

GO Northwest News & Views

Volume 1 Issue 5

Summer 2009

Your Neighborhood

Associations:

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

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

We're Back! The Arts in the Park Festival will be held **Saturday, June 20, 12noon-5pm in Hanlon Park**, located at Gwynns Falls Parkway and Longwood Street. Music, visual art, arts and crafts, food, and activities for the young and young at heart will be featured. The Festival offers a fun and exciting day's programming to introduce to some and reacquaint others to the outstanding neighborhoods in the Northwest Baltimore area and the beauty of Hanlon Park. The Garwyn Oaks Northwest Housing Resource Center, the Friends of Hanlon Park, and the Real Estate Brokers of Baltimore (REBB) are working together along with Eagle Arts and Entertainment to produce the event.

Some of the planned highlights of the Festival will be:

Arts & Crafts Fair: Professional visual artists and arts and crafts vendors will display works for show and sale during Arts in the Park. Art work will include paintings, drawings, prints, sculpture, jewelry, and more.

Music: Live jazz, classic and contemporary R&B will be performed by professional local artists. Family oriented, the music will encourage attendees of all ages and backgrounds to the festival.

Youth Activities: A youth art exhibition from Gwynns Falls Elementary students that displays their creativity and documents their view of their community. A Children's Village will provide activities for children to explore their artistic side as well as have fun.

Community Tent and Tour: Information about the community, a Virtual and Self Directed Tour, and Open Houses will highlight and showcase the park's neighborhoods

Jogging and Nature Walks: To bring attention to one of the wonderful resources of Hanlon Park, jogging groups will take trips around the reservoir every hour during the festival.

The Garwyn Oaks/Northwest Housing Resource Center, Inc. (**GO Northwest**) provides homeownership services to equip homebuyers and homeowners to obtain, maintain, and retain their homes successfully, thus sustaining our city neighborhoods. The Center administers the Healthy Neighborhoods program, a community preservation resource in the Hanlon, Garwyn Oaks, and Howard Park communities. With the **Arts in the Park Festival**, GO Northwest hopes will showcase what makes the community great—friendly, engaged residents; attractive homes; and beautiful, vast recreational resources such as Hanlon Park. **For more information about the Festival activities, contact GO Northwest Housing Resource Center at 410-947-0084 or mg.garwynoaks@verizon.net**

*The event is being sponsored by the **Healthy Neighborhoods Initiative, William G. Baker, Jr. Memorial Fund and the Baltimore Office of Promotion and the Arts.***



Look at what Healthy Neighborhoods has to offer:

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:

Summer 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? For information on the Healthy Neighborhoods Initiative, contact the Garwyn Oaks Northwest Housing Resource Center, 410/947-0084 for program and eligibility information. 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% loan program available on certain blocks in the 3 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.healthynighborhoods.org . Kick off your summer with a new look with Healthy Neighborhoods!

**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!

Gardening Secrets

- **Best time to mulch.** Timing your mulch can be tricky—too early and you smother tender shoots, too late and you have a full blown weed problem. As a rule of thumb, mulch early in the spring around well-established plants, like shrubs and trees, and later around perennials and seedlings. Early mulching may slow plant growth a little because the ground takes longer to warm up. Mulch vegetables and annual gardens after they are well-established. This will keep the plant roots cool during the summer and prevent water evaporation.
- **Recycle newspaper as mulch.** Keep your garden updated on current events, but use only black newsprint with soy-based ink. Lay the newspaper down flat, several sheets deep, pooling holes in it where plants can come up. Or mulch with shredded paper with a depth of about 6 inches. Water it and cover the rotting paper with some dirt or a thin layer of wood chips to disguise its humble origins.
- **Give starved plants the jiggles.** If the leaves on your house plants turn yellow from the tip toward the stem, it's in serious need of nitrogen. Give it a quick boost with a shot of unflavored gelatin. Dissolve an envelope of unflavored gelatin in a cup of hot water and add three (3) cups of cold water. Then drizzle the mixture around the base of your plant before the gelatin sets. Repeat once a month, but let the your plant dry out between waterings.



Summer Home Maintenance: A Checklist Every Homeowner Needs

Keep a Healthy Home this Year: 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 of preserving your home. Follow this checklist to stay on top of your home maintenance during the summer.

Outside

Trim back any trees or shrubs that have grown too close to the house. This not only prevents damage from tree limbs but helps with safety, too, by eliminating any blind spots.

Make sure no water pools or collects anywhere in your yard. Stagnant water is a 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. You will need sunny, dry weather for this home maintenance task.

Wash the exterior of your house using a garden hose. A pressure washer can actually cause damage unless used by a professional. An attachment on your water hose should be sufficient. You can even buy an attachment that allows you to add a mild detergent to aid in washing your siding.

Repair any cracks in the driveway or sidewalk with a concrete caulk for small cracks or a concrete patch for larger ones.

Inside

Don't neglect the inside of your home. Here are some summer home maintenance projects.

Service your air conditioner. If you have not done so already, have the biannual service done by a professional. Also, change out all of your air filters.

Check the windows and doors. The weather stripping may need some maintenance. Cold air can escape through any cracks here. Caulk around the doors and windows as needed as part of your home maintenance.

Thoroughly clean the dryer lint. Clean the lint trap as well as the exterior vent cap. It needs to be clear to allow air to not be trapped. It can actually result in carbon monoxide backing up into your house.

Before you go on vacation, check your home's security. This is an important part of home maintenance. You want your yard well-lit and your home easy to see. Make sure all the locks work well on the windows and doors. Test your alarm system. Cancel the paper and mail or have a neighbor pick them up. Leave a few lights on or better yet, have them on a timer.

With these helpful tips, you are on your way of maintaining and preserving the appearance, safety, and value of your home.

Information provided by Real Estate.com



Ensuring a Healthy Neighborhood from the Ground Up

Baltimore City is so on board with the Healthy Neighborhoods idea and empowering residents to take ownership of their communities that Mayor Sheila Dixon has created the Cleaner, Greener, Healthier and Safer Neighborhood Ambassador Program (CGHS-NAP). The goal of the CGHS-NAP is to help communities use City initiatives, programs, resources and services to improve the quality of life in their neighborhoods. By taking part in the program community groups will develop and sustain a productive working relationship with City government.

Community leaders will designate members within their organization to serve as Cleaner, Greener, Healthier and Safer Neighborhood Ambassadors. City agencies will in turn work with CGHS Neighborhood Ambassadors to provide information about city services and resources.

How does the program benefit you and your community? Glad you asked.

Informed communities. Communities that have CGHS Neighborhood Ambassadors will be better informed about city services and resources by having a local, direct connection to city agencies

“In-community” experts. CGHS Neighborhood Ambassadors will serve as “in-community” experts in the areas of cleaning, greening, health

and safety.

Community Involvement. CGHS Neighborhood Ambassadors will help improve the quality of life of your neighbors and strengthen your neighborhood organization.

To get in on this great opportunity for community direct access, contact the Mayor’s Office of Neighborhoods at (410) 396-4735 or neighborhoods@baltimorecity.gov for more information.



In the spirit of community...

Garwyn Oaks United Neighbors Association, Inc. (GOUNA) Beautification Project

GOUNA has been working hard to obtain funds to renovate McGill Park (located on Piedmont Avenue between Chelsea Terrace and Allendale Road.) We are actively engaging both the Parks and People Foundation and the Neighborhood Design Center to work with us planning and designing walkways, shrubs, flowers, benches, tables, a ramp and signs to aid in our beautification efforts. The park will be used to teach youth about native plants and as a place for neighborhood leisure activities and festivals.

Another of our beautification efforts involves the median strips at Gwynns Falls Parkway and Garrison Boulevard and Gwynns Falls Parkway and Chelsea Terrace. We used part of the grant money we received from the Parks and People Foundation to obtain equipment to water plants at the strips using city fire hydrants and part of the money to obtain plants and shrubs. Neighborhood and other city volunteers are maintaining these areas.



SAVE THE DATE!!!

Arts in the Park !

Saturday, June 20, 2009!

Hanlon Park!

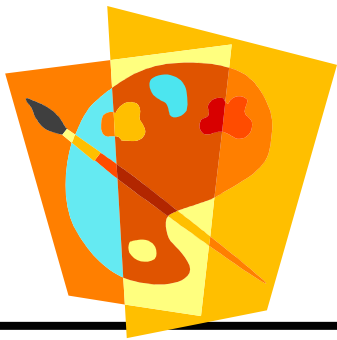
Music! Artwork!

Activities for young and young at heart ☆

Join Us!

A *Healthy Neighborhoods* event ☆

For information contact Garwyn Oaks Housing Resource Center (GO Northwest!)



BLOCK PROJECTS!

Make an impact on your block while bringing your neighbors together for positive change!

Funding is now available for block improvements that make a difference, and encourage homeowners to reinvest their time and sweat into their neighborhood!

This is a win-win opportunity!



Healthy Neighborhoods Like Hope Spring Eternal

Although the economy has not been kind to many, housing activity is still evident in our communities. In the last 6 months, 4 properties have sold in Hanlon, 3 properties in Garwyn Oaks, 6 properties in Howard according to the MRIS list tracking for our Healthy Neighborhoods. In Garwyn Oaks, developers are still renovating properties, and in faith, placing them on sale. And although foreclosure counseling is great demand these days, we at the Center have had a steady stream of eager homebuyers looking to purchase their first home—and many are looking to settle in our Healthy Neighborhoods of Garwyn Oaks, Hanlon, or Howard Park!

Homeowners still want to improve or customize their homes to reflect their taste and style—as well as their budget, and are seeking to accomplish all three through the Healthy Neighborhoods programs or on their own. Despite the negative news coming out of Washington and Wall Street, hope still springs eternal in the neighborhood. Homebuyers and homeowners are investing in what they believe is a good thing for their future—the homes and neighborhoods of Garwyn Oaks, Hanlon, and Howard Park! Walk around your home inside and out. Take a leisurely stroll through the neighborhood. It will amaze you. Sometimes we are too close to something to recognize the beauty and value of what we have.

Home, the spot of earth supremely blest,
A dearer, sweeter spot than all the rest.
~Robert Montgomery



Are you ready for homeownership?

You might be ready to buy a home 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 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.

Homeownership has great benefits.

Homeownership also comes with certain responsibilities.



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!

LOOK WHAT'S SELLING IN YOUR NEIGHBORHOOD!

Properties below are FOR SALE and are eligible for below market financing and up to \$10,000 matching renovation grant for eligible buyers through the Healthy Neighborhoods Program!

Garwyn Oaks

2901 CHELSEA TERRACE, \$112,500 Great opportunity at a great price!

3010 CHELSEA TERRACE, \$69,000 Grand old home, needs work!

2511 ELSINORE AVE \$230,000 One of the biggest in the neighborhood!

4132 WOODHAVEN AVE \$135,000 Three bedroom home!

Howard Park

3109 FERNDALE AVE, \$235,000, Just off the Forest Park Golf Course on a tree lined street

3202 FERNDALE AVE, \$124,900, 6BD/3BA

5511 GWYNN OAK AVE, \$199,000 major updates: windows, HVAC, Roof, kitchen, attic.

5029 GWYNN OAK AVE, \$277,800, 7BR.2&1/2 Baths 3 story w/ 2 car garage

Hanlon

3308 ALTO RD, \$129,000 Spacious rooms! Price reduction!

3404 CARLISLE AVE, \$119,500, Main Lvl has LR with columns, DR, big Kitchen; bedroom & full bath.

3210 CARLISLE AVE, \$349,900, \$150K in quality renov, shows beautifully

3226 GWYNN FALLS PKWY, \$84,900, 3 Bedroom townhouse. Plenty of space, wood floors throughout

3405 MONDAWMIN AVE, \$50,00

3304 MONDAWMIN AVE, \$121,000 3BR/2BA rowhome, new kitchen

3132 PIEDMONT AVE, \$110,000 Updated windows, wood floors

3227 VICKERS RD, \$87,000, short sale!

Keeping your house your home: Preventing Foreclosure

Facing foreclosure? There are options...

Contact your Lender Lenders do not want to take your home! Contact your lender as soon as you realize you have a financial challenge that might delay your mortgage payment. Open and respond quickly to all mail from your lender or their agents. Delay will reduce the options lenders may make available to you.

Meet with a Nonprofit Housing Counselor Free and confidential foreclosure prevention assistance is available from [Maryland's HOPE network of nonprofit organizations](#). Maryland's housing counselors can help you with options for reducing your mortgage burden and can help you communicate with your lender. [Come to your housing counseling appointment prepared for progress!](#) If you cannot get a timely appointment or cannot travel to a counselor's office, a free telephone non profit counseling option is available 24/7 from the [national HOPE hotline](#), 1-888-995-HOPE

Try to refinance to a more affordable mortgage The Maryland Department of Housing and Community Development (DHCD) has safe and affordable financial options. [HOPE nonprofit housing counseling partners](#) can help you review your eligibility. DHCD's [Lifeline Refinance Program](#) is aimed at homeowners who are not behind on their payments but who are facing an interest rate increase. DHCD's [Homesaver Refinance](#) is a program for homeowners who have missed a few payments but who can afford to sustain a reasonable mortgage payment. DHCD [Bridge to HOPE Program](#) is an emergency 0% loan assistance to help homeowners catch up on payments while they work out a solution with their counselor and lender to stay in their home. Also, [FHA](#)

[Secure](#) is a HUD refinancing program which you can learn about by calling 1-800-CALL-FHA (1-800-225-5342)

Avoid foreclosure "rescue" scams FREE and objective assistance from a nonprofit housing counselor and your lender is available! Don't sign any legal documents without first getting objective legal advice. Learn about [common predatory real estate practices](#) so that you can avoid them. If you feel you have been the victim of a scam or a predatory practice, report this to [Maryland's Department of Labor, Licensing & Regulation](#), 1-888-784-0136

Prioritize your spending and SAVE money Review your finances and cut spending where you can. Look especially at variable expenses like entertainment, clothing, and memberships. Do you have assets you can sell? Can anyone in your household work more hours for additional income? Efforts such as these are important to demonstrate to your lender that you are willing to make sacrifices to keep your home. Learn more about [budgeting and savings strategies](#).

If foreclosure is unavoidable There are other supportive services in your area, such as United Way's 211 / First Call for Help by calling 1-800-492-0618, or, in most regions, 211

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<http://www.mdhope.org/>

You may be facing foreclosure.

It is important to get the facts and know your rights.

Get help early!

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. 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 when

facing foreclosure:

- Call and communicate with your lender. Chances are your lender will want to work with you and help you find a way to keep your home.
- Beware of scams.
- 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.

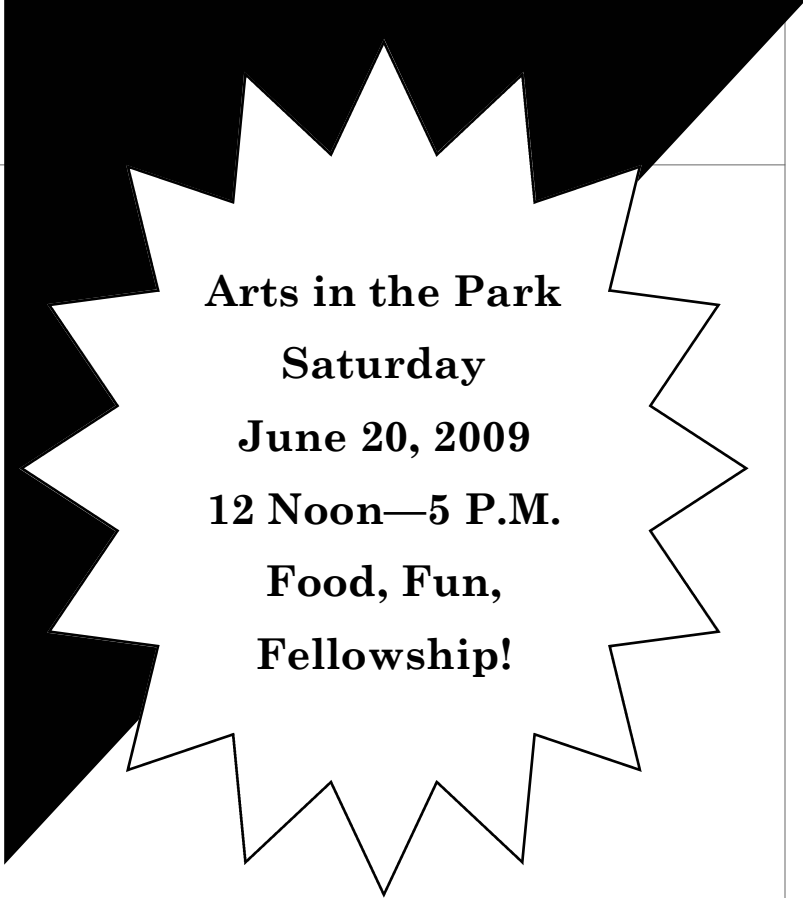


This is affecting families from all walks of life:

Do you think that your community group might benefit from learning more about mortgages and foreclosure from experienced nonprofit professionals? The Baltimore Ownership Preservation Coalition can provide up-to-date information regarding what to do if you've missed a payment or think that you might fall behind. This FREE and brief information session can be offered at any community meeting, and will provide useful information about where to go for free individual advice.

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

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Arts in the Park
Saturday
June 20, 2009
12 Noon—5 P.M.
Food, Fun,
Fellowship!

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 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

**This newsletter is funded in part through a generous donation from the Morris Mechanic Foundation.*