

Happy New Year

2019

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January Presidential Greeting

Greetings to the Greater Mondawmin Coordinating Council (GMCC) Board members and officers. I would like to thank you for your vote of confidence to the office of President of an organization that has sustained forty –two years of successful operation. I would also like to express my thanks to our outgoing President, Jacqueline Caldwell. Ms. Caldwell, has provided us with a platform for continued growth through her initiative and partnership with various agencies.

We want to salute our incoming Vice President Rev. Keith Bailey, Treasurer Tyrone McNeill, Karen Carter as Recording Secretary, Members –At-Large Dr. Daniel Hindman and Mario Chang.

As President of this forty-two year old organization, my plan is to continue the work to meet the challenges that lie ahead. My goal is to continue our volunteer efforts to increase and promote programs for GMCC and its Affiliate organizations according to the approved mission. *“The GMCC is a nonprofit organization, which builds communities by providing service and advocacy for improved literacy, housing, educational, recreational, workforce, and cultural opportunities for people who live and work within its geographical boundaries”.*

Just to mention a few upcoming goals for 2019, GMCC will continue to support the youth of Frederick Douglass High School through the partnership of Hunts Memorial Church of Towson and their work with the William S. Baer School. Additional objectives for 2019 will be the formation of committees to support the goals of the GMCC revised Strategic Plan, increased fundraising to support Operations and program stability.

The future of this organization rests on the increased participation of our members. The way an organization survives is dependent on the participation of its members.

I thank you again for your vote of confidence and I look forward to your cooperation and growth for 2019.



Best Regards,

Adeline Hutchinson, President

HEALTHCARE JOB FAIR 2019 Employment Connection Center



FRIDAY, JANUARY 11, 2019
10 am – 1 pm
EMPLOYMENT CONNECTION CENTER
AFSCME UNION HALL 1st floor
1410 Bush Street • Baltimore, MD 21230

HEALTHCARE EMPLOYER REGISTERED TO ATTEND

- Anne Arundel Medical Center
- Dower Personnel Services
- Genesis Inc.
- Mercy Medical Center
- Reciprocare Inc.
- Northwest Healthcare Center
- Compassionate Healthcare
- Futurecare Inc.
- Johns Hopkins Medical Systems
- Total Healthcare Inc.
- Tribute Home Care
- University of Maryland

MEDTAR HEALTH SYSTEMS

- Union Memorial
- Good Samaritan
- Franklin Square
- Harbor Hospital

*****VA Maryland Health Care System Nurse Recruitment Office*****

SAVE THIS DATE!
Friday, January 11, 2019 10 am – 1 pm



For more information and to register for services, visit us at:
Employment Connection Center
1410 Bush Street • Baltimore, Maryland 21230 • 410-396-1052
Center hours: Monday through Friday, 8:30 am to 4:30 pm
Registration: Monday through Friday, 8:30 am to 11:30 pm



A collaboration of the Mayor's Office of Employment Development and the Baltimore Local Development Council, with financial support from the City of Baltimore's Casino Local Impact Grant Fund.



Join Us for the Graduation of
Year Up Baltimore



January 18, 2019

Coppin State University
2500 W North Avenue Baltimore, MD 21216

[RSVP by January 14, 2019.](#)

Partner Reception

J. Millard Tawes University Center, Ballroom

12 p.m. - 2 p.m.

Graduation Ceremony

James Weldon Johnson Auditorium

12 p.m. - 2 p.m.



Year Up staff, students, and partners look forward to sharing this occasion with you!

Keynote Speaker

Jason Bonardi

Regional Director, Mid-Atlantic Region
Travelers Insurance



THE NEW AUCHENTOROLY TERRACE ASSOCIATION, INC.

ATA's monthly meeting was held at Parks & People Foundation – The Stone House on Thursday December 13, 2018. Residents enjoyed a holiday fellowship. Special thanks for the many food donations from residents! Photos by Graham Coreil-Allen.

Community Highlights & Updates:



Sheet cake by Patricia Flanagan



Residents enjoyed a meal together. ATA Youth Patrol received gift bags.



November 16th 2018: Councilman Pinkett's Community Walking Tour



Councilman Pinkett's Community Walking Tour



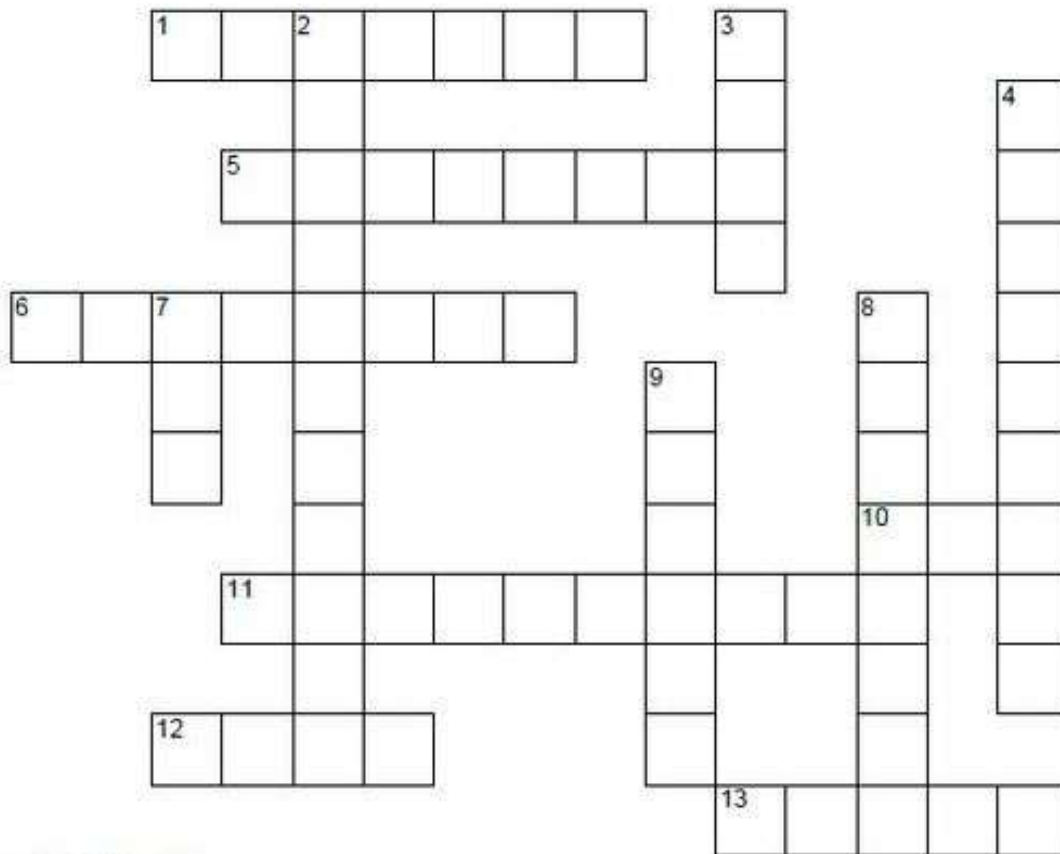
November 28th 2018: The Mayor's VRI Site Visit (Violence Reduction Initiative)

Special thanks to The Mayor's Office and Councilman Leon Pinkett for organizing successful walks through our community to address residents' concerns about issues facing our neighborhood.

Residents welcomed new community liaisons: Tyjuan D Rice for Councilman Pinkett's Office, and Richard Leandry for the Mayor's office. Dr. Daniel J. Hindman, an ATA community member, is newly elected as GMCC's Community-At-Large Member. Additionally, Graham Coreil-Allen has been elected as acting Vice President for the New Auchentoroly Terrace Association.

New Year's Day

January 1st



www.elcivics.com

ACROSS

- 1 month New Year's is in
- 5 12:00 A.M.
- 6 small pieces of colored paper dropped on people at New Year's parties
- 10 the night before January 1st is called New Year's _____
- 11 a promise you make to yourself
- 12 couples do this at exactly midnight
- 13 day of the month New Year's is on

DOWN

- 2 blow these special whistles to make noise on New Year's
- 3 children bang these to make noise at midnight on New Year's
- 4 light these sticks to celebrate the new year
- 7 3-letter abbreviation for the city that has a famous New Year's celebration in Times Square
- 8 item that often hangs on a wall and is used to tell the date
- 9 there are twelve of these in a year

New Years Eve

{Cross Word Search}

Q	N	T	E	Q	E	E	B	T	B	M	Y	S	G	F	G	Z	W	E	N	D	T	A	S	A
C	H	Z	B	Q	W	C	Q	L	E	E	T	R	M	F	S	B	V	P	T	Z	I	O	V	R
C	I	U	P	S	X	Y	M	W	B	X	R	K	A	I	U	H	I	R	P	S	P	K	I	A
O	U	T	K	L	L	G	Y	E	I	N	J	H	E	U	Q	M	U	K	D	L	W	N	O	T
U	L	I	H	B	I	M	M	R	D	Q	Q	Q	B	J	N	Y	F	G	T	M	G	A	B	U
C	D	Z	M	Z	Y	S	K	V	B	C	K	Z	J	Y	Q	A	Y	R	V	R	V	R	I	C
J	N	C	Q	V	L	K	D	U	E	T	T	X	K	K	N	V	J	G	K	G	N	E	K	E
J	G	H	J	A	L	M	Q	L	P	B	S	V	P	S	V	K	J	B	G	C	R	S	G	S
T	W	T	O	F	O	X	E	H	X	Y	Q	Y	U	A	F	S	E	B	Z	F	O	O	L	K
O	X	G	M	J	Q	B	W	E	S	N	P	G	A	E	L	Q	L	K	G	U	H	L	C	S
U	G	R	A	F	R	H	R	Q	P	S	Y	P	Y	I	N	V	O	Z	K	T	C	U	K	C
H	C	C	N	A	V	E	S	H	W	F	M	G	I	I	D	P	A	R	T	Y	Y	T	S	Y
A	R	T	T	E	A	V	D	V	Y	M	E	W	M	M	O	Z	N	P	V	O	Z	I	F	E
J	Y	I	T	H	G	I	N	D	I	M	L	H	Y	Z	Z	I	I	M	Z	I	P	O	H	A
F	O	Y	X	U	I	W	S	Z	G	U	P	C	A	M	A	G	Z	U	S	J	X	N	B	R
N	W	K	U	T	U	V	J	W	K	H	P	A	B	P	L	K	C	M	K	E	F	S	J	H
C	W	H	H	G	J	I	U	Y	Y	W	A	R	C	E	P	E	W	Q	R	Q	Y	E	V	B
J	B	B	F	P	J	E	S	R	R	B	B	Y	K	N	X	Y	B	C	I	V	J	L	X	W
H	R	O	Y	C	M	T	W	A	Z	E	L	Y	I	S	K	K	Z	Y	M	E	E	D	P	V
K	A	M	V	S	O	C	W	H	Y	K	N	P	F	K	L	G	L	L	G	M	Z	O	G	W

Resolutions

**Happy
Party**

Celebration

**January
Year
Goals**

Midnight

**New
Apple
Ring**



Community Spotlight...

Do you know of someone in your community that works behind the scenes, rarely receive recognition for what they may have done? Or is just **an outstanding neighbor and you what to just say “THANK YOU”?**

Send us your request. We will post it here monthly!

PURCHASE / REHAB LOAN or ACQUISITION ONLY

- ▶ For new homebuyers who will make improvements to the property in conjunction with the purchase or for borrowers who do not want to make improvements to the property
- ▶ **NO PRIVATE MORTGAGE INSURANCE REQUIRED FOR THE PAYMENT**
- ▶ **Below –market rate.** Permanent interest rate will be Fannie Mae Conventional 30 year fixed rate minus 1% but in no event less than 4%
- ▶ **Free services of an architect** are available to help buyers plan
- ▶ Borrow as much as 110% of the after-rehab appraised value (after contributing 3% of the purchase price from their own funds) improvements and review contractors proposal
- ▶ All recipients of a HN Loan maybe eligible to receive a \$10,000 matching rehab grant (income limits apply)
- ▶ For properties located on Healthy Neighborhood **TARGET BLOCKS.** Foreclosed or vacant house can be located anywhere within a Healthy Neighborhood boundary
- ▶ Borrowers must include visible exterior improvements in their rehab
- ▶ Properties can be 1-4 units



Before/After



Eligibility Requirements

The borrower must intend to occupy the property

Housing expenses should not exceed 30% of the buyer's income and total debt should not exceed 40% of buyer's income

Borrower must have a minimum 620 credit score and no outstanding derogatory credit

Borrower must contribute 3% of the sales price and renovation costs as their cash for the transaction.

**FOR MORE
INFORMATION CONTACT**

Vernice C. Turner

Healthy Neighborhoods

Coordinator

2401 Liberty Heights Avenue

Suite 1110

Baltimore, MD 21215

Phone : 410 523-4556

Fax: 410 523-4527

Email: vturmer@nhsbaltimore.com

Website: healthyneighborhoods.org

Example: How you save with no PMI

	WITH PMI	WITHOUT PMI
Purchase Price:	\$139,000	\$139,000
3% Down Payment	\$4,197	\$4,197
Loan Amount	\$135,703	\$135,703
Terms:	4%, 30 year fixed	4%, 30 year fixed
PITI/month	\$968.00	\$968.00
PMI/month	\$90.00	
Total Payment	\$1,058	\$968.00

Potential Savings of \$90/month or \$1,080/year

Matching Rehab Grants Income Limits

Household Size	Household Income Limit
1	\$79,700
2	\$91,100
3	\$102,500
4	\$113,900
5	\$123,000
6	\$132,100
7	\$141,200
8	\$150,300

HOME IMPROVEMENT LOAN

For homes located within a "Healthy Neighborhood."

- Minimum loan amount is \$5000. 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. **All recipients of a HN Loan maybe eligible to receive a \$10,000 matching rehab grant (income limits apply)**
- 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.
- Borrowers will be underwritten and approved by M&T Bank. Borrowers' must meet Fannie Mae/Freddie Mac standard underwriting guidelines.
- Permanent interest rate will be Prime minus 1%, but in no event less than 4% .



Eligibility Requirements:

The borrower must be the owner-occupant of the property.

The borrower must not own any rental property

Housing expenses should not exceed 30% of the buyer's income and total debt should not exceed 40% of buyer's income

Borrower must have a minimum 700 credit score

FOR MORE INFORMATION CONTACT

Vernice Turner

Healthy Neighborhoods Coordinator

2401 Liberty Heights Avenue

Suite 1110

Baltimore, MD 21215

Phone : 410 523-4556

Fax: 410 523-4527

Email: vtumer@nhsbaltimore.com

Website: healthyneighborhoods.org

GMCC NEIGHBORHOOD ASSOCIATIONS

New Auchentoroly Terrace Association (NATA)
Barbara Anderson-Dandy, President, 410.669.0035

Fulton Heights Community Association
Rev. Keith Bailey, President, 443-500-2149

Liberty Square Community Organization
Selwyn Shields, President, 410.728.5446

Mondawmin Neighborhood Improvement Association (MNIA)
Sandra Almond-Cooper, President, 410.383.0096

Panway Neighborhood Improvement Association
Wanda Freeland, President, 410.383.9532

Parkway Community
James "Mel" Brooks, President, 443.858.8359

Robert W. Coleman Community Organization (RWCCO)
Adeline Hutchinson, President, 410.669.0063

Whittier-Monroe Community Neighborhood Association
Jacqueline Caldwell, President, 410.728.2046

CHURCHES

Mt. Lebanon Baptist Church
Dr. Franklin Lance, Pastor, 410.669.1800

Greater New Hope Baptist Church
Dr. Linwood Robinson, Pastor, 410.225.0003

New Shiloh Baptist Church
Dr. Harold A. Carter, Jr., Pastor, 410.523.5306

BUSINESSES, INSTITUTIONS, AND NON-PROFITS

Baltimore City Community College
James Knighton
Director of Government Relations 410.209.6043

Bon Secours Health Systems
Samuel L. Ross, M.D.
Chief Executive Officer 410.362.3000

Center for Urban Families
Joseph T. Jones, Jr., Founder, President & CEO 410.367.5691

Coppin State University
Dr. Maria Thompson, President, 410.951.3838

Mondawmin Mall
Romaine Smallwood-Smoot, General Manager 410.523.1534

Parks & People Foundation
Lisa Millsbaugh Schroeder, President & CEO, 410.448.5663

COMMUNITY-AT-LARGE MEMBERS

Brenda Simmons and Donna Cypress

OFFICERS OF GMCC & STAFF:

Adeline Hutchinson—President

Reverend Keith Bailey—Vice President

Tyrone M. McNeill—Treasurer

Karen A. Carter—Recording Secretary & Office Coordinator

Vernice Turner—Healthy Neighborhood Coordinator

February Newsletter submissions are due

December 21, 2018 . Forward to:

Newsletter@greatermondawmin.org

Thank you.

TO:

Greater Mondawmin Coordinating Council



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410-523-4527 fax
www.greatermondawmin.org