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.

Financial Concerns?

If you are having trouble making ends meet, or are concerned that you may fall behind on your monthly obligations, please call us. Even if we are not able to help we can connect you with other local resources that may be able to assist you.

Youtube.com can assist DIY homeowners

The many DIY videos are great resources to guide you on projects and repairs around the house, as well as how-to-videos on anything and almost-everything.

For more information contact Victoria at 612.594.7146 or victoria@clclt.org.

Winter Home Maintenance

Winter is right around the corner. Before the snow flies consider taking the following steps:

- Replace batteries and test smoke and carbon monoxide detectors.
- Clean gutters and downspouts.
- Shut off the valve to exterior faucet and drain making sure to leave the valve open. Also drain and store yard hose(s).
- 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.
- Inspect windows for damage and/or loose putty. Repair and replace as needed. If excessive moisture forms on windows, reduce the humidity, check the furnace vents, and 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 the first snow fall or two, 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.

Don’t forget - Daylight Saving Time ends on November 1. Set clocks back one hour.

2015 Letter from Jeff

2015 has been a big year for the CLCLT. One of the larger changes for the organization was the merger with Neighborhood Housing Services of Minneapolis (NHSM). In addition to growing the CLCLT staffing by close to 50% with the addition of Glennis Ter Wisscha and Karin Williamson, the CLCLT will now have the opportunity to better serve the larger community through an array of down payment and rehab loan products in 2016. NHSM has a strong legacy in Minneapolis of serving the community and the CLCLT is looking to carry on that commitment to the community and residents served.

By the end of this year we will be the stewards of over 200 affordable homes in Minneapolis, which still represents less than .25% of all ownership units in Minneapolis. Unlike other owned homes, each of the CLCLT homes will remain perpetually affordable with no - or very little - additional affordability investments needed ever again. The CLCLT has also facilitated over 35 resales to new households. It’s important to note that essentially no new public investments were needed to create the affordability for the 35 resales due to long-term affordability mechanism built into the community land trust. The Community Land Trust way of homeownership is working!

We still have a long way to go as we’ve come to understand the great desire that hundreds of low- and moderate-income households have to purchase a home in Minneapolis before the cost of housing further exceeds their means. We are well poised to grow our impact and we believe the community is increasingly supportive of the CLCLT. Much of this can be attributed to you and your support of our mission; through your referrals, public testimonies or your artistic endeavors that feature the CLCLT in some way. We would not be here without all of you and we look forward to what the next year will bring.
CLCLT Homeowner in the Spotlight: Sheng Vang

When Sheng Vang first thought about purchasing a home there were a lot of factors to take into consideration. The primary concern being whether or not she was ready for such a momentous step. Sheng is a middle child in her family and to purchase a home for herself, her parents and siblings was not the traditional process. “In the Hmong culture typically the eldest buys first and I’m not the eldest. I’m not married so I don’t fall under the responsibility of my husband’s family so I had to step back and really think about being the one responsible for my family.”

After making her decision to move forward with buying a house, Sheng began learning as much as she could about the process and encountered another challenge, “There was a lot of information to read and understand. I’m a first-generation and first-time homebuyer and being the first person to do it was a lot of stress.” Shortly thereafter, Sheng’s father learned about Project: Reclaim and encouraged his daughter to apply.

A little over one year later, Sheng is the proud contract holder for a restored home in North Minneapolis and is committed to her credit enhancement plan through Project: Reclaim. “I’ve been hearing about the success stories from other [Project: Reclaim] homeowners so that’s my primary focus.” Sheng’s father has other plans. “Dad has a lot of redecorating ideas for the house, but I asked him to wait until I refinanced and he agreed.” In fact, Sheng has had to remind her family that she is the homeowner for this property and not her family. "Hmong is a very elder-driven society, and it’s hard for them to see me as a homeowner and not your young daughter.”

This deviation from tradition has not diminished her parent’s pride in her, however. When Sheng had the blessing for her home (a Hmong tradition where evil spirits are “swept” out of the house using a small branch and the family and your home safe. Visit minneapolismn.gov/police/crimeprevention/police_outreach_safe-teams. Here are some other ideas to keep you, your family and your home safe. Visit http://www.minneapolis.gov/police/crimeprevention/police Crime prevention index for more home and personal security information.

To protect young people:

• Have your children observe the Hennepin County curfew hours (Ordinance #16):
  - Under 12 years old: Weekdays, home by 9 p.m.; Friday & Saturday, home by 10 p.m.
  - 12-14 years old: Weekdays, home by 10 p.m.; Friday & Saturday, home by 11 p.m.
  - 15-17 years old: Weekdays, home by 11 p.m.; Friday & Saturday, home by midnight
• Work with other parents to monitor curfew hours in your neighborhood.
• Call 911 to report any youth disturbances after curfew.

To prevent car/bicycle theft:

• Always park your car in the garage and lock the garage after each exit.
• Never leave valuables in your car.
• Be sure to lock your bicycle to a stationary object. The best locking device is a hardened steel u-shaped lock.

To prevent tool/yard maintenance equipment theft:

• Keep these items in a strongly locked garage or shed.

Yard security:

• If you’re working in the front yard, lock the back door and garage. If you’re working in the back yard, lock the front door and garage.
• Don’t keep ladders or other equipment in the yard as they could be used to access your home.
• Keep shrubs, bushes, hedges, and fences to a height of three feet or less.
• Solid fences can prevent neighbors from watching out for each other. Consider chain link or picket-type fencing.
• Residential lighting should be used to light up home-entry points. Motion detector lights are an inexpensive deterrent for areas where continuous lighting is unnecessary; so are dusk-to-dawn sockets that you can install in existing fixtures.

In the home:

• Learn how to pin your windows to allow ventilation but prevent them from being opened wider.
• Don’t advertise your vacation plans. Ask a trusted neighbor to pick up the mail and papers.
• Use light timers which will turn two or more lights on and off at predetermined times, similar to when lights would be on or off normally. The living room, kitchen, a bathroom and at least one bedroom are good choices.
• Consider installing a home security system. According to consumeradvocate.org the top three companies for 2015 are Frontpoint, ADT, and ProtectAmerica.

Congratulations NEW CLCLT Homeowners!

Since our last Connector the CLCLT has assisted Korto & Jason Dixon, LaMarr Robinson & Jennifer Mack, Lori Nyman & Nicole Stately, Nnya Chue Lee & Xia Lor, Megan Treinen, and Dillon & Caitlin Thomson purchase land trust homes. Congratulations to each of you. Look for new homeowners on our Facebook page.