



bottineau
neighborhood association

BOTTINEAU GAZETTE

A Publication of the Bottineau Neighborhood Association
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Bottineau Neighborhood
Association

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Please Recycle
March/April
2009

Home Foreclosures and Neighborhood Action

Foreclosures: They hurt the people and families who loose their homes. They can hurt neighboring property by depressing home values. They can hurt neighborhoods by being potential safety hazards. They can hurt cities by reducing the tax base. And as we've seen, they can feed into a world-wide economic recession. At their March meeting, the Bottineau Neighborhood Association Board of Directors decided to do something about it. This is a bit of a long story and involves the use of some of the neighborhood's NRP dollars. If you want to cut to the chase, flip to page three.

A recent search of Realtytrac.com showed 1,148 foreclosed homes in the 55418 zip code and over 20 in the Bottineau neighborhood. While there is some good news in that some properties are being purchased, they generally are the ones that don't need a lot of work and are for the most part being bought by investors and not homeowners.

The City of Minneapolis Community Development Committee just approved almost \$6.5 million dollars in awards to nine nonprofit developers to do purchase/rehab work in certain areas of the City hardest hit by this whole issue. This still has to go to the City Council, but no changes are anticipated. To further complicate this, the Bottineau neighborhood is included in what is called a 'high need zip code' area. These areas were determined by the State. The County has identified other areas as 'high need'. Bottineau does

NOTICE

No neighborhood meetings in
March or April.

BNA Earth Day events:
Saturday, April 18th starting at
9:00 AM.
5K Run / Walk – Watershed
Clean Up – The Green Gala

Tentative May neighborhood
meeting topic is the
Lowry Bridge.

Community Surveys Still Available

In February and early March, a six page survey was delivered to addresses in and around the Bottineau neighborhood. If for whatever reason you did not receive one there is still time to fill one out. You can call the BNA office at 612-782-2145 to request one. Just leave your address and one will be mailed to you. Or, if you have access to the internet, you can complete the survey online.

The four community open houses early in March included a Visual Preference Survey. This too is available online. Each survey takes less than 20 minutes to complete.

You can find them at:

www.bottineauneighborhood.org

Phone

Earth Day 2009

Mulberry Junction Community Garden Welcoming Spring

Police, Fire and Medical
Emergency
911

Minneapolis City Info:
311

Bottineau Neighborhood
Association
782-2145

3rd Ward Councilwoman
Hofstede
673-2203

Hennepin County
Commissioner Stenglein
348-7882

Parks Commissioner
Dziedzic
230-6443

Bottineau Park
370-4958

Family Violence,
Domestic Abuse, Child
Abuse
673-3072

Housing Inspections
673-5858

NE Home Ownership
Center
378-7985

Community Crime
Prevention
673-2797

Pierre Bottineau Library
630-6890

Minneapolis Park Board
230-6400

Minneapolis Solid Waste
and Recycling
673-2917

Traffic Enforcement
673-3443

Spring really is just around the corner. And again, BNA is proud to coordinate the largest watershed clean up on the east side as part of the Minneapolis Earth Day Watershed Clean Up. Anyone and everyone is welcome to join us on **Saturday, April 18th at Gluek Park.**

5K Run / Walk

Start the day with a little exercise. Join over 100 others for a trip down Marshall Street, across the Mississippi twice and back. Refreshments available after. Registration for the 5K is required and those under 17 participate free. Treat bags guaranteed for the first 100 registrants.

Watershed Clean Up

After the 5K, stick around and help pick up trash, paint over graffiti, and clear debris from the river bank. This year we hope to cover nearly 500 acres along the river from Broadway to Xcel Energy. We can do more if there are enough people. Gloves and bags are provided.

If getting a bit dirty isn't your thing, feel free to hang around the Park and work on some art projects, build a bird house or meet a bald eagle and other birds of prey from the MN Raptor Center. The clean up won't cost you a thing but maybe a little hard work.

The Green Gala

If all that wasn't enough, join us later that evening for a family friendly fashion affair at the Northrup King Building 3rd Floor Gallery. Cheer local residents/models as they show us some fun, frivolous, fiscally responsible and functional fashions from area stores and designers including: Eastside Thrift Store, Heidi Henderson, Go Vintage, Tatters, Janet Groenert, Global Mamas, Naturally Bamboo and more.

Hors d'ouvres and drinks for all ages served. Tickets for this event are required. BNA is also making a few tickets available at half price in exchange for a half-hour of volunteer time setting up or tearing down.

Even though it is below zero when this was written, the gardeners at the Mulberry Junction Community Garden are beginning their planning for the year. Their first planning meeting will be **6:00 PM, Tuesday, March 24th at the BNA Office.** If you are interested in a plot this year you are welcome to attend. Interest in community gardening appears to be growing (no pun intended) and there is already a short waiting list for plots. Don't let that deter you. Fees for the Mulberry Junction Community Garden are among the lowest in the City based on plot size – and some are quite large.



If you are interested in gardening but can not attend the meeting, drop BNA a call or email and we'll connect you with the garden committee. We can be reached at 612-782-2145 or by email at: bnabottineaneighborhood.org.

> Earth Day

For more information, 5K registration and Gala tickets, please log onto: www.bottineaneighborhood.org

Many fashions and other textile art will be available for sale. So if you see something you like, it could be yours. (Just let the model take it off first.)

We can not do all this without our many partners and sponsors. So far that list includes: The Sample Room, Minneapolis Park and Recreation, River Liquor, Siweks Lumber, Sentyrz's Supermarket and more yet to be named. And don't forget the letter 'F'.

Earth Day next column >

> **Foreclosures**

not appear to be included in that area. And, Minneapolis has designated a different and overlapping area for its NSP funds (Neighborhood Stabilization Program). Bottineau is also not included in that area. Of the nine nonprofits selected, only a couple appear to have proposed do work any work on the east side. Even if those that may actually do, the amount that appears available for eastside reinvestment is less than \$1 million, and that's if it is all directed to the eastside. The map and tables are a bit confusing. The CD Committee meeting referred to took place on March 10th.

To counter this, promote home ownership, and to create a greater incentive for the purchasing/rehab of those foreclosed properties that need more than some 'TLC' and 'elbow grease,' the BNA Board would like the neighborhood to weigh in on the use of up to \$70,000 of the neighborhood Phase II NRP funds (all that remain available and must be spent on housing). Specifically, the Board is putting the following proposal to the neighborhood:

Loan Amount: up to \$5,000

Loan terms: Zero percent interest; No monthly payment. The loan will be forgiven after five years. Prior to that, the loan is due on sale, transfer of title, when the primary mortgage is paid off, or when the property ceases to be the owner's primary place of residence, except in the case of a refinance.

Use of funds: The funds may be used to go toward either of the following uses: The payment of down payment, normal and usual closing costs, or repairs to the home. The borrower may not receive any portion of these funds as cash. Since the intent of the loan is to help buyers with their home purchase, the loan may not be used to reimburse a borrower for a purchase transaction that has already occurred.

> **Foreclosures**

Eligible properties must meet one of the following criteria: 1) be either a single-family home or a duplex that is in a foreclosed status, or was a foreclosed property that has been purchased by a non-profit for the purpose of selling it to an owner-occupant; 2) be on the Minneapolis 249 vacant and boarded buildings list; or 3) be a property that has been vacant for more than 30 days prior to signing the purchase agreement. There is no sale price limit and the homebuyer must occupy the home within 60 days following the home purchase closing, except that in the case of a home purchase and repair transaction, the homeowner must occupy the home within 60 days of the completion of the construction work.

A borrower's household income must not exceed 120% of the Minneapolis/Saint Paul metropolitan median income (about \$92,000 for a family of four). The borrower must qualify for and receive a traditional (prime or A-rated) fixed-rate first mortgage loan or purchase the property using cash. Cash buyers must demonstrate the financial ability to maintain the home within the same affordability standards as a prime loan recipient. Borrowers must complete homeownership counseling through an approved counseling program prior to closing of the loan.

Combined with the up to \$10,000 available through the Minneapolis Advantage Program and the up to \$8,000 for first time homebuyers from the Federal Government, the BNA Board feels this will be a nice incentive to draw homeowners to the neighborhood as well as those nonprofit developers.

Please use the enclosed postcard to show your support of this proposal. This requires a modification to the neighborhood's NRP Action Plan by creating a new strategy. See the postcard for additional information.

Websites

Bottineau Neighborhood Association
bottineauneighborhood.org

Minneapolis
ci.minneapolis.mn.us

3rd Ward
ci.minneapolis.mn.us/
council/ward3

Inspections
ci.minneapolis.mn.us/
inspections

Hennepin County
co.hennepin.mn.us

Park Board
minneapolisparcs.org

Minnesota Pollution Control Agency
pca.state.mn.us

Environmental Protection Agency
epa.gov

Friends of the Mississippi
fmr.org

Mississippi Corridor Neighborhood Coalition
mcnc-mpls.org

NE Minneapolis Arts Association
nema.org

Neighborhood Revitalization Program
nrp.org

MN State Legislature
leg.state.mn

Minneapolis Crime Alerts
ci.minneapolis.mn.us/
police/crimealert

Eureka Recycling
twincitiesfreemarket.org

Federal Trade Commission

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Mark Your Calendars



- 3/17 St. Patrick's Day
- 4/9 First day of Passover
- 4/12 Easter Sunday
- 4/14 BNA Board Meeting
6:30 PM, BNA Office
- 4/18 2009 Earth Day Activities
(see article inside)

5/12 BNA Board Meeting
6:30 PM, BNA Office



In History

March 1789: US Constitution goes into effect.
April 1887: First woman elected Mayor in the nation - Susanna Medora Salter

NOTE: The public is welcome at all BNA meetings. All meetings are accessible and requests for special accommodations at BNA meetings may be made by contacting us no less than one week prior to the event. This publication can be made available in an alternative format. Please contact BNA with specific requests.

For more information or for deadlines,
please call 782-2145.