



IT'S JUST THAT EASY!

Do you need money to purchase or renovate a home?
Are you a homeowner who needs professional rehab advice?

Do you live in Garwyn Oaks, Hanlon or Howard Park?

Are you looking to move to these neighborhoods?

Try the Healthy Neighborhoods Loan Initiative!

- **30-year fixed mortgage for acquisition and purchase/refinance to renovate**
- **Borrow up to 110% of the after-renovation value**
- **10-year fixed rate for home improvement program**
- **1 point below market rate**
- **Low down payment**
- **No mortgage insurance**
- **Free architectural advice**
- **Up to \$10,000 dollar-for-dollar matching renovation grant**
- **620 credit score for acquisition and purchase/refinance to renovate**
- **Home Improvement loan available to homeowners living within the Healthy Neighborhoods boundaries**

Eligibility requirements apply. Contact Kira Gardner-Marshall at 410.947.0084 x101 (kgardnermarshall@go-northwesthrc.org) at GO Northwest to learn more about our Healthy Neighborhoods program.



Select Blocks

Homes on select blocks are eligible for Purchase-Rehab and Refinance-Rehab loans. These blocks are the strongest blocks in the neighborhoods. They have high levels of homeownership and engaged residents, enabling Healthy Neighborhoods to have a significant impact by helping to build the real estate market and strengthen social connections.

Garwyn Oaks

Allendale Road: 2300 through 2900 blocks
Chelsea Terrace: 2300 through 2900 blocks
Duvall Avenue: 3500 through 3700 blocks
Elsinore Avenue: 2300 through 2800 blocks
Garrison Boulevard: 2300 through 2800 blocks
Roslyn Avenue: 2300 through 2800 blocks
Woodhaven Avenue: 3700 & 3800 blocks

Howard Park

All blocks in Howard Park are eligible for these loans.

Ashburton

All blocks in Ashburton are eligible for these loans.

Callaway-Garrison

Homes on the 3700-3800 blocks of the following streets: Barrington Road, Belle Avenue, Boarman Avenue, Chatham Road, Dorchester Road, Edgerton Road, Liberty Heights Avenue, Sequoia Avenue, Yosemite Avenue

Hanlon

Alto Road: 3300 & 3400 blocks
Bateman Avenue: 3300 & 3400 blocks
Carlisle Avenue: 3200 through 3400 blocks
Duvall Avenue: 3400 block
Gwynns Falls Parkway: 3000 through 3400 block
Longwood Street: 2400 through 2700 blocks
Mondawmin Avenue: 3000 through 3400 blocks
Piedmont Avenue: 3100 through 3400 blocks
Powhattan Avenue: 3200 block
Vickers Road: 3200 block

