

CHMCC

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www.liveinchum.org



CHM Offices Burglarized

Sometime between Saturday, February 7, 2015 and Sunday, February 8, 2015 the CHMCC Community Offices were burglarized.

It appears the point of entry was through the parking lot band room doors and they exited via the doors on the basketball court.



We ask that anyone with information please contact Officer Thompkins at 410.396.8588.

Tivoly Project Demolition Continues

The next phase of demolition on the long awaited Tivoly Project resumed Monday. In this phase of demolition 16 units will be cleared. CHM, the progress continues.



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.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:	\$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.
2 E. Read Street, 2nd Floor
Baltimore, MD 21202
410-332-0387 ext. 154
www.healthyneighborhoods.org



April 1, 2014



The Porch Light

Inside~

A House Divided
Tivoly Demolition Resumes
CHMCC Office Burglarized –In The Fold
HOT JOBS - Financial Literacy



Calendar of Events

Thursday, February 12 @ 7 pm
CHMCC Community Meeting

Saturday, February 14 @ 9 am
The Chief of Baltimore City's Bureau of Budget and Management Research invites you to join him for his department's Love Your City .

Enoch Pratt Free Library – 1531 West North Avenue; free parking is available next door in the Health Department lot. The venue is also located on the MTA Routes 7, 13, 21, 54 and 91, as well as the Metro at the Penn/North Station stop. Light refreshments will be served.

Saturday, February 14 @ 11 am
Valentine's Day Skate
Mt. Pleasant Ice Arena

Saturday, Feb. 14 @ 3 pm
Dominic Mimi DiPietro Family Skating Center

Wednesday, February 18 @ 7p m
Northeast District Community Relations Council meeting. Northeast District, 11900 Argonne Drive. Guest speaker for will be The Family Crime Unit. Sgt. Lisa Robinson will talk about domestic violence and who to call for help.

Saturday, February 28 @ 1p.m.
"Rooms Full of Love" - Clifton Mansion's Love and Renovation Tour
2701 Saint Lo Drive, Baltimore. \$5 at door. RSVP appreciated at cliftonmansion@civicworks.com

What have we become? Are we so self absorbed in our own lives that we fail to recognize that where we live and, more importantly, how we live is part of the fabric of our lives? Have we become more than just a house divided? Have we become the divisors?

A resident of the community recently remarked how happy they were with the turnaround in their part of the neighborhood. That, thanks to CHM, there has been vast improvement. When asked if they were now ready to join forces and assist in tackling some of the more troubled areas of the community, their response, was "I would love to but I have too much on my plate right now. Maybe sometime down the road."

And that's ok. We all have a lot of stuff to do. I can't say I haven't heard it before. Residents often seek our assistance most vociferously when plagued by a crisis. When all is corrected they revert back to living their life. They become the unintended quotient of the long division that is a house divided.

There are some, the "nein" percent I like to call them, that confuse being a squeaky wheel for actual support and assistance. These individuals, very seldom satisfied with anything in their community, have the uncanny ability to find fault in everything. Always looking for that "gotcha" moment, their way of helping is often more divisive than unifying. I often like to say if we were to pave the streets of CHM with gold they would argue "there we go devaluing it." Only too willing to make others look inept, these residents are pacified favorites of the divisors.

Following them are the misguided residents of the "hate" percent. They love to live and flourish in chaos. The fourth generation of ignorance begat by ignorance taught by ignorance, they have the uncanny ability to hate themselves and their community all the while claiming to be keeping it 100. They are the greatest tools of the divisors.

It's Time To Make A Change!

Start the New Year off Right!!!



HAPPY NEW YEAR

2015

The Career Academy
Classes start immediately!

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A Learning And Training Option For Baltimore City Youth:

- Ages 16-21
- GED Preparation
- High School Credit Recovery
- Career Training
- High School Diploma

101 West 24th Street * Baltimore, MD 21218 * 410-396-7454

An Initiative sponsored by the Mayor's Office of Employment Development, the Baltimore City Public System, The Baltimore Workforce Investment Board Youth Council and multiple workforce partners



Then there are the true believers; the “for” percent. These small handfuls of residents not only serve when called upon but take it upon themselves to be the agents for change. They are for transformation. These individuals seemingly never tire but will often divide themselves into too many pieces trying to solve the litany problems that the divisors helped to create. While the divisors know they could be the answer, they see them as no real threat.

And that leaves us with the vast majority; the “seventy blind” percent. These individuals know something is happening, they just won’t see it. The daily grind keeps them blind to what’s going on outside their front door. The blindness that is apathy is their therapy for coping. And that is where most of us live, in comfortable blindness of apathy. Just as the divisors calculated.

So what are divisors? American Heritage Dictionary defines divisor as “A number used to divide another” I guess the better question is who are the divisors?

With 2016 looming the divisors will reemerge. Armed with mathematical precision these mathmagician politicians will cloak their divide and conquer strategy and once again convince us their use of long division has always been the best answer for us. They will astound us with how successful they have been acting on our behalf. And because math is hard we will accept that answer.

They may be successful in their own personal enrichment but not in acting on our behalf or in enriching the lives of those in our community. And sadly, while math is an exact science, we will choose to ignore the fact that their local leadership has presided over decades of community decay. So it is against that backdrop that we the residents of CHM must come together and embrace our divisions to solve our mathematical dilemma and arrive at a new quotient.

For as the word quotient is defined in its Latin origins (*quotiens* "how many times"). How many times will we make the same mathematical miscalculation and allow the divisors new math to continue to shake us to our common core.?

Can you chant “forty more years?”

Your Money, Your Goals Financial Literacy Program

Join us at your local Community Action Center to learn about financial literacy and planning.

- Household Budgeting • Credit and Debit Cards • How to Save Money and Develop a Savings Plan • Prioritizing Your Bills • Debt Relief • How to Read Your Credit Report •

Community Action Centers

Northern 5225 York Rd - Northwest 3939 Reisterstown Rd

Southeast 3411 Bank St - Eastern 1400 E. Federal Street

Southern 606 Cherry Hill Rd

Classes Held at All Centers Every Thursday, February 12 - April 2, 2015 5:30 - 7:30 PM

In The Fold

2800 Block of Harford Rd.



Before



After



Hillen Road Tree Groove



CHM Cleans Up

HOT JOBS



Baltimore Workforce Investment Board and Mayor's Office of Employment Development Business Services Division

February 06, 2015 thru February 20, 2015

For a more detailed description of each job listed and for additional job listings, visit the [Maryland Workforce Exchange \(MWE\)](https://mwejobs.maryland.gov) at: <https://mwejobs.maryland.gov>

To obtain more information about the jobs below, go to the MWE website and reference the number next to the position. If you do not have access to a computer or email, stop by a One Stop Career Center. A list of our Career Center locations is on the last page. **All applicants must be enrolled in the MWE.**

- **Concrete Finishers 334103**

Experience concrete finishers preferred. Smooth and finish surfaces of poured concrete, such as floors, walks, sidewalks, roads, or curbs using a variety of hand and power tools. Align forms for sidewalks, curbs, or gutters; patch voids; and use saws to cut expansion joints.

To apply: E-mail a resume and a cover letter to lsaunders@oedworks.com

- **Concrete Asphalt Laborer 334110**

Experience concrete and asphalt worker specifically doing roadwork. Smooth and finish surfaces of poured concrete, such as floors, walks, sidewalks, roads, or curbs using a variety of hand and power tools. Align forms for sidewalks, curbs, or gutters; patch voids; and use saws to cut expansion joints.

To apply: E-mail a resume and cover letter to lsaunders@oedworks.com

- **Construction Jobs**

If you have at least one year of experience in the construction trades, local companies want you. Many construction companies seek general laborers, carpenters, bricklayers, pipe fitters, electricians, operating engineers, construction equipment operators, painters, welders, roofers, drywall/ceiling installers, brick masons, & other skilled workers. These jobs can range from seasonal, to jobs that require having your own transportation, to jobs that might last only through the length of contracts. As construction jobs become available, resumes will be reviewed to determine if you meet the minimum qualifications for the job opportunity. You will need a resume to apply. If you do not have a resume, please visit a One Stop Career Center. A list of our One Stop Career Center locations can be found on the last page of this publication.

To apply: E-mail a resume to: lsaunders@oedworks.com or fax your resume to Construction Jobs at 410-361-9648.

- **Driver (CDL) 201422**

Bus operators needed to transport passengers around the downtown Baltimore area. Drivers must be at least 21 years of age and have two years of driving experience with a passenger endorsement and the ability to drive with air brakes. If considered, applicants should provide a complete certified driving record no more than 30 days old from the date of application and a valid DOT physical. This position is contingent on successfully passing a DOT drug screen and background check.

To apply: E-mail a resume and cover letter to dholland@oedworks.com

