

From: [Kayla Thao](#)
To: [Greg Weiner](#)
Subject: FW: Thoughts for your consideration
Date: Wednesday, April 9, 2025 9:07:26 AM
Attachments: [Blair garbage and tax comparisons by year.xlsx](#)
[Letter to members of the Council.docx](#)

fyi

From: Ryan Schroeder <schroederprop@gmail.com>
Sent: Wednesday, April 9, 2025 7:08 AM
To: ward1stpaul@public.govdelivery.com <ward1stpaul@public.govdelivery.com>; #CI-StPaul_Ward1 <Ward1@ci.stpaul.mn.us>; #CI-StPaul_Ward2 <Ward2@ci.stpaul.mn.us>
Subject: Thoughts for your consideration

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Councilmembers Noecker and Bowie,

Please see the enclosed

Ryan Schroeder

Letter to members of the St. Paul City Council

April 7, 2025

Hello, my wife and/or I have owned homesteaded property within St. Paul since 1983 and residential rental property since 1988. Currently, we reside in Ward 1 and own properties in Wards 2 and 4.

At this time issues such as tenant protections/rent stabilization, costs of such, and related matters are probably not the largest issues for any of us to be concerned with. However, it seems appropriate to pass along a few thoughts on the topic. My understanding is that this topic is on near term Council agenda's.

Enclosed, please find a spreadsheet that provides a historical financial perspective for one of our properties in the Midway. Since this is a two-unit property it is subject to the City organized collection of waste and recycling. A review of this material reveals that since the city involvement in this venture our total costs for waste/recycling assessments and bills have risen 400%. This spreadsheet also includes that for this particular property our property tax is up over 215%. Combined, these two cost categories have risen over 234% in total for an average annual increase of over 10% over that period.

This address would be considered a "NOAH" property, and our rents qualify under the affordable standard. I suspect that this property is not particularly unique in the level of cost increases it has experienced.

We support the mission of ensuring that people who rent from others be treated respectfully. We support long-term DSI programs toward continual improvement of the quality and maintenance level of rental housing. We support, generally, efforts to ensure there is balance between supply and demand of rental housing in the St. Paul market. However, we also have concerns.

We believe our largest concern is there does not appear to be, within tenant protection discussions, much recognition of the following:

1. The City and County have been participants in increasing costs of rental property owners beyond levels that are sustainable for the property owners as demonstrated by solid waste and property tax increases noted above. These are both cost categories for which the property owner has little to no control.
2. There are a number of cost categories beyond these for which we have little control. The best example of this is the gas/electric bill spike of a few years ago. More

recently, insurance bills have been skyrocketing the last couple of years. In the future, the cost of materials and maintenance will again be increasing. This potential has already made us put a few improvement projects on hold to ensure we can survive whatever this tariff debacle creates for us in material costs.

3. The various stories we hear of bad landlords is not reflective of most landlords. Legislation aimed at the few often seems to negatively impact the many. In our case, maintenance of our properties is a top priority. I could write pages of narrative regarding maintenance and capital improvement projects we complete every year to make sure our residents receive value going forward than were their expectations at the time they chose one of our units as their home. Further, through our entire existence (37 years of ownership) we have had a philosophy of renting below the market on day one of a tenancy and continuing that approach throughout a tenancy. We currently have rentals that are up to \$200/month below market for longer-term residents. Our top priorities have never been increasing cash on cash return or any of the other commonly used financial metrics. We do, however, need net revenue to stay in business. On a cash basis, we have run negative in three of the last five years in St. Paul. 2025 was scheduled as a positive net income year; now that is uncertain.

The point of all of this is a request that, as the Council continue deliberations regarding tenant protections and related matters, please do not forget the importance of balance in the discussion.

Thanks for listening.

Ryan Schroeder
838 Laurel Avenue
St. Paul, MN 55104

1678 Garbage and Tax Cost Comparison

Year	Garbage/ Recycling Assessments	Hauler Billings	Total	Percent Over Prior Yr	Rounded Property Tax	Percent Over Prior Yr	G/R and Prop Tax Total	Percent Over Prior Yr
2016	\$0	\$272.63	\$272.63	NA	\$2,350	NA	2622.63	NA
2017	\$116.40	\$254.12	\$370.52	35.91%	\$2,748	16.94%	3118.52	18.91%
2018	\$165.60	\$353.75	\$519.35	40.17%	\$3,024	10.04%	3543.35	13.62%
2019	\$165.60	\$490.75	\$656.35	26.38%	\$3,300	9.13%	3956.35	11.66%
2020	\$165.60	\$550.18	\$715.78	9.05%	\$3,602	9.15%	4317.78	9.14%
2021	\$174.72	\$552.12	\$726.84	1.55%	\$3,471	-3.64%	4197.84	-2.78%
2022	\$176.64	\$558.72	\$735.36	1.17%	\$3,603	3.80%	4338.36	3.35%
2023	\$324.82	\$529.38	\$854.20	16.16%	\$4,107	13.99%	4961.2	14.36%
2024	\$302.82	\$601.72	\$904.54	5.89%	\$4,339	5.65%	5243.54	5.69%
2025	\$431.22	\$661.52	\$1,092.74	20.81%	\$5,053	16.46%	6145.74	17.21%
Ave Incr.		242.64%	400.81%	17.45%	215.02%	9.06%	234.34%	10.13%
		since 2016	since 2016		since 2016		since 2016	

2025 hauler billings uses City published quarterly costs @ 4

From: [Kayla Thao](#)
To: [Greg Weiner](#)
Subject: FW: Thoughts for your consideration
Date: Wednesday, April 9, 2025 12:20:10 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[Tenant Protections response April 9^1 2025.docx](#)

Can you please add the attached?

Thanks!

From: Ryan Schroeder <schroederprop@gmail.com>
Sent: Wednesday, April 9, 2025 11:46 AM
To: Kayla Thao <kayla.thao@ci.stpaul.mn.us>
Subject: Re: Thoughts for your consideration

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Kayla,

Thank you for the confirmation email. I appreciate it.

We saw the Pioneer Press article this morning on tenant protections. Included is a response to the various provisions noted in that article.

Thanks again,
Ryan Schroeder

On Wed, Apr 9, 2025 at 9:06 AM Kayla Thao <kayla.thao@ci.stpaul.mn.us> wrote:

Dear Ryan:

Thank you for contacting the Ward 2 office. My name is Kayla Thao and I am Council President Noecker's assistant.

I wanted to acknowledge that we received your email. I have shared this with her for her consideration.

We will add the attached to the public comments section.

Thank you again for getting in touch.

Best regards,

Kayla Thao
She/Her

Executive Assistant to Council President Rebecca Noecker
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Saint Paul, MN 55102
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From: Ryan Schroeder <schroederprop@gmail.com>
Sent: Wednesday, April 9, 2025 7:08 AM
To: ward1stpaul@public.govdelivery.com <ward1stpaul@public.govdelivery.com>; #CI-StPaul_Ward1 <Ward1@ci.stpaul.mn.us>; #CI-StPaul_Ward2 <Ward2@ci.stpaul.mn.us>
Subject: Thoughts for your consideration

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Councilmembers Noecker and Bowie,

Please see the enclosed

Ryan Schroeder

On April 9, 2025, Frederick Melo authored an article in the Pioneer Press regarding proposed new tenant protections. The following is what Mr. Melo described as the new proposals, verbatim, along with our comments.

Here's what the newly proposed protections call for:

- Security deposits: Security deposits would be limited to the equivalent of a single month's rent, unless the tenant's application might otherwise be denied because of their criminal history, credit history or rental history. In that case, a security deposit could be equivalent to two months of rent.

Response: in the course of our business operations we have worked with tenancy applicants only a few times, at their proposal, to increase security deposits. These applicants have made these proposals to enhance the comfort level of the property owner so that the property owner was not incurring a financial risk by considering the applicant (due to lack of rental history or income generally). We have requested guarantors (co-signers) as well for the same reason. Neither of these options should be removed by City ordinance.

- Screening criteria: A landlord must make their screening criteria "readily available" to any prospective tenant. A prospective tenant could not be rejected because of a conviction for a crime that is no longer illegal in Minnesota, a petty misdemeanor, a gross misdemeanor older than three years, and most felony convictions for which the last day served was more than seven years prior.

Response: We, of course, follow Fair Housing requirements. However, the City should not insert requirements upon property owners that in any way increase risk or liability for the safety of our residents, increase the likelihood of future property damage or reduce the likelihood of the property owner receiving rent in exchange for providing quality housing. The property owner should not be forced to rent to individuals who have committed sex crimes, assault/murder, or property damage/theft/financial crimes. Our top concern is the safety and security of our current residents, and we should not be forced to put that at risk.

- Criminal history: For certain crimes, such as first-degree assault, arson or murder, a landlord could look back 10 years. Screening criteria could not include an arrest or charge in an inactive case in which the prospective tenant was not convicted, participation in a diversion program, or a conviction that has been vacated or expunged. Certain federal screening rules may kick in for lifetime sex offender registrations and controlled substance crimes.

Response: See above

- Credit scores: Landlords would not be able to reject tenants based solely on their credit score alone, insufficient credit history or insufficient rental history, though they could use a credit report that shows a failure to pay rent or utility bills. A prospective tenant cannot withhold their credit history or rental history.

Response: It is confusing to us that the City would force a property owner to rent to a person who does not have the financial means to rent a particular apartment. One reason we require 3x rent is

because we do not wish to place a resident in an unsustainable position financially. Our screening requirement includes sustainable/reasonable debt metrics. Regardless of credit score or income over rent percentage if the applicant has debt levels that results in insufficient discretionary income their application will be rejected.

- Eviction history: Landlords would not be allowed to consider pending evictions, evictions that are more than three years old and evictions that have not resulted in an order to vacate.

Response: As we understand this requirement, if the applicant is presently going through an eviction that eviction cannot be considered as a reason to reject the applicant. Really?

- Minimum income tests: If a landlord uses a minimum income test requiring two and a half times the rent or higher, the landlord must allow an exception if the applicant can demonstrate a history of successful rent payment using a similar or lower ratio.

Response: The exception should include use of a qualified guarantor or additional security. There are reasons for income tests as noted above.

- Alternative assessments: A landlord applying screening criteria that is more prohibitive than any of the criminal history, rental history, and credit history limits in the rules “must conduct an individualized assessment” showing why they intend to deny an application. The landlord will have to “accept and consider all supplemental evidence” provided with the application.

Response: This provision is unclear to us as described here. If it is suggesting that the applicant can provide whatever materials they wish for consideration from the property owner that can and does happen today. If, alternatively, this requires the property owner to accept an applicant not meeting application metrics that would be troubling.

- Tenant notice: Landlords would have 14 days to explain in writing to a tenant which criteria they failed to meet. Any local, state or federal funding or loan requirements would trump the city’s screening rules.

Response: Certainly, a timely rejection of the application is reasonable and in fact 14 days seems excessive in our experience (we let people know within a few days at most). We are uncertain as to what the unintended consequences of this provision may be.

- Evictions for nonpayment: Evictions for nonpayment of rent would require advance written notice to the tenant specifying the total amount due, as well as their right to seek legal help and a phone number and web address for legal and financial assistance.

Response: This seems an odd requirement in two respects. First, it seems that the residents would be well aware of the arrearage in rent and if they are not aware a likely reason is that they are delinquent in an amount greater than the current month. It is also odd that the property owner would be required to provide specific legal contact information to the residents. If the city wishes to provide to the public website or similar information in this regard that is reasonable and responsible. This should not be a property owner requirement.

- Sale of affordable housing: If affordable housing is sold, the new landlord may not terminate or fail to renew a tenant's rental agreement without just cause, raise rent or rescreen existing tenants during a three-month period of time known as the "tenant protection period" without providing relocation assistance.

Response: If this language makes sense, then why is it mandated upon only a segment of the rental housing market?

- Relocation assistance: Relocation assistance must be equal to three months of rent for a unit priced for a median-income family, or 7.5% of the annual area median income, adjusted for family size.

Response: This is confusing. Would it not be simpler to provide relocation assistance equal to three months of the current rent? That would certainly provide clarity that is easy math for all participants.

- Tenant notification: Within 30 days of the transfer of ownership, the new landlord must give written notice to each tenant in an affordable unit that the property is under new ownership and explaining whether the new landlord will require them to re-screened, whether they will be terminated without cause and whether the new landlord intends to increase rent.

Response: This is also confusing. Are there circumstances where a new property owner would not provide notice to tenants of the ownership change/where to send rent/who to contact for maintenance? Second, if leases exist does not the tenant enjoy the protection of those leases?

- Complaints: Landlords, tenants and prospective tenants can issue a complaint to the city's Department of Safety and Inspections, and appeal DSI determinations to the city's legislative hearing officer within 30 days. Tenants also can appeal to the courts.

If approved by the council, the new tenant protections still require the mayor's signature, and then take effect a year later.

The city's Office of Financial Empowerment would oversee coordination of the new rules by creating an online portal for all landlords and tenants to view rules, resources and enforcement tools and annually publish phone numbers for relocation assistance and other "know your rights" materials.

Thank you for the opportunity to comment.

Ryan Schroeder
838 Laurel Avenue
Saint Paul

From: [Katya Zepeda](#)
To: [*CI-StPaul>Contact-Council](#)
Cc: [Alfonso Wenker](#); [Cassandra Macedo](#)
Subject: Written testimony submission
Date: Wednesday, April 9, 2025 2:41:44 PM
Attachments: [4.9 City Council Testimony_SPMF.pdf](#)

You don't often get email from katya.zepeda@spmcf.org. [Learn why this is important](#)

Greetings,

Please find attached our written testimony for today's City Council meeting.

Thank you,

Katya Zepeda

(she/her/ella)

Director of Advocacy, Community Engagement & Equity (ACE)

Saint Paul & Minnesota Foundation

370 Wabasha Street North, Suite 300

Saint Paul, MN 55102

651.325.4241

spmcf.org | [LinkedIn](#) | [Facebook](#) | [Instagram](#) | [YouTube](#) | [Threads](#)

We also support [F. R. Bigelow Foundation](#) and [Mardag Foundation](#).

We've moved! Please note our new address as of January 21, 2025.

The Foundation is closed after 12 p.m. on Fridays.

I respect boundaries around personal time, well-being, and rest. Should you receive this email when you are engaged in any of the above, please protect your time and respond when you are able.



370 Wabasha Street North, Suite 300
Saint Paul, MN 55102
651.224.5463 ✦ 800.875.6167

April 9, 2025

Council President Rebecca Noecker	Council Vice President Hwa Jeong Kim
Councilmember Anika Bowie	Councilmember Saura Jost
Councilmember Nelsie Yang	Councilmember Cheniqua Johnson

Re: Ord. 25-29 Amending Rent Stabilization and Ord. 25-31 Tenant Protections Ordinance

Dear Council President Noecker and members of City Council,

On behalf of the Saint Paul & Minnesota Foundation, we are writing to express our strong support for the proposed amendments to Saint Paul’s rent stabilization ordinance and tenant protections ordinance. These amendments are crucial towards addressing the city’s housing shortage while ensuring our residents are protected.

We believe it’s possible to both uphold the values Saint Paul voters supported—like protecting tenant rights and maintaining affordability—and adapt the city’s rent stabilization policy to support much-needed housing development. Which is why we commend the Councilmembers for embracing a *both/and* mindset and showing a willingness to amend the Rent Stabilization and Strengthening Tenants Protection codes in a way that reflects community values and evolving needs.

Elevating renter voices must remain central to this process. Our biannual survey measuring indicators of community vitality in the East Metro (East Metro Pulse) revealed that East Metro residents identified affordable housing as one of the most critical issues facing the region. The data also shows critical differences between renters and homeowners—renters were more likely than homeowners to call their community “just a place to live” rather than a place they belong, and they were much more likely to worry about making their rent payments, having enough money to put food on the table, and getting out of debt. Despite these worries, renters and homeowners alike had positive impressions of the East Metro as a place to work, play, and interact with people from different backgrounds. We know the East Metro is a desirable place to live with great amenities, but affordable housing is a real concern that impacts renters’ ability to feel a sense of belonging.

We urge the City Council to support these amendments and take meaningful action to build an affordable, prosperous city where everyone – renters, homeowners, landlords and future residents – can find stability and belonging.

Sincerely,

A handwritten signature in black ink, appearing to read "AW".

Alfonso Wenker, senior vice president of Community Impact