

DOUGLAS ACRES NEIGHBORHOOD ASSOCIATION

www.DouglasAcres.org

Established April 21, 1997

Incorporated January 9, 2008

DANA Update

Jan. 2009 Volume 14, Issue 1

Richard Schulze, Editor, schulstang@aol.com

The Douglas Acres Neighborhood Association (DANA) exists to preserve the quality of the Douglas Acres Neighborhood, promote the area as desirable for family living, foster neighborhood fellowship, and serve as a vehicle by which problems are resolved and neighborhood goals are achieved.

UPCOMING MEETINGS AND EVENTS

DANA ANNUAL MEETING Tuesday Jan. 13, 2009

Please note the earlier starting time

★ ★ **Potluck Dinner** ★ ★
at 6:00 pm

Please bring a dish to share and your own dinnerware. DANA will provide sloppy joe meat, buns, and drinks

Staves Methodist Church
2747 E Madison Ave

ELECTION OF DIRECTORS for 2009

Speakers scheduled at this meeting are Don Tripp and Larry Edris from Des Moines City Parks and Recreation who will update us on improvements for Sargent Park and answer questions and Rachel Buse from Rebuilding Together Greater Des Moines who will make a presentation about her organization

- ❖ Jan. 12, 5:30 pm, Northeast Neighbors meeting, East Public Library, 2559 Hubbell Ave
- ❖ Jan. 12, 7:00 pm, DANA board of directors meeting, Hy-Vee Store, 2540 E Euclid Ave, in the upstairs conference room
- ❖ **Jan. 13, 6:00 pm, DANA annual members meeting, Staves Church. See details above.**
- ❖ Feb. 9, 5:30 pm, Northeast Neighbors meeting, East Public Library, 2559 Hubbell Ave
- ❖ Feb. 9, 7:00 pm, DANA board of directors meeting, Hy-Vee Store, 2540 E Euclid Ave, in the upstairs conference room
- ❖ Mar. 9, 5:30 pm, Northeast Neighbors meeting, East Public Library, 2559 Hubbell Ave

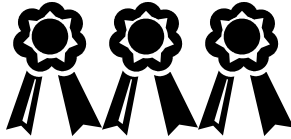
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- ❖ Mar. 9, 7:00 pm, DANA board of directors meeting, Hy-Vee Store, 2540 E Euclid Ave, in the upstairs conference room
- ❖ **Mar. 10, 7:00 pm, DANA members meeting, Staves Church.**
- ❖ Apr. 13, 5:30 pm, Northeast Neighbors meeting, East Public Library, 2559 Hubbell Ave
- ❖ Apr. 13, 7:00 pm, DANA board of directors meeting, Hy-Vee Store, 2540 E Euclid Ave, in the upstairs conference room
- ❖ May 11, 5:30 pm, Northeast Neighbors meeting, East Public Library, 2559 Hubbell Ave
- ❖ May 11, 7:00 pm, DANA board of directors meeting, Hy-Vee Store, 2540 E Euclid Ave, in the upstairs conference room
- ❖ **May 12, 7:00 pm, DANA members meeting, Staves Church. Plant exchange.**

ATTENTION ALL DOUGLAS ACRES RESIDENTS

We have been selected by the City of Des Moines to be part of their pilot program that will speed up snow removal on residential streets. All residents are asked to remove their cars from the street after a snow storm so the new wing plow can come through our neighborhood. This program **WILL ONLY** work if residents and neighbors work together to see that our cars are off the streets. This is an opportunity for us, and for the program to work we need 100% participation.



GOOD NEIGHBOR AWARD

If you know of someone in our neighborhood who goes out of their way to be a good neighbor by mowing a neighbor's yard, shoveling snow, trimming trees, providing transportation, etc, please nominate that person for the DANA Good Neighbor Award by calling Betty Short at **266-8995**.

CALENDAR

This issue of the DANA Update contains the 2009 DANA calendar of events that serves as the notice to members of future meetings. Please save it for future reference. The 2009 calendar is also posted at

www.DouglasAcres.org.

BYLAW CHANGES

DANA member Richard Schulze wishes to propose amendments to the DANA bylaws. The original bylaws as adopted in February 2008 were written using the existing association bylaws as a model. More careful reading shows that some improvements could be made to clear up ambiguous language. Also, two important issues to consider are the repeal of the bylaws adopted to cover the transition of DANA to a nonprofit corporation and the adoption of a realistic procedure for dissolution of DANA in the unlikely event that such an action would be necessary. Mr. Schulze proposes to present the amended bylaws to the general membership for formal consideration at the March 2009 general meeting. The bylaws can be amended only by a vote of the members present at a meeting of members. Mr. Schulze intends to make copies of the proposed amendments available at the January 2009 meeting for informational purposes only. For legal reasons relating to our corporate status, formal consideration of and voting on the amendments should not take place until March 2009 at the earliest.

YARD OF THE WEEK SIGN

DANA's Yard of the Week sign is missing, and we are trying to find it. If you have the sign or know where it might be, please call one of the DANA board members listed in this newsletter or email schulstang@aol.com, and someone will pick it up. We appreciate your help.

NEWSLETTER CHANGES

The next issue of the DANA Update will be the May 2009 issue that will be mailed in late April 2009. There will not be a March 2009 newsletter sent by postal mail or email. At its September 2008 meeting, the DANA board of directors approved a reduction in the number of newsletters to be printed due to rising costs. Beginning with this issue (Jan 2009), the DANA Update will be published 4 times per year, in January, May, July, and November. The email edition will follow the same schedule. Information of interest to the neighborhood can always be found at www.DouglasAcres.org.

We will continue to send a newsletter to every household in the neighborhood, either via postal mail or email. You can subscribe to the email edition and save us some money by emailing your name, street address, and email address to:

schulstang@aol.com

Please type "DANA email" in the subject line.

REBUILDING TOGETHER GREATER DES MOINES

Rebuilding Together Greater Des Moines was founded in 1994 and has provided service to the Greater Des Moines Community since its first Rebuilding Day in 1995, when we rehabilitated three homes. Rebuilding Day, traditionally the first Saturday in May, brings together community volunteers working hard with homeowner family members to revitalize their homes. To date, we have completed over 500 projects including assistance given to other nonprofit organizations to maintain their properties.

Rebuilding Together Greater Des Moines, locally, is a registered 501(c)(3) non-profit organization and an affiliate of the national Rebuilding Together network of affiliates all across the nation. We are supported by corporate and individual contributions, grants, as well as national and local in kind sponsors. One full-time director along with a part-time program assistant and a dedicated and active volunteer board of directors manage the program with hundreds of community volunteers.

Rebuilding Together serves the elderly, disabled and families with dependent children. Client referrals come to our office from homeowners as well as a range of health and human service agencies serving low-income clients. Homeowners on a fixed income often neglect necessary repairs on their property investment. The activity of Rebuilding Together volunteers allows homeowners to remain in their homes in safety, warmth and independence. Aging housing stock is updated, neighborhoods improved, and peoples lives are changed.

Our vision is a healthy home for every person. Feel free to also visit our website:

www.rebuildingtogetherdesmoines.org

Editor's note: Rachel Buse, volunteer coordinator for Rebuilding Together Greater Des Moines, will give a brief presentation at DANA's January meeting.

Neighborhood Finance Corporation (NFC)
Rescue and Repair Refinance (R3) Loan Fact Sheet

Program Summary

Neighborhood Finance Corporation (NFC) has produced more than \$164 million in loans and grants since May of 1990 and, as a result, designated neighborhoods have experienced significant revitalization. Due to an increase in home foreclosures in Des Moines neighborhoods, NFC is offering a new mortgage refinance loan program that is designed to help home owners stay in their homes, avoid foreclosures and maintain neighborhood stability.

NFC received financial commitments from Bankers Trust, First American Bank, Principal Bank, US Bank and Wells Fargo in a combined total of \$3,250,000 to offer this special mortgage refinance loan. With an average loan amount of \$80,000, these funds will allow NFC to assist approximately 40 Des Moines households. By helping home owners prevent foreclosures, the Rescue and Repair Refinance mortgage loans will prevent neighborhood deterioration.

Program Eligibility

Home owners eligible for NFC's Rescue and Repair Refinance (R3) mortgage loan must:

- Be an owner/occupant of a home in NFC's current lending area.
- Meet NFC's traditional refinance loan guidelines with some exceptions, allowing for some mortgage delinquencies in the past 12 months.

This program may be ideal for borrowers who:

- Are current on payments but realize that their mortgage will soon become unaffordable or are experiencing some delinquencies but are not yet out of control;
- Have sufficient income to repay the refinanced loan;
- Want to remain owner occupants of their home.

Program Benefits

- Borrowers receive an introductory interest rate that is 1% above NFC's current lending rate.
- The borrower completes six home buyer education classes prior to and/or within 12 months of closing on their NFC loan. Classes provide information and advice intended to educate borrowers and lower their loan default risk.
- If the borrower remains current on payments: for 12 months, the interest rate decreases by .5%; for 24 months, the interest rate decreases by an additional .5%.
- After two years, if the Rescue and Repair Refinance loan borrower has remained delinquency free, the interest rate is the same for borrowers with good credit.
- R3 loan program borrowers will also receive a rehabilitation subsidy of up to \$10,000 toward home repairs to accommodate for homes that have suffered from deferred maintenance.
- There are no Adjustable Rate Mortgages offered with this program-the only interest rate change is the decrease earned over time.

*For more information about the Rescue and Repair Refinance loan, call **246-0010** or visit www.neighborhoodfinance.org.*

2009

Douglas Acres Neighborhood Association

Election of Officers
Pot Luck Dinner 6pm

January

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Ice Cream Social

July

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National Night Out

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November

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December

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- Board of Directors (2nd Monday of the month). Meets at 7:00 pm at HyVee, 2540 E. Euclid.
- General Meeting (2nd Tuesday of every other month beginning in January). Meets at 7:00 pm (except where noted) at Staves Methodist Church, E 28th & Madison.

For more information, call Linda Westergaard at 453-7339.

REQUEST FOR DUES

This is a friendly reminder to pay dues for 2009. Payment is a voluntary tax-deductible contribution to DANA. Please fill out this form and return it with your payment. Contributions of any amount are accepted and are greatly appreciated.

Yes, I/We value the neighborhood and want to contribute to DANA

\$5 Individual **\$10 Business**

Name(s): _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: _____

Email: _____

**Send the DANA newsletter to me by:
(please choose one)**

- Email** (please provide an email address in the space above)
- Postal mail**

Send Information on Business Advertisements

I am interested in helping:

- Board of Directors**
- Other:** _____

Please make your check payable to DANA. Bring this form and your contribution to the next DANA meeting or mail them to

Phyllis Kellogg
2920 E Douglas Ave
Des Moines, IA 50317
(515) 262-5132

DANA BOARD OF DIRECTORS

| | | |
|---|-------------------|----------|
| President | Linda Westergaard | 453-7339 |
| Vice President | Joe Youngwirth | 266-2569 |
| Secretary | Dawn Stangl | 265-7771 |
| Treasurer | Phyllis Kellogg | 262-5132 |
| Directors | Tony Short | 266-8995 |
| | Betty Short | 266-8995 |
| | Margaret Heger | 266-4181 |
| | Jim Grove | 250-9359 |
| | Richard Schulze | 265-7771 |
| The terms of all board members expire on January 13, 2009 | | |

Webmaster Dennis Dyer
E-mail **Webmaster@DouglasAcres.org**

DANA Website **www.DouglasAcres.org**

ADVERTISEMENTS IN THIS NEWSLETTER

A business member may receive one free advertisement in this newsletter and on the DANA website in return for payment of dues as a business (\$10). Other ads can be placed in each newsletter for a \$5.00 charge per newsletter. Please contact the Treasurer, Phyllis Kellogg, for more information.

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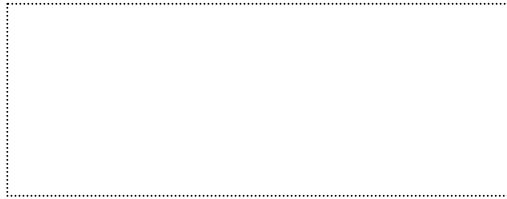


**Douglas Acres Neighborhood
Association**

4009 E 23rd St

Des Moines, IA 50317

**PRESORTED
STANDARD
U.S. POSTAGE PAID
DES MOINES, IA
PERMIT NO 5697**



**Douglas Acres
Neighborhood Association
Annual Meeting**

Tuesday

Jan 13, 2008

★ 6:00 pm ★

**Potluck Dinner
Staves Methodist Church
2747 E Madison Ave
Des Moines**