



# THE EAST SIDE UNIFIED HOUSING JUSTICE JOURNAL

Published by the East Side Freedom Library

December 12, 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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## See a Need, Fill a Need: Anti-Displacement and Ethical Development in St. Paul



Ralph Coleman, a resident of Dominion's Legends of Berry housing complex in St. Paul, holds a sign during a public hearing concerning proposed amendments to St. Paul's rent control policy at St. Paul City Hall on Wednesday, Aug. 24, 2022. (Scott Takushi/ Pioneer Press)

**by Bailey Ethier**

In August 2022 the St. Paul Planning Commission voted to establish a Community Advisory Committee to study displacement throughout the city and develop policy recommendations that support community wealth building. After the Commission assessed the city's public programs and policies they came to an unsurprising conclusion: current resources are likely insufficient to appropriately address the funding and production gaps in housing development.

St. Paul's affordable housing supply has not met demand for years. The problem originated decades ago and current conditions are growing more severe. The cycle of disinvestment that perpetuates the housing shortage in the city was largely propelled by white flight, the defunding of public housing, and other gentrifying policies initiated during the 1970s. New development brings new revenue, to which city governments are often drawn despite the displacement that it causes.

Gentrification, the process of neighborhood change that occurs when higher income residents move into a disinvested community, is largely inevitable with population growth and continual housing deficits. Cities must put the programs and policies in place that are necessary to hold developers and decision makers accountable to the creation of accessible and affordable housing. The City of St. Paul plans to create an additional [7,000 new households](#) by 2030, designating around 30 percent of new units as “affordable housing”. City officials also estimate a troublesome gap in housing availability for households at 30 percent of area median income. Nearly 11,000 units are needed to appropriately accommodate this gap in affordable housing.

The Community Advisory Committee established by the St. Paul Planning Commission began work on a study in June 2022 to explore and analyze different strategies for minimizing displacement and encouraging affordable housing production in the city. The [Anti-Displacement Plan and Community Wealth Building Study](#) will build upon the knowledge and research previously carried out by community-based organizations in the Metro Region.

To gain an accurate picture of housing and displacement issues in St. Paul, the study will carry out community engagement to assess existing anti-displacement strategies, analyze current conditions, assess the feasibility of inclusionary zoning in the city, and make policy recommendations. While similar studies on the Twin Cities as a whole have recently been conducted by the University of Minnesota and the MSP Anti-Displacement Policy Network Team, this study will focus solely on the City of St. Paul.

In 2018, the University of Minnesota Center for Urban and Regional Affairs (CURA) conducted a [study](#) on gentrification in the Twin Cities between 2000 and 2015. During this time period, median household income declined and poverty levels increased in both gentrifying and non-gentrifying neighborhoods. The study also found both rental and homeowner markets increased in price at much higher rates in gentrifying neighborhoods. The community feedback efforts of the study revealed four common themes residents recognized as signs of displacement: folks are noticing the increased presence of whiteness, the lack of affordable housing, higher rates of business turnover, and espousing general fears of displacement. St. Paul residents were also critical of the Low Income Housing Tax Credit, describing the resource as ineffective and inaccessible to those who need it most.

Guided by the results of the CURA study, decision makers and organizers in the Twin Cities came together to further define anti-displacement goals for the Metro Region. Elected officials, city staff, and community leaders from the

City of St. Paul and the City of Minneapolis joined together to create a team that participates in the nationwide Anti-Displacement Policy Network. The goals they defined for the Metro Region reflected the concerns brought forth by the University of Minnesota study. In May of 2019 community members participated in [feedback sessions](#) recommending anti-displacement solutions to the MSP Anti-Displacement team. Community members recommended stronger tenant protections, creative community engagement strategies, community ownership opportunities, and equitable development policies.

In the wake of this research, the City of St. Paul recognized an opportunity to delve more deeply into the unique and specific needs of St. Paul residents. The Anti-displacement and Community Wealth Building Study is currently underway, assessing economic conditions and facilitating community engagement. To improve the depth and quality of the study, the city has partnered with [NEOO Partners](#), a real estate development and urban planning firm based in the Twin Cities. NEOO Partners is named after the Greek word *ananeoo*, which refers to the concept of mental renewal.

According to NEOO Co-Founder Denetrick Powers, “The name is a big part of our company’s identity. We don’t need to recreate the wheel, but we know we need to challenge the status quo. NEOO is unique because there are not many firms in the Twin Cities, or even across the nation, that do urban planning, engagement, real estate consulting, and finance consulting. It puts us in a position where we have a strong pulse on what is happening at the grassroots level. We understand how different projects intersect and affect surrounding communities.”

Powers explained that there is often a gap between public planning, community, and private market processes. NEOO works to align the goals and understandings of these three elements to help propel development projects that benefit the communities in which they take place. Powers and NEOO’s other co-founder, D’angelos Svenkeson, were working at large commercial real estate construction companies and recognized an opportunity to service small businesses led by People of Color.

“Small businesses don’t often get the hands-on service they need to help them successfully navigate the development process. We also recognized a lot of nonprofits with new young leaders of color who had missions that aligned with our personal values. These nonprofits did not have in-house expertise around real estate and planning,” said Powers.

Using their team’s knowledge, experience, and networks, NEOO is able to connect local government, funding agencies, community members, and

decision makers to help folks achieve their goals. NEOO's primary role in the Anti-Displacement and Community Wealth Building Study is community engagement.

The study was originally projected to conclude in January 2023, but the project team has extended the study through April 2023 to attain more comprehensive qualitative feedback from the community. NEOO is currently analyzing the information collected thus far and they hope to present their preliminary summary before the end of the year. In April, NEOO will present policy and program recommendations based on the research they conduct. The firm will offer recommendations to improve the current small business and local development programs the city has implemented, as well as fresh approaches to community wealth building. Powers sees a potential for improving inter-organizational support and relationships in public, private and nonprofit sectors. With the guidance of community members, NEOO will be able to explicitly articulate new ways to improve relationships between different spheres in the city.

“Neighborhood organizations are very active on these issues. We often work with organizations who are deeply intertwined with the community and its history to develop community-based solutions to urban planning and development challenges. It's important to hear from folks about why their community members are being displaced and why people haven't been able to move back to the neighborhoods they grew up in. We want to understand small business struggles and ongoing obstacles people face in the process of building community wealth,” said Powers.

The community engagement process is led by two NEOO team members who previously worked as city employees for St. Paul. They kicked off the project with a community survey that ran through October, a few pop-up sessions, and a series of one-on-one conversations with small business owners and different size developers throughout the city. As community engagement progresses, NEOO will continue to gather feedback in the form of public meetings, one-on-one meetings, and additional surveys.

Powers described their approach to community engagement as accessible and adaptable. By creating spaces that allow for open dialogue and authentic expression, the firm hopes to create a more even playing field where folks are not intimidated by authoritative figures or formal processes. NEOO works to create settings that ease people into the process and foster new ideas by building stronger community relationships.

When NEOO begins another round of community engagement in 2023 and asks for feedback on some of the early recommendations they create with the city, they will start to see more concrete ideas from community members about how the issue of displacement should be addressed. Those ideas will be part of the recommendations NEOO makes to the city at the conclusion of the study. While the city and NEOO are in midst of the study, Powers suspects the feedback will reflect community engagement projects the firm has conducted in the past.

“What is important to folks is generally constant. Residents want the city to prioritize deep affordable housing, create more opportunities for small business ownership, and provide stronger connections between residents and resources that help the operation of their businesses,” said Powers.

An important and politicized element of the study is the assessment on inclusionary zoning and its feasibility in St. Paul. Inclusionary zoning uses the city planning system to create affordable housing and foster social inclusion by capturing resources created through the marketplace. In Minneapolis, for example, the city’s [2040 Comprehensive Plan](#) designates inclusionary zoning to create mixed-income communities and require affordable housing within new developments. Inclusionary zoning programs vary in structure with different requirements, control periods, and affordability levels. The concept was first developed in the 1970s as a response to exclusionary and often racially segregated zoning practices.

In St. Paul, the need for inclusionary zoning was recently raised during debate over the [Lexington Station](#). Community groups called for more affordable housing as part of the development, but they had no legal requirements to rely upon and the project moved forward despite their requests. Before the pandemic, city planning staff began work on a potential [inclusionary zoning ordinance](#), but it was paused when COVID reached the United States and has yet to be revisited. As of 2021, the St. Paul zoning code did not reference housing affordability, and zoning code changes continue at a slow and incremental pace.

While inclusionary zoning is a popular tool used to subsidize affordable housing in the private market, critics say the policy will reduce overall housing supply and raise prices. Most of the critics are, unsurprisingly, big developers, but anti-poverty critics say inclusionary zoning is only a bandage that does not adequately address housing needs for low-income people.

In Powers’ eyes, St. Paul is in a sweet spot where they can learn from similar cities, get ahead of potential problems caused by gentrification, and use this

moment in time as an opportunity to do something ethical and creative. The anti-displacement study is designed to inform which policies truly ensure people have access to adequate affordable housing and small business opportunity, and Powers sees inclusionary zoning as a potential tool the city can use to achieve those goals.

“If the government wants certain types of development to happen, they have to require certain things. I think inclusionary zoning is a start. I am of the mindset that if you put things in place to support the right developers, like those who care about affordable housing, they will show up. The city has to choose the type of businesses to whom they want to cater. If you want to build the game for the big players, they’re going to play it. The city has the power to switch the game up,” said Powers.

If you would like to learn more about the study you can contact Senior City Planner, Tony Johnson at [tony.johnson@ci.stpaul.mn.us](mailto:tony.johnson@ci.stpaul.mn.us) or Jerome Benner of NEOO Partners at [jerome@neoopartners.com](mailto:jerome@neoopartners.com).

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## **The First Tiny Home Community in St. Paul Comes to Fruition on the East Side**



A new tiny home at Mosaic Church in East St. Paul, 2022 (Mosaic Church)

**by Ismail Khadar**

Nestled in the Payne-Phalen neighborhood is an innocuous white church on east Wheelock Parkway. Mosaic, A Nazarene Baptist church, is aptly named for upon closer look there lies a community of tiny homes in the thicket adjacent to it. Looking at this small community may incite feelings of happiness or curiosity, many may think “why aren’t there more communities like this” when passing by. Few know the story behind the creation of this micro-neighborhood and how much work went into its realization.

I had the opportunity to speak with Meredith Campbell, one of the site managers for the settled community, after she and her husband had just navigated through a winter flurry while traveling in Wisconsin. Living next door to the church I opened up with some of my observations and asked her to tell me a little bit about the background of the settled community.

“It really started with the safe parking program” she retorted.

This was a program that allowed homeless single parents a safe space to park their cars and sleep there if need be.

“We were approached by Settled, a local nonprofit, and they cast a vision to us of tiny homes for the chronically homeless...It fit with our mission, mobilize and equip the model of Christ into hospitality,” said Meredith.

From that conversation sprung forth St. Paul’s first tiny home community. One that’s mission was to intentionally stabilize homeless community members. This vision didn’t materialize overnight, it took several years of planning, building, and most importantly, working with the city to figure out zoning protocol.

During this period several key things happened; Mosaic Christian Community did thorough and intentional organizing work amongst their neighbors, getting critical community feedback about the project and what people wanted to see. Five other churches from multiple denominations participated in various ways such as building the homes themselves. The tiny home team also renovated the church’s interior to better accommodate full time residents. Finally, there was an in-depth vetting process of potential participants to ensure that there was an intentional community built and the folks moving in would benefit the most from this new community.

There are six homes in total: two that house intentional neighbors and four for folks who have experienced chronic homelessness. All participants pay rent to live on sight, and the intentional neighbors act as on-site managers to



assist with any issues that need immediate attention. The homes are not equipped with kitchens, laundry, nor showers so participants have 24/7 access to the newly renovated church for those amenities.

When I asked Meredith whether or not she thought other faith based institutions should pursue similar projects she had this to say

“I would love to see faith communities implement a model like this. There were six different denominations that funded this project. Whether or not they are building a home or a host site there is plenty of space for faith communities.”

I agree with her. Housing is an ever present issue, and if more intentional spaces like Settled can exist then we are one step closer to living in a better world.

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## Community Feature: Seanne Thomas



Seanne Thomas on the left accepting the Alice O'Brien award, 2022

by **Sidney Stuart**

In the winter of 2019 the Housing Justice program hosted its first official East Side Housing Summit. The program wouldn't be nearly what it is today without the thoughtfulness and wisdom of Seanne Thomas. Our Housing Justice team was grateful to talk with Seanne this month about her journey as a realtor and community leader building up both ABC Realty and collaborating around the inception of the Housing Justice program.

Seanne embodies "the quintessential East Sider" (her words, though we agree). From her early days at Phalen Lake Elementary to over 30 years of homeownership on the East Side, Seanne is dedicated to this place, the community, and the continual pursuit of equity.

This deep commitment to place, community and equity grew out of lived experiences with major institutional players. With an educational background in economics, Seanne began working in insurance underwriting at State Farm and eventually moved into more conventional real estate spaces like Edina Realty. Exposure to these larger corporate entities opened her eyes to an underlying toxic work culture, placing value on profits over employees.

"I would face microaggressions in the office for breastfeeding, being a mother on the job, but I was unapologetic. I thought, I'm going to create my work around my family. The business really needs to be done differently," said Seanne.

Knowing that family was meant to be first priority, the only alternative was to leave that world and create a new one. Fortunately, her commitment to family first served as its own inspiration and a stepping stone into her own vision. While coaching soccer with her husband, Seanne made a pivotal connection with the East Side Neighborhood Development Corporation (ESNDC). ESNDC invited Seanne to open her own real estate business in their physical space.

Their relationship spawned five years of growth in real estate on the East Side before moving on to her new venture. For five years, she worked with ESNDC to grow her real estate business on the East Side. With an understanding that our housing systems have historically excluded black and brown people from accessing this major mechanism of wealth building, Seanne had identified a new goal.

"I saw the need for an equity-centered homeownership experience and this really emerged with the creation of ABC realty," said Seanne.

Through Seanne's determination, passion and breadth of knowledge she set in motion the housing justice program at ESFL.

“I joined a professional and personal development program. There was a year-long commitment with a requirement to create something. Initially, I went in thinking how can I create more business for myself? But that was the wrong question, I shifted to think about what could be created to really better the community. How about we start to explore this racial gap in homeownership,” said Seanne.

The collaborative nature of the Library and Seanne’s ABC Realty brought about a new space for tough conversations. In summer of 2019, she and other community members held their first conversation and film showing. They were hoping for around 25 people, but they were pleasantly surprised when almost 70 community members showed up.

“There was a ton of energy in the community around housing and talking about housing inequities,” said Seanne.

ABC Realty continues to work towards, and model a more equitable East Side by striving to represent the community here. With employees who are entrepreneurs, this all stands in direct opposition to her early experiences. From facing microaggressions in the workplace to the development of an agency that looks like the community of the East Side and specializes in working with first time homebuyers we’re honored to have worked with Seanne and continue our work through the Housing Justice Program. The city was also fortunate to recognize ABC Realty as a City of St Paul winner of the Alice O’Brien Award: honoring a women-owned business that is committed to equity and empowerment.



Check out ABC Realty's website for more information: <https://abcrealtytwincities.com/>

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## FINAL PUBLIC HEARING

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SEE LINK TO  
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**CALL-IN**

1-855-282-6330

EVENT NUMBER:  
249- 516 -49429

Please contact Jorge Alonso at 651-201-2258 or [Jorge.alonso@state.mn.us](mailto:Jorge.alonso@state.mn.us) or Ben Gustafson at 651-201-2247 or [ben.gustafson@state.mn.us](mailto:ben.gustafson@state.mn.us) if you have questions on how to participate or have trouble accessing the public hearing using telephone or internet.

## WRITTEN & VIDEO COMMENT

**SUBMIT IN WRITING:**

EMAIL TO:  
[CONSUMER.PUC@STATE.MN.US](mailto:CONSUMER.PUC@STATE.MN.US)

OR  
USE THE COMMENT FORM HERE:  
[HTTPS://MN.GOV/PUC/CONSUMERS/PUBLIC-COMMENTS/](https://mn.gov/puc/consumers/public-comments/)

**\*\*BE SURE TO REFERENCE "DOCKET #21-630"**

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& RECORD A 1-3 MIN VIDEO:  
[HTTPS://FLIP.COM/3A359FA2](https://flip.com/3A359FA2)

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**JAN 6  
4:30 PM**

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## 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](http://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.

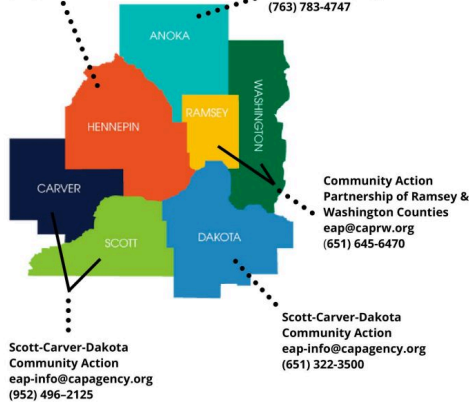


## Energy Assistance Program (EAP)

### 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

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

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

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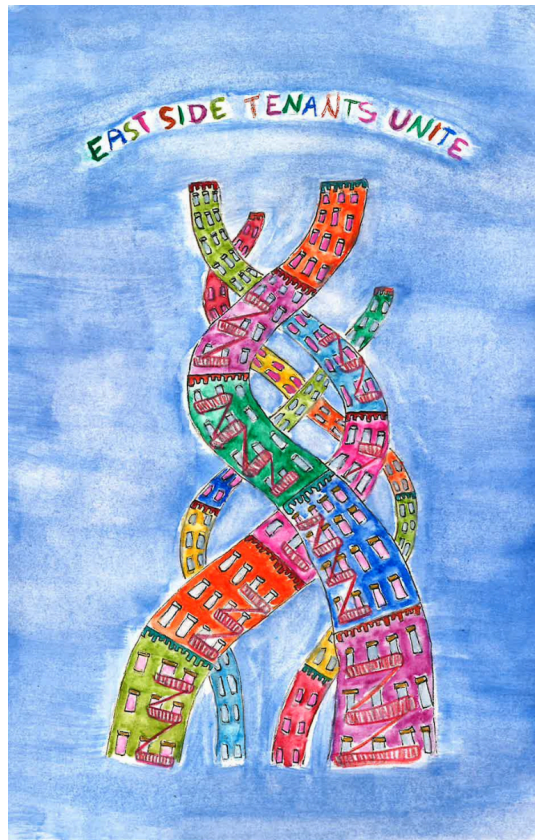
## Call for artists!

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 Ellie Tertes. Ellie is a collaborator at ESFL who contributes her artistic and educational talents to our work.



Created by Ellie Tertes

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## 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](#).

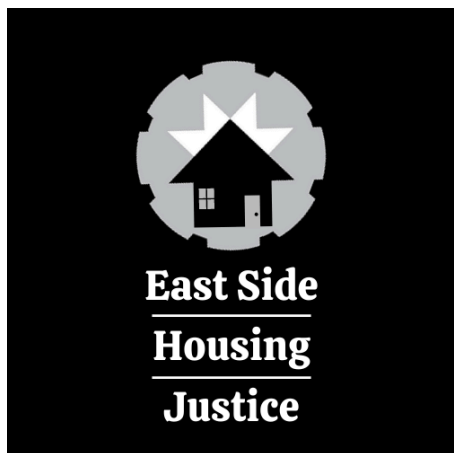
### **Home Help MN**

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