

## Hanlon Celebrates 100 Years of History

### Hanlon Park is Awarded Historic Designation

#### Summer Newsletter September 2020

This volume of the **GO Northwest Newsletter** is brought to you by the Garwyn Oaks Northwest Housing Resource Center (GO Northwest)  
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**GO Northwest Hours**  
Monday-Friday from  
9 AM to 5 PM

*"Ensuring Healthy Neighborhoods by equipping individuals and families to obtain, maintain and retain their homes successfully."*



Baltimore City Council President Brandon Scott and member Leon Pinkett admire the new sign.

**On Saturday, July 25**, residents and friends of Hanlon gathered to celebrate the one hundredth anniversary of Hanlon Park with the unveiling of a new Hanlon Park sign, designating Hanlon Park as a historic Baltimore Park. The gathering, which included City Council President Brandon Scott and Councilman Leon Pinkett, learned about the history and significance of the Park from Hanlon Improvement Association Vice President Linda Batts.

**Framed by the Park's new sign** and a beautiful view of the Ashburton Reservoir on a sunny afternoon, Ms. Batts spoke about the path leading to the day, which included the association's collaboration with Councilman Pinkett and the City's Department of Recreation and Parks, research and support from the City's Commission on Historical and Architectural Preservation (CHAP), and support from the Friends of Hanlon Park. Everyone cheered and clapped with enthu-

siasm as Ms. Batts proudly noted, "We are here today to declare, as historic, our beloved Hanlon Park!" With this statement, the entire gathering expressed full agreement.

**After the official celebration in the Park**, Dr. Jim Haynes, President of Hanlon Improvement Association, invited everyone to his home for an outdoor concert, featuring a distinguished group of musicians: Samuel Springer on piano, Etta Russell Scott on cello, Vincent Henningfield, and vocalist, baritone Vincent Dion Stringer, with oratory by E.R. Shipp. The concert was filled with inspiring selections that both celebrated the joy of the day and made a strong statement about the power of persevering.

**To learn more about Hanlon, visit:**

<https://hanlonimprovement.wixsite.com/hanlonimprovement>

or visit the Hanlon Improvement Association Face Book page.



**The Healthy Neighborhoods Program Offers:**

## Announcing the \$10,000 Howard Park Purchasing Incentive

Moving to Howard Park is now made easier with new purchase program



**Looking to live in one of Baltimore's most beautiful communities?** GO Northwest is announcing the Howard Park Homebuying Incentive Program, which provides home buyers purchasing in Howard Park \$10,000 in closing costs and down payment assistance. This incentive will help homebuyers make their home purchase a little easier and introduce them to a great community—Howard Park.

**Howard Park is situated** on the western side of Northwest Baltimore, close to the City-County

line. Once a part of Baltimore County, Howard Park features eclectic, spacious homes, parks, and a golf course, easy access to downtown and county destinations, and shopping.

**The community also includes** a future regional arts center at the Ambassador Theatre, which is undergoing renovation, and the newly built 21 Century Schools, Calvin Rodwell Elementary/Middle and Forest Park High Schools. Howard Park offers homebuyers suburban living within the city limits, a place you can call home!.



**Homebuyers who want to use** the \$10,000 incentive have to make the Howard Park home their primary residence, meaning they cannot use this property as a second home or as an investment. Since this program is for first time homebuyers, individuals who already own a home or have owned a home in the last 3 years are not eligible for the incentive. However, residents who are currently renting or are living with a relative, but don't

own the home they live in, are eligible for the incentive.

**Homebuyers must purchase a home** within the Howard Park community boundaries. You can contact GO Northwest for boundary eligibility or check the Baltimore City code map online if you have any questions about the property's location.

**Eligible properties** can have up to four residential units in accordance with the Baltimore City Zoning Code, one of which must be owner-occupied. This means an owner could live in their home while using part of it to generate rental income. A great way to recover the cost of purchasing the home!

**Buyers contribute at least \$1,000** of their own money toward purchasing the home, apply and be approved for the funding prior to closing on the home, and have a homeownership counseling certificate before making an offer on the home.

**To learn more about this great opportunity,** contact Kira Gardner-Marshall at GO Northwest Housing Resource Center: [kgardnermarshall@go-northwesthrc.org](mailto:kgardnermarshall@go-northwesthrc.org), 410-947-0084 x101.

**Do you live in Garwyn Oaks, Hanlon or Howard Park?**  
*You're eligible for the Healthy Neighborhoods Loan Initiative to improve your home!*

- UP to \$10,000 matching grant
- No mortgage insurance
- Free architectural advice
- 1 point below market rate
  - 620 credit score
  - Low down payment

Contact Kira Gardner-Marshall for more information: 410-947-0084 x101, [kgardnermarshall@go-northwesthrc.org](mailto:kgardnermarshall@go-northwesthrc.org).

## Foreclosure Prevention: Get the Help You Need Now

Help is available to keep your home and find peace of mind—here’s what to do.



know, are behind or uncertain about their mortgage payments going forward?

**The first thing a person who is behind,** or is uncertain about their situation, should do is contact their mortgage company. Explain what is happening and ask for help. The name of your mortgage company and their phone number will be listed on your mortgage statement you receive each month. They might be receiving many calls at this time, so reserve at least one hour to make this call. Be prepared with your account number, a pen and paper when you call. Use this to write down anything the mortgage company tells you to do.

**If you do not understand what they are asking you to do,** or feel unsure about how to proceed, please

get in touch with a HUD-certified housing counselor ASAP. A HUD-certified housing counselor can help you fill out applications for assistance and assemble documents that the mortgage company will need to assess your situation. Many people feel nervous about reaching out to their mortgage company about not being able to make payments, but a housing counselor will be willing to assist a homeowner with making this kind of phone call. If you plan to reach out to a housing counselor, please have the following documents available:

- Last month's pay stubs
- Last three months of bank statements (checking and savings): ALL ACCOUNTS/ALL PAGES
- W-2 Forms for last 2 years • Tax return for last year (if you're self-employed)

- Proof of any additional income (SSI, disability, rent, child support, etc.)
- Mortgage statement
- Any information from your mortgage company

**Finally,**

- DON'T procrastinate**
- DON'T ignore your situation**
- DON'T leave your home**
- DON'T pay anyone for assistance**

**GO Northwest has a HUD-certified housing counselor** ready to help you! Reach out to Kira Marshall-Gardner at 410-947-0084 x101 or [kgardnermarshall@go-northwesthrc.org](mailto:kgardnermarshall@go-northwesthrc.org) and she will help you get the assistance you need!

**Resources**

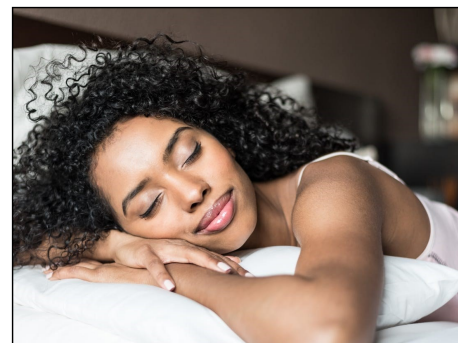
- Maryland Dept of Labor (DLLR): <https://www.dlhr.state.md.us/finance/consumers/mortforeinfo.shtml>
- **Project Hope:** <https://dhcd.maryland.gov/Residents/Pages/HOPE/MDHope.aspx>

**Legal Assistance**

- MD Legal Aid: <https://www.mdlab.org/>
- Civil Justice Inc.: <http://www.civiljusticenetwork.org/>
- Public Justice Center: [http://www.publicjustice.org/en/legal\\_help/housing](http://www.publicjustice.org/en/legal_help/housing)
- Maryland Volunteer Lawyers: <https://mvlslaw.org>

**In this uneasy time of COVID-19,** many homeowners are concerned about making their mortgage payments. Currently, many homeowners are in a forbearance under the CARES Act which covers only federally backed mortgages. Millions of homeowners who have mortgages that are not federally backed have been left to figure out their own solutions to pay their mortgage during the economic hardships caused by COVID-19.

**Many of Maryland's banks,** credit unions, mortgage lenders and servicers are providing additional flexibility for eligible borrowers not covered by the federal CARES Act, including payment deferrals, waiving late fees, and refraining from reporting certain negative information to credit bureaus—but some of those protections will be expiring. What can you do if you, or someone you



## Prepping Your Lawn and Garden for the Fall

Fall is just another phase in your lawn and garden maintenance schedule.

**With the coming of cooler weather in the fall,** you might consider lawn and garden season over. But not so fast! Here are some tips for making your life easier in the spring by being proactive in the fall.

• **Remove the leaves.** A carpet of colorful autumn leaves may look nice and be fun to play in, but they're no good for grass. They block the light and trap moisture, potentially fatal knockout punches for the unlucky turf underneath. When the leaves are falling, blow or rake them away as often as you can. Even after the trees are bare, continue raking out the corners where the wind piles up leaves. If you don't, come spring the grass under that soggy, decaying mat will be dead. Further, the lawn tips below work so much better if you rake your leaves!



• **Water your lawn.** Even though the leaves are changing, the growing season is winding down, and your grass isn't growing fast, your lawn still needs water. Fall watering helps your lawn recover from summer stress and gain strength for the winter ahead. Also, if you fertilize in the fall (see below), watering is necessary for the fertilizer to dissolve and soak into the ground where it's needed.

So don't put your hoses or sprinklers away until the ground starts to freeze—your fall grass still needs it.

• **Fertilize in the Fall.** If you want the best lawn in town, fertilize four times a year. But you can keep it simple and still have a great lawn if you only fertilize once—in the fall. Choose a fertilizer that's labeled 4-1-2. (Those numbers refer to the percentages of nitrogen, phosphorus and potassium in the fertilizer.) Better yet, ask an expert at a garden center for advice about the best fertilizer blend for your fall grass type and local soil conditions. Apply the fertilizer about three weeks before the last mowing of the season. Fertilizing in the fall provides energy and nutrients for the grass roots as they multiply in cooler weather before the grass goes dormant. The roots store food for the winter as well, which gives the grass an initial growth spurt when it emerges from dormancy in the spring.

• **Aerate the soil.** 'Aerating' simply means making holes in the ground by removing plugs of soil. And it's the single most important task you can perform to maintain a healthy, good-looking lawn. Nothing else comes close! It relieves compaction caused by foot traffic and creates extra pore space in the soil, allowing air, nutrients and water to enter. All of that helps roots to thrive. Aerate your lawn at least once a year, preferably in the fall. Do it two or even three times each year if you can--the more, the better. You can rent a lawn aerator at an equipment rental store. Get one that will remove plugs of soil rather than one that pokes holes in the ground.



• **Save your tender bulbs.** A lot of northern gardeners treat tender bulbs (bulbs which do not need, and cannot survive, cold temperatures) as annuals by keeping them in the ground and allowing them to die at season's end. Instead, overwinter them. To make it simpler, plant tender bulbs in containers. Then, after frost kills the tops, whisk the containers into cool storage in a basement or attached garage. Water sparingly—maybe once a month—while they're dormant so the soil doesn't totally dry out—and bring the containers back out when the weather warms up.

**With these fall tips, your lawn should be springing back in no time!**





Up to a Matching \$10K Grant...

## GO Northwest Welcomes Kira Gardner-Marshall

Seasoned Professional Brings Her Experience and Energy to Homeownership Position



M&T has options to help you achieve homeownership. You may be eligible for solutions to help:

- Reduce the cash needed at closing
- Lower monthly payments
- Save thousands by paying less interest
- Qualify with a less-than-perfect credit history

Get started with one of our mortgage specialists by calling 1-888-253-0993 or visit us at [mtb.com](http://mtb.com).



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Go Northwest - News and Views: 5" x 10"

**GO Northwest has a new Homeownership Program Manager!** Kira Gardner-Marshall has joined our staff, bringing over a decade of experience in housing with her. As a HUD-certified housing counselor, Kira provided services at Neighborhood Housing Services (NHS) of Baltimore for the better part of the last decade.

**Before her time at NHS,** Kira began her career in housing at Philadelphia ACORN, running Foreclosure Prevention workshops and utility service reconnection programs. Kira is also nationally known in her field as the creator and administrator of the HUD Housing Counselor Exam Prep Group, which has membership of almost 900 housing counselors.



**While on staff at NHS of Baltimore,** Kira took on projects like Tax Sale Prevention Counseling and obtaining assistance for homeowners who were on the Tax Sale list due to delinquent water bills. She has assisted hundreds of Baltimore homebuyers in navigating the steps to homeownership and accessing closing cost and down payment assistance.

**Kira has a passion for using data and technology** to further the reach of an organization, which will be extremely useful in her new role at GO Northwest. She will conduct our Homeownership and Financial Capacity services, providing education,

counseling, coaching and access to homebuyer/homeowner resources to clients. Her experience with technology has enabled GO Northwest to provide our services virtually through Zoom—a new method of delivering this vital information in the age of COVID-19.

**Kira, her husband Omar, and dog Jackson** relocated to Baltimore in 2010 after living in Philadelphia for several years. Kira developed a love for Charm City while on business trips she had taken as a consultant for an arts marketing firm after her lengthy career at ACORN. She has a fondness for architectural details, which you can check out on Instagram: @bmoredetailoriented.

**We welcome Kira in her new role with GO Northwest!** If you want assistance in obtaining a home, keeping your home maintained, or from foreclosure, contact Kira today at [kgardnermarshall@go-northwesthrc.org](mailto:kgardnermarshall@go-northwesthrc.org) or 410-947-0084 x101.

### MD Health Insurance Special Enrollment Period Extended to December 15

**As part of the state's overall response** to the coronavirus, Maryland Health Connection has opened a new special enrollment period for uninsured Marylanders.

**To enroll,** visit [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov) or download the free "Enroll MHC" mobile app. When enrolling, you should request or select "Coronavirus Emergency Special Enrollment Period."



Free Architect Consultation...

## When Buying or Selling a House Don't Go It Alone!

Working with a real estate professional is your best deal

**You've probably seen the signs:** "We buy houses! Immediate payment!" If you are a homeowner looking to sell your house quickly, you might be tempted to investigate these offers. Quick cash? Sounds good! Or perhaps you are considering buying a home directly from the owner. In both cases however, you are taking a big risk by not working with a licensed real estate agent.

**The risk is not worth it.**

**For most people,** buying or selling a house is the biggest transaction they will ever enter, and to go it alone without professional help is not a good idea. Working directly with a buyer or seller puts you in a bad position. It's a very complicated process, and you can easily lose your way, costing you money, time and even your house! In this article we offer five reasons to work with licensed real estate professionals when buying or selling your home.

**1) Negotiation experience and skill:** If you want to get the best deal for buying or selling your house, you need to have someone who's been in the business and knows how to negotiate effectively. Agents work on commission, so it is in their best interest to get you the highest selling price they can for your house. On the other hand, they can negotiate down the price of a house, assuring that you get the most for your money.

**2) Network power:** A large share of real estate sales comes as the result of an agent's contacts with previous clients, friends, family and professional network. When a property is marketed by an agent, you don't have to do the work of selling your house. And if you are looking to buy, an agent can use their network to find comparable houses in your price range that you might like even better than the one you are considering.

**3) Objective information and opinions:** Real estate agents have objective information about homes you can use to help you in buying or selling a house. Buying or selling a home can be a very emotional process, and in these cases, it's good to have someone on your side who can look at the transaction from a detached point of view. You might be in love with a house that is way overpriced, but you can't give it up. Maybe you are tired of your current house and just want to get rid of it quickly. Having a concerned, but objective, third party helps you stay focused on the issues most important to you.

**4) Expert knowledge:** Selling a home usually requires dozens of forms, reports, disclosures, and other technical documents. If you don't understand this process you can lose money. A knowledgeable expert will help you understand the process, prepare the paperwork and forms, and avoid delays or costly mistakes.

**5) Finally, having an honest partner:** While you may be honest and reliable, unfortunately, not everyone else is. Having a reliable and reputable professional in your corner not only assures a good professional transaction, it can provide you peace of mind knowing you are not being taken advantage of or a missing a critical piece of the deal.

**With these factors in mind,** the next time you buy or sell a house, or know of a neighbor or friend who might be in the market, remember to work with a good real estate agent and let them do the work and worrying for you!

**If you would like more information about this topic,** contact our Homeownership Program Manager, Kira Gardner-Marshall at: [kgardnermarshall@go-northwesthrc.org](mailto:kgardnermarshall@go-northwesthrc.org), 410-947-0084 x101.

### NEED HOMEBUYER EDUCATION FAST?

**GO Northwest** offers online home buyer education through eHome America.

**eHome America's Homebuyer Education** course is the certified web-based program for prospective first-time homebuyers. Easily accessible through any device 24 hours a day, 7 days a week, you can learn the ins and outs by taking the comprehensive, fun and engaging course at your own pace. **Visit:** [app.ehomeamerica.org/go-northwesthrc](http://app.ehomeamerica.org/go-northwesthrc)

**Ready to buy a house?**

*Not sure where to start??*

**Join us for the next  
GO Northwest Housing  
Workshop and  
Get the Answers You Need!**

**SEPTEMBER 19**

- This is a virtual workshop
- FREE Registration
- 9am-3-pm

**To register, visit our website:  
[www.go-northwesthrc.org](http://www.go-northwesthrc.org)  
or contact: [kgardnermarshall@go-northwesthrc.org](mailto:kgardnermarshall@go-northwesthrc.org),**

**410-947-0084, ext. 101**



**In a Great Neighborhood!**

## From Houses to Homes

These houses are current listings on Healthy Neighborhoods target blocks, and are eligible for low-interest loans, up to \$10,000 in matching grants, and require no mortgage insurance. Contact [marketing@go-northwesthrc.org](mailto:marketing@go-northwesthrc.org) or 410-947-0084 ext. 103 for more information.

**Howard Park, 5304 Gwynn Oak**  
\$165,000 - 4 Bedrooms, 2 Baths



**Howard Park, 5014 Norwood**  
\$224,900 - 3 Bedrooms, 1.5 Baths



**Howard Park, 5002 Hampshire**  
189,900 - 4 Bedrooms, 2.5 Baths



**Howard Park, 5009 Belleville**  
\$279,900 - 3 Bedrooms, 2.5 Baths



**Howard Park, 4404 Chatham**  
\$267,000 - 4 Bedrooms, 2.5 Baths



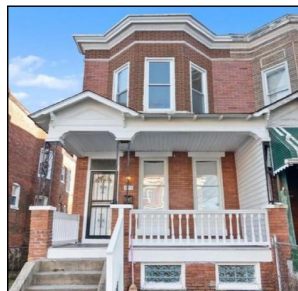
**Garwyn Oaks, 2901 Chelsea**  
\$299,900 - 5 Bedrooms, 4.5 Baths



**Hanlon, 3209 Mondawmin**  
\$116,500 - 3 Bedrooms, 1 Baths



**Hanlon, 3417 Piedmont**  
\$149,000 - 4 Bedrooms, 2 Baths



**Hanlon, 3435 Mondawmin**  
\$269,500 - 5 Bedrooms, 4.5 Baths



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**Worried about  
losing your home?  
GO Northwest can  
help you!**

**Schedule an appointment today** with  
our HUD-Certified Housing Counseling  
Program at 410-947-0084 x101 (ask for  
Kira) and start the road back  
to peace of mind!

**Let Go Northwest help you  
keep your home!  
And yes, THE SERVICE IS FREE!**

**Our** **Our next Homebuying Workshop will be held  
on Zoom, September 19. See page 6 for details!**

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### **GO Northwest Housing Resource Center Provides the following services:**

#### **Prepurchase Services**

- Homebuying Workshops and Counseling

#### **Information and technical assistance for closing costs and mortgage assistance/delinquency programs**

- Government closing costs: Baltimore City, State of Maryland

#### **Healthy Neighborhoods Initiative: available in Garwyn Oaks, Hanlon and Howard Park communities**

- Low-interest rate purchase and renovation/home improvement loan programs
- Up to \$10,000 renovation grant program for eligible applicants
- No Mortgage Insurance/free architectural advice
- Grants for block beautification

**For more information about our services, call 410-947-0084 x101 and ask to speak to Kira Gardner-Marshall**

The GO Northwest Newsletter is funded in part through contributions from Healthy Neighborhoods, Inc.

