From: Ellie Garrett

To: #CI-StPaul Ward1; HRAHearing (CI-StPaul)

Subject: Proposed TIF for Grand/Victoria **Date:** Monday, December 8, 2025 4:55:40 PM

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I'm Joyce (Ellie) Garrett.

I STRONGLY object to TIF designation for any development in the Grand/Victoria neighborhood. TIF is an important but overused tool in St Paul. Its purpose is to spur development in blighted neighborhoods. But it comes at a cost to taxpayers, who pick up the tab for city services in the development. Our taxes are already too high. And it is surely an insult to our neighbors who live in genuinely blighted areas of the city to hear that their tax dollars will be used to support development in a part of the city where the developers should be bearing their fair share. It will harm existing businesses in the area who don't enjoy TIF benefits yet have to compete with a developer who does. And it will put the city in a bind, having established a precedent for using TIF for developments that don't need it. It will become even harder to attract non-TIF development.

The TIF proposal is unwise, unjust and unaffordable. Please vote against it. Hold the line. If this developer walks, good riddance.