



COMMON THREAD PROPERTY RESILIENCE REPORT

3417 Colfax Avenue South

Minneapolis, MN 55408 · Parcel 10-028-24-31-0094

Common Thread Assessed™

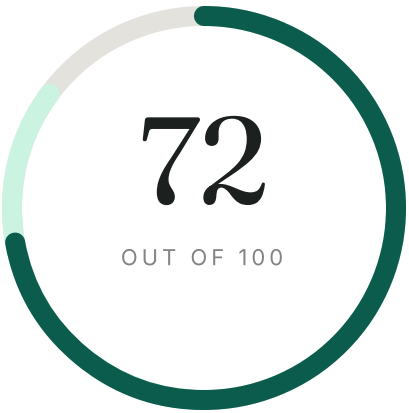
Assessment date
9/22/2026

Methodology version
1.2

Assessment status
Preliminary

Confidence grade
A — Strong data coverage

Demonstration data—do not use for a property decision.



Well Positioned

Current score 72 · Estimated score after improvements 85

Climate Exposure	70 · Well Positioned
Water Security	70 · Well Positioned
Heat, Air and Nature	72 · Well Positioned
Property Durability	74 · Well Positioned
Energy and Utility Resilience	64 · Adaptable
Insurance and Ownership Stability	72 · Well Positioned
Community Adaptability	84 · Well Positioned

HUMAN & COMMUNITY RESILIENCE

Well-supported

Community score 84 · Data coverage 90% · Confidence grade A

Social Infrastructure	85 · Strong community capacity
Care & Essential Services	85 · Strong community capacity
Connection & Mobility	88 · Strong community capacity
Civic & Emergency Capacity	76 · Well-supported
Culture & Third Places	87 · Strong community capacity
Housing Stability & Digital Access	Data not currently available

Personal Fit Profile — Strong community fit

Living without a car: nearby support is strong here (strong community capacity).

Access to healthcare: nearby support is strong here (strong community capacity).

Nature and outdoor recreation: nearby support is strong here (strong community capacity).

Arts and culture: nearby support is strong here (strong community capacity).

Community findings and questions

✔ What supports life here

Connection & Mobility — strong community capacity

Connection & Mobility · OpenStreetMap

Culture & Third Places — strong community capacity

Culture & Third Places · OpenStreetMap

Social Infrastructure — strong community capacity

Social Infrastructure · OpenStreetMap

Care & Essential Services — strong community capacity

Care & Essential Services · OpenStreetMap

⚠ Where support may be thin

Nothing recorded in this section.

❓ Questions to explore in person

Visit a nearby park, library or café at different times of day — does it feel used and welcoming?

Ask a local how they get to daily needs without a car, if that matters to you.

Check whether the nearest emergency facilities are ones you would know how to reach.

Notice where neighbors naturally meet, and whether those places feel open to everyone.



Ways to connect with this community

Attend a library program or community-center event.

Spend time at a local café, market or independent business.

Introduce yourself to a nearby civic or emergency facility's public hours.

Identify your nearest pharmacy and clinic before you need them.

Try a transit or bicycle route to a daily destination.

Strengths, vulnerabilities and open questions

What supports this home

Low wildfire exposure

Climate Exposure · USFS Wildfire Risk to Communities

Electrical service capacity

Property Durability · User reported

Radon mitigation

Property Durability · User reported

Water-heater age

Property Durability · User reported

Sewer-backup coverage

Insurance and Ownership Stability · User reported

What deserves attention

Premium movement

Insurance and Ownership Stability · User reported

Sump backup power

Water Security · User reported

Ice-dam history

Property Durability · User reported

On-site generation and backup

Energy and Utility Resilience · User reported

Storm-resistant improvements

Climate Exposure · User reported



What we still need to know

Sewer-backup protection

Personalized fit — Strong fit

You identified reliable power as essential, so the home's backup-power limitations deserve early attention.

System condition supports a long, low-disruption ownership period.

Your preference for low maintenance shaped the sequencing of the roadmap.

Documented services and transportation options match your access priorities.

Parks, canopy and green infrastructure were weighted more heavily in your fit.

A longer ownership horizon makes the two-to-five-year items worth planning now.

Your top concern — water — moved to the front of the roadmap.

Action roadmap

Before making an offer

Review coverage, deductibles and a sewer-backup endorsement with your agent

Essential

Why it matters: Coverage gaps become expensive exactly when a loss occurs.

Possible improvement	+1 points
Recommended professional	Licensed insurance agent
Verification	Declarations page

Within the first year

Install battery backup for the sump pump

Important

Why it matters: Maintains drainage protection during storm-related power loss.

Estimated cost range	\$600–\$1,400
Possible improvement	+2 points
Recommended professional	Licensed plumber
Verification	Invoice or inspection photo

Add a sewer backflow-prevention valve

Important

Why it matters: Reduces the chance of sewer water entering the lowest level during heavy rain.

Estimated cost range	\$1,200–\$3,000
Possible improvement	+2 points

Recommended professional	Licensed plumber
Verification	Permit and invoice

Complete a professional energy assessment

Optional

Why it matters: Converts estimated energy performance into verified findings and raises confidence.

Estimated cost range	\$150–\$600
Possible improvement	+1 points
Recommended professional	Certified energy auditor
Verification	Audit report upload

Within two to five years

Plan roof replacement with impact-resistant materials

Important

Why it matters: Roof age influences water intrusion risk and insurance eligibility.

Estimated cost range	\$14,000–\$32,000
Possible improvement	+3 points
Recommended professional	Licensed roofing contractor
Verification	Invoice and warranty

Evaluate backup power for essential circuits

Optional

Why it matters: Keeps drainage, heat and refrigeration operating through outages.

Estimated cost range	\$4,000–\$18,000
Possible improvement	+2 points
Recommended professional	Licensed electrician

Air seal and add attic insulation

Important

Why it matters: Lowers heating cost and reduces ice-dam formation.

Estimated cost range	\$2,000–\$6,500
Possible improvement	+2 points
Recommended professional	Insulation contractor
Verification	Invoice

Longer-term planning

Re-verify the assessment every three years or after major work

Optional

Why it matters: Scores reflect a moment in time; documentation keeps the record current.

Recommended professional	Common Thread advisor
Verification	Updated documentation

Estimated ranges are planning references drawn from regional averages. They are not contractor quotes.

Data sources

National Flood Hazard Layer — FEMA · Parcel-level intersection	National Risk Index — FEMA · Census tract
Storm Events Database — NOAA · County	Climate Data Online — NOAA · Nearest monitoring station
Wildfire Risk to Communities — U.S. Forest Service · 30-meter raster	National Land Cover Database — USGS / MRLC · 30-meter satellite-derived estimate
Water Data APIs — USGS · Gauge / watershed	AirNow — EPA · Nearest monitoring station
Air Quality System — EPA · Monitoring station	Water Quality Portal — USGS / EPA · Sample site
Watershed Health Assessment Framework — Minnesota DNR · Watershed-level information	Spatial and REST services — Minnesota Pollution Control Agency · Site-level

Limitations and disclaimer

The Common Thread Resilience Index is a decision-support and screening tool. It is not a home inspection, appraisal, engineering report, environmental assessment, insurance determination or guarantee of future property performance or value.

Scores reflect the information available on the assessment date at the geographic resolution of each source. Conditions change, documentation may be incomplete and no forecast of future weather, insurance cost or property value is expressed or implied.

Review this property with Common Thread

A score is useful. A thoughtful plan is better. Our advisors translate this report into sequenced, budget-aware decisions.