

GO Northwest News & Views

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Winter 2010

Your Neighborhood

Associations:

- Garwyn Oaks United Neighbors Association
- Hanlon Improvement 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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Howard Park Elementary School Receives Goldseker Grant

Kudos to **Calvin Rodwell Elementary School** located in Howard Park for being among the first schools in Baltimore to be awarded a **Goldseker Foundation Neighborhood-School Partnership Grant!!** The goal of the program is to develop and implement strategies that result in 1) desirable neighborhoods due to high quality schools, well maintained properties, and strong community connections, and 2) increasing and retaining enrollment and academic quality at schools servicing children living in **Healthy Neighborhoods**. The grant will be used to accomplish the following:

Expand the scientific curriculum by including a weather program for young people. . The Weather Bug program provides a springboard for learning concepts and skills in science, geography, math and technology with hands on activities, online interactive tools, and standard aligned lessons as well as teacher training. It allows students to develop and grow an interest in the sciences in an innovative, engaging and academically sound way at an early age.

Planning and implementation of community marketing to promote the school as a community asset along with the marketing of the community; to attract homebuyers with children to the school and neighborhood, and retain strong students and homeowners in the community.

Calvin Rodwell is located at the corner of Hillsdale Rd and Liberty Heights Ave. They instill excellence in their students with the daily affirmation "we are on our way to college!" The school receives accolades from parents, community residents and staff alike for its curriculum, staff, stu-

dents and nurturing atmosphere.

The school partnered with the Garwyn Oaks Northwest Housing Resource Center to apply for the grant, which was open to schools located in a Healthy Neighborhoods community, and whose students achieved high test scores in reading and math. Howard Park is a Healthy Neighborhoods community. The Healthy Neighborhoods program provides low cost home improvement funding and blocks beautification projects for potential and current residents to purchase, maintain, preserve, and retain their homes in select communities. The results are to have neighborhoods of choice with high quality schools, where homebuyers want

to buy, and homeowners want to stay. This partnership brings together the school, the Center, and the Howard Park community to work together to promote the neighborhood as a community of choice, the school as one of the community's prime assets, and strengthen/expand the relationships between the school, neighborhood, and the Center. Again, congratulations to Calvin Rodwell Elementary, "the best kept secret" in the city!!!

Housing Resource Center Now Offers Foreclosure Counseling to Help Residents

ARE YOU OR SOMEONE YOU KNOW FACING FORECLOSURE??

The **Garwyn Oaks Northwest Housing Resource Center** is now providing **foreclosure/delinquency counseling services** to help homeowners preserve and retain their homes. If you are late on your mortgage or soon will be, **DO NOT WAIT**. The Garwyn Oaks Northwest Housing Resource Center is dedicated to helping our neighbors in the Garwyn Oaks, Hanlon, and Howard Park communities avoid foreclosure. During our one-on-one loan delinquency counseling we will provide you with the information, tools, and technical assistance to empower you and your family to address and/or resolve your mortgage issues. Garwyn Oaks Northwest Housing Resource Center is a non-profit counseling agency and provides this service *free of charge*. You do not have to go through these troubled financial times alone. We are here to help you and your family. **IF YOU ARE LATE DON'T WAIT**. Call and schedule an appointment today! **Call Garwyn Oaks/Northwest Housing Resource Center at 410-947-0084 for an appointment. We are here to help.**



Found In the Nick of Time

Musau and Benson needed a larger place. With a young son “whose toys dominated” their apartment in Owings Mills, MD, and large families who like to visit from Kenya, Africa, and stay for weeks, things got a bit tight. “We had (relatives) sleeping in our bedroom, the other bedroom, and the living room!!” The couple also wanted a backyard for son Alex, family gatherings, and a shed, extra bedrooms for office/den space, visitors, and privacy for “quiet time” for Musau. Going online, Musau spent days searching for houses to accommodate all her needs. And then she found “her home” in the 2900bk Allendale Road, in Garwyn Oaks-- a large detached, 3 story, 6 bedroom house, well within her price range, needing a little TLC. The couple also learned the Healthy Neighborhoods program on line, and contacted the Garwyn Oaks Northwest Housing Resource Center to apply to the Healthy Neighborhoods Purchase Rehab Program.

After completing the Homebuyers workshop and counseling, they met with the Garwyn Oaks Northwest staff to apply for the mortgage program. Although it took some effort-- having to get a second agent and finding a contractor, the couple was determined. Musau loved the house—the size, spacious backyard, and location, “I saw myself and my family in [the house]... it was more than I thought [we] could get!”,-- and the neighborhood Garwyn Oaks —the quietude, beautiful homes, historic look, space, and location—“close to downtown, Trader Joe’s, and Whole Foods”, her school at UMBC, and closer to her husband’s job in Dundalk. Benson works as an electrical engineer at Betson Companies; Musau is a student and mother. Although born in the U.S., Musau spent her early years in Kenya, her mother’s and husband’s home. She loves Baltimore and what it has to offer in culture, dining, convenient transportation options, etc.

Musau is serious about renovation--there is a 10 year plan. Currently, the couple is closing out the first phase of work which included rewiring the house, new walls and ceilings, new fixtures, bathrooms, kitchen, and updating the house. The work left to do consist of refinishing the floors, staircases, interior painting, front porch and porch roof, building a shed and barbeque area. Refinishing the basement and reshingling/ siding for the exterior for the back yard are items for the last stage. Healthy Neighborhoods offers below market interest rates to homebuyers who purchase and live in Garwyn Oaks, and renovate their homes. There are also Healthy Neighborhood rehab programs available to current homeowners, and all three loan programs are available in Garwyn Oaks, Hanlon, and Howard Park. Using Healthy Neighborhoods helped the couple to do the renovation work they wanted, at an affordable cost. Challenges she found as a new homeowner? Working with contractors—“have someone knowledgeable to monitor the progress of the contractors’ work with you and stay on top of the work”. Watch your funds, have a backup plan, and (be ready to) pay for experience.

To start planning your “dream” home or do needed home improvement at an affordable rate, contact Garwyn Oaks Northwest Housing Resource Center, 410-947-0084.

Bringing in a Healthy New Year with Healthy Neighborhoods!

A new year promises new opportunities. For many of us, we welcome the new year to start projects we wanted to do, go places we wanted to go, try things we have not tried before. The [Healthy Neighborhoods Initiative](#) can help you fulfill some of those plans. We provide financial and technical assistance to strengthen, sustain, and grow neighborhoods by marketing communities, creating high standards for property improvement and forging strong connections among neighbors.

We have established 3 loan programs to help homeowners sustain their homes and communities:

Are you buying a home?

- A [PURCHASE/REHAB](#) loan is available to people purchasing and living in their homes on target blocks.

Need to install new windows or a roof? Want to update your kitchen or bathroom?

- A [HOME IMPROVEMENT](#) loan of up to \$40,000 is available to all eligible resident homeowners of Garwyn Oaks, Hanlon, and Howard Park.
- A [REFINANCE/REHAB](#) loan refinances your first mortgage to give you extra money to do internal or external improvements to your home.

With these low cost loans, eligible homeowners can receive a **DOLLAR TO DOLLAR MATCHING GRANT UP TO \$10,000** toward the renovation. Loans are currently at **4% interest**.

So as you start off this New Year, take Healthy Neighborhoods along. We want to help you make some of your journey a little smoother.

Call 410-947-0084 today!!!!!! Happy New Year!!!!!!

Ten Tips To Prepare Your Home For Winter

Winter came upon us last month quickly and with force. How's your home holding up? Here are some items to check if you haven't done so.

Furnace Inspection: Call an HVAC professional to inspect your furnace and clean ducts. Change your filters monthly. Consider changing your thermostat for a programmable thermostat.

Prepare the Fireplace: Inspect the fireplace damper for proper opening and closing. Cap or screen the top of the chimney to keep out rodents and birds. If the chimney hasn't been cleaned for a while, call a chimney sweep to remove soot.

Check the Exterior, Doors and Windows: Use weather stripping around doors to prevent cold air from entering the home and caulk windows. Replace cracked glass in windows and, if you end up replacing the entire window, prime and paint exposed wood. Switch out summer screens with glass replacements; you have storm windows, install them.

Inspect Roof, Gutters and Downspouts: Adding extra insulation to the attic will prevent warm air from creeping to your roof. Check flashing to ensure water cannot enter the home. Replace worn roof shingles or tiles. Clean out the gutters

Check Foundations: Rake away all debris and edible vegetation from the foundation. Seal up entry points to keep small animals from crawling under the house.

Install Smoke and Carbon Monoxide Detectors: Buy extra smoke detector batteries and change them when daylight savings ends. Install a carbon monoxide detector near your furnace and/or water heater. Buy a fire extinguisher or replace an extinguisher older than 10 years.

Prevent Plumbing Freezes: Locate your water main in the event you need to shut it off in an emergency. Insulate exposed plumbing pipes.

Prepare Landscaping and Outdoor Surfaces: Trim trees if branches hang too close to the house or electrical wires. Plant spring flower bulbs and lift bulbs that cannot winter over such as dahlias in areas where the ground freezes. Seal driveways, brick patios and wood decks. Don't automatically remove dead vegetation from gardens as some provide attractive scenery.

Prepare an Emergency Kit: Buy indoor candles and matches/lighter for use during a power shortage. Store extra bottled water and non-perishable food supplies (including pet food, if you have a pet), blankets and a first aid kit in a dry and easy-to-access location. Prepare an evacuation plan in the event of an emergency.

Snow Removal: Have a good snow shovel. Shoveling snow is a workout so take periodic breaks.



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

Healthy Neighborhoods

Howard Park Signs Welcomes Residents and Visitors

Move over Postal Service, you got competition. The old chestnut, “neither snow, nor rain, nor dark of night shall stop the postman from his appointed task” (or something like that) can now be applied to the residents of Howard Park. The Howard Park Civic Association, under the leadership of Mercedes Eugenia collaborated with the Garwyn Oaks Northwest Housing Resource Center to apply for funding under the Healthy Neighborhoods Capital Grant Program. In addition to below market home improvement loans and grants for block projects, Healthy Neighborhoods offers funding for capital projects to improve the value and marketability of Healthy Neighborhoods communities. The Garwyn Oaks Northwest Housing Resource Center received the funds to implement the sign project in Howard Park. The program is funded by the Mayor and City Council of Baltimore. Although the project sounded simple, the completion of the project was no easy task. The collaboration had to:

- Identify a sign company that would create and install the signs to the group’s specifications and budget. (AA Signs)
- Find appropriate locations for the signs which were 1) within the city; 2) within the Howard Park boundaries, 3) were in a visible, well traveled location, and 4) on public land.
- Secure a Right of Entry to the Forest Park Golf Course and city permits to install the signs per their specification

Weather was not our friend during the project. It rained during the sign location verification and installation. During the dedication ceremony, it snowed!

Kudos to Preston Greene, Howard Park project person, and his team of residents. Working together, the Howard Park/ Garwyn Oaks Northwest Housing Resource Center team were able to get Mayor Sheila Dixon, President of the City Council Stephanie Rawlings Blake, and Councilwoman Rochelle “Rikki” Spector to attend and speak at the outdoors dedication! Invitations went out to the community who came out despite the driving snow. Even a former resident of 40 years ago came back for the festive, yet cold occasion. There was even media coverage! At the location of Hillsdale Rd and Springdale Ave, the Howard Park project team put up large lawn table umbrellas, a podium, about a dozen large red poinsettias (thanks Ms. Mullen) around the sign, and had hot apple cider for the attendees. With words of congratulations, encouragement, and thanks from our elected officials, Ms. Mereida Goodman for Healthy Neighborhoods, and Preston Greene, the long awaited community signs were dedicated in style! Congratulations Howard Park! A job well (and finally) done!



In the spirit of community...

Working Together to Make a Better Community: Healthy Neighborhoods Block Projects

Make an impact on your block while strengthening the bond with your neighbors. Create a positive change and put the WOW factor back in your block!!

Healthy Neighborhoods provides grants **up to \$3000.00** to beautify your block. Volunteer as a block rep and encourage your neighbors to invest their time, talent and sweat to improve your neighborhood!

Call Garwyn Oaks Northwest Housing Resource Center, Inc. for more details. 410-947-0084 and start your New Year off right!

Attention: Homebuyers!

Tax Credits available to help with purchase of home

Tax Credits

Up to \$8,000 is available for first-time home buyers purchasing on or after January 1, 2009 and on or before April 30, 2010. In cases where a binding sales contract is signed by April 30, 2010, a home purchase completed by June 30, 2010 will qualify.

Up to \$6,500 is available for repeat home buyers who have owned a home for five consecutive years out of the prior eight years. The repeat home buyer tax credit applies to houses sold after November 6, 2009 and on or before April 30, 2010. In cases where a binding sales contract is signed by April 30, 2010, a home purchase completed by June 30, 2010 will qualify.

Income Eligibility

\$125,000 for individuals and \$225,000 for married couples filing jointly apply to all sales **occurring after Nov. 6, 2009**.

\$75,000 for individual taxpayers and \$150,000 for married couples filing jointly for sales **occurring on or after January 1, 2009 and on or before November 6, 2009**. Homes priced above \$800,000 are not eligible for either the first-time home buyer tax credit or the repeat home buyer tax credit.

[Expanded tax credit benefits apply to members of the military, the foreign service and the intelligence community.](#)

Married couples can not claim the first-time home buyer tax credit if *either* spouse has previously owned a home. They may qualify for the repeat home buyer tax credit.

Neither the first-time home buyer tax credit nor the repeat home buyer tax credit have to be repaid unless the home is sold or ceases to be used as the buyer's principal residence within three years after the initial purchase.

Home purchases in 2010 may be claimed on an amended 2009 income tax return.

Home purchases from relatives of the taxpayer or the taxpayer's spouse do not qualify for the tax credit. The IRS defines relatives as ancestors (parent, grandparent, etc.), lineal descendants (child, grandchildren, etc.) and spouses.

Persons who are claimed as dependents by a taxpayer or who are under age 18 do not qualify for a tax credit.

Taxpayers must submit a copy of the HUD-1 settlement statement and IRS Form 5405 to claim either the first-time home buyer tax credit or the repeat home buyer tax credit.

Look What's Selling in your Neighborhood:

Below is just a sampling of the properties e FOR SALE in our communities, and ELIGIBLE for the Healthy Neighborhoods Purchase Rehab Program (below market financing, up to \$10,000 matching renovation grant for eligible buyers).

Garwyn Oaks Northwest Housing Resource Center provides monthly workshops, one on one counseling, and technical assistance to homebuyers. Call us for more information about our Homebuyers services and other FOR SALE properties in our Healthy Neighborhoods!!!!!!!

Garwyn Oaks



<u>Property</u>	<u>Price</u>
2708 Roslyn Avenue, Baltimore, MD 21216	\$175,000



2904 Allendale Road, Baltimore, MD 21216	\$36,900
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2613 Chelsea Terrace, Baltimore, MD 21216	\$159,900
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2901 Chelsea Terrace, Baltimore, MD 21216	\$52,250
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Hanlon Park

3313 Mondawmin Avenue, Baltimore, MD 21216	\$69,900
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3434 Piedmont Avenue, Baltimore, MD 21216	\$59,900
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LOOK WHAT'S SELLING IN YOUR NEIGHBORHOOD (cont)

Hanlon Park

Property

Price

3305 Alto Road, Baltimore, MD 21216 \$165,000

3208 Gwynns Falls Parkway, Baltimore, MD 21216 \$89,900

3406 Piedmont Avenue, Baltimore, MD \$90,000

Howard Park

4502 Springdale Avenue, Baltimore, MD 21207 \$140,000

5521 Gwynns Oak Avenue, Baltimore, MD21207 \$179,900

4807 Norwood Avenue, Baltimore, MD 21207 \$130,000

For a full listing of for sale properties in the Garwyn Oaks, Hanlon, and Howard Park communities, contact the Garwyn Oaks Northwest Housing Resource Center, 410-947-0084 and ask for Scott, or go on line at www.healthyneighborhoods.org.

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The Center is a 501 c3 non profit
charitable organization. Contributions
are tax deductible. We welcome your
donations to help us continue our
programs to city residents the Garwyn
Oaks, Hanlon, and Howard Park
communities

GO Northwest

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2300 Garrison Boulevard, Suite 140, Baltimore, MD 21216
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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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