



# THE EAST SIDE UNIFIED HOUSING JUSTICE JOURNAL

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We welcome you to a monthly update providing the East Side with the latest and juiciest news about the past, present, and future of housing justice in our community.

In this newsletter, you can discover untold stories of the East Side, learn about opportunities for activism, and find community resources.

## East Side Housing Justice



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# Renters Fight Back: Affordable Housing Developer Finds Loopholes in St. Paul's Rent Stabilization Ordinance



Katherine Banbury, left, and Jan Bragelman, right, lead a group of protestors to the sidewalk in front of River North apartments in Coon Rapids on July 6, 2022. Representatives from 11 different living facilities owned by Dominion, a Plymouth-based housing provider, gathered in front of River North apartments to protest rents being raised by up to 12.5% by Dominion. Image: Bryson Rosell / Pioneer Press

by **Bailey Ethier**

In November of 2021, St. Paul citizens voted to pass a [rent stabilization initiative](#) capping rent increases at three percent. While supporters of the Keep St. Paul Home campaign were celebrating their success, one of the largest affordable housing developers in the country began looking for loopholes. Dominion Management Services, LLC, a for-profit housing development company, owns over 50 apartment complexes throughout the metro and manages more than 38,000 apartments across the country. Those renting Dominion units located outside the St. Paul city limits were not under the protection of the rent stabilization ordinance, and they experienced a 12.5 percent rent increase this year.

After the ballot measure passed, the law was crafted with a caveat: landlords can easily raise their rent by eight percent to guarantee a “reasonable return on investment.” By submitting a [self-certification form](#) to the City of St. Paul,

landlords are immediately and automatically approved to raise rent. Dominion promptly submitted their request with the city to increase residents' rent by just under eight percent. On June 1st, Dominion resident Katherine Banbury received notice of the increased rent price.

Banbury, a long-time East Sider and current resident of Dominion's Cambric Apartments on East 7th Street, has been struggling with the housing developer since the day they signed the lease. It took Katherine and her partner three years to get on the waiting list before they were finally approved in 2018. When they sat down to sign the lease, the property manager presented them with a contract that included a monthly rent price around 100 dollars higher than they expected. After their previous landlord failed to upkeep their home and their roof collapsed, they felt they had no other choice but to accept Dominion's terms.

"What can you do when you've already been means-tested, which takes six to eight weeks, and you let go of your previous apartment? We used to walk across the empty field where the Dominion apartments now stand, and we jokingly called it the field of dreams. When the construction began on the Cambric Apartments we thought: isn't that synchronistic? We both had reservations about renting from a corporation, but there were no other feasible options for us," said Banbury.

After Banbury moved into her Dominion apartment, she recognized some problems with the building. After years of unsuccessful attempts to convince Dominion management to step up and care for the building, she joined the HENS (Housing Equity for St. Paul), gathering signatures to get the rent stabilization ordinance on the ballot. The long hard work of organizing and educating her neighbors about the benefits of the ordinance ensued. This spring, Banbury worked with the folks in the Dominion metro buildings who were not protected by the ordinance to organize another strategy for fighting egregious rent hikes of 12.5 percent and outlandish maintenance neglect in 67 Dominion properties across the metro. They discovered a slew of common grievances. Every building had the same problems: a lack of structural upkeep, overcharging on parking, and a glaring absence of cleaning throughout the facilities.

When the pandemic began in 2020, Dominion raised rent for 2 bedroom Cambric Apartments residents by \$117 dollars per month. Banbury questioned property management about the increase and the company claimed it was due to changes implemented by the Department of Housing and Urban Development. After doing a bit of research, Banbury found this explanation to be false, as did Dominion tenant Hannah Gray of Union Flats.

They contacted the Housing Justice Center to help them file an [appeal](#) with the city and prevent Dominion from raising rent to all eight of its St. Paul buildings by the exact eight percent.

“Here’s the tricky thing, once a renter receives notice that their rent is rising above three percent, you only have three weeks to appeal. I knew about the deadline only because I was on the Mayor’s selected stakeholders taskforce. Unfortunately, this is not common knowledge among renters. Despite being on top of things, we didn’t get our records and paperwork approved until the last day of the three week period,” said Banbury.

During the first stage of the appeal, with the Department of Safety and Inspection present, a city referee heard from both the renters and Dominion. Dominion claims they should have more leeway as a federally subsidized affordable housing developer, but Jack Cann, an attorney with the Housing Justice Center, says their argument has no legitimate basis. According to Cann, Dominion receives a large amount of continuous public funding and their claim to “financial vulnerability” is blatantly invalid.

After Dominion submitted the required paperwork in response to the appeal, officials discovered errors in their numbers and cited their use of incorrect data. Before the appeal can be completed, Dominion must resubmit their paperwork using accurate data from the correct time period. Following the second hearing this month, the city referee will either ask both parties to return for another hearing or make a final recommendation to the St. Paul City Council, who will vote on the appeal.

At the beginning of August, City Council Members publicly presented amendments to challenge the original rent stabilization ordinance. Council Member Chris Tolbert proposed a package of amendments that allow landlords of affordable units to “bank” their allotted rent increases and implement more substantial increases when a tenant moves out. Council Member Mitra Jalali, a supporter of the rent stabilization ordinance, offered an alternative amendment that would remove the affordable housing exemption in Tolbert’s plan. After considering public input and third party recommendations, the City Council will vote on the amendments on Wednesday, September 7th. The Council’s decision will significantly impact rent stabilization in the City of St. Paul.

“The vote could leave St Paul’s 57,000 renters with no protection from big rent increases down the road if the city grants complete exemption to rent limits for affordable housing. But if that happens, we will come together just like we did with the rent ordinance. We will elect other people to office who

prioritize renters and understand the importance of accessible housing,” said Banbury.

Renters across the East Side must gather in solidarity to assert their rights and ensure all people have access to affordable and safe housing. We can educate ourselves and one another, build collective strength, and demand the housing we deserve. If you would like to support the renters at Dominion, you can contact Katherine Banbury at [katherinebanbury@gmail.com](mailto:katherinebanbury@gmail.com) and show your support at future public hearings.

“The most important thing is contact with one another, and right now we are trying to find a place where we can centralize our work. We want to build resources and staff around our efforts because Dominion is taking advantage of the public funding that subsidizes them to provide affordable housing. We aren’t going anywhere, we are in this for the long-term, and we invite our community to join us in ensuring all renters have safe and stable housing,” said Banbury.

Show your support at the City Council [meeting](#) this Wednesday, September 7, 2022 at 3:30 PM at the St. Paul City Hall and Court House on 15 West Kellogg Boulevard. The meeting will be held in the Council Chambers on the third floor.

Read Banbury’s [op ed](#) in the Minnesota Reformer before heading to the City Council meeting.

Check out Homeline’s [overview of the rent stabilization ordinance](#) to learn more about East Siders’ rights as renters.

Read the [Policy Recommendations](#) proposed by Mayor Carver’s Saint Paul Rent Stabilization Stakeholders Group. The rent stabilization stakeholder group (RSSG) was a diverse set of members that included tenant advocates, real estate developers, landlords, property owners and other stakeholders. On March 13, 2022 the City Council adopted a resolution asking the stakeholder group to provide information on a range of specific issues related to rent stabilization policy. The group began meeting in February 2022 and ended its work in June 2022, a 16-week period in which it met 15 times.

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## Homelessness is a Policy Choice



"Another World is Possible" by [Ricardo Levins Morales](#)

by **Lena Abara**

Decades of state-sanctioned violence perpetuated against the poorest communities in America has exasperated housing shortages, forced unhoused people into cycles of instability, and continuously displaces people from their homes. In recent months shelters across the country have reported surges in folks searching for help, but rates of homelessness have been increasing for years. Economic inflation has spurred rent increases and reduced the availability of affordable housing in the United States. According to the [National Low Income Housing Coalition](#), over seven million low-income renters cannot afford the housing options designed for their income level.

In Minnesota, the rate of homelessness [increased](#) almost 10 percent between 2015 and 2018, and over 50,000 people experienced homelessness during 2018. The rate of homeless has continued rising as the economic effects of the pandemic put additional financial stress on the shoulders of Minnesota's poorest communities. At the end of 2020, [8,237](#) Minnesota households were recorded on waitlists for housing placements, and the availability of affordable rental units continues to dwindle across the state.

Housing activist Don Gardner has experienced housing instability and now works with the National Coalition for the Homeless. In a [piece](#) he wrote this summer, Gardner stated, “We all make our own choices. But I’ve learned that our social and political systems often make choices for us, too. And those are the choices we can change together.” Gardner shares a common viewpoint with many housing activists: homelessness is a policy choice.

At this moment in time, there are not sufficient affordable rental options for those earning current minimum wage. It has been 13 years since the U.S. raised the federal minimum wage, the longest amount of time the wage has stayed flat since the Great Depression. In Gardner’s recent publication, he proposes the implementation of policies and additional funding for affordable housing, rental assistance, housing vouchers, and stronger unemployment insurance to begin the process of achieving housing justice.

Policymakers have the power to create these changes and a recent bill proposed by federal legislators titled the “Inflation Reduction Act of 2022” provides additional funding for programs and provisions in the areas of education, labor, child care, health care, taxes, immigration, and the environment. On August 16, 2022, President Biden signed the law designating \$750 billion towards the specific areas and organizations in need.

U.S. Senator Chuck Schumer also stated earlier this year that the Senate plans to return to childcare needs by supporting women and families with paid leave, home care for the elderly and people with disabilities, and child tax credits. Creating space for people to earn money by supporting their childcare, education, and healthcare needs with public funding helps relieve financial burdens and make rent more affordable for families.

The National Alliance to End Homelessness has encouraged Congress to invest in unhoused communities by allotting at least \$3.6 billion for Homeless Assistance grants in 2023. Through grant-funded education initiatives, the bill will support the long-term success of youth by developing paths to financial security and providing families with necessary assistance in challenging times.

While the public agendas declared by elected officials are encouraging, they are neither sufficient, nor sustainable solutions. To repair the damage of the United States’ long war on the poor, we must implement sweeping changes to current policy and dismantle institutionalized barriers to safe and affordable housing throughout the country. Everyone deserves safety and shelter, and if our nation prioritizes its people’s wellbeing over corporate interests, we can achieve housing justice.

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## Community Feature: Ellen Baudler



### **An ESHJ Interview with Arc Minnesota's Director of Housing Access**

**by Bailey Ethier**

People with disabilities are disproportionately likely to experience homelessness and federal policies, such as those regulating wages and supplemental security income, perpetuate housing instability in the disabled community. Not only do many people with disabilities work for subminimum wage, they also face income limits if they receive financial support from the state. When it comes to accessibility, both affordable housing options and shelters fall short. And in general, the disabled community is not appropriately considered in the pursuit of housing equity.

Ellen Baudler, the Director of [Housing Access at the Arc Minnesota](#), works to dismantle these injustices in Ramsey County and across the state by creating accessible and affordable housing options for the disabled community. When we asked Baudler why housing is central to disability justice she cited the necessity of intersectional thinking.

“One of the principles of disability justice is intersectionality. Disabled Black, Indigenous, and People of Color who lead the Disability Justice Collective define the sentiment of intersectionality by asserting - we are not only disabled, we are also each coming from a specific experience of race, class, sexuality, age, religious background, geographical location, immigration status, and more. We approach our housing work from an intersectional lens; understanding that disabled people may experience compounding barriers to housing based on the intersections of their diverse identities. Ensuring people’s needs are met in each of these areas is crucial to advancing equity and justice for people with disabilities, and for all people,” said Baudler.



In 1982, she began her journey in housing justice working on rent control efforts in Minneapolis. And before she began her work with the Arc, Baudler worked as a public defender and a housing attorney, which shaped her understanding of housing challenges for low-income people. Her legal background prepared her for her current advocacy roll where she challenges housing application denials, unaddressed maintenance requests, and termination of tenancy decisions. Baudler also wields a deep understanding of regulations implemented by the Department of Housing and Urban Development, giving her key insight into legal infractions on Minnesotan's rights to housing.

The Arc works to promote and protect the human rights of people with intellectual and developmental disabilities (IDD), supporting them and their families in a lifetime of full inclusion and participation in their communities. The Arc Minnesota's housing programs specifically help people across all disabilities and those experiencing housing instability access affordable, accessible, inclusive housing in their communities. Team members also connect people with other resources, services, and supports that help lead to stable housing.

When Baudler reflected on the challenges she faces in her work she lamented about the lack of subsidized housing for people who are extremely low-income and the unethical amount of power state and local regulators hold over disability services. "The person with a disability should dictate the services they want and need and how the services are delivered," said Baudler.

When Mayor Carter introduced the Universal Basic Income (UBI) pilot in St. Paul, the Arc Minnesota was very supportive. Baudler explained that UBI and similar policies respect the value and worth of each person regardless of their capacity for typical work and help ensure people are able to access safe housing.

Recently, Baudler and the Arc Minnesota also led an effort at the Minnesota State Legislature that would have created a shared definition of housing accessibility – both physical and sensory. The initiative ensured state bonding requests for housing projects include these accessibility features, but the proposal was not successful last session. Baudler says they will continue pushing for change to achieve accessible housing in Minnesota, as well as subsidies to ensure no one has to pay more than 30 percent of their income on rent.

"We need to provide rental subsidies, require universal design and sensory accessibility in housing development, and implement more flexible tenant

screening that acknowledges housing challenges faced by people with disabilities,” said Baudler, “We need people with disabilities included in housing policy planning. The disabled community brings solutions and necessary political power to affordable housing efforts. We need to make sure those most impacted by housing instability are informing housing policy, and that means more accessible and equitable policymaking overall.”

Sign up to volunteer with the Arc Minnesota [here](#).

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## Join the East Side Housing Justice Book Club!

**The more you read  
the more you know**

**The more you know  
the smarter you grow**

**The smarter you grow  
the stronger your voice**

**When speaking your mind  
or making your choice**



ESHJ is launching our first iteration of our housing justice book club, and we can't wait to learn alongside our neighbors.

Join us for a monthly hybrid experience where we will dive deeply into the various topics that comprise housing justice.

**Register [here](#)**

## Community Resources

**[HOME Line](#)**

HOME Line provides free and low-cost legal, organizing, education, and advocacy services so that tenants throughout Minnesota can solve their own rental housing problems.

For assistance, you can [send an email](#) to a HOME Line attorney or call 612-728-5767.

### **Southern Minnesota Regional Legal Services (SMRLS)**

SMRLS provides free, high-quality legal help to low-income people in critical civil matters, like securing food, shelter, and safety.

For assistance, call 1-888-575-2954 or [apply online](#).

### **Affordable Homeownership Pilot: Local Housing Incentives Account (LHIA)**

The LHIA Affordable Homeownership Pilot will provide grants to support affordable homeownership development, including acquisition and rehabilitation, for projects that best meet the following two priorities:

- **Racial Equity Priority:** create homeownership opportunities for Black, Indigenous, and other ethnic or racial groups that own homes at disproportionately lower rates than white households in the region; and
- **Geographic Choice Priority:** create affordable homeownership opportunities in parts of the region where it is most challenging to do so.

To schedule a meeting for more information, [click here](#).

### **St. Paul Foreclosure Prevention Program**

The City of St Paul has partnered with the Minnesota Homeownership Center to offer the St Paul Homeownership Preservation Program (SPHPP). The program provides support to homeowners within the city limits of St Paul who are experiencing difficulty paying their mortgage or other housing expenses. SPHPP offers foreclosure prevention advising and limited financial assistance.

To learn about the program, call 651-236-8952 or check out their [eligibility tool](#).

### **Home Help MN**

HomeHelpMN is offered through Minnesota Housing to help if you have fallen behind on your mortgage or other housing-related expenses due to the pandemic. Whether it's providing financial assistance or guiding you to trusted resources, they can get you the help you need, at the time you need it most.

To apply or learn more about the program, call 1-800-388-3226 and check out their [application preparation resource](#).

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## **Educational Resources**

### **Audio**

[The Theater of Public Policy Housing Values Podcast](#)

### **Reading**

[Affordable Housing Trend Report by the Metropolitan Council](#)

### **Video**

[Frontline Documentary: Poverty, Politics, and Profit](#)

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## **Community Art for Justice**

### **Call for artists!**

The East Side Freedom Library believes in the power of community art to fuel our fight for justice, and we want to promote your work. If your art speaks to the soul of our community and you want to share it with the people, please send it our way.

Email us at [media@eastsidefreedomlibrary.org](mailto:media@eastsidefreedomlibrary.org)

In each publication, we will feature a new artist in our newsletter.

This month, our featured artist is Linda Lor. Linda is a collaborator at ESFL who contributes her artistic talents to our work. Below is an educational comic Linda created for the East Side Housing Justice program.

# WHAT ARE HOUSING CO-OPS?

a mini guide to sustainable housing

What's a co-op?

Short for cooperative, a co-op is an enterprise that is jointly-owned by a group of people for the purpose of meeting their economical, social, and cultural needs and aspirations.

## 3 key characteristics of housing co-ops:

### Ownership:

Housing Co-ops are owned by those living on the property. This means that home ownership is in the hands of the entire community - not just one or a few individuals.

### Management:

Members of housing co-ops are responsible for maintaining the property and community. This means that there are equal opportunities for all members of the co-op to serve on the Board (or some other committee).

### Finances:

The management of financial obligations (like rent) are determined by housing co-op members (through a Board or committee), so costs of housing co-ops may vary. Like some housing co-ops charge based off one's income.

### Importance:

Housing Co-ops are significant for numerous reasons - like positive community building and the reinforcement of self-governing communities. But most notably is the fact that housing co-ops provide sustainable housing.

Housing options like home ownership and renting out a place often come with financial and social barriers. But housing co-ops are designed to value human interaction and enforce realistic financial demands first.

### Learn More!

<https://doitgreen.org/topics/house-home/co-operative-housing/>

Created by Linda Lor

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Register for the **East Side Housing Justice Community Roller Party** using the teal button to make sure we have enough skates available for everyone!

**EAST SIDE  
HOUSING JUSTICE  
PRESENTS:  
COMMUNITY  
ROLLER PARTY**



**NEW DATE:**

**Friday, September 16th,  
5-8 PM**

Join ESFL, Phalen Rec. Center, Family Values For Life, and more for the second annual East Side Roller Party! Games, Music, Food, Free Skating, and commUNITY!

**Located at Phalen Rec Center: 1000 E  
Wheelock Pkwy, St Paul, MN, 55106**

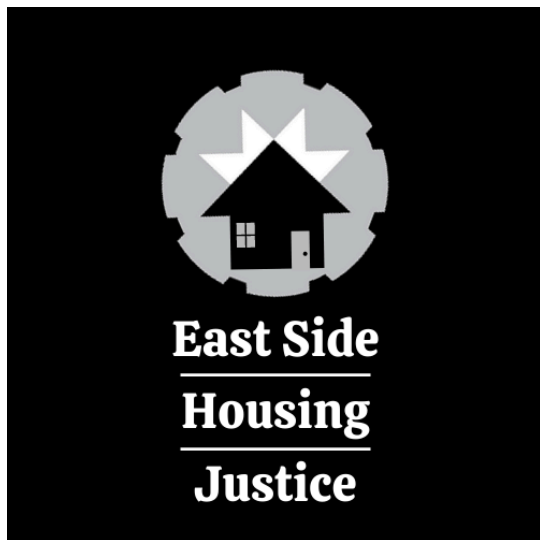
Stick around for a free movie screening of Raya and The Last Dragon!



Roller Party RSVP

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Contact ESHJ at [media@eastsidefreedomlibrary.org](mailto:media@eastsidefreedomlibrary.org) with any inquiries about the newsletter or housing justice.