

**DRAKE NEIGHBORHOOD PLANNING MEETING**  
**HOUSING SUB-COMMITTEE**  
**Thursday May 7, 2009 at 6:30pm**  
**Holiday Inn Express, 1140 24<sup>th</sup> Street**

- I. **Neighborhood Finance Corporation (NFC) – Holly Olson, Executive Director**
  - a) Overview of programs available
  - b) What are the benefits? Who is eligible?
  - c) Update on how lending is going in the Drake Neighborhood
  
- II. **Neighborhood Based Service Delivery (NBSD) – Eric Moore, Neighborhood Inspector**
  - a) Public nuisance process
  - b) Property maintenance
  - c) Junk and debris
  
- III. **Foreclosures and the Neighborhood Stabilization Program (NSP)**
  - a) Overview of the foreclosure process and the NSP
  - b) Impact on the Drake Neighborhood
  - c) Ways to deal with a vacant, foreclosed home
  
- IV. **Open Discussion – questions, comments, and plan goals**
  
- V. **House Keeping Item – Set date for future meetings**

**MEETING NOTES:**

*Neighborhood Finance Corporation*

Holly Olson, Executive Director of the Neighborhood Finance Corporation (NFC) educated the committee on the NFC's programs. The NFC is a non-profit mortgage provider that provides lending programs and related services to help revitalize targeted neighborhoods in Des Moines. All the NFC's programs offer a forgivable subsidy for home improvements that the borrower does not have to repay. The NFC offers home purchase, refinance, and home improvement programs. They also offer a downsizing program for homebuyers interested in downsizing a multi-family home back to single-family. These are not income-based programs, anyone in the Drake neighborhood interested in buying a home, improving or refinancing their home, or purchasing and down-sizing a multi-family home should visit the NFC's website, [www.neighborhoodfinance.org](http://www.neighborhoodfinance.org) or call their office at 288-5626 for more information.

Holly also updated the committee on the NFC's loan activity in the Drake Neighborhood. To date the NFC has done 112 loans for a total of \$5.4 million and \$669,000 in forgivable subsidy. Compared to other neighborhoods of similar size, such as Merle Hay, Drake is seeing a similar amount of loan activity at the NFC.

Another valuable asset that the NFC offers is the tool lending library. The tool lending library loans tools and technical assistance to homeowners and groups doing home repair or maintenance. An annual membership fee of \$25 allows access to unlimited use of tools, equipment, how-to books and videos, as well as technical assistance from NFC staff. The NFC is located at 1912 6<sup>th</sup> Avenue and the tool lending library is open from 4:30pm – 7:00pm Monday thru Friday and 9:00am – 12:00pm on Saturday. Any Des Moines resident is eligible, so give them a try during your next home improvement project.

It was pointed out that the shared area in the northwest portion of the Drake neighborhood, the area shared by Beaverdale, Drake, and Waveland Park is not NFC eligible. The reason for this is that the Beaverdale and Waveland Park neighborhoods have previously been through the Neighborhood Revitalization Program and were eligible for NFC lending at that time. Since going through the program these neighborhoods have been moved to "Charter" status and are no longer eligible for NFC programs.

It was mentioned that multi-family conversions continue to be one of the bigger challenges for the Drake Neighborhood, particularly in the area from MLK to 31<sup>st</sup> St and I-235 to University Ave. The down zoning that occurred in 2003 helped to some extent, but has also led to the problem of non-conforming structures and the loss of grandfather rights for vacant conversions. The NFC's downsizing program may be a tool to assist in turning some of these properties back to single-family use. The downsizing program has some limitations however given the typically high costs of these projects. Housing committee members, NFC staff, and City staff should continue the discussion on the NFC's downsizing program and its use in the Drake Neighborhood.

It was recommended that City staff map rental certificates in the Drake Neighborhood. The housing committee can then use this information to do a block walk to identify the multi-family conversions that are best suited for the downsizing program.

#### *Neighborhood Based Service Delivery*

Eric Moore, Neighborhood Inspector introduced himself to the committee. The Drake neighborhood has two neighborhood inspectors assigned to it, Eric Moore and Ed Leedom. Eric's territory is everything east of 35<sup>th</sup> Street and Ed's territory is everything west of 35<sup>th</sup> Street. Eric's office phone number is 283-4194 and his cell phone number is 208-0303. Ed's office phone number is 283-4183 and his cell phone number is 208-0299.

Eric went through the City's public nuisance process, which is governed by Chapter 60 of Des Moines' Municipal Code. The process begins by the inspector gaining access to the property to assess the condition and take photos. If the inspector feels the structure warrants public nuisance designation the property owner is notified and given an opportunity to abate the nuisance, appropriate City staff are also notified. Because demolition costs are funded by Community Development Block Grant (CDBG), City planning staff must review the potential historic significance of the property. The property is then referred to the City Council acting as the Board of Health for review and designation of public nuisance status. Once designated a public nuisance the property is directed to the City Legal Department to file an action for nuisance abatement in district court.

Eric went on to discuss the City's junk and debris ordinance. Inspectors typically respond on a complaint basis to junk and debris. The property owner is notified of the problem and given 21 days to remove. If the junk is not removed within this timeframe the City will remove and bill the property owner. Eric mentioned that snow removal and grass over the sidewalk, if not taken care of in a timely manner, can be cleared by the City and the property owner being billed for the removal. Properties that are not mowed or have excessive weed issues are handled by the Polk County weed commissioner. Stray and nuisance animals were also briefly discussed, these complaints should be directed to the Animal Control Division of the Des Moines Police Department.

It was asked what other options the City has for intervening as property conditions begin to deteriorate but before public nuisance status is reached. The City of Des Moines does not have a property maintenance code to hold property owners to a minimum standard. Many other cities have successfully adopted and implemented a property maintenance code. This is a larger City policy issue that falls

outside the parameters of the neighborhood planning process. It was suggested that the Drake Neighborhood Association partner with other neighborhood groups and/or Des Moines Neighbors to research, discuss, and advocate for a property maintenance code.

*Foreclosure and Neighborhood Stabilization Program*

The first two topics ran longer than anticipated, so we were unable to get to this section of the agenda. We will discuss foreclosures and the Neighborhood Stabilization Program at the June meeting.

*Housekeeping Item – Future Meeting Date Changes*

The committee decided to change the dates for the June and July meetings. The June meeting will be held on June 11<sup>th</sup> and the July meeting will be held on July 9<sup>th</sup>. Meetings will continue to be held at the Holiday Inn Express, 1140 24<sup>th</sup> Street, at 6:30pm.