

CHM Host War of 1812 Ceremony CHM



HOME IMPROVEMENT LOAN

- For homes located within a "Healthy Neighborhood."
- Minimum loan amount is \$5,000. Maximum loan amount is \$20,000. Maximum aggregate loan amount secured by the property shall not exceed 105% of after-renovation value, as established by an appraisal.
- Homeowners will make improvements to the property, including visible exterior improvements.
- The free services of an architect are available to help homeowners plan improvements and to review contractors' proposals.
- No owner financial investment is required.
- Depending on household income, the borrower may be eligible for a matching grant.
- Construction terms will be six or 12 months. The maximum permanent term will be 10 years.
- The loan interest rate during rehab will be fixed on the date of application until home renovations and the construction term are complete, at which time the loan must be refinanced to permanent status at the current program loan rate.
- Permanent interest rate will be Prime minus 1%, but in no event less than 4%.
- The borrower may not own rental property

ELIGIBILITY REQUIREMENTS

- The borrower must be the owner-occupant of the property.
- Housing expenses should not exceed 30% of the buyer's income and total debt should not exceed 40% of the buyer's income.
- Borrower must have a minimum 700 credit score.

For more information: www.HealthyNeighborhoods.org/Buy&Renovate



January 23, 2014



PURCHASE/REHAB OR REFINANCE/REHAB

- NO PRIVATE MORTGAGE INSURANCE!
- Below-market rate. Permanent interest rate will be Prime minus 1%, but in no event less than 4%.
- Borrow as much as 110% of the after-rehab appraised value (after contributing 3% of the purchase price from their own funds).
- Properties located on Healthy Neighborhoods target blocks. Foreclosed or vacant houses can be located anywhere within a Healthy Neighborhood boundary.
- For new home buyers who will make improvements to the property in conjunction with the purchase.
- The free services of an architect are available to help buyers plan improvements and to review contractors' proposals.
- Borrowers must include visible exterior improvements in their rehabilitation plans.

Example: how you save with no PMI:

	With PMI	Without PMI
Purchase Price:	\$135,900	\$135,900
3% Down Payment:	\$ 4,197	\$ 4,197
Loan Amount:	\$135,703	\$135,703
Terms:	4%, 30-year fixed	4%, 30-year fixed
PMI:	\$968/mo	\$968/mo
Total Payment:	\$1,109/mo	\$968/mo

A savings of \$141/mo or \$1,692/year

ELIGIBILITY REQUIREMENTS

- The borrower must intend to occupy the property in one of the target blocks of a participating neighborhood.
- Housing expenses should not exceed 30% of the buyer's income and total debt should not exceed 40% of the buyer's income.
- Borrower must have a minimum 620 credit score.

For more information: Contact Rahn Barnes
Healthy Neighborhoods, Inc.
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410-332-0387 ext. 154
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April 1, 2014

December 2014



The Porch Light

Inside~

Proposed Area School Closings
Mayor Pays A Visit To CHM
CHM Gives Thanks
St. Francis Assisi & CHM TEAM Up



Calendar of Events

Thursday, December 11
CHMCC Community Meeting

President Young's
"Toy's For Tots"
Holiday Event @ City Hall
5:00 pm

Wednesday, December 17
BCPSS School Closure
Recommendation Meeting
200 E. North Ave.
5:00pm

Thursday, December 18
NEBPD Meeting With
Major Worley
CHMCC Center
(3220-A The Alameda)
6:00 pm

TUESDAY, December 23
CHMCC Annual

"Transforming Environments & Minds" TEAM CHM

Students, communities worry as recommendation puts schools in limbo

By [Colin Campbell](#), The Baltimore Sun, December 8, 2014

Angelica McKnight was sitting in her sixth-period Advanced Placement government class at Heritage High School one afternoon last month when she got the news. Under a proposal before the city school board, she and her classmates could lose their senior prom and their graduation at Heritage. Their school would close in June. "Everybody was angry, some people were crying," McKnight said. Teachers hugged the students and told them they'd be missed, she said. "They love us."

Students, parents, faculty and neighbors will have a final opportunity Tuesday to urge board members to reconsider. The meeting is scheduled for 4:30 p.m. at the district's North Avenue headquarters. The board is reviewing a plan to close six schools. The plan, developed by school officials, is aimed at using city school space more efficiently amid low enrollment and spreading \$980 million in construction money as widely as possible. The schools recommended for closure are Heritage, W.E.B. DuBois High, Abbottston Elementary, Dr. Rayner Browne Elementary/Middle, Langston Hughes Elementary and Northeast Middle.

Those who oppose the plan describe the schools as beacons of hope to children in low-income, crime-ridden areas of the city, and say they are sources of pride for their neighborhoods and alumni. They question the wisdom of closing schools to save money, and several warn of devastating consequences for the students caught in the transition.

McKnight, 17, says Heritage has transformed her. Before she enrolled in the high school, she said, she was a "bad and very disrespectful" middle-schooler who "stayed in trouble." Joining the Student Government Association, the Junior Reserve Officer Training Corps and the volleyball team freshman year helped her grow up, she said. Morning meetings and workouts with her 30 fellow JROTC cadets instilled discipline that she channels into her work on an SGA panel that decides punishments for members who break rules. "I'm more mature," she said. "It's helped me a lot. I've come a long way."

Kyle Dawe, a history teacher at Heritage, says he often hears that "kids will adapt." For 95 percent of my students, that's true," he said. "But for the other 5 percent of them, closing this school will be the end of their education. For them, this school is the first stable, meaningful thing in their life."

Richard McCoy, president of the Heritage alumni association, says the school serves as an anchor to the Clifton Park neighborhood.

The high school's four-court gym hosts three citywide recreational basketball tournaments a year. Local churches hold regular services, and troupes have performed theater projects in the auditorium. Real Food Farm operates six greenhouses on the Lake Clifton campus, teaching students how to garden and delivering fruits and vegetables to neighbors in its Mobile Farmers' Market truck.

The high school has long offered a Head Start day care program to neighborhood preschoolers. "A big concern is what will happen to that program," McCoy said. "Every school's not set up to have a day care."



"Holiday Toy Giveaway"
(Children must be 10 years of age and under accompanied by an adult)
CHMCC Center 7:00 pm

Happy Holidays To All

CHM Gives Thanks! Thank You TEAM CHM

Mayor Visits CHM



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(Continued from page 1)

Low enrollments are a reason the communities love the schools, and a reason that administrators are recommending they be closed. The state helps fund schools on a per-pupil basis. City schools officials say operating those sites below capacity — some are using only 30 percent of their space — is fiscally irresponsible.

Alison Perkins-Cohen, the district's executive director of new initiatives, said the money saved — an average of \$190,000 in utilities and maintenance costs per school each year — could be reinvested in better buildings and programs at other schools.

The six schools each have fewer than 500 students. Abbottston Elementary has 186 students, Dr. Rayner Browne Elementary/Middle has 195, Langston Hughes has 176, Northeast Middle has 354, W.E.B. DuBois has 301 and Heritage has 459.

School officials said they were unable to provide a student-to-teacher ratio for the schools scheduled for closure. The average class size throughout the system is 17.48 students. Middle or high school students whose school is closed could transfer into any other school in the city for which they are qualified. Elementary school students would go to other schools in their neighborhoods.

City Councilwoman Mary Pat Clarke, whose district includes Abbotston and Heritage, has objected to the proposal. She warns that Waverly — the nearest elementary school to Abbottston — doesn't have the space to take on the extra students. She says Heritage is the only "general local high school in this area of the city." The councilwoman has proposed boosting enrollment at Abbottston and keeping Heritage open long enough to allow current students to graduate.

George Mitchell is president of the Langston Hughes Community Action Association. When he learned the elementary school had been recommended for closure, he invited school commissioners and schools CEO Gregory E. Thornton for a visit. Mitchell told Thornton and other officials in November that Langston Hughes is in better shape than Pimlico or Arlington, the two nearest elementary schools, and children would have to walk through dangerous neighborhoods to get to them.

Latia Tinson has an eighth-grader and a pre-kindergartner at Langston Hughes. Tinson says she transferred the 8-year-old and 4-year-old from Pimlico Elementary for a small-school feel. She says she prefers its cleaner, less-crowded classrooms, and she texts with at least one teacher. "It's a homey feel," she said. "It's a totally different feel." By closing small schools like Langston Hughes, she said, "you're giving them no hope. Give these children a chance."

Melissa Feigenbaum, who teaches third grade at Langston Hughes, says small class sizes make the school more tightly knit than others in the area. "You get to know [students] on a more personal level," she said. "It helps get them engaged. I can find different things to match their interests to help them learn."

If Heritage High closes, Melanie Long will move to her fourth high school in four years. The 16-year-old went to boarding school in Hershey, Pa., for ninth grade and another high school in her native Lancaster, Pa., for 10th grade. She came to Baltimore and enrolled at Heritage for her junior year. "Being here, the friends that I have in this school are the only ones I know in Baltimore," she said.

She wouldn't necessarily transfer to the same schools as those friends. Some plan to attend Reach! Partnership School, which would stay open in the Lake Clifton building until 2020, so they can continue playing sports on the same fields and with the same coaches. Others might apply to City College or select another school in the city.

Jason Botel, executive director of the education advocacy group MarylandCAN, says closures are sometimes necessary, but the school system needs to put students in a place to succeed. "How do we give them intimate relationships with adults who are committed to them, while having the efficiencies needed?" he said. Botel said an emphasis on leadership is crucial. "What we really need to focus on in every building is that they're in a place that has a great principal, and that they hire and retain great teachers," he said. "Because at the end of day, the teachers are what is going to lead students to achieve at high levels, not the size of the school."

Perkins-Cohen, the system's new initiatives director, said she is confident the plan will help the school system be better "stewards of our resources." But she said it will require "tough conversations" about closures.

"People are attached to those schools, and every school in our district has students doing great things," she said. "The challenge is that the way we spread our resources across the schools we have is just not the best way to ensure that all students get access to high-quality programming."

The city school board is expected to vote on the closure plan Dec. 17.

St. Francis of Assisi & CHM Team Up To Make Christmas A Little Brighter

Over 100 needy residents from CHM and Better Waverly signed up for Christmas Baskets. This is the fifth year St. Francis of Assisi and CHM have teamed up to spread a little Holiday cheer.



“We feel displaced”

Opponents of school closures pack a city school board meeting. "It's not just academic," says one about the impact of shuttered schools on students and communities.

[Danielle Sweeney](#) December 10, 2014 at 3:20 pm

More than a hundred people came to Baltimore school headquarters last night to tell the board the decisions they are making about school closures and relocations will impact students' lives in more ways than they know. Jamal Jones, a leader of the Baltimore Algebra Project, came to protest the closure of Heritage High School in Northeast Baltimore.

The facility, located in the Lake Clifton Complex, is being closed primarily for poor performance. Some speakers said students would be losing more than a nearby source of classroom instruction. "It's not just academic," said Jones, a graduate of city schools. "The Heritage program provides social and emotional supports." "The school system needs a way to sustainably phase out students so those supports are maintained," he added, noting that the Algebra Project, an educational advocacy group, still has testimony to give and will be attending the December 17 meeting where the school board votes on school closings.

The administration has recommended that six schools be closed this summer: Abbottston Elementary, Dr. Rayner Brown Elementary/Middle, Heritage High, Langston Hughes Elementary, Northeast Middle and W.E.B. DuBois High. Another 12 schools are slated to undergo various changes as part of a "portfolio review," including five school relocations, five grade reconfigurations, one non-renewal of an operator contract, and one expansion of a special-ed program.

The message from many who testified last night: don't overlook the positive impact that even poorer performing schools have on students and communities. Some talked about how transportation will become an obstacle for families faced with the loss of their neighborhood school, while others spoke about how schools provide health care and other social supports that many Baltimore students can't get elsewhere.

Lillian Hunt said she is frustrated at the speed with which the school system is making decisions about her and her family's life. Her son attends Maritime Industries Academy High School, now located on Sinclair Lane in Northeast Baltimore, which is recommended for relocation to Cherry Hill in far South Baltimore to be closer to the waterfront. "My son has been here for three years. He wants to go into the navy or maritime school. Now the school is moving to the other side of town," she said. At a single meeting held about the relocation, she continued, school officials provided one-sentence answers to parents' questions about the move. She acknowledged that she is worried about her child's safety in Cherry Hill.

Councilwoman Sharon Green Middleton, who represents Northwest's 6th District, pleaded for Langston Hughes Elementary not to be closed. The former teacher reiterated her concerns about safety, and said the schools that Langston Hughes students would be forced to attend would be more than a mile away. "The students are safe there, safe from serious problems in the community," she said.

Langston Hughes has experienced significant drops in enrollment since the announcement of its pending closure. (The closure was originally planned for 2017, but recently moved up.) Middleton said chronic homelessness afflicts the surrounding community and argued closing the school will only make matters worse for at-times homeless students.

Clezel Farmer, a grandparent of a Vanguard Collegiate Middle School student, told The Brew that she understands the need for change in the school system, but resents the "haphazard" decision-making she feels the school system has made. "You are moving us from a building that is good to a building that is falling apart," she said. Vanguard was originally slated to be renovated in year six of the 21st Century Schools plan, but is now recommended for building closure and its program to be relocated to Northeast Middle School, whose academic program is set to shut down.

Vanguard student Solomon Williams said taking away a school takes away part of a kid's identity. "Vanguard is a big part of who we are," he told The Brew after the hearing. "We respect it." Second District Councilman Brandon Scott and community leaders have recommended co-locating the schools at the current location of Vanguard and immediately renovating the Northeast Middle building. "Northeast is a school that is in need of massive renovation that no student should be subjected to," Scott said, in an emailed statement. "If the purpose of the construction plan is to place students in a better building, then renovating Northeast before any students learn there again goes without saying."

Farmer put the issue another way: "[School Superintendent Gregory E.] Thornton works on information presented to him. He needs to visit Northeast Middle," she said. Farmer believes closing the Vanguard building will impact student's lives in ways the School Board isn't unaware of. "It has a fully operational health suite. We have a licensed RN and a physician assistant who comes in. This is the only place some of our kids get medical care. You are taking that away from them."

The board asked few questions last night. Instead they yielded the floor to the dozens of parents, community leaders and students who signed up to speak. Taking in the often critical testimony, David Stone, board vice president, at one point responded to a comment about the school system's lack of professionalism in communicating the proposed closures and changes. "Part of being a professional is understanding the money we have," he said, underscoring the school system's awkward position. "How can we be better stewards of the money we have? Who should I take the money from?" he asked.