

GO Northwest-News & Views

Volume 1, Issue III

Fall Edition

Community Association

Meetings

Hanlon Neighborhood Assoc:

Dr. James Haynes, President

Elise Jude Mason, vice President

Meets 4th Monday monthly, 6:30pm, Hilton Elementary School, 3300 Carlisle Ave

Garwyn Oaks United Neighbors Assoc., Inc.

Rufus Thompson, President

Bunny Burnett, Vice President

Meets 4th Monday monthly, 6:30pm

2610 Garrison Blvd.

Howard Park Civic Assoc.

Mercedes Eugenia, President

Meets 3rd Thursday, 7pm, Calvin Rodwell Elem School, Liberty Hgts Ave. & Hillsdale Rd.

Garwyn Oaks/Northwest Housing Resource Center, Inc. is a 501c3 nonprofit organization.

Our mission is ensuring and sustaining healthy neighborhoods by equipping individuals and families to obtain, maintain, and retain their homes successfully

Staff:

Mereida Goodman, Exec. Director

Karen Gary, Homeownership Coordinator

Board of Directors

Kevin Cleary

Vanessa Johnson

Elise Mason

Mary Demory

From the ED's Desk: Where the Buck Stops

Fall is upon us and in this issue of GO Northwest News and Views, we bring you information on how to preserve and protect your home for these chilling winter months, home buying opportunities, how to keep your home through home improvement and avoiding foreclosure. Our aim is to assist residents to grow, maintain and preserve communities by providing homeownership services and resources to potential and existing residents. We look forward to seeing you at our workshops and working with you in realizing your home improvement or purchase goals. We also welcome volunteers as reporters, photographers, and other activities for the newspaper!

Homeownership Happenings

Homebuyers Workshop

Now is a great time to buy a home. Learn how at our next **Home Buyers Workshop, Saturday, December 13, 2008, 10am-2:00pm.** Come and learn what you need to know to select, qualify for, and purchase a home BEFORE you sign that contract. Certificate available at completion of a two part course. **Call for location and to pre-register contact Garwyn Oaks/Northwest Housing Resource Center, 410-947-0084.**

Home Maintenance Workshop

Need to quiet the winter hawk, but want to do so efficiently and affordably?

Come to our **Home Maintenance Workshop, Save Money, Save Energy: Creating Energy Efficient Homes, Saturday, November 15, 2008 10am-2:00pm, at Wayland Baptist Church, 3200 Garrison Blvd.** Hear how to create a healthy home environment while saving money and energy costs! Learn how to make home renovations that will make a big difference with your home's heating and cooling costs-- see the results on your bill! Workshop presentations: BG&E information and program options; Healthy Neighborhoods home improvement loan and grant opportunities; and Neighborhood Design Center on what renovations and home repairs will give you the best return for your investment. There is something for everyone! Refreshments will be provided. There will be door prizes and resources to get you started! Don't miss this important session! Invite your neighbors! For information and registration **call the Center at 410.947.0084.** See you there!

Bright Lights Not Only Broadway...

Something New adorns Garrison Blvd! Thanks to the City of Baltimore, Healthy Neighborhoods, and the Garwyn Oaks Northwest Housing Resource Center for the installation of brand new period lighting on the 2300-2800 bks of Garrison Blvd. Through the city's and the Healthy Neighborhoods Capital Grants Program, we are now able to enjoy the beauty and extra lighting of these beautiful lamps, in addition to the attractive new street improvements on Garrison, a major approachway for our Northwest neighborhoods. Thank you to Mayor Dixon, the city's Transportation Dept., and our residents for helping to bring "good things to light!"— our neighborhoods!

Welcome to Healthy Neighborhoods



A Message from Garwyn Oaks Northwest Housing Resource Center, Inc:

Healthy Neighborhoods Initiative, a community preservation program has established programs to support the sustainability of our homes and communities. Baltimore City has committed **\$1 million to match dollar-for-dollar home improvement and purchase/rehab loans** made from the **Healthy Neighborhoods** Loan Pool to **eligible residents in Garwyn Oaks, Hanlon, and Howard Park**, and homebuyers looking to buy in these areas. The maximum rehab match is **\$10,000**. The **Healthy Neighborhoods Loan Program** offers the loans below to borrowers who meet standard secondary market credit standards.

**** PURCHASE/REHAB** loan available to people purchasing homes on target blocks

**** REFINANCE/REHAB** loan for more substantial improvements which will require refinance of the existing first mortgage on the home available to homeowners on target blocks. These 2 loans are available for persons buying or who own a home on target blocks.

HOME IMPROVEMENT loan of up to \$40,000 is **available to homeowners who live within our three Healthy Neighborhoods communities**

****The Purchase Rehab and Refinance Rehab loan programs are available to persons buying or owner occupants on target blocks listed below.**

Healthy Neighborhoods offers:

Below market financing for acquisitions/rehabilitations and home improvement

Professional advice, including housing counseling and free architectural advice for rehabbers.

Grants for neighborhood block projects that build a positive image on target blocks

Healthy Neighborhoods provide a range of consumer support, markets the neighborhood, encourages block projects and resident leadership. For more information contact the Garwyn Oaks Northwest Housing Resource Center at 410/947-0084.

Garwyn Oaks

2300-2900 Allendale Road
2300-2800 Elsinore Ave
2300-2800 Roslyn Ave
3700-3800 Woodhaven Ave
2300-2800 Garrison Blvd
2300-2900 Chelsea Terrace

Hanlon

3400-3700 Duvall Ave
2400-2700 Longwood St
3200-3400 Powhattan Ave
3000-3400 Mondawmin Ave
3000-3400 Piedmont Ave
3200 Vickers Road
3300-3400 Bateman Road
3200-3400 Carlisle Ave
3000-3100 Hanlon Ave
3000-3400 Gwynns Falls Pkwy

Howard Park

4800-5500 Gwynn Oak Ave
4700-5600 Norwood Ave
3400 Woodbine Ave
4600 Springdale Ave
3000-3200 Howard Park
3000-3200 Milford Ave
5000 New Hampshire Ave
3100 Brightwood Ave
3000-3100 Oakhill Ave
2900-3000 Wayne Ave

Giving Begins At Home—

As we approach the end of this year, our thoughts turn to being thankful and giving. Here at the Garwyn Oaks Northwest Housing Resource Center, we thank our residents and community partners for working with us to preserve the quality of life in the Garwyn Oaks, Hanlon, and Howard Park communities, and beyond. Even during these economic times, people are still buying into our communities, improving and renovating houses, and working together to make our neighborhoods the best they can be. We aim to continue to give the services that have helped our residents : low cost home improvement loans, free housing counseling, information, and resources, community events and marketing that promote our communities as desired places to live. **BUT WE NEED YOUR HELP!**

We ask as you plan your annual charitable giving this year, that you consider and include the Garwyn Oaks Northwest Housing Resource Center in your giving. We are a **501c 3 non profit organization**, and financial contributions are tax deductible. We are supported by grants, but times are tighter this year than last year. Your support is greatly appreciated. So remember us during this time of thanksgiving, as we continue to help others be able to maintain, repair and keep their homes affordably! Thank you!

Contributions are tax deductible and can be made payable to Garwyn Oaks Northwest Housing Resource Center, Inc.. Our address is 2300 Garrison Blvd, Suite 211, Baltimore, MD 21216.

Healthy Neighborhoods (Cont)

Healthy Neighborhoods Home Improvement Loans with Matching \$10,000.00 Grant!

Got work to do but few funds to work with?

The Healthy Neighborhoods Initiative in partnership with Garwyn Oaks Northwest Housing Resource Center, Inc, offers low interest loans between \$,5000 and \$40,000 which are available to homeowners in **Garwyn Oaks, Hanlon and Howard Park**, and a special grant fund, with up to \$10,000 in matching grant funds for eligible applicants.

We also offer Purchase Rehab and Refinance Rehab loans, with the same \$10,000 matching grant**

Average monthly payment shown below:

Amounts are based on an interest rate of 1% below the Prime rate, currently 4%. Rates are subject to change.

For more information, call Karen Gary, Housing Coordinator

Garwyn Oaks/Northwest Housing Resource Center, 410-947-0084

**** Matching grant up to \$10,000 based on household income, loan approval, and availability of grant funds.**

Loan Amount	Marching Grant	Total Amount	Avg Monthly Payment
\$5000	5000	10000	50.62
\$6000	6000	12,000	60.75
\$7000	7000	14,000	70.87
\$8000	8000	16,000	81.00
\$9000	9000	18,000	91.12
\$10,000	10,000	20,000	101.25

What makes a Healthy Neighborhood?

Remember a time when your street was friendly and everyone knew each other? It used to be that parents knew all the kids in the block and all the other parents. If something was amiss then you could call the other parent and talk about the issue. There was a sense of pride in how a home looked and maintaining a yard, fence or garden was just routine. If you needed a ride to the hospital or to borrow a rake, could you call on a neighbor close by? Are these things important or should we live independently of the people who reside just a few feet away? Some residents who have lived in Northwest Baltimore for 30 or more years remember when everyone on a street knew each other and interacted daily.

A community can be just a collection of houses and people living in close proximity or a community can be a collection of people interacting for the greater purpose of creating a desirable environment. Now many blocks have changed ownership and generations, and left a gap between how the neighborhoods used to function and how they work today. No one wants to hear any more news about how bad life is getting here in America. With the economy in a frightening state and cost of living increasing faster than wages, residents have enough to worry about. However, what about the state of our neighborhoods? Are the houses we live in starting to reveal the hardships of their occupants? How do we keep our neighborhoods so they are still desirable places to live?

There are no easy solutions but there are steps we can take to improve upon the pride and beauty of our neighborhoods: **1) working together; and 2) being a good neighbor.** In the words of Grace Lee Boggs, activist and author, “We can begin by doing small things at the local level, like planting community gardens or looking out for our neighbors. That is how change takes place in living systems, not from above but from within, from many local actions occurring simultaneously.” Change cannot take place without the efforts of residents but residents don’t have to work alone. **The Garwyn Oaks Northwest Housing Resource Center** works with community residents to help improve, grow and preserve the condition and value of their homes and neighborhoods. In addition to our low interest home improvement loan programs, we administer block beautification projects on certain target blocks that bring residents together, improve block appearance, and help communities renew and restore themselves, becoming the “healthy” neighborhoods they were meant to be. We have worked with residents in Garwyn Oaks, Hanlon, and Howard Park to plan, create and produce block projects, bringing neighbors together for a common cause, to invest in their neighborhood.

To learn more about our block beautification project and how your block can apply, contact the Center at 410-947-0084.



Community News

Howard Park Neighbors Kick off the Fall with Color

Healthy Neighborhoods Block Project: 3700bk Mohawk Ave.

They called for rain... *lots of rain...* all day. And for once, the weather people were right. But Block Captain Lisa Haines was resolute, and on Saturday, September 27, the residents of the 3700bk Mohawk Ave in Howard Park braved the elements to implement the first block project in the Howard Park since joining the Healthy Neighborhoods Initiative family. Residents came together to install and plant 18 iron urns with brightly colored burgundy mums. The project started with Ms. Haines convening a meeting at her home, where Garwyn Oaks Northwest Housing Resource Center staff discussed the Healthy Neighborhoods program and concept, the Block Beautification Project, and potential ideas with interested residents. The residents voted to install iron urns and plant them with flowers. The urns are black, and the flowers are burgundy mums and tulip bulbs. There was great excitement as the urns were delivered and unwrapped. Residents feverishly worked together and helped each other as they set up, filled and planted the urns. The entire task was completed before the rains started up again! What a feat! Residents got to reacquaint and meet new residents. It was a great day even though somewhat wet.

The Healthy Neighborhoods Initiative offers funding for small block projects that bring residents together as they beautify their blocks. Projects are now limited to target blocks in the Garwyn Oaks, Hanlon, and Howard Park communities. For more information about the Block Beautification Project, call **the Center at 410-947-0084**.

Homeownership Corner

Building and Maintaining Good Credit

Having a good credit rating is important to everyone. It can help you to finance a car, rent an apartment, get a home mortgage or obtain employment!

Building Good Credit: When you're just starting out, it may be difficult to establish your credit history. To build good credit, there are several steps you can take, including:

Open a checking or a savings account. This is a convenient way to pay your bills and is particularly important to prospective account holders who expect to receive monthly payments.

Open a retail store account. Stores often have special offers to apply for their credit cards. The interest rate on this type of card tends to be high, so charge very small purchases that you can afford to pay in full each month.

Maintaining Good Credit: Once you've established a good credit history, it's vital that you keep it that way. Keys to maintaining good credit include:

Pay your bills on time. **This is the single most important factor to maintaining good credit.** Creditors want to be certain you can pay a bill on time each month.

Don't overextend yourself. Try to keep your credit balances **below 50%** of the credit limit on average. The minimum payment each month will be large, and it may be hard to pay down the debt.

Watch your debt-to-income ratio. Your debt-to-income ratio is generally defined as your regular monthly bills (excluding rent or mortgage and utilities) divided by your gross monthly income. If your ratio is 20% to 30%, take a hard look at your finances.

Keep your open credit accounts to a minimum. Having several credit accounts open, may alarm future creditors at the large combined open credit line. However, keeping a certain number of accounts open with a zero balance shows a good credit history and will give you a higher credit score. Find a balance between too many credit accounts and too few. The key is having a paid-off account. Cutting up your card does not close the account: to close the account, notify the creditor in writing.

Review your credit report regularly for inaccuracies. Creditors evaluate your financial health by reviewing your credit report, so be sure it's correct. You are entitled to a free credit report once a year: visit the AnnualCreditReport.com website to order one.

Avoid bankruptcy. Bankruptcy is often considered the most negative aspect of a credit profile, so don't make the decision to file without carefully considering your alternatives. A bankruptcy can stay on your credit report for as long as 10 years.

Homeowners Corner (Cont)

Improving Your Credit Rating: You can't erase bad credit, but you can replace it with good information. In addition to the suggestions already made in this article, you can also:

Apply for a secured credit card: Many credit card issuers will offer you a secured credit card regardless of how poor your credit may be.

You'll need to place a certain amount of money on deposit as collateral. Over time a good payment history will qualify you for a regular credit card. Visit the IndexCreditCards.com and Bankrate.com websites to compare credit cards. If you want to establish and maintain good credit, follow the steps outlined above. Then, when you need additional credit you will be able to get it.

Preserving Your Home: Preventing Foreclosure

Foreclosure... It has been in the news for some time now. And although you may not have experienced it directly, foreclosure can have a negative impact on your home and community. A study done by the city's housing department, Baltimore Housing, and the Baltimore Neighborhood Indicators Alliance, an organization that collects statistical information on neighborhood issues, shows that foreclosure filings are substantial in our Northwest neighborhoods along the Liberty Heights Ave and Garrison Blvd. corridors, including Howard Park, Garwyn Oaks, and Hanlon. Some of the impact of foreclosures are:

- Properties sitting vacant, in disrepair, and subject to vandalism for months
- Decreased property values
- Loss of neighbors
- Possible increase in absentee owned properties in your block

If you or someone you know is behind on your mortgage and/or facing foreclosure--**Don't wait –Call for help immediately.** The longer you wait to get help, the less likely you can be helped. Seek help before you miss another payment. There is now a hotline number to call for help and access to housing counselors who specialize in foreclosure prevention. Call **1-888-995-HOPE**.

Here are some tips to follow:

Call and communicate with your lender. Chances are your lender will work with you and help you find a way to keep your home.

Beware of scams. If it sounds too good to be true...

Watch out for predatory lenders, unsolicited offers to help and for-profit phone counseling agencies.

Never sign anything you do not understand.

Check with a nonprofit housing counselor or lawyer first. Be prepared to discuss your problems honestly and in detail. It may be helpful to have the following documents ready when you call or meet with a housing counselor or your lender:

- Settlement papers
- Recent correspondence from lender (late notice, foreclosure notices, etc.)
- Recent statement from lender
- Recent pay stubs
- Statements of all debt (credit cards, loans, medical, utilities, etc.)

For further information, contact Mereida Goodman at the Garwyn Oaks/Northwest Housing Resource Center, 410-947-0084.

This information was provided by The Baltimore Homeownership Preservation Coalition. . www.preservehomeownership.org

ENERGY TAX CREDITS AVAILABLE IN 2009 FOR EXISTING HOME OWNERS

If you needed any incentive to make those needed improvements or repairs to your home, here is another one. The IRS Section 25C tax credit for existing homes, which expired at the end of 2007, has been reinstated next year as part of the package President Bush signed that also included \$700 billion to shore up the mortgage and banking industries. The tax credits have been extended through the end of 2009. With the newly enacted legislation, home owners can receive tax credits for **installing energy-efficient windows, doors, roofing and insulation as well as furnaces, air conditioners and heat pumps.** Details on qualifying improvements are available at the www.irs.gov/pub/irs-drop/n-06-26.pdf.

Friends of Hanlon Park

Calling all those park enthusiasts who know the value of having a park as one of their community treasures!

Friends of Hanlon Park

Come to the 2008-09 kickoff meeting of the Friends of Hanlon Park

Monday, November 10, 6:30pm

Garwyn Oaks Northwest Housing Resource Center

2300 Garrison Blvd, Suite 211

410 947-0084

Let's work together to preserve and protect our park. Items for discussion: park usage and safety, tree planting and greening, park improvements, and future events. Light refreshments will be provided. Be a friend of the park!

Advertise in GO Northwest News & Views

The Garwyn Oaks/ Northwest Housing Resource Center, Inc. (GO Northwest, Inc.) publishes *The GO Northwest News & Views Newspaper* quarterly (4 times a year). Circulation: 2,000 copies per issue. Distribution area of *The GO Northwest News & Views Newspaper* includes the Garwyn Oaks, Hanlon & Howard Park Communities.

Requirements For Print Ads:

Please send ad in JPG, TIF or PDF format to Mereida Goodman. The quality of your original file is critical for successfully printing your ad.

Payment:

Please may your payment (check or money order) payable to: The Garwyn Oaks/ Northwest Housing Resource Center, Inc c/o Mereida Goodman, Advertising & Marketing Manager, 2300 Garrison Blvd, Suite 211, Baltimore, MD 21215 <>410-947-0084or MG.garwynoaks@verizon.net

Full Page (11 x 15) \$225
Half Page \$135
Quarter Page \$85
Eighth Page \$65
Sixteenth Page \$40
Business Card Size \$25

Look What's Selling!!!!!!

The properties listed below are for sale and are eligible for below market financing (1% below market rate) and up to \$10,000 matching renovation grant for eligible buyers through the Healthy Neighborhoods Program. Spread the word!!!

Hanlon

3221 VICKERS RD \$119,900 detached colonial
 3132 PIEDMONT AVE \$124,900 Reduced! Lovely Starter Town Home
 3304 MONDAWMIN AVE \$119,999 3 BD, 2 BA townhome
 2600 LONGWOOD ST \$153,900 TownhomeEstate sale to be sold "as is"
 3226 GWYNNNS FALLS PKWY \$89,900 3 Bedroom townhouse
 3404 CARLISLE AVE \$139,900 Detached frame
 3413 CARLISLE AVE \$245,000 detached colonial
 3209 CARLISLE AVE \$200,000 Detached frame
 3319 ALTO RD \$151,900 Townhome
 3408 ALTO RD \$140,000 Townhome
 3305 ALTO RD \$174,500 Townhome

Garwyn Oaks

2903 ALLENDALE RD \$63,900 Detached traditional
 2500 ALLENDALE RD \$185,900 IN-LAW SUITE WITH SEPARATE ENTRANCE
 2608 ELSINORE AVE \$215,000 Close to major roadways, golf course, downtown

Howard Park

3109 FERNDALE AVE \$235,000 Near Golf Course; currently three apartments, live in one rent others or convert to one grand home.
 3202 FERNDALE AVE \$129,900 Short sale
 5210 GWYNN OAK AVE \$219,000 Great home set up as two units; live in one and rent out other, or easily convert to a single unit
 5007 GWYNN OAK AVE \$199,000 Charming Cape Cod
 3005 MILFORD AVE \$119,900 Cape Cod, only one block to Forest Park Golf Course.
 3000 OAKHILL AVE \$94,900 BANK OWNED! MAJOR PRICE REDUCTION! Located on large corner lot near golf course!
 3011 OAKHILL AVE \$172,000 CAPECOD Being sold as is
 3016 WAYNE AVE \$209,000 Great home set up as two units; live in one and rent out other, or easily convert to a single unit

For A Complete List of Properties For Sale
 In The Garwyn Oaks, Hanlon and Howard Park Communities
Contact the Garwyn Oaks Northwest Housing Resource Center
410.947.0084

GO NORTHWEST HOUSING RESOURCE CENTER, INC.
2300 GARRISON BLVD., SUITE 211
Baltimore, MD 21216

Home Maintenance Workshop

**Creating Energy Efficient
Homes**

Saturday November 15, 2008

10 A.M. to 2:00 P.M.

Wayland Baptist Church

3200 Garrison Blvd

Baltimore, MD 21216

Homeownership Education

Nonprofit Org.
U.S. Postage Paid
Baltimore, MD
Permit No. 115

GO Northwest
Garwyn Oaks/Northwest Housing Resource Center, Inc.
2300 Garrison Boulevard, Suite 211, Baltimore, MD 21216
410-947-0084 (Phone) 410-947-0087 (Fax)

We provide the following Services and Resources or Homebuyers and Homeowners

Homebuyer Workshops and Counseling

Home Maintenance Workshops

Information and technical assistance for closing cost and mortgage loan programs:

The Center is an approved counseling agency for the following programs:

Healthy Neighborhoods Initiative:

*Below market purchase and rehab loan programs (1% below market and Prime rates)

*Block beautification program

*Available in Garwyn Oaks, Hanlon, and Howard Park communities

Closing Costs Programs

*Baltimore City (ADDI- American Dream, Baltimore City Employees); State of Maryland (CDA), Bank programs

For more information call 410-947-0084