



# The Porch Light

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GET A JOB!

Tax Sale Help and Your Housing Rights  
Baltimore's Top Dads Contest



## Calendar of Events

**Thursday, May 14 @ 7 pm**  
CHMCC Community Meeting

**Saturday, May 16 @ 8 am**  
University of Baltimore  
Success Seminar for 8th Graders – Transition to High School & Beyond  
The John and Frances Angelos Law Center – 1401 North Charles Street  
Register:  
410-783-2905 ext. 215

**Saturday, May 16 @ 9:45 am**  
Meet at Clifton Mansion in Clifton Park – 2701 St. Lo Drive  
Space is limited  
[www.olmstedmaryland.org](http://www.olmstedmaryland.org)

**Wednesday, May 20 @ 7 pm**  
Northeast District Community Relations Council Meeting  
1900 Argonne Drive

**Thursday, May 21 11 am**  
What is Healthy Living?  
Action In Maturity Office  
700 West 40th Street  
Learn about maintaining a healthy lifestyle, designing and individual fitness program, and enjoy a free box lunch with friends

**Saturday, May 23 @ 9 am**  
Discount Recycle Bin Sale  
Museum of Industry – 1415 Key Highway

**POOLS OPEN!**

# Normal Is How We Got Here

*The system is designed to be intractable. It is that immovable object that needs to meet with an irresistible force. The science of American social engineering is firmly rooted in race and has evolved to include class.*

*Back and Blue is more than the aftermath of what occurs when a Black encounters a Blue. It raises the quintessential question of what it means to be a Black serving in Blue.*

*As one of the many communities struggling with the dichotomy that comes with trying to balance the scale of justice, we first understand that we must agree on what justice looks like.*

*So while everyone speaks of getting back to normal we must not lose sight of the fact that normal is how we got here.*

CHMCC  
3220-A The Alameda 21218  
410.235.6715  
[chmc.corp@verion.net](mailto:chmc.corp@verion.net)  
[www.liveinchum.org](http://www.liveinchum.org)



**New Website For Those Seeking Tax Sale Help**  
[TaxSaleHelpBaltimore.org](http://TaxSaleHelpBaltimore.org) provides a reliable source of information to Baltimore residents who are searching for information about tax sales via the internet. Users answer a series of questions and receive individualized resources and information about the tax sale process.

**New Online Info on Your Housing Rights**  
The City of Baltimore is working with the Baltimore Metropolitan Council and others to help thwart housing discrimination. Basic educational booklets are available online for both renters and homebuyers that describe the kinds of discriminatory actions that are illegal here in Baltimore City and in other jurisdictions in the Baltimore area. The booklets are also available in Spanish and Korean, and they describe where you can go to have your questions answered or to file a complaint. Rental property owners and managers and real estate agents will likely also find them useful resources. To see the booklets online or to request a number of printed booklets please go to the links below:

Renter booklet: <http://www.opportunitycollaborative.org/assets/FairHousingRentalJuly2014.pdf>  
Homeowner booklet: <http://www.opportunitycollaborative.org/assets/FairHousingOwnerOccupiedJuly2014b.pdf>



## 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](http://www.HealthyNeighborhoods.org/Buy&Renovate)

Healthy Neighborhoods  
2 E. Read Street, 2nd Floor  
Baltimore, MD 21202  
410-332-0387  
[www.healthyneighborhoods.org](http://www.healthyneighborhoods.org)



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:	\$139,900	\$139,900
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
PMI:	\$141/mo	n/a
Total Payment:	\$1,109/mo	\$968/mo
	<b>A savings of \$141/mo or \$1,692/year</b>	

### 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 Rahm Barnes  
Healthy Neighborhoods, Inc.  
2 E. Read Street, 2nd Floor  
Baltimore, MD 21202  
410-332-0387 ext. 154  
[www.healthyneighborhoods.org](http://www.healthyneighborhoods.org)



April 1, 2014

## Mayor Stephanie Rawlings-Blake

### 9<sup>th</sup> Annual Baltimore's Top Neighborhood Dads Contest

*To honor those dedicated men who have given selflessly to keep Baltimore's neighborhoods Better, Safer and Stronger Contest Guidelines*

- Nominees submitted from recognized neighborhood associations and must be Baltimore City residents.
- Fill out the nomination form on the back and in the space provided tell why your "Neighborhood Dad" should be recognized for the work he does for his community and neighbors. (The gentleman you nominate does not need to be an actual father but someone who has given fatherly love through his work to your community.)

Nomination forms may be emailed, faxed or mailed:

[marva.williams@baltimorecity.gov](mailto:marva.williams@baltimorecity.gov); 410-396-1632 (fax)

### Baltimore's Top Neighborhood Dads

Office of Mayor Stephanie Rawlings-Blake  
Room 250, City Hall  
100 Holliday Street  
Baltimore, Maryland 21202



Nomination forms MUST BE RECEIVED no later than **TUESDAY, JUNE 2, 2015**.

A selection committee will review all of the nominations and determine Baltimore's Top Neighborhood Dads for 2015.

Sponsors & winners will be notified beginning June 8, 2015. Each contest winner and a guest will be invited to join Mayor Stephanie Rawlings-Blake at a special luncheon honoring Baltimore's Top Neighborhood Dads.



Baltimore Saturday, June 13th 2015

Summer Fun Coming To CHM

3500 Hillen Road

www.slidethecity.com



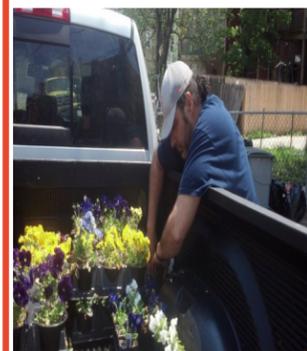
### DEADLINES & PRICING

Loyalty Registration	\$25.00
Early Bird Registration	\$30.00
Regular Registration	\$35.00
Late Registration	\$40.00
Day of Registration	\$45.00

### The Lake Montebello 100th Anniversary

September 2015 will see the city of Baltimore and the Lake Montebello neighborhoods celebrate all things Lake Montebello. With 5000 visitors expected to attend the celebration planning committee, comprised of neighborhood leaders, Morgan State University staff, city officials and special events planners are preparing an event the entire region can be proud of. Stay tuned for more info leading up to the special event.

*In The Fold*



# GET A JOB!

## Central Baltimore Partnership is hiring a COALITION PROJECT MANAGER.

### General Responsibilities

The Central Baltimore Partnership (CBP) is seeking a full-time Project Manager to build and manage coalitions of neighborhood organizations and a wide-range of stakeholders throughout the Central Baltimore catchment area to focus on our quality-of-life agenda. Much of CBP's work and partner support is coordinated through our "Task Forces," which focus on issues and opportunities that need collection action or where a broad coalition is necessary for community, economic and/or social change. The Project Manager will facilitate, expand and manage existing task forces and identify and foster new partnerships, build upon existing partner relationships to implement strategies and address issue-specific opportunities to implement strategies.

The Project Manager will directly manage the Saturation of Clinics and Public Safety Task Forces and their sub-committees. He/she will also provide staff and technical assistance support to improve affordable housing management and tenant resources collaborating with neighborhood associations, city agencies, housing sponsors, the CBP Public Safety and the Residential Development and Marketing Task Forces. In addition, the Manger will support a business development initiative by managing a work group and its agenda. The Project Manager will also be responsible for coordinating CBP's General Partnership meetings held five times a year and open to our formal partners and the larger public.

He/she will coordinate, manage, facilitate, follow-up and ensure the task forces and sub-committees' action items are achieved in collaboration with CBP's task force partners and goals. CBP's Coalition Project Manager will provide project management assistance and program support to a variety of partners and will work closely with other staff administering and managing grant applications and initiatives/programs as needed. The Coalition Project Manager may have additional support from CBP's part-time intern and will be expected to help supervise that person.

6/12/2015

### HOW TO APPLY

6/13/2015

Interested candidates should submit a cover letter, resume and three references to Kathryn Hunt, Administrative Assistant, [khunt@centralbaltimore.org](mailto:khunt@centralbaltimore.org).

Please use "Coalition Project Manager" in the subject line. Only qualified candidates will be contacted for interviews.