

GO Northwest News & Views

Volume 1 Issue 8

Summer 2010

Your Neighborhood

Associations:

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

Staff:

Mereida Goodman

Executive Director

Scott Satchell

Homeownership Coordinator

Diana Mitchell

Community Marketing & Outreach Coordinator

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

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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Baltimore City Department of Public Works



Press Release

Bulk Is Back!

Mayor Stephanie Rawlings-Blake announced that on Monday, July 19, 2010 citizens can begin calling 311 to schedule bulk collections for August. DPW's Bureau of Solid Waste will resume bulk collection services starting Monday, August 2. Mayor Rawlings-Blake's revenue measures and Baltimore City Council's support were critical in restoring this service in the FY2011 budget.

DPW suspended bulk collection appointments at the end of June, anticipating that the operation would be cut due to an unprecedented budget shortfall. With restoration of funding, the Bureau of Solid Waste has worked to reroute and make bulk service more effective and efficient. Route changes may mean new bulk collection days in some areas. Residents are asked to schedule their collection and confirm the date with 311.

Residents can continue to put out up to three items for collection by calling 311 at least three days in advance of their area's monthly collection day, by providing their:

Address

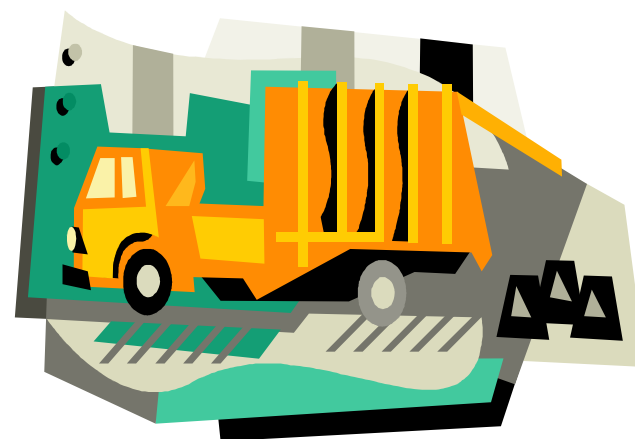
Telephone number

List of three items

Bulk items include furniture, appliances and up to four tires with the rims removed. All items must be clearly marked "bulk collection" and placed at the

same location as your regular trash pickup. Residents with rear collection must leave items at the end of their yard, less than three feet from the gate and leave the gate unlocked.

Building materials such as sheet rock, siding, or roofing are not accepted for bulk collection service. Building materials are only accepted for disposal at the Quarantine Road Landfill.



GO-Northwest Welcomes New Staff Member

Please join us in welcoming new GO-Northwest Housing Resource Staff member Diana Mitchell as the new Community Marketing and Outreach Coordinator. She has an extensive background working with volunteers, schools and communities through her experience as a Community Organizer. Diana served various neighborhoods in North Central Baltimore including Waverly and Ednor Gardens. She has worked on a variety of projects including community greening, park restoration, block projects and general programming.

Diana is an avid gardener and loves spending time at her city farm plot in Upton. She is an animal advocate and frequent volunteer at BARCS. Diana is a huge believer in the good that can be found in Baltimore and has high hopes for the city in the years to come. Lastly, she is looking forward in meeting and working with all of you! **For more information on Healthy Neighborhood Block Projects, Events and other neighborhood concerns; contact GO-Northwest Housing Resource Center at 410-947-0084**

Get free money



What is a BLOCK PROJECT?

A block project is a way to make a modest, visible and lasting physical improvement to the houses or landscaping on your block while also creating an opportunity to bring your neighbors together in a positive way.

Ideas for you project:

- Door Knockers
- Address Signs
- Landscape Lights
- Exterior Wall Lighting
- Gardening and Clean-Up
- Stair Railing Repair/Painting
- Porch Painting/Beautification
- Exterior Wall Mailboxes
- Alley/Garage Beautification
- Holiday Block Decorations/ Christmas Wreathes
- Planting Trees
- Block Entrance/Exit Flower Pots
- Vacant Lot Restoration

Block Grants for Beautification Projects!



Block projects can and should strengthen the social fabric of your neighborhood while encouraging homeowners to reinvest their time and sweat into the equity of their property. Block Projects make the block look better, feel more like home and can even increase the safety of a neighborhood. This can be a fun event that everyone benefits from!

Healthy Neighborhoods And You!

Healthy Neighborhoods is a neighborhood partner. The purpose of Healthy Neighborhoods is to improve and preserve the condition and value of their homes, market your community and create high standards for property improvements through block projects and the HNI loan program. Block Projects forge strong connections among your neighbors, increase property value and provide a sense of neighborhood pride! Blocks can be awarded up to \$3000 for various block improvement project contact Diana at 410-947-0084 option 2 for your blocks participation.

As mentioned Healthy Neighborhoods has a wonderful loan package for home owners to assist you in your renovation needs. The HNI loan includes architectural and contractor advice at low interest rates. The loan program offers three types of loans including: Purchase/Rehab, Refinance/Rehab and finally home owner improvement loans. With all of the renovations currently taking place in Northwest Baltimore..... Choose Healthy Neighborhoods for your funding source. For more information about or how to apply for the Healthy Neighborhoods Program contact Scott at 410-947-0084,option 1.

Summer Home Maintenance Checklist

: Summer Home Maintenance Check List

Summer's heat and dry weather can be tough on your home. A little home maintenance can go a long way to keep your house in good repair. Follow this checklist to stay on top of your home maintenance during the summer.

Outside

- **Trim back any trees or shrubs-** This not only prevents damage from tree limbs and helps with general safety
- **Make sure no water pools-** or collects anywhere in your yard. Stagnant water is breeding area for mosquitoes.
- **Maintain your deck or patio-** Thoroughly clean and scrub your deck or patio and apply a deck sealer the next day. This helps with the longevity of your patio/deck.
- **Wash the exterior of your house-**Using a garden hose. A pressure washer can cause damage if not used properly.
- **Repair any cracks in the driveway-** Or sidewalk with a concrete caulk for small cracks or concrete patch for larger ones.

Inside

- **Service your air conditioner-** Have the biannual service done by a professional. Also remember to change your air filters.
- **Check the windows and doors-**The weather stripping may need some maintenance. Caulk around the doors and windows as needed.
- **Thoroughly clean the dryer lint-**Clean the lint trap as well as the exterior vent cap. It needs to be clear to allow air flow. Not doing this can result in carbon monoxide backing up into your house.
- **Before you go on vacation, check your home's security-**This is important home maintenance that concerns both your interior and exterior of your home. Your yard should be well lit and easy to see. Window and door locks should be in working condition. Test your alarm system. Cancel paper delivery and be sure to have a neighbor pick up your mail. Also try leaving a few indoor and outdoor lights on a timer.



Maryland's Foreclosure Mediation Program

What You Need to Know About Foreclosure Mediation

Maryland's new Foreclosure Mediation Law is in effect as of July 1, 2010. The law requires mortgage lenders and services to be much more responsive to homeowners facing foreclosure. The goal of the law is to help homeowners get relief through a loan modification if they qualify or to find an alternative to foreclosure. The law gives homeowners a new opportunity to meet with the lender and an independent party to ensure that alternatives to foreclosure have been considered and evaluated.

In contacting the homeowner the lender must provide information about options available to homeowners, including specific modification programs, such as the federal Home Affordable Modification Program (HAMP), any lender-specific programs, and resources and assistance available from nonprofit organizations and government. If a homeowner completes and returns a loan modification application, the lender must evaluate the request and document their decision before foreclosure can proceed to the next step.

Homeowners must contact their lenders and be responsive to any applications for loan modification programs or other alternatives to foreclosure that they may offer. If the home facing foreclosure is a homeowner's principal residence, the homeowner will have the right to request mediation once the lender initiates foreclosure proceedings with the court system. At that time, the lender must send a "Request for Foreclosure Mediation" form. Homeowners will have 15 days to complete the form and file it with the Circuit Court. Homeowners must pay a non-refundable \$50 fee when they formally file this request for mediation.

If you are late on your mortgage do not wait call GO Northwest Housing Resource Center today---410-947-0084 Option 1.

Healthy Neighborhoods



Why You Need a Good Credit Rating

Having a good credit rating is important to everyone. It can help you to:

- * Finance a car
- * Rent an apartment
- * Get a home mortgage
- * Set up utility accounts
- * 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. Then apply for a secured credit card with the same bank. Use the secured card sparingly or once a month during the next year. You'll need to place a certain amount of money on deposit as collateral, but over time you'll demonstrate a good payment history and will qualify for a regular credit card. After a year of using the secured credit card apply for an unsecured credit card.
- * Pay your bills on time. This is the single most important factor to maintaining good credit.
- * Don't overextend yourself. Be careful about charging up to your credit limit on credit cards. Use credit only for emergencies.
- * Pay off the balance every month. Or keep the balances to a minimum. Never have a balance over 20% of the credit limit. Keeping a certain number of accounts open with a zero balance shows a good credit history and will give you a higher credit score.
- * Only have 2 credit cards. One for everyday use and one for emergencies.
- * Do not use any store, or gas station cards. Stay away from finance cards.
- * Pull your credit report once a year and review it for accuracy. You can get a free credit report from www.annualcreditreport.com
- * 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. Remember, a bankruptcy can stay on your credit report for as long as 10 years.
- * Avoid foreclosure. Call GO Northwest Housing Resource Center, 410-947-0084 if you are behind with your mortgage.
- * If you had financial difficulties that have negatively impacted your credit rating, don't despair. You can take steps to improve bad credit. Keep in mind that you can't erase bad credit, but you can replace it with good information. Dispute all inaccuracies on your credit report, create a budget and pay all bills on time, and once you have established good credit do not sign up for any more.

Advertise in GONorthwest News and Views!

The Garwyn Oaks Northwest Housing Resource Center, Inc. publishes The GO Northwest News & Views Newspaper quarterly (4 times a year). Circulation is over 1,500 copies per issue. Distribution includes residents, churches, community stakeholders, and business merchants in the Garwyn Oaks, Hanlon, and Howard Park communities.

Half Page	\$140.00
Quarter Page	\$85.00
Business Card Size	\$40.00

Requirements for Print Ads:

Please send as in .jpg, .tif, or .pdf format to Mereida Goodman. The quality of your original file is critical to successfully printing your ad.

Please make your payment (check or money order) payable to Garwyn Oaks Northwest Housing Resource Center, Inc. and send to:

Garwyn Oaks Northwest Housing Resource Center

c/o Mereida Goodman, 2300 Garrison Blvd.

Suite 140,

Baltimore, MD 21216

Homeownership:

Homeownership has great benefits. Homeownership also comes with certain responsibilities.

Are you ready for homeownership? Look at your current situation and determine if:

- You have a steady, reliable source of income and a steady employment history for at least two years.
- You have a good [credit history](#).
- Your total debt is manageable and you can afford to take on the [costs associated with homeownership](#).
- You have money saved for a [down payment and closing costs](#) or you have access to other sources of funds, such as an employment bonus, tax refund, or a gift from a relative.
- You are able to incur the responsibility of the four components of a monthly mortgage payment: principle, interest, taxes and insurance.

Think about your future plans that might affect your ability to manage the costs of homeownership.

- Consider whether you need to make lifestyle changes that might include not taking expensive vacations or purchasing luxury cars, and dining out less.
- Consider the costs of a growing family when looking at your homeownership budget.
- Consider whether your future plans might include a wedding or college education for yourself or your children.

And remember, the mortgage is not the only expense you need to consider. Homeownership comes with other potential budget items such as repairs, maintenance, taxes, landscaping, etc.



If you are pondering the prospect of homeownership. If you are ready, think you are ready or have issues to resolve, please feel free to contact the Garwyn Oaks Northwest Housing Resource Center, 410.947.0084. Let us assist you in reaching your goal of becoming a homeowner.

Maryland State Fair

Governor Martin O'Malley reserves a special day during the annual Maryland State Fair to thank volunteers for their continued service in their communities.. This year's volunteer day is slated for August 29, 2010 and we here at GO-Northwest Housing Resource Center have discount Maryland State Fair tickets for you!

Tickets can only be used on August 29, 2010, Governor's Volunteer Appreciation Day between the hours of 9:00 am – 11:00 pm. Volunteer Appreciation day at the fair has a variety of discounts and deals just for our Maryland volunteers. To request your ticket and additional information, please contact GO-Northwest Housing Resource Center at 410-947-0084 and ask for Diana!



Today's "Finds"

Today I went to my grandmother's house on Carlisle Avenue to help her plant flowers and vegetables. We planted a tomatoes plant and a redbell pepper plant, along with some other flowers and plants. Then her neighbor, Ms. Linda, came over and asked if she could pick some of her hydrangeas for a center piece in her home. My grandmother said sure and cut some for her, too. Miss Linda wanted to know if my grandmother and I wanted to come over and get some vegetables from her garden. We said yes. So my grandmother and I went to Miss Linda's beautiful garden. When I walked across the street to Miss Linda's house, I thought I was at my dream home. The house looked just like a country house from my dreams, with flowers all over the steps and porch. The backyard has much more beauty than anything you've seen in the front. In the backyard there was a beautiful view of the reservoir. From her backyard she picked fresh romaine lettuce, green and yellow squash, green tomatoes and filled our hand baskets. I also saw greens, stringbeans, watermeleon plants, green and yellow tomatoes, and lettuce. There was more squash growing too. (Did you know that squash looks like a flower as it is growing? I didn't.) I had a good—no, a great experience today. to see what tomorrow holds.

This is Maishay Vaughn saying "Keep your day Sunny."



Look What's Selling in your Neighborhood:

Garwyn Oaks

2708 Roslyn Ave, Baltimore, MD 21216
\$128,700—BA7112380



2701 Allendale Rd, Baltimore, MD 21216
\$128,700-BA7112389



2904 Allendale Rd, Baltimore, MD 21216
\$46,777-BA7339752



2909 Allendale Rd, Baltimore, MD 21216
\$71,900-BA7312461



Look What's Selling in your Neighborhood: (Cont)

Hanlon Park



3208 Gwynns Falls Pkwy, Baltimore, MD 21216
\$75,000—BA7099732



3305 Alto Rd., Baltimore, MD 21216



\$145,000—BA7200493



3200 Piedmont Ave, Baltimore, MD 21216
BA 7099732-\$79,000

Howard Park



5521 Gwynn Oak Ave, Baltimore, MD 21207
BA7172176-\$149,900



2908 Wayne Ave, Baltimore, MD 21207
BA7318860-\$175,900



3007 Wayne Ave, Baltimore, MD 21207
BA 7294667-\$189,000



3106 Ferndale Ave, Baltimore, MD 21207
BA 7225694-\$120,000

For a full listing of for sale properties in the Garwyn Oaks, Hanlon, and Howard Park communities, contact the G O Northwest Housing Resource Center, 410-947-0084 Option 1

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

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Home Buyers Workshop

August 31, 2010

4:45pm-9pm

Call today to
pre-register

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)

Calling All Volunteers!

Garwyn Oaks Northwest Housing Resource Center is seeking volunteers for 2010. If you enjoy working with your neighbors and/ want to maintain the quality of life of your neighborhood, contact us. The Center provides free: access to home and neighborhood improvement resources, block project funding, and homeownership counseling and workshops to the residents and potential residents of Garwyn Oaks, Hanlon, and Howard Park. We promote our neighborhoods as communities of choice, and we need your help in the following areas:

- Neighborhood Block Representatives—help your block plan and implement a Healthy Neighborhood Block Project. **Healthy Neighborhoods** will give up to \$3000.00 for eligible block beautification projects. Distribute information about our programs and services to your neighbors to help preserve and beautify your homes and neighborhood.
- Newsletter reporters—write an article for the GO/Northwest quarterly newsletter. Let us know what is going on in your neighborhood!
- Neighborhood marketers— help us market our programs and activities to your neighbors, friends, coworkers, family, the schools, fire and police departments, houses of worship, and businesses in your neighborhoods. Be a Community Ambassador!
- Photographers- we need neighborhood photos for our newspaper, website, and marketing materials.
- Internet—help Garwyn Oaks/Northwest Housing Resource Center build and maintain its on-line presence
- General Office assistance—help us improve our office to better educate future homeowners and provide information to those who make inquiries.

***For more information about our programs and volunteer opportunities call 410-947-0084**

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