

Free & Confidential Foreclosure Prevention Counseling

Recognizing the economic impacts of the COVID-19 pandemic, Two Rivers is highlighting the free and confidential Foreclosure Prevention Counseling offered by the Washington County Community Development Agency (WCCDA). If you are behind or worried about falling behind on your house payments, take action by calling their trained Homeownership Specialists. Taking action and early action are the key points in this kind of situation. Losing your home does NOT have to be the result of falling behind. It may surprise you that there are several options available to assist you when you fall behind. Some of the options that could be available include forbearance, modification, short sale, or deed-in-lieu of foreclosure.

Don't worry if the options are unfamiliar or foreign, you are not alone. The County has spent time and energy training Heather and Dana to help you. They have specialized certifications through the Minnesota Homeownership Center and Neighborworks of America. They know what they are doing and will explain options suited to each individual case. While falling behind might be extremely stressful, taking early action is critical. Best news of all: this service is free! Heather and Dana can be reached at 651-202-2822 or visit their website: <https://washingtoncountycda.org/housing-resources/homeowner-counseling/>



Heather and Dana, WCCDA Homeownership Specialists

Support Our Mission? Consider a Gift Today!

Two Rivers is a non-profit, community-based organization. Through the generous support of community partners and individual donors, Two Rivers creates affordable homeownership opportunities, preserves affordable housing, and supports responsible homeownership. You can help advance our mission by making a donation today!

Checks payable to Two Rivers CLT can be mailed to P.O. Box 25441, Woodbury, MN 55125. For more information about ways to support Two Rivers, call (651) 994-9194.

Two Rivers CLT has a New Operations Associate!



Amy Weber, Operations Associate

We are pleased to welcome Amy Weber to our staff at Two Rivers Community Land Trust. Amy will work part time as an Operations Associate, working with different aspects of the internal functions of the organization as well as supporting homeowners and processing applications for homeownership. Amy may be the one who contacts you if we have not received your annual verification of homeowners insurance or for updated income information if you are on the waiting list. Amy comes to Two Rivers with previous nonprofit experience in an arts integration program through the Menomonie School District and with the Kinnickinnic River Land Trust, a different type of land trust aimed at protecting the river. She brings a skill set to the table which complements the identified needs of the organization. Lastly, Amy is a busy mother of two children and active with the sports organizations through their schools and is a regular volunteer at her church.

Homeowners Insurance: When Should I Call My Agent?

Homeowners insurance provides you with financial protection in the event of a disaster or accident involving your home. Homeowners insurance is the insurance that protects your home in the same way that auto insurance protects your car. You might remember having to provide a homeowners insurance policy at your closing. The lender requires this type of insurance, as it protects the collateral (your home) that is used to provide the mortgage. Additionally, your mortgage is set up to have your insurance paid annually through your escrow account.

As we enter the spring season of thunderstorms and severe weather, it is a good time to think about situations that warrant a call to your homeowners insurance provider. Weather related damage is the most common reason to call your provider. Perhaps you had icicles from winter and now you notice a leak or maybe a tree fell on your home from strong winds, there was a lightning strike, a hail storm or a water pipe burst. After making sure your family is safe in any of these situations, call your insurance company next. They will guide you through the process.

Another time to call your provider is when there has been fire damage or smoke damage from a fireplace. Lastly, if your home has been vandalized, call the police first but then also check with your insurance provider about the necessary repairs to property that is damaged. Remember when damage occurs at your home, it is your insurance provider that should be called and not Two Rivers. The insurance agent will know what is covered by your policy and will guide you through the process. Happy spring and stay safe!



Home Improvement Loan Programs

Some home maintenance is low cost and routine or just requires some elbow grease. There are times, however, when you will be faced with bigger repairs or maintenance to keep your home safe and comfortable and those costs can add up quickly. The estimate comes in and “ouch” is your first response. There are two local resources available that might ease the pain.

First, the City of Oakdale has the Oakdale Community Fix Up Fund where Oakdale, in partnership with Lake Elmo Bank and Minnesota Housing, offers 2% interest loans to qualifying owners. Email Linnea Graffunder-Bartels at Linnea@ci.oakdale.mn.us or call 651-730-2721 for more information.

The second helpful resource is a County-wide Home Improvement Loan Program. Administered through the Washington County Community Development Agency (CDA), they have a number of loan programs that help finance critical improvements that make your home safer. Elena Shulman is the project manager and she can be reached at ElenaS@washingtoncountycda.org or 651-202-2823.

New home coming in Oakdale!

Two Rivers is now rehabbing another home in Oakdale to be completed in early summer for a qualified applicant. As owners of land trust homes, you know of the benefits of owning a land trust home. Spread the word, tell your friends to apply! The pre-application can be found on the “Buying a Home” tab of our website at www.tworiversclt.org.

Serve on the Board of Directors

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.



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