Thinking about an educational or personal goal?... Consider applying for

The CLCLT Homeowner Opportunity Fund

To support one-time fees for trainings, conferences, books, tuition, or business development that provide an opportunity for the applicant to work toward a goal that would further their ability to create wealth or build assets for their household or better the community.

For more information:
Victoria at (612) 594-7146 or victoria@clclt.org

**Winter Home Maintenance**

Winter is a good time to take care of interior problems or decorating. See your CLCLT Homeowner Manual for more detailed information.

- Occasionally flush water down seldom used showers or sinks (such as basement bathrooms): if water in a drain trap evaporates, dangerous sewer gases can enter your house.
- If excessive moisture forms on windows reduce the humidity. Check the furnace vents and check the snug fit of storm windows; consider installing (or using more often) kitchen and bathroom ventilation fans.
- Buy a “long term” radon test device, place it in the basement, and mail it in according to the directions to receive its report.
- After a snow fall look at your roof for warm spots where the snow has melted. Warm spots on the roof indicate that warm air is leaking into the attic.
- Watch for “ice dams,” which are areas of ice built up near the edge of the roof. Ice dams can cause melting snow to penetrate under the roof shingles and dip into the attic. Water dripping into the attic can ruin insulation; damage roof boards and supports; and damage the ceiling of living areas.

**Protecting Your Household in Winter**

Winter storms and their aftermath can last for days and leave family separated or your home without heat or power. Following are some ideas to make certain that you and your family are prepared.

First, prepare a winter safety kit to be kept in your house and/or vehicle. Winter safety kits should include items that will keep you and your family sustained for an extended period of time without electricity or heat in your home and/or vehicle. Items to include in the kit are a flashlight, battery-operated or hand-crank radio, warm blankets, extra gloves, hats, socks, water (at least a 3-day supply) and food (at least a 3-day supply of non-perishable, easy-to-prepare).

The winter safety plan should include details on what you should do should you and your family get separated. Identify an emergency contact person that all family members can reach to notify of their safety. The website [www.ready.gov](http://www.ready.gov) recommends choosing a friend or relative from out-of-state as they can often be reached while local contacts may have cell phone network difficulties. Also make certain to agree upon a designated rendezvous location for your family.

Finally, don't forget about your pets this winter and include the items necessary to care for your pet in the winter safety kit. Remember that animals can experience frostbite and hypothermia despite their fur so make sure to bring them inside if the temperature is below 20 degrees Fahrenheit. Each time you bring pets indoors wipe their paws to remove any ice or snow-treatment chemicals that can harm them and brush them regularly to ensure that their fur is not matted. Matted hair is less likely to keep animals warm.

These lists and other detailed information about winter weather safety can be found at [www.ready.gov](http://www.ready.gov).
CLCLT Homeowner in the Spotlight: Jackie Mukiibi

Born in Uganda, Jackie moved here with her family at the very young age of 2 years. At that time her aunt – who was attending college – sponsored the large, extended family but with few resources available the family found themselves taking home mattresses from the side of the road and using their “bare hands to vacuum the floors.” Fortunately education was always a major component of Jackie’s life and so upon graduating high school, Jackie moved to California to attend the University of San Diego. It wasn’t long, however, until Jackie moved back to Minneapolis to finish her degree in Ethnic Studies at Metro State. While completing her schooling, Jackie rented an apartment in the Midtown Exchange building, and it was there she first learned about homeownership opportunities available through the CLCLT. “I was referred to the CLCLT by a [CLCLT] homeowner that lived in the Midtown Exchange building.”

In 2009, after a year of building her credit score (she didn’t have a credit card at the time) and working with an organization that offered a monetary match to deposits made to a savings account to assist with downpayment and closing costs, Jackie found herself purchasing a charming, 1 ½ story home in North Minneapolis. “I always knew I wanted to live in Minneapolis. I love Minneapolis.” Jackie’s home is close to downtown and many restaurants, and with two young children the fact that it is close to several parks makes the location that much more ideal.

Homeownership has had its challenges. Three years ago, on the afternoon immediately following the birth of her second child, Jackie’s home was damaged by a tornado. Jackie remembers vividly the phone call from her partner, Eddie, relaying the news. “Well, I hope you have insurance…a tornado hit your house!” The damage was enough to relocate the family to a hotel for a couple of months but those expenses were all covered by insurance (“I’m glad insurance is mandatory,”) and three years later you would not know that the home had suffered any damage.

Becoming a CLCLT homeowner is providing Jackie with another opportunity, that of being a National Community Land Trust Ambassador. After being nominated by a CLCLT staff member, Jackie was selected by the National Network to participate in the year-long program that will include a trip to Washington, D.C. where Jackie – and other National Ambassadors – will meet with policymakers to discuss affordable housing. When asked how she feels about adding to her already-full plate, Jackie calmly replies “I’m excited and very honored. It is a reaffirmation of how good the CLCLT is. I’ve worked with a lot of nonprofits and the work that the CLCLT does is unmatched.”

Along with her new role as a CLT Ambassador Jackie also looks forward to continuing her work in community building at the local level with her focus on parent stabilization. Jackie is quick to acknowledge the many youth endeavors that are in operation already, however, she said “I like to put my attention towards stabilizing parents because then the parents can guide the kids.” Jackie also looks forward to attending future CLCLT-sponsored events for her chance to meet other CLCLT homeowners. “I feel like I learn from them. The other CLCLT homeowners inspire me.” Jackie is also interested in assisting other CLCLT homeowners in their community engagement activities.

With so much happening Jackie’s plans for the future are not definite but she’s philosophical about what’s to come. “I’m thinking this [National Network Ambassador] experience will rejuvenate me. I feel like my agenda will come to me and my goal is to listen for it and then act upon it.”

2015 CLCLT Opportunity Fund

Please join the CLCLT Homeowner Committee and staff in congratulating Som’er French on being selected as the first recipient of the Opportunity Fund for 2015. Som’er submitted her application to the CLCLT in late December 2014 and was chosen by the Homeowner Committee at their first meeting in 2015. The funds from this grant will assist Som’er in obtaining her business license for Kimberryn Peach (a gift-basket business) as well as developing an e-commerce website with sustainability for 6 months. Look to the CLCLT Facebook page in coming weeks to find a link to Som’er’s business venture.

A reminder to homeowners that the Opportunity Fund is available to existing CLCLT homeowners and their spouse, domestic partner, and children or dependents, and is designed to offer selected recipients a one-time grant (not to exceed $500) for trainings, conferences, study materials and business development to assist the recipient in working towards a goal that would further their ability to create wealth or build assets for their family or better the community.

Each quarter of 2015, the CLCLT Homeowner Committee will announce up to three recipients. If you are eligible and interested in applying for this grant, please contact Victoria Balko at 612.594.7146 or via e-mail at victoria@clclt.org for an application. The deadline for second quarter applications is March 31, 2015.

FREE Home Products Available

At the beginning of 2014 the Minneapolis Fire Department provided the CLCLT with Kidde brand combination Smoke and Carbon Monoxide Detectors to distribute to homeowners in the City of Minneapolis. The CLCLT currently has a little over 75 remaining to distribute to homeowners in the City of Minneapolis.

The CLCLT currently has a little over 75 remaining to distribute to homeowners in the City of Minneapolis. These plastic shrink-style insulation kits help seal windows eliminating drafts which can increase electric or gas bills. One box will cover approximately 5 windows that individually measure 3 feet x 5 feet.

If you, or someone you know who resides within the city limits of Minneapolis, is in need of one or more of these devices please contact Victoria at 612.594.7146 or via e-mail at victoria@clclt.org. Available only while supplies last.