

**Owner-Occupancy, a Requirement of the Ground Lease**

As a mission-driven organization, Two Rivers Community Land Trust provides affordable homeownership for income qualified households. Two Rivers puts a substantial subsidy into the land trust homes to make them affordable for qualified households. It is our mission to give households with a variety of income levels access to homeownership and the earned equity that comes with paying down the principal of your mortgage as well as sharing in the equity through market appreciation. The homes are clean, safe, often times newly updated, in desirable communities with good schools and other amenities that make them attractive. We want our owners to experience the quiet enjoyment of homeownership and the privacy allotted any other homeowner.

There are a few stipulations, however, that come with a land trust home and one of these is owner occupancy. As a

part of the Ground Lease agreement with TRCLT, homeowners are required to occupy their home and cannot use the property as a rental.

Recently, there have been several inquiries from rental agencies seeking references for tenants of our land trust properties. There should not be any tenants of land trust properties as they should all be owner occupied. This has prompted Two Rivers to consider a more active level of enforcement with the ground lease. Starting in 2022, Two Rivers will implement an annual affidavit of homeowner occupancy. For those properties where calls are received from rental agencies, a higher level of proof of occupancy will be required.

If you have any questions regarding your ground lease or the new policy, please contact TRCLT.

**Do You Have Friends Who May Be Interested in a Land Trust Home?**

Two Rivers Community Land Trust has homes that are under renovation as well as several that are ready to be sold. We are always looking for applicants for our homes and would love for you to share information about

TRCLT with your friends! If you know of anybody looking to become a land trust homeowner, please encourage them to apply. Information and applications can be found online at [tworiversclt.org](http://tworiversclt.org).

**Directors Wanted!**

We want you! As a TRCLT homeowner, you are a member of an organization where your voice counts. In addition to voting privileges and input at the annual meeting of the membership, you also have the ability to serve on the Board of Directors. Your perspective is wanted. You have insight into what works and what doesn't with the policies of the organization. You have great ideas! Please consider serving on the Board. Contact Sherry for more information at the numbers below.

**Fences Allowed**

Two Rivers CLT allows fences on land trust properties. All fences must meet local building requirements. Fences need to be placed correctly on your property and there are often requirements for height/visibility. If you're considering installing or replacing a fence, contact your municipality and secure any necessary permits. The municipal building department is a great resource for any questions you may have.



### Fall Maintenance Checklist for Homeowners

With the change in seasons there comes time to appreciate the beauty of fall in Minnesota! Brightly colored leaves are a welcome sight for many. As a homeowner, you also realize that those beautiful leaves will soon drop and cover your yard. Raking leaves is just one project you should consider before snowflakes start to fly. Other projects include:

**Inspect your trees for any branches that may need to be pruned.** Trees and landscaping maintenance on a TRCLT home are the responsibility of the homeowner. This includes pruning branches that are growing too close to buildings or that are damaged or diseased. Some trees such as oaks should only be pruned in the winter to keep from spreading disease. If you have questions about tree care, you can contact a licensed tree specialist. Contact your municipality to see if they have a list of licensed tree specialists. The city of Oakdale is a "Tree City USA" and has a City Forester available to answer questions.

**Clean those gutters.** Inspecting and cleaning the gutters on your home should be done annually. Removing debris will prevent clogs that can lead

to water and/or ice damage to your property. Make sure downspouts are secure so water will flow away from the foundation of your home. Always remember "safety first" when working on ladders. Have somebody hold the ladder as you are working on the gutters and be aware of any power lines nearby.

**Rake leaves and remove garden/landscaping plants.** Removing thick leaves from the yard and old plants from gardens will help maintain the health of your yard. If you are unsure of how to dispose of the leaves and plants, contact your municipality for information. Some communities have compost sites available for residents to drop off their items for a minimal cost.

**Disconnect and drain garden hoses.** To ensure that your outdoor faucets don't freeze during the winter, disconnect all garden hoses and turn off the water to the spigot. Once the hoses are disconnected, drain any residual water, coil them up and store for the winter.



### How to Properly Drain Outdoor Faucets

*Reprint from the Citizens Utility Board by Jennifer Jones, September 2018*

Water freezing in your pipes during the cold months can lead to them bursting, and that could be a financial and home-repair nightmare. There's a simple task you can do now to prevent this: drain your outdoor faucets.

1. Turn off your water supply valve. This is usually located near the water meter in your basement.
2. Head outside and remove any hoses or connections to your faucets (you can store them away in your garage or basement for the rest of the season).
3. Turn the faucet on full blast and let it run until it trickles to a stop. This pushes out any excess water flow from the pipes, as well as other build-up throughout the pipe.
4. Once the water stops, turn the faucet back off, twisting it tightly.
5. Turn the water supply back on in the basement. Consider buying an insulation cover to place on your faucet to protect it from the snow and other weather conditions. You can find these at your local hardware store for under \$5.

### Winter Preparation

Once you have raked your yard and cleaned the gutters, take a moment to make sure that you are ready for winter. Doing some preparation now will keep you from being caught off-guard with that first snowstorm!

- Schedule a furnace tune-up
- Change the furnace filters
- Test your smoke and carbon monoxide detectors. Change any batteries as needed.
- Purchase shovels, sand, and salt

### Welcome New Two Rivers Operations Associates!

Please welcome Carol Jorgensen and Stephanie Borscheid, our new Operations Associates. Both Steph and Carol have backgrounds in other nonprofit work and live in the area served by Two Rivers. Both are currently learning the ins and outs of land trusts, we're sure you'll be hearing from them in the near future.



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