

Affordable Home Improvement Loans!

Nearly 100 Nokomis homeowners have taken advantage of the NENA-funded Home Improvement Loan program in 2003-2004. These loans have spurred over \$800,000 worth of investment to the interiors and exteriors of your neighbors' homes! So now, what projects would you like to do around your home?

NENA loans have more flexible terms than those through traditional lending institutions, making it easier to qualify. The interest rates are 0%, 2%, 4%, or 5%, depending on income. You can't beat these rates! Other reasons to apply:

- ❖ Interest rates are fixed and will never change (for the length of the loan).
- ❖ You may borrow up to \$10,000 and take up to 7 years to repay the loan, making your payments affordable for your budget.
- ❖ Qualifying for a NENA loan may be easier than you think. Our loans are designed to be more accessible than traditional lenders.
- ❖ You may do the work yourself or hire a contractor.
- ❖ There are no income limits. Anyone may apply.

Eligible projects include work items that you can either do yourself or hire a contractor to complete. Windows, concrete work, roofs, kitchen or bathroom remodels, flooring, air conditioning or furnaces, garage improvements, driveways, landscaping, painting, siding, plumbing or electrical upgrades, decks and more are all eligible improvement projects through the Nokomis Home Improvement Loan Program.

If you have a larger project in mind, loans are also available through *CEE Financial Resources*, a local non-profit organization, up to \$35,000 at a fixed rate of 5.25% interest. To be eligible for this loan, your household income must be under \$88,000 a year and you may take up to 20 years to repay the loan.

For more information or to have an application sent to you, call Jim at *CEE Financial Resources* at 612-335-5885, e-mail him at jhasnik@mncee.org, or visit *CEE* at www.mncee.org. You may also pick up an application at the NENA office, 3000 East 50th Street.

Researching a Circulator Bus

The NENA Economic Development Task Force will be working with a research assistant this winter and spring to study the feasibility of a neighborhood circulator bus. The idea is to have a bus that would run frequently within the neighborhood to provide better connections to LRT stations and neighborhood businesses and services. The research assistant will develop ridership estimates and look at the housing and commercial development opportunities that might occur if there was such a bus. The project is being funded by the University of Minnesota's Center for Urban and Regional Affairs (CURA).

The ED task force welcomes anyone interested in the project to come to their meetings on the first Wednesday of the month, 7pm at the NENA office. If you are interested in the project but cannot make the meetings, please call the NENA office and we can make other meeting arrangements.

Volunteers Needed

For The Night Before New Year's Eve Party

Thursday, Dec. 30, 5-8pm
Nokomis Community Center

This is our biggest event of the year and we need to fill a LOT of volunteer positions to make it a safe and enjoyable evening for all. The event includes free food, music and entertainment, kids games and crafts, bonfire and hayride. We need your help to staff the activities. We are asking people to volunteer one or two hours during the event or help decorate on the afternoon of the 30th.

If you can help, please call the NENA office at (612) 724-5652 or email us at nena@nokomiseast.org.



New Neighborhood Business Network

Interested in networking with other neighborhood businesses? The new **Nokomis Networking Group** meets the first Wednesday morning of each month from 7:30 to 8:30 a.m. at Nokomis Beach Coffee (at the intersection of 50th St. and 28th Ave.)

For further information, contact Katey Bean at (651) 698-4335.

***Don't Borrow Trouble*SM Campaign Targets Predatory Lending Practices**

Most mortgage lenders and brokers have their customers' best interests in mind but there are some who may try to take advantage of consumers by using abusive or predatory lending practices. The more homeowners know, the better they can protect themselves and ensure they get the best mortgage for which they are qualified. The Don't Borrow Trouble Minnesota campaign arms homeowners in the Twin Cities metro area with the information they need to protect their home.

What is Predatory Lending?

Although predatory lending is not defined by federal law, and states define abusive lending differently, they usually involve practices that strip equity away from a homeowner. A loan product or lending practice may not seem predatory until compared with a similar loan product offered by other lenders.

How to Tell a Good Lender From the Bad

Unfortunately, predatory lenders will seem like nice, friendly, helpful people. They are trained to gain your trust. So, how will you know a good lender?

- ❖ A good lender can explain your loan in everyday language.
- ❖ A good lender will never pressure you to sign before you are ready or rush you through the paperwork.
- ❖ A good lender will explain all the costs and every service you are getting.
- ❖ A good lender will honor their commitments and not change things at the closing.
- ❖ A good lender will let you decide how much money to borrow without pressure.
- ❖ A good lender will let you know about and explain other loan options.
- ❖ A good lender will take time to explore your options with you.
- ❖ A good lender makes you feel informed and confident.



How Can You Avoid Bad Practices?

Do the homework! Shop around and compare different lenders' products. Ask for written estimates that include all points and fees. Avoid solicitations for loans that sound too good to be true. If a solicitation is really interesting, get it in writing. Use a home's equity carefully; Homeowners may be able to get some cash by repeatedly refinancing their homes but they will lose equity in their homes. A loss of equity also occurs each time homeowners finance new points and fees. When refinancing, borrow only what is needed so the home's equity is protected.

Don't Borrow Trouble Helpline: (612) 312-2020

More information and tips at <http://www.dontborrowtrouble.org>

More Volunteer Opportunities with NENA

NENA has openings on its **Children First Committee** for people with an interest in children and youth issues. The Committee meets approximately four times per year to review grant applications from local schools and other agencies serving young people. To date NENA has funded ten projects through the program. The most recent one was a camping experience for fourth and fifth graders at Wenonah Elementary School. The students enjoyed three days at Long Lake Conservation Camp in Palisade, Minnesota, where they learned archery, orienteering, working together as a group, and had a chance to see a sky full of stars.

People with experience in design, architecture, construction and closely related fields are needed for the **Design Committee**. Committee members review applications for the Facade Improvement Program and act as a resource for applicants. The committee meets about four times per year to review applications.

Your Cell Phone Number Is About to Go Public

The national directory of cell phone numbers is about to be published. Once this happens, telemarketers will have access to your cell number, even though it is theoretically not legal to make "cold calls" to cell phones. This will be even more annoying than the calls to your regular phone because in addition to being a disruption, these calls will also use your cellular minutes.

If you wish to avoid this, register your cell number on the **National Do Not Call list** as soon as possible. Register on-line at <http://www.donotcall.gov> or by calling 888-382-1222 **from the phone you wish to register**. You can also register your home number.

Safety Resources for Nokomis East (3rd Precinct, Sector 3)

Third Precinct (main number) **673-5703**
3000 Minnehaha Ave. (Lake and Minnehaha)

Sector Lieutenant Connie Leaf **673-5703**
constance.leaf@ci.minneapolis.mn.us

CPS Sue Roethele **673-2839**
sue.roethele@ci.minneapolis.mn.us

Inspector Scott Gerlicher, **673-5703**
Precinct Commander

Community Response Team (CRT) **673-5706**
(Report drug houses, prostitution, street level dealing)

Narcotics Unit 673-3455

Operation Identification 673-2749

Park Police 370-4777

To Make a Police Report by telephone (Tele-Serve) 673-3383

On-line police reports:
www.ci.minneapolis.mn.us/police/e-report

Complaints about the Police

Civilian Review Board 673-5500

Police Internal Affairs 673-3074

MPD *Conduct Incident Report Forms* are available at all police precincts. Once filled out, the complainant can mail the report directly to MPD Internal Affairs.

Other Resources

Adult Protection 348-4111

Animal Control 348-4250

Automobiles
Abandoned on private land 673-5858
Abandoned on the street 335-5932

Bicycle Recovery 673-5610

Block Party Permits 673-3947

Child Protection Services 348-4111

Citizen Victim Services - 24 hour Crisis Line 340-5400

City Of Minneapolis (main number) **673-3000**

City Council Members

Scott Benson, 11th Ward 673-2211

Sandra Colvin Roy, 12th Ward 673-2212

Discrimination Complaints 673-3012

Fire Department (general information) 673-2890

Graffiti Hotline 673-2090

Hennepin County (main number) **348-3000**

Housing Code Violations **673-5858**

Online reporting: www.ci.minneapolis.mn.us/inspections

Impound lot 673-5777

Lighting

City of Minneapolis (street & alley) 673-5750

Excel Energy 1-800-895-4999

(lights out or flickering lights on wooden poles)

Excel Energy Nightwatch Program
(additional alley lighting) 1-800-960-6235

Minneapolis Mediation Program 822-9883

Nokomis East Neighborhood Association 724-5652

Parking Issues 335-5932

Poison Control **1-800-222-1222**

Pollution & Noise Control 673-5897

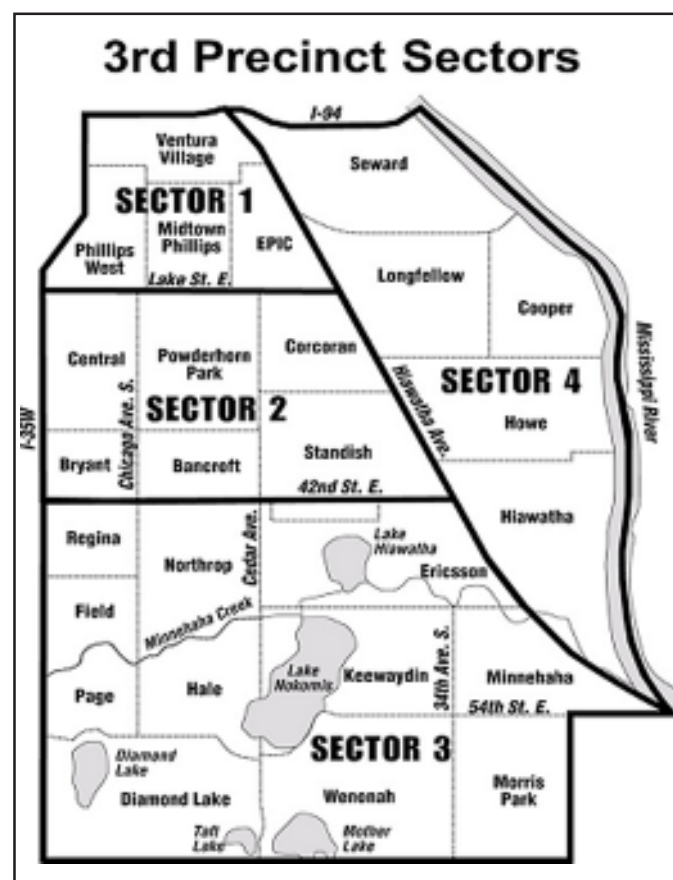
Street Sign Repair 673-5750

Tenant /Landlord Problems

City of Mpls. Housing Services 673-3003

Tenants' Union 871-7485

Traffic Enforcement 673-3443



YOU AND YOUR FAMILY ARE INVITED TO NENA'S 5TH-ANNUAL

The Night Before New Year's Eve Party

THURSDAY, DEC. 30TH 5:00-8:00 P.M.
NOKOMIS COMMUNITY CENTER, 2401 EAST MINNEHAHA PARKWAY



HAYRIDES ❄️ BONFIRE ❄️ FOOD ❄️ LIVE MUSIC ❄️ MAGICIAN ❄️ CARNIVAL GAMES
KIDSDANCE DJ & DANCE CONTESTS ❄️ PRIZES ❄️ MASK MAKING ❄️ SPINART
FREE FUN FOR THE ENTIRE FAMILY

NENA Review

Nokomis East Neighborhood Association
3000 E. 50th Street, Minneapolis, MN 55417
www.nokomiseast.org

NONPROFIT ORG.
US POSTAGE
PAID
MPLS MN
PERMIT 29183

The NENA Review

Circulation 6,100

is produced and published by the
Nokomis East

Neighborhood Association, Inc.

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