

February 5, 2020

Bonnie M Hamann
302 Dresden Ave
Northfield, MN 55057

Re: Dissolution of the Cannon River Community Land Trust
302 Dresden Ave, Northfield, MN 55057
Rice Co. PID 22.36.1.02.005

Dear Ms. Hamann:

As you are likely aware, the Cannon River Community Land Trust (CRCLT), which previously owned the land on which your home is situated, was dissolved in 2013. At CRCLT's request, the Northfield Housing and Redevelopment Authority (HRA) agreed to accept ownership of this land (and other parcels previously owned by CRCLT) and hold the same until the owner of the home thereon chooses to sell the home or refinance the into a traditional mortgage, at which time the HRA would sell the land to the homeowner and thereby unite the title to the land and the home thereon. Unifying the title in this manner would provide you, the homeowner, the ability to sell your home in a traditional manner with minimal paperwork and no extra timelines or permissions from a third party.

Of the ten remaining land parcels transferred to the HRA by CRCLT in 2013, four remain in the ownership of the HRA, including the parcel on which your home sits. The HRA has discussed options by which the remaining four land parcels it owns might be transferred to the individual homeowners. At the January 28, 2020 regular HRA meeting, the Board voted to offer these homeowners the opportunity to purchase the land on which their homes sit for an amount equal to 25% of the Rice County Assessor's land value for 2020. This offer will remain in effect for six months from the date of this letter.

The 2020 Rice County assessed value of the land at 302 Dresden Ave is \$31,500.00. The HRA offers to sell the land to you, the homeowner, for \$7,875.00. This offer will expire 6 months after the date of this letter. Please understand you will be able to purchase the land after this offer expires. However, the offer to sell at the reduced rate will expire after 6 months.

The homeowner may use a closing agency/entity of their choice and will pay all closing costs including, but not limited to taxes, title and/or transfer fees, recording fees, closer fees, and any other costs. The HRA will provide the required Termination of Lease Agreement and Quit Claim Deed.

For our reference, enclosed is a Rice County summary for 302 Dresden Ave.

The Northfield HRA recognizes that the CRCLT's central purpose was to promote the welfare and well-being of the Northfield community by providing a more affordable option for homeownership to the public than the market would otherwise provide. The HRA feels that the offer communicated in this letter protects the homeowner's initial investment and allows the homeowner to realize the full land value upon a future sale or refinancing.

The HRA is pleased to be able to assist the remaining CRCLT homeowners as described in this letter. We look forward to discussing this offer with you.

Sincerely,



Janine Atchison
Housing Coordinator
Enclosures

Summary

Parcel ID 22.36.1.02.005
 Property Address 302 DRESDEN AVE
 NORTHFIELD, MN 55057
 Sec/Twp/Rng
 Brief Tax Description Lot 1 Block 1 of LINCOLN WOODS 2ND ADD
 (Note: Not to be used on legal documents)
 Area N/A
 Use Code 1A-Residential Homestead
 Tax Authority Group NFLD CITY-SD659-HRA-EDA



Owners

Primary Owner
 Bonnie M Hamann
 302 Dresden Ave
 Northfield MN 55057

Alternate Taxpayer

Fee Owner

Land

Lot Dimensions	Regular Lot: x				
Front Footage		Front	Rear	Side 1	Side 2
Main Lot		48.34	108.74	170.88	160.00
Sub Lot 2		0.00	0.00	0.00	0.00
Sub Lot 3		0.00	0.00	0.00	0.00
Sub Lot 4		0.00	0.00	0.00	0.00

Lot Area 0.30 Acres; 12,994 SF

Residential Dwellings

Residential Dwelling
 Style 2 Story Townhouse
 Architectural Style Other
 Year Built 2002
 Exterior Material Vinyl
 Total Gross Living Area 1,636 SF
 Attic Type None;
 Number of Rooms 4 above; 1 below
 Number of Bedrooms 2 above; 0 below
 Basement Area Type Slab
 Basement Area
 Basement Finished Area
 Plumbing 1 Full Bath; 1 Fbgls Service Sink;
 Central Air Yes
 Heat FHA - Gas
 Fireplaces
 Porches
 Decks Wood Deck-Med (24 SF); Wood Deck-Low (120 SF);
 Additions
 Garages 476 SF - Att Frame (Built 2002);

Yard Extras

#1 - (1) Driveway Concrete-Double, Standard Good, Built 2002

Sales

Date	Seller	Buyer	Recording	eCRV	Sale Condition - NUTC	Type	Multi Parcel	Amount
9/23/2004	NORTHFIELD HOUSING & REDEVELOPMENT AUTHORITY HRA	CANNON RIVER COMMUNITY LAND TRUST INC	545488		GOVERNMENT OR EXEMPT PARTY SALE	Deed		\$116,500.00
9/23/2004	CANNON RIVER COMMUNITY LAND TRUST INC	HAMANN, BONNIE M	545490		PARTIAL-INTEREST SALE	Deed		\$118,000.00
6/9/2003	THREE RIVERS COMMUNITY ACTION	NORTHFIELD HRA	QUIT CLAIM DEED		ASSESSOR VALUE FOR SALE YEAR NOT AVAILABLE OR SPLIT	Deed		\$0.00
6/3/2003	NORTHFIELD HRA	CANNON RIVER COMMUNITY LAND TRUST	PARTY WALL AGRE		ASSESSOR VALUE FOR SALE YEAR NOT AVAILABLE OR SPLIT	Deed		\$0.00

Permits

Permit #	Date	Description	Amount
06.2084	09/26/2006	Roof	5,000
05.0626	06/10/2005	Deck/Patio	1,800
02.0585	06/06/2002	New Dwlg	110,000

Valuation

	Payable 2020 Values	Payable 2019 Values	Payable 2018 Values	Payable 2017 Values
EMV Improvement	\$121,200	\$108,900	\$121,500	\$115,500
EMV Land	\$31,500	\$31,500	\$26,500	\$24,500
EMV Machine	\$0	\$0	\$0	\$0
EMV (Estimated Market Value) Total	\$152,700	\$140,400	\$148,000	\$140,000
Green Acres Value	\$0	\$0	\$0	\$0
Homestead Exclusion	\$23,500	\$24,600	\$23,900	\$24,600

Taxation

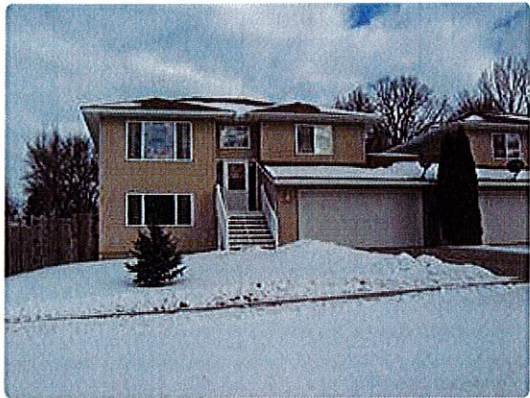
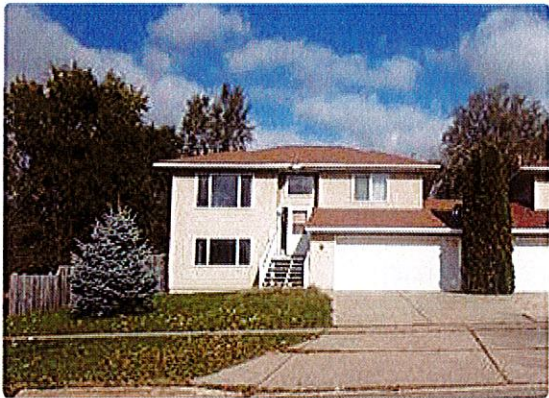
	2019 Payable	2018 Payable	2017 Payable	2016 Payable
Estimated Market Value	\$140,400	\$148,000	\$140,000	
Taxable Market Value	\$115,800	\$124,100	\$115,400	
Net Tax Amount	\$2,130.00	\$2,314.00	\$1,978.00	\$1,944.00
+ Special Assessments	\$40.00	\$40.00	\$40.00	\$40.00
= Total Taxes Due	\$2,170.00	\$2,354.00	\$2,018.00	\$1,984.00
+ Penalty	\$0.00	\$0.00	\$0.00	\$0.00
+ Interest	\$0.00	\$0.00	\$0.00	\$0.00
+ Fees	\$0.00	\$0.00	\$0.00	\$0.00
- Amount Paid	\$2,170.00	\$2,354.00	\$2,018.00	\$1,984.00
= Outstanding Balance	\$0.00	\$0.00	\$0.00	\$0.00

Taxes Paid

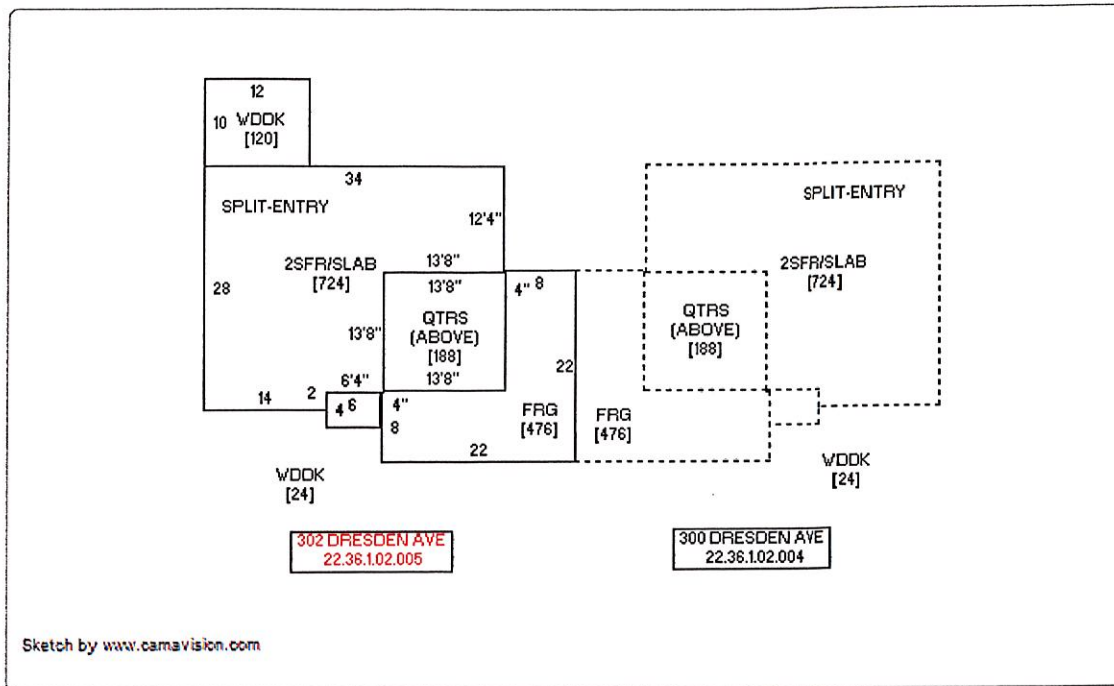
Tax Year	Receipt	Payment Date	Tax Amount	Special Assessment	Penalty	Interest	Fees	Total Payment
2019	B19.1735	9/30/2019	(\$1,065.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$1,085.00)
2019	B19.378	4/24/2019	(\$1,065.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$1,085.00)
2018	B18.3261	9/25/2018	(\$1,157.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$1,177.00)
2018	B18.2416	4/20/2018	(\$1,157.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$1,177.00)
2017	B17.978	10/3/2017	(\$989.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$1,009.00)
2017	B17.285	5/1/2017	(\$989.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$1,009.00)
2016	B16.908	10/3/2016	(\$972.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$992.00)
2016	B16.148	5/2/2016	(\$972.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$992.00)
2015	B15.1679	10/2/2015	(\$939.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$959.00)
2015	B15.341	5/8/2015	(\$939.00)	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$959.00)
2014	B14.774	10/7/2014	(\$868.00)	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$881.00)
2014	B14.432	5/2/2014	(\$868.00)	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$881.00)
2013	B13.1033	10/4/2013	(\$937.00)	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$950.00)
2013	B13.401	5/1/2013	(\$937.00)	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$950.00)

Tax Year	Receipt	Payment Date	Tax Amount	Special Assessment	Penalty	Interest	Fees	Total Payment
2012	B12.1128	10/5/2012	(\$885.00)	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$898.00)
2012	B12.803	5/8/2012	(\$885.00)	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$898.00)
2011	B11.4816	10/11/2011	(\$901.00)	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$914.00)
2011	B10.23558	5/2/2011	(\$901.00)	(\$13.00)	\$0.00	\$0.00	\$0.00	(\$914.00)

Photos



Sketches



TriMin LandShark

[Click here to search for Parcel in TriMin LandShark](#)

Tax Statements

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Plats

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