



CHMCC
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410.235.6715
chmc.corp@verion.net
www.liveinchum.org



You Will Be Missed
Our friend, Tyler Brown is trading in the charms of Charm City for the lure of the west coast. We'll certainly miss his insight and energy when he leaves, but we're also happy and excited for him as he endeavors on his next adventure - farmer training at UC Santa Cruz! Tyler has been huge part of Civic Works' Real Food Farm since its inception over five years ago, and during that time he's



developed strong relationships with anyone and everyone engaged in environmental sustainability and agriculture in the region.

RFF cordially invites you to join us for a casual farewell send-off with light snacks and beverages at the Clifton Mansion (2701 St Lo Dr) on Thursday, March 26th @ 4:30 pm to help us say goodbye and thank you.

RSVP by March 18th to Shelley Brosius
rffcommunity@civicworks.com
(443) 531-8346

Coldstream Homestead Montebello Community Corporation



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

Healthy Neighborhoods
2 E. Read Street, 2nd Floor
Baltimore, MD 21202
410-332-0387
www.healthynighborhoods.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:	\$142/mo	n/a	
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 Rahm Barnes
Healthy Neighborhoods, Inc.
2 E. Read Street, 2nd Floor
Baltimore, MD 21202
410-332-0387 ext. 154
www.healthynighborhoods.org



April 1, 2014

March 2015



The Porch Light

Inside~

Making A Difference
2014 Housing Data
New liveinchum.org Website
Farewell To Tyler Brown



Calendar of Events

Thursday, March 12 @ 7 pm
CHMCC Community Meeting

Woodbourne Center
A Nexus Treatment Family Member
Strengthening Lives, Families, and Communities through
Our Cornerstone Values

We're Hiring!

Onsite Recruitment Open House
When: Saturday March 14, 2015
Where: 1301 Woodbourne Avenue,
Tivoli Building
Baltimore, MD 21239
Time: 10:00a - 2:00p

Positions available:
Residential Counselors On-Call (DCA)
(2nd, overnight and including weekend shifts)
Nursing - RN, LPN and PRN - all On-Call
Clinical Case Managers - TPC
CJ Specialist

Visit our Careers area at NexusTreatment.org to review full job descriptions, qualifications, and to complete a detailed application.

Please bring 3 professional references.

Dress code: Business casual.

See you there! Human Resources, The Woodbourne Ctr

Department of Public Safety and Correctional Services

Baltimore City Detention Center
Mayor's Office of Human Services
Baltimore's Safe and Sound Campaign
proudly presents

The ELEVATION
"Community Continuum Resource Fair"
For those returning from incarceration and their families

When: March 18, 2015
Time: 10:00 a.m. to 2:00 p.m.
Where: The Baltimore War Memorial
101 N. Gay Street
Baltimore, Maryland 21202

We're excited to have the following service providers attend:

Gaudenzia Continuing Care
Baltimore City Community Action Partnership
Maryland Community Services Locator
Baltimore Cares, Inc.
Division of Parole and Probation
Recovery Network
Healthcare Access Maryland
Baltimore City Child Support Services
Mayor's Office of Employment Development
Job Opportunities Task Force
Living Classrooms
Baltimore Cash Campaign
Northern Pharmacy
Humanim
Park West/Hidden Garden Program
And many, many more!

FOR ADDITIONAL DETAILS AND/OR TO CONFIRM, PLEASE CONTACT THE FOLLOWING:
Renard Brooks: Renard.Brooks@baltimorecity.gov (410-396-1809)
Kate Wolfson: kemilford@safesound.org (410-425-7976 ext 105)

Wednesday March 18 @ 7pm
Northeast District Community
Relations Council Meeting
1900 Argonne Drive

Thursday, March 26 @ 4:30 pm
Farewell To Tyler Brown
Clifton Mansion (2701 St Lo Dr)

Friday, March 27 @ 11am,
Fair Housing Matters
Baltimore City Seminar
Enoch Pratt Branch
3601 Eastern Ave.

2014 saw the continued progress, impact and leverage of the Healthy Neighborhoods Inc. (HNI) program on the improving conditions of the Coldstream Homestead Montebello (CHM) community. While traditional HNI loan packages remain underutilized, the marketing assistance and other program support provided through HNI are producing beneficial results in helping to improve the area real estate market and community awareness and participation.

As the data reflects (p.2) housing prices, while still sporadic, are trending upwards. The average sale price of homes on HNI target blocks for 2014 was \$40,358.00, up 3.5% from the previous year. Of the 30 homes sold on target blocks in 2014, 19 or 63% were purchased by owner occupants. This continues the trend of increased homeownership rates on HNI target blocks. The applied use of other housing incentives such as Freddie Mac's "1st Look Initiative" and Fannie Mae's "Home Path" is also helping buyers with acquisitions on HNI target blocks.

CHM residents as a part of the "Become A CHM Realtor" campaign are assuming a larger role in marketing the community. At monthly community meetings residents are encouraged to take a more positive tact when discussing their neighborhood with friends and fellow contacts. They are instructed on how to deliver a brief sales pitch and recruit the new neighbors they want living next to them.

The use of CHM magnets and pens to hand out during our weekly HNI Good Neighbor Walks (formerly COP) is helping to improve the comradery amongst neighbors and curb appeal. The pens and magnets adorned with the message CHM "A Great Place To Call Home" serves as a great ice breaker and provides CHM residents with agency contact information.

The HNI sponsored "Taste of Montebello" housing tour resulted in two of the three featured properties, 2952 and 3030 Harford Road, being sold. The "NE Housing Tour" served as a great introduction to our neighborhood housing stock for our partners at Monarch Academy. School administrators and parents of Monarch Academy students participated in the tour with their feedback being very promising. While currently no school staff has purchased a home in the community we remain confident that the school's Principal will soon be relocating to CHM.

Also of note, work done through the NSP2 program (1505 E. 33rd Street) has helped to set a standard for quality renovations that is evident in other renovations occurring throughout the community.

HNI supported outreach efforts have led to improved relationships with investors. Our partnerships with private, not for profit and faith based developers (Clark Construction, Melnick/ Newell, Children's Guild, St. Paul's Baptist Church, Faith Realty and 21st Century Realtors) have

**Saturday! Saturday!
Come on down!**

Kiss Me I-risecycle

I-risecycle Sale

Go green this St. Patrick's Day by purchasing a yellow recycling bin!

**Where: Southwest Citizens' Convenience Center,
701 Reedbird Ave.**

When: Saturday, March 14, 2015, from 9 a.m. until 1 p.m.

18 - gallon bins are \$4

25 - gallon bins are \$7

Lids for 25 - gallon bins are \$3 Based on Availability

helped to expand and expedite positive investment on HNI target blocks and in other areas of the community. Through these partnerships three vacant (1600 and 1605 East 32nd Street and 1609 East 30th Street) properties were brought back online in 2014. 2015 promises to be even better.

HNI block project funding allowed us to leverage support from private developers (Clark Construction), not for profit partners (Johns Hopkins, BOPA, Parks & People, Civic Works and Children's Guild) and city agencies (Baltimore Housing, Office of Sustainability, DOT and DPW) to carry out three (Hillen Road Tree Grove, 30th Street Mural Garden and Harford Road Windmills and Children's Garden) target block projects. In total these three projects represent close to \$100,000.00 invested into HNI target blocks and served as the impetus for organizing ongoing community support for continued block activities.

The support of HNI has also provided us the means to secure additional project funding for the Harford Road Street Scape that extends our efforts into Darley and South Clifton Parks, creating a transitional buffer zone to HNI target areas of CHM. In addition, HNI support enabled us to negotiate and work with local businessman Jihad Mohammed. Taking what was once and abandoned burned out facility on a HNI target block, demolishing it and constructing the first new build for the "Hip Hop Chicken" franchise in Baltimore.

HNI also played a crucial role in formulating and planning the strategy and approach used by the community in the 21st Century Schools process. One cannot overstate the importance or the difference this expanded role for HNI had in our successful effort to maintain and secure the single largest investment (\$40,000,000.00) ever to be made in our community.

In 2015 we look to continue to leverage HNI funding for community projects large and small. Expanding HNI offered programs to include area businesses, faith based institutions, non-profit partners and academic institutions.

We will launch our "Rehabbers Delight" program which will pair perspective buyers with contractors to present them with renovation options for target block properties. Our objective is to highlight the potential of CHM properties to potential buyers while showcasing HNI loan packages with the goal of (5) properties being renovated.

Block projects will take on a different tone as we will highlight the aesthetic appeal of row home uniformity by removing differing "chain link" fence barriers that currently detract from the neighborhood for wrought iron fencing. Surveyed residents have voiced their support for this effort if it can be cost effectively delivered.

In addition to the "Taste of Montebello Housing Tour" CHM will launch the "Magical History Tour." This tour will feature and highlight the historic housing and architecture of the community. Done in conjunction with our partners at Civic Works this housing tour will specifically target area non-profit workers and promote the benefits to "living near your work." With the support of HNI CHM is once again "A Great Place To Call Home."

Why I Chose CHM

My two year move to Federal Hill made me realize that while Federal Hill was nice place to visit, I didn't want to live there. My old neighborhood Montebello was much more suited to my varied interests.

I did not get a true sense of community in my old neighborhood. My walks around the Harbor were fine but they lacked a true neighborhood feel. I was nothing more than a tourist, a stranger in my own backyard with no real connection to the neighborhood.

It is a lot different in CHM. When I walk around Lake Montebello, stroll Clifton Park or hike the Herring Run I know I am part of a community and I take pride in that. I have resumed my role as a community volunteer and have restarted my landscape business.

It's like the old saying goes you don't know what you got until it's gone. Who says you can't go home again. **Henry Hughes: 3100 Block of Harford Road**



In The Fold



New look

livein-

chum.org

website



Redesigned and re-launched in January of 2015. This new website features video testimonials, slide shows, interactive calendar that allows residents to post events and links to local home buying incentive news and other HNI partner organizations. Check It Out!



2014 HNI Target Block Home Sales

Target Block	Sale Price	Purchaser	Notes
32nd St.			
1605	\$ 26,000	Owner Occupant	
1611	\$ 22,880	Owner Occupant	
Chilton St.			
1610	\$ 5,000	Investor	
1617	\$ 2,000	Owner Occupant	
1620	\$ 32,000	Owner Occupant	
1626	\$ 38,000	Owner Occupant	
1633	\$ 30,000	Investor	
1719	\$ 29,400	Investor	
1825	\$ 32,500	Owner Occupant	
Harford Rd.			
2934	\$ 55,000	Owner Occupant	
2952	\$ 50,000	Owner Occupant	HNI Tour Featured Property
3000	\$ 45,000	Investor	
3030	\$126,000	Owner Occupant	HNI Tour Featured Property
3108	\$ 13,924	Investor	
3116	\$ 44,135	Investor	
3124	\$ 40,000	Investor	
3136	\$ 82,500	Owner Occupant	
30th St.			
1701	\$ 18,500	Owner Occupant	
1728	\$ 19,900	Investor	
1734	\$ 18,500	Owner Occupant	
1935	\$ 69,500	Owner Occupant	
2036	\$ 99,900	Owner Occupant	
31st St.			
1803	\$ 35,962	Investor	
1915	\$ 11,000	Owner Occupant	
1931	\$ 27,000	Owner Occupant	
2018	\$ 25,000	Investor	
2025	\$ 22,000	Owner Occupant	
2037	\$ 21,000	Investor	
2045	\$ 15,000	Owner Occupant	
33rd St.			
1805	\$153,126	Owner Occupant	