

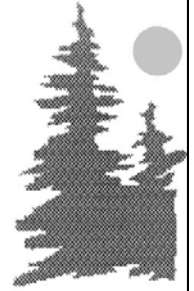


Baytown Neighbors

"Dedicated to Preserving our Township"

Community Newsletter

Issue #67 May, 2011



SAVE THE DATE

Sunday, August 21, 2011

BAYTOWN NEIGHBORS ANNUAL PICNIC and ICE CREAM SOCIAL



Social Hour: 5:00 p.m.

Pot Luck begins : 5:30 p.m.

Children's Activities

Gift Card Raffle - Local Businesses

Children's Gift Basket Raffle

(more information inside newsletter)

BAYTOWN COMMUNITY CENTER
4020 MCDONALD DRIVE
STILLWATER, MN 55082

BAYTOWN NEIGHBORS OFFICERS

President	Kathy Ballot
Vice President	Pete Miller
Secretary	Mary Keefer
Treasurer	Val Fisher

Message from Kathy Ballot,

Spring in Baytown Township means, planning for our 13th Baytown Picnic. New this year we will also have ice cream from Nelson's Ice Cream. I know I ask this every year but we need more **volunteers** and **donations** for the prizes. The donations we have received in the past make it possible for the good food and the wonderful prizes. Many of you have won beautiful gifts and I was thinking maybe you would like to donate to this year's picnic. Rather like, paying it forward.

Any help we can get will be appreciated and we are a fun group to work with. It would be nice to see new faces each year and new ideas. So, mark you calendars for August 21st at 5:00 p.m.. Hope to see you there. I hope to hear from you.

Kathy Ballot, 651-351-7919 or by e-mail at tennis3540@comcast.net

A special hurrah to the 4H group – St. Croix Clovers. Each year the members take on the task of cleaning the Community Building inside and out. This is a lot of work and they do a terrific job. **Thank you!**

Beautify Baytown - Please take a small bag with you when you are out for a walk. Stop and pick up debris left behind by, who knows? **Thank you** to all the residents that are helping out. Baytown is just a wonderful place to live.

BAYTOWN NEIGHBORS

ANNUAL COMMUNITY PICNIC - ICE CREAM SOCIAL
SUNDAY, AUGUST 21, 2011

5:00 SOCIAL HOUR 5:30 POT LUCK BEGINS followed by

Children's Activities Baytown Cook Book Sale "Buy one get one Free"

ANNUAL MEMBERSHIP MEETING and

Gift Card Raffle
Local Businesses

Children's
Gift Basket Raffle

Donations needed for raffle- Kathy Ballot 651-351-7919-tennis3540@comccast.net

Please bring a dish to share and your own beverages

Bring your own folding chairs - paper products will be provided

JOIN US FOR

GOOD FOOD

GOOD FRIENDS

GOOD NEIGHBORS

FUN FOR THE WHOLE FAMILY!

BAYTOWN COMMUNITY CENTER – CO. RD.14 & MCDONALD DRIVE – RAIN OR SHINE

NO ALCOHOL ALLOWED ON THE PREMISES

Donations are needed for Adult and Children's Raffle

*BAYTOWN NEIGHBORS PICNIC
and ICE CREAM SOCIAL*

AUG 21, 2011

*At this year's picnic we will have a gift card raffle and gift basket raffle for the children. Please consider making a donation. The picnic is such a great community get together and at any raffle the more **prizes** the more **fun**.*

*We need the support of the community.
Please consider making a cash donation or purchasing a \$25.00 gift card from a Stillwater Business (see suggestions below).
We will acknowledge each donation.*

*Call Kathy Ballot at
651-351-7919 or email at tennis3540@comcast.net.*

*Share your favorite local spots by purchasing a Gift Card for the raffle.
IDEAS: Joseph's Family Restaurant, Nelson's Ice Cream, Dairy Queen, Savories Bistro, Leo's Grill & Malt Shop, Brine's Bar & Restaurant, Main Café, Chef's Gallery, Fresh Fields and Bakery, Famous Dave's, Target, Cub Food, and Kowalski's just to name a few.*



RECYCLING UPDATES

Recycling Efforts by Baytown Residents

Baytown Township recycled 130.19 tons of recycled material in 2009.

The following is a breakdown:

Newspaper	74.09	Glass	30.14
Corrugated	13.43	Plastic	5.05
Steel	4.52	Aluminum	1.96
Phone Books	0.99		

In 2009, 571 Baytown households recycled on a regular basis.



www.maroneysinc.com

Recycling Instructions
Recycling just got a whole lot easier!

Simple 2 sort recycling!

You only need 2bags/containers

Bag/Container #1

Papers/Mixed Mail*

Cardboard (should be 3' X 3' bundles)

*Papers should be contained to prevent blowing.

Bag/Container #2

Glass containers (all colors)/Cans/Plastic

**All your recycling glass, cans, and plastic
can now be mixed in one container/bag!**

No window glass

No light bulbs

No glass dishes or glasses

No ceramic dishes

No broken glass

No aerosol cans

No Pyrex glass

No scrap metal

No yogurt or margarine tubs

No plastic bags

No plastic bottles used to dispose of needles

This 2-sort program offers the convenience of mixing most materials. Other programs that allow the mixing of all material often lose a substantial percentage of materials to contamination. This 2-sort system makes it much easier to recycle while still recovering a high percentage of materials.

News from the Board

BAYTOWN TOWN BOARD

Chairperson	Kent Grandlienard	651-430-1142
Supervisors	Michael Amundson	651-748-9998
	Ron Fredkove	651-439-6048
	Robert Kroening	651-430-2928
	William Nelsen	651-439-7118
Township Attorney	David T. Magnuson	651-439-9464
Clerk	Connie Fredkove	651-430-4992
Treasurer	Bonnie Beecroft	651-439-7545
Bldg. Inspector	Mick Kaehler	651-755-6165

Baytown Township Clerk

Connie Fredkove

4220 Osgood Avenue North, Stillwater, MN 55082

Phone: 651-430-4992

Fax: 651-430-4986

E-mail: baytowncf@comcast.net

Baytown Township Web Site

The Township web site address is
<http://baytowntwpmn.govoffice2.com>.

BAYTOWN TOWNSHIP Notice of Election of Officers Results

The Annual Election of Town Officers was held on Tuesday, March 8, 2011 at the Baytown Community Center. Below is the official results of the election for the One Supervisor Seat 5 for a three (3) year term.

Chris Addington	66
Robert Kroening (incumbent)	134
Richard Weyrauch	9

Thank you to the Baytown Election Judges for working and supporting our Township elections Baytown Township Board of Supervisors and Connie Fredkove, Clerk.

Things you should know . . .

☞ **Town Board Meetings** are held the first Monday of each month at 7:00 p.m. at the Baytown Community Center located at the corner of 40th St. N. and McDonald Drive N. (Occasionally meeting dates may change due to holiday observations. Please check with Baytown Town Clerk if there are any questions.)

☞ **Recycle Pickups** are every Wednesday in Baytown Township. New residents who have not yet received a recycling container can contact the Baytown Town Clerk, Connie Fredkove, at 430-4992. An average of just over 50% of our residents participates - we'd like to increase that number.

☞ **Burning Permits.** Minnesota's Open Burning Law requires that burning permits are required for any non-recreational fire that is larger than 3' in diameter. Burning permits may be obtained by contacting the Bayport Fire Dept. at 275-4401. Permits require an on-site inspection and cost \$20 (same as Lake Elmo and Oak Park Heights), so requests should be made a few days in advance of any burning.

☞ **House Number Identification.** The Bayport Fire Dept. suggests that residents put LARGE address numbers on each side of their mailbox (or other prominent position) to assist the Fire Dept. Sheriff and/or Ambulance to find their location quickly in the event of an emergency.

☞ **Building Permits.** Building permits are required for all construction. Permits are good only for one year from the issue date, at which time the project is expected to be completed. If not completed, a new permit must be requested. Inspections during construction try to insure that state building codes are being followed, but are not a guarantee of the quality of work being done. That responsibility ultimately lies with the homeowners and/or the contractor they hire. Inspection services are provided by Valley Inspections; there are new phone numbers: 651-755-6165 or 763-433-9849. If you need a permit or have questions about obtaining one, please contact them. Some information is also available through the Baytown Town Clerk at 439-4992.

☞ **Community Center Use.** For information, please contact Gerry Ballot at 351-7919.

☞ **Animal Control.** Please contact the Baytown Town Clerk (430-4992) to report lost and found dogs.

☞ **Water Quality Contacts:**

*GAC Filter Installation & Monitoring: Rich Baxter, MPCA (651)297-8471 * Sampling: Kurt Schroeder, MPCA (651)296-8593, Kurt.Schroeder@pca.state.mn.us *Health concerns: Jim Kelly, MDH (651)-296-4910, james.kelly@health.state.mn.us

Recycling Information . . .

Want to learn more about recycling and the items you can put out for pickup, and those you can't?

Check out this website for full information:

http://www.swmcb.org/rethink_recycling_toolkit

Also check out www.rethinkrecycling.com for events and new laws governing recycling.

Spring Clean up -

Hopefully, the Spring thaw has arrived and we will be enjoying the signs of green grass and flowers blooming along our paths as we head into warmer weather in the upcoming months. Please continue to be a good neighbor and carry a bag with you for collecting the debris you notice that has been hidden under the snow all winter when you go for a walk. Thank you for your efforts to keep Baytown streets attractive.

Recycling information, do and do not's provided by Maroney's Sanitation, Inc. (Please see page 3).

Let's Continue to Keep Baytown Streets Free of Debris

It has come to the attention of the Officials of Baytown Township that residents are using the streets in front of their homes as a place to temporarily dump mulch, dirt, rock, etc. (obstructions).

This is not only a traffic hazard, but can be problematic for streets that have storm sewer collection drains, as it can clog them.

See below:

It's unlawful to place obstructions on the traveled portion of any street in the Township. Baytown Township Ordinance No. 44 provides that obstructions, "include, but are not limited to, retaining structures, rip rap, posts, trees, shrubs and other such items."

It is the residents' responsibility to keep the street free of any debris that may be placed in the road by them.

September 16, 2010

BAYTOWN COMMUNITY NEWSLETTER

Publications and Deadlines

The newsletter will be posted on the Baytown Neighbors website:

www.baytownneighbors.org

The quarterly newsletter will be available on the website the first week of the following months:

February May August November

Please submit articles, meeting notices, updates and/or any other information to the newsletter team by the 10th of the following months:

January April July October

Interested in writing an article or requesting coverage of a topic? Contact the Editor at 651-430-9390 or at nancy_a_healey@msn.com

A reminder will be emailed to those of you for whom we have a current email address. To ensure that you can be reached, please send your current e-mail address to keefe011@aol.com.

Some paper copies will still be available at the Baytown Community Center for you to pick up. Copies will be in the mailbox marked "Newsletters" by the building entrance on the north or parking lot side. (Please do not look for the newsletter in the mail box on the street).

If the above methods of distribution pose a hardship for you, please contact Kathy or Gerry Ballot at 651-351-7919.

Newsletter Team

Editor in Chief	Nancy Healey	612-803-5659
Membership	Mary Keefer	651-439-8286
Communications	Kathy Ballot	651-351-7919



Baytown Neighbors Club News



Baytown Scrapbook & Stamp Club

Meetings and our retreat weekend are held at the Baytown Community Center: Friday evening (5-9pm) and Saturday (9am-3pm). Come once or come every month. Meetings are FREE, but a suggested donation of \$1 per day is suggested to cover Community Center expenses. Beginners Welcome!

RSVP is required due to limited table space, especially for retreat.

For information or to RSVP, contact , Merrily Karel at 651-439-8196 or merrilykarel@me.com.

Meeting Schedule:

Friday & Saturday, May 20 & 21

No regular meetings in June, July or August



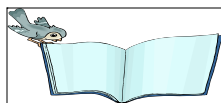
Baytown Quilters

The Baytown Quilters meet the 2nd and 4th Wednesday from 9:00 a.m. to 1:00 p.m. at the Baytown Community Center. Our meetings are casual gatherings where we work on personal or group projects, have 'show and tell' of current projects, and enjoy the company of other quilters. New members of all levels are always welcome.

For more information about Baytown Quilters, contact::

Valerie Ramberg at rambe8@aol.com

Judy Symalla at symalla@comcast.net



Baytown Book Club

The Baytown Book Club meets the fourth Tuesday of each month at 7 p.m. at the community center unless otherwise noted. The April selection was Fannie's Last Supper: Recreating One Amazing Meal from Fannie Farmer's 1896 Cookbook, by Chris Kimball, which generated a lively discussion. For the May 24th meeting, the members are reading any book by Chris Bohjalian.

Anyone interested in discussing books in an informal setting is welcome to join us!

For more information, contact Karen Bechtold at 651-275-3947 or kmbechtold@yahoo.com.

The St. Croix Clovers 4-H Club

Our monthly 4-H meetings are usually held the first Friday of the month. If anyone is interested in more information about joining the great 4-H experience, please contact Avis Peters, 651-430-8163 or email: avisapeters@hotmail.com.

Lucky Aces 4-H Club meets the 3rd Monday of the month (except August) at 7 p.m. at the Baytown Community Center. The members are enrolled in a wide variety of project areas. All age groups are represented in our club from Cloverbuds to 1st year college students. We have a Cloverbud program that meets during our regular business meeting. Contact the **Club Leaders** for more information: Beverly Johnson at 651-739-7440 or e-mail Jhnsn7440@msn.com.

Genealogy Club - Baytown neighbors who are interested in Genealogy may wish to consult their recent District 834 Schools "Community Education" catalog for upcoming classes.

For club information, contact Ray Erwin at 651-439-8689.

Photography Club—For information on meeting dates and times contact Mary DeVine at 651-351-1165.

Newsletter	Nancy Healey	612-803-5659
Community Center Use	Gerry Ballot	651-351-7919
Book Club	Karen Bechtold	651-275-3947
Quilting Club	Valerie Ramberg	
Genealogy Club	Ray Erwin	651-439-8689
Photography Club	Mary DeVine	651-351-1165
Scrapbook Club	Merrily Karel	651-439-8196

ST. CROIX CLOVERS

The St. Croix Clovers 4-H club have some fun events planned in the next few months. In May, our "Great 4-H Inventions" Share the Fun skit will be performed at our club meeting and possibly at the county fair in August. At our June 4-H meeting, we will have our club carnival where each family brings a fun game and passes out prizes to the winners. In the past, goldfish races, water balloon throwing, and clothespin dropping have been popular events. For our July meeting, we invite members to bring some of their county fair exhibits to practice judging. We give them a taste of questions the judge may ask and ideas to improve their exhibit. Our August meeting is devoted to our Summer Olympics and end of the 4-H year pot-luck dinner!! We compete in relay races, Frisbee toss, and other competitions. At the conclusion of the games we have an awards ceremony where gold, silver, and bronze metals are presented. This summer, we will take a trip to the "Animal Rescue Farm" to learn how a kind woman helps animals who are hurt or abused. All our members will be busy working on their county fair exhibits and training their animals for judging. In June, we will attend our annual club campout at Lake Elmo Park reserve. Many of our members will take part in the county 4-H Arts-In show choir that performs twice daily at the county fair. In July they will have a 4-day fairgrounds encampment at Hooley Hall where they learn the dances, songs, and staging for the show. This half-hour performance will also be performed at the MN State Fair. As you can see, 4-H brings lots of fun learning adventures for youth in our township. If you would like to learn more about joining the St. Croix Clovers 4-H club, please contact Avis Peters at avisapeters@hotmail.com.



Hansen & Co.

Real Estate Sales, Rentals, Remodeling & Design

Carolyn P. Hansen, Inc.
Broker W/MN

Cell: (612) 670-9338

Fax: (651) 337-0121

carolyn@carolynhansen.com

www.carolynhansen.com



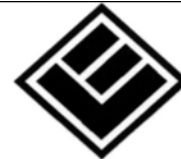
909 Oakgreen Avenue N. • Stillwater, MN 55082



JOSEPH M KOHLER, MICK WRICH, TODD SCHEEL, JOSEPH KOHLER, JR.
- MANAGERS -

14608 60TH ST. N • STILLWATER, MN 55082

PHONE: 651-439-3336 • WWW.JOSEPHSSTILLWATER.COM



LAKE ELMO BANK

A TRADITION OF SERVICE

651.777.8365

YOUR COMMUNITY BANK SINCE 1911

MEMBER FDIC

www.lakeelmobank.com

OAKDALE

LAKE ELMO

STILLWATER

country market

Hagberg's

THE
MEAT
PLACE

1135 N. Stillwater Blvd.
Lake Elmo, MN

777-2888

BAYTOWN NEIGHBORS TREASURER'S REPORT

BALANCE 12/31/09 **\$9,458.69**

INCOME:

Donations	\$ 2,833.00
Donations, Picnic	100.00
Membership Dues	283.00
Newsletter Ads	168.00
Cookbook Sales	110.00
Raffle Sales	<u>254.00</u>

TOTAL INCOME: \$ 3,748.00

EXPENSE:

Xcel Energy	\$ 219.05
Plow/Community Center	400.00
Grass Cut/Fertilize/Irrigate	2,392.52
Fertilization Prepay 2011	830.47
Plants/Landscape	750.00
Building Maintenance	2,056.29
Picnic Expense	163.37
Insurance	571.00
Tax Preparation	190.00
Web Hosting	120.00
MN Filing Fee/Postage	<u>51.40</u>

TOTAL EXPENSE: \$ 7,744.10

Beginning Checkbook Balance \$ 9,458.69

Income 3,748.00
\$13,206.69

Expense 7,744.10

ENDING BALANCE 12/31/10 **\$ 5,462.59**

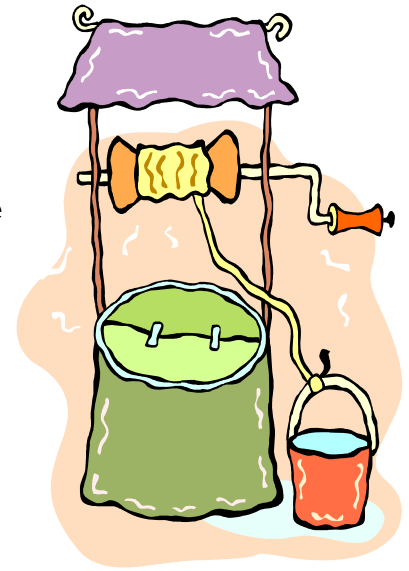
Spring is a good time to test well water for nitrates and bacteria

Do you know what is in the water you drink? Washington County recommends that people with wells test their water annually for total coliform bacteria and nitrates. Contact the Department of Public Health and Environment at 651-430-6655 to request a sample kit. Water samples can be dropped off at the Washington County South Service Center on 1300 Ravine Parkway in Cottage Grove on Tuesdays between 8:00 and 10:30 am and the basic test for drinking water quality (bacteria and nitrate-nitrogen) costs \$43.

Private wells should be tested annually to ensure that the water is safe to drink and does not have elevated levels of coliform bacteria or nitrates. Coliform bacteria are not normally present in groundwater, but are found naturally in the intestines of warm-blooded animals (including humans), as well as in soils, and lake and river water. Although coliform bacteria themselves are harmless, they are "indicator" organisms that signal that other disease-producing bacteria may be present in your water.

Nitrate is found in fertilizers and is also formed during the decay of organic matter such as sewage and animal wastes. The maximum recommended level set by state and federal guidelines for nitrate-nitrogen in drinking water is 10 mg/L. Water with higher levels of nitrates is not generally harmful to children or adults, but it can cause a potentially fatal syndrome known as methemoglobinemia, "blue baby syndrome," in infants younger than 6 months of age. For this reason, water that has more than 10 mg/L of nitrates should not be used to prepare formula for infants. In addition, water with elevated nitrate levels should not be boiled to prepare formula, as boiling the water actually increases the nitrate levels.

In addition to the basic coliform bacteria and nitrates test, Washington County will also perform tests for water "hardness" and other common minerals. The water analyses range in price from \$37 to \$55. Visit the Public Health and Environment webpage to learn more: www.co.washington.mn.us/info_for_residents/environment/water_resources/private_well_water_testing/.



Submitted by:

Angie Hong

Water Resource Education Specialist
East Metro Water Resource Education Program

Baytown Township or Baytown Neighbors?

From time to time, we are asked if Baytown Township is the same as *Baytown Neighbors*. While both promote the interests of Baytown, they are not the same entity.

Baytown Township is the governmental entity which determines the ordinances that are passed, the maintenance of roads, and other governmental services including safety issues such as fire and police services. The township is supported through your tax dollars.

Baytown Neighbors is a Minnesota non-profit corporation. In 1999 there was a proposal to merge Baytown and the City of Lake Elmo. The proposal was defeated and *Baytown Neighbors* was incorporated for the purpose of enhancing and supporting the efforts of the town board and to promote community spirit. Membership in *Baytown Neighbors* is only \$1 per year and is open to any resident of Baytown age 18 or older.

In accordance with Minnesota law, *Baytown Neighbors* is run by a board of directors and a president, vice president, secretary and treasurer. None of the board members or officers receive any compensation. *Baytown Neighbors* has been granted exempt-tax status with the Internal Revenue Service and donations are tax-deductible to the fullest extent of the law.

In August of 1999, *Baytown Neighbors* hosted a community potluck picnic for the residents of Baytown. The picnic was held at the Bingo pavilion at the Washington County Fairgrounds. The picnic was a success and started an annual tradition. For the first few years, the picnic was held at the fairgrounds.

In an effort to promote community spirit and communication, *Baytown Neighbors* launched a newsletter and installed Baytown signage at various entrances to the township. The bluebird, like our township, was once almost extinct, and was chosen as a symbol by *Baytown Neighbors* to represent Baytown's comeback.

To enhance its presence in the Washington County area, Baytown needed a building to call home. Until then, the Board of Supervisors met at various rented locations including the Lake Elmo Airport and the fairgrounds. Elections were also held at various venues. Through the efforts of many in Baytown, a community center was built and opened in 2002. The land was donated to *Baytown Neighbors*. Funds were raised with economic donations. Materials were donated or discounted by businesses in the area. Many volunteers provided labor and support. Others provided coffee and cookies to the workers.

The Baytown Board of Supervisors meets at the building each month.

The community center also hosts two 4-H groups, a quilting group, scrapbooking club, book club and others who meet regularly at the building! From time to time, the Washington County Sheriff's office meets there for training purposes.

Your membership dues and donations and your purchase of raffle tickets at the annual picnic help to maintain the community building. *Baytown Neighbors'* expenses include the maintenance of the grounds, including mowing, fertilization, snow-plowing, and planting and care of the landscaping and flowers. *Baytown Neighbors* is also responsible for the buildings insurance expense and liability coverage.

In the past few years, *Baytown Neighbors* has added lighting to the parking lots and a picnic pavilion. These projects could not happen without the support of the residents of Baytown.

Elsewhere in this newsletter (page 12) is the application for membership in *Baytown Neighbors*. We appreciate the on-going support many of you have shown over the years, especially those who have added an extra (tax-deductible!) donation when sending in their memberships dues.

**Are you thinking of home improvements?
Greater Metropolitan Housing Corporation
and Washington County**



Washington
County Home
Improvement

Deferred Loan Program

The Greater Metropolitan Housing Corporation (GMHC) and Washington County have partnered to assist homeowners with home improvements. Up to \$15,000 available to assist qualified participants with home improvements. Funds are available for both exterior and interior home improvements.

Loan terms

The loan has 0% interest and no monthly payments. The full loan amount will become due when the homeowner sells, transfers or refinances for cash out. Work must be preformed by a licensed insured contractor and cannot be performed by the owner on a sweat equity basis.

Eligible properties

Owner-occupied single family homes, twin homes, town homes and condos in all Washington County communities, *except* Marine On St. Croix, Denmark Township, Grey Cloud Island Township and Woodbury.

**Taxable Property Value Limit:
\$242,850**

**have a program
available in your
Community!**



Eligible
Improvements

The loan can be used to finance improvements relating to health and safety deficiencies, code compliance, accessibility, and energy efficiency.

Examples of projects include:

Accessibility improvements, exterior painting repair or replacement of electrical, plumbing, furnace, structural or foundation problems, stucco or siding, doors, windows, roof, sidewalks or steps, lead stabilization, septic and well improvements **and other health and safety concerns**. The repair of garages is also included, but *only* for Housing Code violations.



Ineligible
improvements

Items that are cosmetic improvements, finishing unfinished space, recreational or luxury improvements (hot tubs, children's playground equipment, underground sprinkler systems) working capital, payment for owner's labor, debt service or refinancing existing debts are ineligible under this program, as well as other work items determined by the HousingResource Center™ to be ineligible.

Income

Limits



To qualify for this program, your annual household income must be at or below HUD's 60% of area median income limit. The 2010 income limits for each household size are as follows:

Family Size 60% area median income

1	\$35,300
2	\$40,400
3	\$45,400
4	\$50,400
5	\$54,500
6	\$58,500
7	\$62,600
8+	\$66,600

Eligibility for funding is based on gross annual income and financial assets*.

*Financial assets include checking and savings accounts, CD's, money market accounts and retirement accounts.

Information submitted by

Laura Bolstad
Program Administrator

GMHC HousingResource Center -
North & East Metro

Who do I contact
to learn more?

Call or visit:

Greater Metropolitan Housing Corporation

HousingResource Center™

North & East Metro

1170 Lepak Court

Shoreview, MN 55126

phone: 651-486-7401

www.gmhchousing.org

Office hours are:

Monday - Thursday

9:00am - 5:00pm

Closed on Friday

Open the second

Saturday of each month

9:00am - 1:00pm

**Greater Metropolitan Housing Corpora-
tion Housing Resource Center™-North
&**

East Metro

1170 Lepak Court

Shoreview MN 55126

Equal Housing Opportunity



FOR IMMEDIATE RELEASE

Press Release

Media Contact: Suzanne Snyder, Program Director Greater Metropolitan Housing Corporation

Phone: 612/339-0601 E-mail: ssnyder@gmhchousing.org

Fixed 0% Home Improvement Loans for Washington County!

Washington County and the Greater Metropolitan Housing Corporation (GMHC) have partnered to create the Washington County Owner-Occupied Residential Rehabilitation Deferred Loan Program to assist residents with interior and exterior home improvements. **Homeowners can receive deferred loans up to \$15,000, with no interest and no monthly payments** through GMHC's HousingResource Center™ - North & East Metro. The full amount of the loan is not due until the homeowner moves, transfers the title, or takes cash out on a refinance of the property.

These loans are available to households at or below 60% of the area median income, adjusted for household size (e.g. \$50,400 annually for a family of four), and can be used to finance projects to make homes safe and livable. Accessibility improvements, exterior painting, energy, electrical, plumbing, structural problems, siding, windows, doors, sidewalks, lead stabilization, and septic improvements are just some examples of eligible projects.

This program serves most of Washington County, except Marine on St. Croix, Denmark Township, Woodbury, and Grey Cloud Island Township. Owner occupied single-family homes, twin homes, condos, and town homes are eligible. Eligible properties must have taxable market values below \$242,850.

The HousingResource Center provides homeownership and rental information, construction consultations, and other low-interest home improvement loan programs such as the Minnesota Housing Finance Agency's Fix-Up Fund, Rehabilitation Loan Program, and Rental Rehabilitation Loan Program, as well special programs for Oakdale and Woodbury residents (income limits and eligibility vary by program).

For example, the Minnesota Housing Fix-Up Fund is an affordable fixed-rate loan for up to \$35,000 that can fund most permanent home improvements or additions. With more flexible terms and lower fees than most home equity loans, the Fix-Up Fund Loan offers very affordable monthly payments. Eligible homeowners must have less than \$96,600 in gross annual household income.

To learn more about the Washington County Owner-Occupied Residential Rehabilitation Deferred Loan Program or other services, contact the HousingResource Center - North & East Metro at (651) 486-7401. www.housingresourcecenter.org

"The program was easy to use. Since we didn't have the money for needed projects, it was so nice to have someone who knew what needed to be done come and fix up our house without having to pay for it right away."

—Loan recipient
Stillwater, MN

**Rosalie E. Wahl Library in Lake Elmo
REMINDER OF HOURS OPEN**

Monday: 10:00 a.m. to 2:00 p.m.
 Tuesday: 2:00 p.m. to 6:00 p.m.
 Wednesday: 2:00 p.m. to 6:00 p.m.
 Thursday: 2:00 p.m. to 6:00 p.m.



Free treats & beverages 1st Thursday of the month from 3:30 - 5:00 p.m.

Friday: 10:00 a.m. to 2:00 p.m. Story time at 10:30 a.m.

Were you aware that librarians count every patron?

Since the library hours were cut 28% on January 1, 2009, it has been a challenge for this library to keep their doors open at convenient times for residents.

Please make note of the hours and visit often, as our libraries are important for young and old readers of all types of literature.

Rosalie E. Wahl Library is located at 3479 Lake Elmo Avenue North. Phone number: 651-777-7415

Enjoy a book today!



Annual Membership: \$1.00 per person (voting member) - Must be 18 years or over!

Membership fees now due by December 31st of each year!

Date: _____

Name(s) _____

Address: _____

Phone: _____ Fax: _____ E-mail: _____

Please make check payable to: Baytown Neighbors

_____ 1 year membership @ \$1 each = _____
 _____ 5 year membership @ \$5 each = _____
 _____ Additional \$ donation = _____

Total \$ amt. enclosed

Send form & payment to:
 Mary Keefer
 5340 Oakgreen Avenue N
 Stillwater, MN 55082-1040

Please list number of years you have lived in Baytown Township (if 30 or more) _____

Questions: Call 651-439-8286

If you have already renewed, and this is a duplicate payment, may we apply it as a donation?
 _____ YES _____ NO _____ or return to you? _____

STEPHEN G.
ST. CLAIRE

Vice President

PETER J.
MILLER

President

MILLER EXCAVATING INCORPORATED

3636 STAGECOACH TRL. NO. • STILLWATER, MN. 55082

Big or Small,

PHONE: (651) 439-1637

We Do them All!

FAX: (651) 351-7210

"In the FIRST place, we're here for you."

FIRST STATE BANK AND TRUST

- Banking Services
- Trust Services*
- Investments*
- Insurance*
- Mortgages

651-439-5195 www.bayportbank.com

Bayport - Oak Park Heights - Boutwell's Landing - Stillwater

*Not FDIC Insured - No Bank Guarantee - May Lose Value

Member FDIC



LAWN CARE, INC.

13826 40th St. N. - Stillwater, MN 55082

Commercial and Residential

Landscape Maintenance & Lawn Care

DON DORNFELD

Office: (651) 439-0008

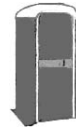
Mobile Phone: 612-328-3862

Fax: (651) 439-3846

RON'S SEWER SERVICE INC

"Where Personalized Customer Service is #1 in the #2 Business"
RESIDENTIAL * COMMERCIAL * INDUSTRIAL

Septic Tank Pumping * Sand Traps * Grease Traps
Pumped & Backflushed * Deluxe Portable Toilet Rental



RON MEYER

*Owner/Operator
Over 30 Years Experience*

715-749-0153



1-800-382-1402 • Roberts, WI

Servicing

Minnesota &



J.G. HAUSE CONSTRUCTION, INC.

Custom Homes • Remodeling • Roofing • Siding
Stillwater, Minnesota

651.439.0189



BAYPORT PRINTING HOUSE, INC.
BAYPORT, MINNESOTA 55003

LEN JURAN
SALES EXECUTIVE

PHONE: 651/439-3115

FAX: 651/439-3642

E-MAIL: LDJURAN@CS.COM

CELL: 612/280-2572



LAKE ELMO BANK
A TRADITION OF SERVICE

LAKE ELMO OFFICE
651.777.8365
STILLWATER OFFICE
651.439.7680
OAKDALE OFFICE
651.578.7769
CUSTOMER SERVICE
651.773.4700
TELEBANK LINE
651.773.4711
TOLL FREE
800.769.2770

Lake Elmo Office
11465 39th Street North
Post Office Box 857
Lake Elmo, MN 55042

Stillwater Office
1937 Greeley Street South
Stillwater, MN 55082

Oakdale Office
600 Inwood Avenue North
Oakdale, MN 55128

LAKEELMOBANK.COM

