

DANA UPDATE

The newsletter of the

Douglas Acres Neighborhood Association

December 2018

Volume 23, Issue 3

www.DouglasAcres.org

UPCOMING MEETINGS AND EVENTS CALENDAR

This newsletter includes the 2019 DANA calendar. This calendar is also available at <u>www.DouglasAcres.org</u>. Please note that the events listed on the calendar are subject to change. Notable upcoming events include our ice cream social in July and celebration of National Night Out in August.

NEIGHBORHOOD FINANCE CORPORATION (NFC) LOAN PROGRAMS

THE NFC ADVANTAGE

No other home loan or mortgage product offers the types of loans offered by NFC -- that is the NFC Advantage. If you're looking to <u>purchase a home</u>, <u>refinance an existing home</u> while making needed repairs to that home, or apply for a <u>home improvement loan</u>, then NFC has a product for you.

The home must be located in an <u>NFC lending area</u>. The Douglas Acres neighborhood is in an NFC lending area.

For a purchase and refinance loan, the maximum first mortgage loan amount is \$300,000 (up to 80% loan to value). Loan Committee approval is required for loans over \$180,000.

For a home improvement loan, the maximum mortgage loan amount is \$180,000 (up to 95% loan to value).

For home purchase loans, possible closing cost assistance of up to \$2,000 or \$2,500 is available in most of the lending areas. (Determination of whether or not closing cost assistance is received and if so, the amount, cannot be made until after a complete application and supporting documentation have been reviewed by NFC.)

The forgivable renovation and closing cost funds are five-year forgivable mortgages with 20% forgiven for each year of owner-occupancy. You must occupy the home for five years to receive full forgiveness.

Please visit the <u>How to Apply</u> page to complete a loan application and for additional information. The NFC application fee is \$45. NFC now accepts Master Card, Visa, Discover, and American Express. Eligible home repairs include, but are not limited to, the following:

- Update on aged or unsafe heating, air conditioning, electrical and plumbing systems
- Roof repair or replacement
- Foundation repair
- Exterior siding repair or replacement and paint
- Window and door repair or replacement (if in poor condition repair or for energy efficiency)
- New garage, garage repair or replacement (maximum 2 car garage, 24' X 24')
- Energy efficiency (insulation, windows, mechanical upgrades)
- Access/architectural barrier removal and wheelchair or mobility assistive device
- Sidewalk and driveway repair or replacement
- Interior repairs and updates
- Functional landscaping (grading and retaining walls for water and erosion control, significant tree removal or trimming)

-Continued on next page-

Please visit our website, <u>www.DouglasAcres.org</u>, where you can find out what is happening in your neighborhood. You can also find a link to the DANA Facebook page.

Do you have news that you think would be interesting to your Douglas Acres neighbors? Let us know and we'll put it in the next newsletter to be published in 2018. Call Richard Schulze at (515) 265-7771 or send an email to <u>newsletter@douglasacres.org</u>.

Property repairs and improvements **CANNOT** be completed prior to closing on the NFC loan. NFC will **NOT** reimburse for work completed prior to the NFC loan closing.

Homeowners will get bids from independent contractors for the proposed home improvements. Please review our <u>Bid Process</u> for additional information.

Our program is intended to improve neighborhoods and increase owner-occupied home ownership; therefore, you must occupy the property. Please contact our Loan Originators for details.

Chase Van Zee, Loan Originator, NMLS# 1009283, 515-273-1370 <u>cvanzee@neighborhoodfinance.org</u> Porchia Johnson, Loan Originator, NMLS# 1118352, 515-273-1368 <u>pjohnson@neighborhoodfinance.org</u>

SNOW PLOWING AND STREET PARKING

A reminder that the season for snow plowing has begun. Please take note that street parking is prohibited during snow plowing operations. Vehicles parked on the street will be ticketed (\$35 fine) and may be subject to towing. Tickets can be appealed using the <u>Parking Ticket Appeal</u> process. Parking may be resumed after a street is cleared. You can get a notification of when streets are scheduled to be plowed by doing the following:

- <u>Email</u>: Click here to subscribe to email notifications. If you wish to know when parking is prohibited on city streets choose "**Snow-Snow Routes & Residential Streets**".
- Text: If you wish to know when parking is prohibited on residential streets, text **DMSNOW** to **96000**. <u>Standard text</u> <u>messaging rates apply.</u>
- Facebook: Like us at Des Moines Public Works.
- Twitter: Follow us @dmdpw.

For more information relating to snow removal please visit

https://www.dmgov.org/Departments/PublicWorks/Pages/SnowRemoval.aspx

USE THIS FORM TO SUPPORT OR TO RENEW YOUR SUPPORT FOR DANA ame	DOUGLAS ACRES NEIGHBORHOOD ASSOCIATION OFFICERS AND BOARD MEMBEI (current as of November 2018)					
Address	Position	Name	Contact			
City	Duraidant		(545) 000 0500			
StateZip	President	Joe Youngwirth	(515) 266-2569			
hone	Vice President	Dean Brown	(515) 265-5912			
Email	Secretary	Open				
\$5 IndividualNew Supporter \$10 BusinessRenewal of Support	Treasurer	Phyllis Kellogg	(515) 262-5132			
Send information on Business Advertisements	Board Member	Mark Nordin	-			
n interested in volunteering.	Board Member	Margaret Heger	(515) 266-4181			
_OfficerBoard of Directors Other	Board Member	Open				
	Board Member	Walt Foley	-			
Please make checks payable to DANA and bring to the next DANA meeting or mail to:	Board Member	Don Gable	(515) 771-1712			
Phyllis Kellogg, DANA Treasurer	Board Member	Shari Gable	(515) 720-9505			
2920 E Douglas, Des Moines, IA 50317	Newsletter Editor	Richard Schulze	newsletter@douglasacres.org			
	Webmaster	Dennis Dyer	webmaster@douglasacres.org			

2019 DANA CALENDAR OF MEETINGS AND EVENTS

O Board of directors meeting: Meetings will be held at 7:00 at the HyVee Euclid Room, 2540 E Euclid.

General members meeting: Meetings will be held at 7:00 pm at Staves Church, 2747 E Madison, <u>except</u> for the following meetings: January 8: Annual members meeting, election of officers, and dinner at <u>HyVee Euclid Room</u> at 6:00 pm.

July 9: Ice cream social at HyVee Euclid Room at 7:00 pm.

∧ Other important events: National Night Out will be held at the HyVee Euclid Room at 6:00 pm.

PLEASE NOTE that this calendar is printed in late 2018 and is subject to change

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Ice cream social 7:00 July 9

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Daylight Saving Time ends at 2:00 am (fall back 1 hour) Nov 3

City and School Election Nov 5

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Plant exchange May 14

Time sensitive material, please do not delay delivery

Local Postal Customer

You	are	Invited!

- What: DANA Neighborhood Meeting Annual Meeting, Election of Officers for 2019, and Dinner provided by DANA and Hy-Vee
- When Tuesday, January 8, 2019, 6:00 PM and
- **Where:** Hy-Vee Euclid Room, 2540 E Euclid Ave



Are you on Facebook? Search for "Douglas Acres Neighborhood Association" then click "Like" so you can keep up on what's happening in your neighborhood. You can also visit our DANA website, <u>www.DouglasAcres.org</u>