

GO Northwest-News & Views

Volume I, Issue II

Spring Edition

Community Association

Meetings

Hanlon Neighborhood Association Information:

Dr. James Haynes, President
Elise Jude Mason, Vice President

Hanlon Improvement Association, Inc.

P.O. Box 29720

Baltimore, MD 21216

The Hanlon Improvement Association meets the 4th Monday of every month @ 6:30pm at Hilton Elementary School- 3300 Carlisle Ave./ Hilton Street.

Meeting Dates:

May 26, 2008

June 23, 2008

July 28, 2008

Garwyn Oaks Neighborhood Association Information:

Rufus Thompson III, President
Bunny Burnet, Vice President
Garwyn Oaks United Neighborhood Association (GOUNA)

2705 Elsinore Avenue

Baltimore, Maryland 21216

The Garwyn Oaks United Neighborhood Association meets for its Garwyn Oaks community meetings on the 4th Monday of each month at 6:30pm. For meeting locations, contact the Garwyn Oaks Housing Resource Center @

410. 947.0084

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Howard Park Neighborhood Association Information:

Mercedes Eugenia, President
Howard Park Community Neighborhood Association, Inc

The Howard Park Neighborhood Association meets the 3rd Thursday of every other month at 6:30pm at the Forest Park Senior Center or Concord Baptist Church. For meeting locations, contact the Garwyn Oaks Housing Resource Center @ 410. 947.0084

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ARTS IN THE PARK Festival Coming to Hanlon Park !!!

The Inaugural Arts in the Park Festival will be held **Saturday, May 31, 12noon-5pm in beautiful Hanlon Park**, located at Gwynns Falls Parkway and Longwood Street. Music, food, games, fitness activities, etc. are planned throughout the festival for youth and adults, families, single adults and seniors. The Festival offers a fun and exciting day's programming to introduce to some and acquaint others to the outstanding neighborhoods in the greater Northwest Baltimore area, which boasts three Healthy Neighborhoods, Hanlon, Garwyn Oaks, and Howard Park, and specifically, the beauty of Hanlon Park, a gem in the Hanlon community, often under utilized. The event is being sponsored by the **Healthy Neighborhoods Initiative, Maryland State Arts Council, William G. Baker, Jr. Memorial Fund, March Funeral Homes, and the Baltimore Office of Promotion and the Arts.**

About The Event

Music: Live music begins the festival at 12 noon with a number of popular ensembles from the area—smooth jazz by The Rodney Kelley Experience, acoustic soul with singer/songwriter Karter Jaymes; a tribute to the legendary Parliament Funkadelic by Now-Child Nation and contemporary Christian music with David Chance, formerly of the Grammy nominated

R&B band Ruff Endz. Family oriented, the music will entertain festival attendees of all ages and backgrounds.

Youth Activities: Following a special project exploring how young people perceive their own neighborhoods, a youth photography exhibit will be on display during the festival. These exceptional works, submitted from students at Frederick Douglas High School and Hilton Middle School, will be adjudicated by professional photographers.

Arts & Crafts Fair: Support your local artists! Paintings, drawings, prints, sculpture, jewelry and more from professional artists will also be on sale at affordable prices throughout the festival.

Tennis Clinic: Is the next Serena Williams living in your house? The Baltimore City Department of Recreation and Parks will host an introductory tennis clinic for teens and adults. Advance registration is required. The tennis program is planned to continue in Hanlon Park throughout the summer beginning in late June. To register for the introductory clinic during the festival, call XXX.

Jogging: A major fixture in Hanlon Park is the reservoir positioned right at its center. Join joggers throughout the festival as they gather at a starting point every hour to recognize the health and fitness benefits of the park in the forefront.

Garwyn Oaks/Northwest Housing Resource Center, Inc. (*GO Northwest*) is the producer of the ARTS IN THE PARK FESTIVAL. *GO Northwest* provides home buying workshops and counseling, home purchase/renovation incentive loan programs, services to equip first time homebuyers and existing homeowners to obtain, maintain, and/or retain their homes, thus sustaining communities, and ensuring continuity and stability. With the **Arts in the Park Festival**, *GO Northwest* hopes to attract new home buyers to these Northwest neighborhoods by showcasing what makes them great—friendly, engaged residents; attractive homes; beautiful green and open space, and recreational resources such as Hanlon Park.

For more information, contact GO Northwest Housing Resource Center at 410-947-0084 or mg.garwynoaks@verizon.net

Welcome to Healthy Neighborhoods



Healthy Neighborhoods & Its Service to the Garwyn Oaks, Hanlon & Howard Park Communities

Time to Give your Home a new Transfusion?

It's Time! Time to fulfill that promise to redo or expand that kitchen, put in the extra bathroom, and paint the house. It's Time! Time to install those energy efficient windows, the new roof, siding, driveway and deck, so you can enjoy your home and not just survive in it. Need Money ! you say? **Well, the wait is over!**

Healthy Neighborhoods Initiative has just added a new grant program which provides eligible applicants up to **\$10,000 matching grant** towards the renovation or improvement of your home!! You can do extra renovation at a much lower cost! Just apply for a low-interest **Healthy Neighborhoods** loan to renovate, improve or repair your home, and you could be eligible for this first time ever program. Low-interest rate home improvement loans are available through the Healthy Neighborhoods Initiative at 1% below prime, 4.25 % (as of 4/23/08), 10 year fixed rate for owner occupants. For homebuyers, the program offers a loan to purchase and renovate the home, currently at 4.8% (as of 4/23/08), 30 year fixed rate. If you want to do major renovation (over \$40,000), there is a Refinance/Rehab loan at the same interest rate and term as the Purchase/Rehab loan. **Other exceptional loan features** are: Free architectural advice, an ability to borrow more than the after-rehab value of the home and no mortgage insurance requirement. to learn more, or to apply for a **Healthy Neighborhoods** loan and rehab grant. Your customized home is just a phone call away!

Contact **the GO Northwest Housing Resource Center, 410-947-0084**

Examples:

For the Home Improvement Loan (renovation costs up to \$40,000), a \$25,000 loan at 4.25%, the principal and interest would be \$256.09; at \$10,000, the principal and interest would be \$102.44.

For the Purchase/Rehab Loan or Refinance/Rehab Loan ,(for renovations over \$40,000), using today's rate (4/24/08) 5.82%, if you purchased or refinanced your home with these Healthy Neighborhoods loan programs, your rate would be 4.82%. The principle and interest payment on a \$180,000 loan, would be \$946.57, compared to \$1058.45 with a market rate loan! That is over \$100 savings per month or more than \$1,200 savings per year!

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 of *The GO Northwest News & Views Newspaper* includes to residents, churches, community stakeholders and business merchants in the Garwyn Oaks, Hanlon & Howard Park Communities and to the Mondawmin Mall Merchants Association.

Full Page (11 x 17) \$225
Half Page \$135
Quarter Page \$85
Eighth Page \$65
Sixteenth Page \$40
Business Card Size \$25

Requirements For Print Ads:
 Please send ad in JPG, TIF or PDF format to Mark Clark. The quality of your original file 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, 2300 Garrison Blvd, Suite 211, Baltimore, MD 21215

Contact: Mark Clark, Advertising & Marketing Manager
410.947.0084 office/ e-mail: MC.garwynoaks@verizon.net

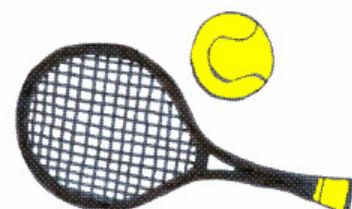


Daphne Hicks, M.S., Owner
 Certified Aerobics/Pilates Instructor
 P.O. Box 2661, Baltimore, MD 21215
 410-491-8976
 email: Fitnance@verizon.net

Fitness. Dance. Fun.

Specializing in aerobics, pilates and line dances
 All classes and activities are held in Northwest Baltimore.

TENNIS CLINIC IN HANLON PARK!! BEGINNING SPRING/SUMMER 2008



**CALL
 TAILS**

**FOR DE-
 410-947-**

Spring Maintenance Tips for Your Home

With Spring upon us, it's time to do that annual home maintenance check to preserve our homes. Here are a few tips to get you started:

Replace or clean your furnace filter.

Check once a month and replace or clean as needed. Some filters are reusable and are supposed to be taken out, washed with a hose and re-inserted. A dirty filter can lower the efficiency of the heating/cooling system, increase heating costs and cause fires.

Clean the kitchen exhaust hood and air filter.

Keeping this clean of cooking grease will help keep a stovetop fire from spreading.

Check the water hoses on the clothes washer, refrigerator icemaker and dishwasher for cracks and bubbles.

Replace hoses that show signs of leaking. If needed, hire a qualified plumber.

Check your water heater

If you have a gas-fired water heater, make sure it is venting properly. Light a match next to the vent and wave it out (don't blow it out). See if the smoke is pulled up into the vent. If it isn't, have a professional inspect and repair it. Otherwise, carbon monoxide and other byproducts of incomplete combustion can build up in the home. Check around the base of your water heater for evidence of leaks. If your water heater is over 5 years old, it should be checked monthly for any leakage or rusting at the bottom. If water leakage or rust is found, the water heater should be replaced.

Check your electrical system.

Look for burn marks at the main electrical panel; they can be a sign of arcing inside the panel, which can easily lead to a fire. Loose connections or damaged insulation can cause the arcing. Note: Only a qualified electrician should remove the front panel cover. Trip and reset the circuit breakers regularly. Remove any combustible materials from the area near the main electrical panel. Sparks caused by arcing inside the panel can ignite material stored nearby. Check all electrical outlets for loose-fitting plugs and proper operation; they are an indication of a worn out receptacle. Worn receptacles should be replaced as they cause overheating and fires.

Check for damage to your roof

Signs include missing, curling, cupping, broken or cracked shingles. Pooling or ponds of water that fail to drain from flat roofs may indicate low areas and inadequate drainage.

Repair all cracked, broken or uneven driveways and walks

Check all the fascia and trim for deterioration.

These areas can become weathered and worn and may lead to potential water damage.

Check your water heater.

If you have a gas-fired water heater, check to make sure it is venting properly. Light a match next to the vent and wave it out (don't blow it out). See if the smoke is pulled up into the vent. If it isn't, have a professional inspect and repair it. Otherwise, carbon monoxide and other combustibles can build up in the home. Check around the base of your water heater for evidence of leaks. If your water heater is over 5 years old, it should be checked monthly for any leakage or rusting at the bottom. If water leakage or rust is found, the water heater should be replaced.

Clean the clothes dryer exhaust duct, damper and space under the dryer.

Poor maintenance allows lint to build up in the exhaust duct and cause fire.

Replace all extension cords that have become brittle, worn or damaged.

Exposed wires may cause arcing, which will produce heat and can start a fire. Care should also be taken to keep appliances and their power cords away from water or a heat source because this will damage the cord's insulation.

Inspect and clean dust from the covers of your smoke and carbon monoxide alarms.

Community News

Shape Up Parks Day

Saturday April 5th 2008

By Brian Augsburger

All week the weather channels called for rain. To our surprise on April 5th we had a bright sunny spring day, which was perfect for the Friends of Hanlon Park to carry out our first park clean up. The Friends of Hanlon Park decided that the citywide Shape up Parks day sponsored by Recreation and Parks would be the perfect opportunity to show our dedication to preserving Hanlon Park.

The group spent the previous month planning for the event with the help of the Parks and People Foundation, Recreation and Parks and the GO/Northwest Housing Resource Center. In the two weeks leading up to the event the friends group, which is currently made up of residents from the Hanlon and Ashburton neighborhoods, pounded the pavement going door to door to recruit community volunteers for the clean up.

On the day of the event we had nearly 40 volunteers show up to clean the park! After snacking on coffee and doughnuts the group was ready to get

the day started. We split up into 3 teams to tackle the three designated areas for the clean up. One team trekked up to the top of the park and worked on picking up garbage around the reservoir and clearing leaves and fallen branches. Another team focused on the tennis courts, clearing leaves and debris. The third team, with great instruction from Emily Ellickson-Brown of Recreation & Parks, did a serious job on clearing invasive vines from a group of newly planted trees near Gwynns Falls Parkway. For most of the day we were joined by two friendly Recreation and Parks workers who helped us carry away the debris and garbage bags that were collected.

Everyone enjoyed themselves, working closely with their neighbors as well as new friends that they made that day. It was a great opportunity to meet new people. Get some exercise and show our appreciation for the park. We hope that this event is the first of many more to come. We hope to see you out there next time!



Friends of Hanlon Park

If you're interested in helping to create a clean, safe and fun place in our community all while preserving the legacy of Hanlon Park, come join the *Friends of Hanlon Park*. Our goal as park stewards is to preserve the beauty of Hanlon Park and promote positive and healthy usage of the space.

Come join us at our next meeting!

Call for meeting dates and time
2300 Garrison Blvd. Suite 211
For More Info Call: 410-947-0084

Ready to Rehab, but can't find a contractor? The Healthy Neighborhoods Cylburn Communities Coalition is hosting a Contractors Fair, Saturday, June 7, 2008, 10am-2pm at Grace Outreach Center, 2605 Banister Road off of Greenspring Ave. Come and meet general contractors, plumbers, landscapers, plumbers, kitchen and bath specialist, carpenters, and more! For information, contact Fred Keene, Healthy Neighborhoods Cylburn at 410-367-4888 ... and it's FREE!!!!!!!!!!

Community Resources

Lost in a Financial Forest? There is a Road Map: Training for Financial Freedom

Have you found yourself in a position where you seem to be spending more than you earn, or your paychecks do not seem to stay in your wallet long enough for you to enjoy the fruits of your labor? Are you growing weary of the constant juggling act when monthly bills are due? The Coppin Heights Community Development Corporation is offering, *The Road Map to Financial Literacy Freedom*, a two part training and counseling program designed for adults as well as high school students (ages 16 to 18) to help in handling your debt and successfully managing one's finances. Class topics include credit management, predatory lending, budgeting and saving, investing, and mortgage management. **FREE** Road Map to Financial Freedom Program financial management workshops are now being offered at our community Enoch Pratt libraries from 6-7:30PM! at the following locations:

Wednesdays at Forest Park Branch, 3023 Garrison Boulevard

Public Transportation: 91 line - Garrison Boulevard, 15, M1

Thursdays at Walbrook Branch, 3203 W. North Avenue

Public Transportation: 13, 15, 91, lines and Mondawmin Shuttle

WORKSHOP TOPICS

- **Budget Rights • Savings**
- **Loan Control • Credit Reports Made Easy**
- **Managing Your Credit • Bankruptcy**
- **Forbearance** (*temporary postponement of loan payments granted by a creditor*)

Call Mwuese Igyor, at 443-984-3766 to register. Coppin Heights CDC is a Healthy Neighborhoods organization located at 1100 Whitmore Avenue, Baltimore, MD 21216

Home and Garden

Bay Wise Lawn Service Program

Nutrients from farms, home lawns and gardens, sewage plants, industry and air pollution are over fertilizing local streams, drinking water reservoirs and Chesapeake Bay. This overfertilization results in excessive algae growth that clouds shallow water so underwater grasses cannot grow and depletes the oxygen in deeper water. The lawn service program listed below is designed to provide a quality lawn while reducing the potential for nutrients to reach surface waters. This program should provide good results for the vast majority of lawns in Maryland. In a few cases, where lawns are initially in very poor condition, your lawn service company may recommend that you not use this program. Even in that case, you may want to consider switching to this program once the quality of the lawn has improved.

You will notice that this program not only focuses on the amount of fertilizer used but on the timing, application and care during application. It is important to realize how and when we apply fertilizer can be as important as how much we apply not just to our lawns but also to our flower beds, gardens, trees and shrubs.

This program was developed by the Maryland Urban Nutrient Management Work Group with members from the lawn service industry, environmental groups, citizens, university, state and local governments and Maryland's Tributary Teams. Thank you for considering this program. We hope you will adopt it to help restore our streams, reservoirs and Chesapeake Bay.

"Ask your lawn service company if they offer this Bay Wise Lawn Service Program."

Bay Wise Lawn Service Program

- *Recommend soil test at beginning of program and every 3—5 years thereafter.*
- *Equipment calibrated and material uniformly applied.*
- *Provide educational materials on individual/homeowner impacts on Chesapeake Bay (coordinated by the Maryland Cooperative Extension).*
- *Provide educational materials on proper lawn care, (mowing heights and frequency, clippings management, liming, aeration, overseeding, etc.).*
- *Provide training on program and educational materials to appropriate employees (sales and marketing personnel).*
- *Avoid application to impervious surfaces or collect fertilizer from surfaces after application by sweeping not hosing.*

*For further information contact:
Home and Garden Information Center
12006 Homewood Road <> Ellicott City, MD 21042
1-800-342-2507*

Educating People to Help Themselves

Homeownership Corner

Importance of Good Credit

Unfortunately many people do not understand the importance of maintaining good credit until they need it. Credit is an individual's record of fulfilling financial obligations on a promise of repayment of a debt. Paying accounts on time by their due date displays the potential borrower's responsibility and trustworthiness to a lender. People who pay their debts on time typically have a good credit rating and are able to borrow at more favorable interest rates.

How can you learn about your credit? Obtain a copy of your credit report from the three major credit reporting agencies: Experian, Equifax, and Trans Union. Maryland residents are entitled to a free copy of their credit report once a year. Review your credit reports and resolve any discrepancies or credit concerns before you apply for a mort-

gage loan. Below are a few tips on maintaining good credit:

Pay all accounts by their due date. If you can not pay contact the creditor.

Obtain and use credit cards wisely. In paying off your cards, do not close them out, especially if you have a good credit history with your payments.

Be cautious when co signing on a loan. The credit bureaus as well as the lender will view the debt as yours, especially if the other party is late or does not pay.

When using credit cards pay the entire balance due by the due date.

Keep your credit balances at least 40% or lower than your credit limits on average.

Check your credit report at least once a year.

Remember that paying your creditors on time assures good credit. If you would like to order a copy of your credit report you may do so at:

www.equifax.com;

www.transunion.com or

www.experian.com

To learn more about purchasing a home, call us about attending our homebuyers workshops and one on one counseling at the Garwyn Oaks/Northwest Housing Resource Center, Inc. (410) 947-0084.

Home Buying Work-
shops
Call 410-947-0084 for fu-
ture dates !

Look What's Selling!!!!!!

The following properties for Sale properties are located on *Healthy Neighborhoods* target blocks in the Garwyn Oaks, Hanlon, and Howard Park communities, are eligible for below market interest rate loans, and up to \$10,000 rehab grant!

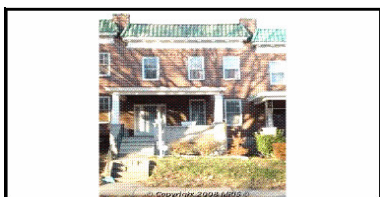
1 point below Fannie Mae rate, No Mortgage Insurance, FREE architectural assistance, and FREE money!!!!!!! Live in Northwest Baltimore, one of the loveliest, dynamic, and growing areas in the city !!!



2405 ALLENDALE RD, BALTIMORE, MD 21216-2105 MLS#: BA6639495 List Price: \$146,500 Adv. Sub: GARWYN OAKS



3408 ALTO RD, BALTIMORE, MD 21216-1803 MLS#: BA6645809 List Price: \$190,000, HANLON



3126 GWYNNS FALLS PKWY, BALTIMORE, MD 21216-2722 MLS#: BA6622254 List Price: \$129,900, HANLON



3014 MONDAWMIN AVE, BALTIMORE, MD 21216-1903 MLS#: BA661503 List Price: \$96,500, Adv. Sub: Hanlon

Look What's Selling!!!!!!



5210 NORWOOD AVE, BALTIMORE, MD 21207-6759 MLS#: BA6601852 List Price: \$129,900



**3012 WAYNE AVE, BALTIMORE, MD 21207-6739 MLS#: BA6626248 List Price: \$220,000
Adv. Sub: Howard Park**



.2404 ALLENDALE RD, BALTIMORE, MD 21216-2104 MLS#: BA6713054 List Price: \$89,000, GARWYN OAKS



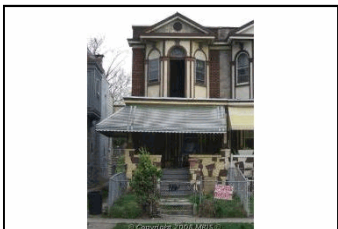
3403 BATEMAN AVE, BALTIMORE, MD 21216-1809- MLS# 6739003 LIST PRICE: \$199,000, HANLON



.2404 ELSINOR AVE, BALTIMORE, MD 21216-2121 MLS#: BA6687547 List Price: \$199,900, GARWYN OAKS



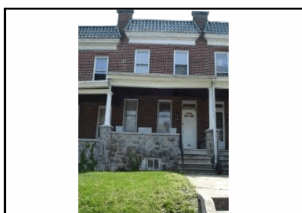
**.3402 PIEDMONT AVE, BALTIMORE, MD 21216 MLS#: BA6600942 List Price: \$119,000
Adv. Sub: HANLON**



**3428 MONDAWMIN AVE, BALTIMORE, MD 21216-2321 MLS#6729651 LIST PRICE: \$45,000
Adv. Sub: HANLON**



3433 MONDAWMIN AVE, BALTIMORE, MD 21216-2322 MLS#6729651 LIST PRICE: \$99,900, HANLON



3337 PIEDMONT AVE, BALTIMORE, MD 21216-2324 MLS#6743027 LIST PRICE \$140,000, HANLON

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

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

*GO/Northwest Housing Resource Center
"Making Home Ownership A Reality"*

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**ARTS IN THE PARK
FESTIVAL
SATURDAY MAY 13,
2008
12 NOON
GWYNNS FALLS
PKWY
& LONGWOOD
STREET
FOOD, MUSIC,
GAMES,FUN**

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

Homeownership Education

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)
- *Block beautification program
- *Available in Garwyn Oaks, Hanlon, and Howard Park communities

Closing Costs Programs

*Baltimore City (Baltimore City Employees); State of Maryland (CDA), Bank programs

For more information call 410-947-0084

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