# WARD 2 ORD 21-31 Rezoning 695 Grand Avenue **Public Comments**

### To Whom It May Concern:

I am the owner of the two apartment buildings located at 707 and 711 Grand Avenue in St. Paul. I am aware of the new development proposal at 695 Grand, which is right next door to my properties. I have talked with the development/planning team multiple times and reviewed their plans and presentations. Any question I have asked has been answered sufficiently.

I want to clearly state my full support for the project. They are working to preserve local businesses while adding badly needed housing units. Their design takes into account the feel of the neighborhood and they addressed my concerns regarding spacing and design. Also, I support their proposed height as I understand that their proposed number of floors is required to make the project work.

Please approve their project because, as their neighbor, I believe it will improve the neighborhood.

Thank You,
Jim Rubin
Mint Properties LLC
cell 651-210-8878

I oppose the zoning application for the 695 Grand Avenue/Dixies property.

Susan St John

--

Private Art | Susan St. John 25 St. Albans St. South

Saint Paul, MN 55105

T: 651-227-1449

M: 651-491-4431

privateartmn@gmail.com

Too the City Council,

I oppose the zoning application for 695 Grand/Dixies.

Priscilla Brewster 10 Crocus Place St. Paul, MN 55102 prisbrewster@aol.com

From: Helene Smith < leniesmith 1940@gmail.com>

**Sent:** Friday, June 25, 2021 9:32 AM

To: \*CI-StPaul\_Contact-Council < <a href="mailto:contact-Council@ci.stpaul.mn.us">contact-Council@ci.stpaul.mn.us</a>

**Subject:** 695 Grand/ Dixies proposal

I oppose the zoning application for 695 Grand / Dixies .

Hi Rebecca,

Carolyn and I reside at 670 Goodrich Ave., approximately two blocks from the proposed project. We view it as a positive and support it.

Best,

Bob and Carolyn McClay

Robert M. McClay

McCLAY • ALTON, P.L.L.P.

951 GRAND AVENUE

St. PAUL, MN 55105

FAX 651-290-2502

651-290-0301

bob@mcclay-alton.com

Dear Recipients and Decision Makers,

I'm writing to voice my opposition to the development of the Dixie's/Emmett's/Saji Ya location as proposed. Here are my comments, from a long-time resident. I've been renting in

Summit Hill for 16 years, and back in the '90s, when I was a Mac-Groveland resident, my first two jobs in high school were on Grand Ave. (In the interim I lived in Wisconsin and Europe, and it was when I moved back to America with my husband that I decided to make our home here in Summit Hill.)

I have been attending meetings on this and disappointed that it is still moving forward as designed despite input from the community. From what I saw in the <u>listening session report</u> and the neighborhood plan survey (both available at

https://www.summithillassociation.org/comprehensive-plan-update), it appears that people want more affordable housing. They want more racial equity. The only people who wanted unregulated development were the business owners. (And unregulated development will not do anything to increase affordable housing or racial equity.) Yes, they have money, but they are not the ones who live in this neighborhood. Maybe they'll get more customers, but they may at the same time harm the neighborhood and drive people away in this short-sighted move to change the fabric of Grand Ave. I support the East Grand Ave. overlay. I saw strong support for it in the survey. I was very disappointed by the SHA vote last week bowing down to developers. I read through the comments and attended a couple of meetings on it, and the neighbors were overwhelmingly opposed.

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<sup>&</sup>lt;sup>1</sup> See p. 30 of the Neighborhood Survey draft report; only around 10% of renters and homeowners would completely remove the East Grand Avenue Overlay rather than keep or modify, while nearly 50% of business owners would. When compared to renters (40+%), homeowners (50+%) and visitors (40+%), business owners showed very little support for the overlay – just a little over 10% would keep it with no changes. Compare that to the overall average of 49% who think the overlay is a valuable way to maintain the character of our neighborhood. They are completely out of sync with the neighborhood opinion.

I have to tell you, it is beyond frustrating to attend these Zoom meetings where our concerns are simply not heard, or talked over. Please listen to what residents are telling you, and give us your full support as our representatives. Development simply for the sake of development is an unthinking reaction to buzzwords at best, and a grab-the-money-and-go situation at worst. We have plenty of density here — 45% of residents here are renters, mainly in housing denser than single-family homes — and while we could use more, it shouldn't be forced upon us in an unwelcome design.

Not only will the proposed structure not fit with the scale and personality of the neighborhood, this type of "density" is not going to increase diversity or equity in our neighborhood. The rent for an "alcove" (studio) is more than my current rent for a 2BR; a 2BR in this new development would rent for nearly \$3,000 a month. (Plus heat which is normally covered in rent, plus \$175/month for a single parking spot.) The huge building will not even have enough parking spots to provide one per unit! Which means residents and employees alike will be parking up the narrow side streets, making it more difficult for visitors to access nearby businesses.

We don't need more luxury housing here -- if you had \$3,000 a month, you could likely buy a home here, with a garage and ample parking. What we need is the "Missing Middle" — more multi-family homes on the scale of: duplexes, triplexes, small condos, townhomes, etc. We don't need something that would fit better on Snelling or University, where streets are much wider. (Snelling has an average street width of 80-100 feet, and University is even wider at 120 feet. Grand Avenue is much narrower, with just 54 feet curb to curb. St Albans, a one-way street, is only 38 feet, and would provide the exit to their parking lot.)

A design for a building should respond to its context. The development proposed by ESG and Reuter Walton for the Dixies on Grand is a cookie-cutter zombie, the exact same design developers keep plopping down in countless communities, regardless of context. If you grant them a spot exception to all the zoning laws that preserve the charm and density of our neighborhood, that will open the door to other greedy investors to propose more and more large, ugly, unappealing and unaffordable housing.

I have found this website (A Better Way St. Paul) to be very helpful in putting the development in context with facts, logical articulation, deep knowledge of local history and community planning, and well-researched arguments; I hope you will visit it to learn more about the Missing Middle as well as the historic charm of our neighborhood before making any decisions. (On the home page there is also an email to contact the people who put the site up — I am not one of them nor do I speak for them, but I am persuaded by what they have to say.) <a href="https://abetterway-stp.com/">https://abetterway-stp.com/</a>

We need you to really think about what makes sense for this neighborhood on all levels and what will make our neighborhood actually better in the future. Summit Hill is a unique and beautiful jewel of a neighborhood in St. Paul; choose what's best for it, and all of St. Paul benefits in perceived desirability. What we need are more affordable options that provide homes to a variety of working and retired families, not luxury investment units. We need a safe and walkable community-oriented development, not a behemoth that will force people to search for parking and have blind garage exits just feet from the sidewalk where pedestrians and children travel. We need to encourage development, yes — but development at a scale that is compatible with OUR neighborhood, not University, not Snelling, not Minneapolis.

Thank you,
Elysia Gallo
1XXX Osceola
renter / avid walker / patron of Grand Ave businesses
From: William Pesek < williampesekcity@gmail.com > Sent: Tuesday, June 29, 2021 2:28 PM To: #CI-StPaul_Ward2 < ward2@ci.stpaul.mn.us > Cc: William Pesek < williampesekcity@gmail.com >; Carole < carottee@aol.com > Subject: 695 Grand Avenue
Think Before You Click: This email originated outside our organization.
Councillor Noecker,
My name is William Pesek
769 Lincoln Avenue
St. Paul
I am writing to you to express my concern over the 695 Grand Avenue Proposal.
I've been a homeowner in this neighborhood for 30 plus years. I've seen Grand Avenue slowly lose the charm it had when I first moved here.
I'm all for development that is appropriate for this part of the city.
However, I am opposed to this 695 Grand Avenue Proposal.

It ignores the City's own Comprehensive Plan.

The building is out of scale in mass and density.

A T3 classification is not consistent and is "spot zoning"

It would set a precedent for other future development.

It would increase parking/traffic issues not only on Grand but in adjacent streets.

We are all for a greater Grand Avenue but against this proposal.

Thank you,

William Pesek

The main reason for my note is that Peter Kenefick, who is promoting the 695 Grand project asked a few of his friends if we would send a note in support of their project. I have known Peter for 2 or 3 years through the St. Pat's Association. He was born and raised in Saint Paul and bleeds it. I know first-hand his team has worked extremely diligently for the last several years with the neighborhood and did things the right way throughout the process. I've spoken with Peter several times about it. Full disclosure, I'm a big fan of density in urban neighborhoods. It helps build great cities. The 695 project will add a lot to Grand Avenue. I know they have had some successes recently in getting nearer to the finish line. I hope they pass Planning Commission muster this evening. I just wanted to let you know that I think very highly of Peter and know he will do a great project that will benefit Saint Paul for years to come.

Thanks very much. Now I'm not bothering you again until you are back from vacation (except for my email this afternoon!)!



Tom Whaley

**Executive Vice President** 

St. Paul Saints Baseball Club, Inc.

AAA Affiliate of the Minnesota Twins

### CHS Field | 360 Broadway | St. Paul, MN 55101

Direct: (651) 288-9873

From: <a href="mailto:danecohen@comcast.net">danecohen@comcast.net</a>>

Sent: Sunday, July 11, 2021 4:38 PM

To: #CI-StPaul Ward2 < Ward2@ci.stpaul.mn.us>

Subject: Reference to: ZF#21-269-061 695 Grand CUP and variances

Think Before You Click: This email originated outside our organization.

Hi Rebecca,

We live at 824 Lincoln Ave and oppose the proposed development. We welcome development that complies with existing rules.

Approving this proposal will encourage a flood of developers who will exploit and devalue the historic homes in the area.

Please consider the negative impact this will have on the community.

Dan Cohen Sent from my iPhone

From: Michele Molstead <michelemolstead@icloud.com>

Sent: Wednesday, July 14, 2021 11:06 AM

To: #CI-StPaul\_Ward2 < Ward2@ci.stpaul.mn.us>

**Subject:** 695 Grand Avenue project

Think Before You Click: This email originated outside our organization.

Greetings,

I am writing to share my strong support for the proposed mixed-use development at 695 Grand Avenue, a few blocks from my residence.

My support is based on three issues:

- Our neighborhood's inequitable East Grand Overlay policy
- Our city's housing crisis
- Our planet's climate crisis

Research involving urban density and its effects on inequity, housing, and the environment is solid, as I'm certain you're much more aware of than I. The proposed development addresses each of the above issues in a positive manner.

I also commend the developers and architects for their public engagement process, which went beyond my expectations, and for creating a design that fits nicely with the neighborhood character. I would happily live, eat, drink, and shop there, and will encourage others to do the same.

In summary, I request that you encourage the Zoning Committee to grant the zoning variances needed for the 695 Grand Avenue project.

Best regards,

Michele Molstead

Saint Paul

To whom it may concern,

I am writing today with regard to the proposed development at 695 Grand Avenue in Saint Paul.

Grand Avenue is a place that gets visitors from throughout the city and east metro, if not beyond. However, in recent years, the fabric of Grand Avenue has been faltering. Retail has changed and a combination of big-box retail and further emphasis on shopping close to home has potentially drained the number of shoppers making their way to Grand Ave. More residents on Grand would also mean more people spending their dollars locally.

Furthermore, there is an increasing need for housing close to jobs and destinations. Less travel means more multi-modal (bike/walk/bus) options and an overall reduction in vehicle miles traveled. Housing above retail as proposed here is a way to address transportation emissions and congestion.

Housing is also at an all-time premium and we need more housing at <u>all income levels</u>, which yes does include new construction and premium pricing units. More supply, according to basic economic theory, should push down overall prices for mid-market units, among other factors. We should simultaneously continue to work for ways to make jobs stronger (paying a living wage) and housing affordable to everyone.

This proposal would significantly improve the tax base for the city, which desperately needs more non-tax-exempt properties in highly-taxed districts such as this one. This can actually lower costs throughout the entire city.

Finally, the current state of this property is tired, unpleasant, and severs the fabric and cohesiveness of Grand Ave. Surface parking is an eyesore. The proposal is one of the best thought-out and best designed large projects I have seen in the city in years and removes the unsightly and expansive parking lot.

As a neighbor and frequent visitor to this area and these restaurants, I therefore would like to STRONGLY EXPRESS MY SUPPORT for this redevelopment and project.

**Scott Berger** 

1452 Ashland Ave

Hello. I'm writing a personal letter of support for the 695 Grand development. Though I am a Summit Hill Boardmember and past Co-Chair of the Grand Avenue Task Force, this letter does not reflect an official position of the Summit Hill Association, GABA, MGCC, nor the Task Force.

That said, I've been quite close to this and to stories about past developments proposed for Grand Avenue. This story is one of fear, trauma, and misinformation.

The influx of negative comments via the petition and quoting of the Neighborhood Plan survey should be seen within context. The East Grand Avenue Overlay District is being reevaluated shortly after our Neighborhood Plan is finished at SHA, as there is some evidence that the Overlay is damaging the local economy it had meant to save. Unfortunately, a lot of people conflate the important work of historic preservation and small-business support with the Overlay as written. The desire to simplify and create a binary choice about the Overlay only serves those whose aims are anti-density, anti-renter, and anti-change. And these folks have been working double-time to amplify that binary message, to the point of spreading misinformation.

This development isn't perfect, but it would house 80 families, provide downsizing opportunities for seniors, invigorate transit on Grand, keep and grow small businesses, provide much-needed public space & street activation, and downplay single-occupancy-vehicle lifestyles. The variance from the EGAOD would greenlight these important benefits while giving SHA time to figure out what to keep and what to change about this controversial zoning overlay that has likely put downward pressure on the Grand market for some time, in ways its creators could not have predicted.

The one thing I agree with detractors about this development: I wish there were some amount of affordability built in. But until we have more affordability funding, we have no "carrot," and until we have a much-needed inclusionary zoning policy move from the City, we have no "stick." It's a heartbreaking situation, but it's not enough to deny the variances.

I fear the trauma and isolation of the pandemic has made some of my neighbors more afraid for Grand's future, more afraid of change, prone to conspiracy-thinking, and unable to think critically about the future we want.

"This building will make me less safe." --despite the outsized privilege of the SH neighborhood and the crime-prevention benefits of removing a surface lot and activating the street

"This building will make it harder for me to park." --despite the dire need for decreasing dependence on single-occupancy vehicles

"This building will raise my rent." --despite multiple sources suggesting otherwise for districts like ours

"This building is NOT Grand Ave." --despite Grand having had multiple and increasingly diverse identities over time

Fear--particularly fears rooted in identity--should never be the basis of zoning decisions. 695 Grand needs to be built.

Sherry Pofahl Johnson

820 Osceola Ave., Saint Paul, MN 55105

Zoning file #21-269-061

Re: 695 Grand Ave., Saint Paul, MN 55105

--

Sherry P. Johnson, she/her

Process Guide, Inclusion Trainer, & Complexity Coach

Cultivate Strategy, LLC

651.776.3060

Hi there,

We are encouraging you to support the variance request on this important project. I am a Senior Vice President with BankCherokee & we have a long-time branch on Grand Avenue. We support this for a variety of reasons, but most importantly, it's the exact type of project required to support some currently struggling retail businesses on the avenue. Grand Ave. simply needs more density and this project provides 80 new residential units.

We have also been privileged to work with the Kenefick family over the past several years. As you may know, they are a St. Paul family, Peter is very active on the avenue & has the best interest of area small businesses. Obviously, their restaurants have been adversely impacted by Covid & these same challenges being faced by the other businesses. This project will contribute to the future viability of their restaurants, but also all businesses along the avenue.

Thank you for your anticipated support!

### **Roger Hamilton**

**SVP & Commercial Lender** 

999 Village Center Drive I North Oaks, MN 55127p: 651.291-6263 I c: 612-418-7829 I f: 651.483-6691

rhamilton@bankcherokee.com

#### Hello,

My name is Stephen Gadient and I have lived at 809 Lincoln Avenue since 1978. During that time I have witnessed the many changes that have occurred along the Grand Avenue corridor. I am opposed to the proposed redevelopment at 695 Grand Avenue. This project is too big and too tall for the area in question. The provisions for residential and customer parking are totally unrealistic and inadequate, and the increased traffic flow along Grand Avenue and the adjacent side streets would be very detrimental the surrounding neighborhood. I am supportive of mixed use development that would comply with current zoning regulations for the east Grand Avenue overlay district, but I am not supportive of exceptions or variances to the current zoning restrictions for this area of Grand Avenue. Thank you for your consideration.

Stephen Gadient 809 Lincoln Ave St Paul, MN 55105

Dear Council Member Noecker,

My husband and I live down below Dale on Grand and we are VERY excited about the development plans for the Dixie's site. We have attended meetings both for when the potential development of a Byerly's was considered and now for this mixed use development project at the Dixie's Restaurant site.

We supported both projects as beneficial to the maintaining and upgrading of our Grand Avenue neighborhood. But the project, approved by the Planning Commission to be considered by you on 7/28, is by far the most well thought through project of the two. The developers have been very responsive to the concerns expressed by the neighborhood. I think it will be a wonderful addition to Grand Avenue. It will offer housing for a mixture of new and downsizing current residents to a part of Grand which could use more housing, as well as services. Businesses like Grand Hand, La Cucaracha, Tavern on Grand, Ace Hardware, Perrier Wines & Liquors, and many other smaller businesses should benefit. I would hope the benefit could spread to some of the spaces sitting empty right now. One of the things we learned at the meetings is that surface parking like what is currently next to Dixie's and Saji-Ya is deadly to any likelihood of pedestrian traffic continuing down Grand.

Please support the actions which will make this development possible.
Sincerely, Ann and Robert Niedringhaus
Dear Council Member Noecker,

My husband and I are VERY excited about the development plans for the Dixie's site. We have attended meetings both for when the potential development of a Byerly's was considered and now for this mixed use development project at the Dixie's Restaurant site.

We supported both projects as beneficial to the maintaining and upgrading of our Grand Avenue neighborhood. But the project, approved by the Planning Commission to be considered by you on 7/28, is by far the most well thought through project of the two. The developers have been very responsive to the concerns expressed by the neighborhood. I think it will be a wonderful addition to Grand Avenue. It will offer housing for a mixture of new and downsizing current residents to a part of Grand which could use more housing, as well as services. Businesses like Grand Hand, La Cucaracha, Tavern on Grand, Ace Hardware, Perrier Wines & Liquors, and many other smaller businesses should benefit. I would hope the benefit could spread to some of the spaces sitting empty right now. One of the things we learned at the meetings is that surface parking like what is currently next to Dixie's and Saji-Ya is deadly to any likelihood of pedestrian traffic continuing down Grand.

Please support the actions which will make this development possible.

Sincerely,

Ann and Robert Niedringhaus

### Opposition to File #21-271-810 695 Grand Rezoning

Opposition to :File # 21-269-061 695 Grand CUP with variances to allow Ordinance 21-31 to become part of the city zoning code

TO: CITY COUNCIL MEMBERS-SAINT PAUL, MN

FROM: Marilyn Bach

9 Saint Albans Street South Saint Paul, MN 55105

RE: Opposition to File #21-271-810 695 Grand Rezoning

Opposition to :File # 21-269-061 695 Grand CUP with variances

I am writing to express my strong opposition to the rezoning of a small parcel of land in Ward 2 at the corner of Saint Albans Street South and Grand Avenue –at 695 Grand Avenue - from B2 Community Business District to T3 Traditional Neighborhood District. Further, the applicants are requesting that they be allowed to violate existing citywide zoning codes by placing a high-density Traditional T zone immediately adjacent to a RL-RT2 residential district without required step backs. This jarring abutment will decrease the livability of the neighborhood, which zoning codes are intended to protect. This will set a *citywide* precedent for egregious zone code violations by developers .

The **rezoning** is solely to create a larger, more intense, and more expensive building—for the financial benefit of the owner. The conditional use permit, and variances File # 21-269-061 695 Grand CUP with variances are dependent on the rezoning. Granting this rezoning request will set a damaging precedent for Saint Paul.

T3 is intended for areas with high transit traffic and open space. This rezoning request fails to meet the requirements of current zoning codes, the goals of the 2040 Saint Paul Neighborhood Plan and violates the requirements of the East Grand Overlay District.

The increased bulk, height, and size of the building create substantial negatives:

The proposed size directly increases the cost of buildings per square foot, resulting in luxury-priced housing. This project will decrease the economic diversity of Summit Hill. The precedent will create economic pressure that leads to the loss of affordable housing and locally owned retail.

The increased intensity will create dangerous traffic and parking conditions that will reduce pedestrian safety and walkability, creating significant adverse impacts for residents as well as business customers and employees.

The attached letter to the editor –Pioneer Press , August 1,2021,states my objections to this project as proposed. A vote for this proposal is a vote for :

allowing the economic goals of a developer to obliterate existing zoning codes gentrification of Grand Avenue

destruction of Grand Avenue's present diversity

inhibition of (NOAH) Naturally Occurring Affordable Housing on grand Avenue.

I urge the Saint Paul City Council members to VOTE NO on File #21-271-810 695 Grand Rezoning



# **OPINION AUGUST 1, 2021**

# lt's

### anti-affordable

On July 23, the Saint Paul Planning Commission approved the request by the Dixies/695 development team for CUP and variances – so that they could build their intrusive out-of-place massive building even taller – challenging all zoning codes. Summit Hill residents objected that the building as proposed will be highly detrimental to opportunities for affordable housing in the Summit Hill Area.

This building as designed is antiaffordable housing. In addition to sky-high rents, the project contains no publicly funded affordable housing units.

According to the developers at various public meetings, the rent for these new apartments will start at \$1,400 for the smallest units – "alcove" (studio) apartments of around 550 square feet each. Each unit will have its own PTAC heating unit, so residents will pay their heating and cooling on top of their rent. Parking, for those with cars, will cost an additional \$175 per month. One bedrooms will rent at \$1,850 and two-bedroom units \$2,750. The rent in these apartments will be double the going rate in Summit Hill. In the section of Summit Hill where the building will reside, at 695 Grand Avenue, there is a rich mix of middle-density housing types with a wide variety of housing costs — including below-median-rate apartments and condos. The average rent in Summit Hill for a one-bedroom unit is affordable at 50 percent of area median inco. The 695 Grand Avenue proposal is luxury housing that will put gentrification development pressure on all of east Grand and lead to the loss of existing NOAH (Naturally Occurring Affordable Housing).

We don't need more luxury housing in Summit Hill. We need more median housing and more affordable housing.

Marilyn Bach, St. Paul

To: Councilmember Rebecca Noecker, Ward 2

RE: Ord 21-31 Rezone 695 Grand Property from B2 to T3

File #21-271-810 695 Grand Rezone

File #21-269-061 695 Grand CUP and variencies

Date: August 8, 2021

Dear Ms. Noecker,

As a resident of the Summit Hill neighborhood, I am writing to ask you to **reject** the Peter Kenefick/Reuter Walton proposal at 695 Grand Avenue to rezone this parcel to a T3, and its associated CUP and variances.

Even though the change to a T3 does not in any way comply with the existing zoning laws, and with overwhelming evidence that this plan does not conform to the 2040 Comprehensive Plan for St. Paul, and with overwhelming opposition by the public, this egregious building project has somehow sailed through the Zoning process with hardly any objection raised or noted by public servants.

Allowing this developer to build this building with total disrespect for the laws and the neighborhood preferences, will only inspire other wealthy developers to build even bigger and cheaper 'big box', cookie-cutter' apartment buildings all along Grand Avenue.

As one of the two lone Planning Commision members critical of the project has stated, this developer has 'contorted' the meaning of the 2040 Comprehensive Plan to fit this totally non compliant building. For instance, adding a limestone base or a soldier course of brick does not make this building respectful of its historical surroundings, while it, at the same time, overshadows and dominates in

a very unneighborly way, some of the most lauded historical structures in the city.

What is the reason this project is being bullied through the system at this time? The East Grand Avenue Overly Plan is the zoning guideline for construction on Grand Avenue. The neighborhood is reviewing the zoning laws and will have a new set of guidelines in June of next year. This project is putting the 'cart before the horse', and should be laid over until that review is completed. Until then, there are existing rules and laws that need to be obeyed. (By that time, there might also be a REAL traffic study of Grand Avenue and surrounding neighborhood streets.)

This project is the legacy of this City Council, not just the legacy of this greedy landowner. It may satisfy the city's push for more density, but at what cost? If you are a big developer or a wealthy landowner, you don't have to follow the rules in this city.

Respectfully submitted,

Linda Makinen

24 St. Albans St. So., #1

St. Paul, MN 55105

612 619 5165

Council Members,

There are numerous reasons to oppose the rezoning of the **695 Grand Avenue** area, but the one I want to focus on today is the **complete lack of affordable housing** in **the proposed development.** All aspects of this development process have been rushed, and I believe one of the reasons is to obtain approvals

before completion of the Inclusionary Zoning Study requested by the planning commission earlier this year.

The council has wisely rejected other projects previously that did not give enough attention to affordable housing. Please consider this issue as essential for this development as well.

Best regards,

Keith Lindgren

## It's

### anti-affordable

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Marilyn Bach, St. Paul

