will show up, and there are plenty of landlords that will not rent to folks who have evictions on their records. Depending on if there is money involved, if it's a matter of nonpayment, that tenant might face credit issues in the future. And at what happens within post filing, if a tenant has had that eviction as a judgment against them, there is the violence of being forced to leave your home and be separated from your neighborhood, your community, depending on where you end up after that.

**NINA MOINI:** And just lastly, Jess, I know that you're saying people can't be neighbor to neighbor, helping each other. It's not a long-term, forever solution. That is a lot of what we've seen. What can everyday Minnesotans continue to do to support their neighbors?

**JESS ZARIK:** Yeah, it is still an incredible move, and it is filling gaps that our community needs to be filled right now. So I would absolutely encourage folks to continue doing that and also connecting with local leaders to think about ways that you can give folks more time or more resources.

And same at the state level, there is legislation moving through right now trying to get major amounts of rental assistance going, from \$50 million to \$75 million, depending on the bill. So folks that can figure out who your elected representatives are at the state, and push for those. And do your best to make sure that those resources are available at the lowest barrier possible.

Even if money is passed through, there's a very good chance that the folks who need it most are not going to be able to access it for a number of reasons. So the more that we can make resources available that are low barrier and accessible to every single renter in Minnesota, the more likely we are that everyone will have a stable place to stay in the future.

**NINA MOINI:** All right. Thanks so much for being with us, Jess. Really appreciate your time.

**JESS ZARIK:** Thank you.

**NINA MOINI:** That was Jess Zarik, co-executive director of the nonprofit HOME Line.