

VOLLINTINE EVERGREEN

N E W S

A Neighborhood Publication Sponsored by VECA, the Vollintine-Evergreen Community Association

Volume XXXI, Number 1

JANUARY 2005

JANUARY 24 IS VECA'S ANNUAL MEETING

All Vollintine-Evergreen residents are invited to VECA's annual meeting to be held on Monday, January 24, at McLean Baptist Church (815 McLean at Jackson). A reception hosted by the Block Club Committee will begin at 6:00 p.m., and the meeting itself will start at 7:00 p.m.

Though VECA hosts various other events during the year, this event is the most important for laying the foundation for a productive year. The new VECA Board and its officers will be elected, the new VECA CDC Board will be introduced, and the Dichtel Award, Borys Award, and Heinemann Award will be presented. Besides business, there will be good food, entertainment, and a chance to talk with old and new neighbors. Call the VECA office if you need a ride or have any questions.

DO YOU LOVE TREES?

A committee is forming to assess the feasibility of replacing the evergreen trees that once lined the streets of our community. Neighbors and a representative from the Park Commission met on December 2 to develop concepts for the green space at three of our intersection. A brief presentation to provide more detail is scheduled for the annual membership meeting on January 24. If you are interested in joining the committee to plan the type of plantings, to plan the locations, and to assist in fundraising, please contact Andrée Glenn at 272-3454 or at ayglenn@hotmail.com.



UPCOMING MEETINGS & COMMITTEES

Unless otherwise marked, all of these meetings are at the VECA office at 1680 Jackson. To be certain, you can call first at 276-1782. Committee meetings and Board meetings are open to everyone.



VECA Block Club Reception & General Membership Meeting	January 24 (McLean Baptist Church)
Potluck Supper & Pool Party	July 9 (tentative; Rhodes College)
National Night Out	August 2 (throughout neighborhood)
Historic Committee	Second Monday monthly, 7:00 p.m. (various locations; call office)
Code Enforcement Committee	Third or fourth Thursday monthly, 6:00 p.m.
Block Club Committee	First Monday monthly, 6:00 p.m.
Cypress Creek Committee	Third Wednesday monthly, 6:00 p.m.
Youth Committee	Call office to help
V&E Greenline Committee	Third Tuesday monthly, 6:30 p.m. (but not July or December)
Housing Committee	Second Tuesday monthly, 5:30 p.m.
Commercial Revitalization Committee	Second Tuesday monthly, 6:00 p.m.
Managing Committee	Last Monday monthly, 5:30 p.m.
VENews deadlines:	February 4, April 5, June 3, August 2, October 4, December 1
VECA CDC & VECA Boards	First Monday monthly, 6:30 p.m. & 7:00 p.m.
VECA CDC & VECA Boards	January 3, 6:30 p.m. & 7:00 p.m.
VECA CDC & VECA Boards	February 7, 6:30 p.m. & 7:00 p.m.
VECA CDC & VECA Boards	March 7, 6:30 p.m. & 7:00 p.m.

VISIT 
VECA'S WEBSITE

www.vegreenline.org

VECA & VECA CDC STAFF

Ashley Crosland, Intern
 Sean Fegette,
 Construction Coordinator
 (sean@vecacdc.org)
 Steve Gadbois,
 Executive Director
 (gadbois@vecacdc.org)
 Ruth Gibson,
 Homeowner Counselor and Office
 Manager (wruth@vecacdc.org)
 Becky Saleska, Intern
 Brooke Stevens, Intern
 Roslyn Valentine, Intern
 Wilma Vandermeer,
 Financial Manager



FOR SALE BY VECA CDC

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(all brick, 3 bedrooms, 2 full bathrooms, vaulted ceiling, central heat and air)

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UPCOMING RENOVATIONS:

1522 Jackson
 1810 Hunter

VOLLINTINE -- EVERGREEN

N E W S

1680 JACKSON AVENUE • MEMPHIS, TN 38107

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Submissions can be submitted on paper (even handwritten),
 on disk, or by email to: veca@vecacdc.org

276-1782 phone • 276-1784 fax

email: veca@vecacdc.org and
vecacdc@vecacdc.org



- to Bette Ackerman and Henry Kurtz, for the donation of a dishwasher, stove, and refrigerator
- to Betsy and Jason Hood, for the donation of an office whiteboard

CYPRESS CREEK UPDATE

Vollintine-Evergreen resident Tom McGowan and his "Urban and Community Health" sociology class at Rhodes College have taken on the Cypress Creek environmental issue with a vengeance. They have done surveys and outreach to residents adjacent to the Creek, and they planned and conducted our November 17 public meeting on "Cypress Creek: What is Our Next Step?" Dr. McGowan's students are Justin Guthrie, Liza Hanson, Merritt McMullen, Jane Ann Miller, Carrie Osborne, Cameron Rochelle, Becky Saleska, and Lauren Warfield. Thanks to all!

CORRECTIONS

The November 2004 newsletter should have announced that the next VECA Historic Home Tour is tentatively set for spring of 2006, not 2005.

An incorrect address was given in the November 2004 newsletter for VECA's October Yard of the Month winner, Lena Gaines. Ms. Gaines lives at 933 Maury, and her colorful flowers will be worth viewing again in just a few short months!

V&E GREENLINE'S NEXT MAJOR PROJECT

The Tennessee Parks and Greenways Foundation has donated \$2,000 to the V&E Greenline for its stationhouse project. The Foundation is dedicated to conserving and protecting Tennessee's rich heritage and nature resources. The funding was possible through the generous support of John and Estie Sheahan, in memory of Marion Canale King and John S. "Buddy" King. The Foundation is a long-time supporter of the Greenline, having given a previous grant for building Keeler Bridge.

The stationhouse will be a historically designed 1860s-style building to house the maintenance equipment, act as a central meeting place, and be the center of a small neighborhood park. The facility will be adjacent the V&E Greenline and will be convenient for the maintenance volunteers who need access to equipment.

The V&E Greenline Committee still needs to raise \$11,700 for this important project. Please pledge a donation to this project. A tax-deductible pledge can be sent to VECA CDC (clearly indicating that it is for the V&E Greenline) at 1680 Jackson Avenue, Memphis, TN 38107. Or, if you own or work for a company that does charitable giving, we have a business packet that can be given to your company for its consideration.

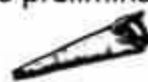
If you would like more information, please contact Craig Jordan, the leader of the capital campaign, at 278-1517, or call the VECA CDC office at 276-1782.

Do you want to remodel? Do you need home repairs but don't know how to start?

Do you want to remodel? Do you need home repairs but don't know how to start? VECA CDC has staff that can assist Vollintine-Evergreen residents with inspecting and determining necessary repairs. Staff can also prepare the scope-of-work and do preliminary estimates. The fee is modest. Call the VECA office for details.



276-1782





YARD OF THE MONTH HONOREES!

Congratulations to these honorees! Please drive by and admire these homes. If you would like to nominate a house for Yard of the Month, please email us at: vehistoric@yahoo.com or call 278-9838.

NOVEMBER — 775 EVERGREEN STREET

November's yard of the month winners are Chris Turner and Willie Townsel of 775 Evergreen Avenue. Chris, who does interior decorating on the side, does most of the yard work. Their consistent use of wrought iron in their hardscape is what gives their house so much curb appeal. They have an iron fence, iron seats, iron lighting fixtures, and an iron mailbox. Besides being talented landscapers, they are talented at ironwork. Chris and Willie installed the fence including the welding and the beautiful paint finish. They like ornamental grasses and elephant ears, and use enough evergreens to keep their yard looking great in the winter.



DECEMBER — 2180 ALBANY AVENUE

Pictured here next to Santa Claus are Thomas and Ellen Lacey of 2180 Albany Avenue, winners of December's yard of the month award. Twenty-five years ago, they started decorating their yard for Christmas. Their neighbors soon followed with their own decorations, establishing a wonderful tradition of Albany getting decked-out every Christmas. Thomas and Ellen's yard overflows with Christmas decorations, including a snowman, reindeer, wreaths, candy canes, various lights and more. They have been featured in the Home and Garden section in *The Commercial Appeal*.

IN SEARCH OF HOMES FOR 2006 HOME TOUR

If you would like to submit your home or your neighbor's home as a candidate for the 2006 home tour, please email us at vehistoric@yahoo.com or call 278-9838.

MAJOR RHODES COLLEGE INITIATIVE GETS FUNDED

Rhodes College has received a Community Outreach Partnership Center (COPC) grant from the U.S. Department of Housing and Urban Development (HUD) for a Community Outreach Partnership Center. The total value of the project, including in-kind services, is \$1,023,216 over three years.

The grant will be used to establish the Rhodes Hollywood Springdale Partnership and to seek measurable improvement in neighborhood conditions, housing development, crime prevention, health education, and student success. The Partnership will focus its work in the community bounded by Jackson Avenue on the south, Hollywood Street on the east, Chelsea Avenue on the north, and Springdale/Tunica Streets on the west. The area is immediately northeast of VECA's borders.

VECA CDC is one of the partners in this effort. According to Rhodes spokesperson Mike Kirby, "Steve Gadbois and VECA CDC were instrumental in the work that was done to prepare the grant proposal, and Rhodes will be forever grateful for VECA CDC's involvement." VECA CDC has built several houses in the area that are for sale. Vollintine-Evergreen neighborhood residents Michael Kirby, Carla Shirley, Tom McGowan, and Kathy Marcinko were involved in preparing this proposal.

Other partners include Cypress Middle School, Springdale Elementary School, neighborhood residents, Rhodes faculty and students, Memphis Police Services, General Services, Public Works and Housing and Community Development Divisions, the Hollywood Health Loop, Memphis/Shelby County Health Department, the Vollintine Evergreen Community Association (VECA), Buckman Laboratories, the U.S. Attorney's Office for the Western District of Tennessee, the Memphis CDCouncil, the MIFA Handyman Program, First Tennessee Bank, and Regions/Union Planters Bank.

For more information, contact Rhodes Hollywood Springdale Partnership, Rhodes College, 201 Clough Hall, 2000 North Parkway, Memphis, TN 38112 or call 843-3169.

HOMESAFE MEMPHIS: A COMPREHENSIVE PROGRAM TO ASSIST HOMEOWNERS

HomeSAFE Memphis provides homeowners with a comprehensive package of services and assistance to help victims of predatory lending and prevent others from falling prey to these lenders' aggressive practices. The program is operated by a network of community-based nonprofit organizations that provide free housing services designed to reduce high interest rate mortgages, prevent foreclosure, and sustain homeownership. Free services offered by program participants include:

- One-on-one budget and credit counseling
- Counseling assistance to avoid foreclosure
- Home maintenance classes
- Legal assistance
- Affordable home repair loans
- Refinance mortgages to replace existing high cost loans

Do you have a predatory loan?

Many people don't even know they have a bad loan. Predatory lenders use lots of different tactics to increase fees and rates for themselves while trying to hide these costs from you. Warning signs that you may be stuck in a predatory loan include:

- Higher than prime interest rates or rates that have changed and increased over the term of your loan,
- Excessive points or fees
- Single-premium credit life insurance
- Prepayment penalties
- Any liens or additional loans on the property
- Repeated financing
- No escrow account for taxes and insurance

What should you watch out for?

If you are considering buying a home, refinancing your current mortgage, or applying for a home repair loan, you need to be aware of the tactics unscrupulous lenders, mortgage brokers, and contractors use to lure you into a bad loan. Be sure to avoid individuals who:

- Encourage you to borrow more than you need
- Ask you to sign blank documents or documents with blank spaces
- Tell you to falsify information on your loan application
- Push you to accept monthly payments you can't afford
- Fail to provide loan disclosures, including Annual Percentage Rates and copies of documents
- Misrepresent actual terms of a loan
- Charge high broker's fees and other settlement costs
- Require a balloon payment
- Call you on a regular basis to refinance your mortgage

In many cases, you may be told that due to your credit history or income, another bank will not provide you with better financing. Don't be fooled, know your options, and never rush to sign any papers before reading and understanding the loan terms completely or having a trusted professional like a community-based counselor read through the documents with you.

There is help!

If you think you may already have a predatory loan, contact the VECA office at (901)276-1782 or the Memphis Fair Housing Center at (901)432-4663. A counselor will talk with you about the terms of your existing loan and help you understand different options available.

Avoid the predatory lenders and make use of trusted well-known community organizations. If you are thinking about making repairs to your home and looking for information regarding low-interest home repair loans, contact United Housing at (901)728-6929. (For Vollintine-Evergreen residents, United Housing may partner with VECA CDC.) If you want to buy a home, make sure you spend time with a local housing counselor, such as VECA CDC's Ruth Gibson, to learn about the basics of homeownership and the banks who can offer you a fair loan.

For general questions regarding the HomeSAFE Memphis program, contact Seedco at (901)507-1118.



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Wed. and Fri. Mass - 8:15 a.m.

Saturday Confession - 3:45 - 4:15 p.m.

276-1412



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DONATIONS TO VECA CDC



Donations to VECA CDC (but NOT to VECA) may be tax deductible, and may be directed to a particular CDC program. For more information, call the VECA office at (901) 276-1782.

JANUARY 2005



VECA residents take pride in the beauty of their streets, yards, and houses, and are committed to improving the safety of the neighborhood. With that thought in mind, the standards listed below will help the neighborhood remain a clean, friendly, and safe place for Vollintine-Evergreen residents.

VECA Standards

- Restrain from parking your vehicle on the lawn. It is against city code and it detracts from the beauty of the neighborhood. *City of Memphis Code Violation, Sec. 48-211*
- Park your vehicle on the street, not on the sidewalk. Be mindful of parking your vehicle on the appropriate side of the street. *City of Memphis Code Violation, Sec. 48-211*
- Be attentive to your lawn. Cut your grass, weeds, and hedges. High weeds and grass are against the city code and it detracts from the appearance of the neighborhood. *City of Memphis Code Violation, Sec. 48-89*
- Clean debris from your yard, sidewalk, and curb. It prevents the occurrence of rodents and flooding from storm drain backup. *City of Memphis Code Violation, Sec. 48-87*
- Remove garbage carts within 24 hours after city pickup. The carts detract from the appearance of the sidewalks and streets. *City of Memphis Code Violation, Sec. 48-132*
- Be mindful of your pet's actions. Clean up after your pet. *City of Memphis Law*
- Respect your neighbors. Restrain from extraneous noises and actions. Noise ordinances are in effect. *City of Memphis Law*
- Observe the speed limit. This allows for the protection of playing children. *City of Memphis Law*
- Observe all traffic laws. Do not block traffic with activities in the street. Allow for through traffic. *City of Memphis Law*
- Report suspicious activity to the police. It prevents occurrences of drug-related activity. Vollintine-Evergreen strives to be a drug-free neighborhood.
- Notify the neighborhood of planned activities. Abide by the noise ordinances established by the City of Memphis.

Enjoy your neighborhood. Help your neighbors achieve and maintain the beauty, safety, and integrity of the neighborhood.

Please report complaints of violations to:
VECA at 276-1782,
Police Department at 576-5700,
Mayor's Citizen Service Center at 576-6500

VECA NEEDS MEMBERS

Name: _____

Telephone Day: _____ Telephone Evening: _____

Address: _____ Zip: _____

MAIL TO: MEMBERSHIP COMMITTEE, 1680 JACKSON AVENUE, MEMPHIS, TN 38107

I'M INTERESTED IN:

- Block Club
- Historic Home Tours
- Housing
- Code Enforcement
- Commercial Revitalization
- Greenways
- V&E Greenline
- Youth
- Newsletter Delivery
- Newsletter Writing
- Volunteer (general)

MEMBERSHIP DUES ARE \$10, \$20 OR \$35 PER YEAR
AND ARE NOT TAX DEDUCTIBLE. ADDITIONAL DONATIONS TO VECA CDC MAY BE TAX DEDUCTIBLE.

PLEASE CHOOSE ONE:

- \$10 dues, Individual
- \$20 dues (household), Gold Star members receive their choice of bumper sticker.
- \$35 dues, Gold Star Heritage members receive their choice of bumper sticker and the Historic Designation Plaque.
- Bumper Sticker A
- Bumper Sticker B
- Historic Designation Plaque



Please make checks payable to VECA

Mary Frances Vookies Pitts
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VECA

VOLLINTINE-EVERGREEN COMMUNITY ASSOCIATION

VECA is a neighborhood organization made up of volunteers and paying members. The Vollintine-Evergreen News is the way in which VECA communicates with its residents. The Vollintine-Evergreen News contains information about VECA, neighborhood residents, and business and government policies. VECA is bounded by Watkins on the West, Cypress Creek on the North, Springdale on the East and North Parkway on the South. Contact VECA by writing to 1680 Jackson Avenue, Memphis, TN 38107 or call (901) 276-1782.