

Hi - sorry to be so late in registering my comments; hope they'll still be considered. I have been a landlord (1 or 2 houses maximum) off and on since 1984. I was also a tenant, in 8 apartments and one boarding house, in the city of St. Paul during the 1980s.

1- please remember that most rental housing in the city of st. paul is managed by small, often family-based landlords. They are not the enemy of the tenant. They often do not make much money at all. Their rental homes are their nest egg, and may be the only retirement investment they have.

2- when you regulate rental housing without giving tangible support to small landlords you put them in an impossible position. Tangible is not a brochure. Tangible is access to income-based, sliding-scale assistance with improving their properties after a tenant who could not be un-leased has spent years wearing down the home by negligence and lack of care. I wish I didn't have experience with this, but I do. Some things are not "criminal" and can't be anticipated in a lease, but are good reason to not renew a tenant. These things are not covered in the regulations you are considering.

3- it's good to remember that immigrants and others who are lifting themselves from poverty often use investment in a rental property as a first rung on the ladder up. When you over-regulate to protect low-income tenants, you affect low-income owners.

4- a lease is a business contract. I know of no other kind of contract that doesn't allow either party to exit at the end of the term.

5- my niece recently rented an apartment from a mega-firm. It was an icky place in a dangerous neighborhood. The lease was 22 pages long and included things like "no nail holes in the walls - you may not hang pictures" - the lease also made clear that violation of anything in the lease would be grounds for eviction or non-renewal. In other words, in order to allow themselves clearance to "properly" evict according to the terms of the lease, the owners wrote in every possible infraction. Small landlords will have to do that too if they can't otherwise exit a lease at the end of the term.

6- it would be good to know how many council members have themselves purchased, renovated, leased, and cleaned up after leasing a rental property. It's a rewarding business but landlords do not make boatloads of money, especially after the hours of labor are calculated. Please give landlords respect for the part they play in creating livable spaces.

7- it would be nice to recognize that small landlords do many, many things for their tenants - discounting rent when they're ill or unemployed, watching their children when they go on job interviews, lending their trucks to help them move, providing furniture when they don't have anything to start out...we are not the enemies of tenants. We provide homes.

8- please don't lock landlords - and their other tenants in the building, and the neighborhood in general - into eternal, untenable relationships with individuals who prove to be awful neighbors / tenants / citizens. If we can't have the assurance of ending this business relationship when the lease is up, we can't take a chance on people who might prove to be wonderful. The alternative is always clear: Sell to a mega-firm with a 22-page lease. That's a good way to eliminate all your NOAH in a very efficient manner.

Thank you,

Amy Lindgren
St. Paul

What actions had the council taken to actually create more investment in rental dwelling units in St. Paul?

This is an economics issue above all, we simply lack enough housing. Nothing in this proposed ordinance addresses the fact that as long as there is a shortage of dwelling units, the most at risk tenants will continue to be at a disadvantage.

What is the city doing to get the properties off of the vacant buildings list, why are you not focused on repurposing these blighted properties as affordable housing units?

This ordinance will fall short of it's intended goal, and you fell short of your stated goal to find creative solutions, and work with housing partners. Property owners are your housing partners, and we were not given a proper seat at the table.

Why have you not engaged more property owners? Department of safety and inspections has the email, phone number and mailing address for every property manager in St. Paul, yet we were not contacted to help identify what steps would make it easier for landlords and property managers to take on those tenants most in need.

You need to

Thank you,

Tony Khambata

Broker Associate,
MN and WI Licensed Realtor

June 24, 2020

Re: Proposed Tenant Protection Ordinance # 20-14

Dear Brendmoen and Council Members,

Please note this response as part of the public record for the meeting that is being held on Wednesday, June 24th at 10 am. I had previously submitted a request to verbally address the Council today but was not selected. As a business operator in the City of St. Paul for the last 25 years and also a business operator that has appeared in front of the Council previously on several topics – I am disappointed that I was not selected. I do not understand the validity of this ‘lottery’ process and question the Councils right to prevent business owners and operators to address the Council. It is unclear how the city selected those who were permitted to speak directly to the Council at the public hearing.

As an active business operator, I personally participated in 3 different city meetings with staff discussing ways and opportunities to improve accessibility to affordable housing, to improve communication and to improve education of both tenant and landlords. In fact, our company hosted one of these meetings at our property in Highland Park Neighborhood – Highland Ridge. As an active participant, I was impressed with the staff knowledge at the time we began these discussions and believed that the process was forward thinking. Bring all sides to the table to discuss the issues, discuss options and discuss potential resolutions. This approach was a refreshing, active and engaging process. What happened from this time of these meeting to the proposed ordinance is nothing short of complete disregard for the information gathered, disregard for the work done by the staff and all participants and for the complete lack of solutions to address the original issues of addressing affordable housing need, improving communication and educating all sides. What the Council is currently proposing does nothing to solve any of these issues and in fact compounds the negative impact this will have for tenants, employees who day in and out operate our properties and for the landlords. President Brendmoen told me in person in a meeting, that whatever the Ordinance is that the Council passes, ‘we cannot pass this if we are just creating more problems and not solving the core issue of affordable housing’. Well in fact, Council President Brendmoen and all Council Members, your proposal will actually make affordable housing harder for those with less means to obtain housing.

Your actions are completely against what was stated in the meetings last fall and you have disregarded voices from people on the ground who work and live in housing.

Thank you,

Lisa Anna

Dear Councilmember Tolbert,

I am writing to you in regards to the S.A.F.E. Housing Ordinance that is being voted on tomorrow, June 24th. I am asking that you pass a STRONG S.A.F.E. Housing Ordinance and respect the rights of renters.

I am a housing case worker in the metro area and am a renter myself in the city of St. Paul. I see on a daily basis how the struggle of having to pay a high security deposit makes it not just difficult, but impossible for people to find housing. I see how charging more than just first month's rent is a financial burden that a lot of renters cannot meet. Due to other systemic injustices, especially that of racism in our systems, these requirements often fall heavily upon communities of color, perpetuating housing instability and therefore, furthering the racial divide our community is experiencing.

Please step up and stand for an ordinance that requires renters have access to education on their rights, that renters not have to pay high security deposits, not have to pay more than one month's rent upon move in, that requires a uniform screening criteria for applicants, that requires just cause notice for nonrenewal of lease or termination of tenancy, and requires an advance notice of sale.

Urgently,

Kate Denney

Good Afternoon Council Members,

I manage rental properties in Wards 1, 2, 3, and 4. Please consider making further revisions before passing this tenant protection ordinance. Like in Minneapolis, your criminal history requirements poorly address both resident safety and institutional racism in our criminal justice system, and two key parts of your just cause ordinance will have damaging effects to renter safety and affordability.

The most concerning is the Just Cause provisions needing to "prove in court that just cause exists." Ramsey courts make it nearly impossible to do this for any reason other than non-payment of rent. We have a no smoking policy. One of our employees while doing a scheduled and notified inspection of the building found four people in an apartment all with lit cigarettes and smoke hanging in the air. Testimony of this was not enough to "prove" this in a court. Same with neighbor complaints of noise or unruly behavior. Residents are fearful of going to court to testify against their neighbors. They just want us to "solve the problem," which based on our court experience, can only be solved through a proper notice to vacate. Plus a vacate notice is less detrimental than an eviction action to the offending party. If every notice for cause is going to be answered with a lawsuit by tenants to force proof in courts, this will put financial pressure on property managers and raise rents dramatically. Good landlords are already in the business of keeping their apartments occupied, and only giving notice for a reason. Requiring disclosure of this reason in the notice is not an issue, but requiring us to rely on the courts makes it impossible to enforce our leases and protect other residents.

And to be clear, the residents in the above example were affluent white males. Our problems are in the same demographic proportions as our citizens. And those that complain of neighbor behavior and want our help, or need us to take action, are just as often black and brown as they are white. We dismiss the unfounded complaints of every racist "Becky" and "Karen," and though I know there are victims of real racism in housing, we need policies that protect all residents and allow us to enforce fair and equitable leases too.

The other Just Cause concern is relocation assistance for work that requires a unit to be vacant. I charge on average \$850 for studio apartments. This is well under the 60% AMI threshold, but I would need to pay over \$3000 to relocate a resident. Our portfolio is 100% NOAH, and thus older properties that require significant maintenance. Many of the necessary improvements require a unit to be vacant. I have no issue with long notice periods to give residents ample time to find housing. We have given open ended 6 month notices, and credit our residents once they find housing so they are not double paying rent. But proactively paying \$3000-\$4000 to a resident to perform a necessary repair, whether or not they even incurred such costs is inappropriate. It will push our rents higher on re-rental. With rising costs of property taxes, insurance, maintenance, and labor, our target cashflow on a unit is 1.5%, about \$153 **per year** on that same \$850 apartment. Again, we are not a non-profit, but we are a local family-owned company that provides health insurance, benefits, and a livable wage (over \$17/hour) to all employees. We invest heavily in our buildings without raising rents beyond affordability limits. Relocation assistance will reduce our investment in our own properties considerably or force us to raise rents beyond affordability limits. You are jeopardizing the housing stock you hope to save. At the very least, those of us that do find a resident new housing should be exempt from also paying relocation assistance.

Lastly, because St. Paul has copied and pasted the same policies as Minneapolis that ignore several very serious and violent crimes, an individualized assessment is needed for evaluating criminal history. I have long advocated that a shorter look back period counting from release from prison would do much more to combat institutional racism than the proposed policies. Let's screen in those people who have served a year in prison for a minor drug offense five years ago, and screen out those that were just released from prison yesterday but committed violent crimes against children 12 years ago. The proposed ordinance does the exact opposite of that, further making those convicted of minor offenses (predominantly POC) wait longer for housing while putting no limitations on more severe crimes with longer sentences. The Minneapolis attorneys office said it was going to be too "difficult" to create a more equitable policy based on prison release date. I challenge your city to do better.

I thank you for considering these changes before moving this ordinance forward. Since we are unable to meet in the current climate, please contact me with any questions or clarifications about my feedback. Thank you.

Dan Largen
Mint Properties LLC
2609 Hennepin Ave S, Suite 101
Minneapolis, MN 55408

6/23/2020

Good Evening Councilmembers,

Thank you in advance for considering my input on this particularly important matter. I must admit to being somewhat nervous as attempting to introduce or influence policy is new to me. As a landlord that is the son of a much older landlord, I have had the benefit of many years of hard-earned experience and wisdom. We are constantly solving problems financial, technical and social. On a day to day basis I work directly (and patiently) with many of the people affected by the current

affordable housing shortage. My father works directly with a large amount of the high risk, low income, differently socialized persons that have the most difficulty achieving and maintaining housing. We have become very familiar with much of their struggles, strengths and lifestyles. Serving them can be extremely challenging, time-consuming, expensive and many times dangerous.

As landlords we are the gatekeepers of St. Paul's neighborhoods. We use our best discretion to promote a peaceful, tolerant, integrated, safe and healthy city. The residents of St. Paul want to live in a safe, peaceful and healthy city. Our children want to be able to play outside without fear of harm. Having sensible standards and criteria for residential rental customers makes this possible. Saint Paul's health and safety are directly affected by standards and criteria and harmed by those that operate without them. Not only that but the value of the real estate is directly related to those standards and criteria. The lower the standards, the less desirable / valuable the area. (It's hard to fund a government with shrinking asset values and increasing costs.)

Here is a recent example from my own experience: 133 Cook Ave East January 2019

I had recently been too forgiving with backgrounds and ended up with an angry neighborhood, city councilwoman and apparently the mayor himself. I was chastised and visited by inspections and police during a routine fire inspection. My rental license was jeopardized. This was all because I wanted to be charitable and give someone with some misdemeanor charges a chance in one unit and someone with poor rental history a chance in the other. It was a disaster! The whole neighborhood suffered, and I got to feel frightened, and foolish. I ended up losing a sizeable amount of money in the process. I could have lost my business and put my young family to ruin. The standards and criteria are essential. We do not have psychic powers, all we have are the data from background checks to protect ourselves and our city from danger, disaster and misery. We need that discretion to do a good job and keep everyone as happy as possible. (Most landlords know that our enterprise needs to blend into the community and not stick out as a problem.)

What exactly are "reasonable standards and criteria?" I have attached a copy of my application guidelines as an example. I have applicants read, sign and date them before they apply so they are aware of exactly what is expected. They should not have to spend money on a background check they know they will not pass. (Disclosure of application criteria should be an accepted norm.)

There is a solution for more housing for those with troubled backgrounds. I will provide you with some solutions soon. I have to take care of my kids so this writing has to fit into their needs :)

Taylor Swartwood

112 LARPENTEUR LLC (MANAGER)

Dear Mayor Carter, Council President Brendmoen & Council Members,

I'm writing this letter because I was not given an opportunity to speak to your council and the public regarding the changes you are making which affect my ownership of apartments in the city of Saint Paul.

I was a long term resident in Saint Paul. I graduated from Saint Thomas Academy and the University of Minnesota. We have just celebrated 50 years of business in owning and managing 2,000 rental housing units in Saint Paul.

The ordinance that you are passing leaves me feeling that my business does not matter to you. I have never experienced this with any other city or state where we own properties. We are welcomed and feel a part of the community everywhere except Saint Paul.

We have built apartments in many cities for many years with 20% of the units having rents significantly lower than the rents of the other 80%. These rents are held only for lower income tenants. The city of Saint Paul was not interested in this program.

We built 53 new apartments in your city four years ago, in which all units have rents that are considerably below market. We did this without city assistance at rents below market rate to see if we could succeed. Nobody in the city seemed to care and, in fact, raised our taxes to an extent that it caused us to challenge it in court.

If you pass this ordinance I will never build another apartment in Saint Paul and I don't believe anyone else will either.

Sincerely,



Stuart H. Nolan
Chairman & Founder



Council member Noeker,

Please don't weaken the already weak tenant protection law being considered. I used to live in NYC, tenant protections there are much stronger than here, and it makes a real difference. I also used to live in Grand Forks and Fargo, North Dakota, where tenant protections are very weak. That makes life very difficult.

Housing as an investment (other than home ownership for personal use) is kind of absurd if you simply gently consider the thinking that dominates in the world we were born into. In an ideal capitalist system we would reward risk takers for doing entrepreneurial work that adds value (but has some risk of failure). Being a landlord doesn't add value, and the only risk is created by financial manipulations (continually loading and re-loading properties up with low cost debt and then charging tenants a premium to pay it). Being a repair worker does, being a plumber does, but simply holding the title and allowing access in exchange for payment above and beyond the cost of upkeep (including personnel time) is not capitalists, it is not egalitarian, it is feudalism.

One of Adam Smith's concerns when he wrote the wealth of nations was the land owning class was not creating value and holding back the expansion of wealth, because they did no work and only lived off the hard work of the farmer. Housing rental that isn't a public service done at cost (or for minor profits meant to ensure stability or expansion for public purpose) create no societal value. In absence of this, a collection of citizens through the local government or together through a cooperative arrangement could easily do the management and repair of housing at much lower cost, especially in the long run (when we get past the initial costs which is constantly a burden now when homes are constantly re-mortgaged and re-sold for maximum profit, are substantial).

At the very minimum, strong regulation of this very privileged position is appropriate in exchange for being able to extract rents from our citizens who work very hard to create value for our community. Let's at least take a small step towards a fairer and better world, and this step is already miniscule compared to the challenges your constituents face.

Thank you for your service.

Best,

Tyrone P. A. Grandstrand
350 Saint Peter St, Unit 505
Saint Paul, MN 55012

Dear Councilmember Noecker,

I'm writing you to urge you to keep the amendments to the Tenant Protection Ordinance.

I live on the West Side and was a landlord of an owner/occupied duplex until just a few weeks ago. Frankly, this ordinance and last year's garbage decision that was onerous to landlords contributed to my decision to sell.

I'm against Just Cause as it is written now and I'm against not being able to check credit history and criminal background. These are just basic sensible checks to do before you enter into such an agreement.

I support these amendments to the ordinance:

- Making five-plexes and smaller buildings exempt from advance notice of sale
- Allowing individualized assessment
- Striking Just Cause notice for nonrenewals

I was a good landlord for 25 years. I kept the rent artificially low on a beautiful duplex in the city so that my tenants of lesser means would not be pushed out by pricing. In more than one instance I accommodated someone who could not pay their rent on time. I was the kind of landlord the city should want to keep. Please don't hinder other good landlords.

Sincerely,
Julie Swiler
592 Cherokee Ave.
St. Paul, MN

Rebecca,

You are failing to support the people who do not have the same privilege as you. You are acting with the people's power.

Stop pushing for amendments, we see you.

Vote to pass the ordinance as is, today.

You have never lived the struggle or you would know how much this is needed. When you don't have lived experience, listen to the people who do.

Thank
Katie Rubedor-Green

Rebecca -

I'm a small landlord in your ward. My husband and I are a mom and pop organization and we own one triplex together.

I'd like to know where you stand on the SAFE Housing ordinance. As a small business that maintains affordable rental units for St. Paul residents, I'm concerned that the proposed ordinance would limit our ability to screen tenants to ensure a safe environment for all residents and reliable rental income to allow us to pay our mortgage on the building every month.

I worry that the ordinance could end up encouraging more mom and pop landlords like ourselves to sell and/or raise rents to make up for the added risk, reduced flexibility, and increased administrative costs complying with the ordinance will require.

We are already struggling to keep up with annual increases in property taxes that are well above our rental income increases. (We typically don't raise the rent on our tenants on an annual basis, preferring to encourage good tenants to stay by keeping their rent steady.) This ordinance adds further uncertainty and administrative burden to the process of finding and keeping good tenants.

Sincerely,
Michaela Toohey

Dear Ms. Prince,

As a supporter of Twin Cities Habitat for Humanity, I believe that everyone deserves a safe, stable, and affordable home. For this reason, I ask you to vote Wednesday in support of a robust tenant protections ordinance, as initially drafted.

Twin Cities Habitat supporters and staff are committed to addressing racial disparities in housing. Through Ordinance 20-14, the City of St. Paul has an opportunity to do the same. By passing robust protections for tenants, the City Council can help safeguard housing stability for low-income renters and renters of color. This has ripple effects across the housing continuum, including for homeownership providers like Twin Cities Habitat for Humanity.

We support the tenant protections ordinance as initially drafted for the following reasons:

- Tenant protections are a matter of racial justice. The ordinance as initially drafted is a critical tool for protecting low-income renters and renters of color. This will lead to successful outcomes across the housing continuum.
- Security deposit limits and relocation assistance allow families to avoid unexpected, exorbitant costs and improve their financial mobility and security over time.
- Applicant screening guidelines are an issue of fair housing. Studies show that criminal history has little bearing on tenant reliability. When criminal history is considered, people of color are disproportionately likely to be affected.
- Just cause is a critical tool for protecting tenants from undue eviction and displacement. Just cause strikes a balance that is fair and equitable for both tenants and landlords.
- Advance notice of sale is critical for both tenants and nonprofit housing developers. This provision allows the City to preserve Naturally Occurring Affordable Housing (NOAH). More importantly, tenants should be entitled to a protection period following the sale of their building.

Please vote for robust tenant protections on Wednesday so that all our neighbors have the opportunity to thrive. Thank you for your leadership.

Sincerely,
McKinsie Clyde
687 Hazel St. N
Saint Paul, MN 55119

Dear Council member Yang,

Landlords validly claim that they have to raise rents due to property tax increases.

How many St. Paul renters benefit from Minnesota's mechanism to provide financial relief to renters for these rent increases with the Minnesota Renter's Property Tax Refund?

As a recent St. Paul renter, my landlord did not give me my CRP form by December 31 as required by law and it took several verbal and written requests to get my CRP form. As a previous home owner, I knew about property tax refunds and where to look for details on how to access a property tax refund as a renter.

- How many of our St. Paul low income renters have knowledge of their right to a tax credit?
- What accountability is there for landlords to provide their tenants a CRP?
- How many St. Paul renters receive financial relief that could return 13.6-15.5% of rent paid?*
- Does the city of St. Paul advocate for and educate renters of their right to a tax credit in multiple languages?

Sunday's Pioneer Press article states that, "Kirsten Burch, the city's Fair Housing Coordinator, said the first — and least controversial — provision calls for creation and distribution of an information packet and poster that spell out the obligations of tenants and landlords, including plain language on state statutes and tenant resources."

Please ensure that the, "plain language" is in multiple languages -verbal and written, includes advocacy and communication to St. Paul renters on their right to a tax credit as well as support in completing the forms.

Thank you for your support,

Monica Hynds

*Based on Minnesota Department of Revenue Estimate of the Percentage of Rent that Constitutes Property Taxes in Minnesota report for 2015-2016 tax years.

Hello Council Members,

As a small landlord with no property in St Paul, and hence none of my units will be subject to these rulings, I still strongly feel that these suggested provisions would be counter to the intent of providing and sustaining affordable housing. The SPAAR and Real Estate Equities letters point out very real and relevant criticisms. Also, the Wilder study should be much more objectively studied and further research should be provided and debated with stake holders before these decisions are reached. While it is very understandable why these provisions are being discussed, I think this is an inappropriate approach to addressing these issues and therefore the criticisms should be very seriously considered.

As a small landlord myself with only a few duplexes, if I were to be faced with these added risks and requirements I would immediately raise my prices to help provide myself more insurance against bad tenants, which I would now be more hindered to eliminate. "Bad" tenants are not only a financial risk to the unit they occupy, but also to the well-being of the other tenants who may find living in a building with "bad" tenants makes them feel less welcome. This creates vacancy problems, and hence, loss to the landlord. Not all landlords are big, corporate, greedy evil-doers. Many are small and some live in the building they rent out. It is a great way to build wealth and keep costs low of a live-in building (duplex/triplex) and can be fantastic way for lower income families to supplement their incomes. These suggested requirements will hinder the small and large landlords, driving up rental prices as they try to collect more to cover potential bad tenants and the direct and indirect costs of not being able to chose who lives in their units.

The goal of the requirements is to help provide stable and affordable housing. Increased prices due to increased risk is the opposite response intended by the requirements. This not only makes rentals less affordable, but reduces the supply in the future by virtue of investment money being funneled to better returns elsewhere, further exasserbating the problem of affordable housing (simple supply and demand).

Well, as there is some recent projects being conducted around the city, the building at Fairview and University is a good example. The average unit price in the suggested building is over \$300,000. For an affordable housing apartment, does that price tag make sense for a lower income person if they were to purchase it? It certainly does not, and renters need to pay more than a mortgage, because the owner needs a return as well for taking the risk to build the building in the first place.

The city would be better off buying old, run down houses throughout St Paul at \$150,000 or less and rehabing them (possibly with work/trade training programs) and selling them to low income residents with ownership stipulations to prevent profiteering (big guys coming in to buy on gov subsidies to sell immediately at high price). This would be far more sustainable as these are one time expenses per family, it builds wealth through ownership, and creates stronger communities because residents now have skin in the game with ownership. This is very similar to the Habitat for Humanity model, but on a huge scale.

The problem is that it is simply too expensive to build in the city, period. This is largely in part due to bureaucracy and taxes. If the city creates large costs for building, these will be passed on to the tenants, and if affordable grants and subsidies are given, that further increase the aide needed, and hence more taxes required to continue these programs in the future, causing the same issues in the future as today. Using tax money to keep things affordable is a perpetuating problem. Increase the taxes to pay for rental aide increases the rent because the landlord needs the return, or he takes his money elsewhere

and you have less units. This increases rent due to tax increases that then requires further aide and hence, more taxes to pay for the aide.

There are many articles and studies dedicated to this topic, including strongtowns.org and a book written by Ben Stevens titled "Birth of a Building". These describe the inherent costs of more regulation. Effort and money would be better spent of alternatives to addressing some of these tenant concerns and better enforcing the current regulations (of which many should also be removed to help reduce cost of building and leasing).

In conclusion, I strongly suggest you consider the criticisms by SPAAR and Real Estate Equities, as well as mine I have just described, before enacting these suggested requirements. I personally own no rental properties in St Paul, so these regulations do not impact me in that way. But I do live in St Paul and know that my taxes will be further increased to pay for these programs that could very well be addressed in better and more efficient and effective ways, both today and in the future. I am strongly opposed to these proposed regulations.

Please feel free to contact me if you have further questions or need clarity.

Thank you

Barry Zabel

Hello Councilmember Thao,

As your constituent in Ward 1, I am writing to express my strong support for the S.A.F.E. Housing Tenant Protections ordinance currently before the city council. I am a dog owner, having moved to St. Paul a few years ago, and finding healthy rentals that allow dogs, that are affordable, is a crisis situation in the metro area.

Renters make up 51% of Saint Paul residents, and they are disproportionately younger, lower-income, and people of color. Because of decades of disinvestment, racially discriminatory housing policy, and exclusionary practices, they are facing a housing crisis that demands comprehensive action. The time for tenant protections is now.

I love Ward 1, and my vicinity of Union Park, and Merriam Park, for the melting pot community, locally owned businesses, walkability, transit.

These tenant protections directly address the most common challenges renters are facing like discrimination during the screening process, informal evictions through non-renewal of leases, abrupt notice to vacate, and more. They combine existing best practices in the market with policies that have been shown to have an impact in other cities.

Tenant protections are aimed at giving more people access to the housing they need and preventing families from being displaced from the housing they already have. They are not meant to solve our housing crisis all on their own. They are part of a sweeping set of strategies including rent supplements, landlord incentives like 4d and the new risk mitigation fund, and production of affordable units that are meant to tackle our housing crisis.

I hope you will stand up for the renters in this city (over half the city) by voting for the S.A.F.E. Housing Tenant Protections ordinance as is without watering down the protections we are granting to renters.

Thankyou,

Nancy Britt
1555 Selby Avenue



June 26, 2020

St. Paul City
Council City
Hall
15 Kellogg Blvd.
West Rm 310
St. Paul, MN 55102
Attn: Councilmember Rebecca Noecker

RE: S.A.F.E. Ordinance

Dear Councilmember Noecker,

Earlier this week I called you and emailed you at the suggestion of our mutual acquaintance Steve Veverka. I wanted to follow up with this letter as a final plea to reconsider this ordinance. In my previous correspondence to you, I described the impacts this ordinance would have on the City, future housing development, property values, etc. I am now sending you this letter to share with you an issue we have been dealing with for the last several months, a situation that will likely occur again and again because of the ordinance the City Council is about to pass. This isn't fear mongering, this is reality. This letter is lengthy, but I urge you to read it in its entirety because this is important information for you and your colleagues to know before you vote next week.

For the last four months we have been dealing with a very serious issue at one of our properties – an issue that exemplifies the concerns St. Paul landlords have expressed about the proposed S.A.F.E. ordinance. This factual situation involves an unauthorized occupant who was invited into the property/unit by a resident with whom he had a romantic relationship with. To be clear, this is an individual that under our current screening practices would not be allowed to live at our property due to his criminal background – and rightly so – but he would be eligible under your proposed ordinance.

This person's criminal background dates back to 2002 and includes the following convictions, in chronological order: **assault 5th degree (2002, level of sentence unavailable); illegal possession of a handgun (2002, gross misdemeanor); domestic assault (2007, misdemeanor); carrying of weapons charge (2008, level of sentence unavailable); assault 2nd degree (2008; level of sentence unavailable); drug possession 5th degree (2010, felony); domestic assault (2013, felony); domestic assault 3rd degree (2013, felony); domestic assault (2015, felony); and assault 5th degree (2019, misdemeanor).**

Under your proposed ordinance, in two years this violent and dangerous person would be eligible to live at our property because we would no longer be able to use his criminal background against him. Would you want to live next door to this person? Would you want to share a wall with this unit and listen to him beating up his next victim? Individuals like this do not only cause harm to their victims, they terrorize the entire building.

As stated previously this person was invited into the property by our resident. This resident lived at one of our properties which has an affordability component (LIHTC, project based section 8, etc). Our resident is an income sensitive single mother with two young children. I say "lived at one of our properties" because at the end of March our resident fled the building in the middle of the night to escape this man. Because she was afraid to press charges and make this a criminal matter, we could not remove him from the property due to the governor's eviction moratorium.

As of the date of this letter, this man is still in the property and our resident never returned home. She left her personal possessions behind, terminated her lease, and subsequently her ability for rental assistance in May, 2020.

We are a larger management company and have the capacity to employ staff attorneys. Our attorneys tried at great lengths to help our resident and remove this man from the property – working with the local police, the public housing authority, outside counsel, and so forth. The eviction moratorium, another bad policy resulting in moral hazards and unintended consequences, failed to help keep our resident in her home, one that she desperately needed, and instead protected a criminal.

Because of the size of our company, we have professionally trained staff and resources available to us that smaller operators do not. In some sense we signed up to deal with more difficult resident situations because we are committed to providing affordable housing, but the typical St. Paul rental property owner, which is a smaller operator, did not sign up to deal with issues like this and they are not prepared. Think about the "mom and pop" owner – how do you think they would be able to handle a situation like the one we have been dealing with – mentally, emotionally, financially?

In this current environment a landlord needs to be part attorney, part social worker, have an unlimited amount of time, and strong financial backing to survive a situation like we have described. It is not greedy or racist to be concerned about a scenario like the one I have described

in this letter. It is not wrong to be concerned about the survival of your business that you worked very hard to build. A landlord's blood, sweat, tears goes into the preservation of their properties – this explains the level of emotion you see from the community of smaller landlords opposing this ordinance.

Beyond the extensive harm this person caused our resident, he has caused other problems in the building including threats to other residents, property damage, and refused us entry into the unit to address an emergency maintenance situation (**a detailed timeline and copies of resident complaints are included at the end of this letter – please read them**). This person recently lost the keys that he had taken from our resident and tried to break into the unit. Shockingly it was this act that was the tipping point we needed, under the amended moratorium, to be able to

file an eviction. When the eviction order is granted, it is unlikely that this person will comply which will further delay our recovery of the unit and will require the county sheriff to physically remove him from the property - another event that will negatively impact the other residents in the building. Because of information provided to us by our former resident and complaints from neighboring units, we know this person has caused significant property damage to the unit. It will cost us more than \$20,000 when this is all said and done. These are costs we can absorb because of our size, but that is an amount that could financially ruin a smaller operator.

We share this story with you because this is the person your ordinance is protecting. This is the unintended consequence we and our other industry colleagues have been describing to you. This is not an isolated incident, though it is an extreme example. St. Paul (and Minneapolis) will have a disproportionate number of incidences like these under the proposed ordinance because the surrounding communities allow landlords to properly screen prospective residents to protect our investments, our current residents and our employees.

I respectfully ask you to reconsider the passage of this ordinance and ask you to put yourself in our shoes. Think about how you would handle the situation like the one I have described. Could you deal with the financial hardship, the threat to your safety and the emotional stress of dealing with a situation like this if you owned a small rental property.

If the council feels that this ordinance must pass then an amendment should be included so at a minimum all crimes of violence should be excluded from the criminal screening provision. Additionally, there should be the ability to deny a person who has almost a 20 year history of violent crime from the property and landlords should be allowed to take a person's entire criminal history in account and not be forced to only look at the date of sentencing from the most recent offense.

I hope you share this with others on the council and also City

staff. Sincerely,

Alan J. Spaulding

At Home Apartments, L.L.C.

cc: Council President Amy Brendmoen
Councilmember Chris Tolbert

Resident Complaints

4/4/2020: Resident A had his bike stolen and he mentioned the individual in 312 as a potential suspect and that they have ran into him several times where he seemed like he was on something. Also mentioned that several other storage lockers were broken into.

4/10/2020: Resident B called to report she felt unsafe and threatened around this individual and that he has been leaving trash in the garage.

4/17/2020: Resident B reported that he was using spray paint and chemicals of some sort in the garage.

4/12/2020: Resident C called to report that she had stuff stolen from her storage locker and she believes it was the resident in 312. She expressed feeling very uneasy around him.

4/23/2020: Resident D called and was very shaken stating that she believes the guy staying in 312 has been stealing things and has been bringing unwanted guests into the building. Same day also received an email that he had left a battery out on the lawn and his garbage was growing in the garage.

5/14/2020: Resident E's unit below 312 had a leak which required our maintenance staff to enter the apartment. He refused to let staff in, threatening them, so staff did not enter resulting in more damage to the unit below.

5/15/2020: Resident D called stating she believes he has been breaking into storage lockers and stealing stuff and that there is a strong smell of pot coming from his apartment.

5/19/2020: Resident F was told by the resident in the unit below #4630 that on several occasions there has been a chemical smell coming from 312.

5/22/2020: Resident D called and stated that this individual threatened her while she was outside. Saying he knows she is the one that has been reporting him. She said she didn't feel safe and she was advised to call the police.

Staff Communications (note this does not include the numerous conversations with the Resident, local housing authority, or other interested parties)

03/15/2020 & 03/16/2020: Property Manager received an email from Resident on Sunday informing At Home she was not staying in her unit and that she fled the apartment.

03/18/2020: Resident spoke with Staff Attorney on the phone. She informed Staff Attorney she was not staying in her apartment because she was a victim of violence. She fled in the night. She informed Staff Attorney she would not go back until he was gone. She told Staff Attorney she was out of state but wanted to come back. She asked if Property Management could have someone go tell him he needs to leave. Resident was told we would need to get the police involved.

03/18/2020: Staff Attorney spoke with a local police officer and asked if Management could have him removed based on the facts. In short, the officer informed Staff Attorney the resident would need to be there to state this man was not welcome. Management's presence alone stating he was not on the lease was not enough to remove him from the property. The officer and Staff

Attorney had a long conversation regarding options. It was thought that if the Resident had a restraining order against the man in the apartment that would allow the officers to remove him. She did not have one.

03/20/2020: Staff Attorney had second conversation with the police officers in efforts to try to remove unauthorized person from the property. Informed by police that it was doubtful the police would be able to remove him even if the Resident was there to say he was not welcome. The officer stated if the man says he had, at some point, been given a right to stay there, he had "standing" and therefore he wasn't a trespasser and it was a civil matter the officers wouldn't touch it without a Writ of Recovery.

03/26/2020: Staff Attorney had a third conversation with local police officers to see if written confirmation from Resident would be helpful to remove the unauthorized male from the property. The officer said no. She explained what was previously stated that if he asserts he was ever given permission to stay there, it is a civil matter and the police officers won't remove him from the property. We had a lengthy conversation regarding the difference between the fact that trespassing is a criminal matter an officer can remove a person for but that if the individual asserts a right to be there, then it is civil and the police won't remove him. Additionally, we discussed that if Resident had a DANCO or an OFP, the police officers could then remove him from the property.

03/27/2020: Conversation with another attorney (outside counsel) confirming the options At Home Apartments (and/or Resident's options) had available to them under the moratorium.

04/03/2020: Management sends letter to the unit stating that he is an unauthorized occupant and needs to vacate the premises.

04/14/2020: Local public housing authority emailed Management as were now aware of the situation.

05/18/2020: Staff Attorney received an email from the local housing authority (who had also been tracking this matter) letting us know that Resident wanted to exercise her rights under applicable statutes to terminate the lease.

05/19/2020: Resident sent official notice to terminate/vacate letter to

Management. 05/31/2020: Local housing authority stops rental assistance for this unit.

Council member Jane,

Please rise up for housing and racial justice by passing the SAFE housing ordinance with no amendments!!

Mitra (Ward 4) and Nelsie (Ward 6) have both rose up for racial and housing justice, and we need for you all to be on the same side and fight FOR the same thing.

With recent events, I believe that now is a time for our communities to come together and support one another, and you are in a position to do so for those who don't have a voice.

I hope that you take this email into consideration on your decision for the safe housing ordinance that will take place later today.

Kindly,
Cheyenne

I'm writing as a constituent of yours and a leader in ISAI AH. I strongly support the proposed tenant protections ordinance for St. Paul and ask that you please vote YES on the ordinance without carveouts or exceptions that make the ordinance weaker.

Now more than ever, our city needs comprehensive tenant protections to address rising displacement, help keep people in their homes and eliminate discrimination. Without this ordinance, tenants could also be more vulnerable than ever in the wake of a pandemic and economic damage wrought by COVID-19. We already had a housing crisis before COVID-19 started; we need these protections to ensure future stability and safety for all in our community:

- Tenant screening criteria and a limit on security deposits
- Just cause notice
- Advance notice of sale
- Tenant rights and responsibilities information

As you know, this ordinance was developed over a process that spanned years of administrations, the current Council, engagement sessions in every city ward, and ongoing

discussions with over 50 community organizations, with every stakeholder and perspective included.

Our housing crisis can't wait. The time to pass tenant protections is now. Thank you for your support.

Please let me know how you plan to vote.

Thank you,

Ann Mongoven

Dear Council Member Tolbert

My name is Katherine DuGarm and I'm a homeowner. I am a constituent in Ward 3 and leader in ISIAAH. I strongly support the proposed tenant protections ordinance for St. Paul and ask that you please vote YES on the ordinance without carvouts or exceptions that make the ordinance weaker.

Now more than ever, our city needs comprehensive tenant protections to address rising displacement, help keep people in their homes and eliminate discrimination. Without this ordinance, tenants could also be more vulnerable than ever in the wake of a pandemic and economic damage wrought by COVID-19. We already had a housing crisis before COVID-19 started; we need these protections to ensure future stability and safety for all in our community:

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As you know, this ordinance was developed over a process that spanned years of administrations, the current Council, engagement sessions in every city ward, and ongoing discussions with over 50 community organizations, with every stakeholder and perspective included.

Our housing crisis can't wait. The time to pass tenant protections is now. I wasn't always a homeowner, having rented for several years in St. Paul, so these protections are important to me. Thank you for your support.

-- Katherine DuGarm

Dear Council Member Chris Tolbert,

My name is Julia Langer and I'm a renter in your ward. I strongly support the proposed tenant protections ordinance for St. Paul and ask that you please vote YES on the ordinance without carvouts or exceptions that make the ordinance weaker.

Now more than ever, our city needs comprehensive tenant protections to address rising displacement, help keep people in their homes and eliminate discrimination. Without this ordinance, tenants could also be more vulnerable than ever in the wake of a pandemic and economic damage wrought by COVID-19. We already had a housing crisis before COVID-19 started; we need these protections to ensure future stability and safety for all in our community:

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- Tenant rights and responsibilities information

As you know, this ordinance was developed over a process that spanned years of administrations, the current Council, engagement sessions in every city ward, and ongoing discussions with over 50 community organizations, with every stakeholder and perspective included.

Our housing crisis can't wait. The time to pass tenant protections is now. Thank you for your support.

Julia Langer

Dear Councilmember Tolbert,

We are Madeleine and Evan, young renters who have lived in Ward 3 for the past three and seven years, respectively.

We urge you to vote in favor of Ord 20-14, Version: 5, Creating Chapter 193 of the Legislative Code (Title XIX) pertaining to Tenant Protections, to protect the physical and financial health of renters in our city as well as take a step forward in reducing housing racism.

As we're sure you've heard/read throughout the four readings, conversations, testimonies, and letters, this ordinance is important in creating safer and more equitable housing for folks in our city. The positive impact of these policies would be experienced by over half of residents across race and age demographics living in all wards.

In our review of the ordinance, the security deposit limit, application streamlining, advance notice of sale, and just cause notice are particularly crucial elements that will reduce predatory leasing practices. Hopefully, with the passage and enactment of this ordinance, low-income folks (disproportionately people of color) will have greater housing stability leading to increased attention to work and education, more senior citizens will be able to age in place, and students will be able to live closer to their campuses.

Lastly, in a pandemic economy fraught with sudden job loss and whatever economic recovery we endure, it is important to do everything possible to keep people housed and remove barriers to housing. Thank you for your time and consideration,
Madeleine Hallberg and Evan Weiler

Councilmember Tolbert,

Good morning. I'm writing again about tenant protections, with some responses to the conversation at the Council meeting this past Wednesday. I strongly support CM Thao's amendment to include 2-unit buildings in the requirement to give the city Advance Notice of Sale. Indeed, I urge you and your colleagues to go further, and include 1-unit rental buildings in the requirement as well, as CMs Yang and Noecker mentioned.

I believe the additional burden and potential cost to landlords and PED staff of this added requirement would be well worth the cost. As chair of the HRA, you know very well that preserving our existing "naturally occurring affordable housing" is the low-hanging fruit strategy towards alleviating our affordable housing crisis. It will always be far less expensive to preserve existing affordable housing than to build it new. If indeed most of our city's NOAH stock is in 1- and 2-unit buildings, then the city should give itself the chance to help preserve 1- and 2-unit NOAH buildings.

As you prepare for final amendments and votes on the Tenant Protections ordinance, I urge you to:

1. Vote in support of an amendment to include all residential rental buildings under the "Advance Notice of Sale" requirement";
2. Vote against any amendments which would weaken the "just cause" requirement or the regulations on tenant screening criteria, increase the maximum security deposit, or further delay the enactment of the entire ordinance; and
3. Vote "yes" to pass the Tenant Protections ordinance.

Thanks,
Luke Hanson
Mac-Groveland

Dear Council Member Tolbert,

My name is Ian Slattery. My wife Sarah and I are renters in Ward 3. We strongly support the proposed tenant protections ordinance for St. Paul and ask that you please vote YES on the ordinance without carvouts or exceptions that make the ordinance weaker.

Now more than ever, our city needs comprehensive tenant protections to address rising displacement, help keep people in their homes and eliminate discrimination. Without this ordinance, tenants could also be more vulnerable than ever in the wake of a pandemic and economic damage wrought by COVID-19. We already had a housing crisis before COVID-19 started; we need these protections to ensure future stability and safety for all in our community:

- Tenant screening criteria and a limit on security deposits
- Just cause notice
- Advance notice of sale
- Tenant rights and responsibilities information

As you know, this ordinance was developed over a process that spanned years of administrations, the current Council, engagement sessions in every city ward, and ongoing discussions with over 50 community organizations, with every stakeholder and perspective included.

Our housing crisis can't wait. The time to pass tenant protections is now. Thank you for your support.
Ian Slattery & Sarah Skikne

Councilmember Tolbert,

It is time for St Paul to support renters by passing the Tenant Protections Ordinance.

I also urge you to vote for the amendment to require advance notice on sales of one and two unit buildings, which would extend this protection to a segment of housing that includes many affordable units.

Landlords have had the benefit of years and years without these protections that should already be in effect. Please vote to pass the tenant protections without any further delays or weakenings.

Thank you for your work so far. Please add these comments to the public record, if applicable.

Tyler Teggatz
2XXX Itasca Ave.

Council Member Tolbert -

We are deeply appreciative of the affordable housing work being done by the City of St. Paul, especially considering the COVID-19 crisis. The St. Paul Bridge Fund has been a very important resource for lower-income families in our community.

Aeon is a nonprofit developer, owner, and manager of affordable multi-family properties across the Twin Cities, including three properties in St. Paul. Since 1986, Aeon has built, acquired, or renovated 5,586 apartments and townhomes. These homes provide stability and varying levels of affordability to approximately 12,000 people each year, including more than 500 homeless persons. We provide home for many people often turned away from the private market. Unfortunately, nonprofits like ours have limited resources. We cannot meet the full housing needs of our community. Our work needs to complement private, for profit owners and managers.

There is so much work to be done! We predict a doubling of homelessness. Bold action is needed to ensure that families and individuals are safely and stably housed. For this reason, I am writing to share our overall support for the proposed SAFE Housing protections for St. Paul renters.

As a housing owner and manager, we understand why many landlords are hypervigilant of any potential risk. Aeon has been operating under many of the ordinance parameters for years. Many of the fears being expressed are unreasonable and often fueled by misconception. It is also important to keep in mind that potential risks that many have brought forward are related to very specific or unrelated hypotheticals.

We believe that the proposed ordinance strikes a balance that is fair for both residents and landlords. It provides landlords sufficient flexibility and security to protect our interests.

The goal of creating strong communities is enhanced by removing barriers and discriminatory practices that prevent low-income people from accessing housing. Because renters are disproportionately people of color, tenant protections are also a matter of racial as well as economic justice.

As has been made evident with the murder of George Floyd, working to address racial disparities should be a priority concern. Through the proposed ordinance, St. Paul has the opportunity to affirm its commitment to racial justice by being a leader in the fight for housing equity and stability.

Tenants Rights Information & Posters

It is only right that tenants have adequate opportunity to fully understand their rights.

Security Deposits

The proposed ordinance establishes the same standard that has been the predominate landlord policy for more than 50 years. It is only recently in this high-demand marketplace that landlords have even had the ability to pursue increased deposits and other up-front financial requirements. The “one-month only” requirement does not put undue burden on landlords and significantly helps lower-income renters.

Disproportionate costs like an unnecessarily high security deposit hurts the financial security of renters and can set a family on a path of housing instability. For some low-income renters, a high deposit can make a big difference in the ability to access housing at all.

Screening Guidelines

Most of the items banned by the ordinance as reasons for denying the chance of home to someone are totally sensible.

There are many fear-based misconceptions around changing screening guidelines. According to research we commissioned with the Wilder Foundation, 11 out of 15 criminal offense categories studied had no significant effect on housing outcomes. Perhaps the most important result of this research is the logical conclusion that the further one gets from their criminal history, the less of an impact it had or has on housing success. The impact of a misdemeanor became insignificant after 2 years, the impact of the felonies studied after 5 years.

The proposed ordinance adheres to these basic thresholds. The only suggestion we make is to perhaps recognize multiple serious offenses somewhat differently than single one-off offenses.

Credit History

We do not think the ordinance as proposed causes any significant issues for landlords.

Rental History

We believe the ordinance as proposed is logical and will not cause any significant issues for landlords.

Just Cause

All ethical landlords only evict for cause. This portion of the ordinance is conceptually a logical slam-dunk. But the devil is in the details. I note that the word “material” (“material breach”) is not defined in the ordinance. Perhaps lawyers think they know what it means already.

What it should mean is any tenant act, action or activity that threatens the health or safety of other residents or the community or significantly or regularly physically damages the property which is home to themselves and others.

We assume that, like Aeon, the City of St. Paul wants decent places for people to live and call home. Landlords can't run decent places for people if (a) the rent isn't being paid, (b) if resident health or safety is being damaged or threatened, or (c) if the property itself is being damaged or seriously threatened to be damaged.

We are supportive of the ordinance language if it is interpreted that residents have these accountabilities and can be evicted if they do not meet those accountabilities. We are also supportive of the fact that the language for subsidized units has been clarified to avoid adding another layer of complexity for public housing properties and otherwise government-supported properties.

Advance Notice of Sale

Though we suspect that the advance notice of sale may not be the “silver bullet” some anticipate, it may help in some situations. Any impacts of the advance notice language in the ordinance are insignificant to landlords.

Thank you for your commitment to fairness and equity for all St. Paul residents and to affordable housing. And thank you for your time and consideration.

Council Member Tolbert, please always feel free to reach out if you have any questions.

Best always,

A handwritten signature in black ink, appearing to read 'Alan Arthur', with a long horizontal line extending to the right.

Alan Arthur (he/him/his)
President & CEO

Dear City Council Members,

As indicated during my testimony on the 6/24, I am following up in writing and including what I couldn't fully cover in 2 minutes. After reviewing the code again, there is too much to cover so I'm just going to highlight what is most important to me and the reason I ask each of you to NOT APPROVE the current code.

As a landlord of a 4 plex and duplex where my family and I reside, I support the intent of the SAFE regulations. I know first-hand how difficult it is to find affordable housing. The whole reason I bought the 4 plex was to ensure that my own disabled family members had a safe and affordable place to live.

But the code in its current form has unreasonable landlord costs and limits the landlord's ability to effectively manage the property. St. Paul has many good landlords who provide safe and affordable housing. These landlords need the City Council support if we are going to continue in this role.

1. Multiple people testified on 6/24 indicating how the code increases the cost of managing a rental unit and how that will then increase rent amounts. Yet proponent indicated they had not heard how/why this would increase the costs. Either they were not listening, or it is too complex to immediately grasp.

→ Either way, it indicates the codes has not been sufficiently vetted.

2. The code is skewed towards professional landlords, big business and government subsidized housing (subsidized housing that my family and tenants have been unable to obtain).

EG: 193.04 (B)(3)(d) Screening: Loan Exceptions; 193.05 (a)(6) Just Cause Reason with no penalty; Dwelling Unit Conversion; 193.06(c) Advance Notice exclusion for government subsidized housing; There was also discussion about exempting 1031 sales.

→ Is the intention of the city council to have big business and possibly new and subsidized construction replace the less affluent housing? This appears to be a direction.

3. My 100-year-old building doesn't warrant the higher rent that will be required in order to cover the additional costs of running the building.
 - a. The most predictable increase is the costs of relocation assistance for rehab and renovation.

I previously gave an example of the hardwood floor splitting. The relocation cost will be over \$3,300 - more than 4 mos of the rental income. The relocation assistance is punitive to the landlord and dissuasive for repair and upkeep (thus raising future dispute and code issues). It fails to recognize that the reason for the repair can range from ordinary aging to inordinate wear and tear from the tenants. → The relocation cost should be removed if the landlord has provided proper notice to vacate.
 - b. Another concerning cost is the unpredictable cost that will occur because of the reduced screening ability for lack of rental history (194.04(3)(b)).

I have multiple bad experiences. → Lack of rental history needs to be a legitimate reason to deny an application. A possible mitigation would be to add a co-signer to this clause.

- c. Another cost, I suspect, are the legal costs associated with ensuring the ability to end the lease for Just Cause 193.05 (1),(2),(3).
As previously indicated, problematic tenants tend to have multiple issues and those are apparent before the person meets the defined quotas. I suspect the 'just cause' requirement will require landlords to have air tight legalistic leases. If a potential problem is not pre-defined, landlords might not have the ability to give notice to vacate. → Just cause should not be delineated, though I am not opposed to requiring a notification reason.
4. The removal of the basic rights of either party to end the lease without a 'just cause' is unreasonable. Other landlords addressed this in the 6/24/2020 meeting.
5. Advance notice of sale, Notice of Sale, and definition of Affordable Housing. The fact that I charge low rents and accept people who make less than the low-income guidelines should not be reason to add more responsibilities for me towards my tenants. This is a case of 'no good deed goes unpunished'.

Kathy Hoglund
903 Ashland
St Paul Mn 55104

I was just alerted that there is a meeting scheduled today regarding the support for tenants in Saint Paul. I apologize for the short request and realize you have an agenda, however, if you can review the following you may get a glance of the impact of your decisions regarding some property owners who have been placed in a harmful position during these trying times.

I understand the support needed for renters and have seen much information regarding assistance for renters. I am searching for information regarding those hosts AirBnB and the Governor's orders have put into harm's way.

Dear Member's of the City Council:

Since March 2020, my relative, a property owner has been manipulated and homeless by the guests AirBnB dropped into his life but refused to help the host return to their residence. As I have been looking for assistance, I found many who have been put into this position and don't know where to turn.

This happened in March right before the order by Governor Waltz. However, AirBnB manipulated the host (my relative) past the point of their (AirBnB) responsibility by assuring the host that "AirBnB has a team" that will come and help remove them from

the residence. AirBnB never did what they said nor have they offered any protective or supportive options to my relative. The “guests” who became trespassers have manipulated the Governors orders and continue to trespass and abuse my relative’s property including; all of their furniture, utilities and land while my relative goes from couch to couch or sleeps in their car. As a young black person, owning this property is/was a millstone in their life now is slipping through their hands.

I feel and fear my relative and the trespassers are being set up for someone being physically harmed. Not to mention the emotional/mental harm that derives from the; depression, stress and anxiety my relative has developed. The police say they cannot do anything: “It’s a civil matter.” The Sherriff (a civil servant), said they cannot do anything due to the Governors orders.

As the City Council and Governor continues to extend the necessary support for those who may really need it? Please consider these situations when addressing the directions you lead us in as my relative has been forced to be homeless since March 2020

Thank you!
Mary Pendergast

Dear Council Member

As a voting homeowner in St Paul, I urge you to pass all the tenant protection initiatives before you tomorrow, and to pass them with no further amendment. In particular, I urge passage of Just Cause; you have written into that initiative ten just reasons for such nonrenewal, yet I noticed that the landlords who testified last week in opposition to the initiative did not seem to know anything about those. I note also that none of the landlords who testified last week gave a St Paul address or said that they were residents and voters in St Paul, while several of those who testified in favor of tenant protections said they were both. I am a voting resident, and I urge you to vote yes on all the tenant protections.

Elaine Tarone
2163 Carter Avenue

Chris,
as a constituent of yours, I would like to offer my two cents worth on this subject

I am the owner of a duplex in Macalester Groveland. For the last 35 years I have used it as a single family home, and worked from home. Now that I have retired I was contemplating renting out the lower unit; however, once the rental proposal was presented I decided to “wait and see” how this proposal was received. I can tell from what I have read, and heard, that there’s a good possibility it will be passed. And

I can tell you with certainty, I will not become a Landlord with the rules and restrictions planned to be adopted.

I do not find that this City Council is pro-business or self employment, and perhaps that's because I don't believe any of the members are business owners, who have taken the plunge, and the uncertainty and gambles it takes to be self-employed, successfully. I have been self-employed for 37 years. I have also been a tenant; I started out in Midway and then moved to a duplex in Como. The deposits, insurance requirements, and the credit history were the same, all mandatory. When I rented, I worked two jobs to support myself and pay my bills responsibly. There were no vacations or other self-indulgent habits; no restaurants or outside entertainment. What I do believe has changed is responsibility and accountability. My father was a Landlord for most of his life; I've seen that side, and I know how hard it was for him to make a profit. I've seen the problems, the insurance and code compliance issues (\$\$\$), the eviction problems, and the destruction to apartments.

I am extremely disappointed with the 'renters vs. landlords' direction this discussion has taken. Again I see division being created instead of "working together". All landlords are not rich, they are not Mr. Scrooge counting their monies. They are hard-working, enterprising business people trying to provide housing for the residents, as well as support their own families and employees.

Right now I do not see any incentives for anyone to purchase rental units and there are no incentives to current landlords to provide affordable housing, because the likelihood of additional costs and expenses due to these restrictions are indicated. Additional costs and expenses incurred will result in higher rental costs. Checking credit history and criminal history are common place in employment, credit cards and mortgages. As a woman owned duplex owner, who entertained becoming a landlord, I would definitely want to know I have no criminal element living in my home, and I want to know they can afford the rent, in case of any unforeseen event should befall, like this current pandemic. The landlord has bills too and no one is forgiving them.

I think this proposal only advocates for the tenants, but who is advocating or representing the landlords? If you don't have enough rental units in this City, you won't need to worry about renters. And we already know there is a housing shortage. Instead of constantly placing restrictions on businesses, have you folks ever considered incentives?

My father used to say, "You get more bees with honey than vinegar". Maybe you should consider that. Macalester Groveland has several rentals, and you are there to represent landlords as well as renters.

Kate Hebel

1XXX Fairmount Avenue

St. Paul, MN 55105

I'm glad 2 members voted against the residential tenant amendment!

You need credit scores to ensure people will pay their rent!

The 5 of you who voted for this amendment are IDIOTS! I think COVID19 did something to your brains as you certainly are not thinking clearly especially with the past few amendments you have passed lately.

Hope when the 5 of you are up for re-election you're voted out!

Jacqueline Heintz

7/1/2020

SOLUTIONS

Good Evening Everyone,

I have really struggled to come to a reasonable solution that would actually provide housing to people that are so risky and irresponsible that the nuisance and expense involved are considerable. Because this is really what is being demanded. Tough as this is, I have some suggestions.

- 1) Bonding – The city could provide bonding on the high risk people with felonies, recent evictions, judgements and anyone agreeing to house them would be able to make a claim against the bond for damage or financial harm. City officials could take before and after pictures to ensure nobody was claiming against the tenant wrongly.
- 2) In the past there was multi family dormitory housing that was made illegal by housing codes (they disappeared in the early 70s). With agreement and waivers from City Hall new ones could be built and managed by an entrepreneur that could run them under the hotel model where anyone with money can rent but bad behavior results in immediate removal. This would allow for inexpensive housing solutions for people that nobody will dare house and whom often do not have solid consistent income.
- 3) Carefully cultivate the properties and landlords that already engage the high risk, give them some relief from aggressive code enforcement, taxation and other city enterprises that drive off landlords brave enough to engage in high risk. People, like my father, still house the high-risk and I have been attempting to talk him out of it for some time. High risk, low income renters are the most difficult and dangerous to serve. The city agencies punish people that house them as "slumlords." Neighborhood groups punish people for housing them, legal aid punishes for housing them. The tenants themselves never stop punishing you for housing them. (The funny houses in the troubled areas are the housing for high-risk. City policies in regard to these areas are akin to clear cutting the rainforest regions. The push to tax, gentrify and beautify have largely eradicated their homes. In St. Paul the East Side area has been a stronghold of housing for the high-risk. Recent decisions and policies have made operating low cost, high risk housing financial suicide for all but a handful of truly wild and wooly local landlords.

So here are a few ideas that would actually provide housing to the people that are having these difficulties. There is one thing certain however, the suggested policies I read in the local paper will

eliminate all of that NOAH housing that is still existing. It will completely eliminate any landlord from dealing with those people because forcing all that risk down onto everyone will force the cost of housing into the sky. They will be priced out of the market and there will be no further NOAH anywhere in the Twin Cities. Forcing local businesses into no win business situations where there is no way to make a living, no way to preserve the property, no way to be on good terms with the community. Nobody can lose \$100 for every dollar they take in and still stay standing; unless it's government.

If your desire is to actually improve matters I suggest working with businesses. We do not have printing presses for money in our basements, nor private police forces to keep order. We are just normal folks trying to pay bills and raise our kids. Small landlords do a lot of good for communities, we tend to work more with the marginal cases and instead of a massive government loss from public housing there are real estate taxes being paid into government. We are a cash positive enterprise for the local government. Help us stay in business and continue to house the normal non-rich folk of Minnesota. The Corporate real estate investors that replace us care nothing for anyone or anything besides an accelerating profit curve that cannot be sustained. We live here, and do actually care about people. Even the wild and woolly landlords that still dare to house the marginalized.

Thank you for your consideration,

Taylor Swartwood

112 LARPENTEUR LLC (MANAGER)
PO BOX 10714
WHITE BEAR LAKE, MN 55110

I am a life long renter. I've been a good tenant for over 10 years. I currently rent a duplex and have been here for 3 years. Recently my landlord has expressed he wants me to move out of my unit by the end of the summer, even though I have always paid my rent on time. I have been looking, but, due to being low income I have not been able to find affordable housing due to rent prices, security deposit and application fees. I don't know what I am going to do. If I don't find stable affordable housing by the end of summer, I will be homeless. As a low income member of my community (Frogtown), I would love to see amendments to policies that protect the renters. This isn't just about having affordable housing, due to COVID the economy isn't real stable either. As a contracted essential worker, I also have to worry about whether or not I can continue to stay employed. Having these amended policies in place would really help out a lot and decrease anxiety and stress in already stressful times.

Thank you for your time and consideration in making the final vote.

Melissa J.

I strongly agree that we need a new and better ordinance to protect renters rights in our city, but I also agree with Jane Prince and her suggestion to listen to more arguments from both sides. I base this on the still all too vivid memory of the rushed vote on the trash bill and the subsequent horde of problems many of us still are forced to deal with. There are often unintended consequences and we need to eliminate as many as we can before it is too late. Please take a deep breath and get it right the first time.

Sincerely

Hans Mouritzen
228 Sidney Street
St. Paul, MN 55107

Councilmember Noecker:

My husband and I own a duplex on the West Side. We rent out one unit and live in the other. We take our job as landlords very seriously: we take excellent care of our property and care greatly about our tenants. We are extremely concerned about the Tenant Screening guidelines in the proposed S.A.F.E ordinance and the limitations of looking at criminal history (felonies more than 7-10 yrs). We urge you to add a homesteading exemption for 2 units and below. We have a one year old son and feel we should have the right to choose who we share walls with. With the ordinance in its current form, you are taking away our right to make the the safest choice for our son.

Thank you,

Dear Council member Noecker:

I really appreciate your work being thoughtful and thorough in considering passage of the Tenant Protection ordinances the City Council has been working on. Thank you for amending the definition of affordable housing so that all renters, no matter where they live or what size family they have are included in the advance notice of sale provision. As a wealth creation tool this is awesome! From my experience there would be no way I could purchase a big apartment building on my income, but would consider the risk of buying a duplex, triplex or fourplex to rent out.

I ask that you vote to pass the Tenant Protections proposed in the latest version of the ordinances.

Housing is not optional. If we, as a people, don't allow most renters (even the ones we have doubts about) the possibility and chance for housing, we will add to rising homelessness and have other serious problems to solve.

Uniform screening criteria will create more chances for people to find rental housing. Providing equal consideration will help reduce stereotyping people by their metrics, such as having a low credit score or a past criminal offence. We need to allow people the possibility of proving themselves as good renters today, regardless of whatever has happened in the past.

Tenant protections won't allow unfair and unequally applied rules. We know that unconscious bias exists, and we are all owners of that human trait to a certain degree. What we can do with our rational minds, however, is make it harder for unconscious bias to be applied to rental housing applicants.

In my view, the **ordinances will not take away landlords power** to use their private property as they wish. Even when the ordinances are passed, landlords still have the choice and right to:
Create a lease with the restrictions they desire and enforce it
Decide the amount of rent they want to charge
Maintain the quality of housing they wish, as long as it meets basic requirements
Advertise available units however they want, attracting the clientele they want to rent to
Choose among multiple prospects who submit applications at the same time

I realize that some businesses are harder to run than others and a lot of hidden work goes into being a landlord. That's how my job is too...other duties as assigned! In the end, landlords can always find a different business to be in. If they sell their property, they have the option to get full value from it. They only lose an income stream, not the initial investment. Even private business is run at the will of and within the reach of the laws of the people, for whom governance of all kinds is meant to serve. This is our social contract.

I hope you will vote to expand St. Paul's social contract by passing these tenant protections. Then we can move to work on the next steps in creating housing justice.

Thank you,

Sherilyn Young
189 Congress St W
St. Paul, MN 55107

Dear Council Members,

I hope this note finds you well. I had hoped to send this weeks ago and intended to share a substantial and eloquent statement but the vote is tomorrow and I am tired so it's probably your lucky day that I will keep this very simple: please give your support to S.A.F.E Housing Tenant Protections.

As a neighbor, parent, and former teacher I know the importance of stable housing in a child's emotional and academic well-being. As a school board member, I know that while schools are equipped to do many things outside of academics to show love and care to students and their families, some things are beyond reach; some things require the courage, commitment, and love of others - this is one of those things. I hope you will see this as a meaningful step the City Council can take to support education in St. Paul.

Thanks for all you do. Take good care.

Jessica Kopp
Ward 4 Resident

Hi my name is Drew Johnson. I live at 1287 Scheffer Avenue in Ward 3. I'm calling about the tenant protections ordinance. I was happy that the advance notice of sale amendment passed to require fair notice for all sales of rental properties, and I strongly encourage the City Council to pass the tenant protections ordinance. Whether we're white or black or brown we all want a safe place to live and fair rules for our housing so that we can all thrive, and I think the tenant protections ordinance does that for residents across St. Paul. So I'm hoping the City Council will pass the ordinance without delay. Thank you.