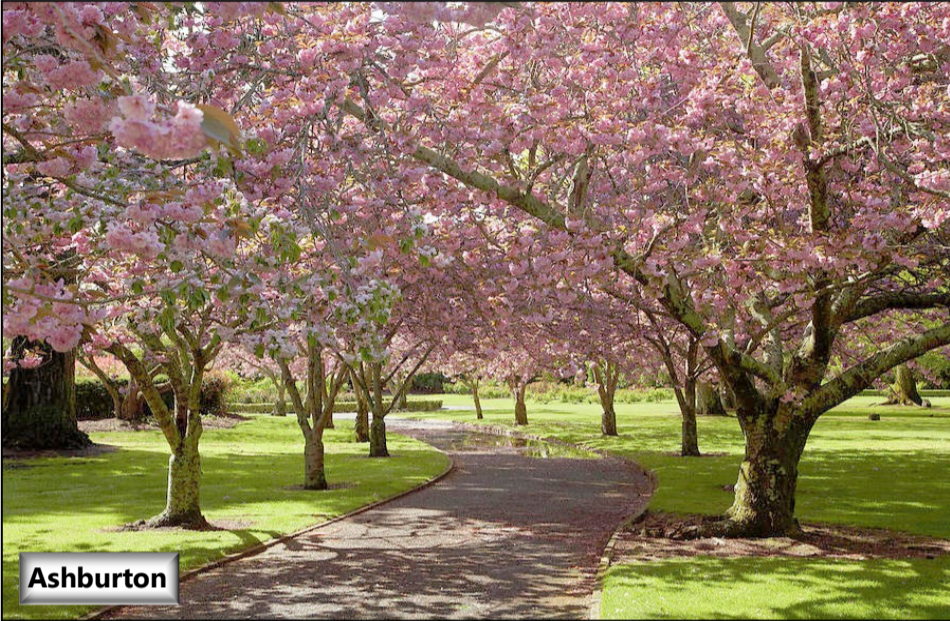
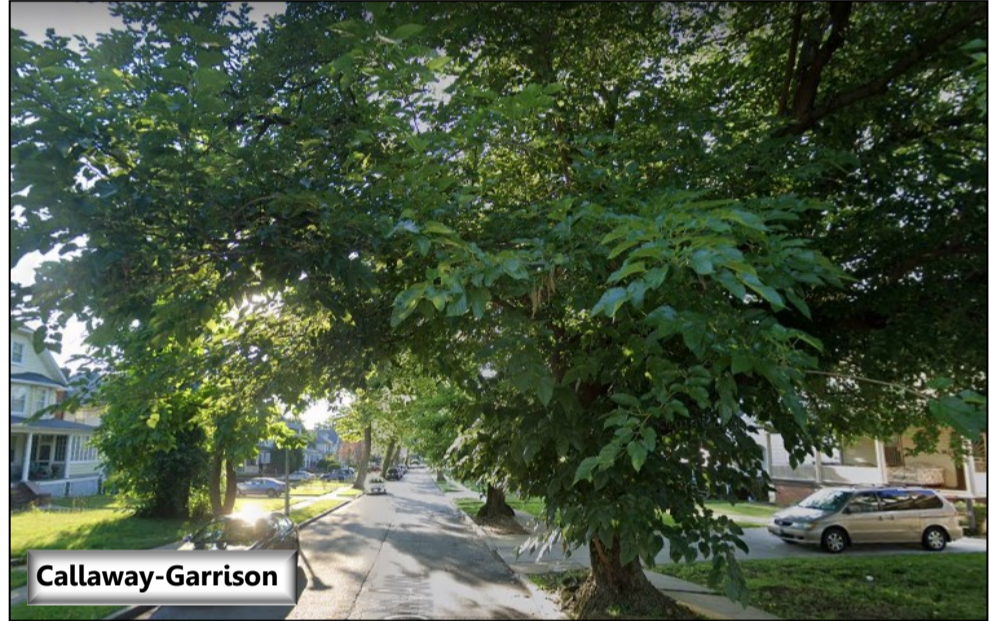


# Spring is Here!



Ashburton



Callaway-Garrison



Howard Park

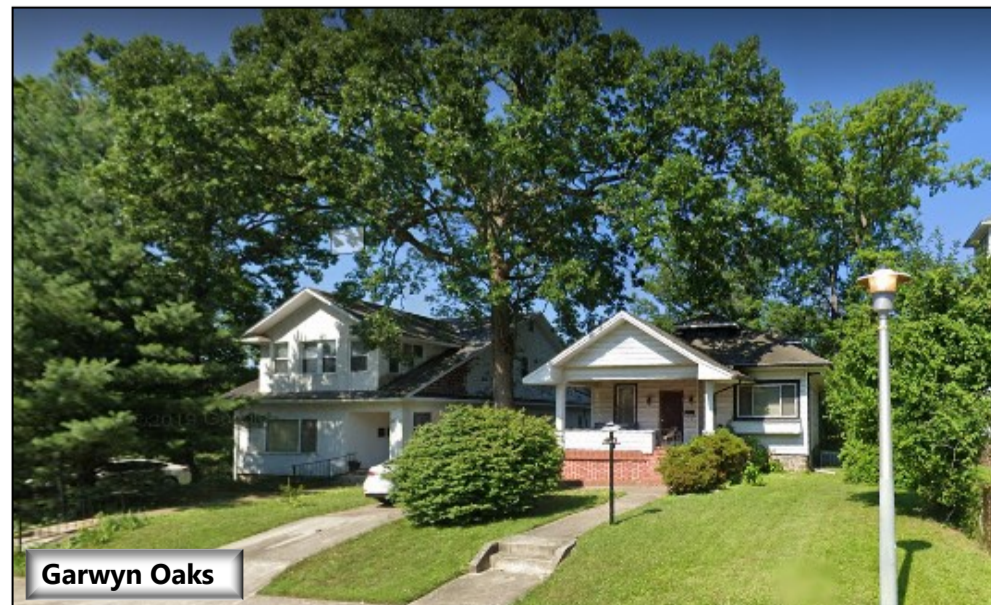
From the pink pageantry of Ashburton to the green gateways of Howard Park, Callaway-Garrison, Garwyn Oaks and Hanlon, our five communities are filled with natural beauty. And we thought what better way to show their beauty... than by showing their beauty! Here are six views that prove Northwest Baltimore is home to some of the most gorgeous neighborhoods in Baltimore City. We wish we could show even more!



Hanlon



Howard Park



Garwyn Oaks

## Healthy Neighborhoods Making Your Home Perfect!



**Today we want to offer an overview of how valuable and flexible the Healthy Neighborhoods 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 program is access to architectural services. The architect will provide guidance in your home improvement process. This ensure that you will have a tested professional working with you

If you 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. The program can improve the financial value of 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 benefits 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, 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!



### 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: Dorthy Flintall  
dflintall@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

**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 assistance**
- **1 point below market rate**

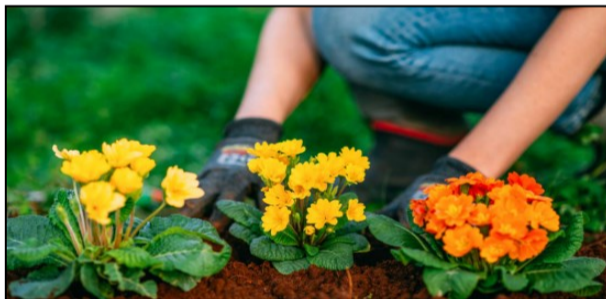
**Contact Joe Augustyniak for more information: 410-947-0084 x103, info@go-northwesthrc.org**

## Seven Great Tips for a Better Garden!

**Gardening can be rewarding. But, whether you own a garden, or work with a community garden, it can also be challenging. Here are a few tips to save you time and energy.**

**1. Manage your gardens size carefully.** It's hard to imagine in early spring but the tidy rows you are planting will get unruly quickly. If you plant too many seeds, the seedlings will crowd each other out and compete for sunlight, water, and nutrients and none of them will flourish as they should.

If you plant too large of an area than you can manage, you can easily fall behind on weeding or watering. (Both tasks ramp up as the growing season does when spring rains give way to hot summer days.) And if you plant too much of one type of crop, you can tire of eating or preserving it come harvest time, so be thoughtful when planting your garden.



**2 Get organized** Searching for tools and seeds wastes time and energy. Instead, create a zone in your basement or shed that's just for gardening and yard care tools. Use organizing tools like pegboards and repurposed containers to keep similar items grouped together. A dollar-store photo album is perfect for keeping seed packets and plant care sticks organized for future use.

**3 Harness perennial power** Instead of planting a new set of annual flowers and plants in the ground each spring, opt for more perennials—hardy plants that leap back to life every year without needing much attention. You can find information on these plants on the internet, at gardening centers and nurseries. And don't forget to talk to your neighbors to learn the secret of their beautiful garden—year after year!

**4 Lighten your container pots** Large container pots add color and dimension to any yard or patio. Trouble is, they can get heavy with soil and hard to move. Better: before planting, fill the bottom half of the empty container with packing peanuts. Then, place a piece of landscaping fabric on top. Next, fill the rest of the container with soil. This lets the water drain through, but still barricades the soil. Finally, add the plants, and, voila—your beautiful containers are now several pounds lighter and much easier to move.

**5 Automate your watering** Watering your lawn and garden is not only physically taxing, it's easy to forget. Between over-watering and under-watering, it can also be tough to get it just right. Luckily, there are new irrigation tools that let you customize and automate your watering schedule for the entire yard.

Again, a trip through the internet or a garden store can help. Or, if you want to go old school, keep a log handy of the days you water your lawn, and even your potted plants. Either way, you'll be on top of your watering needs.

**6 Use "instant" lawn fertilizer** Emptying the grass catcher wastes precious time when mowing the lawn. Save yourself some labor and simply let grass clippings fall right onto the turf. They break down relatively quickly, providing the perfect food for your lawn.

**7. Win the war on weeds** If you have unwanted weeds in your garden beds, try this fix. Place newspaper and cardboard around the stems of the garden plants, leaving a little space for growth. Then, cover the entire surface with a layer of mulch. This barrier blocks weeds from emerging at the surface for the rest of the season.

**The summer season is all too brief. But with these tips, you can spend less time on chores and more time enjoying yourself!**



**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](mailto:kgardnermarshall@go-northwesthrc.org) and ask for Kira Gardner-Marshall to start the road back to your peace of mind and well-being.

**LET US HELP YOU KEEP YOUR HOME!**

**And yes, THIS SERVICE IS FREE!**

**NEED HOMEBUYER EDUCATION FAST?**

**GO Northwest** offers convenient 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 in your own place!

**Visit:** [ehomeamerica.org/go-northwesthrc](http://ehomeamerica.org/go-northwesthrc)

## From Renter to Homeowner in Sixty Days

**With his real estate agent, lender and incentives lined up, Anthony Stewart was ready to start looking for his new home.** He reviewed four properties before selecting his favorite. He then put in an offer and anxiously awaited a response. The offer was accepted and he began the final steps to homeownership, which included attending the home inspection where he discovered issues requiring minor repairs.



**Mr. Anthony Stewart**

Through his agent, he negotiated to have the repairs completed before the closing. Finally, on closing day in March, he signed what felt like a million papers and received the keys to his new home. He spent the next few days unpacking, exploring his new neighborhood, and making small adjustments to his home to truly make it his own. This is the story of how he got to this day.

During my first day as a housing counselor at GO Northwest in January of this year, an energetic young man named Anthony Stewart walked into our office with questions regarding homeownership. Anthony had been renting an apartment for years and was ready to take the necessary steps to becoming a first-time home-

owner, however, the home buying process felt overwhelming to him. Having previously heard about the First Time Homebuyer Program, he decided to take the leap toward homeownership--and I am so glad he did!

A Baltimore native and resident of the City, Mr. Stewart had already researched neighborhoods and possible incentives to help offset some of the costs of purchasing a home. That research lead him to GO Northwest where he learned he did, in fact, qualify for closing costs and down payment incentives. He was excited--but also nervous-- about the next step.

Since many closing cost programs and lenders require homebuyer education provided by a HUD certified housing counselor to receive incentive grants and/or financing, Anthony enrolled in the next Homebuyers Workshop offered

by GO Northwest. He was headed in the right direction! Mr. Stewart attended the workshop in January, and received objective information on purchasing a home, including working with a realtor and a lender. Anthony was provided tools such as websites that allowed him to access resources in Baltimore City, including neighborhood programs and down payment assistance.

His next step was to schedule a one-on-one appointment with our certified housing counselor, which took place the same month. During this appointment he discussed his credit rating, debt, spending habits, budget, and his affordability range. Then he reviewed his options for financial assistance, including grants and loans. Finally, an action plan was created with the ultimate goal of

homeownership. In the end, Anthony received \$17,500 in incentives, including a \$7,500 grant from GO Northwest for closing costs.

Although the process of becoming a first-time homeowner was challenging at times, Anthony was grateful for GO Northwest and the opportunity it provided him to achieve his dream of homeownership and start a new chapter of his life! Talk to us if you are in the market to make a change in your life like Anthony's!

— **Tonisha Morris, Housing Counselor**  
**To learn more about our Homebuying and other GO Northwest programs, register for our Homebuyer workshops, and/or schedule a counseling appointment, contact Tonni at [tmorris@go-northwesthrc.org](mailto:tmorris@go-northwesthrc.org), 410-947-0084 x100.**



**Anthony's new home**

## Howard Park: Moving Forward!

**Howard Park is an exciting and dynamic community that is attracting people from all over Maryland and Washington DC.**

People are especially attracted to its beautiful, spacious homes that are more affordable compared to other communities. In that sense, Howard Park is growing--and changing.

On the other hand, Howard Park is still a neighborhood with many seniors with long ties to the community. So, the challenge is how to blend the new with the present, and maintain a balance. What was needed was strong community participation to move this project forward.

With a grant from the Baltimore Community Foundation (BCF) the Howard Park Civic Association (HPCA) was able to review and renew its Board of Directors, and its financial standing. By hiring a consultant with the grant the Board was able to move forward and establish itself as a strong voice and advocate for the Howard Park Community.

In particular, the consultant reviewed all or-

ganizational documents and the financial health of the Board, reviewed the status of Board members and their roles, analyzed how the Board operated and managed it self, and attended monthly Board and community meetings, as well as special events sponsored by HPCA.



**HPCA President Joyce Smith (l) with BCF Program Manager Billie Malcolm**

This process led to some outstanding outcomes. By the end of the project the Board had completed a strategic plan for 2023, established new financial practices, added three

new board members, and developed a new website. HPCA President Joyce Smith is proud of these accomplishments.

“When we engaged the community with the new vision for the Board of Directors we received a lot of enthusiasm, and encouragement. The story we wish to tell is there is a new energy and excitement in Howard Park, and the grant played a critical role in helping to define a strong vision for Howard Park.”

The Board is particularly proud of their brand-new website: <https://www.howardpkassn.org>. This updated and redesigned website tells the Howard Park story, with sections on Board leadership, Howard Park neighborhoods, community resources and a community calendar. This is the first line of communication between the Board and the Howard Park community, and the Board believes that it achieves what they want to say in both pictures and words perfectly!

**To learn more about fantastic Howard Park,** or to contact the Howard Park Community Association, contact Joyce Smith, President, at [smithjbj@aol.com](mailto:smithjbj@aol.com).

## GO Northwest Welcomes Tonisha Morris

**GO Northwest Housing Resource Center recently welcomed our newest addition—Tonisha Morris as our Housing Counselor.**

Affectionately known as Tonni, she relocated from Aurora, Colorado with her husband and son late last year. Tonni has worked in the mortgage industry for over 25 years and has held a variety of positions in the mortgage industry, from closing to compliance, with an emphasis in foreclosure.

Along with a change in scenery, Tonni also decided it was time for a career change. She wanted to be on the other side of homeownership, so she sought out a position drawing on her extensive mortgage

knowledge to help clients reach their homeownership goals and retain their homes.



With her unique skillset and insights, Tonni is poised to make a positive impact in our Baltimore community as she settles into her new role at GO Northwest. Bringing fresh ideas and deep expertise to the field, she has taken advantage of the many opportunities to collaborate with her new colleagues, and contribute to the success of our organization. Tonni looks forward to the opportunity to help educate Baltimore City residents and clients on their homeownership journey.

We are certain her presence will help ensure that GO Northwest stays at the forefront of innovation and client satisfaction!

**Contact Tonni at [info@go-northwesthrc.org](mailto:info@go-northwesthrc.org), 410-947-0084 x 100.**

## Maryland offers the Homeowner Assistance Fund (HAF)

**To help homeowners recover from the effects of the COVID pandemic, Maryland offers the Homeowner Assistance Fund (HAF), which is designed to help people recover from the effects of the pandemic.** The purpose of HAF is to prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship.

The HAF program requires eligible applicants to attest that they have experienced financial hardship associated with the coronavirus pandemic after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date). These would require a reduction in income or increase in expenses due to COVID of at least 15% from pre-COVID. Examples include: temporary or permanent loss of income such as a job loss, an increase in living expenses due to healthcare or the care for a family member.

The HAF program consists of two options. The Maryland Homeowner Assistance Fund Loan is designed to offer a one-time payment of a delinquent mortgage amount and/or additional funds to facilitate a principal curtailment or rate reduction to right-size ongoing mortgage payments to levels affordable to the homeowner.

Applicants must be at least 90 days delinquent and the borrowers' household gross income may not exceed 100% of area median income (AMI). This is an outright grant—there is no mortgage recorded on the property and the maximum assistance is \$20,000.

The Maryland Homeowner Assistance Fund Grant is designed to avoid imminent displacement due to, but not limited to, mortgage delinquency, tax delinquency, chattel loan or land lease delinquency; and homeowners association fee / condominium association fee delinquency.

Applicants must be at least 90 days delinquent. To apply to the HAF program visit the program's portal at <https://marylandhaf.com>. If you need

assistance filling out your application, please contact us at GO Northwest. Read on to learn how.

So, what can you do if you, or someone you know, are behind or uncertain about their mortgage payments going forward?

The first thing to do is contact your 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 and write down what the mortgage company instructs 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 contacting their mortgage company about not being able to make payments, but a housing counselor will be willing to assist a homeowner with making the phone call.

FINALLY, DON'T procrastinate. DON'T ignore your situation, DON'T leave your home, and DON'T pay anyone for assistance!

**Be sure to check the HAF website for any updates or changes to the program at: <https://marylandhaf.com>.**

**GO Northwest has a HUD-certified housing counselor ready to help you! Contact Tonisha Morris at 410-947-0084 x 100 or [info@go-northwesthrc.org](mailto:info@go-northwesthrc.org), to get the assistance you need!**

### Community Association Contacts

#### Ashburton Area Association

President: Mr. Arnold "AJ" Foster  
Email: [arnoldfoster@gmail.com](mailto:arnoldfoster@gmail.com)  
Facebook: Ashburton Area Association

#### Callaway-Garrison Improvement Association

President: Mr. Darryn Mobley  
Email: [darryn.mobley@yahoo.com](mailto:darryn.mobley@yahoo.com)

#### Garwyn Oaks United Neighbors

President: Ms. Mereida Goodman  
Email: [mgoodman@go-northwesthrc.org](mailto:mgoodman@go-northwesthrc.org)

#### Hanlon Improvement Association

President: Mr. Keith Pennick  
Email: [khpenick@comcast.com](mailto:khpenick@comcast.com)  
Facebook: Hanlon Improvement Association

#### Howard Park Civic Association

President: Ms. Joyce Smith  
Email: [smithjbj@al.com](mailto:smithjbj@al.com)  
Facebook: Howard Park Civic Association



**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!**

**• July 15, 2023 •  
9am-3pm on ZOOM**

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

**Joe Augustyniak at  
410-947-0084, ext. 103,  
[info@go-northwesthrc.org](mailto:info@go-northwesthrc.org)**



**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](mailto:info@go-northwesthrc.org) or 410-947-0084 ext. 105 for more information. **Visit our website at [www.go-northwesthrc.org](http://www.go-northwesthrc.org) for more listings on the "Homes For Sale" page.**

**Howard Park: 3903 Ferndale Ave.**

\$245,000 - 4 Bedrooms, 3 Baths



**Howard Park: 2930 Silver Hill Ave.**

\$385,000—4 Bedrooms, 3 Baths



**Howard Park: 3603 Plateau Ave**

\$300,000 - 4 Bedrooms, 2.5 Baths



**Garwyn Oaks: 2308 Roslyn Ave.**

\$519,900 - 7 Bedrooms, 5.5 Baths



**Garwyn Oaks: 2505 Roslyn Ave.**

\$300,000 - 5 Bedrooms, 3.5 Baths



**Hanlon: 2501 Garrison Blvd.**

\$149,999 - 6 Bedrooms, 2.5 Baths



**Ashburton: 3412 Rosedale Rd.**

\$352,900 - 4 Bedrooms, 2.5 Baths



**Callaway-Garrison:**

**3804 Chatham Rd.**

\$369,900 - 5 Bedrooms, 3.5 Baths



**Callaway-Garrison:**

**3904 Boarman Ave.**

379,999 - 5 Bedrooms, 2.5 Baths



# The GO Northwest Messenger

GO Northwest Housing Resource Center  
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Baltimore, MD | 21216

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[facebook.com/GoNorthWestHRC](https://facebook.com/GoNorthWestHRC)

**Visit our website at:**  
[www.go-northwesthrc.org/](http://www.go-northwesthrc.org/)

## Our next Homebuying Workshop will be held on Zoom, July 15, 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 \$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](mailto:info@go-northwesthrc.org)  
2300 Garrison Blvd, Ste. 140 Baltimore, Md, 21216 • Monday-Friday from 9 AM to 5 PM**

# The GO Northwest Messenger

