

Block Project Brings Out The Community

Thirty-three more homes will have solar-powered signs.

Fall Newsletter January 2021

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."



On the morning of November 7th, residents from 33 households in Hanlon, Garwyn Oaks and Howard Park came out on an unseasonably warm fall to participate in the latest Healthy Neighborhoods block project. While wearing masks and keeping safely distanced, neighbors smiled, told stories and laughed at each others' jokes (and sometimes their own!) as they installed custom-made metal address signs in their front yards.

Block projects are sponsored by Healthy Neighborhoods and are administered by GO Northwest. They are designed to support residents in their communities through block beautification and improvement. This is the second year in a row address signs and solar lights have been added to our communities through block projects. Last year, under the direction of Lisa Haines, Roslyn Avenue residents participated in a similar project with the address signs.

Neighbors looked forward to seeing the results of adding solar-powered lights to their signs, and their illuminating walkways at night. The signs will create a reference for emergency responders and provide light at night to the residents. Coffee and donuts refreshed everyone as the festivities moved through the morning into the early afternoon. In addition to an address sign, each household received a stylish flower basket, and a mum to hang from the basket.

Special thanks to Victor Ukpolo, Maria Hilton, and Joyce Smith for their leadership as block captains in facilitating this important element of community-building. And of course, thanks to Healthy Neighborhoods for their financial support for these projects.

If you are interested in learning more about block projects or how your block may participate, please contact our Outreach Manager Lynette Locke at llocke@go-northwesthrc.org, 410-947-0084 x105



The Healthy Neighborhoods Program Offers:

Counting the Ways You Win With Healthy Neighborhoods

A Healthy Neighborhoods loan offers multiple benefits—learn how!



We've shared with you in past editions of the newsletter the many advantages of using the Healthy Neighborhoods loan programs. This time we want to bring all these advantages together and give an overview how valuable and flexible the program can be. First, we'll start with the financial benefits of using the program.

If you're looking to upgrade your current home or purchase a new home—but might need some financial assistance—this program is for you! For eligible households, the program can offer lower interest rates, affordable down-payment requirements, a lower qualifying credit score and no mortgage insurance. Best of all, you can get up to \$10,000 in matching grant money—money you don't pay back.

You can use the grant to do great things with your home. Another benefit offered by the

Healthy Neighborhoods program is partnering with an architect to provide free advice. The architect will guide you through the entire upgrading and customizing process, from choosing a design to working with the contractors who do the work on your home. This assures that you will have a tested professional working with you and won't get taken advantage of.

Better still, working with the architect, you can plan your dream house! If your home needs some attention and some upgrading here and there, you can make the changes to your satisfaction. Healthy Neighborhoods offers an opportunity to bring out the best in your new home.

If you already are living in a great home, Healthy Neighborhoods can make a great home perfect. Add a porch or deck, create a vibrant and sparkling kitchen, upgrade the basement—whatever you choose to get your home just right. This program is designed to make your house the best it can

be. And speaking of which, The program brings financial value to your home.

Using the grant to upgrade and customize your home is a smart way to invest in your home. The time and care you put into upgrading your home today will pay off, literally, in the years you live in your home. While you might enjoy the daily bene-

Do you live in Garwyn Oaks, Hanlon, Howard Park, Ashburton or Callaway-Garrison?

You're eligible for the Healthy Neighborhoods Loan Initiative

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

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

fits of living in your newly-minted perfect home—dining in your sparkling kitchen with new cabinets, a new floor and brand new sink—you're also putting additional equity into your home.

With smart planning, (which you'll get working with the architect!), you can raise the value of your home above the cost of the Healthy Neighborhoods loan. For example, the cost of upgrading the kitchen we've just described might be \$10,000. With a Healthy Neighborhoods loan, you'd pay only \$5,000 for your out-of-pocket costs. With good planning, that investment might raise the value of the home by \$10,000. Not a bad investment.

Finally, your home can be a legacy to your family, friends or others. While most of us can't create a large inheritance like a Bill Gates to pass along to the next generation, we can leave something behind of value that will endure. While you might choose to sell your house, think also about the value of gifting it to others as an inheritance or donation. Leaving your family a well-maintained home is a great way to give a gift to future generations. This legacy might last for many generations!

Foreclosure Prevention: Get the Help You Need Now

Here's a reminder how to keep your home and find peace of mind.

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



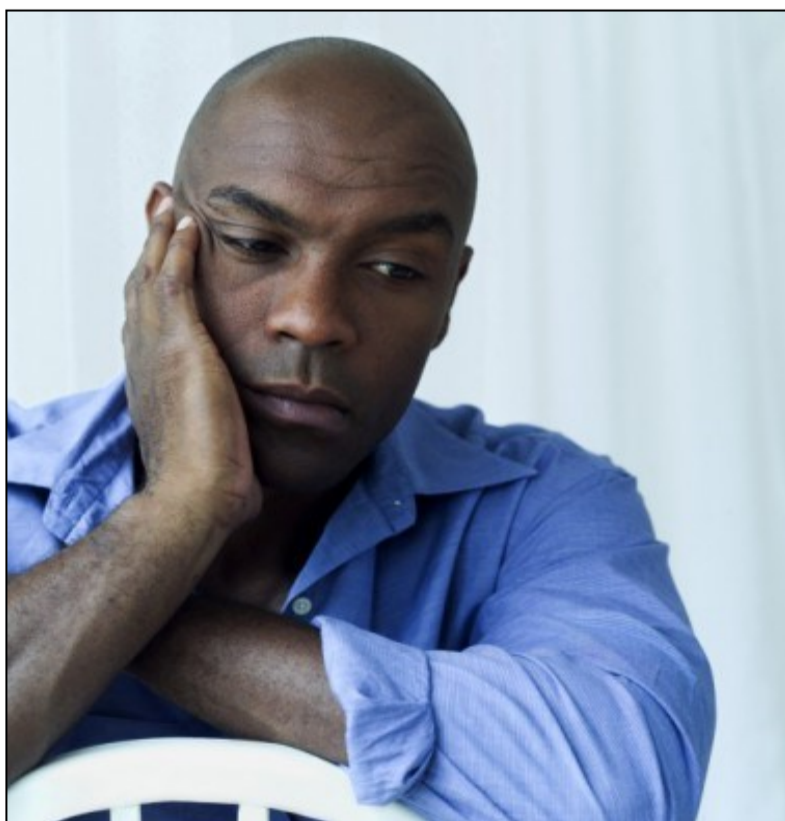
FINALLY,

- 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 and she will help you get the assistance you need!

Resources

- Maryland Dept of Labor (DLLR): <https://www.dllr.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
- Maryland Volunteer Lawyers: <https://mvslaw.org>



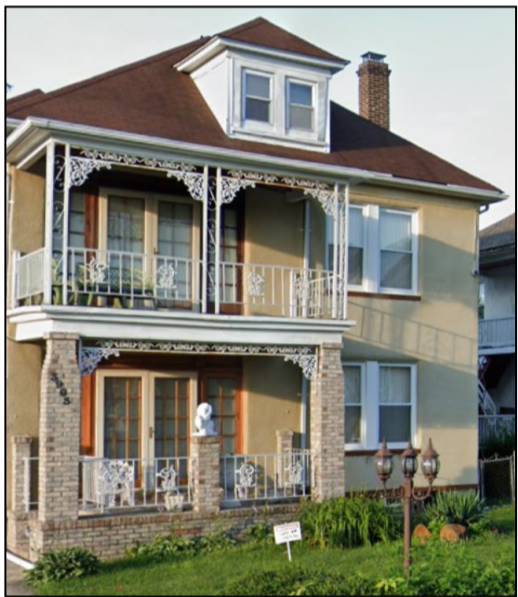


Low Mortgage Rate...

Healthy Neighborhoods Welcomes New Communities

Ashburton and Callaway-Garrison join our Healthy Neighborhood family.

This new year Healthy Neighborhoods welcomes two new communities: Ashburton and Callaway-Garrison. These two communities, both located north of our present Healthy Neighborhoods communities of Garwyn Oaks and Hanlon, across Liberty Heights Avenue, bring more history and tradition to our Healthy Neighborhoods family. We are proud to welcome these communities, and hope that the new relationship sparks more interest and excitement for two of Baltimore’s best kept secrets.



Both communities can be described as “middle neighborhoods,” that is, communities that sit squarely in the middle of the economic curve. Middle neighborhoods like Ashburton and Callaway-Garrison are emerging as the stars of major metropolitan areas as potential homeowners recognize the value of these communities. They anchor the city, maintain their appeal, and fortunately, the GO-Northwest corridor has some of the best in these two communities, along with our other Healthy Neighborhoods communities of Howard Park,

Garwyn Oaks and Hanlon.

Adjacent to one another, Ashburton and Callaway-Garrison each offer residents a suburban feel, and a unique style of city life that many people seek. These communities offer strong social diversity: prominent families, young professionals, and seniors bring an exciting mix that strengthen the connections between long-term and new residents.

Ashburton has been home to the city's African-American elite since the early 1950's. This neighborhood of stately, single-family, detached residences is the home of former mayors as well as multiple city and state delegates. Residents enjoy living among beautiful architecture, mature trees and well-kept landscaping. Callaway-Garrison, adjacent to the communities of Dorchester, and Dolfield, offers single-family homes, rowhomes, duplexes and apartment buildings at affordable prices. Many single-family homes offer large lush, green front and back yards.

Both communities share a rich history, with proud generations of families. The well-manicured lawns and tree-lined streets are known throughout the city. It is a distinct pleasure to walk or ride through these neighborhoods, imaging their past and present glories!



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.



Equal Housing Lender. Certain restrictions apply. Subject to credit and property approval. ©2020 M&T Bank. Member FDIC. NMLS# 381076. 43771-A 200603 VF

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

Ms. Ruby Couch—Truly One of a Kind

Known for her indomitable spirit, the Hanlon resident leaves behind a great legacy.

Feisty. Fearless. Formidable. Friend.

This was Ms. Ruby Couch, matriarch of Hanlon, who passed away on November 20, 2020 at the young age of 97. She was a resident of the Hanlon community for 66 years.

I met Ms. Ruby when she was the President of Hanlon Improvement Association, an organization where she served in several positions until her death—President, Treasurer, Housing Committee Chair—to name a few—volunteering in several positions and activities over the years to strengthen, sustain, and celebrate her community—to make Hanlon a place where people would want to live and love as much as she did.

She was truly a force of nature and a gift that I had the opportunity of knowing and working with for over 30 years in my community development career, from my days at Baltimore City Department of Housing and Community Development to when she served on my Board at the Greater Northwest Community Coalition to my current position as Executive Director with GO Northwest.

Mrs. Ruby K. Couch was the youngest of 13 children, born August 27, 1923 in Atlantic

Highlands, NJ, and although she was the youngest, as we learned at her service, on December 3, Ms. Ruby always rose to become the leader in whatever endeavor she was involved in—from playing with her cousins, to her college days at Morgan State College (now Morgan University), and throughout her adult life. She was academically and athletically gifted—receiving a scholarship to Morgan, and graduating with a Bachelor’s Degree in Physical Education.

A hallmark of Ms. Ruby was her straightforwardness—she told it as she saw it, never afraid to ask the question, make the observation or give a recommendation on any topic she felt was important. If she had an opinion or information she believed was pertinent or instructive, she’d give it to you—straight, no chaser, no dancing around the issue.

Although we did not always agree on things (and who does?), I came to know, love, appreciate and admire Ms. Ruby for her insight, intellect, honesty, down-to-earthiness, wisdom and friendship. I would visit or call her on Sundays and she would always greet me with, “Mereida! How you doing?!” We would discuss any topic from politics—local to national—to community issues, to food, sometimes for a couple of hours. She rarely talked about how she was feeling.



You couldn’t keep her down!! She would tell me of how she would jump in the car to go driving—at 97 years old—even though her son didn’t want her to. We went on a road trip last year to Talbot Outlet to go shopping because I learned we had similar taste and enjoyment in shopping. And who could forget her media debut in a Sunpapers article, showing her participation in the Black Lives Matter Protest in August 2020, where she held her Black Lives Matter sign proudly—even in the rain!

I will miss my road partner, sparring partner, elder, friend—not only for her extraordinary dedication and commitment to her community but for her friendship to me:

Real
Unique
Bold
Young at heart
That was Ms. Ruby! Definitely one of a kind, gone but never forgotten!

\$10,000 Howard Park Homebuying Incentive

GO Northwest is offering 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.

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.

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



**Free
Architect
Consultation...**

There's No Better Time to Buy a Home Than Now!

Spring isn't the only time to buy your next home.

If you are looking to purchase a home, NOW is the time to make the move. Here are three great incentives: low interest rates, fall and winter are the best times to get a good deal on a mortgage, and more choices for starter homes.

Mortgage rates are extremely competitive right now. If you are looking to purchase a home, the interest rate on the mortgage is one of the most critical factors in purchasing a home. The lower the interest rate, the lower your monthly mortgage payments. The lower your mortgage payments, the more house you can afford.

Buying now can also save you money on your principal. Traditionally, spring has been the time to purchase a home. Although peak inventory periods may vary by location, generally more homes are on the market in March, April, and May. Spring isn't necessarily the best time of year to nab a deal, however.

According to a study by RealtyTrac of 32 million sales of single-family homes and condos since 2000, buyers typically snagged the best deals in the fall and winter, where the average sale price was 2.6 percent below the market value of homes sold. If saving money is your goal, then finding a house in the winter may be your best bet. That's because in the fall and winter you are competing against fewer buyers. Fewer buyers mean less competition for listings, hence lower prices—a great way to make a deal!

January and February are among the best months of the entire year to buy a home. Even further, if you are looking to buy a starter home, fall and winter are a great time to buy. Who would have thought?

Between October and March each year, starter home inventory (houses selling below \$230,000) in the US gets about a 7% boost, according to data from homebuying site Trulia. In 70 of the 100 largest US metros, the number of starter homes on the market reaches its annual peak during this time, meaning those looking to buy their first home will have more to choose from this time of year.

So, if you are looking to buy a home, don't wait until spring. Shop now while rates are low, competition from other buyers is minimal, and the starter home stock is at its peak—a combination you don't want to miss!

Online Searching for Healthy Neighborhoods Home Listings Now Available

Are you interested in moving to one of our Healthy Neighborhoods communities, but not sure how to find listings for available houses? That problem is solved!

Visit the GO Northwest website (www.go-northwesthrc.org) and check out the "Homes for Sale" section on the main page. From there, click on the link for "Maps" and you are in. This map provides the latest listings for our five Healthy Neighborhoods communities. You can locate homes by their community, by their price or by their size (square footage.) You can visit the listing agent's page, learn about the house, and visit the neighborhood in Google maps as well.

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: ehomeamerica.org/go-northwesthrc

**Ready to buy a house?
Not sure where to start??**

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

**January 16, 2021
9am-3pm**

- **FREE Registration**
- **To register, visit our website:
www.go-northwesthrc.org
or contact
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 info@go-northwesthrc.org or 410-947-0084 ext. 105 for more information. Visit our website at www.go-northwesthrc.org for more listings on the "Homes For Sale" page. From there, click the "Map" link.

Howard Park, 4411 Kathland

\$250,000 - 3 Bedrooms, 2.5 Baths



Howard Park, 3716 Mohawk

\$239,000 - 5 Bedrooms, 3 Baths



Howard Park, 3806 N. Rogers

\$260,000 - 4 Bedrooms, 3 Baths



Hanlon, 3216 Gwynns Falls

\$165,000 - 3 Bedrooms, 1.5 Baths



Hanlon, 3206 Gwynns Falls

\$110,000 - 4 Bedrooms, 1 Bath



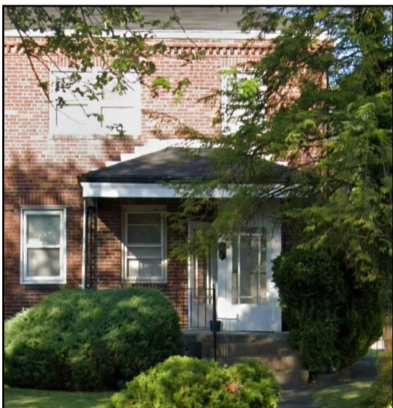
Garwyn Oaks, 2703 Chelsea Ter

\$333,333 - 5 Bedrooms, 3 Baths



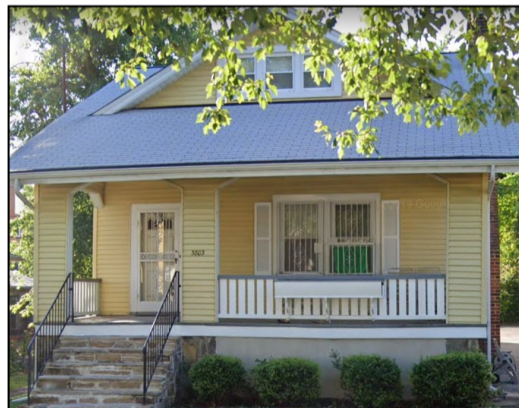
Ashburton, 3341 Dolfield

\$165,500 - 3 Bedrooms, 2 Baths



Ashburton, 3803 Grantley

\$299,799 - 4 Bedrooms, 2 Baths



Callaway-Garrison, 3938 Boarman

\$199,900 - 4 Bedrooms, 3 Baths



GO Northwest Housing Resource Center
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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) or contact her at
kgardnermarshall@go-northwesthrc.org,
and start the road back to peace of mind.

**Let GO Northwest help
you keep your home!**

And yes, THE SERVICE IS FREE!

**Our next Homebuying Workshop will be held
on Zoom, January 16, 2021. See page 6 for details!**

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 or email her at kgardnermarshall@go-northwesthrc.org

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

