

## Home Improvement Loan Program Information



As a homeowner, you know the importance of keeping your home in good shape. You likely also know the high cost of many home repairs and upgrades, but it may be too much for your budget when the need arises.

If that is the case, the Home Improvement Loan Program through Washington County is something you should know about. The types of improvements the loan will fund include:

- furnaces
- bathroom and kitchen improvements
- windows
- roofing
- plumbing and electrical upgrades

Loan terms are more than competitive: 0% and deferred to eligible applicants.

To learn more about this program and to check your eligibility, you can:

- fill out an application on the Washington County CDA website
  - [washingtoncountycda.org/housing-resources/home-improvement-programs](http://washingtoncountycda.org/housing-resources/home-improvement-programs)
- call the Community Development Project Manager
  - Elena Aho (651-202-2823)

Elena will be happy to discuss your eligibility and offer more information about loan options.

Also, remember to contact Two Rivers CLT as you are planning home projects; you will want to receive credit for improvements when you sell your home!



## Service Day - July 26th, 2023

We are welcoming a group of energetic young adults from Service Learning Camps once again this year! Arriving from around the country for an event hosted by the Evangelical Lutheran Church of America, these high schoolers and their chaperones spend one day of their event as a service day to the community.

Last year, two groups of these volunteers put in a half-day's work at four different Two Rivers homes. They joined our Executive Director, Sherry Timmermann Goodpaster and her husband, James Goodpaster; they raked, hauled trash, painted, pulled weeds, and more. In short, they made a huge impact on the homes and in the lives of the Two Rivers homeowners that said "yes!" to hosting them.

One of the homeowners shared her thoughts about that day in this way: *"My requested projects were completed to my fullest satisfaction. I was impressed at how friendly and eager to help the volunteers were. Thank you!"*

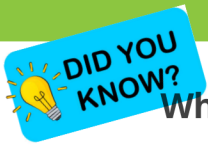
If you, as a Two Rivers homeowner, would like to have your home be a project site for this year's Service Day, please contact us by July 1st. We will see if your project needs are a good fit for the work crews. **There are a limited number of spots, so don't delay!**

Please send your work requests to:  
[carol@tworiversclt.org](mailto:carol@tworiversclt.org)

(And if you would like to spend part of your day serving alongside Sherry, James and the kids, let us know that as well!)

## Two Rivers Community Land Trust

The mission of Two Rivers Community Land Trust is to provide permanently affordable housing for low and moderate income individuals, families and households earning up to 80% of the median income in Washington County, Minnesota.



## What is deferred maintenance -- and why it should matter to you

Deferred maintenance is the practice of delaying repairs on your property to save money. Understandably, it is sometimes hard to make room in one's budget for home maintenance. However, a needed repair only gets more expensive to fix as time goes by; one problem can lead to another.

Care for your home as if you may be selling it soon. Why? Two reasons:

- You are then able to enjoy all the features of your home as they are meant to be enjoyed.
- If you ever decide to sell your home, you will be responsible for any needed repairs, and the cost will be taken out of your sale proceeds if you do not pay for them outright. (This is stated in the ground lease that you signed when you purchased your home.)

Your home is a huge investment. Protect it and protect your finances by taking good care of it.

## An important note about your home insurance policy



Have you changed your homeowner's insurance since you bought your home?

If you have, or if you are looking into doing so, remember that **Two Rivers Community Land Trust must be listed in the policy as well**, as another insured party.

Also please include Two Rivers CLT's current address:

Two Rivers Community Land Trust  
PO Box 25451  
Woodbury, MN 55125



## to our new board members

At our annual meeting in December, the membership elected two new homeowners to the Board. One is from Oak Park Heights and another from Oakdale. This is exciting news as we have three homeowners now providing insight and ideas to enhance and strengthen the Two Rivers overall organization and also help to expand the homeowner stewardship aspect of the nonprofit.

So...what exactly is homeowner stewardship? Homeowner stewardship is comprised of the policies that directly impact our homeowners as well as the activities and strategies adopted by the organization that directly support successful home ownership.

Therefore, having input from our homeowners on the Board is critical to developing policies and strategies that are meaningful and helpful to maintaining success as an owner.



## Is your home ready for Spring weather?



It's wonderful to see the days getting longer, to feel the temperature begin to rise after a Winter with what felt like endless snow. But it is crucial to make sure your home is ready for Spring and the rain that comes with it. Make sure the following items are in good shape:

- **Gutters** - Get out the ladder and clean out the debris that has built up over the Winter. Or call someone to do the job for you, to be safe.
- **Downspouts** - Make sure they are empty and connected correctly to direct water away from your home's foundation.
- **Sump pump** - Check to make sure it is in working order. You want to know this before you need it!