



## HOME BUYER INFORMATION GUIDE

The Home Buyer Information Guide is designed to encourage home buyers to seek information and ask important questions before they purchase a home. Many home buyers assume the area in which they buy a home will always look the way it does the day they purchase their home. This is not necessarily the case. Nearby land that is vacant when a home is purchased may be developed into housing or commercial or industrial uses, depending on the zoning. In addition, public facilities such as water towers, parks, and other public buildings may be built throughout the city. Roads are often expanded from two to four lanes. These changes can be positive or negative depending on the perspective of the home buyer. A four-lane road can mean great access to one home buyer, while it can mean traffic noise to another.

This guide will help you make an informed buying decision by giving you help on answering some relevant questions prior to purchasing a home. Each question directs you to the appropriate agency or city department. All general questions can be directed to the planning division at 952- 939-8290.

### QUESTIONS TO CONSIDER BEFORE PURCHASING A HOME:

- Q. There is vacant property near the home I am considering purchasing. What will be there?**
- A.** Some vacant land you see in the city is privately owned and may be privately developed. The city regulates land use through its long-range guide plan and zoning ordinance. The guide plans shows the planned use of properties. The zoning ordinance determines the current property rights. Visit the city web site at [eminnetonka.com](http://eminnetonka.com) or the planning division to view these documents.

Some vacant land is public; owned by the state, county or city. You may visit [www.co.hennepin.mn.us](http://www.co.hennepin.mn.us) to determine the property owner. Generally city owned land is not available for purchase. For example, many of these properties are used for public purposes such as park, open space, and/or utilities.

- Q. How do I know which school my children will attend?**
- A.** Three school districts serve Minnetonka. District 270 (Hopkins School District); District 276 (Minnetonka School District); and District 284 (Wayzata School District). You should determine the school district in which your home is located, then contact the district office for information about which school(s) your children will attend. Visit the city web site at [eminnetonka.com](http://eminnetonka.com).

The school your children attend is based on enrollment and other factors. Each school district has attendance boundaries that are changed within the school district, from time to time, to meet enrollment needs. It is possible that they will not attend a school in your neighborhood or in the City of Minnetonka.

**Q. There are private covenants within my development. What are these and who enforces them?**

**A.** Private covenants are private rules covering all of the properties within some developments. They can regulate things like the size and type of fences, the permitted colors of homes, or whether sheds or other accessory structures are allowed. They are not enforced by the city. The covenants should specify who has the right to enforce them.

**Q. Some developments have a homeowners' association. What is a homeowners association and what is its purpose?**

**A.** A homeowners' association is an affiliation of homeowners in a development that oversees the enforcement of private covenants and, in some instances, maintains private streets and common areas. A monthly fee is often collected for these purposes.

Each new resident that visits city hall is given a packet that provides a wide range of information about the City of Minnetonka and services that are available.

**Q. I have heard a trail will be developed near the home I am considering purchasing. Where can I find more information.**

**A.** The Minnetonka Loop Trail System is designed for use by walkers, joggers and bicyclists of all ages and abilities. The trails are shared by all users and are usually eight feet in width with a crushed limestone or asphalt surface.

The Loop Trail System is more than 75% complete, providing more than 32 miles of non-motorized access opportunities to hikers and bikers throughout the community. Some trails are available for cross-country skiing.

For additional information, please contact the Trails Coordinator 952 - 93 - TRAIL (952) 938-7245 or e-mail Minnetonka Mike – [www.mike@eminnetonka.com](mailto:www.mike@eminnetonka.com).

**Q. How safe is my neighborhood and is there anything else I should know about public safety?**

**A.** The police department provides police services to the residents of this community. To obtain information about crime statistics, please contact us at (952) 939-8500. There are over 100 organized block clubs in the city, providing opportunities for residents to get to know their neighbors and receive organized safety information.

In Minnetonka, you are required to register your intrusion alarm system for a \$10.00 annual fee with the police department. Additionally, dogs do not require licenses in the city, but you must comply with state requirements for vaccination and have your dog wear an identification tag.

**Q. Does the city provide a warranty for work done by builders and developers?**

**A.** No. A warranty is a seller's assurance to the buyer that the final product will be as

represented. Warranties are private contracts between buyers and sellers. The city regulates a development's process, but has no authority regarding private contracts or warranty work. Items such as drainage and workmanship are part of the contract between buyer and seller. The city's responsibility is to review plans and perform inspections to determine compliance with city codes during the development and construction phase. Under current law, the builder has the responsibility to comply with the codes. The city is not liable if the builder fails to do so.

**Q. There are several easements on a lot I am looking at. In addition, there are various easements throughout the development. I am not sure who owns these easements or what purpose they serve. Who can help me?**

**A.** There are several types of easements, e.g., drainage, utility, wetland conservation, power line, etc. The easements on a typical city lot are for drainage and utilities. While the homeowner owns the property, easements give certain public and private entities the right to enter the property and perform work. Wetland conservation easements are designed to ensure the area is left in an undisturbed and natural state.

All easements on your property should be shown on your plat, or described within the title documents. A copy of your plat may be available for viewing in the public use area at city hall. The city's engineering department can review the purpose and specifics of any public easements on your property.

**Q. Concerning property taxes, what will I be required to pay on my new home?**

**A.** Property taxes are based upon the total taxable value of the property on January 2<sup>nd</sup> of the year before taxes are due and payable. The market value is based on actual sales of comparable properties in Minnetonka. For further information on taxes and the assessment process visit our city web site at [eminnetonk.com](http://eminnetonk.com) or visit the Assessing department.

If your house will be used as your primary residence, apply at city hall for the "homestead" classification after closing on the property. The homestead classification is a property class established by the Minnesota State Legislature that will reduce the property tax.

**Q. Some developments have private streets. How do I know if the streets are private and what does that mean to the homeowner?**

**A.** If streets within a development are private, property owners within the development own the streets, usually as part of a homeowners' association. Homeowners' associations usually hire a private contractor to plow and maintain the streets. When private streets need to be maintained or replaced, it is the responsibility of the homeowners or homeowners' association to do that work. The city does not plow or maintain private streets. Contact the city's engineering department if you are not sure if a street is private, or further information on streets in general is needed.

**Q. The lot I am looking at is adjacent to a pond. Currently, the pond is full of water and wildlife. Will it remain that way?**

**A.** During rainy periods, ponds may be higher. During dry periods ponds may be lower. In addition, some ponds are designed to be dry a majority of the year. Pond vegetation and appearance will change naturally from year to year, depending on precipitation, and

generally cannot be altered by homeowners. For further information, contact the engineering department.

**Q. Once my home is built, is it safe to assume that the way the area looks today will remain that way?**

**A.** No. Minnetonka is constantly changing as the needs of the community change. Road widening may occur to improve traffic flow. Traffic signs, stop signs and other improvements may be added. More homes and commercial buildings will be developed to meet market demands, and additional public facilities will be built to serve the public's needs. Land uses and zoning of properties within the area may change.

**We encourage you to call or stop in at Minnetonka City Hall,**

**952-939-8200**

**14600 Minnetonka Boulevard**

**Monday through Friday, from 8:00 a.m. to 4:30 p.m.**

