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## A Message From Your BHA Board Members



2009 has been another great year for Bluefields Homeowners Association. With your donations of time and yearly membership dues, we've been able to provide much needed signage replacements at the entrance to Bluefields Square (please see the before and after photos below), landscape street sign triangles, and enjoy fellowship during our annual neighborhood gatherings.

These things do not happen without dedicated board members who are willing to give a small portion of their time for

one year to better our neighborhood.

Board members and officers help organize two annual neighborhood events, a Spring cleanup day, and three all-

neighborhood meetings each year, as well as play active roles in our quarterly newsletter.

If you are currently a member in good standing and have a willing spirit to make Bluefields a better place to live, please consider joining us on the board, as open positions are available for the coming year.

Elections for 2010 will be held at our upcoming meeting on December 7 at 6:30 PM. Please contact Ginny Russell at 883-4338 if you are interested in serving your

neighborhood in this way.

BHA has already begun its 2010 membership drive, and yearly dues of \$50 per household (\$35 for seniors over age 65) can be made payable to Jim Goodrich at 2726 Bluefield Avenue, or paid at our December 7 meeting.

Among other things, these dues enable us to maintain and replace our lovely signage as necessary, and provide the food and supplies for our annual gatherings.

We hope to see you at our upcoming meeting on December 7; all neighbors are encouraged to attend.

*As always, a big thanks to our 2009 members. Bluefields wouldn't be the same without you.*



*BHA would like to give an extra special thanks to all who helped turn this vision into a reality.*



# Bluefields Calendar of Upcoming Events

## Walk For Your Health

Do you have any idea how many steps you take in a day? Most of us have no clue, but there's good reason to find out. Experts say walking 10,000 steps a day can improve health, build stamina, and burn calories. A pedometer is an easy and affordable way to make sure you are hitting the mark! Find out more information on healthy living at [www.getfittn.com](http://www.getfittn.com)

- ◆ November 26 Thanksgiving
- ◆ December 9 Brush Collection Begins
- ◆ December 7, 6:30 PM BHA Meeting and 2010 Elections at Fifty Forward Donelson Station
- ◆ December 25 Christmas

## Downtown Donelson UDO Approved

SPONSORED BY OUR COUNCILMAN FOR DISTRICT 15, PHIL CLAIBORNE, THE DOWNTOWN DONELSON UDO RECEIVED THE SECOND READING AND APPROVAL ON NOVEMBER 3RD IN A PUBLIC METRO COUNCIL MEETING AND, SUBSEQUENTLY, PASSED IN THE THIRD AND FINAL PRIVATE READING ON NOVEMBER 17, 2009. AS OF NOVEMBER 19, 2009 THE NEW DOWNTOWN DONELSON UDO WAS FORMALLY APPROVED AND PUT INTO PLACE.

FOR THOSE UNFAMILIAR WITH THE LEGISLATION, THE PROPERTY AREAS LOCATED ON LEBANON PIKE FROM BRILEY PARKWAY TO STEW-

ARTS FERRY PIKE, ON OLD LEBANON PIKE, J.B. ESTILLE DRIVE, DONELSON PIKE, FAIRWAY DRIVE, MCGAVOCK PIKE, CRUMP DRIVE, PARK DRIVE, GRAYLYNN DRIVE, CLIFFDALE DRIVE, AND BENSON ROAD WERE ALL INCLUDED IN A DOWNTOWN DONELSON UDO IN WHICH THE GOAL WAS TO ESTABLISH SIGN AND DEVELOPMENT STANDARDS FOR THIS DESIGNATED AREA. FURTHER DETAILS CAN BE FOUND AT PHIL CLAIBORNE'S SITE, [WWW.METRO15.COM](http://WWW.METRO15.COM) OR DETAILED PLANS OF THE DOWNTOWN DONELSON UDO CAN BE FOUND AT [WWW.NASHVILLE.GOV/MPC/PDFS/SUBAREA14/UDO\\_MEETING\\_4\\_FINAL.PDF](http://WWW.NASHVILLE.GOV/MPC/PDFS/SUBAREA14/UDO_MEETING_4_FINAL.PDF).

### NEXT BHA MEETING!

**2010 Elections**

**Monday,**

**December 7**

**6:30 pm**

**Fifty Forward**

**Donelson Station**

**See you there!**

IF YOU WILL BE UNABLE TO ATTEND OUR DECEMBER 7 MEETING BUT WOULD LIKE TO CAST YOUR VOTE OR NOMINATION FOR THE 2010 BHA BOARD, PLEASE FILL OUT THE PROXY BELOW AND GIVE IT TO ANY OF YOUR ATTENDING NEIGHBORS OR A CURRENT BOARD MEMBER. THANKS FOR YOUR PARTICIPATION!

I / WE \_\_\_\_\_, OWNERS OF \_\_\_\_\_  
 GIVE OUR PROXY FOR ALL VOTING TO \_\_\_\_\_ UNLESS  
 WE ARE IN ATTENDANCE OF THE MEETING OF THE BLUEFIELDS HOMEOWNERS  
 ASSOCIATION UNTIL FURTHER NOTICE. DATE: \_\_\_\_\_

## Real Estate Corner: The Lending Climate May Effect The Value Of Your Home

This year the real estate market has turned most Nashville homeowners into part-time economists. We have all heard the horror stories coming out of Michigan, Florida, and California. While the damage to home values in those parts of the country has been catastrophic, it does not take a tremendous loss to damage families here in Middle Tennessee. The good news is the Nashville real estate story has continued to read like a Russian novel: a bit boring at times, but steadily good.

So what effect did this recession have for the values here in Bluefields? The truth is the jury is still out. We all know that less buyers means less demand, and therefore less value, but the lending rules have changed a bit in the last year. These may seem unfair but they will shape the value of your home. I will share two issues that have been a problem for me this year.

### *Tighter Appraisals*

There are two buyers for most homes: the 'owner-occupant' and the bank. As homes continue to sell in Bluefields most buyers will bring financing. With bad loans on the books banks are slow to lend money with loose appraisals. Underwriters cautious of loosing their jobs and appraisers fear being black balled by banks if they 'inflate' values. Lenders are requiring comparable sales to be more similar in design, allowing for less amenity adjustments, and to be within a closer time frame.

### *Larger comparable sales radius*

A larger radius for comparable sales has been the unintended consequence of other changes in lending. Lenders have narrowed the acceptable window for comparable sales from one year to a six month period. With less homes selling this means appraisers are traveling further to find a homes that match your sale. Last year I had an appraiser go 3.9 miles towards Opryland to find a comparable sale for a home in the Craigeade subdivision. Needless to say the neighborhoods were dissimilar.

Bluefields remains the most expensive neighborhood in Donelson per square foot. However, with only three recorded sales last year these changes will adversely affect home values in Bluefields. Womp, womp, womp, huh? Hang in there. The good news is that people in Bluefields move with a lower frequency than most. We have not had a fire-sale or foreclosure that has been damaging. If you are anything like me, perhaps this market has confirmed maybe it's time to settle in for a bit and wait for one of those big 'ol houses on Overhill to become available. Instead, we would be wise to focus on our the controllable value of our homes. This means working to improve our homes in cost effective ways and over the course of time continuing to improve the unquantifiable value our neighborhood by loving, caring and helping each other. Lets face it, there are adorable homes being built all over town, but it's the spirit of Bluefields that people are after.

*Andrew Bradley, Realtor*



Begun in 1929, Bluefields is the oldest neighborhood in Donelson. There are approximately 225 homes in the modern day Bluefields, and many families who have been here from the beginning. Bluefields continues to grow and age gracefully as we strive to keep up the beautiful landscape and protect our older trees; just a few of the reasons why Bluefields homes often sell by word of mouth.

2718 Overhill  
Donelson, TN 37214

**Donelson's Historic Neighborhood**  
[www.bluefieldsliving.com](http://www.bluefieldsliving.com)

## Information to Keep Handy

### **Neighborhood Watch**

Emergencies and crimes in progress should be reported to Metro Police via 911. Non-emergencies should be reported via 862-8600.

**Please contact Neighborhood Watch Captain Andrew Bradley about any suspicious activity by calling 578-0807 or emailing [BluefieldsWatch@gmail.com](mailto:BluefieldsWatch@gmail.com). If the flags on the Neighborhood Watch signs flip from green to red, please call 594-9608 or visit [www.BluefieldsWatch.blogspot.com](http://www.BluefieldsWatch.blogspot.com) to find the latest updates for our neighborhood.**

### **Trash Collection**

On Fridays, please have your brown containers at the curb by 7 am and removed by 7 pm.

### **Curbside Recycling**

The first Friday of each month is Bluefields' assigned day for "Curby" pickup. Please have your green recycle container on the street by 7 am.

If the first Friday falls on a holiday, the alternate collection day is Saturday.



*Acceptable items:* Paper, newspaper, cardboard, aluminum and steel cans, and plastic bottles.

*Unacceptable items:* Glass, plastic bags, trash, and yard waste. (Note: Glass and plastic recycling containers are located at Hobby Lobby at 4101 Lebanon Road.)

Phone and email reminders are available by visiting [www.nashville.gov/recycle](http://www.nashville.gov/recycle) or by calling 311.

### **Brush Collection**

Bluefields is on Route 4 of the Brush collection schedule. Brush should be out by the first day collection trucks are scheduled to be in the area. Leaves placed in biodegradable bags and limbs less than 4 inches in diameter will be collected. More information: Public Works, 880-1000 or 311. [www.nashville.gov/recycle/brush.asp](http://www.nashville.gov/recycle/brush.asp). **The next collection for our area starts December 9.**

### **Bulk Item Collection**

Curbside bulk item collection is available.

No more than six items are permitted per address.

The city of Nashville also has recycle convenience centers that allow up to three bulk items to be disposed of at no charge. Details are available at [www.nashville.gov/recycle/bulkitems.asp](http://www.nashville.gov/recycle/bulkitems.asp) or by calling 311.

*Acceptable items:* Furniture, mattresses, stoves, refrigerators, air conditioners.

*Unacceptable items:* Scrap metal, household hazardous waste, construction and demolition material.

### **Burned Out Street Light**

Make a note of the number on the light pole and phone NES at 736-6900.

### **Metro Nashville Councilman**

Phil Claiborne  
862-6780  
[phil.claiborne@nashville.gov](mailto:phil.claiborne@nashville.gov)

**Next BHA Meeting/2010 Elections: Monday, December 7 at 6:30 PM Fifty Forward Donelson Station**