



HOUSE BILL 26-004

BY SENATOR(S) Ryan Wells

also REPRESENTATIVE(S) Irving Black, Alfred Brewer

AMENDING THE STATUTES CONCERNING HOUSING STABILITY BY ESTABLISHING
INCOME-BASED RENT STANDARDS, CREATING FIRST-TIME HOMEBUYER ASSISTANCE
PROGRAMS, AND STANDARDIZING EVICTION PROCEDURES AND DEADLINES

Be it Enacted by the General Assembly in the State of San Andreas,

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| TITLE | 38 | Of the San Andreas Revised Statutes "S.A.R.S" |
| ARTICLE | 15 | Of the San Andreas Revised Statutes "S.A.R.S" |
| SECTION | 228 | Of the San Andreas Revised Statutes "S.A.R.S" |

BILL DESCRIPTION:

SECTION 1. SHORT TITLE

This act shall be known and cited as the "Renters Protection Act".

SECTION 2. LEGISLATIVE DECLARATION

The general assembly hereby finds and declares that:

- (a) Access to stable, affordable housing is essential to the health, safety, and economic security of individuals, families, and communities throughout the state.
- (b) Housing costs that exceed a reasonable portion of household income contribute to housing instability, displacement, homelessness, and long-term economic harm.
- (c) Rent increases untethered from tenant income place disproportionate burdens on low-income households, individuals receiving public benefits, and persons experiencing temporary unemployment.

(d) Homeownership remains a primary avenue for long-term financial stability, yet first-time homebuyers face systemic barriers including rising home prices, insufficient down payment resources, and limited access to affordable credit.

(e) Eviction proceedings that lack clear timelines, notice standards, and procedural protections undermine housing stability and impose avoidable costs on tenants, landlords, courts, and local governments.

(f) It is the intent of the general assembly to create a balanced housing framework that promotes affordability, supports responsible homeownership, ensures predictability for property owners, and establishes fair, uniform eviction procedures consistent with due process.

SECTION 3. DEFINITIONS

As used in this article, unless the context otherwise requires:

(a) “Area median income” or “AMI” means the median household income for the applicable geographic area, as published annually by the United States Department of Housing and Urban Development.

(b) “Eligible tenant” means an individual or household that occupies a residential dwelling as a primary residence.

(c) “First-time homebuyer” means an individual who has not owned or held an ownership interest in a residential dwelling within the previous three years.

(d) “Household income” means the total gross income of all adult members of a household from all sources, including wages, salaries, public assistance benefits, disability benefits, unemployment compensation, and other lawful income.

(e) “Reasonable rent” means a rental amount that does not exceed the maximum percentage of household income established in section 402 of this article.

(f) “Residential dwelling” means a structure or portion thereof used or intended for human habitation, including apartments, condominiums, and single-family rental homes.

SECTION 4. REASONABLE RENT REQUIREMENTS

(a) A landlord shall not charge or collect rent from an eligible tenant in an amount that exceeds thirty percent of the tenant’s household income on a monthly basis.

- (b) For tenants whose household income is derived in whole or in part from public assistance or disability benefits, rent shall be calculated based on the verified benefit amount.
- (c) Rent shall be capped at twenty percent of household income, if any income is present; or
- (d) If the tenant has no current income, rent shall be deferred or reduced to a minimum amount established by rule until employment or benefits resume.
- (e) A landlord may require income verification no more than once annually unless the tenant voluntarily reports a material change in income.

SECTION 5. RENT ADJUSTMENTS AND PROTECTIONS

- (a) Rent may be adjusted only upon:
 - (I) A documented increase in tenant household income; or
 - (II) Renewal of a lease term of not less than twelve months.
- (b) A landlord shall provide at least ninety days' written notice prior to any rent increase.
- (c) Retaliatory rent increases are prohibited.

SECTION 6. FIRST-TIME HOMEBUYER GRANTS AND DISCOUNTS

- (a) The Department of Local Affairs shall establish a First-Time Homebuyer Assistance Program.
- (b) The program shall provide:
 - (I) Down payment assistance grants;
 - (II) Closing cost assistance; and
 - (III) Interest rate reductions or mortgage credit certificates.
- (c) Assistance shall be prioritized for applicants earning at or below one hundred twenty percent of AMI.

SECTION 7. ELIGIBILITY AND CONDITIONS

- (a) An applicant must:
 - (I) Be a first-time homebuyer;
 - (II) Occupy the purchased dwelling as a primary residence; and
 - (III) Complete a housing counseling program approved by the department.

(b) Assistance may be structured as a forgivable loan contingent upon owner occupancy for a minimum of five years.

SECTION 8. GROUNDS FOR EVICTION

(a) A tenant may be evicted only for:

- (I) Nonpayment of rent lawfully owed;
- (II) Material lease violations;
- (III) Criminal activity posing an imminent threat; or
- (IV) Owner occupancy or lawful redevelopment.

SECTION 9. NOTICE REQUIREMENTS

(a) A landlord shall provide:

- (I) A fourteen-day notice for nonpayment of rent;
- (II) A thirty-day notice for lease violations capable of cure; and
- (III) A ninety-day notice for no-fault evictions.

SECTION 10. EVICTION TIMELINES AND PROCEDURES

- (a) Eviction filings shall not occur until the applicable notice period expires.
- (b) Courts shall schedule eviction hearings no sooner than fourteen days after filing.
- (c) Tenants shall have the right to present defenses, payment plans, or proof of compliance.

SECTION 11. ENFORCEMENT AND PENALTIES

(a) A violation of this article constitutes an unlawful housing practice.

(b) Remedies include:

- (I) Actual damages;
- (II) Statutory damages;
- (III) Injunctive relief; and
- (IV) Attorney fees.

SECTION 12. RULEMAKING AUTHORITY

The Department of Local Affairs, in coordination with the Department of Human Services and the Judicial Branch, may promulgate rules to implement this article.

SECTION 13. EFFECTIVE DATE

Act subject to petition - effective date. This act takes effect at 12:01 a.m. on the day following the expiration of the ninety-day period after final adjournment of the general assembly; except that, if a veto petition is filed pursuant to Article II, Section 15 of the state constitution against this act or an item, section, or part of this act within such period, then the act, item, section, or part will not take effect unless approved by the people at the general election to be held in November 2027 and, in such case, will take effect on the date of the official declaration of the vote thereon by the governor.

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Benjamin Harrison
PRESIDENT OF THE SENATE

Brooklynn Suarez
SPEAKER OF THE HOUSE OF
REPRESENTATIVES

Estella A. Newman
SECRETARY OF THE SENATE

Gabriella L. Spears
CLERK OF THE HOUSE OF
REPRESENTATIVES

Isabel R. Payne
GOVERNOR OF THE STATE OF SAN ANDREAS

APPROVED

(Date and Time)

