

Marching into the New Year!



In a grand show of solidarity for our Northwest communities, The Concord Community Christmas Parade began in December 2021 with the hope that this small gesture could bring joy and celebration to the residents of the neighborhoods.

Now in its second year, the parade has grown into a unifying and spiritual event that breaks territorial boundaries and comforts the hearts and minds of its Northwest residents. Whether you live in Howard Park, Forest Park, Grove Park, or West Arlington, you could hear the resounding call of the holiday drums as the parade passed through the crowded streets, celebrating unity and love for one another.

The parade began at 10am, December 17, 2022 at Concord Baptist Church at 5204 Liberty Heights Avenue. As the parade promenaded southbound down the Avenue, you could hear

residents saying, "We have never had anything like this here!" In fact, Liberty Heights from Garrison Blvd to Rogers Avenue has never been shut down for any community event.

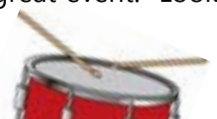
As the parade rounded the corner at Gwynn Oak Avenue residents were hanging out their doors and taking pictures from their balconies. Many could not help but get up and follow the parade as it turned northbound onto Belle Avenue.

The parade ended on Marmon Avenue back alongside Concord Baptist Church. Participants included the church auxiliaries, Howard Park Civic Association, the Lazarus Rite organization, Classic Cars of Baltimore, and the marching bands of Forest Park, Douglass and Carver High Schools, and the TDOAS Marching Saints.

At the conclusion of the parade there was entertainment from Toni Winston & Star Christ

Worship, Noah Eaton on the Clarinet, Peace on Wheel Puppet Show, TDOAS Faith Worshipers, and the Milford Mill High School Dance Team on the Church parking lot. There were food trucks, a classic car exhibit, and giveaways at every table—not to mention 20 raffled turkeys, 50 toys, and 10 goodie bags. No one who came left empty-handed!

This event was a great example of community partnership to bring fun, food and fellowship to the community. Thank you to Ramona Jones-McClain, parade coordinator, Rev. Jones and the Concord Baptist Church family for spearheading this event; Howard Park Civic Association Joyce Smith, President, Chris Ervin, Board Chair and members including the late Donna Rouse Ashanti; and Calvin Levine, Levine Auto for this great event. Looking forward to 2023!



Healthy Neighborhoods Gives You the Options You Need—and Want!

Healthy Neighborhoods offers loans designed to improve your house. It's that simple. But people often ask, "What kind of work do I need to do to get a Healthy Neighborhoods loan?" "What kind of improvements can I make?" "Do you have a list of improvements that are required?" The short answer is in most cases, only your imagination (and budget, of course!) limit the type of work you can have done to your home under the loan programs. So, let's talk a bit about what you might consider.

To begin with, Healthy Neighborhoods has two loan programs for current homeowners interested in making changes to their home. Both are for people who have a home in a Healthy Neighborhoods community. Perhaps your house needs some cosmetic or structural work, but you would like some help covering the cost of making the changes.

To cover these costs, you can improve your home with a Healthy Neighborhoods loan and get some extra funding to make those changes. This is called a "Refinance and Rehab Loan," but don't let the name scare you—what this loan is really about is making your dream house!



Consider some things you can do with your home upgrade:

Customize your kitchen, with new cabinets and counter, making it a great place to prepare and serve food for your family and friends. Add more closet space, and finally have room for your clothes and shoes. You could add a garage or a deck. Maybe you

want to add a porch or a sunroom for outdoor dining and recreation. You could paint the outside and inside of the house the color YOU want, get a new roof, re-point your bricks, and even get a tree removed.



There are no set requirements. In short, you can do just about anything with your home with this Healthy Neighborhoods loan (except put in a swimming pool—that we know for sure!)

And even better, for eligible homeowners, you may qualify for up to a \$10,000 grant to help cover the cost of the improvements with this loan program. Not a bad deal!

For people who own their own home and wish to make changes without the refinancing option, Healthy Neighborhoods has a Home Improvement loan option, and the same flexibility applies here.

So, if you are looking to make improvements in your home, think about what your possibilities are. Think beyond basic improvements and ask what change you can make as an investment for the future value of your home. And that's what the Healthy Neighborhoods loan programs are really about: helping you invest in your home!

For more information on how to improve your home using this program contact: info@go-northwesthrc.org,

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

You're eligible for the Healthy Neighborhoods Loan Initiative to improve your home!

- **Up to \$10,000 matching grant**
- **No mortgage insurance**
- **Free architectural assistance**
- **1 point below market rate**

For more information contact us at info@go-northwesthrc.org.

Meet our Community School Coordinators!

Coordinators are responsible for aligning resources, services and partnerships to meet the needs of students, families, school staff and community members of partner schools.

• **Calvin Rodwell Elementary and Middle School**

Coordinator: Amanda Richardson
arichardson@childfirstauthority.org

• **Forest Park Senior High School**

Coordinator: Dorlene Ricks
dorlenericks@maryland.org

• **Hilton Elementary School**

Coordinator: Mr. Marvin Tate
mtate@themovementteam.com
443-881-5986 Cell

• **Liberty Elementary School**

Coordinator: Mr. Alfolobi
malfolobi@childfirstauthority.org

• **Ashburton Elementary and Middle School**

Coordinator: Mr. Christopher Bilal
CBilal@bcps.k12.md.us

• **Callaway Elementary School**

Coordinator: Tiffany Johnson
tjohnson@bgcmetro.baltimore.org

Prepping for Spring: the Time is Now!

Keeping the outside of your home clean and well-maintained is extremely important.

By doing some exterior home maintenance, you can protect your property from storm damage or other events. Here are some ways to clean the outside of your home as part of your spring maintenance plan.

- **Clean the windows and screens:** One way to clean your window screens is to remove them and rinse them thoroughly with a garden hose. If you can't or don't want to remove them, dust them using a soft cloth or wash them with a sponge soaked in a mixture of either dish soap or vinegar and warm water. To clean the outside of your windows, use a standard window cleaner and a soft cloth or sponge. You can also mix equal parts of distilled white vinegar and water to clean the outside. Work your way from top to bottom, making sure that you're removing dirt and grime as you go down. Once you're done, use a fresh, clean, soft towel to dry them off, or try a squeegee for crystal clear windows.



- **Clean out your gutters:** Fall can cause your gutters to become filled with dead leaves, twigs, and other debris. To clean your rain gutters, use a sturdy ladder placed on a stable surface. Take a small plastic scoop and gently clean out the gutters, starting from one end and moving toward the opposite end. Place a tarp on the ground below to collect the debris as you toss it down. Take a garden hose and flush out any remaining debris when you're done. Now is also an excellent time to look for any cracks or disconnected pieces so you can repair them.

- **Prep backyard furniture:** Get your patio furniture ready for spring by gently wiping the dirt from the cushions and frames using a soft cloth or towel. You can also spray anything made of wood, plastic, or weather-resistant fabric with a garden hose. A solution of dish soap and water to scrub most outdoor furniture is also helpful for cleaning. If you need to remove rust from metal furniture, scrub it with a soft-bristled brush or use steel wool to remove rust areas, then repaint it.

- **Clean vents and air ducts:** Remove all vent and duct covers, then vacuum out any dust using a vacuum cleaner with a long hose and brush attachment. Make sure your vacuum extends along the walls and as far into the vents as possible. If the covers are dirty, simply wipe them clean with a cloth, soap, and water before reattaching them.

- **Inspect the roof:** Take a close look at your roof and note any damaged or missing shingles. You should also look for signs of mildew or algae and check to ensure that the flashing is secure and in good condition. Look for signs of possible roof damage or areas where a leak might be present and make necessary repairs as soon as possible..

- **Paint the exterior:** Spring is an ideal time to re-paint the exterior of your home if it needs a touch-up. If you need to paint the entire house, it's best to leave a large job like this to the pros. Now is also a great time to re-stain wooden fencing or decks and seal them.

- **Check on your sprinklers and/or irrigation system:** Run all your sprinklers through each zone and walk around to look for any signs of broken or damaged sprinkler heads. Adjust heads that are spraying onto the house since this can cause moisture issues. Contact a professional if you need help repairing or maintaining your sprinkler system to save water and money on your water bill.

But most of all, get out this spring and enjoy your house and garden!

WORRIED ABOUT LOSING YOUR HOME? GO NORTHWEST CAN HELP YOU!

Schedule an appointment today with our HUD-Certified Housing Counseling Program.

Call us at 410-947-0084 x101 or email at kgardnermarshall@go-northwesthrc.org and ask for Kira Gardner-Marshall to start the road back to your peace of mind and well-being.

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Visit: ehomeamerica.org/go-northwesthrc

A Clean Sweep for our Communities!



Sean Stinnett stands with his proud team of community volunteer youths.

While some people might just complain about their community being messy and unsightly, plagued with litter and trash, other folks get out and make a big difference in our communities. Sean Stinnett, President of the West Arlington Improvement Association, and his proud team of youths in the Baltimore Clean Streets (BCS) program, are just such a group. Their weekly clean-up project on the West Side is bringing youths together to make our community a cleaner and more attractive place, share some fun together, and offer a chance to make a little money.

The BCS program works with 30 Baltimore City youths with a two-year grant from the Baltimore Community Foundation (BCF), and serves the communities in West Arlington, East Arlington, Grove Park, Howard Park, Garrison Hills, Hilltop and Woodmere. This will be the second year of the grant, which will end in September 2023.

The workday is pretty standard. The youths meet at a designated area and work as a group to pick up trash and debris on the streets of Baltimore City in an effort to help keep our City clean.

Adult leaders volunteer to assist with supervision, and older youths are assigned as group captains to assist with delegating and supervision. In addition, there is an adult who drives a car with supplies, snacks and drinks, and a first aid kit if needed. As a group, within two or three hours, the team is typically able to accomplish collecting at least 20 or more full lawn bags of trash per outing. This is a great accomplishment, freeing the community of so much debris.

Typically, cleanup starts at 10:00 AM on a Saturday morning. The participants arrive ready and excited to get the job done. Before starting, the group huddles together and shares information, recognizes birthdays, and spends time getting to know one another. This time is important because it promotes teamwork for the day and generates even more enthusiasm!

Once the day starts, the team splits up into two groups, one on each side of the road. During the day's cleaning, residents from the chosen community enjoy seeing the youth taking pride and cleaning their community. Many times, people honk their horns or shout out encouraging words, boasting the pride and energy of the

youths even more. Sometimes drivers who don't even live in the community will stop and offer assistance as a show of active solidarity. Other sources of support include the Northwest Baltimore Police Department, with officers participating in the cleanup or providing walk-alongs. The Baltimore Clean Streets program is also supported by the Baltimore Terps, a non-profit athletic sports program. To learn more about this program or volunteer, contact bmorecleanstreets@gmail.com or call 410-419-0328.

Hilton Elementary School is A-door-able for Christmas!



This holiday season at Hilton Elementary featured a door decorating contest. Students were given materials to create fantastic designs for their classroom doors, and their creativity was put to use. Organized by Ms. Lesley Kelly, Art Instructor at Hilton Elementary, the results were judged by Ms. Mereida Goodman, Executive Director, GO Northwest, and by Mr. Keith Penick, President, Hanlon Community Association.

The Smart Homeowner's Guide to Improving Credit

Many financial decisions, such as whether you are able to get a car loan, rent an apartment, or purchase a house are decided by your credit score. Not only do lenders set a minimum credit score to determine eligibility, but factors such as payment plans and minimum down payments are also determined by your total credit score. Here are some tips to keeping your credit score in good shape!

Order your credit report

This is the most important step to improve your credit. You will need to know what is on your credit report to know what steps you need to do to improve your credit. The easiest way is by going to annualcreditreport.com. Here, you will be able to access your credit report from each of the three main credit reporting bureaus: Experian, Equifax, and Transunion.

Make sure your credit report is accurate

Once you have your credit report, you will be able to dispute any incorrect information. It is important that you have all three credit reports because you will have to file separate disputes for each bureau. You can easily dispute incorrect information for free with each bureau, or you can go to a housing counseling agency for assistance.

Pay on time!

This is the biggest factor on your credit score. Create a plan to do this: perhaps noting all your due dates on a calendar so they are not forgotten. You may be able to have a late payment forgiven from your credit report if you have a long track record of

paying your credit card bills on time.

Keep your balances low

For revolving credit accounts such as credit cards it is important to keep your balance below 30% of your credit limit. Credit utilization accounts for 30% of your credit score. The lower your balances, the better effect it has on your credit score.

Limit credit application

A hard inquiry on your credit report will affect your credit score. Only apply for new credit when necessary, as this can decrease your score by 3-5 points for a short period of time, and the inquiry will remain on your credit report for a year.

Open a secured credit card

If you need to build your credit one way to do this is to get a secured credit card. A secured credit card requires you to make a deposit to "secure" your line of credit with the bank. If you default on a secured credit card, the deposit you made will cover the card balance.

And remember, though challenging, if you are looking for help during your credit building process, you can turn to GO Northwest for sound advice. To learn more about our services, please contact our Program Manager, Kira-Gardner Marshall, at kgardnermarshall@go-northwesthrc.org.



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Save Money with a Home Energy Assessment!

Now that wintry weather is here, you're probably thinking about warming your house. But beware—winter heating bills can be an issue, so you'll want to make sure every penny you spend is used wisely.

One of the best ways to do this is to locate the problem spots in your house through a home energy audit—also known as an energy assessment. A professional energy assessment can provide you with a roadmap to saving money and improving the comfort of your home. Here are some good money-saving tips from the Federal Energy Department (tiny.cc/home-audit).

Home energy assessments are conducted by professionals who have industry-accepted credentials. Professional energy assessments generally go into great detail to assess your home's energy use. The energy assessor will do a room-by-room examination of the residence, as well as a thorough examination of past utility bills.

Assessors may use equipment such as blower doors, infrared cameras, furnace efficiency meters, and surface thermometers to detect sources of energy loss. Check out the Energy Saver 101 home energy audit infographic (tiny.cc/energy-101) to get an idea of what energy assessors look for and to learn more about the special tools they use to conduct an assessment.

The right mix of improvements to your home will depend on the age and quality of current equipment, the local climate, and your home energy goals. The first step to determining the appropriate combination and size of equipment for your home is getting a professional assessment.

Before the energy assessor visits your house, make a list of any existing problems such as condensation and uncomfortable or drafty rooms. Have copies or a summary of the home's yearly energy bills. (Your utility company may be able to provide these to you or you may be able to get them online.) Assessors use this information to establish what to look for during the audit.

The assessor will also talk with you to better understand your needs and interests in having an assessment. The assessor will examine the outside of the home to determine the size of the house and its features (i.e., wall area, number, and size of windows).



In Baltimore, BGE customers can get a free one-hour walk-through of your home with a certified checkup professional. The check-up, and the energy-saving products that they install during a visit are provided to you at no additional cost. Customers are eligible for Quick Home Energy Check-Up at the same address once every 5 years. If a customer has moved to a new address, they are also eligible for another Quick Home Energy Check-Up. Visit BGE's page for more: <https://www.bge.com/WaysToSave/ForYourHome>.

People living in Baltimore may also use the services of a local non-profit, Civic Works: (<https://civicworks.com>), an organization dedicated to making energy use more efficient and less costly. The staff at Civic Works are poised and ready to answer your questions, identify your eligibility for grants and rebates, and guide you through every step of the upgrade process. Services include:

- Grants and rebates, including one-stop shopping for free and reduced-cost home energy efficiency upgrade programs
- A personal energy advisor who provides information, identifies your eligibility for various grants and rebates, and guides you through each step of the retrofit process, and advocates on your behalf
- A screened contractor, who is a certified professional with experience with Civic Work clients

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

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GO Northwest Housing
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Get the Answers You Need!
February 11
9 AM—3 PM**

**To register, visit our website:
www.go-northwesthrc.org
or contact
Tonni Morris at
410-947-0084, ext. 100,
info@go-northwesthrc.org**

Community Association Contacts

- **Ashburton Area Association**
President: Mr. Arnold "AJ" Foster
Email: arnoldfoster@gmail.com
Facebook: Ashburton Area Association
- **Callaway-Garrison Improvement Association**
President: Mr. Darryn Mobley
Email: darryn.mobley@yahoo.com
- **Garwyn Oaks United Neighbors**
President: Ms. Mereida Goodman
Email: mgoodman@go-northwesthrc.org
- **Hanlon Improvement Association**
President: Mr. Keith Pennick
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Facebook: Hanlon Improvement Association
- **Howard Park Civic Association**
President: Ms. Joyce Smith
Website: <https://www.howardpkassn.org>
Facebook: Howard Park Civic Association
Email: HPcivicassoc@gmail.com
Phone: 410-542-5592



**Great Neighbors,
Great Homes!**

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: 3605 Plateau Ave.

\$320,00 - 5 Bedrooms, 4 Baths



Howard Park: 2919 Fendall Rd.

\$325,000 - 4 Bedrooms, 2 Baths



Howard Park: 3607 Gwynn Oak Ave.

\$154,900 - 5 Bedrooms, 2 Baths



Hanlon: 3309 Powhatan Avenue

\$364,000 - 5 Bedrooms, 2.5 Baths



Hanlon: 3333 Piedmont Ave.

\$259,900 - 4 Bedrooms, 2.5 Baths



Garwyn Oaks: 2509 Elsinore Ave.

\$349,540 - 6 Bedrooms, 3 Baths



Ashburton: 3608 Edgewood Rd.

\$429,000 - 6 Bedrooms, 4.5 Baths



Callaway-Garrison:

3727 Boarman Ave.

\$295,000 - 3 Bedrooms, 2 Baths



Callaway-Garrison:

3503 Garrison Boulevard.

\$320,000 - 5 Bedrooms, 3 Baths



The GO Northwest Messenger

GO Northwest Housing Resource Center
2300 Garrison Blvd | Suite 140
Baltimore, MD | 21216

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www.go-northwesthrc.org/

**Our next Homebuying Workshop will be held
on Zoom, 9AM, February 11, 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 Ashburton, Callaway-Garrison, Garwyn Oaks, Hanlon and Howard Park communities

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

**For more information about our services, call 410-947-0084 x103 or email: info@go-northwesthrc.org
2300 Garrison Blvd, Ste. 140 Baltimore, Md, 21216 • Monday-Friday from 9 AM to 5 PM**

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