



**CHMCC**  
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www.liveinchum.org



**Healthy Neighborhoods HOME IMPROVEMENT LOAN**

- For homes located within a "Healthy Neighborhood"
- Maximum loan amount is \$10,000. Maximum loan amount is \$20,000. Maximum loan amount is \$30,000. Maximum loan amount is \$40,000. Maximum loan amount is \$50,000.
- Homeowners will make improvements to the property, including visible exterior improvements and to resolve code/violation issues.
- The fee structure of an architect are available to help borrowers plan improvements and to resolve code/violation issues.
- No other financial investment is required.
- Depending on household income, the borrower may be eligible for a matching grant.
- Construction loans will be for 12 months. The maximum payment term will be 60 years.
- The Home Improvement Loan program will be used for the repair or replacement of the structure and the exterior of the property. The program is not for the interior of the property. The program is not for the replacement of the roof. The program is not for the replacement of the foundation. The program is not for the replacement of the driveway. The program is not for the replacement of the garage. The program is not for the replacement of the porch. The program is not for the replacement of the deck. The program is not for the replacement of the fence. The program is not for the replacement of the landscaping. The program is not for the replacement of the pool. The program is not for the replacement of the hot tub. The program is not for the replacement of the air conditioning. The program is not for the replacement of the heating system. The program is not for the replacement of the electrical system. The program is not for the replacement of the plumbing system. The program is not for the replacement of the HVAC system. The program is not for the replacement of the roof. The program is not for the replacement of the foundation. The program is not for the replacement of the driveway. The program is not for the replacement of the garage. The program is not for the replacement of the porch. The program is not for the replacement of the deck. The program is not for the replacement of the fence. The program is not for the replacement of the landscaping. The program is not for the replacement of the pool. The program is not for the replacement of the hot tub. The program is not for the replacement of the air conditioning. The program is not for the replacement of the heating system. The program is not for the replacement of the electrical system. The program is not for the replacement of the plumbing system. The program is not for the replacement of the HVAC system.

**Healthy Neighborhoods PURCHASE/REHAB OR REFINANCE/REHAB**

- NO PRIVATE MORTGAGE INSURANCE!
- Reduced interest rate. Competitive interest rate will be Prime minus 1%, but in no case less than 4%.
- Options as much as 3.0% of the after-rehab appraised value (after contributing 5% of the purchase price from their own funds).
- Properties located on Healthy Neighborhoods target blocks. Purchased or vacant houses can be located anywhere within a Healthy Neighborhood boundary.
- For rental home buyers who will make improvements to the property in conjunction with the purchase.
- The fee structure of an architect are available to help buyers plan improvements and to resolve code/violation issues.
- Borrowers must include visible exterior improvements in their rehabilitation plans.

Property Type	Maximum Loan Amount	Interest Rate	Term
Single-Family Home	\$10,000	Prime - 1%	12 Months
Multi-Family Home	\$20,000	Prime - 1%	12 Months
Commercial Property	\$50,000	Prime - 1%	12 Months

**ELIGIBILITY REQUIREMENTS**

- The borrower must intend to occupy the property in one of the target blocks of a participating neighborhood.
- Financial obligations should not exceed 28% of the borrower's income and total debt should not exceed 43% of the borrower's income.
- Borrower must have a minimum 620 credit score.

For more information: [www.liveinchum.org](http://www.liveinchum.org)

**Last blighted home on Tivoly Avenue demolished**

Sweating in the 95-degree heat, Ralph Stewart guided the excavator's giant claw through the rowhouse's porch roof at 2783 Tivoly Ave. on the city's east side. As the structure crumbled, the assembled crowd of politicians, neighborhood leaders and city housing officials cheered.

This and another house next door were the last of 98 homes to be torn down on a block of Tivoly Avenue that City Councilwoman Mary Pat Clarke said was once so rife with drug dealing that one could barely drive a car down it. On Thursday, this block across Harford Road from Clifton Park was eerily empty except for remaining piles of rubble.

Stewart, 63, lives a block away on Fenwick Avenue, which along with Hugo Avenue is also set to be cleared at some point. While the area used to be beautiful, he said his relocation can't come soon enough.

"I say, 'Please God, get me up out of here,'" he said. "Fenwick is in dire need of being torn down. It's very dangerous."

Baltimore Sun reporter Jessica Anderson contributed to this article. cwells@baltisun.com  
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Cont'd

**Last blighted home on Tivoly Avenue demolished**

The demolition of Tivoly Avenue's vacant houses is part of the city's Vacants to Value program, which Mayor Stephanie Rawlings-Blake launched in November 2010. Rawlings-Blake announced Thursday at the demolition that she would hold a summit this fall to highlight the nearly 5-year-old program's progress.



The program's goal was eliminating 1,500 vacant homes through demolition and leveraging private investment to rehab another 1,500. City officials said Thursday that about 1,500 vacant houses have been demolished while about 1,200 have been sold to developers to be renovated. The city says it has more than 16,000 vacant houses, though the U.S. Census Bureau says the number could be as high as 23,000.

While officials and neighborhood leaders cheered the clearing of Tivoly Avenue, they said progress had been slow on a block they have complained about for years. Ten houses were demolished on the block in 2008 under the administration of Mayor Sheila Dixon. Seven more were razed in 2013, according to city records, with the rest not knocked down until recent months.

Clarke, who represents the area, blamed "money and priorities" for the delays but said she was excited to see progress seven years later. "Several years ago, it was so thick with drug dealing in the street and traffic driving slowly through that you could barely drive up this street," she said. "So there was a lot of abandonment during that period and a lot of blight. A number of homeowners were left stranded, a lot of longtime renters as well."

"The money just hasn't been as forthcoming as we hoped," she added. Money for Tivoly Avenue's demolition was first set aside in the Affordable Housing Program, a \$60 million fund to reduce blight created by then-Mayor Martin O'Malley. The unfinished project dogged Housing Commissioner Paul T. Graziano. "Frankly, we ran out of money under an earlier administration," Graziano said. "It was a little bit embarrassing for me to say, on my watch, that we started something we couldn't finish." He said the city spent \$5 million to relocate the last 41 families living on the block, whom he called "long-suffering." The demolition cost another \$1.25 million.

Leveling these last homes was a bright spot for Rawlings-Blake after the city's vacants spent weeks on national television amid the unrest following the death of Freddie Gray in police custody. She grew animated as she talked about Vacants to Value. "It's one thing to say we have a problem, and there's people around town that are good at pointing out the problems," she said. "You know, a child can point out a problem, but that child can't fix it. You need leadership and partnership to fix it, and that's what we're about."

City and neighborhood officials hope the site will draw the interest of a developer who can build new housing there, preferably less densely. In the meantime, neighbors hope to turn it into a park, said Mark Washington, head of the Coldstream/Homestead/Montebello Community Corp. One of the houses torn down Thursday, 2781 Tivoly Ave., was the site of one of the deadliest house fires in Baltimore history. A candle ignited a two-alarm blaze that killed 10 people in May 1982. The block also saw numerous killings and shootings over the years.

Washington said the neighborhood association will continue to press for demolition on Fenwick and Hugo avenues, similarly distressed streets in an area off Harford Road called the Tivoly Triangle. The group believes eliminating the blight will spur investment and help turn around for the neighborhood. "It's not as bad today as it was a year ago, but we still have an overwhelming number of vacant houses," Washington said. "This block has had a somewhat tragic history. I think this symbolizes a rebirth of the community in general."

**Calendar of Events**

**Speak Life TOUR PRESENTS...**  
**Music Arts Festival 2015**  
SATURDAY, JULY 11TH  
12PM - 6PM  
LIVE PERFORMANCES • DANCE • SILENT ART AUCTION  
RAFFLES • GAMES • CONTEST  
FOOD & REFRESHMENTS  
VENDOR OPPORTUNITY  
NB YOUTH ACADEMY  
YOUTH RESOURCES  
Coldstream-Homestead-Montebello Community Corporation  
(3220-A The Alameda Baltimore MD 21218)  
CALL 888-222-4614 - INFO@SPEAKLIFETOUR.ORG  
WWW.SPEAKLIFETOUR.ORG

**BALTIMORE WASHINGTON TO ONE CARNIVAL**  
**Celebrating 34 YEARS**  
SATURDAY & SUNDAY  
JULY 11-12  
@ LAKE CLIFTON PARK BALTIMORE MARYLAND 21213

**Thursday, July 16th  
Movie Night  
Returns**



**Case Against Vacant Slumlord Now In Federal Court**  
By P. Kenneth Burns • Jun 26, 2015

A Houston man who was ordered to fix up his derelict city properties by a Maryland judge last year has filed for bankruptcy, leaving the future of dozens of blighted properties up in the air.

Six community associations sued Scott Wizig and the nine Limited Liability Corporations (LLCs) he controls in April 2013 to force him to clean up 49 properties. Baltimore Circuit Judge Pamela Brown ordered Wizig to make the repairs by the end of October last year. But he requested a reconsideration of that order, then his LLCs filed for protection from creditors under Chapter 11 of the federal bankruptcy laws the day before the hearing on that request. That put state court actions on hold temporarily.

Lawyers for Wizig and the community associations have been working on a settlement and are due to report back to a judge Friday in U.S. District Court in Baltimore.

Mark Washington, executive director of the Coldstream Homestead Montebello Community Corporation, said he hopes this united effort sends a clear message and empowers other neighborhoods to take similar action. Linda Johnson, president of the Greater Greenmount Community Association, said she was shocked when she heard about Wizig's bankruptcy filing. Her association covers the Barclay and East Baltimore Midway neighborhoods where Wizig or one of his companies owns 15 properties named in the suit.

Demolition has begun on one of the properties in the 1900-block of Boone Street. But that appears to threaten adjoining houses. Only the back-half of the house remains and a bathtub sits in open view on the second level. A couple of joists prop up houses on opposite sides of Wizig's property.

And that worries Lewis Mitchell, whose home is one of the propped up buildings. "When they take them joists out, our wall will subsequently collapse," he said, "We're in danger of the house caving in."

Mitchell said Wizig's house has been a nuisance for ten years and that he offered to buy the property. But he balked at the \$30,000 price tag.

The six community associations, with help from the Community Law Center, used a state law called the Community Bill of Rights which allows community associations to sue property owners who do not respond to city repair orders, provided they give 60 days' notice.

cont'd: **Case Against Vacant Slumlord Now In Federal Court**

In addition to the Coldstream Homestead Montebello Community Corporation and Greater Greenmount association, the Mont Claire Community Council, Carrollton Ridge Community Association, Operation Reachout Southwest, the Alliance of Rosemont Community Associations are parties to the suit.

Wizig has been in hot water over housing code violations in the past. City Paper reported a decade ago that he narrowly avoided jail time in Buffalo in 2000 by pleading guilty to about 200 violations on properties he owned there and paying hundreds of thousands of dollars for repairs.

Around the time he filed for bankruptcy, he was the subject of a Houston Press story.

In an affidavit filed in September, Wizig said he does not run the “day-to-day” affairs of his LLCs and that management companies do the work through multiple employees.

“I did not personally commit, participate in, or inspire any nuisances that may have been caused by the LLCs,” he said. A phone call to Lawrence Yumkas, Wizig's bankruptcy lawyer based in Columbia, Md., was not returned.

**Community Groups Win a Victory over Slumlords**  
By P. Kenneth Burns • Sep 22, 2014

For nearly two decades, Maryland law has allowed community associations to sue the owners of blighted properties to force repairs. But it wasn't until this year that any of those associations managed to win anything because of a quirk in the law that kept them out of court.

This is the story of how six Baltimore City associations pulled off that victory.

The members had been complaining for years about broken windows, boarded up doors and roofs on the verge of caving-in (if they haven't already) on 49 properties owned by Scott Wizig. But Wizig, a Houston man who owns the properties through several Maryland LLCs, ignored the city's repair orders.

The residents were “very frustrated with property owners who don't show any care for their properties,” said Kristine Dunkerton, executive director of the Community Law Center, who argued the case for the associations.

Under the Community Bill of Rights, enacted in 1996, community associations can sue property owners who do not respond to city repair orders, provided they give 60 days' notice. But until recently, no community association had done it because of a flaw in the law.

State Senator Bill Ferguson, whose Baltimore City district includes many South Baltimore neighborhoods with blighted properties, found it when he was in law school and taking slumlords to court for the University of Maryland Law School's Community Justice Law Clinic.

“We realized [that] community associations, although they were in the law – it was almost impossible to qualify as an eligible community association to bring a case against a vacant land lord,” he explained. Ferguson said the city could sue the bad property owners, but with 16,000 vacant homes it would be a

*In The Fold*



**Tues-  
day  
Au-  
gust  
4th**

**The Party  
Of The Year  
Is Coming  
To Lake  
Montebello**



Cont'd: **Community Groups Win a Victory over Slumlords**

The city just has a limited finite amount of resources. But if you open it up to community associations, all of a sudden you have a lot more eyes on the job,” he added.

He sponsored legislation during the 2012 General Assembly session loosening the definition of a community association, and that led to the suit against Wizig.



The six community associations – Coldstream Homestead Montebello Community Corporation, Carrollton Ridge Community Association, Operation Reachout Southwest, Greater Greenmount Community Association, Alliance of Rosemont Community Organizations and Mount Clare Community Council – with help from the Community Law Center sued in April 2013.

In July, Circuit Judge Pamela Brown ordered Wizig to clean up his properties by the end of October. It is unclear what penalties he will face if he does not comply. This is the first case tried in court under the Community Bill of Rights. The second phase of the trial, to determine whether Wizig pays damages to the associations, is scheduled for January.

Jaime Lee, director of the Community Development Law Clinic at the University of Baltimore Law School, says the law not only helps community groups, it saves money because no one has to “rehash whether the law has been broken or not. That's already been determined by the city government or the code enforcer.”

This isn't the first time Wizig has been in trouble over housing code violations.

City Paper reported a decade ago that Wizig narrowly avoided jail time in Buffalo in 2000 by pleading guilty to about 200 violations on properties he owned there and paying hundreds of thousands of dollars for repairs. Lenora Foote-Beavers, who was a Buffalo city prosecutor at the time, said the city accepted the plea just to get rid of him. Neither Wizig, nor his lawyer, Dana Petersen Moore, returned calls to offices in Houston and Baltimore, respectively. Ferguson called the community bill of rights a new tool that can be used to revitalize Baltimore and added it is starting to make a difference. “It's really neat to see some of the work that we put in [and] we're starting to see the fruit of that labor,” he said.

# Get Ready For Back To School



**AMAR RAVULING-BLAKES' 2015 BACK 2 SCHOOL RALLY**  
Saturday, August 8  
12 - 3 PM  
Wor. Memorial Plaza (At City Hall)

Come celebrate the start of a new school year!

- FREE Backpacks & School Supplies (while supplies last)
- FREE Childhood Immunizations
- Chiropractic
- SummerTime Fresh Harvest Produce
- Live Music
- Kids Arts & Crafts
- Ornate Bird and Ravens Pin Mascots
- Family Resources

**SPECIAL GUEST: FIK-SHUN**  
Singer & Performer - So You Think You Can Dance

**NO REGISTRATION REQUIRED**  
Contact: 443-984-1050, Back2School@baltimorecity.gov or lead to: mayor.baltimorecity.gov/Back2School/

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