

5th Ward News

HARRISON, JORDAN, NEAR NORTH, SUMNER-GLENWOOD, NORTH LOOP, WILLARD-HAY

From Council Member Don Samuels

MARCH 2009



5TH WARD NEIGHBORHOOD ORGANIZATIONS

Harrison Neighborhood Association (HNA)

503 Irving Avenue North
Suite 100
Minneapolis, MN 55405
612.374.4849

Heritage Park Neighborhood Association (HPNA)

612.664.8195

Jordan Area Community Council (JACC)

2009 James Ave North
Minneapolis, MN 55411
612.886-3202

North Loop Neighborhood Association

P.O. Box 582178
Minneapolis, MN 55458-2178
612.339.3904

Northside Residents Redevelopment Council (NRRC)

1313 Plymouth Ave. North
Minneapolis, MN 55411
612.335.5924

Old Highland Organization

www.oldhighland.org
info@oldhighland.org

Willard-Homewood Organization-

www.willard-homewood.org
info@willard-homewood.org

The Office of Council Member Don Samuels publishes an electronic newsletter to keep you up to date on what is happening in the 5th Ward.

If you would like to receive this newsletter please send an email to monique.cuff@ci.minneapolis.mn.us and put the words **NEWSLETTER** in the subject line.

Funding Promotes Home-ownership in Foreclosure-Affected Neighborhoods

The city of Minneapolis is offering a \$10,000 forgivable loan to any qualifying homebuyer who will purchase a foreclosed home. Half the area being assigned these funds is in North Minneapolis. In addition, the Harrison and Jordan neighborhoods are offering an additional money toward the purchase of a foreclosed home, so one could get as much of \$15,000 toward the purchase or rehab of a home in those two neighborhoods.

There is a total of \$2 million available for 200 buyers. 75% of those must purchase a foreclosed home but 25% can be simply homes purchased on a block with a foreclosed home on it.

Applications will be accepted beginning April 1, 2009.

Minneapolis Advantage Loan Program FAQ.

What is the Minneapolis Advantage Loan program?

The Minneapolis Advantage loan program is a downpayment and closing cost assistance program to help rebuild the housing market in key neighborhoods that have experienced high levels of mortgage foreclosures.

Minneapolis Advantage offers a \$10,000 zero-percent interest loan that is forgiven at the end of five years. The loan is available to qualified homebuyers purchasing an eligible home in which they will live in an approved neighborhood.

Do I have to attend a class to participate?

All buyers must attend a Home Stretch homebuyer educational workshop before

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Revised 2009 Budget Makes Public Safety and Public Works Top Priorities



On Monday, Feb. 23, Mayor R.T. Rybak presented his proposal for a new 2009 City budget. The City is being forced to revise its budget because Governor Tim Pawlenty cut \$13.1 million in funding to Minneapolis at the

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Revised 2009 Budget

end of 2008 and is now proposing another \$35 million in permanent cuts through 2010.

The proposed budget, which will now be considered by the City Council, includes cuts to every City department. While every effort was made to reduce job losses, the magnitude of the needed cuts means that staff reductions are unavoidable.

If allocated equally across the city, the Governor's proposed cuts to Minneapolis for this year would have led to the elimination of 161 jobs, including 57 sworn officer positions and 19 civilian positions in the police department and 27 firefighter positions. However, Federal Stimulus money, a reduced City debt, and cuts in City services will limit these job cuts to 59. About half of those cuts are in management, and 26 of the 59 eliminated positions are currently vacant. Also, the proposed budget does not call for layoffs in the police or fire departments, although six vacant fire department positions will not be filled.

Services being eliminated by the City include the Civil Rights Complaint Investigations Unit and the City's Health Lab. Both are services that the State or other jurisdictions are already providing.

Mayor Rybak prepared this budget proposal after having many discussions with City leaders, employees and residents budget forums or

sent ideas and feedback via e-mail, Web survey, or suggestion box. That process generated many ideas for cost savings and efficiencies that City leaders will consider as they prepare the 2010 City budget, which is likely to require even more significant cuts.

The City Council will consider the Mayor's proposal over the next two weeks, and is expected to vote on a final 2009 budget in early March.

For more information on the new proposed 2009 budget for the City, go to www.ci.minneapolis.mn.us/2009budget.



City Names Neighborhood and Community Engagement Commission

Half of all appointments have now been made for the 16-member Neighborhood and Community Engagement Commission (NCEC). Seven members were approved by Mayor R.T. Rybak and the City Council in early February. They join one member appointed by the Minneapolis Park & Recreation Board. The remaining eight appointments

will be made by Minneapolis neighborhoods.

In September 2008, City leaders approved establishing the NCEC to oversee the City's relationship with neighborhoods, community organizations and the crucial link between City services and its residents. The commission is being charged with providing direction to the next phase of community engagement in Minneapolis and will be primarily responsible for the review of neighborhood plans. The NCEC will also make recommendations to the City Council on allocation of a variety of types of funding to neighborhoods.

The Mayor and City Council's appointees are Tony Anastasia, Audubon Park; David Crockett, Stevens Square/Loring Heights; Crystal Johnson, Near North; Ed Newman, Loring Park; Matt Perry, East Harriet/Farmstead; Breanne Rothstein, Windom; Jeffrey Strand, Shingle Creek.

To learn more about Minneapolis' Community Engagement work, visit www.ci.minneapolis.mn.us/communications/communityengagement.asp.



Minneapolis Advantage Program

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they close on their home purchase. You can call 651-659-9336 or visit www.hocmn.org to be referred to a class location near you.

Who can qualify for the Minneapolis Advantage loan?

Anyone who is buying in a neighborhood that has been approved by the City, who qualifies for and is receiving a traditional (prime or A-rated) fixed-rate first mortgage loan or is purchasing using cash, and meets the income limit.

What is the interest rate?

The *Minneapolis Advantage* loan is offered at zero percent interest, it has no monthly payments, and it is forgiven at the end of five years assuming you continue to occupy the home as your permanent and primary place of residence.

Do I have to be below a certain income to qualify?

The program is divided up into two parts. The first part is funded with funds from the Federal Home Loan Bank ("FHLB") and it has a maximum income limit of 80% of the area median. The second part is funded by local funds ("Local") and it has a limit of 120% of the area median.

Do I have to purchase in a target area to get the loan?

The FHLB part has 22 neighborhoods and the Local part has 25 neighborhoods.

See Exhibit A for a list of the neighborhoods for each part.

Do I have to be a first-time homebuyer?

No, you do not have to be a first-time homebuyer.

What can I pay for with the assistance money?

The money can be applied toward closing costs, down payment, and home repair costs. All the funds must be used for these costs. The borrower may not walk away from the closing with any of this money.

Do I have to repay the assistance?

The assistance is forgiven at the end of five years. On the fifth anniversary all the assistance is forgiven. If you sell any time before the fifth anniversary the loan must be fully repaid.

Can I buy a house anywhere I want?

You can purchase any single family dwelling or a duplex within a neighborhood that has been identified by the City (see the *Minneapolis Advantage* eligible neighborhood map) subject to the following conditions:

FHLB: The buyer must be the first purchaser after the property was foreclosed.

Local: The property must have been foreclosed or it must be on the vacant and boarded list.

To view the list of boarded and vacant homes, please visit the website at

<http://www.ci.minneapolis.mn.us/Inspections/docs/>

ch249online.pdf. To view address lists of foreclosed homes, see <http://www.ci.minneapolis.mn.us/foreclosure/>.

Can I rent the home out?

The program requires the house to be owner-occupied. If you buy a duplex, you must occupy one of the two units, but the other unit may be rented out.

What if I want to buy a townhome or condominium?

No, the program may not be used to buy a condominium or a townhome.

Can I use mortgage funds to rehabilitate the house?

Yes, the program funds can be applied toward the cost of repairs you are completing as part of your purchase transaction.

Do I have to live in the house for a specific number of years before I can sell it?

If you sell the house prior to the fifth anniversary the loan must be fully repaid. On the fifth anniversary the loan will be forgiven.

How do I apply for a Minneapolis Advantage loan?

Loans will be given on a first come-first served basis. The lender you use for your primary mortgage must contact **Greater Metropolitan Housing Corporation** at the numbers indicated below to apply for the loan on your behalf.

For properties in north Minneapolis please 612-588-3033.

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THE COMMUNITY ROOM

Sidewalks Saving Lives



In the spring of 2008, the Northside community selected Kwanzaa Church's project, **Sidewalks Saving Lives**, as the first winner of the Great Ideas Exchange. In September, the project came to fruition with local artists and community members painting carefully designed HIV/AIDS prevention messages on sidewalk sites in ten locations around the Northside.

Now, **Homewood Studios**, 2400 Plymouth Ave North, will present a gallery show from March 6-24, 2009 documenting and celebrating this important project.

One prevailing theme of the exhibition is issue to show how art can be used to change

social behavior, how artists and communities can unite to confront a serious issue and make an impact.

For more information contact George Roberts at . 612-587-0230 or george@homewoodstudios.com

Intern Reimbursement Opportunity for WB Businesses



The West Broadway Coalition (WBC) in partnership with the Pohlad Family Foundation is providing an opportunity for West Broadway Businesses to participate in a Summer Youth Internship Program .

The WBC is looking to recruit businesses to

participate in the program.

High school students or recent graduates, ages 16-21, recruited through the City of Minneapolis Step-Up Program, will be placed at businesses along the West Broadway corridor. Students may work in jobs that provide them a meaningful opportunity to learn and develop work skills.

There are two main goals for the program:

- Create meaningful temporary (8-12 weeks) employment for youth between the ages of 16-21 who would benefit from the opportunity.
- Expose youth to careers in variety of industries through employment and the use of mentoring opportunities.

Employers can be reimbursed at 75% of the intern's earning up to \$1,200.

For more information, contact Sarita Turner at 612.353.5178 or saritaturner@westbroadway.org