



## GRAND RAFFLE

WIN: 2 TICKETS TO THE  
RAVENS VS BROWNS GAME

**DECEMBER 28, 2014**

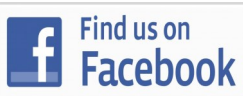
\$10.00 PER TICKET  
DRAWING: DECEMBER 20, 2014  
(NEED NOT BE PRESENT TO WIN)

**AT THE PAN YARD**  
3220 THE ALAMEDA, BALTIMORE MD 21218

WIN: 2 RAVENS VS. BROWNS AT M&T STADIUM  
2 NIGHTS HOTEL ACCOMMODATIONS  
\$200 CASH

TICKETS COULD BE PURCHASED FROM MEMBERS OF STIVISO OR CALL:  
410-292-6814; 443-438-8084; 410-608-5460

3220-A The Alameda  
Baltimore MD 21218  
Mark Washington  
Executive Director  
Phone: 410-235-6715  
Fax: 410-235-7456  
chmc.corp@verizon.net  
www.liveinchum.org



## 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 29, 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
PTI:	\$968/mo	\$968/mo
PMI:	\$141/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 Rahn 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

November  
2014



# The Porch Light

Inside~

Rita Church Groundbreaking  
KABOOM Playground Build Photos  
Fall Cleanup Photos  
St. Francis Assisi Xmas Basket Signup



## Calendar of Events

NOVEMBER 7- NOVEMBER 21, 2014

**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 [Isaunders@oedworks.com](mailto:Isaunders@oedworks.com)

**SATURDAY, NOVEMBER 8**

Ride Around The Reservoir &  
Lake Montebello  
9 am — noon

**TUESDAY, NOVEMBER 11**

Baltimore City is Closed in  
Honor of Our Veterans  
Veterans Day Recycling/Trash Collec-  
tion Make up Day  
Saturday, November 15

**THURSDAY, NOVEMBER 13**

CHM Community Meeting 7 pm

**SATURDAY, NOVEMBER 15**

Apply for Utility Assistance at the  
Energy Assistance Expo  
Coppin State University  
2500 West North Avenue  
Talon Center Atrium 9 am — 1 pm

City Living Starts Here

11 am — 1 pm  
Weinberg Family Center Y  
900 East 33rd Street

Patterson Cemetery Cleanup  
Homewood & Filmore St. 9 am

**TUESDAY,**

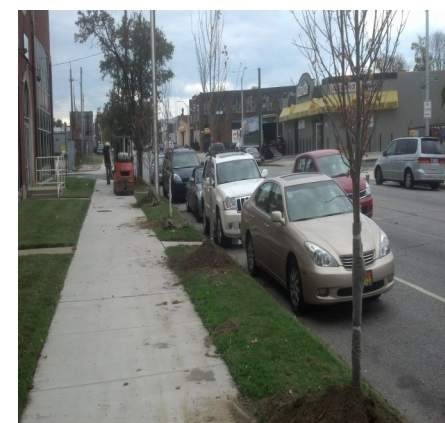
**NOVEMBER 25**

CHM Community  
Thanksgiving Dinner  
CHMCC Center 7 pm

## Mayor's Fall Cleanup A Huge Success!



## 25th Street Tree Planting—Thanks Judah!



Some of the Lake Clifton alumni who testified before the school board last night.

More than 30 Lake Clifton High School alumni came to the Baltimore School Board meeting last night to express their unhappiness that their alma mater's long-awaited replacement could be deferred because it costs too much to build.

The Lake Clifton building was on track for replacement in year one of the 21st Century School Buildings plan, but might be postponed because City Schools underestimated the project's costs. Richard McCoy, a Lake Clifton alumnus, told the board, "Deferral could

lead to closure. We are being proactive." According to the school system's own reports, the building on St. Lo Drive in Clifton Park faces significant structural problems — some associated with its siting in a lake bed — that has led to sinking in places over the years.

"That's what made it a year one school," said Mark Washington, executive director of Coldstream-Homestead-Montebello Community Development Inc. and another Lake Clifton alumnus.

The Lake Clifton building, which once housed Lake Clifton-Eastern High School, will cost an estimated \$101.2 million to rebuild, according to a report presented to the Maryland legislature earlier this month.

It currently houses two smaller schools, REACH! Partnership and Heritage High School, and, if rebuilt, could house a third



(Continued from page 1)

Costs Up, Renovations Down

When the school system and the Maryland Stadium Authority adopted the plan to update the city’s aging school buildings in January 2013, they hoped to rebuild or restore 30 to 35 of them.

But at last month’s meeting, the school system announced that it had substantially underestimated the work’s costs and would be able to construct or renovate only 19-22. The stadium authority, school system and City Schools Partners worked together to develop possible cost-savings measures to maximize the number of schools that could be part of the first phase of renovation/ replacement.

Among the main proposed cost-saving measures is deferring renovation/replacement of two high schools, the Lake Clifton building and the Vivien T. Thomas Medical Arts Academy/Francis Wood Building.

The Vivien T.Thomas Medical Arts Academy, located on North Calhoun Street, will cost an estimated \$73,821,000 to renovate or replace, and is slated for year two of the multi-year schools renovation/replacement plan.



Their deferrals will support the renovation/ replacement of less costly elementary and middle schools.

Empty Buildings Hurt Community

A coalition of neighborhood associations and Lake Clifton alumni see Clifton’s possible deferral as a challenge to the Northeast community on multiple levels.

Clifton Park is already dealing with empty school buildings. The former Laurence G. Paquin School building is one of them, according to McCoy. Washington said he fears a long-term deferral – the school system has not indicated when the Lake Clif-ton building would be renovated – and the build-ing’s structural instability will eventually lead to it

being surplusSED as well.

“You want to see what happens when surplusSED school buildings sit?” Washington asked. “Go look at the Samuel Gompers building on North Avenue and Broadway. It’s got trees growing out of it. That’s what happens.” The coalition also fears that the two high schools inside the Clifton building will be permanently relocated, and students in Northeast Baltimore will have even fewer high school options.

“That will just make it harder for some kids to get to school,” Washington said. “They already have transportation challenges.”

Lacking Transparency

The decision to defer the replacement building came suddenly, both McCoy and Washington said.

Nikki Gilliam, who sits on the Coldstream-Homestead-Montebello (CHUM) board, told the school board last night that the process lacked transparency.

“Our kids deserve better than that,” she said.

A school board vote is required for the deferrals to be approved. According to the annual report, that vote will take place at the board’s December meeting.

McCoy, Washington and the other Lake Clifton alumni say they’ll be there.

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.



City breaks ground on Clifton Park community center expansion - KABOOM! Builds Playground

By Joe Burris. The Baltimore Sun. November 1, 2014



At the groundbreaking Saturday of a community center expansion in Baltimore's Clifton Park neighborhood, Mayor Stephanie Rawlings-Blake said she would advocate similar projects to retain long time residents and attract new ones.

"When you're driving around other parts of the state and you see what Howard County and Baltimore County have in terms of recreation, and it always looks better than what we're able to provide, I don't blame people for thinking about moving someplace else," Rawlings-Blake said.

"We have to keep more people here and give them more reasons to stay," she added.

She and other city officials launched the second phase of construction for the Councilwoman Rita R. Church Community Center, named for the late city councilwoman. The center opened last year as the first of four state-of-the-art recreation centers the mayor plans to create out of aging recreation space.

Rawlings-Blake also pushed legislation she has proposed, calling for the sale of four city-owned parking garages to generate up to \$60 million for the renovation and construction of additional community centers.

City officials said the \$4.5 million Church Community Center expansion includes an additional 11,500-square-foot gymnasium and an outdoor terrace connecting to the Clifton Park Pool. This phase of the project is slated to be completed in early 2016.

The center already has a multi-purpose room, computer lab, fitness room and arts and crafts room.

"What we have to do in Baltimore is realize that we have a lot of myths about what our young people will and will not do," said Councilman Brandon Scott. "There are people who say, 'If you build a rec center in Clifton Park, they will only come there from Clifton Park.' But children will go wherever there is something that they want to do. We have to do a better job of providing opportunities for young people for what they want."

Among those who dug into the ceremonial patch of earth with gold-plated shovels were members of Church's family who grew up near the facility and recalled its former state.

"It was much, much smaller," said Cecilia Johnson, Church's daughter. "We used to walk over here from Harford Road. We used to have picnics here."

Church served the city's 3rd District, and family and residents say she was often called the "mayor" of the Coldstream-Homestead-Montebello community.

"My mother was a rebel with a cause," said Ann Church Walker, Church's daughter. "People that couldn't fight for themselves, she had many battles for them. She knew they were fighting against the establishment and the egos and personalities of others and helped them get basic needs met."



