

**From:** [Marty McDonough](#)  
**To:** [\\*CI-StPaul\\_Contact-Council](#)  
**Subject:** MHA Letter on Ordinance 25-31  
**Date:** Wednesday, April 30, 2025 11:27:42 AM  
**Attachments:** [St. Paul Letter 4-30-25.docx](#)

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We submit this letter for the public records on Ordinance 25-31 (Tenant Protections).

Thank you,

Marty McDonough  
Minnesota Multi Housing Association  
Director of Government Affairs  
[www.mmha.com](http://www.mmha.com)

April 30, 2025

Members of the St. Paul City Council:

MHA is an industry nonprofit representing 2,300 members and over 320,000 rental housing units, serving over 600,000 renters in the state. While we were provided with an opportunity to testify in the recent public hearing, I am writing today to offer further industry perspective on Ordinance 25-31, related to tenant protections.

You have all been apprised of the history of the council's previous efforts at passing tenant protections, although most of you were not in office at that time. Much has changed since the original package was rescinded. The Minnesota Legislature has implemented significant changes to the landlord-tenant laws that govern how our industry must operate in this state, and we continue to train our members on how to remain in compliance with these new requirements.

One thing that has not changed, however, is how this draft ordinance treats the use of an applicant's credit history. The language appears to be identical to that found in the ordinance passed in 2020, which was litigated and rescinded by the City Council. It remains unworkable. When a rental property owner accepts a new resident's application, it is essential that the owner has confidence that the rent will be paid. This is fundamental to this business relationship. This proposal would

prohibit a property owner from rejecting an applicant based on credit history unless the credit report demonstrates a failure to pay rent or utility bills. That's it. This language does not allow property owners to consider bankruptcies, foreclosures, or garnishments. While credit scores alone may not fully capture an applicant's overall creditworthiness, other aspects of their credit history should be permitted when making decisions about credit risk.

Increasing credit risk likely results in not only elevated bad debt for the owner, but also higher rents for all renters. Credit reports and credit scores also reflect on a prospect's likelihood of being compliant with the lease, community standards, and local laws. St. Paul renters deserve good neighbors. These measures may allow more renters to qualify, but they do not improve the livability or quality of rental housing. Most of our members review credit reports and scores "in totality." Consideration is given to the number of accounts in collection, the timeliness of other payment of debt, charge-offs, and whether an applicant has shown respect and regard for fulfilling contractual obligations. Most owners make exceptions for medical debt and student loans. In the event that a prospective renter is applying for housing at a property which they cannot afford long term, it is often made obvious through credit reports, and owners ought to be able to use this information when making a rental decision. Accepting a renter into a unit that they cannot afford helps no one. We all want to screen residents in, not have empty units. But we see ourselves as stewards

of the building on behalf of all residents. Our screening on credit history is with the intention of setting residents up to succeed. This limits the failure rate and therefore the overall costs of housing for all residents.

This approach of micromanaging a complex business by city officials is another deterrent for potential or current owners and managers to remain or to become housing providers in the city of St. Paul. These measures discourage rental housing investment and are another reason why more owners, large and small, have focused resources and investment in the suburbs.

The 30-day pre-eviction notice language is also disappointing. Currently, St. Paul does not require a notice period as a city policy, and the Legislature recently enacted a statewide 14-day notice period. With no data available on the effect of the new 14-day notice, this proposal would more than double it. Again, St. Paul becomes an outlier on damaging housing policy. Just because other cities have made poor decisions on this policy, does not mean that you must follow.

By extending the deadline for nonpayment notices and delaying eviction proceedings, lawmakers ultimately do a disservice to renters who fall behind on rent. In cities with a longer notice period requirement, along with delays in housing court procedures, residents often get so far behind on paying rent that they are unable to “pay and stay” when a case eventually goes to court. The resources of the new city rental assistance program and other emergency assistance programs, like

RentHelpMN, are limited and work much better coupled with a 14-day notice period since there are often one-month limits or a maximum dollar amount threshold that would not assist a renter with several months of unpaid rent. The result of this policy, in many cases, will be that the renter is unable to pay the past due rent and ends up losing their housing and will now have an eviction on their record. Taking time to assess how the new statewide 14-day notice period and city rental assistance program would be a much more prudent approach.

Thank you for the opportunity to offer input into this important ordinance.

Sincerely,

Cecil Smith

President and CEO

Minnesota Multi Housing Association

**From:** [Marvalyne Tripp](#)  
**To:** [Greg Weiner](#)  
**Subject:** FW: Oppose New Tenant Protections Being Proposed  
**Date:** Wednesday, April 30, 2025 7:31:28 AM  
**Attachments:** [image001.png](#)

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FYI

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**From:** Sara Goenner Curlee <[randolphrobins@gmail.com](mailto:randolphrobins@gmail.com)>  
**Sent:** Wednesday, April 30, 2025 7:10 AM  
**To:** Marvalyne Tripp <[Marvalyne.Tripp@ci.stpaul.mn.us](mailto:Marvalyne.Tripp@ci.stpaul.mn.us)>  
**Cc:** #CI-StPaul\_Ward3 <[Ward3@ci.stpaul.mn.us](mailto:Ward3@ci.stpaul.mn.us)>  
**Subject:** Re: Oppose New Tenant Protections Being Proposed

You don't often get email from [randolphrobins@gmail.com](mailto:randolphrobins@gmail.com). [Learn why this is important](#)

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

Hi Marvalyne,

Thank you for the reply. Yes, my message can be added to the public record.

Thank you,  
Sara

On Mon, Apr 28, 2025 at 4:22 PM Marvalyne Tripp <[Marvalyne.Tripp@ci.stpaul.mn.us](mailto:Marvalyne.Tripp@ci.stpaul.mn.us)> wrote:

Hello Sara,

Thank you for writing into Ward 3. Your message is important to us and has been flagged for Councilmember Jost's awareness. Would you like your message added to the public record for this item?

Best,  
Marvalyne

**Marvalyne Tripp**

Executive Assistant to Councilmember Saura Jost  
Pronouns: She/Her  
Saint Paul City Council Ward 3  
15 West Kellogg Boulevard, Suite 310  
Saint Paul, Minnesota 55102

Office : 651-266-8630

Direct: 651-266-8633

[Marvalyne.Tripp@ci.stpaul.mn.us](mailto:Marvalyne.Tripp@ci.stpaul.mn.us)

[www.StPaul.gov](http://www.StPaul.gov)



**SAINT PAUL**  
**MINNESOTA**

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**From:** Sara Goenner Curlee <[randolphrobins@gmail.com](mailto:randolphrobins@gmail.com)>

**Sent:** Sunday, April 27, 2025 7:57 PM

**To:** #CI-StPaul\_Ward3 <[Ward3@ci.stpaul.mn.us](mailto:Ward3@ci.stpaul.mn.us)>

**Subject:** Oppose New Tenant Protections Being Proposed

Some people who received this message don't often get email from [randolphrobins@gmail.com](mailto:randolphrobins@gmail.com). [Learn why this is important](#)

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

Ms. Jost,

As a resident, architect, single mother, and landlord living in Ward 3, I am writing to oppose the new tenant protections being proposed by Cheniqua Johnson, HwaJeong Kim, Rebecca Noecker, and yourself.

I recently purchased the duplex I had been renting for almost five years. I own and occupy the duplex, living in the upper unit and renting out the lower unit. I live here with my 12 year old son, and just went through the process to find renters. I only own this one property, and given that I live in it with my child, I am restrictive on who I will rent to. I apply the same criteria to everyone who applies and it conforms with existing fair housing laws.

I do not want to be forced to rent to people who have criminal backgrounds, nor use a set of standards set by the city, or be made to accept undefined "additional" documentation from potential tenants to rent. This is my home I am renting out. My child's and my safety come first. The nature of duplexes makes some areas and amenities very shared. My child will be interacting with the people living in the other unit. It is within my rights to set high, fair, and consistent standards. It is also my property and my investment. I do not have unlimited funds nor unlimited time. I am a single mother who is trying to do my best to have a stable, affordable, and safe place for my kid to thrive.

None of you writing these proposals are landlords. Maybe you should give it a try before you start setting all these rules. So again, I strongly oppose these new rules being considered. The city has enough rules when it comes to tenants and renting.

Sincerely,

Sara Goenner Curlee

Sustainability Manager and Architect