



Frequently Asked Questions with Resources

1. Water in the Basement (consider after heavy rain fall)
 - Ask if homeowner has inspected where the water is coming from
 - Sump pump might need to be replaced
 - Water from floor drain will require a plumber
 - Moisture on walls comes from your grading
 - Leaks from cracks and pipe penetration
 - Check out ways to waterproof your basement:
<https://www.safebasements.com/basement-waterproofing.html>
2. Homestead
 - Minnesota Resident Tax Reduction Program where owner-occupied homeowners get a reduction on their property taxes.
 - <http://www.minneapolismn.gov/assessor/homesteading/index.htm>
3. Pest/Rodent Control
 - Inspect the outside and inside of your home top to bottom for any opening/holes (the size of a quarter) where pest or rodents can get in.
 - <https://www.paffyspestcontrol.com/>
4. Lease Fees
 - A monthly ground lease fee is paid to the CLCLT by the homeowner. The ground lease is a duo agreement between the homeowner and the CLCLT in which the homeowner owns the property and leases the land from the CLCLT. The Ground Lease is reviewed by the homeowner before closing with an attorney and at closing with the Program Manager.
 - Questions regarding your lease fees call Sheng at 612.594.7161 or email at sheng@clclt.org.
5. Capital Improvements
 - A capital improvement is the addition of a permanent structural change or the restoration of some aspect of a property that will either enhance the property's overall value, prolongs its useful life, or adapt it to new uses.
 - Qualifications for CLCLT Capital Improvements:
 - Kitchen Remodel
 - Bathroom Remodel

- Build-out or conversion to basement/attic to living space
- Garage
- Small edition to existing home

6. Rehab

- Through the CLCLT Homebuyer Initiative Program the CLCLT provide a Rehab Grant. Rehab funds can be used to address any mechanical, structural, and safety issues that a home has at the time of purchase.
- Refer to the Rehab Management Process document

7. Partner Resources

- **NeighborWorks Home Partners (NWHP)**
Address: 533 Dale St N, St Paul, MN 55103
Phone: (651) 292-8710
<https://nwhomepartners.org/>
- **Center for Energy and Environment**
Address: 212 3rd Ave N Suite 560, Minneapolis, MN 55401
Phone: (612) 335-5858
<https://www.mncee.org/>
- **Prg Inc.**
Address: 2017 E 38th St, Minneapolis, MN 55407
Phone: (612) 721-7556
<https://prginc.org/>
- **Northpoint Health and Wellness Center**
Address: 1313 Penn Ave N, Minneapolis, MN 55411
Phone: (612) 543-2500
<https://www.northpointhealth.org/>
- **Mid-Minnesota Legal Aid**
Address: 111 N 5th St #100, Minneapolis, MN 55403
Phone: (612) 332-1441
mylegalaid.org/about/locations/

8. Seward Back Up

- Flooding is one of the costliest repairs for a homeowner, sewer backup is a combination of raw sewage and tree roots seeking moisture. This link provides tips to prevent sewer back up:
<https://www.hubinternational.com/blog/2017/07/six-sewer-backup-prevention-tips/>

- Check out FEMA website for additional flooding resources:
<https://www.fema.gov/news-release/2010/11/04/understand-your-flood-risk-know-sewer-back-insurance-not-same-flood>

9. CLCLT Warranty

- Contractor – Homeowner Warranty is a contract that is signed by the homeowner and the contractor who performed the rehab improvements on the HIP homeowner's property. The contractor warrants the owners one (1) year period from and after the execution of the completion certificate or certificate of occupancy by all the parties thereto (hereinafter called the "warranty date").
- Questions regarding the Rehab process and your property warranty contact Staci Horwitz, Operations Director 612.594.7148.

10. Fraudulent Mail

- New homeowners will get fraudulent mail. Most fraudulent mail is not easy to make out, it will look like regular mail and will come from a non-legitimate company trying to send you a bill stating you have an outstanding balance that needs to be paid.
- If you are unsure about your mail, you can send copy of the mail to the CLCLT and Sheng can help determine if the mail is fraudulent 612.594.7161.