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To: [*CI-StPaul>Contact-Council](#)
Subject: 1-4 dwelling unit
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To: St. Paul City Council, Department of Planning and Zoning and Mayors Office:

When looking at the 2 phases of study to increase the number of 1-4 housing unit dwellings in St. Paul the individual landlord is once again forgotten.

At this time I ask the City of St. Paul to add a third phase to their study. Phase 3 would be to evaluate who owns/manages current and proposed 1-4 unit dwellings. The goal being to differentiate the large investor groups from small individual investors.

Members of both of these groups may start out with one or two small properties. Some investors stay with these properties as a supplement to their income. Some choose to turn property management into a full-time job and their only source of income. While both investors may own 1-4 unit dwellings, the large investors may own a large enough number of units to have a direct impact on the housing market as a whole. The small investor does not. Regulating both groups equally does without a doubt place an unfair burden on the small investor.

Prior to deciding to purchase a duplex as my first home I looked into what would be required of me. If I were to perform the same evaluation now, I would have continued to rent in Roseville until I could afford a single-family home. There was a time I considered working to become a larger investor and chose not to because of the resources it would require. Very disappointed now, as it turns out the same is expected of me as one person as is required of large businesses with far more resources than I will ever have.

People frequently ask me about buying rental property and I used to encourage it. Lately I feel as if the City of St. Paul looks at me as nothing but a villain that needs to be constantly governed in order to protect the world. Over dramatic comment – maybe. Not any more over dramatic however than attempting to dictate who an owner occupant of a duplex has to allow to live in the same building as their children. This is the United States of America. All citizens are intitled to certain freedoms. While it may be necessary to govern larger businesses it is not appropriate to dictate and control the individual. This is no different than the way many products are managed in the United States. Food for example: the regulations governing the sale of canned food such as jelly are much different for businesses such as Welches than they are for a grandmother wanting to earn a little extra money to buy Christmas presents. Both provide a needed product but they are very different from each other. The differences are important to who we are as a nation and must be valued and recognized by our governing bodies.

I agree that current zoning laws are prohibitive when it comes to building new 1-4 unit housing and expanding existing property. This is just one example of the tendency for St. Paul to overregulate to the point of negative impact. The fact is that St. Paul has long been unwelcoming toward landlords. Should the City continue to hold onto this approach then rezoning will have little impact. Providing no incentive or support for landlords to risk their investment on a duplex or fourplex, will make any rezoning irrelevant. Available land will continue to be occupied by single family homes and the City will continue to fight the same problem.

Thank you for taking the time to review my thoughts. Please feel free to contact me with any questions or comments,

Take care and have a great day!

Ronda Isakson