

GO Northwest News & Views

Volume 1 Issue 6

Fall 2009

Your Neighborhood

Associations:

- Hanlon Improvement Association
- Garwyn Oaks United Neighbors Association
- Howard Park Community Association

Staff:

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Garwyn Oaks Northwest Housing Resource Center, Inc is a 501c3 non profit organization. Donations are tax deductible.

Mission:

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

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www.go-northwesthrc.org

Healthy Neighborhoods: It's Not Just About Loans

Healthy Neighborhoods provides low cost loan funding for home improvements for both homebuyers and homeowners at an attractive rate—currently 4%, with added incentives such as no mortgage insurance, free architectural/design advice, and a matching grant of up to \$10,000 for those who qualify towards one's renovation work. The Garwyn Oaks Housing Resource Center currently administers this program in three communities—Garwyn Oaks, Hanlon, and Howard Park. And this is great! But Healthy Neighborhoods is more than just loans. It is a concept, a mind set, and a way of life. The program provides funding for other activities that uplift, promote, and engage the community. During this year, Healthy Neighborhoods has supported endeavors in or involving all three neighborhoods.

Garwyn Oaks

Residents of Garwyn Oaks wanted to renovate a small inner block park known as McGill Park, which had been neglected and in need of an extreme make over! The community leadership met with Healthy Neighborhoods staff requesting that the park be considered for the Healthy Neighborhoods Capital Grant. This summer, Healthy Neighborhoods awarded a grant through the Garwyn Oaks Northwest Housing Resource Center to remove dead trees, invasive plants, landscape, and beautify Garwyn Oaks' McGill Park.

Hanlon

Residents of the 3300bk Piedmont Ave wanted to improve the appearance and safety of their block. Through the Healthy Neighborhoods Block Project program, the Center received a grant (free money!) to fund the block's proposal for solar lights, flower boxes and flowering plants to beautify and illuminate the residences. Not only did the project impact the appearance of the block, it brought neighbors together, young and older ones alike, working on a project that benefited everyone.

Howard Park

Howard Park wanted to claim its identity—literally. The group wanted to install community identification signs in the neighborhoods, and needed funding to do so. Healthy Neighborhoods granted the Center funding through its Capital Grants Program to assist Howard Park to design, construct, and install these signs. Two of the signs are at the construction phase at this time.

So you see, Healthy Neighborhoods is a tool we can use to improve, beautify, strengthen, bring together and preserve our neighborhoods! It's more than just loans... it's about community!

Credit Repair 101: No Time Like the Present

If your credit report is less than stellar, now is the time to create a healthy credit report so you can improve your score. It takes at least 3 months to repair damaged credit making it imperative that you fix it now rather than waiting until you start looking for a home or seeking a home improvement loan.

Order a credit report from all three credit bureaus, Experian, TransUnion, and Equifax. They are slightly different so it is important that you review all three. Go to www.annualcreditreport.com to get one free copy of your report per year.

Examine your reports for any inaccuracies. Keeping your credit clean is your responsibility. You should look at your credit once a year to make sure it is accurate and up-to-date.

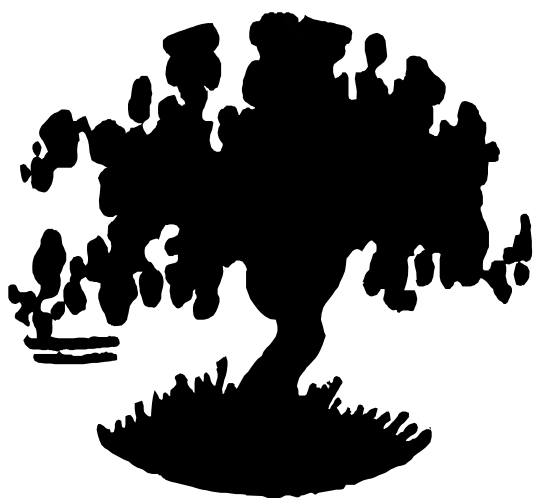
A poor credit report will cost you thousands of dollars for every loan you take out. It is worth your time and energy to repair it. Identify any inaccuracies on the credit report, and send an explanation letter and a copy of the credit report with the mistakes circled to each bureau. A recommendation is to send it via certified mail. Document all records and forms for your records. The credit bureau must investigate any relevant dispute within 30 days of receiving your letter. Any item that is not verified must be removed thus improving your credit score.

Create a budget plan that takes all of your income and expenditures into account. Save receipts and review them once a month. Be realistic on where your money is going.

Add stability to your credit file by only having one card per adult in your household. Avoid finance cards from department stores, payday loans, and taking any credit higher than 8% for ANYTHING.

Do not spend money on a debt consolidation company to help you. They will damage your credit and possibly not provide you much assistance.

The Healthy Neighborhoods Corner:



Garwyn Oaks/Northwest Housing Resource Center, Inc.
 2300 Garrison Blvd. Suite 140 Baltimore, Maryland 21216
 (Phone) 410/947-0084 (Fax) 410/947-0087

Dear Garwyn Oaks, Hanlon, and Howard Park Neighbors:

Winter is fast approaching and it is a fantastic time to improve or renovate your home!

Remember to contact the Garwyn Oaks Northwest Housing Resource Center to obtain funding for your home improvement needs through the Healthy Neighborhoods programs. Homeowners in the Garwyn Oaks, Hanlon and Howard Park communities are eligible for a 10 year fixed, low interest rate of 4%, home renovation loan and a matching renovation grant of up to \$10,000.00 through the Healthy Neighborhoods Initiative. Why delay? The Healthy Neighborhoods programs are a great opportunity to improve and customize your home and save money in the process! For those who want to renovate their homes and **reduce** their current mortgage rate at the same time, Healthy Neighborhoods has a 30 year fixed rate, 4% Refinance Rehab program available on certain blocks in Garwyn Oaks, Hanlon and Howard Park communities. This Refi-Rehab program is also eligible for the \$10,000 matching grant! Check with the Center for details. You can also learn more information about this great program by visiting the Healthy Neighborhoods' website at www.healthyneighborhoods.org.

If Spring is Your Thing...

It's not too early to start planning for spring projects for your home and neighborhood with the Healthy Neighborhoods programs. In addition to our affordable home improvement programs, Healthy Neighborhoods offers free grant monies (up to \$3,000) for neighborhood block beautification projects. If your block has an idea to improve, beautify, and add value to your block, and can organize, plan it, and implement it, you may be eligible for this great program!! Call us for details.

For information on any of the services of the Healthy Neighborhoods Initiative, **contact the Garwyn Oaks Northwest Housing Resource Center, 410-947-0084** for program and eligibility information.



Does Your Home Need A NEW Lease on Life?

Transform your HOME
 from a place where you live
 to a Place That Lives!!

Take advantage of Healthy
 Neighborhoods!

Fall Pick-Me-Up

Summer's end doesn't have to signal the garden's last gasp.

Here's how to choose gorgeous plants that carry their color and textures boldly into autumn:

Go for the long haul. Some annuals just get bigger and better in fall. Try marigolds (*Calendula officinalis*), castor bean plants (*Ricinus communis*), and zinnias (*Zinnia*).

Include some cold-hardy beauties. Perennials such as gloriosa daisies (*Rudbeckia hirta*) and cold-hardy varieties of salvia such as meadow clary (*Salvia pratensis*) can take a light dusting of snow.

Think beyond flowers. Dwarf fothergilla (*Fothergilla gardenia*), and black elder (*Sambucus nigra*) show fabulous fall foliage and Beautyberry (*Callicarpa americana*), and Rugosa rose (*Rose rugosa*), have beautiful fruits.



Fall Home Maintenance: A Checklist Every Homeowner Needs

Before the weather grows colder, prepare for the winter months to preserve the appearance and condition of their home. Below are fall preventative home maintenance steps that every homeowner should know:

Gutters and Downspouts

- Clean gutters and downspouts frequently throughout fall to prevent build up of leaves and other debris. Neglected gutters can lead to wood rot problems, pest infestation, and ruined gutters.
- Be sure water is not coming down behind gutters and that all support brackets are securely in place.
- Ensure that water drains properly and doesn't pool. Pooling can cause damage to foundations, driveways, and walkways.

Windows and Doors

- Change summer screens to weather storm windows and doors.
- Repair any loose or damaged window or door frames.
- Install weather stripping or caulking around windows and doors to prevent drafts and lower heating bills.

Heating Systems

- Replace the filter in your furnace.
- Check your heating system to ensure optimal performance.
- Clean your ducts to better your heating system's efficiency.

Plumbing

- To prevent pipes freezing and bursting, ensure that the pipes are well insulated.
- Know how to locate and turn off the water shut-off valve in case pipes do freeze.

Chimney and Fireplace

- Call a professional to inspect and clean your chimney. Fireplaces that are regularly used should have an annual cleaning to prevent chimney fires.
- Test your fireplace flue for a tight seal when closed.

Attic ventilation

- Be sure attic insulation doesn't cover vents in the eaves to prevent winter ice dams on the roof.
- Be sure ridge vents and vents at eaves are free of plants and debris.

Landscape and Yard work

- Now is the best time to fertilize and reseed your lawn; the roots are actually growing deeper to prepare for winter.
- Prune your trees and shrubs after the leaves turn to encourage healthy growth.
- Trim any tree limbs that are close to power lines or the roof of your house.

From www.servicemagivc.com/article



Environment Watch:

10 ways to go Green and Save Money With all the concern about eco-friendly and cost efficient, here is a list of ways you can help the environment and save money.

1. Change to [fluorescent bulbs](#) - If every house in the United States changed all of the light bulbs in their house, which would be equivalent to taking one million cars off the streets.
2. Skip rinsing your plates before putting them into the dishwasher: On average you will save 15 gallons of water per load. Plus, you will save time.
3. [Hang outside to dry](#) - Get a clothes line or rack to dry your clothes. Your clothes will last longer and you will save money
4. [Turn off computers at night](#) - don't just put them to sleep. You will save an average of 4 cents a day which adds up to \$14.60 a year.
5. [Turn down your thermostat](#) - Every degree lower in the winter or higher in the summer you put the thermostat is a 10% decrease on your energy bill
6. Reduce number of baths - Instead of a bath, take showers. You will save on average about half the amount of water you would use if you were taking a bath.
7. [Shorten your shower](#) - Every minute you cut from your shower is roughly 5 gallons of water. The less time your shower takes, the lower your impact on the environment.
8. Use a [reusable container](#) to carry water. You can get a filter to make your home tap taste more like bottled water. It is definitely more cost efficient.
9. Turn the water off when you brush - Your parents have said this before, now I say it. You will save 4 gallons of water (**a year, a month? what?!**) doing this alone.
10. [Plant a tree](#) - It's good for the air, can keep you cool and can increase your property value.



In the spirit of community...

Arts in the Park: Simply Marvelous!!!!!!!

Communities around Hanlon Park as well as city residents were treated to a feast for all the senses! The second annual Arts in the Park kicked off with a musical tribute of Michael Jackson hits, and continued all day with live musical performances, art displays, and great food! The featured performers of Hanlon Park Jazz Band, Rodney Kelley Jr, and Karter James provided sounds that put you in a mellow mood or got you movin'! Earl Arnett, President, Greater Mondawmin Coordinating Council, and a neighboring Healthy Neighborhoods group, served as our emcee and he was great! Visual artists and crafts persons, displayed their creations and wares for sale. We had everything from paintings to hand crafted jewelry to wearable art fashions from the Mother Land!

And the food! *Everything Turkey* from Hanlon's own Peggy Murphy and Sons and Eric Kempson's *Back 2 Basics* cheese steaks and jerk chicken had people coming back for more! The children were engaged by Ms. Anna Williams' troupe of volunteers with face painting and jewelry making. Much thanks to our sponsors, **Healthy Neighborhoods and Baltimore Office of Promotion and the Arts** who provided the funding; the Friends of Hanlon Park, who served as our volunteer and marketing force; Eagle Arts and Entertainment; Earl Arnett, Greater Mondawmin Coordinating Council, Real Estate Brokers of Baltimore; the Board of Directors of Garwyn Oaks Northwest Housing Resource Center; our Healthy Neighborhoods of Garwyn Oaks, Hanlon, the William G. Baker, Jr. Memorial Fund, and Howard Park who helped spread the word; our vendors, and all those who attended and participated. We look forward to next year!! Don't miss it!

TreeBaltimore Homeowner Workshop: "Adding Value by Planting Trees"

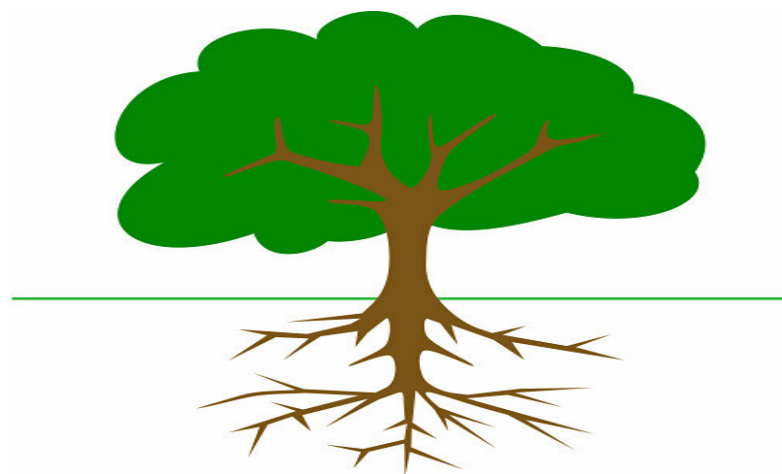
Join TreeBaltimore, experts from the tree care industry, and landscape architects to learn the proper placement and types of trees that are right for your house and how to best plant and maintain your trees to ensure that they are healthy and prosperous.

Attend the following FREE workshop:

Thursday, October 22, 2009

6:00pm-7:30pm

Miller's Court 2601 N. Howard St. Baltimore MD 21218



IF YOU GO INTO FORECLOSURE



With all the concern about foreclosure, here are 12 things you should know before you call your lender

1. Contact your servicer immediately if you are unable to make your mortgage payments. (Your servicer is the company that sends you statements and the people you make your payments to.) Your servicer can help you even if you are late with a payment.
2. Ask your servicer about alternatives to foreclosure, including repayment plans, postponements of regular payments (called forbearance), and other "work-out" options.
3. Provide any information requested by your servicer quickly to avoid further foreclosure action – don't wait until the last minute. Servicers must evaluate each borrower's circumstances on a case-by-case basis and go through an approval process to arrange work-out plans. This can take time, so it's important you act immediately and promptly provide any information the servicer requests.
4. Be prepared to provide detailed financial information to assist your servicer in qualifying you for a work-out option. Be honest about your circumstances and personal finances – it will help lead to the work-out option that best fits your situation.
5. Be ready to change your spending habits. By creating a workable budget and understanding where your money is going, you are more likely to be successful in a work-out plan.
6. If you need additional assistance the [U.S. Department of Housing and Urban Development's](#) (HUD) has a list of approved counselors, call (800) 569-4287. If you feel your servicer is not helping you properly call (888) 995-HOPE to obtain free counseling from [NeighborWorks America and the Homeownership Preservation Foundation](#).
7. Open all mail from your servicer or your servicer's law firm and return calls promptly. Failure to respond quickly may result in further foreclosure actions and additional costs.
8. Ask the critical questions:
 - What is the anticipated timeline to complete a work-out?
 - Will the foreclosure sale be postponed while your servicer reviews the work-out option?What are your obligations under the work-out arrangement: due dates, amounts due, how long your servicer will postpone collection of payments, if applicable, and when such deferred payments must be paid back?
9. If you are not making payments into an escrow account for real estate taxes and insurance, your servicer will likely require that you begin doing so and will work with you to recover any payments already made on your behalf. You can usually save money and get better coverage if you obtain your own homeowner's insurance instead of having your servicer arrange coverage for you.
10. Stay in contact with your servicer and/or counselor at all times. Notify your servicer and counselor of any change in your circumstances, including new employment or problems with making payments under a work-out plan.
11. Be realistic about your own financial condition. If you cannot afford to keep your property, consider selling it to get your equity out, or talk to your servicer about other options to give up your property.
12. Understand that the servicer is trying to ensure a positive result for you. Be cooperative, honest and keep your promises on any work-out arrangement.

Buyers Beware: \$8,000 Home Buyers Tax Credit is Ending Soon!

The last day to purchase a home and receive the \$8000 Home Buyer tax credit is November 11th 2009. The tax credit is part of the economic stimulus package designed to boost the economy and move stagnant housing markets. Start the homebuying process now or it might be too late as most home purchases take **30-45 days to settle**.

The fact that the credit is refundable means that the home buyer credit can be claimed even if the taxpayer has little or no federal income tax liability to offset. Typically this involves the government sending the taxpayer a check for a portion or even the entire amount of the refundable tax credit. Here are some guidelines to the tax credit as per the American Recovery and Reinvestment Act of 2009.

The tax credit is for first-time home buyers only. The law defines "first-time home buyer" as a buyer who has not owned a principal residence during the three-year period prior to the purchase. For married taxpayers, the law tests the homeownership history of both the home buyer and his/her spouse.

The tax credit does not have to be repaid.

The tax credit is equal to 10 percent of the home's purchase price up to a maximum of \$8,000.

The credit is available for homes purchased on or after January 1, 2009 and before December 1, 2009.

Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify for the full tax credit.

What Does a Real Estate Agent Do?

By Demetria Scott

There are many people and steps involved in the process of buying a home, and it is the role of a real estate agent to help Buyers and Sellers through the process. As a Buyer's agent, I help my buyers to not only understand the process, but guide them through the steps they need to successfully complete the purchase of their new home. Through my assistance, homebuyers are able to save time and money.

Showing homes to Buyers is just a small portion of an agent's duties; the most important aspects of the job are to:

- Help Buyers learn about any down payment and closing assistance
- Understand their obligations and requirements in buying a home
- Submit a purchase contract that protects their interests
- Assist with locating a mortgage lender who is right for their needs
- Find and register for homebuyer counseling
- Hire a home inspector and schedule the Buyer's home inspections
- Negotiate on your behalf with the Seller or Seller's Agent
- Coordinate settlement, and
- Much, much more!

For more information about preparing to buy a home, call Garwyn Oaks Northwest Housing Resource Center, Inc. 410-947-0084.

Ms. Scott is a real estate agent with Long and Foster, and is active in the Northwest area.

LOOK WHAT'S SELLING IN YOUR NEIGHBORHOOD!

Properties below are FOR SALE , located on Healthy Neighborhoods target blocks, and are eligible for below market financing and up to \$10,000 matching renovation grant for eligible buyers through the Healthy Neighborhoods Program! Contact the Center at 410-947-0084 if interested.

GARWYN OAKS

2901 Chelsea Terrace	\$ 69,900	3418 Piedmont Ave	\$ 69,900
2904 Allendale Rd	\$ 42,500	3328 Mondawmin Ave	\$ 90,000
2604 Rosalyn Ave	\$ 359,000	3308 Alto Rd	\$ 129,000
2511 Elsinore Ave	\$ 230,000	3305 Alto Rd	\$ 165,000
2315 Chelsea Terrace	\$ 191,575	3210 Carlisle Ave	\$ 319,900
2900 Allendale Rd	\$ 220,000		

HANLON

3209 Carlisle Ave	\$ 200,000
3404 Carlisle Ave	\$ 99,000
3411 Bateman Ave	\$ 79,000
3343 Piedmont Ave	\$ 70,000
3326 Gwynns Falls Pkwy	\$ 84,900
3208 Gwynns Falls Pkwy	\$ 89,900

HOWARD PARK

2908 Wayne Ave	\$ 109,900
3202 Ferndale Ave	\$ 59,900
3222 Milford Ave	\$ 279,900
4502 Springdale Ave	\$ 180,000

Volunteers Needed to Help
Maintain the Garwyn Oaks Median Strip Gardens
Located at Garrison Blvd & Gwynns Falls Parkway and Chelsea Terrace and Gwynns Falls
Parkway.

Interested Parties Please Contact:
Bunnie Burnett - 410 664-1037
Myrna Williams - 410 466-2231

GO NORTHWEST HOUSING RESOURCE CENTER, INC.
2300 GARRISON BLVD., SUITE 140
BALTIMORE, MD 21216

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**Call us to pre-
register for the
November 14th
2009 home owner
workshop!!!**

GO Northwest

Garwyn Oaks/Northwest Housing Resource Center, Inc.
2300 Garrison Boulevard, Suite 140 Baltimore, MD 21216
410-947-0084 (Phone) 410-947-0087 (Fax)

We provide the following Services and Resources or Homebuyers and Homeowners

Homeownership Education

Homebuyer workshops

Pre purchase and post purchase counseling

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: available in Garwyn Oaks, Hanlon, and Howard Park communities

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

*Block beautification programs

Closing Costs Programs

Government closing costs: Baltimore City, State of Maryland

Bank programs: Federal Home Loan Bank of Atlanta

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For more information call 410-947-0084