

Community Land Trust (CLT)

# HOMEOWNER HANDBOOK



Your go-to guide for tips on budgeting and saving, home maintenance and improvements, interior decorating, home safety, home loans, property taxes and more.



[1ROOFHOUSING.ORG/CLT-Homeowner-Resources](https://1ROOFHOUSING.ORG/CLT-Homeowner-Resources)



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## COMMUNITY LAND TRUST STEWARDSHIP

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One Roof Community Land Trust homes have received funding from local, state, federal entities. This funding is what makes the home affordable. It is the Land Lease Agreement that makes the affordability long-term. The one-time financial investment is recycled over and over with each sale and purchase of the home. The homebuyer and One Roof enter into the Land Lease Agreement as dual “stewards” of this resource; the resource being an affordable home.

The four goals of Stewardship:

1. **PROMOTE** the success of homeowners.
2. **PROTECT** the affordability of publicly-invested in homes.
3. **PRESERVE** the quality and condition of the home for future generations.
4. **PREVENT** the loss of the public investment and homeowner returns, especially to foreclosure.

One Roof’s Stewardship Associate is on staff to help households maximize wealth while protecting the program and its community investment through assisting homeowners with financial responsibility, ability to maintain the property, as well as monitoring the physical asset, and enforcing program requirements found in the Land Lease Agreement.

### LIST OF LAND LEASE TOPICS COMMON TO STEWARDSHIP MONITORING

Below are the top seven land lease items that One Roof, as well as the homeowner, are responsible for monitoring in order to be great stewards of the public investment into Community Land Trust homes ensuring the resource of affordable homeownership continues.

These are the most common reasons the CLT Stewardship Associate will be in contact with you, keeping in mind **Article 4.7 “Homeowner has a right to quiet enjoyment:** Homeowner has the right to quiet enjoyment of the Leased Land. One Roof has no desire or intention to interfere with the personal lives, associations, expressions, or actions of the Homeowner in any way not permitted by this Lease.” Prompt and clear communication with the CLT Stewardship Associate will minimize the amount of non-quiet enjoyment as well as provide you with some resources and assistance, if needed.

**Home Maintenance Responsibility Article 4.2** “Homeowner shall maintain all parts of the Home and Leased Land in safe, sound and habitable condition, in full compliance with all laws and regulations, and in the condition that is required to maintain the insurance coverage required by Section 9.4 of this Lease.” Since One Roof is listed on the deed, the City of Duluth Life Safety Division (or the equivalent in other cities) will notify One Roof of properties and homes deemed in disrepair. This includes excessive rubbish and garbage in the yard, excessive vehicles, peeling paint, missing shingles, etc. The CLT Stewardship Associate is available to work with you and the City as well as identify resources to remedy the violation. If you need a loan to complete maintenance, start here <https://www.tfaforms.com/4933155>

**Homeowner’s Insurance Requirement Article 9.4** Make sure the three requirements below are on your policy. Occasionally, One Roof will be notified of a policy cancellation or a mortgage payoff; therefore, we will request the Declaration Page of your current homeowner’s insurance policy. As long as One Roof is listed as an additional insured, your insurance company will automatically

send the notice to us upon renewal. If we do not receive a renewal notice from your insurance company, we will be in contact with you.

- ✓ Hazard Insurance: "All risks" of physical loss, using Insurance Services Office (ISO) Form HO 00 03, or its equivalent, for the full replacement value of the Home (but in no case less than the purchase price), and in any event in an amount that will not incur a coinsurance penalty.
- ✓ Liability Insurance: Public liability insurance using ISO Form HO 00 03 or its equivalent in the amount of no less than \$500,000.
- ✓ Additional Insured: One Roof shall be named as an additional insured using ISO Form HO 04 41 or its equivalent
- ✓ Flood Insurance: Keep in full force and effect flood insurance in the maximum amount available should the Home lie in a flood hazard zone as defined by the National Flood Insurance Plan.

**Land Lease Fee Article 5** Fees are to be paid by the 1<sup>st</sup> of the month unless 1) your fees are escrowed, 2) you use ACH in which your fees are automatically paid on the 15<sup>th</sup> of the month, 3) you have paid the year in full proactively, 4) or you have established a payment plan with the CLT Stewardship Associate. Pay your lease fees online here <https://www.tfaforms.com/4828992>

**Payment of all taxes and Assessments Article 6.1** Why the homeowner is responsible for paying the property taxes is because the homeowner gets the benefit/"quiet enjoyment" of the land; One Roof does not. Why One Roof "owns" the land is to retain the affordable homeownership model. By One Roof owning the land, the homeowner is restricted from selling the home on the open market; that would result in the home being lost from the program. Find more information regarding property taxes and refunds on page 15 of this manual or the Resources & Information section on the website.

**Occupancy Requirement Article 4.4** "Homeowner shall occupy the Home for at least eight (8) months of each year of this Lease, unless otherwise agreed by One Roof and subject to any restrictions required by the entities providing funding and subsidies for the Home." If One Roof suspects or is notified through the City of Duluth Life Safety Division (or the equivalent in other cities) that the homeowner is not residing at the home, we will ask for proof of occupancy which may include a visit with you inside your home. Requests for extended leaves can be made here <https://www.tfaforms.com/5058901>

**Transfer of the Home Article 10** If you are no longer living in your home but a relative or household member is living there as their primary residence, Article 10 allows for transfer of the home with certain restrictions. Contact the CLT Stewardship Associate to discuss this option.

**Refinance Article 8.3** There is a special refinance section on the website and an online form to fill out if you are considering refinancing <https://www.tfaforms.com/4933344>

Your Land Lease Agreement is important to read and reference frequently before making big house decisions. The CLT Stewardship Associate is always interested in talking to homeowners with questions about the Land Lease terms and practices we can implement to improve the stewardship experience.

# FINANCES AND BUDGETING

## HOMEOWNERSHIP BUDGETING

Homeownership budgeting begins with basic budgeting. Budgeting is really very simple, there's only one thing difficult about budgets and that is sticking to it. You're probably not a total stranger to budgeting but like everyone else you've seen your fair share of failed budgets.

Get in better financial shape with these free budgeting resources.

- Community Action Duluth offers a free class called **Common Cents** and **Integrated Coaching Program** for budgeting, asset building, debt reduction, and credit building. Visit <https://www.communityactionduluth.org/financial-opportunity-center> or (218) 726-1665.
- Lutheran Social Services provides free **financial counseling**. Call (888) 577-2227 or visit <https://www.lssmn.org/financialcounseling/>.
- Search online for the best free budgeting apps, for example **Everydollar**, **Goodbudget**, or **Honeydue** and a search for printable, fillable budget sheets.
- Reference the resources you were provided at your Home Stretch workshop.

Here are some budgeting basics to help you setup a budget that not only gets the job done but one that you can live with as well.

**1. Track your spending & create your budget.** Before you even start your budget, tracking all your spending on a daily basis for a month to three months will help you determine what spending amount to allocate per budget category such as how much you spend per month on things like groceries, gas, clothing, etc. This takes the guess work out of tallying up your expenses for your budget. Referencing past bank and/or credit card statements can help you get an idea of your monthly spending habits.

**2. Have an emergency fund.** When creating a budget an emergency fund often gets overlooked but is extremely important. Put an Emergency Fund line item on your budget and save \$1,000. Do this as quickly as possible. At minimum, put at least 10% of your monthly take-home (net) pay into savings and leave it there. For example, if you take home \$1,500 per month, put \$150 into savings each month until you reach \$1,000.

After you pay off your debts, then add to your \$1,000 emergency fund to the equivalent of 3 to 6 months' worth of expenses. This money is to be used in case of the emergency someone in the household were to lose their income or no longer be able to work. Your household will still be able to pay the bills for a few months using this emergency fund.



- 3. Debt should be top priority.** If you have debt it should be your budget's top priority after your \$1,000 emergency fund. Pay off your debt as quickly as possible; debt is like a financial anchor weighing you down. 15% of your total monthly net income should be committed to wiping out your debt. If you take home \$1,500 per month, \$225 per month goes to paying off debt, beyond the required minimum payments. You can also utilize the "Debt Snowball" approach described on [RamseySolutions.com](https://www.ramseysolutions.com) "Start by listing all of your debts except for your mortgage. Put them in order by balance from smallest to largest—regardless of interest rate. Pay minimum payments on everything but the little one. Attack that one with a vengeance. Once it's gone, take that payment and put it toward the second-smallest debt, making minimum payments on the rest."
- 4. Cut costs wherever you can.** It's important to try to cut living expenses wherever you can. Look over your budget; try to find areas where you could reduce costs. One area people tend to make the most cuts is on entertainment, but this is one of the worst things you can do because it will make the budget that much harder to stick to. Always leave room for fun and things you enjoy in your budget but budget for them and make sure you're spending in that category allows for you to reach the goal you set in #5.
- 5. Set a realistic budgeting goal.** It's never a bad idea to set a goal for your budget whether it's to eliminate debt, have a 6 month emergency fund, save cash to pay for new roof, or build your retirement nest egg. To avoid disappointment, set goals somewhat conservatively -life has a way of throwing us a curveball now and then which gets us off track. We want our budget to help us be and feel successful; not for it to be a set up to fail due to unrealistic goals.
- 6. Live on cash.** For many people these days the thought of living only on cash seems archaic and terribly outdated - but it works! This does not mean paying everything in cash if you don't want to. Using online tools for bill paying or auto payments still makes sense. However, your variable expenses such as food, gas, and entertainment should all be paid in cash -spending only what is allocated for each expense in your budget. This is also called the envelope system of budgeting.
- 7. Need vs. Want.** This is a tough but critical budgeting basic that challenges almost everyone. Before handing someone your debit or credit card to buy that "must have" item you've been pining over ask yourself these 2 important questions:
  - a. Do I need it or want it? Give yourself at least 24 hours to think it over, and odds are you will realize you were acting strictly on impulse.
  - b. Do I have the CASH to pay for it now? If the answer is no, this will lead to more debt. You should turn and run away in the opposite direction. If it's important enough and you're saving money, you can save until you do have enough to buy it in cash.

(Excerpt from "Budgeting Basics", [www.money-savings-ideas.net](http://www.money-savings-ideas.net))

There are some specific budgeting considerations when it comes to homeownership. The most important one is planning as much as possible for home maintenance and repairs.

## HOMEOWNERSHIP RESERVES AND SAVINGS

The true cost of homeownership comes as a surprise to some first-time homeowners. Some may have thought they were home free after paying their down payment, monthly mortgage, insurance premiums and closing costs. Think again!

Homeowners can spend tens of thousands of dollars maintaining and improving their homes over the course of a lifetime. That's why it's important to have a **home maintenance budget**. Without one you will have to borrow money every time the roof leaks or a major appliance breaks down. Some experts recommend setting aside one percent of your home's purchase price to cover annual maintenance and repairs. For example, if your home cost \$180,000, you would set aside \$1,800 a year for home repair, \$150 per month.



If you want to do a better job of budgeting for home maintenance and home improvement, use the following tips:

- **Assess your needs.** If the central air conditioning unit is 15 years old, you might start saving for a new one. Make a list of what you need to keep your home functional and what you would like to do to enhance it. Reference *Timelines for Replacing Major Home Components* on page 32 and on the [CLT Homeowner Resources](#) webpage.
- **Create a home maintenance budget.** Once you know what you need and how much it will cost, develop a spending plan. This will help you prioritize your expenses and spread them out so you are not hit with a flurry of bills all at once.
- **Do it yourself.** While a roof repair might be too much for many homeowners, many can replace a cooling system air filter or place caulking and weather stripping around windows and doors. Search YouTube for step-by-step videos for common maintenance issues.
- **Start a savings plan.** Open a special home maintenance and home improvement savings account and make monthly deposits. Talk with your bank or credit union to have the money transferred directly in your account. You are less likely to spend money you do not see. Use this money to cover regular maintenance, emergency repairs, and large periodic expenses, such as roof repairs or that new air conditioning unit. Some banks have free Money Market accounts that pay higher interest on your savings with no restrictions on withdrawals of the money.

(Excerpt from Consumer Credit Counseling Service of South Texas)

# Example Budget Sheet

Participant Name: \_\_\_\_\_ Date completed/updated: \_\_\_\_\_

We are about to create a budget. Do you want it to reflect just your own finances, or the finances of your whole household?  
 (Note to participants: please make sure all of your answers stay consistent with your response to this question.)

Budget reflects participant only  Budget reflects whole household

## MONTHLY INCOME

Wages (after tax)	_____	Worker's Compensation	_____
Income from self-employment or business ownership	_____	Veteran's Compensation	_____
SSI/SSDI	_____	Rental income	_____
Food Stamps/WIC	_____	Income from other household members	_____
Other Public Benefits	_____	Interest Investment Income	_____
Alimony/Child Support	_____	Other Income	_____
Unemployment	_____	<b>Total Monthly Income</b>	_____

## MONTHLY EXPENSES

<b>Rent, Taxes &amp; Home Maintenance</b>		<b>Health-Related</b>	
Rent	_____	If not deducted from paycheck, Health Insurance	_____
Renter's Insurance	_____	If not deducted from paycheck, Dental Insurance	_____
Mortgage 1 - Primary Residence	_____	Life Insurance (pro-rate if not paid monthly)	_____
Mortgage 2, 3, etc. - Primary Residence (combined)	_____	Monthly Medical & Prescription Bills	_____
HELOC(s) - Primary Residence	_____	Other	_____
Real Estate - other than Primary Residence	_____	<b>Credit Card/Loan Payments</b>	
Property tax	_____	Revolving Credit Cards	_____
Homeowner's Insurance	_____	Student Loans	_____
Home Maintenance	_____	Consumer Loans - Active	_____
Other	_____	Informal Loans - family, friends, etc.	_____
<b>Utilities</b>		Business Loans	_____
Gas/Heating	_____	<b>Food</b>	
Electric	_____	Groceries	_____
Water	_____	Other Food (dining out, school lunch, etc.)	_____
Trash	_____	<b>Personal Expenses</b>	
Sewer	_____	Cable/Internet	_____
Phone (landline)	_____	Laundry/Dry Cleaning	_____
Cell phone	_____	Tobacco & Alcohol	_____
Other (note: cable and internet go in Personal Expense)	_____	Clothing & Accessories	_____
<b>Transportation</b>		Hair Products/Toiletries	_____
Vehicle 1 Payment	_____	Beauty Salon/Barber Shop	_____
Vehicle 2 Payment	_____	Recreation (movies, CD's, vacation, etc.)	_____
Vehicle 3 Payment	_____	Other	_____
Gas	_____	<b>Miscellaneous Expenses</b>	
Car Insurance	_____	Charitable Giving	_____
Car Maintenance	_____	Gifts to Others	_____
Public Transportation	_____	Newspapers/Magazines	_____
Other	_____	Pet Care	_____
<b>Child/Dependent Related</b>		Allowances for Children/Dependents	_____
Childcare/Daycare	_____	Membership Dues (health club, licenses, etc.)	_____
Child Support (paid)	_____	Education (not student loan repayment)	_____
Education (for children/dependents) - tuition, books, etc.	_____	Financial Fees	_____
Other	_____	Other	_____
		<b>Total Monthly Expenses</b>	_____

## MONTHLY NET INCOME

**Total Monthly Net Income** \_\_\_\_\_  
 Monthly Savings Target \_\_\_\_\_

## CREDIT SCORES & CREDIT REPORTS

A **credit report** gives detailed information about your finances. A **credit score** is a number calculated based on that information. When you apply for credit – whether for a credit card, a car loan, or a mortgage – lenders want to know what risk they'd take by loaning money to you. "Risk" meaning the likelihood that you will or will not pay your bill to them on time based on the other debt accounts you have/had. Note that a credit score is needed if you need to borrow money. You do not need a credit score if you are able to pay for things in cash. Your credit report is important to review yearly to monitor any identity theft activity.

FICO® scores are the credit scores most lenders use to determine your credit risk. You have three FICO scores, one for each of the three credit bureaus: Experian, TransUnion, and Equifax. Each score is based on information the credit bureau keeps on file about you. As this information changes, your credit scores tend to change as well. Your 3 FICO scores impact both how much and what loan terms (interest rate, etc.) lenders will offer you at any given time.

FICO scores have different names at each of the credit reporting agencies. All of these scores, however, are developed using the same methods by Fair Isaac and have been rigorously tested to ensure they provide the most accurate picture of credit risk possible using credit report data.

Credit Reporting Agency FICO Score:

Equifax:	BEACON® Score
Experian:	Experian/Fair Isaac Risk Model Score
TransUnion:	EMPIRICA® Score

In general, when people talk about "your score", they're talking about your current FICO score. However, there is no one credit score used to make decisions about you. This is true because:

- **Credit bureau scores are not the only scores used.** Many lenders use their own credit scores, which often will include the FICO score as well as other information about you.
- **FICO scores are not the only credit bureau scores.** There are other credit bureau scores, although FICO scores are by far the most commonly used. Other credit bureau scores may evaluate your credit report differently than FICO scores, and in some cases a higher score may mean more risk, not less risk as with FICO scores.
- **Your credit score may be different at each of the main credit reporting agencies.** The FICO score from each credit reporting agency considers only the data in your credit report at that agency. If your current scores from the credit reporting agencies are different, it's probably because the information those agencies have on you differs.
- **Your FICO score changes over time.** As your data changes at the credit reporting agency, so will any new credit score based on your credit report. So your FICO score from a month ago is probably not the same score a lender would get from the credit reporting agency today.

## HOME IMPROVEMENT LOANS

This is a loan taken out to do a specific home improvement project, such as putting on a new roof, finishing a basement, or building a garage. One Roof Community Lending offers home improvement loans at a low fixed-interest rate. You can also work with a conventional bank. In either case, fill out the [Home Improvement Request](#) form on the CLT Homeowner Resources webpage or contact the CLT Stewardship Associate. Remember, if you planned ahead and have been saving for a future improvement, you will not need to take out a loan. You will be able to pay cash! Paying cash could save you thousands of dollars in interest and loan closing costs. For example, to replace a roof at \$12,750, a loan at 3.375% interest for 14 years will cost \$3,442 in interest and \$686 in loan closing costs. You would save over \$4,000 if you paid in cash.

## HOME EQUITY LOANS

Home equity loans are loans where a homeowner borrows against some of the equity they have in their house. These funds are more flexible than home improvement loans because the money borrowed can be used for things such as:

- Debt consolidation: paying off debts that are at a higher interest rate (e.g. credit cards, car loan)
- Education expenses
- Starting a business

If a One Roof homeowner is interested in a home equity loan, it is essential that you contact the CLT Stewardship Associate before you meet with a lender because of the resale restrictions associated with the CLT Land Lease. The resale formula (which states homeowners receive 25% of how much the house has increased in value, plus any equity you have earned through down payment and principal reductions on mortgage payments) ensures that the home will be affordable to another income qualified person when sold in the future. This limits the amount a One Roof homeowner can receive from a home equity loan. You can use the [Home Equity Loan Request](#) form on the CLT Homeowner Resources web page to inquire about a Home Equity Loan.

Issues arise when a One Roof homeowner doesn't first talk with One Roof staff prior to taking out a Home Equity or Improvement Loan or Refinancing. One Roof expects that lenders will do the necessary title work, see that it is a One Roof CLT property, and contact the organization whenever a One Roof homeowner seeks a home equity loan; however, this is not always the case. In previous instances, loans have been made to Community Land Trust homeowners without the title work being done, and homeowners ended up borrowing amounts greater than the equity they actually had. The resulting problem is that the homeowner now owes more money on the house than they can sell it for.

Additionally, One Roof, per the terms of the Land Lease Agreement Article 8, is required to approve all mortgages. If the One Roof homeowner works with a lender not familiar with One Roof, it could result in mortgages that might be considered invalid, which would become a major issue for the One Roof homeowner.

## REFINANCING

When you refinance, it means that you pay off the entire amount of your existing mortgage and take out a new mortgage. People often do this to get a lower interest rate and/or remove a co-signer off the mortgage. It is essential that you contact the CLT Stewardship Associate or fill out the [Refinance Request](#) form on the CLT Homeowner Resources webpage prior to refinancing! There are many costs associated with a refinance. Because you would be taking out a whole new mortgage, you must pay closing costs all over again. You also will have to pay off any second mortgages, which are the beneficial, zero interest, no monthly payment loans that helped pay your closing costs when the home was purchased originally.

In addition, people can be so eager to access their money, that they do not pay close enough attention to the terms of the deal. Right now, all One Roof homeowners have fixed interest rates. If you refinance, you may end up with an adjustable rate mortgage (ARM) meaning that your interest rate is fixed for only a short time (usually 1-5 years). Then, your interest rate can be adjusted (increased!) every year after that. People can end up with very high interest rates and pay higher mortgage payments than under the original loan terms. Also, as with home equity loans, there is the risk that the lender, if they are unaware that it is a One Roof property, will allow you to take out a new loan for more than you can actually sell your home.

## HOMEOWNERS INSURANCE

If you're a homeowner, you need to insure your home to protect your financial investment. If you have a mortgage, the bank will require homeowner's insurance and actually escrow the payments with your mortgage payment to ensure the home stays insured for the life of the mortgage. If you have paid off your mortgage, you will need to pay for your homeowner's insurance policy out of pocket so be sure it is a line item on your budget.

Your Land Lease Agreement lays out the requirements of your insurance policy. You must be proactive and review your current homeowner's coverage at least annually to make sure that your insurance is sufficient to rebuild or repair your home after a disaster.

### **Homeowner's Insurance Requirements per Land Lease Article 9.4** Homeowner must

1. Hazard Insurance: Continuously insure the home for the full replacement value against "all risks" of physical loss, using Insurance Services Office (ISO) Form HO 00 03 or its equivalent, for the full replacement value of the Home (but in no case less than the purchase price), and in any event in an amount that will not incur a coinsurance penalty.
2. Liability Insurance: Maintain in full force and effect public liability insurance using ISO Form HO 00 03 or its equivalent in the amount of no less than \$500,000.
3. Additional Insured: One Roof Community Housing needs to be named as additionally insured using ISO Form HO 04 41 or its equivalent.
4. Flood Insurance: Keep in full force and effect flood insurance in the maximum amount available should the home lie in a flood hazard zone as defined by the National Flood Insurance Plan.

Here are a few terms common to homeowner's insurance:

**Actual-cash-value coverage.** If you have a policy that pays the actual cash value of your home's contents, you will get a check for what your stuff was worth before it was destroyed — not what it would cost to replace it all.

**Declarations page(s).** This annual statement from your insurance company outlines your coverage and your annual premium. Keep it with your policy.

**Full replacement cost.** If your property is destroyed, the insurance company is obligated to fully replace or rebuild your property without any deduction for depreciation. Obtaining full replacement cost on your personal property will cost you only about 10 to 20 percent more than the actual-cash-value coverage. Comprehensive homeowner's coverage must include full replacement cost to repurchase all the items in your home today if they're lost, stolen, or destroyed.

**Guaranteed replacement cost.** Even if the damage exceeds the limits on your policy, the insurance company is obligated to fully replace or rebuild your property without any deduction for depreciation. Guaranteed replacement policies aren't exactly what you might imagine. Insurers limit the amount that they pay out to replace or rebuild your home to usually no more than 20 percent above the amount for which your home is insured.

**Increased home value.** If your home appreciates beyond the level of coverage, the policy will cover that amount — even though you thought you had guaranteed replacement coverage. Guaranteed replacement coverage does not end with just the dwelling itself, either; you must also think about the value of the contents of your home.

**Liability.** This type of insurance helps protect you financially if someone is injured on your property.

**Rider.** A rider is really a separate insurance policy that goes with your homeowner's policy to insure special types of personal property. You must obtain a rider on your homeowner's policy, for an additional cost, to fully insure these items. A copy of your purchase receipt and/or an appraisal may be necessary to substantiate the value of the items covered under each rider.

(Excerpt from <http://www.dummies.com/how-to/content/understanding-homeowners-insurance-options.html>)

## INCOME TAXES

An income tax is a levy imposed by federal, state, and local governments on the annual taxable income of individuals, estates, corporations, the self-employed, large and small companies, trusts, and other entities and collected by the Internal Revenue Service and other state and local agencies.



### **What is the difference between ordinary income and capital gains income?**

Ordinary income is derived from wages and salaries while capital gains usually come from the sale of investment properties. Short term capital gains from the sale of property in which the funds are held for less than a year are taxed as ordinary income.

### **What are income tax brackets?**

For taxation purposes, income taxes are paid at a given amount within a given income range. Within each tax bracket, an income dollar amount is taxed depending on the filing status of the taxpayer, such as whether the taxpayer is single, married filing jointly or separately, and/or as the head of household. Each income tax bracket is given a marginal tax rate percentage figure. A taxpayer may fall in the 10%, 15%, 25%, 28%, 33%, 35% or higher tax brackets.

### **Are all incomes taxed the same?**

All incomes are not taxed the same because various taxation systems exist. Taxation can be implemented in any one of several ways. The rates of taxation on different types of income may vary and some types of income may not be taxed at all. There are progressive, regressive, or proportional income taxation rates. The United States uses a progressive tax rate system that reduces the tax liability on the poor and increases it disproportionately on those with high or rising incomes.

- **Progressive tax** is based on the premise that the amount of taxes paid coincides with the increase in the amount in which the rate applied increases, from low to high.
- **Regressive tax** is just the opposite of progressive tax, where as the tax rate decreases as the rate on which it is applied increases.
- **Proportional tax** is fixed as to the amount of which the rate is applied, neither going up or down.

## **PROPERTY TAXES**

As per your Land Lease, you are responsible for paying all taxes and assessments associated with your property. Why the homeowner is responsible for paying the property taxes is because the homeowner gets the benefit, "quiet enjoyment" of the land; One Roof does not per Article 4.7 of your Land Lease Agreement.

Typically, property taxes will be escrowed with your mortgage and paid by your mortgage holder. If you pay off your mortgage, you will need to make plans to save this money throughout the year and pay the property taxes on your own.

As with all homeowners, the interest portion of your mortgage payment is tax deductible. If you itemize your federal income taxes, the property taxes that are paid are also tax deductible. Be sure to apply for a Property Tax Refund <https://www.revenue.state.mn.us/property-tax-refund>  
If you or your spouse is 65 years of age or older, check if you qualify for Property Tax Deferral for Senior Citizens. <https://www.revenue.state.mn.us/property-tax-deferral-senior-citizens>

In Minnesota, real estate property taxes account for approximately one third of the State and Local taxes. Real estate property taxes, in part, pay for services needed to fulfill the City's mission including the Fire and Police Department; street construction and maintenance; and water and sewer. The County collects property taxes and distributes the money to various local government entities including the City, County, School District, and special districts like Duluth Transit Authority.

### **Why are properties assessed?**

Properties are assessed to determine what share of the taxes each property will be required to pay. The specific dollar amount is determined according to the property's value, property classification or use, and property tax levies. Assessors are responsible for estimating property values and setting classification for tax purposes.

### **What is an assessment?**

An assessment is the accurate and equitable valuing and classifying of real estate property or parcels within the City, to determine the real estate property's market value and thus establishing the City's tax base.

Valuing a property requires that assessors view each property and research local market conditions to appraise market value. Property values change continuously based on a number of factors, most of which are changing economic conditions or a physical change to the land or building. The property values are set at 100% of market value as determined by annual State Department of Revenue sale surveys. Per Minnesota statute, all property is valued each year and is inspected at least once every five years.

Classification refers to how a property is used. Examples of property classifications are: residential homestead, residential non-homestead, seasonal recreational, commercial, exempt, apartment, industrial, utility, etc. If a property is not currently being used, it is classified according to its most probable, highest, and best use. Contact the City Assessor's office if an explanation of how the market value of your property was determined, and also explain the avenues of appeal if a property owner disagrees with the assessment.

Check your Homestead Status on your property tax statement. If it does not say "Homestead", contact the county accessor to get this changed which will give you a reduction on your property taxes. [St. Louis County](#), [Carlton County](#), [Lake County](#), [Cook County](#), [Itasca County](#). Then apply for the Homestead Credit, <https://www.revenue.state.mn.us/homeowners-homestead-credit-refund>. **CLT homeowners with Homestead classification and current on lease fees will receive an automatic deduction on property taxes.**

### **How does my property value affect my property taxes?**

Two major pieces of information affect the calculation of your property taxes. The first is the value of your property and how it relates to the total value of all property in the City. The second is the total tax bill for all units of local government.

Here is a brief explanation of how the property tax system works. The City, the County, School District, and other taxing authorities set their annual budgets. Next they determine how much of their budget they can get from sources other than tax levies, the rest of the money they need for their budget or tax levy will need to come from property taxes. The tax levy is the amount of money that must be collected from real estate property taxes to operate all the local government programs and services each year. Your share of the total property tax dollars needed is determined by the market value and classification of your property, which result in a calculation of your share of the needed dollars or your tax capacity.

The needed property tax revenue (tax levy) is divided by your property's tax capacity. The result is a set of mathematical calculations (tax rate) taking into consideration each taxing authorities need and any legal limits. The tax rate is used to spread the tax levy equally among all properties in the local government's area. It is the result of dividing the taxable value by the tax levy so that the levy is spread across each individual, taxable parcel.

### **What causes my property taxes to increase?**

These factors can affect your property taxes:

- **Market value.** The values of homes in a city can become flat, decline, or increase depending on neighborhood, gentrification, or a housing shortage as was caused by the Covid-19 pandemic. The more sought after neighborhood with more amenities, the higher the property taxes.
- **Local government levies.** Each year, local government entities in the County (City, County, the School District, etc.) decide on a budget amount for the following year and how much of that budget will come from property owners in the form of property taxes. Each taxing entity charges, or levies, an amount that is spread over the tax base for that taxing entity.

- **Special taxing districts.** Besides local governments, other special taxing authorities have the power to raise operating revenue through the property tax. In our service area, these special taxing districts could include sanitary districts, airport and transit authorities, or a local watershed.
- **Referenda.** Voters in your city or county might have approved a property tax increase to buy land dedicated to future city parks, fire stations, libraries or other municipal buildings. Voters in a school district might approve a ballot question in an election and vote to increase their property taxes in order to provide more funds to schools for operational costs, or to the school district to build more schools.

### What causes my property taxes to decrease?

These factors can affect your property taxes:

- **Market value.** A decrease in the value or classification of your property.
- **Local government levies.** If spending at the local government level is reduced, and less money is needed from taxpayers to provide programs and services, property taxes might be reduced.
- **Referenda.** When a property tax increase due to a voter-approved referendum expires, and it has not been renewed, property taxes might decrease.
- **Local Government Aid (LGA).** This is a payment from the State of Minnesota to cities and counties that help “buy down” property taxes. If the amount of LGA increases, property taxes might decrease.

### How can my property taxes go up more than my property value?

There are at least two situations in which this can happen.

1. First, if the total value of all of the property in the City goes down and the value of your property stays the same, the tax rate will be higher for all properties and your relative share of the taxes will go up.
2. Second, if your property value stays the same, and the total value of all of the property in the City stays the same, but the amount of needed tax dollars divided between those properties goes up, then your relative share of the taxes will go up.

### LIFE INSURANCE

Life insurance may sound like something you only have to think about when you get older. Even if you don't have a family that is dependent on you, or if you feel that your employer's life insurance policy is adequate for your needs, there are many reasons why you should consider taking out your own life insurance policy.

If your employer provides you with a life insurance policy as one of the key benefits of a job, the figure often doesn't cover enough to be of adequate benefit to your family - especially in the event of your death. For instance, many firms may offer life insurance that is one or two times the amount of your annual salary; but most financial planners will recommend replacing that with life insurance that covers up to 10 times your annual salary.

Furthermore, it is always important for consumers to be aware of types of life insurance they can choose from: essentially, there are two types of life insurance: term insurance or permanent life insurance. Term insurance will provide benefits to your family or your dependents if you die during the proposed period covered by your policy. Permanent insurance remains in effect for as long as you continue to pay your premium and part of this premium will go to an investment account. [RamseySolutions.com](https://www.ramseysolutions.com) and [ThriventFinancial](https://www.thriventfinancial.com) both further define the many “permanent insurance” policies that are available. Talk with an insurance agent.

Perhaps the most crucial piece of information to keep in mind during your search for life insurance is the importance of shopping around. It is vital to ensure that the insurance you eventually invest in is the most suitable for your particular needs; so, as well as thinking about how much you can afford to pay, it is essential to think about what you actually need from life insurance coverage. This goes for car and health insurance, too. There are many consumer life insurance comparison sites that exist on the web which provide this valuable service. (Life Insurance Section by Jack Mack, [buzzle.com](https://www.buzzle.com))

## SELLING YOUR HOME

When you are ready to sell your home, notify One Roof of your intent to sell and we'll get the process underway. You can choose to sell your home with any realtor including One Roof's realtors. It is important the realtor knows that the home must be sold to an income-qualified buyer and there is a set sale price based on the resale analysis.

### Community Land Trust Program Resale Procedure

1. Once the seller contacts One Roof indicating that they wish to sell their home, One Roof will give the seller a list of appraisers that they can use to obtain a current market appraisal. The seller will pay for the cost of the appraisal, as indicated in the land lease. If the seller desires, One Roof can pay the up-front cost of the appraisal, and the seller will reimburse One Roof for the cost of the appraisal at closing. If the seller changes their mind and decides not to sell, the seller is still responsible for reimbursing One Roof for the cost of the appraisal.
2. Once the appraisal is complete, One Roof will present a resale analysis spreadsheet to the seller, outlining the exact resale price, the closing and brokerage costs and the seller's estimated net proceeds (or loss). Seller will provide One Roof with a copy of their current mortgage statement from their lender, from which a payoff amount will be calculated.
3. Once the terms of the resale have been agreed upon by One Roof and seller, the two parties will sign the Minnesota Association of Realtors “Exclusive Right to Sell Listing Contract” and move forward with the listing and sale of the home as per the terms outlined in the contract.

The Resale Analysis is a formula used to determine the sale price. **Essentially, in exchange for buying a home at an affordable price, the homeowner agreed to sell the home at an affordable price.** The resale formula preserves the affordability for the next income-qualified homebuyer. The resale formula gives the One Roof homeowner 100% of your earned equity (the amount you've paid down on your mortgage) PLUS 25% of any equity due to market appreciation determined by an independent appraisal at time of sale. Reference Land Lease Article 10 for more about selling your home and the resale formula.

## CAPITAL IMPROVEMENTS

Certain improvements you make to your home at your expense which add significant value to the house, that add useful life to the home, and which are capital in nature may qualify as a Capital Improvement; therefore, may add a dollar amount credit to your home. An Appraiser determines the amount of a Capital Improvement Credit, not One Roof.

The dollar amount of a Capital Improvement Credit is determined at time of resale. At resale, an independent Appraiser will place a financial value on your home based on market conditions, comparative analysis of other homes in your neighborhood, and capital improvements you have made. In rare cases, One Roof will agree to a Capital Improvement Credit at time of the improvement.

As with any major renovation to your Community Land Trust home, One Roof requires prior approval in order to ensure the proposed work does not significantly impact the future affordability of the property. Fill out the *Home Improvement Request* form on our website to start the process.

Examples of Typical Capital Improvements:

- Kitchen remodel
- Bathroom remodel
- Build-out or conversion of a basement/attic to living space
- Garage
- Deck/porch
- Central air or other energy efficiency upgrades

Examples of proposed improvements not likely to be approved:

- Major addition or alteration that would impact affordability
- Alterations to the structure that would reduce the number of bedrooms
- Swimming pool, hot tub permanent installation

Be aware that the direct cost of an improvement does NOT equal a Capital Improvement Credit nor a return on investment. A qualified Capital Improvement Credit is a dollar amount credit based on the significance it adds to the property at time of resale. Also, expenditures for maintenance, such as roof replacement, and the updating or replacement flooring, decorative upgrades or of appliances such as furnaces, water heaters, and kitchen appliances, are not Qualified Capital Improvements. We hope you do improvements to your home for your enjoyment; not based on whether or not it will qualify as a Capital Improvement.

Potential value of typical Capital Improvements:

- \$5,000-\$7,000 Kitchen remodel
- \$5,000-\$7,000 Bathroom remodel
- \$30 per square foot for Build-out or conversion of attic to living space to comparable finishing quality as main level
- \$10-\$25 per square foot for Build-out or conversion of basement to living space to comparable finishing quality as main level
- \$10,000-\$12,000 for 2 car Garage
- \$2,500-\$4,000 Deck/porch
- \$1,000-\$1,500 Central air

These potential values are provided here to help guide you in your decision about whether you want to invest the amount of money into an improvement thinking you will receive a larger credit for it at resale. These are not promised or guaranteed credit amounts. Age of the improvement, quality of the improvement, and the market all influence what the credit could be at time of appraisal.

# HOME MAINTENANCE

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## IMPORTANCE OF MAINTAINING YOUR HOME

Houses have many systems that require maintenance and may need repair or replacement. To keep your house a safe and comfortable place to live and to protect the money that you are investing in it, you need to take on responsibility of maintaining your home. You may not need to do all the maintenance work yourself, but as the homeowner, you are the one responsible. If you ignore the maintenance and repairs that it needs, your home will gradually fall apart!

Taking time for preventive maintenance allows you to plan ahead, save time, and save money. Preventive maintenance includes inspection and recordkeeping to extend the useful life of your home's systems and equipment.

## BENEFITS OF MAINTAINING YOUR HOME

- Save money by routinely inspecting your home and fixing little problems before they get big.
- You will be proud when your house is properly maintained and appears to be in good condition. Your example will encourage your neighbors to do the same.
- A house in good condition will be more enjoyable to live in and if you decide to, will usually sell faster and for more money than a house which has not been kept up.

## LEARN HOW TO FIX SOME THINGS YOURSELF

If you feel you don't know much about tools and home repairs, you're like most people when they first buy a home. Over the years as a homeowner you'll become experienced at various kinds of maintenance and repair work. Even if you want to stay away from maintenance yourself, year by year you'll find that you've developed some experience because it was quicker, cheaper, easier, or more convenient to learn how to do something yourself than call upon (and perhaps wait for) a repair person, a friend or relative.

You won't need many tools or much experience to do some basic home repairs yourself. You will find that you can save hundreds of dollars a year doing your own repairs! You may want to take advantage of a home repair class at your local community center or read basic home maintenance books, such as the [Reader's Digest Complete Do-It Yourself Manual](#). You'll be pleased to discover that you don't need to hire a carpenter to replace a broken window pane or a plumber to fix a leaky faucet. And you can do many projects with a few basic tools.



## AN EASY TO LEARN MAINTENANCE TASK EXAMPLE

Many home repair and maintenance tasks aren't very complicated and, with the exception of the electrical and gas systems and the roof, they aren't dangerous. For instance, if you have a "forced air" heating system, one of the maintenance tasks that should be done regularly is to change the furnace filter. Furnace filters generally are rectangles about one inch thick and about 18" wide by 24" long. They slide into a slot on the side of the furnace.

As air circulates back to the furnace from the rest of the house, the air carries dust with it. The purpose of the filter is to catch that dust before it gets into the furnace. If you don't change your filter regularly, your furnace works harder to heat your house because the cooler air can't circulate back to the furnace if the filter is covered with dirt. With a forced air heating system, you should check the furnace filter monthly during the heating season (and during the cooling season if you have whole-house air conditioning), and replace it when it's dirty. If the prior owner didn't leave a supply of clean filters, pull the current filter out of its slot to check its size and model number and buy a supply from your hardware store. That's all there is to it!

Changing the furnace filter is just one example of the many home repair and maintenance tasks that are simple to do. It's also to your advantage to do it yourself because clean furnace filters can save up to 15% on your heating bill and help to keep your home's air supply cleaner.

### **IDEAS TO INCREASE YOUR MAINTENANCE SKILLS**

Many other home maintenance tasks and repairs are just as easy once you get to know them. This manual can't provide information on all the various home repair and maintenance tasks. However, there are a variety of resources available in the Northland that can help you learn how to handle basic home repairs and maintenance yourself. You might want to pick one topic each year. You'll be able to keep your house in good condition and you'll save money by making fewer calls for repair specialists. Here are some of the resources you can use to build your home maintenance skills:

- Videos on a variety of home repair and home improvements topics are available on YouTube or from the library. Search topics like preventive home maintenance or common home repairs.
- Libraries and bookstores have a large number of excellent books on home maintenance and home repairs that need to be done. Many of these books cost less than \$20; you can be sure that if the book helps you to do just one repair job yourself, it saved you money!
- Staff at hardware stores and answer desks at building supply stores can be a great help in finding the right part and in explaining how to install it. Don't be afraid that your question will sound dumb! If you have a broken or disassembled item, take it to the store with you and staff can help you buy the correct replacement. Get to know the owner or staff of your small neighborhood hardware store; especially if you can go there when things aren't busy, they can be a great resource for learning about the right tool or material to use for a certain project.
- If you need to call a plumber, electrician, or another repair person, try to be present when they do their work, observe how it's done, and ask what you might do to avoid having the same type of problem occur again. You are paying for repairs. Take advantage of the opportunity. Most repair people are willing to explain what they are doing.

As a homeowner, you are also responsible for maintaining the exterior of the home and the property. Examples of property maintenance you as the homeowner are responsible for:

- Mowing the grass and shoveling snow
- Tree trimming and dead tree removal (if needed)
- Water line replacement (if needed)
- Sewer line repairs or replacement (if needed)
- Repair or removal of existing fence

## **BASIC HOME MAINTENANCE TIPS – GENERAL**

### **Safety Devices**

- Regularly test battery operated smoke detectors by pushing the test button.
- Test “GFCI” (ground fault circuit interrupter) sockets in the bathroom, kitchen, basement, garage, and exterior outlets. (See winter checklist for how-to). This outlet “trips” to prevent shocks and electrical accidents
- Check fire extinguisher gauge annually, to determine if it is fully charged. Review instructions for the use of the extinguisher. Have extinguisher recharged after any use. Note the expiration date.
- Check that first aid kit materials are stocked and available in a convenient location.

### **Electrical**

- Know the location of the fuse box or circuit breaker panel. Label outlets, lights, and appliances on each circuit. Know how to turn off the electricity at the box or panel.
- If any switch or socket creates a shock, tingling feeling, smoke, burned smell or spark, shut off current to that circuit breaker or fuse box, call a professional repair service. Don’t use until it is fixed.
- If fuses blow or breakers trip frequently, or if lights dim when large appliances are turned on, call an electrician to locate the cause and repair.
- If you have a fuse box, keep a supply of appropriate size fuses on hand; buy type “S” fuses, which prevent the use of the wrong size.
- Make sure paper and cloth items are not too close to light bulbs or electrical appliances that create heat and a fire hazard.
- Replace fluorescent tubes that flicker or have darkened ends. If there is a long delay before tube lights up, the starter needs to be replaced. If there is humming sound, the ballast (a small unit that starts and stabilizes the electrical current) in fluorescent fixture needs to be replaced.
- Clean and oil electric motors as needed. Check motor belts for cracks and appropriate tightness.
- Remove extension cords that are used for substitute outlets and extension cords under rugs or carpets.

### **Plumbing**

- Fix dripping faucets; for units with separate handles for hot and cold water, replace the faucets washer, and if necessary replace the washer “seat.” For newer single handle faucets, drips may indicate a worn cartridge O-rings. When taking apart a single lever faucet, be sure to lay out the parts in order of removal to make reassembly easier.
- Check for drips and leaks around and under sinks, toilets, showers, and bathtubs; find the source and correct the problem.
- Check your water bills for an unusually large increase in water usage; this can indicate a leak or drip somewhere.

### **Kitchen**

- If you have a gas range with pilot lights, learn how to re-light the pilot, if it goes out. If the pilot light goes out repeatedly, check whether cooking spills have clogged the opening.
- Clean gas range’s burners as needed.

### **Basement**

- Check for signs of excessive moisture or leakage following wet weather; find and eliminate the source.
- Drain a small bucket of water from the water heater about every 6 months to remove sediment.

## HOME MAINTENANCE BY THE SEASON

Weather (especially Minnesota weather!) and daily use will gradually and continually wear down the materials, mechanical systems, and appliances of your house. To catch small problems before they become big problems make a habit of inspecting your home several times a year from attic to basement. Personal inspections help you locate a problem or conditions that could lead to failures or emergencies. Inspections, maintenance, and repairs are often related to specific seasons. To guide you with your seasonal maintenance checks, you can use the checklists that appear on the following pages. You may want to make a photocopy of the current season's checklist and use it to mark what's done and what needs to be done. Remember, not all the items will apply to your situation or house. Our Minnesota weather demands a lot of you and your home. Four times a year, make an inspection of your house and its systems. Use this guide to help you, and make a list of what needs to be done. Search YouTube for How-To videos.

### SPRING HOME MAINTENANCE CHECKLIST

Spring is the time to get your yard in shape and take care of any exterior problems that developed over the winter.

#### Safety Devices

- When you change your clocks to daylight savings time, put new batteries in smoke alarms.

#### Doors and Windows

- Check the paint or other finish on doors, windows, and trim. Paint or refinish as necessary to protect and seal.
- Check windows for broken glass and damaged screens. Repair as needed.
- Install screens on windows and doors.
- Check windows for loose putty (window putty is the material that surrounds the frame to hold it in place).
- Check caulking around window and door frames and any other areas where different materials meet (like where wood meets brick).
- If window sashes (sliding units) rely on sash cords (ropes) and hidden weights to hold the window open, replace any broken or missing cords.

#### Attic

- Check the underside of the roof for water stains or dampness- if you see any, find how the water is penetrating the roof and eliminate the leakage.
- Check roof rafters for sags or boards that have split.
- Remove anything that blocks air from passing through the attic vents and louvers.

#### Interior

- Check all painted and natural finished surfaces for damp spots, mildew, discoloration, cracks, or bulges caused by leaks or condensation of water (including ceilings in closets). If ceilings show any of these problems, determine whether water is coming from above or condensing from humidity within the living space.

## Basement

- Check for signs of excessive moisture or leakage following wet weather on walls and floors, support beams, and posts for moisture stains and rotting.
- Check foundation walls and floors for large cracks.
- Be sure the clothes dryer vent is properly carrying exhaust to the outside. Remove built up lint.

## Exterior Walls

- Check foundation for loose or missing mortar, and for cracks or crumbling.
- Check wall surfaces for loose or peeling paint, cracks, loose siding, or stucco damage.
- Check trim surfaces for peeling paint and for loose or rotting boards.
- Check exterior faucets for leaks.
- Check condition of weatherproof covers on exposed outlets, light fixtures, and switches.
- Check masonry (brickwork) for cracks and loose joints.

## Roof, Gutters, and Chimney

- Check fascia (outward face) and soffit (downward face) of the “overhang” at the low edge of the roof for any rotting wood or flaking paint. Paint or repair as needed.
- Check roof for damage or wear; use binoculars; look for shingles missing, cracked or curled; look at chimneys, valleys, and metal flashings to see if the metal is rusting or bricks are loose or flaking.
- Check to see that chimney bricks, mortar (cement), and cap are not broken or flaking. Is there a water-tight seal where the chimney meets the roof?
- Clean and check gutters for leaks, loose areas, damaged or disconnected downspouts.
- Make sure downspouts empty on to splash blocks or extensions directing water away from the foundation.

## Yard, Garage, and Sidewalks

- Contact Power Company if tree branches interfere with the power line to the house.
- Check garage door hardware. Lubricate moving parts and door opener as the manufacturer suggests.
- If you live on an alley, put your house address clearly on the alley side of garage or fence.
- Check trash cans and lids. Replace damaged cans or add more if needed.
- Check and repair all steps, sidewalks, and railings.
- Clean out window wells; a matted layer of leaves or other debris in window well could allow water to accumulate, then seep around the window and into the basement; bottom of window well should be gravel or other porous material, well below the bottom of the window frame.
- Check any retaining walls for signs of cracks or movement due to water pressure. Clean out weep holes that allow water to drain through the retaining wall.
- Patch worn sections of driveways and coat asphalt with sealer.
- Wait to clean up perennial beds or to add new mulch until daytime temperatures consistently reach above 50°F for at least seven consecutive days.



## SUMMER HOME MAINTENANCE CHECKLIST

Summer is the time for taking care of those big exterior projects such as painting, carpentry, and cement repair.

### Electrical System

- Check condition of lamp cords, extension cords, plugs, and outlets. Replace at the first sign of wear or damage.

### Cooling System

- With whole house air conditioning, check the filter monthly and replace when dirty.

### Appliances

- Remove dust from condensing coils on the refrigerator (if they are exposed on the back).
- Clean the kitchen range hood vent fan filters and ductwork.

### Interior

- Check the fireplace firebox and flue (inside the chimney) for creosote build-up: scrape the black soot with a knife; if it's more than 1/8th inch thick, hire a chimney sweep to clean the fireplace and leave chimney damper open in summer for improved ventilation if the house is not air-conditioned.

### Basement

- Check the water heater for any signs of leaks. Flush and remove sediment.
- While away on vacation, save money by lowering water heater temperature setting and moving it up again when you return. Water hotter than 140 degrees can scald or burn the skin. A setting that heats water about 120 degrees is more efficient.

### Exterior

- If the only vents allowing circulation in the unheated attic are louvers at the peaks, consider adding vents in the soffits (the downward faces of the overhang). Air flow from soffit vents must not be blocked by insulation or other materials.
- Paint siding if needed. (Wood siding needs paint about every five years). Prepare the surface before painting by scraping or sanding away loose paint, blisters, etc. Avoid painting in bright, hot sun – it will dry the paint too fast, causing blisters.

### Yard, Garage, and Sidewalks

- Stain decks and porches
- Check operation and condition of fences and gates
- Landscaping. And ensure positive grade away from the foundation.

## FALL HOME MAINTENANCE CHECKLIST

Fall is the time to wrap up those summer projects and get your house ready for winter.

### Safety Devices

- When you change your clocks to standard time, put new batteries in smoke alarms.
- Install a carbon monoxide detector, following the manufacturer's direction.

### Plumbing

- If you do not know for sure that your exterior water faucets are the "freeze proof" variety, each water line to the exterior should be shut off at the valve inside the house. Once the inside valve is shut off, open the faucet on the outside, let it drain and leave in the open position. This will avoid having water in the pipe that could freeze and burst the pipe.



### Heating System

- For gas- and oil-burning furnaces and water heaters, check for "back drafting": find the draft hood (looks like an upside-down funnel) which is between the top of the furnace or water heater and the bottom of the flue (the duct or chimney); while the heater or furnace burner is operating, hold a burning candle near the bottom of the vent hood; if the smoke is pushed away from the vent hood, there is a "backdraft"- dangerous gases may be staying in your house instead of going up the chimney- in this case, call the gas company service department immediately.
- Clean dirt and dust from around the furnace or boiler, and from around heat vents.
- Check humidifier for leaks; clean or replace the filter screen or sponge, if it has one.
- For a forced air system, put in a clean filter for the winter.
- Move furniture, drapes, or other obstructions away from radiators or heat registers.
- Check your wall thermostat to make sure it's not clogged with dust.
- Close the fireplace damper tightly; open it when the fireplace is in use.
- Remove window air conditioners; if a window unit must be left in place, use a weather-proof cover and seal any air passageways around the unit.
- Have furnace or boiler checked and cleaned by a qualified service person.
- Have pumps or fan motors lubricated as recommended by the manufacturer.
- Have the burners checked.
- Check hot water system for leaks around boiler and pipe fittings.
- Check the furnace fan belt, look for cracks or frayed edges, replace if needed.
- Bleed (release) air from hot water radiators: hold a pan under the air vent valve on one end of radiators; open the air vent valve with the vent key or a screwdriver; let any air escape; when water starts to come out, close the valve.

### Doors and Windows

- Check caulking around window and door frames and any place where different materials meet (like where wood meets brick); if you can see an opening or feel a draft, caulk or otherwise seal the hole to prevent heat loss and cold drafts.
- Check weather stripping – doors and windows should fit tightly to avoid heat loss.
- Check for and replace cracked window panes, and loose or missing window putty; if putty is loose or missing, winter air may slip past the edge of the glass and into your home.
- Clean the "weep holes" in combination storm/screen windows. (These little holes in the bottom edge of the frame let any moisture drain out rather than collecting on the window sill.)
- Put storm windows in place; use "V-seal" weather-stripping to make them fit snugly.

## Attic

- Check the underside of the roof for water stains or dampness- if you see any, find how the water is penetrating the roof and eliminate the leakage.
- Check the depth and type of insulation; increase if less than R-38.
- Remove anything that blocks air from passing through the attic air vents and louvers.
- Check and fill gaps in caulking around pipes, chimneys and other things that pass through the ceiling (to prevent heated air from the house from moving up into the attic).
- Check and fill gaps in caulking around pipes, vents, and things that pass through exterior walls.
- Are all overhead wires securely fastened to buildings and at least 10' above ground? (12' above driveways.) Contact Power Company if problems are visible.
- Spot-paint areas of painted siding and trim where paint has flaked or blistered.

## Roof, Gutters, and Chimneys

- Clean the gutters and downspouts (after nearby trees have dropped their leaves).
- Be sure that downspouts and splash blocks carry water away from the house.
- Seal any holes in gutters with gutter patch material available from hardware stores.
- Make sure the tops of vent pipes are not blocked by birds' nests or debris.
- Make sure rain caps on the tops of vent pipes and chimney flues are firmly in place.
- Check metal vent pipes on the roof for rust; paint with rust stopping paint if needed.
- Check to see that there is a good seal between the roof shingles and the "flashings" (metal skirts) at the base of each roof vent; seal with roofer's cement if needed.
- Check to see that chimney bricks, mortar (cement), and cap are not broken or flaking. Is there a watertight seal where the chimney meets roof?

## Yard, Garage, Driveway, and Sidewalks

- Patch worn sections of driveways and coat asphalt with sealer.
- Pull weeds out of sidewalk joints and cracks (it will make shoveling snow easier).
- Prune branches of trees growing near the roof.
- Lubricate garage door rollers and opener if needed.
- Drain and store hoses to protect them from damage due to water freezing inside.
- Leave leaf litter on soil as natural mulch and nutrients as well as habitat for overwintering beneficial insects.

## WINTER HOME MAINTENANCE CHECKLIST

Winter is a good time to take care of interior problems or do fun decorating.

### Electrical

- Clean kitchen range hood filter.
- Check ground fault circuit interrupter (GFCI) sockets that may be present in kitchen, bathroom, and basement. To test, push the "T" button, then push the "R" button to reset.

### Plumbing

- Occasionally flush water down seldom-used showers or sinks (such as basement bathrooms); if the water in a drain trap evaporates, dangerous sewer gases can enter your house.
- While on vacation, have someone check the house every few days to make sure the heating has not stopped; if the house gets too cold, water pipes could freeze and burst.



## **Windows**

- 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.

## **Basement**

- Buy a "long term" radon test device, place it in the basement, and mail it according to directions to receive its report.

## **Roof**

- After the first snowfall 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. If ice dams form, it means that warm air is leaking into the attic. Ice dams can cause melting snow to penetrate under the roof shingles and drip into the attic; water dripping into the attic can ruin insulation, damage roof boards and supports, and damage the ceiling of the living areas. If you have ice dams, do not try to shovel snow from the roof- it's dangerous for you and may damage the roof shingles.

## **Sidewalks and Driveways**

- Remove snow as soon as possible, before foot or car traffic makes it hard to remove.
- Avoid using salt on sidewalks and driveways to melt ice, because it corrodes the concrete. Sand is a better alternative.

## **HOME REPAIR AND MAINTENANCE RESOURCES**

Even if you brought a brand new or completely rehabbed home, you should build up a special savings account for major repairs and replacements. If your furnace breaks down next winter or your roof needs new shingles next spring, will you have the several thousand dollars required to pay for these repairs?

Financial management experts recommend that you set aside at least 1%, or if possible 2%, of the purchase price of your home each and every year. What you don't spend each month should be added to your "Home Repair" savings account so that you are prepared when the big expense items do need replacement. Some banks offer Money Market accounts that pay more interest than a regular savings account and still give you access to your money when you need it.

After you have been in your home for a number of years, you may have built up some equity by paying down your mortgage balance and hopefully by seeing the value of your home appreciate. If necessary, you will be able to borrow against that equity to obtain funds for major repair expenses like a new roof. However, in the early years of your mortgage you will not have enough equity to borrow against, so to be able to pay for expensive repairs, it is especially important that you build up savings for maintenance. Of course, this fund could also be used for other family emergencies. But, once you have these maintenance savings, try not to give in to the temptation to use it for non-emergency uses.

## HOME DECORATING HINTS

Interior design does not have to be overwhelming or stressful. There are several mistakes that many homeowners make that can be avoided with just a little thought and planning. By making sure that you don't make the same common mistakes that other homeowners make, you can make better design decisions to make your home into that relaxing and beautiful space that you want and deserve. What are the mistakes that you should refrain from making when decorating your home?

### **Mistake #1 - Putting too much or too large of furniture into a room**

Too much furniture in a room or extra large furniture in a small room can make the room look cluttered or even smaller. Purchase furniture with the room in mind to make sure that it goes with the size of the room, as well as your needs. When placing furniture in your room, be sure that you allow enough room to breathe. This can make a big difference in how a room feels to both your family and your friends.



### **Mistake #2 - Not having enough lighting**

Lighting is an important component of any room. A bright and lit room can add ambiance and a feeling of welcomeness like nothing else. Whether you add lamps, track lighting, or overhead light fixtures, you want to be sure that your room is well lit and inviting.

### **Mistake #3 - Not making the room's design cohesive**

Repeat the colors throughout the room to make the whole design of the room flow and come together. Choose a color from the sofa or pillows on the couch to use on your windows or if you like your curtains, use a color from them to add color to the sofa or buy a vase in the same color. By choosing colors from existing pieces in your home and purchasing accessories in these colors, you can bring the entire design of the room together.

### **Mistake #4 - Hanging pictures and mirrors too high**

Most homeowners hang their pictures too high on the walls. You want them to be at eye level so that they can become part of the design space. The center of the art should be 5 to 5-1/2 feet from the floor so that they will be at the right height. Showcase your art and special pieces by hanging them at a level where they will become a focal point on your walls.

### **Mistake #5 - Being afraid of color**

Many homeowners choose to leave their walls a neutral tan, cream or white color, simply because they are afraid to choose a color. This is a big mistake, as color can add quite a bit of personality and style to a room. To select a color that you like, find curtains, a pillow, or other accessories that you like and choose a color from it. By choosing a color from a piece that you like, you are almost assured of having a wall color that you will love. Staff at paint stores can assist you in locating the correct color.

("5 Common Interior Design Mistakes", [www.ezinearticles.com](http://www.ezinearticles.com))

## **PAINTING TIPS**

### **Start Out Right**

You'll enjoy the job more if you get everything together at the start. Organize a tool station in the middle of the area you'll be working in. Gather together your paint, brushes, rollers, hammers, screwdrivers, plastic bags, plastic wrap, rags, paint can opener, and drop cloths.

### **Plan a Day for Prep**

Don't try to get everything done in one day. Use the day before painting day to gather furniture in the center of the room, patch cracks and holes, put blue painter's tape around doors and windows, and cover wall and ceiling light fixtures (light bulbs removed, of course!) with large plastic bags.

### **Clear the Decks**

If you can, clear out all the furniture and accessories. Take everything off the walls. If you can't move everything out, place the furniture and lamps in the middle of the room and cover them with a good drop cloth. Be sure that you tape the cloth around the furniture. Then put a second cover of plastic or old sheet over everything.

### **Remove All Hardware**

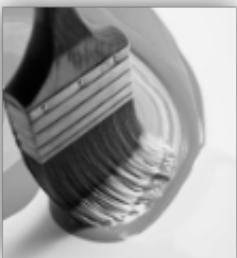
It may seem easier to paint around doorknobs or cabinet hinges, but unless you're a professional, very experienced painter, you're bound to have drips. So carry around some zip-top bags and remove all cabinet knobs and hinges, door knobs, light switch plates, and outlet covers, and light fixtures. Place the pieces together in separate bags and clearly mark the contents and location you took them from (top left cabinet, bathroom door, etc.). This is a great time to clean the hardware! Put them back when you're done painting.

### **Get Yourself Ready**

No matter how hard you try, you're bound to get drips (or more) of paint on whatever you're wearing. So take off all jewelry. Reserve some old, but comfortable, clothes for your painting jobs. Slip-on shoes are easy to take off if you need to leave the room. You won't have to worry about tracking drops of paint into other rooms. When you paint the ceiling, put a scarf, shower cap, or old baseball hat over your hair and some plastic over your eyeglasses.

### **Don't Paint Over Problem Walls**

If your walls have holes or cracks, fix them before you start with the paint. Any home center or paint store has knowledgeable personnel to guide you to the best products for the job. Wide cracks and large holes can be "bridged" with fiberglass tape, spackle will fill small holes and cracks, and texturizing products are available to match your existing wall finish.



### **Natural or Synthetic Brushes**

Paint brushes with natural bristles are meant for oil-based paints. Natural bristles will soak up the water and go limp in water-based paints. The newer synthetic bristles were designed for water-based or latex paints, but can be used for anything; densely packed bristles that taper to a chisel edge help with painting a straight edge or cutting in. Split ends or "flags" hold more paint and spread it more evenly and smoothly. Choose the right brush for your job.

## **Foam Brushes and Rollers**

Foam brushes come in many widths, are inexpensive, and are great for small jobs or touch-ups. Foam paint rollers work well, don't splatter the paint, and are easy to use when you want a really smooth wall. Don't try them on rough surfaces, though, as they will not hold up.

## **Pad Painters**

Smooth pad painters offer simple and neat paint application and easy clean ups. Don't apply too much paint to the pad, as it will drip. You'll have to take it apart, clean it, dry it thoroughly, and start over.

## **Paint Rollers**

A paint roller with a plastic core will last longer than one with a cardboard core. Select a roller "nap" (fullness of the covering) according to the texture on your walls. Use a flat, smooth roller for flat, smooth walls and a thicker, plush roller for rough-textured walls.

## **Water-Based or Latex Paint**

New latex paints are formulated to be environmentally-friendly. Drying time is short (usually about 1 hour) and cleanups are easy with water. Apply water-based paints with rollers, pads, or synthetic bristle brushes. Latex paints tend to get a "skin" of paint in the can when they begin to dry out, so keep the can covered as much as possible. Pour paint into another container to work from and close the can.

## **Oil-Based Paint**

Most professional painters prefer oil-based paints, especially for cabinets, furniture, and trim. New formulations do not harm the environment and are not toxic. Because they dry more slowly, oil-based paints allow for better coverage and work well in warm, dry climates where water-based paints would dry too fast. Apply oil-based paints with pads, rollers, or natural bristle brushes. Clean up with paint thinner or another solvent.

## **Drop Cloths**

The best material for a drop cloth is a heavy canvas cloth. It's not as slippery as plastic and covers better than newspaper. Fold the cloth to fit any size room and tape down the corners to prevent paint from oozing over the edge. To prevent scratching, be sure to vacuum hardwood floors before you put the drop cloth down. You can also use old bed sheets.

## **Tinted Primer**

Most paint jobs work better when you use a primer or base coat. Have the primer or base paint tinted to match your surface paint color. You may be able to avoid a second coat of finish paint. For ceilings, try paint that is specially formulated for ceilings. Some brands go on light blue and change to white when dry. This makes it easier to see where you've already painted.

## **Painter's Blue Tape**

If you've never used painter's blue tape, why not? It has a waxy coating to keep paint from seeping through, is available in several widths, and provides a perfect straight edge for painting. It will not pull up the paint on the surface it's stuck to, and the seal is activated when you put it down onto a smooth surface. Its special properties don't last forever, so remove it after a couple of days.

## **Keep Your Brush Ready**

You won't want to clean your paintbrush or roller every time you need to take a break. Wrap them in plastic wrap or the plastic from the newspaper. They'll be ready and flexible when you return from your break. For longer storage (as much as a week), put the plastic bag with brushes in the freezer-- yes, the freezer! Thaw out the brushes for an hour before you use them again.

## **Have Plenty of Rags for Wipe Ups**

No painter would be without a supply of rags. You'll undoubtedly need to wipe off excess paint, catch drips, clean up spills, or wipe off your hands. Great use for old t-shirts, stained washcloths, and socks!

## **Razor Blades**

Scrape excess paint or drips from windows, tile, or glass with straight razor blades. The drips won't smear, and the surface will be perfectly clean.

## **Simple Clean Up for Latex Paint**

When you're done painting, wash your brushes immediately. Use warm water and massage the paint out with your hands. Wipe or spin off excess moisture, then air dry the brushes and rollers before putting away. *This Old House* has a great how to [video](#) on YouTube.

## **Extra Paint**

If you have extra paint, you don't need to save a big can of paint to store just the little that's left over. Use a glass jar or pint size paint can to store excess paint. Remove the paint can label or mark the new, smaller container with important information. Include the date the paint was used, the color name and number, where it was purchased, the room where it was used, and where (wall, trim, etc.) If you have it, attach the paint swatch from the paint store.

## **Be Ready for Touch Ups**

Use small baby food jars or food storage containers to store small amounts of paint for touching up scratches or dents. Fill them with leftover paint, label where the paint was used (kitchen cabinets, master bedroom ceiling, etc.) and what type of paint it is (latex flat, oil eggshell, etc.), and place the containers in sealable plastic bags. When you need to make a small repair, shake the container well and dab on a spot of paint with a small foam brush or Q-tip.

(Excerpt from "Special Tips for Great Painting", Coral Nafie, former About.com Guide)

## BASIC HOMEOWNER TOOL KIT

- Always buy the best quality tools you can afford for long-run savings.
- Rent rather than buy expensive, seldom used tools.
- Think about cooperating with neighbors or tool-lending libraries to share expensive items like lawn mowers and extension ladders. One Roof and Duluth Community Garden Program have tool-lending libraries!
- To do your own home maintenance and repairs, you will need a few necessary tools, plus some standard supplies. The following are some of the basic items you may want to have for your tool kit or workshop:
  - ✓ Hammer – for driving nails and tacks, buy a claw type
  - ✓ Adjustable Wrench – for turning and holding square or hexagonal nuts.
  - ✓ Screwdrivers – 4", 6", 8", and 10" sizes... both Flathead and Phillips head.
  - ✓ Saws – crosscut is the basic type; also ripsaw and keyhole saw.
  - ✓ Tape Measure - buy one at least 12 feet long with a set lock.
  - ✓ Speed Square & Level – two-foot level is best for small home projects.
  - ✓ Pliers - use slip-joint kind; a vise-grip is one of the handiest tools.
  - ✓ Putty Knife – for many jobs, from spackling to glazing, 3" is a good size.
  - ✓ Yard Care Tools – leaf rake, garden spade, hoe or cultivator.
  - ✓ Electric Drill & Bits – the first and most useful power tool to buy.
  - ✓ Paint – It's not just for looks! It protects and preserves wood and metal.
  - ✓ Faucet Washers – learn to replace these and you'll eliminate dripping faucets.
  - ✓ Oil – to lubricate motors and to stop squeaks in door hinges.
  - ✓ Caulk – to prevent water seepage, air leaks and insect pathways.
  - ✓ Sandpaper – to smooth plaster and prepare for paint, or fix a sticking drawer or door.
  - ✓ Nails – a type for every patch, purpose (e.g. common finish, sheetrock, roofing).
  - ✓ Spackle Compound – for filling small holes in plaster walls; powder or pre-mixed.
  - ✓ Screws – wide variety for different materials.

## TIMELINE FOR REPLACING MAJOR HOME COMPONENTS

With proper care and maintenance, the appliances and components in your home can last quite some time. The timelines given below are from a study conducted in February 2007 by National Association of Home Builders and Bank of America Home Equity. Use the life expectancy number to set up timelines for your Home Maintenance Budget discussed on page 6; how much you need to save and by when to replace the major home components.

### Appliances

The life expectancy of a typical appliance depends to a great extent on the use it receives. Moreover, appliances are often replaced long before they are worn out because changes in styling, technology, and consumer preferences make newer products more desirable. Of the major appliances in a home, gas ranges have the longest life expectancy: 15 years. Dryers and refrigerators last about 13 years. Some of the appliances with the shortest lifespan are compactors (6 years), dishwashers (9 years) and microwave ovens (9 years).

## **Cabinetry and Storage**

Kitchens are becoming larger and more elaborate, and together with the family room, modern kitchens now form the “great room.” Great rooms are not only a place to cook but also space where people gather to read, eat, do homework, and pay bills. Kitchen cabinets are expected to last up to 50 years, medicine cabinets for 20+ years, and garage/laundry cabinets for 100+ years. Closet shelves are expected to last for a lifetime.

## **Concrete and Masonry**

Masonry is one of the most durable components of a home. Chimneys, fireplaces, and brick veneers can last a lifetime, and brick walls have an average life expectancy of more than 100 years.

## **Countertops**

Laminate, marble, quartz, and concrete countertops have a life expectancy of about 20 years with proper care. Natural stone countertops such as granite, which are less expensive than a few years ago, are gaining in popularity and are expected to last a lifetime.

## **Decks**

Because they are subject to a wide range of conditions in different climates, the life expectancy of wooden decks can vary significantly. Under ideal conditions, they have a life expectancy of about 20 years.

## **Doors**

Exterior fiberglass, steel and wood doors will last as long as the house exists, while vinyl and screen doors have a life expectancy of 20 and 40 years, respectively. Closet doors are expected to last a lifetime, and French doors have an average life of 30 to 50 years.

## **Electrical and Lighting**

Copper plated wiring, copper clad aluminum, and bare copper wiring are expected to last a lifetime, whereas electrical accessories and lighting controls are expected to last 10+ years.

## **Engineered Lumber**

Floor and roof trusses and laminated strand lumber are expected to last a lifetime, and engineered trim is expected to last 30 years.

## **Faucets and Fixtures**

Kitchen sinks made of modified acrylic will last 50 years, while kitchen faucets will work properly for about 15 years. The average life of bathroom shower enclosures is 50 years. Showerheads last a lifetime, while shower doors will last about 20 years. Bath cabinets and toilets have an unlimited lifespan, but the components inside the toilet tank do require some maintenance. Whirlpool tubs will function properly for 20 to 50 years, depending on use.

## **Flooring**

All natural wood floorings have a life expectancy of 100 years or more. Marble, slate, and granite are also expected to last for about 100 years but can last fewer years due to a lack of maintenance. Vinyl floors last up to 50 years, linoleum about 25 years, and carpet between 8 and 10 years (with appropriate maintenance and normal traffic).

## **Footings and Foundations**

Poured concrete block footings and foundations, last a lifetime assuming they were properly built. Termite proofing of foundations will last about 12 years if the chemical barriers put in place during construction are left intact. Waterproofing with bituminous coating lasts 10 years, but if it cracks it is immediately damaged. Concrete or cast-iron waste pipes are expected to last 100 years or more.



## **Framing and Other Structural Systems**

Framing and structural systems have extended longevities: poured-concrete systems, timber frame houses and structural insulated panels will all last a lifetime.

## **Garages**

Garage door openers are expected to last 10 to 15 years, and light inserts for 20 years.

## **Home Technology**

Home technology systems have various life expectancies. While a built-in audio system will last 20 years, security systems and heat/smoke detectors have life expectancies of 5 to 10 years. Wireless home networks and home automation systems are expected to work properly for more than 50 years.

## **Heating, Ventilation, and Air Conditioning (HVAC)**

Heating, ventilation, and air conditioning systems require proper and regular maintenance to work efficiently, but even in the best case scenarios most components of such systems only last 15 to 25 years. Furnaces on average last 15-20 years, heat pumps 16 years, and air conditioning units 10-15 years. Tankless water heaters last more than 20 years, while an electric or gas water heater has a life expectancy of about 10 years. Thermostats usually are replaced before the end of their 35-year lifespan due to technological improvements.

## **Insulation and Infiltration Barriers**

As long as they are not punctured, cut, or burned and are kept dry and away from UV rays, the cellulose, fiberglass, and foam used in insulation materials will last a lifetime. This is true whether the insulation was applied as loose fill, house wrap, or batts/rolls.

## **Molding and Millwork**

Custom millwork will last a lifetime, and all stairs – circular and spiral stairs, prebuilt stairs and attic stairs – are expected to last a lifetime.

## **Paint, Caulks and Adhesives**

Both interior and exterior paints can last for 15 years or longer depending on the quality of paint applied; however, homeowners often paint more frequently.

## **Panels**

Hardboard panels and softwood panels are expected to last 30 years, while the oriented strand board has a life expectancy of 25-30 years, and flooring underlayment should last about 25 years. Wall panels are expected to last a lifetime, and plywood and particleboard have a life expectancy of about 60 years.

## **Roofing**

The life of a roof depends on local weather conditions, proper building and design, material quality, and adequate maintenance. Slate, copper, and clay/concrete roofs have the longest life expectancy – over 50 years. Roofs made of asphalt shingles last for about 20 years while roofs made of fiber cement shingles have a life expectancy of about 25 years, and roofs made of wood shakes can be expected to last for about 30 years.

## **Siding and Accessories**

Outside materials typically last a lifetime. Brick, vinyl, engineered wood, stone (both natural and manufactured) and fiber cement will last as long as the house exists. Exterior wood shutters are expected to last 20 years, depending on weather conditions. Gutters have a life expectancy of more than 50 years if made of copper and for 20 years if made of aluminum. Copper downspouts last 100 years or more, while aluminum ones will last 30 years.

## **Site and Landscaping**

Most landscaping elements have a life expectancy of 15 to 25 years. Sprinklers and valves last about 20 years, while underground PVC piping has a lifespan of 25 years. Polyvinyl fences are designed to last a lifetime, and asphalt driveways should last between 15 and 20 years.

## **Walls, Ceilings and Finishes**

Walls and ceilings last the full lifespan of the home.

## **Windows and Skylights**

Aluminum windows are expected to last between 15 and 20 years while wooden windows should last upwards of 30 years.

## **HIRING A CONTRACTOR FOR HOME REPAIRS**

At one time or another, most homeowners will hire a contractor to make repairs or remodel their home. Most contractors are reputable and do quality work. Here are some tips to get the best job possible:

- When looking for a contractor, ask your friend or local housing organization who they have hired and if they were satisfied with the work. When inviting a contractor to bid, ask for references for similar jobs they have done. Call those clients and ask if they were satisfied. Check with the city to verify that the contractor is licensed, bonded, and insured. Contact the Better Business Bureau or Attorney General's office to determine if complaints are registered against a specific contractor.
- Develop a work plan that lists everything you want completed and realistic date of completion. Some neighborhood housing groups offer a service to help homeowners develop a detailed

work plan. Solicit bids from at least three contractors. Your work plan will help you to compare the bids you receive. Talk with each contractor to determine if you will feel comfortable with them. Check on quality of materials that will be used to make sure they meet your expectations. Ask about warranties for labor and/ or materials. If something is not clear, ask questions.

- Always have a written contract with sufficient detail of work to be performed, including clean-up during and after the project. Request a list of all suppliers and sub-contractors.
- Contractors request a partial deposit for the work. Be careful. Make sure the deposit is minimal. Be sure the contractor has secured a permit covering all aspects of the job. It is common to make progress payments for the materials and labor already performed. Never make a final payment until all work is completed and the final city inspection has been made.
- Obtain lien waivers for the amount of each payment you make to a general contractor. Insist that the general contractor give you lien waivers showing that the material suppliers, laborers, and subcontractors have been paid. Before making your final payment, be sure you have received lien waivers signed by each supplier and subcontractor. If you do not obtain the lien waivers, a Mechanic's lien may be placed on your property by suppliers and/or sub-contractors if the general contractor did not fully pay them. The Mechanic's lien affects the title of your property and may result in legal fees.
- Any changes in work from the original contract should only be done with a written change order that shows the cost of the changes. This change order should always be signed by both you and the contractor.
- If you have any problem with the contractor, contact your city inspection department.

## **RECORD KEEPING**

After you do your personal inspections, repairs, and improvements, you may want to keep a record of what you have done. Use a notebook to make notes that can help you while you live in your house. In order to be helpful, your records should include the following:

- when you did your last inspection
- when repairs were made
- who did the work
- materials used (e.g., colors, model number, samples, if possible)
- when inspections are due again
- what was done
- how much it cost
- warranty information

If repeated repairs are made, it may be an indicator that there is a bigger problem to locate. If it has been a long time since some repairs were done, it may be time to plan ahead for doing the necessary repairs. Your records will help you be aware of such a timeline. Also, there will be unexpected repairs. Prevention maintenance, including inspections and record keeping, will help keep the surprises to a minimum. Not only is good record keeping essential for organizing your home's repairs and improvement history, but also documentation will be needed for tax benefits if you sell your house.

# PROTECTING YOUR HOME AND FAMILY

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## CRIME PREVENTION

Wherever you live, it is wise to take reasonable precautions to guard your home and family members against thieves or other intruders.



1. Soon after the closing of your home purchase, change the locks on the exterior doors and garage doors of your new home. You don't know who may have received keys from the prior residents.
2. Make sure that each entry door to the house has a good deadbolt lock.
3. If you have a sliding glass door, do not rely on the regular lock; use a bar or bolt device that keeps the sliding unit from moving.
4. On ground floor windows, in addition to the standard window latch, you can install a backup device that prevents the window from opening wide enough for a person to climb through.
5. Keep the doors to your home and garage locked when you are leaving home. Use deadbolt locks.
6. When you are away, use timers to turn lights on and off at the same hours, you would usually turn them on and off if you were home.
7. If you go out of town on a trip, arrange to have the house look "lived in." For example, stop delivery of the newspaper, have the post office hold your email, ask a neighbor to pick up advertising that may be dropped at your door, and have someone cut the grass or shovel the snow.
8. Check with your local Police Department and see if they offer free home safety checks where an officer will go through your home with you and recommend things you can do to increase the safety of your home.
9. To find out whether there is a "block watch" or other types of community crime prevention program in your neighborhood call your city. Cooperation among neighbors can help keep the community safe.
10. Contact your police department to find out if they participate in Minnesota's "Operation I.D." to permanently mark your valuables and protect them against theft.
11. Make a household inventory list. List items with their brand name, model number and serial number, and your purchase price. The inventory list can be supported by photos or videotape of the items. The inventory can be a big help if you ever have to make an insurance claim because of fire or theft.

## FIRE SAFETY

Every homeowner should take precautions to protect their family and home from the danger of fire, including:

- ✓ If your home doesn't already have smoke detectors, install them without delay. Smoke detectors provide warning of a fire early enough for residents to get out of the house safely. Your city has requirements for smoke detectors such as in hallways that connect to the bedrooms; one on each floor; and one in each bedroom.
- ✓ Keep your smoke detectors in good operating condition. Test battery operated detectors monthly. If they fail to work, it is usually the battery that needs replacing. Replace the battery immediately. DO NOT WAIT. ("Hard-wired" detectors may have batteries to operate the detectors in case of interruption of the electricity.)
- ✓ Buy and maintain at least one large universal fire extinguisher. Read the instructions and explain the proper use of the extinguisher to all responsible members of the family. Keep it in an easy to reach spot, preferably in or near the kitchen, and make sure each member of the household knows where it is kept.
- ✓ Keep the areas around the furnace and water heater clean and free of combustibles. Have the furnace or boiler cleaned, lubricated, and inspected once a year before the heating season.
- ✓ Prepare for fire safety. The whole family should establish and practice a fire evacuation plan. Including a fire exit route from each room in the house with a particular emphasis on bedrooms. Make sure that windows and doors which are escape routes are in working order and can be opened by all the family members.
- ✓ Never smoke in bed.
- ✓ Teach children the danger of playing with matches or candles. Store combustible items out of reach of children.
- ✓ Know the location of shut-off valves for gas appliances as well as the main shutoff valve next to the meter.
- ✓ If you smell leaking gas, open windows. Do not strike a match, turn on lights, or use the phone since any of these actions could provide a spark for the explosion of gas. Evacuate the house immediately and call the fire department and Gas Company from a neighbor's house. Close gas supply valves if it is possible to do so without delaying your exit from the home.
- ✓ Many local fire departments will send a fire prevention expert to your home to check your fire safety equipment and help you locate fire hazards. Local fire departments have pamphlets that will help you in your fire safety planning.



## ELECTRICAL SAFETY

Your home's electrical system can be a source of two types of danger: fire and electrical shock. Since electricity can be dangerous, electrical repairs are not something you should attempt to do yourself unless you have training. However, without getting into wiring, there are some things you can do to make sure your electrical system is used safely.

- Keep electrical appliances and cords away from water. Teach family members not to touch appliances when they are in contact with water, or when they are in contact with a metal object that is connected to the ground, such as a faucet. Touching the electrical system and conductors like water or metal at the same time can allow electrical current to pass through the body, which can be deadly.
- Use only appliances' cords and extension cords that are in good condition. Replace any frayed or brittle cord. Don't disconnect plugs by yanking on the cord. Don't lay cords under rugs or carpets; walking on them may cause damage to the cord.
- Keep paper and cloth away from light bulbs and from appliances that have hot surfaces.
- Never put a ladder next to the electric wires that lead into your home.
- To protect small children, put plastic outlet covers on all electric outlets that are not in use and within children's reach. Also, use electrical tape to cover over the unused plug-in outlets on extension cords.
- If plastic "cover plates" on any wall outlets or switches are broken or missing, buy and install new ones. This is an easy job, generally involving one screw that goes through the middle of the plastic cover. To be safe, before you start the work shut off the power to the appropriate circuit breaker switch by turning it to the off position or removing the fuse.
- Make a list showing which appliances, lights, and outlets are on the electrical circuit controlled next to each breaker or fuse. Tape the list close to the fuse box or breaker panel.
- Keep a flashlight next to your fuse box or circuit breaker panel. If you have a fuse box, keep a supply of new fuses of each amp type (e.g., 15 amp, 20 amp).
- If an appliance, switch, or outlet sparks, emits smoke or gives someone a shock, unplug the device or shut off the power to the circuit by removing the corresponding fuse, or switching the corresponding breaker to the off position. Then call a repair service if the problem seems to be the appliance or call an electrician if the problem seems to be in the wiring.
- Call "811" or visit [www.gopherstateonecall.org](http://www.gopherstateonecall.org). before you do any digging to avoid cutting underground lines.

## **ENVIRONMENTAL SAFETY/HAZARDOUS WASTES**

The prior owner of your home may have left behind a collection of paint cans, pesticides, or household cleaners in your garage or basement. Many of these types of items are considered hazardous household wastes and should be disposed of in a particular way. Hazardous household wastes cannot be thrown away in the weekly general trash. Check your city for specific collection sites where you can drop off these materials, most items are free to dispose of. In Duluth, WLSSD is located at 27<sup>th</sup> Avenue W & waterfront.

### **Radon**

Radon is colorless, odorless gas that can enter homes by seeping from the ground into the basement. Exposure to radon has been cited as a cause of cancer. If you want to test your home for radon, buy an "alpha-track" type testing device. Place it in the basement, preferably during the colder months of the year when the house is sealed up and has less air circulation. For more information on radon, contact:

Minnesota Department of Health – Radon ----- 651.201.4601

Minnesota Pollution Control Agency – Division of Air Quality -----651.201.4601

### **Carbon Monoxide**

Carbon monoxide is a colorless, odorless gas that can be produced by home furnaces as well as by other combustibles appliances. Each winter there are tragic cases of people dying due to carbon monoxide in their homes. Symptoms of carbon monoxide poisoning, such as fatigue, and dizziness, are all similar to illnesses, such as flu. You can install a carbon monoxide detector with an alarm in your house for a cost of about \$30 to \$50, available from most hardware stores. If you think your home may have a carbon monoxide problem, contact a heating/ventilation technician and consult with your doctor. To protect your family from carbon monoxide:

- Have your furnace cleaned and serviced every year.
- Have air flow checked at the "draft hood" at the top of your furnace and water heater; when a candle or match is held near the draft hood, smoke should go up the flue. If the smoke is pushed away from the flue and back into the room, there is a dangerous "Backdraft," and you should immediately call a heating contractor or gas company service department to have the problem corrected.
- Check all other appliances that use flammable fuels, such as natural gas, oil, wood, or kerosene for proper combustion.
- Space heaters that use a flammable fuel, such as kerosene, can release carbon monoxide into your home and should be adequately vented.

Minnesota Department of Commerce – Division of Energy Resources ----- 800.657.3710

## Lead

One Roof homes should all be free of lead hazards, but it is important for CLT homeowners to understand the dangers of lead poisoning and that intact lead paint could still exist but not be a hazard. You could also be exposed to lead if your water supply lines are made of lead. When your house is positive for lead, one of the foremost victims are the children. Unfortunately, childhood lead poisoning is very common due to the age of homes and city infrastructure. The City of Duluth provides information on how to test for lead in your water and some mitigation tactics at <https://duluthmn.gov/public-works-utilities/utilities/water/lead-water-education/>

Here are seven things you need to know on how to protect your kids from childhood lead poisoning:

1. Have your home tested. The first line of defense is knowledge of lead poisoning risks in your home and where high content of lead can be found.
2. Have your child(ren) screened. You also need to have your child(ren) undergo lead testing, even if there seems to be nothing wrong with them. Lead poisoning can happen gradually and the earlier the illness can be detected, the sooner you can implement the right treatment.
3. Make sure that the surroundings are clean. Dust and dirt can also contribute to lead poisoning, especially if the paint in the walls starts to flake. It can also be because of gasoline or water. Thus, always vacuum your home, so you can remove the dirt conveniently and immediately.
4. Enrich their diet with minerals. You can reduce childhood poisoning by increasing the intake of calcium and iron. These two minerals can slow down lead absorption in the body. Foods such as beans and dairy products are highly encouraged.
5. Reduce lead-based paint in your home. If your home is positive with lead, especially the paint, the best thing that you should do is to replace them, not merely cover them up with something new. While doing so, ensure that your children are away and not touching the walls to avoid contact with lead and develop childhood lead poisoning. It is also highly recommended that you don't remove the paint yourself, particularly if you're taking care of or nursing a child. You can still pass on the lead through nursing.
6. Test the waters. Lead can also get into your home through the water. Most old pipes are also made up of lead. When water passes through them, the water can be contaminated. To avoid poisoning from lead, run your cold water for a couple minutes before using and always use cold water. You can also install a filter.
7. Educate yourself. When you have a lot of information about poisoning from lead, you can come up with a much better decision for yourself and your family. There are plenty of tips that you can get online, books, journals, and magazines. You can also talk with experts such as doctors and inspectors.

(Excerpt from testcountry.org website)

## **Asbestos**

Asbestos is a naturally occurring mineral fiber that was used in building materials before 1978. Often it was used to wrap heating ducts and radiator lines for insulation, but it was also used in flooring, shingles, and ceiling tiles. Loose, flaking asbestos poses a threat to your health when it becomes airborne and lodges into the lungs.

If you suspect you may have asbestos-containing materials in your home and it is in good condition, it is best to leave it in place. If the asbestos materials are crumbling or falling apart, you may want to have them removed. First, check with your city to determine if the asbestos materials must be removed by a licensed professional.

## **ENERGY EFFICIENCY FOR YOUR HOME**

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### **ESSENTIAL HINTS TO SAVE ON ENERGY COSTS**

When you shopped for your home, you may have asked the seller for their history of utility use and cost. Your usage may vary from the seller's usage due to family size and other factors. A huge and unexpected utility bill can alter your budget! To avoid surprise, call your utility company and ask about getting on a budget or level payment plan. They can also refer you to an agency that provides onsite services to inspect and winterize your home. Here are more-saving tips:

#### **Heating**

- Maintenance can save 50% of heating costs.
- Clean and replace furnace filter monthly on forced air furnace.
- Have a heating specialist clean furnace burners yearly.
- Clean baseboard coils or radiators yearly.
- Clean fan blades and grills yearly.
- Seal ductwork leaks with foil tape or silicone caulk.
- Bleed (release) air from each radiator in the fall.
- Set thermostat at 68°F or lower during the winter.
- Install a clock thermostat, to automatically lower temperature setting at night or when you are not home.
- Seal gaps around pipes, wires, ducts, fans, or other areas as they enter your basement, crawl space, or attic.
- Close storm windows and lock windows to seal air passages.
- Solar heating.
- Open drapes on sunny days, close at night and on cloudy days.
- Remove window screens in winter; the sun will warm the house.

#### **Air Conditioner and Dehumidifier**

- Maintenance can save 15% of operating costs.
- Seal air ducts with foil tape or silicone caulk.
- Clean fan blades and grills yearly.
- Trim weeds or bushes around exterior condenser unit.

- Rinse (no soap) air conditioner and dehumidifier yearly.
- Clean or replace filters yearly.
- Shade exterior unit from direct sun.
- Set at 78°F or higher during the summer.
- Don't use the dehumidifier when using the air conditioner.
- Natural cooling.
- Use exhaust fans when cooking or bathing.
- Close drapes on sunny days.
- Use fans at night.
- Use window fan instead of air conditioning.

### **Water Heating**

- Using low-flow shower heads can save up to \$17 per person annually.
- Turn down water heater's thermostat to 120°F when you'll be away from home several days or more; you can test water temperature by running hot water in your sink over a meat or candy thermometer.
- Wash clothes in cold or warm water, rinse in cold water.
- Fix leaky hot water faucets.

### **Lighting**

- Replace standard light bulbs with energy-efficient compact fluorescents that use up to 75% less energy and last up to 10 times longer.
- Clean bulbs and fixtures annually.
- Turn off the lights when not in use.



### **Refrigerator / Freezer**

- Maintenance can save 15% of operating costs.
- Clean and vacuum coils once a year (in the back or underneath).
- If not a frost-free refrigerator, defrost when ice builds up to more than ¼ inch.
- Set refrigerator temperature in the mid-range (38°F to 40°F); you can purchase a refrigerator thermometer if the setting does not provide an accurate temperature reading.

### **Other Appliances**










- Energy-efficient appliances can save on electric bills as long as you own them.
- Crock-pots and toaster ovens use less energy than ranges and ovens.
- Dry clothes outside or on drying racks instead of in the clothes dryer.

# BEING A GOOD NEIGHBOR

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## GETTING TO KNOW YOUR NEIGHBORS

Being the new household on the block can be hard, especially if you're even remotely shy. It can be hard to make friends, made even harder by the fact that almost everyone in the community already has their own group of friends. Still, there are lots of ways you can connect with them and it is worth the effort required as there are several advantages to getting to know your neighbors, whether it is having someone to watch your home while you are on vacation or a helping hand when you desperately need one. Here are some tips to help you break the ice with your new neighbors:

-  Organize a party. You can start with a natural housewarming party. Generally, you'll invite existing friends and family, but there's no reason why you can't invite your neighbors as well. This will give them a chance to get to know you as well, and at least some of them will most likely be interested in knowing more about you.
-  Invite them to grab a coffee or a drink. You can start out by asking your neighbors where some good local hangouts are (sports bars, clubs, etc.). Many times just asking about that will wind up in an invite or an opportunity for you to invite them along to help show you the area, etc.
-  Start a cookout/barbeque. Who doesn't love a good BBQ? You can invite your neighbors to a block party or BBQ either in your backyard or in a community park (whatever is available to you). This is a fun and relaxed way to get to know each other without any awkwardness with being in someone else's home.
-  Jog in the morning. You'll probably find some other neighbors jogging as well. If not, you can always use the excuse of needing a break to stop for a chat.
-  Walk in the afternoon. This is a great way to get familiar with the area and to connect with people as they are getting home from work, school, and other daily activities (you can then talk about those subjects as well).
-  Watch your neighbor's pet. If appropriate, you can volunteer to walk your neighbor's dog especially if you are home during the day while the neighbor works. If that is not the case, then you can volunteer to watch their pet while they are on vacation, etc.
-  Lend a helping hand. This is a really easy way to get to know them and is usually welcomed. Offer to help unload the groceries, take out their garbage, help with yard work, or anything else that may come up (e.g., raking leaves).
-  Keep your house and yard clean and approachable. It's important to make a good impression on the neighbors to let them know that you will be doing your part to make and keep the community appealing to visitors and everyone living there.
-  Be active. It could be by joining a community organization or a local place of worship. These organizations really help to break the ice and to show a common interest with your neighbors.

- 👏 Organize a garage sale. You could easily have overestimated what would fit into your new home, and it may be a natural time to have a garage sale, and you can ask your neighbors if they have anything to add to the sale.
- 👏 Bring some cookies or any goodies to your neighbors. If you have a special family recipe for a dessert, this could be a great way to meet your neighbors in a pretty traditional fashion. They won't be surprised by you introducing yourself this way and will likely respond in kind.
- 👏 Say "Hello" to everyone. Whether in passing or at parties, greet others or keep introducing yourself to them until it's clear they remember you. Make an effort to greet them by name as well to show them that you are interested enough to remember them.
- 👏 Sit outside. The front porch, yard, or drive is a great way for your neighbors to see you. This usually leads to a casual introduction, a time to chat and even joke around some.
- 👏 Work in your yard. Simple chores like mowing and gardening are a great way to get outside and meet your neighbors (you can't meet them sitting inside your house very easily). Plus, again it shows them that you care about the appearance of your house and the neighborhood.
- 👏 Become the customer of a neighbor. If your neighbor owns a local restaurant, beauty salon, or even works in a local store. You can make it a point to go to their business and greet your neighbor.
- 👏 A game night. This is a fun way to spend time together. If you've been in the neighborhood for a long time, you could make it into a weekly get-together.
- 👏 Ask for help. You can ask your neighbor for help with your home or yard or even just a referral for any contractors that you may need to hire to get work done around your house.
- 👏 Socialize in public places. Parks, bars, and sports centers are the best places to meet your neighbors. If you have the same interests, chances are, you'll be able to make some friends.
- 👏 Arrange special activities. Do you have children? Organize a kids' play date. This can be a great way to make sure your children have new friends as well.
- 👏 Control the highly annoying things your family might be doing. You should just try to always be a good neighbor by keeping the noise down and overall showing a high level of respect for the neighborhood and neighbors.

(Excerpt from [changeofaddress.org](http://changeofaddress.org))

## **OTHER MINNESOTA COMMUNITY LAND TRUSTS**

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### **Carver County CDA (Carver County)**

[www.carvercda.org](http://www.carvercda.org)

A community development agency, Carver County CDA assists county residents with housing and economic development services including community land trust homeownership.

### **Cass Clay Community Land Trust (Moorhead and Cass Counties)**

[www.cassclayclt.org](http://www.cassclayclt.org)

Cass Clay provides opportunities for low and moderate income persons to purchase a home.

### **Central Minnesota Housing Partnership (Central MN)**

[www.cmhp.net](http://www.cmhp.net)

The Central Minnesota Housing Partnership serves 16 counties in Central Minnesota which include: Aitkin, Benton, Carlton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wright and Wadena. They provide a variety of services including affordable rental housing, affordable homeownership opportunities (including CLT homeownership opportunities), rental housing rehab programs, homebuyer education and counseling and planning and development.

### **City of Lakes Community Land Trust (Minneapolis)**

[www.clclt.org](http://www.clclt.org)

City of Lakes provides opportunities for low and moderate income persons to purchase a home.

### **First Homes Community Land Trust (Rochester & surrounding communities)**

[www.firsthomes.org](http://www.firsthomes.org)

First Homes is a public/private collaborative with major investments from the Mayo Clinic and other businesses in Rochester, and additional investments from the Rochester Area Foundation and surrounding communities. First Homes provides CLT opportunities living in and the surrounding Rochester communities.

### **Homes Within Reach (Suburban Hennepin County)**

[www.homeswithinreach.org](http://www.homeswithinreach.org)

WHAHLT provides affordable, permanent home ownership opportunities in suburban Hennepin County to low and moderate-income households.

### **NorthStar Neighbors (Northwest MN)**

[www.homeswithinreach.org](http://www.homeswithinreach.org)

NorthStar Neighbors is a community land trust serving 12 counties in Northwest MN to provide affordable, permanent home ownership opportunities.

**Rondo Community Land Trust (St. Paul)**

[www.rondoclt.org](http://www.rondoclt.org)

The Rondo Community Land Trust is a non-profit housing organization dedicated to creating and preserving affordable homeownership opportunities for low to moderate income households. Rondo Community Land Trust serves the city of St. Paul.

**Scott County CDA Community Land Trust (Scott County)**

[www.scottcda.org](http://www.scottcda.org)

A community development agency, Scott County CDA assists county residents with housing and economic development services including community land trust homeownership.

**Southwest MN Housing Partnership (South and Southwest MN)**

[www.swmhp.org](http://www.swmhp.org)

SWMHP offers construction, rental and community land trust homeownership in 27 counties in South and Southwest MN.

**Two Rivers Community Land Trust (Washington County)**

[www.tworiversclt.org](http://www.tworiversclt.org)

Two Rivers will preserve existing housing in Washington County and provide additional affordable units through new construction.

**West Central MN Communities Action (West MN)**

[www.wcmca.org](http://www.wcmca.org)

Serving Douglas, Grant, Pope, Stevens and Traverse counties in West Central MN.

**Grounded Solutions [National CLT] Network**

[www.groundedolutions.org](http://www.groundedolutions.org)

Links, news, trainings, and other important national CLT information; organization dedicated in furthering the missions of CLTs nationally.

**Center for Community Land Trust Innovation (International)**

[www.cltweb.org](http://www.cltweb.org)

Not-for-profit nongovernmental organization established in 2018 to promote and to support community land trusts and similar strategies of community-led development on community-owned land in countries throughout the world.





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