



THE EAST SIDE UNIFIED HOUSING JUSTICE JOURNAL

Published by the East Side Freedom Library

October 20, 2022

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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Community Wealth Building: Taking Back Power with Real Estate Cooperatives



2504 and 2506 Central Avenue in NorthEast Minneapolis before and after the NorthEast Investment Cooperative purchased the buildings, renovated and moved Fair State Brewing, the Recovery Bike Shop, and Aki's Breadhaus into the retail space. Photo: NorthEast Investment Cooperative

by Bailey Ethier

The word “co-op” in the United States is often associated with a cooperative grocery store, like the Mississippi Market in St. Paul, but cooperatives are flexible and valuable tools used by communities across the nation. The cooperative concept extends far beyond food; the practice of shared ownership is used in a variety of collectives like credit unions, housing co-ops, rural utility cooperatives, and worker co-ops.

Across the Twin Cities, communities have started forming real estate investment cooperatives to gain more control over local development decisions. These organizations allow neighborhood residents and business owners to pool resources and purchase community-owned real estate. Real estate co-ops can help communities invest in themselves, secure space for small business, and help residents build equity, wealth, and sustainability.

Members can self-organize, pursue properties, raise capital, and establish affordable and safe housing.

In 2021, the [Midway Investment Cooperative](#), a St. Paul real estate co-op that organized a few years ago, recently seated a new Board of Directors. Currently, the cooperative is ramping up for its membership drive and moving toward a real estate purchase in the Midway neighborhood. The Midway Investment Cooperative aims to increase local control of commercial real estate, prevent displacement of local business, and attract new community-focused residents.

Before Midway established a real estate cooperative, folks in North East Minneapolis were busy with their own. The [NorthEast Investment Cooperative](#) (NEIC) adopted bylaws in March 2012, and by the end of the year, they had signed a purchase agreement with a total of 90 member-owners committed to the project. What began as a vacant underutilized property on Central Avenue was transformed into three thriving businesses and 25 new jobs by the end of 2014. NEIC continues to pursue and allocate property to community-oriented independent businesses.

Across the metro, in North Saint Paul, community partners are working to build their own real estate co-op called the Saint Paul Investment Network (SPIN). With the help of Nexus Community Partners and other local organizers, SPIN hopes to establish community ownership of valuable property for the sake of democracy and self-determination.

[Nexus Community Partners](#), a local non-profit, has been involved in the development of real estate investment cooperatives across the Twin Cities and now they are working with the East Side to form its own real estate co-op. Nexus works to strengthen community-based organizations, develop innovative initiatives to advance equity, and create the necessary infrastructure for community wealth building. The organization supports strong and equitable communities where all residents are engaged, recognized as leaders, and have pathways to sustainability.

Benjamin Tsai, the Director of [Community Wealth Building](#) at Nexus, is working with the East Side Freedom Library's Housing Justice Program and other community partners to get a real estate investment co-op off the ground on the East Side.

“The work on the East Side is pretty new, but it is exciting to see all the interest and momentum building in the community. When we talk to folks, people see the need for shared ownership and the positive value it can bring to the neighborhood, both culturally and developmentally. These projects take

time to get off the ground, but I sense folks are ready to stick with it and actualize it in the future,” said Tsai.

Those who are working on the establishment of an East Side real estate investment cooperative hope it will help community members build the vibrant neighborhood they want to see through democratic practices. When the community helps guide and control the development in their own neighborhood, they can protect local businesses, increase business retention, stabilize real-estate prices, and create housing options that allow for intergenerational wealth-building.

In a community that experiences continuous disinvestment, co-ops can help lower the threshold of entry into different kinds of ownership in the economy. Co-ops can increase access to business ownership, real estate, and development opportunities for working class people. An investment co-op is a particularly powerful tool because it gives residents direct control of their local economy.

“Real estate investment co-ops are certainly models that can hold intersectionality at their centers and facilitate cross-movement solidarity, but they are not inherently benevolent. Like any tool, you have to use it correctly. The stratification of wealth and power into the hands of a few people is a global problem. Shared ownership models like investment co-ops and community land trusts can be used to redistribute economic power in the hands of the people instead of corporations. The power of these projects rely on shared values and vision,” said Tsai.

The East Side real estate co-op will be characterized by its anti-displacement strategy and commitment to intersectional leadership. Cooperatives offer communities an alternative to extractive capitalism. Communities like East St. Paul can use real estate co-ops to reclaim their right to self-determination, build racial equity, and ensure the East Side remains accessible to the people who call it home.

Currently, the East Side Investment Co-op Committee is working on a mixture of community education, learning, sharing opportunities, and building out a vision for the future. The committee is in the first stages of establishing a real-estate cooperative, and right now they want to increase community interest, gather feedback, and grow the implementation committee.

“Once we garner the interest and commitment we need, we can begin mapping out a governing structure and start looking at potential development projects in the area,” said Tsai.

While every co-op is unique, the existing real estate cooperatives in the Twin Cities like the NEIC, Midway Investment Cooperative, and SPIN, provide the East Side with a strong framework to guide their inception and growth. If you would like to learn more and get involved with this work please contact Sidney Stuart or Ismail Khadar, the ESFL Housing Justice Directors, at sid@eastsidefreedomlibrary.org and ismail@eastsidefreedomlibrary.org, or Paris Dunning of the [East Side Area Business Association](#) at paris@esaba.org.

More About Co-ops

The definition of a cooperative varies depending upon the institutional classification. The term “cooperative” can refer to a specific type of business entity recognized under the law or to the internal governance structure of an organization. A cooperative can be defined as any organization that commits to and practices cooperative principles with a collective economic goal, but they are officially recognized and defined under state statutes and tax law. For a cooperative to leverage economic power and receive all the benefits of shared ownership, it must adhere to the [IRS definition](#) of a cooperative. Co-ops are for-profit organizations, but they differ from other businesses in their democratic nature and their focus on member needs.

The legal recognition of a cooperative has been clarified by the federal court system. In 1965, in the case of Puget Sound Plywood v. Commissioner, the court ruled “operating on a cooperative basis” requires three criteria: (1) the organization must be under the democratic control of its members, meaning the members govern on a one vote per member basis, (2) the organization must also operate at cost, meaning left over money goes back to the members, and (3) the organization involves subordination of capital, meaning returns to investors are limited.

In 1995, the [International Cooperative Alliance](#) adopted the revised Statement on the Cooperative Identity which contains the definition of a cooperative, the values of cooperatives, and the seven cooperative principles. The ICA defines a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

Community Feature: Saengmany Ratsabout



An Interview with the ESFL's New Executive Director

by Bailey Ethier

On September 6, 2022 Peter Rachleff and Beth Cleary officially stepped down from their position as Co-Executive Director of the East Side Freedom Library (ESFL) and welcomed a new leader. Almost a full decade ago, Peter Rachleff and Beth Cleary founded ESFL, and Peter recently passed the reins to Saengmany Ratsabout. Since meeting Peter in 2013, Saengmany has been collaborating with ESFL and for the past two years, he also served as an ESFL board member.

ESFL's Housing Justice Program had the honor of interviewing Saengmany about their new role at the organization. Saengmany is filled with positive energy, operates under a collaborative philosophy, and brings unique knowledge, connections, and ideas to ESFL. He is committed to fostering the collective leadership of everyone involved in the library's work, and much like his predecessor, he demonstrates both humility and integrity.

"It feels great to be the Executive Director at ESFL. I feel fortunate to be in a physical space where Peter and Beth have built a community. It's also great to be working with our amazing staff and collaborators who make the East Side Freedom Library such a powerful place," Saengmany said about their new role.



As a dedicated learner and community leader, Saengmany brings a wealth of knowledge and experience to ESFL. Born in a small farming village in Laos, Saengmany and his family settled in the U.S. as refugees. First in his family to attend a university, Saengmany earned a Bachelor of Arts in Anthropology from Saint Cloud State University. They went on to earn a Master of Arts in Southeast Asian Studies from the University of Wisconsin-Madison, and a Master of Liberal Studies from the University of Minnesota-Twin Cities.

Saengmany spent over a decade at the University of Minnesota in various capacities, working professionally with the Institute for Advanced Study, the Immigration History Research Center, and the Asian American Studies Program. While working for the University, Saengmany partnered with ESFL to develop a digital storytelling project with youths on the East Side. The

project supported half a dozen young people from local immigrant communities in telling their families' compelling stories.

While Saengmany is most passionate about building solidarity and community power on the East Side, they also look forward to strengthening ESFL's functional infrastructure.

“The library has always been a place where we bring people together to incubate ideas and build knowledge. I am excited to help ESFL provide support and funding to collaborators who come to us with powerful ideas. Intersectionality is key to ESFL's work, and I am excited to continue strengthening solidarity among movements. For example, we can simultaneously empower the LGBTQ, immigration, and labor justice movements when we build connections among those communities. I want to focus on bringing different sectors together, but I do enjoy the administrative side of things. I am excited about streamlining our internal work here at the library to strengthen our programs and initiatives,” said Saengmany.

When we asked Saengmany about his hopes for ESFL's Housing Justice Program (ESHJ), he noted an unfortunate reality: East Siders have been continually excluded in development plans through both the City of St Paul and private development.

“The East Side has long been a place where immigrants come and establish themselves. People need a place where they can afford to live and we need to leverage our community power to make sure policies and programs work in the people's favor,” said Saengmany.

Saengmany affectionately refers to ESFL as a community cornerstone on the East Side and highlights the importance of being a good neighbor. They are excited for ESHJ to continue strengthening its role in decision-making processes by participating in community groups like the East Side Housing Justice Advisory Committee. Saengmany is looking forward to ESFL's continued growth in housing justice work and believes it is a vital part of a better future for our community.

“We want to promote community development and reinvestment without allowing for policies that push people out of their homes. It's going to take time, but we have the power to make big changes. We need leaders on every level who are bold and dedicated to large scale systems change. The simultaneous rise in labor organizing, tenant unions, and housing equity initiatives is a signal: we are capable of communicating effectively across movements. Different justice movements grow more powerful when they are in communication with one another. The East Side Freedom Library works to

strengthen these connections and empower cross-movement solidarity,” said Saengmany.



Through Saengmany’s work, they have learned first-hand how public programming and advocacy can transform communities; everyone can play a positive role in systems change. He is committed to ensuring inclusivity and community leadership at ESFL in all the organization’s programs and initiatives. We are thrilled to welcome Saengmany to the ESFL team and we can’t wait for you all to get to know him!

Because we insisted Peter and Beth share their favorite East Side restaurants with us, we thought it pertinent to ask the same of Saengmany. Below are his favorite spots in no particular order.

Saengmany’s Restaurant Recommendations:

Cook St Paul

East Side Thai - get the pork belly fried rice

The Deli at Golden Harvest Grocery - quick bite and great selection

Arirang Korea - get the kimbop

XCEL WANTS TO RAISE OUR ELECTRIC RATES BY 21%



**BUT THE FINAL
DECISION GETS
MADE BY THE STATE.**



Tell them what you think...

IN-PERSON PUBLIC HEARINGS

OCT 20

ST. PAUL

STARTS AT:
5:30 PM

**RONDO
LIBRARY**

**MULTIPURPOSE
ROOM**

461 DALE ST N,
ST PAUL, MN 55103

OCT 21

MINNEAPOLIS

STARTS AT:
2:30 PM

**CENTRAL
LIBRARY**

**DOTY BOARD
ROOM**

300 NICOLLET
MALL,
MINNEAPOLIS,
55401

ONLINE PUBLIC HEARINGS

OCT 31

ONLINE

STARTS AT:
1:30 PM

WEBEX

SEE LINK TO
INSTRUCTIONS
BELOW

CALL-IN

1-855-282-6330

ACCESS CODE:
21630

NOV 2

ONLINE

STARTS AT:
6:00 PM

WEBEX

SEE LINK TO
INSTRUCTIONS
BELOW

CALL-IN

1-855-282-6330

ACCESS CODE:
21630

INSTRUCTIONS FOR ONLINE HEARINGS: <https://tinyurl.com/xcelratehike2022>



Do you need help with utility bills?

CenterPoint Energy Gas Affordability Program (GAP)

Receive a monthly discount on natural gas bill.



- Must be a CenterPoint Energy customer
- Must be receiving Energy Assistance program funds for the current heating season
- Keep up with on time payments



- First-come first-served
- Program funding is limited



- Customers are given a flat monthly discount on the natural gas bill
- Monthly natural gas payment will not exceed 3% of income
- Can also help pay off past due balances
- Submit an application to CenterPoint Energy

bit.ly/centerpointgap | (612) 372-4727

Prepared by the Citizens Utility Board of MN for the Energy Efficiency Peer Learning Cohort | September 12, 2022



Do you need help with utility bills?

Energy Assistance Program (EAP)

Provides financial help to income-qualified households for electricity, heating fuels, emergency repairs, and past-due water and sewer bills.



- Renters and homeowners can apply
- 50% of the state median income



- Applications must be received by May 31, 2023
- First-come first-served

Household Size	3 Month Max	Annual Income
1	\$7,643	\$30,572
2	\$9,994	\$39,979
3	\$12,346	\$49,386
4	\$14,698	\$58,793
5	\$17,050	\$68,200
6	\$19,401	\$77,607

Call your energy assistance provider for your area on the back of this page.

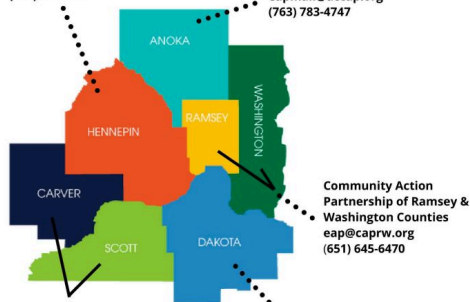


Energy Assistance Program (EAP)

Energy assistance providers

Community Action Partnership of Hennepin County
EAP@caphennepin.org
(952) 930-3541

Anoka County Community Action Program
eapmail@accap.org
(763) 783-4747



Scott-Carver-Dakota Community Action
eap-info@capagency.org
(952) 496-2125

Community Action Partnership of Ramsey & Washington Counties
eap@caprw.org
(651) 645-6470

Scott-Carver-Dakota Community Action
eap-info@capagency.org
(651) 322-3500

Prepared by the Citizens Utility Board of MN for the Energy Efficiency Peer Learning Cohort | September 12, 2022



Do you need help with utility bills?

Xcel Energy Power On & Gas Affordability Program (GAP)

Receive monthly discount on electric bill (PowerOn) and/or gas bill (GAP).



- Must be an Xcel Energy customer
- Must be receiving Energy Assistance program funds for the current heating season
- Keep up with on time payments



- First-come first-served
- Program funding is limited



- Discount based on both household income and energy use cost
- Can also help pay off past due balances
- Submit an application to the Energy CENTS Coalition

energycents.org | (651) 774-9010
823 E. 7th Street, Saint Paul, MN 55106

Prepared by the Citizens Utility Board of MN for the Energy Efficiency Peer Learning Cohort | September 12, 2022

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 Art for Justice

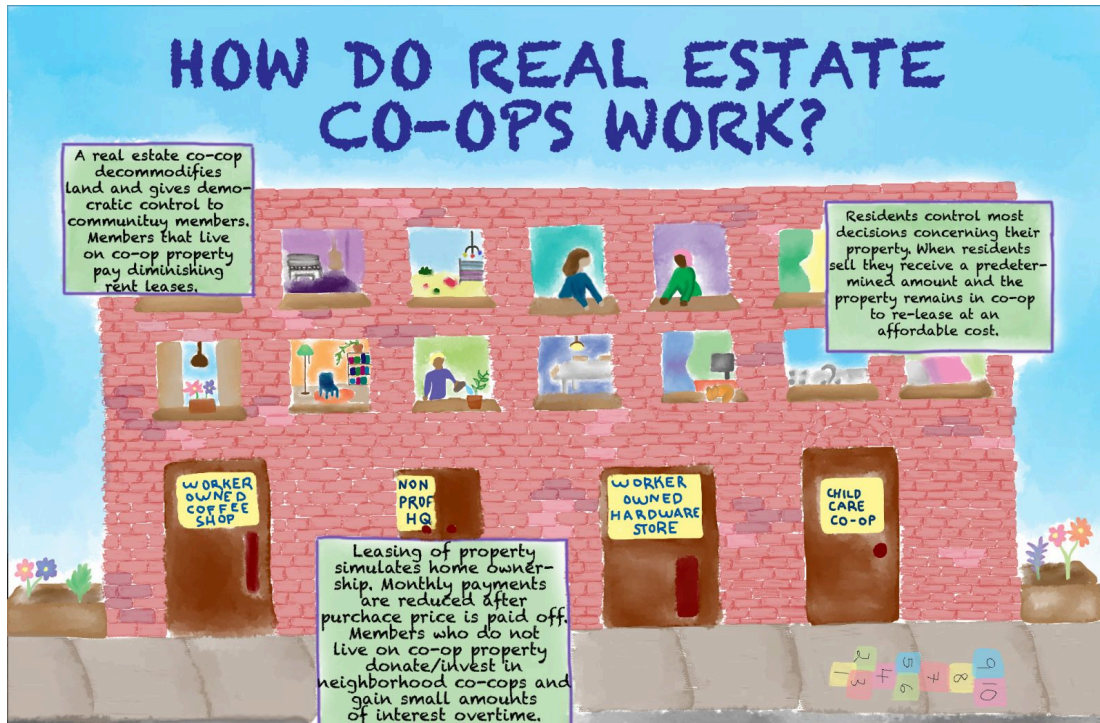
Call for artists!

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

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

This month, our featured artist is Ellie Tertes. Ellie is a collaborator at ESFL who contributes her artistic and educational talents to our work. Below is an educational piece Ellie created to help explain real estate cooperatives with art.



Created by Ellie Tertes

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](#).

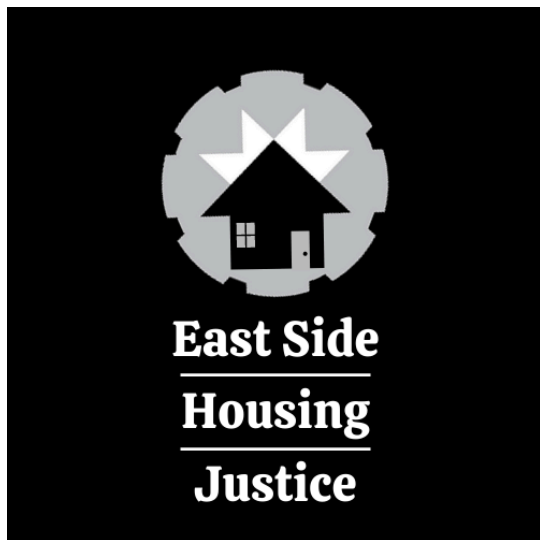
Home Help MN

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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Contact ESHJ at media@eastsidefreedomlibrary.org with any inquiries about the newsletter or housing justice.