



▶ MORTGAGE MATTERS 3

ISSUE 7

VOLUME 2

July 2008



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Greater Coppin Heights/Rosemont Community *news*

SERVING THE FOLLOWING NEIGHBORHOODS OF WEST BALTIMORE

ASH-CO-EAST/COPPIN HEIGHTS • GREATER ROSEMONT •

MATTHEW A. HENSON • EVERGREEN LAWN • PANWAY/BRADDISH • GREATER MONDAWMIN • NORTHWEST •
EASTERWOOD • BRIDGEVIEW - GREENLAWN

Coppin Heights Community Development Corporation

(443)984-3766 or (410)951-3622 • chcdc@coppin.edu

Iced Tea, Cool Nights and Cook-outs!

Just Some of the Things I Love About Summer in Coppin Heights

In 2002, President Bush, by presidential proclamation, announced his commitment to help more Americans achieve the dream of having a home by declaring June as National Homeownership Month. Throughout the month of June, activities are held to stress the importance of homeownership and focus national attention on initiatives to expand the American Dream to more Americans.

Coppin Heights Community Development Corporation strongly supports the dream of homeownership; however, we recognize that not everyone is ready for homeownership and that great communities are mixed communities of renters and homeowners. And like homeowners, renters need and deserve programs and

initiatives that support their need for quality housing, financial resources, and the many other resources afforded to homeowners.

That is why we are so very proud to be hosting our 2nd Annual Housing Fair on Saturday, June 7th from 10am to 2pm. Our city-wide housing fair caters to renters, homebuyers, and homeowners. There is something for everyone! Don't miss this great opportunity to gain free access to information, resources, and services! Registration is FREE! Pre-registration is not required but preferred. Call 410-951-3622.

Michelle Nusum McEachern
Executive Director

WANT TO REDUCE YOUR MORTGAGE PAYMENT?



You can with a Healthy Neighborhoods Loan!

What can Healthy Neighborhoods do for you?

- ☑ Lower Your Interest Rate
- ☑ Lend You Up to \$40,000 for Home Improvements
- ☑ Get You Up to \$10,000 in Free Home Improvements*

Call Dominique Clark at 443-984-3766 or 443-762-1108 or more information.

* There are income restrictions for the \$10,000 home improvement grant.

COPPIN HEIGHTS COMMUNITY DEVELOPMENT CORPORATION SUMMER 2008 EVENTS

Six Flags Bus Trip – July 19, 2008

Bus departs and returns from Easterwood Park Recreation Center, 1530 N. Bentalou Street.

We leave Baltimore at 10AM and return at 10PM

Tickets include transportation, entrance into the park, and all-you-can eat lunch!

Seating is limited and can only be held after payment is made in full.

Children under 14 must be accompanied by a parent or guardian. No payments will be accepted after 7/16/08.

Cost: \$55 per person! Early Birds receive a free Flash Card (With it there is no waiting in lines!!)

Coppin Day – July 26, 2008

Easterwood Park Recreation Center, 1530 N. Bentalou Street

12PM – 6PM

We have partnered again with the Diamond Plan from Coventry Health Care, a HealthChoice Managed Care Organization, to present “A Celebration, of Life, Health, and Community”. Coppin Day, a community fair, combines fun activities with learning and easy access to resources! Activities include free health care and information, housing services, workshops, exhibitors and vendors, children’s activities, live entertainment, community resources, hot food, and much more, including door prizes and free raffles! Admission is FREE!

Tax-Free Back to School Shopping Trip (Tanger Outlets in Lancaster, PA) – August 23, 2008

Just in time for school shopping, we are heading to tax-free Lancaster, PA! Some of the outlet stores include Polo, Nike, Timberland, Tommy Hilfiger, Gap, Nine West, Coach, and Clair’s! Bus departs and returns from Easterwood Park Recreation Center, 1530 N. Bentalou Street. Continental breakfast will be served. We leave Baltimore at 8AM and return at 8PM.

Cost: \$35 per person Early Bird (full payment by 8/8/08). All seats are \$40 after 8/8/08.

No payments will be accepted after 8/20/08. Seating is limited and can only be held after payment is made in full.

**For more information, to purchase tickets, or secure vendor space for the above events,
call 443-984-3766 or 410-951-3622**

NEIGHBORHOOD ASSOCIATION MEETINGS ON SUMMER BREAK:

The following neighborhood associations will not hold July or August meetings:

Ash-Co East/Coppin Heights
Northwest Community Action Coalition

These meetings will resume in September!

Have You Supported

Coppin Heights Community Development Corporation Over the Last Year? Made a Donation? Attended an event? Given of your time and talent to support CHCDC or one of our activities? If so, we want to say "THANK YOU".

Compliments of Governor Martin O'Malley, we have FREE passes to the Maryland State Fair on Sunday, August 24, 2008. Each pass is good for up to 10 people, so bring the whole family! The pass will get you:

- Free admission for up to 10 people!
- Discounts on Rides
- Discounts on Food at Maryland Food Pavilions and Midway Stands Only

We have limited supply. We can only give one pass per person and they will be given on a first-come, first-serve basis. No passes will be held and all passes must be picked up at the CHCDC office.

Mortgage Late? Worried You Might Fall Behind?
DON'T WAIT TO ATTEND A FREE
MORTGAGE MATTERS
 Workshop by the Baltimore Homeownership Preservation Coalition

Sponsored by Baltimore Housing



GET THE STRAIGHT STORY ON

- How your mortgage works
- What happens if you miss a payment
- Where to get free one-on-one advice
- What you must know before seeing a housing counselor
- How to improve your chances for avoiding foreclosure
- What to do if foreclosure is inevitable

Workshops will be held at these Baltimore City Library locations:

WALBROOK 3203 W. North Avenue Saturday, May 31 10:30 a.m. - 12 noon	PENNSYLVANIA AVE. 1531 W. North Avenue Wednesday, July 2 6:00 - 7:30 p.m.
NORTHWOOD 4420 Loch Raven Blvd. Wednesday, June 11 6:00 - 7:30 p.m.	SOUTHEAST ANCHOR 3601 Eastern Avenue Saturday, July 12 10:30 a.m. - 12 noon
CENTRAL 400 Cathedral Street Wednesday, June 25 6:00 - 7:30 p.m.	HAMILTON 5910 Harford Road Saturday, July 19 10:30 a.m. - 12 noon

Seating is limited, so arrive early.
 Doors open 30 minutes prior to workshop.
 For more information: 410-727-0169 x1802
www.preservehomeownership.org



Use of library space does not constitute endorsement of this organization, this program or its content by Enoch Pratt Free Library

FREE FINANCIAL ASSISTANCE IS JUST A PHONE CALL AWAY!!
SERVICES FOR YOUTHS AND ADULTS NOW AVAILABE CITYWIDE!!

We are pleased to announced that our **RoadMap to Financial Freedom Program (RMFF)**, a FREE financial literacy program for designed to give youth and adults the skills necessary to manage their money, make sound financial decisions, and decrease debt, is now available citywide!!

RMFF provides **confidential one-on-one counseling** as well as a two-track training program for residents 16 and older:

- Track 1 (Forever Financially Free)** provides youth with the money management skills needed to effectively make positive financial choices. The course includes practical tips and exercises to help youth learn important financial management skills. These include checkbook management, budgeting, and saving for future goals.
- Track 2 (Taking Back My Financial Freedom)** provides adults with money management skills needed to make the most of their incomes. The course includes practical tips and activities to help adults learn important financial management skills with an emphasis on credit repair and credit management.

All RMFF services are free and can be provided on-site at places such as schools, churches, summer camps, community group meetings, etc. Day and evening appointments are available for confidential one-on-one counseling that includes a free credit report (as appropriate) and a customized plan for reducing debt.

Call Ms. Igyor or Mr. Anderson at 443-984-3766 or 410-951-3622 for more information or to schedule an appointment.

NEW HOMES ARE COMING TO COPPIN!!!

Coppin Heights Community Development Corporation, Coppin State University, and the U.S. Department of Housing & Urban Development have partnered to build three new homes for first-time homebuyers. These brand new two-story, three bedroom/1.5 bath homes with walk-in closets, upstairs laundry rooms, and walk-out basements will be located at the corner of North and Dukeland. They will go fast, so inquire ASAP. Call Ms. Clark at 443-984-3766 or 410-951-3622

Join CHCDC's Mentoring Program and Make a HUGE Difference in a Child's Life

There are literally hundreds of children in the 21216 zip code who both want and need a responsible adult to be there friend and mentor. Won't you consider committing just a couple hours a month to child? You can help protect them from making life changing mistakes by being a good listener and supporter. For more info, call Shade Johnson at 443-984-3766 or 410-951-3622

FOR RENT
1646 Ruxton Avenue
3BD/1BA

Healthy Neighborhood Block

Skylights, hardwood floors, and loads of space! \$1050 per month.

Call Dominique Clark for more info at 443-984-3766 or 410-951-3622.

If You Miss COPPIN DAY, You'll be Making a BIG MISTAKE!!

COPPIN HEIGHTS COMMUNITY DEVELOPMENT CORPORATION

&



Present

COPPIN DAY

A Celebration of Life, Health, and Community

VENDORS!!
DOOR PRIZES!!
FREE RAFFLES!!
CHILDREN'S ACTIVITIES!!
LIVE ENTERTAINMENT!!
COMMUNITY RESOURCES!!
COMMUNITY FLEA MARKET!!
HOT FOOD & MUCH MORE!!

FREE HEALTH SCREENINGS!!

Saturday, July 26, 2008 • 12PM – 6PM

Easterwood Park and Recreation Center, 1530 N. Bentalou Street, Baltimore, MD

LIVE DJ

PARENTS & GUARDIANS CAN NOW RECEIVE MEDICAL ASSISTANCE! ON-SITE REGISTRATION

FREE HEALTH SCREENINGS: Blood Pressure, Diabetes, PSA (Prostate), HIV. Immunizations. Lead Poisoning, Cholesterol, Vision
FREE HEALTH and HOMEOWNERSHIP WORKSHOPS

(All workshops run 30 minutes and take place inside the recreation center.)

1PM – Why Should I Get Prenatal Care?

Participants are entered in to a raffle to win a Brand New Stroller!

2PM – Good Nutrition: The Key to Preventing Diabetes and Obesity in Adults & Children

Participants are entered in to a raffle to win a \$50 Shoppers Food & Pharmacy Gift Card!

3PM – How to Get Ready for Homeownership

Participants are entered in to a raffle to win a \$50 Lowes Card!

4PM – Prevent Lead Poisoning: Check Your Home and Child

Participants are entered in to a raffle to win a HEPA VACUUM!

5PM – (FOR MEN ONLY!) Everything You Need to Know Before Your Prostate Exam

Participants are entered in to a raffle to win Two Tickets to an Orioles Game!



For more info and vendor space, call 410-951-3622



Coppin State University Tom Joyner School of the Month: July 2008

What does being the School of the Month mean? The Tom Joyner Foundation chooses eleven schools each year to conduct fundraising campaigns in conjunction with the Foundation. Each school is assigned a month during which that school is highlighted on the Tom Joyner Morning Show. During that schools month, donors may make contributions live on the Tom Joyner Morning Show.

How does being a Tom Joyner School of the Month help Coppin State University? Being a Tom Joyner School of the Month helps Coppin by giving us national exposure through the Tom Joyner Morning Show, informing the general public about Coppin's mission. It also encourages support from national donors and sponsor as well as alumni who are among the 8 million listeners during Coppin's month. Participation in the School of the Month program helps us to raise funds and awareness both nationally and locally through the Tom Joyner Morning Show.

How can I donate to Coppin's Tom Joyner Foundation Campaign? Make your check payable to Tom Joyner Foundation and indicate that your gift is for Coppin State University in the memo line. Download the attached [School of the Month Donation Form] Send the completed form and your check to: **Tom Joyner Foundation**, P.O. Box 630495, Irving, TX 75063

100% of your gift goes to Coppin State University and all contributions are tax deductible

Can I make a gift to Coppin's Tom Joyner Scholarship Campaign online? To make a gift online, go to blackamericaweb.com and make your donation

Keeping Your Cool as the Summer Heats Up

Well before the Summer Solstice on June 21 marked the official start of the season, the summer was off to a sizzling start. Even with rain and thunderstorms cooling off parts of the country, high temperatures are prevailing across much of U.S., with humidity levels driving the heat index even higher.

In the hot summer months ahead, the American Red Cross reminds people to take extra precautions to stay cool and safe.

When the temperature climbs past 90 degrees for more than three days, experts recommend remaining indoors. Even short exposure to extreme heat may have harmful effects—causing dehydration, heat exhaustion, heat stroke or worse. The very young and very old are particularly vulnerable, so check on elderly neighbors and make sure everyone in your family stays cool and drinks plenty of water, including toddlers and pets.

If you cannot avoid going outdoors, be sure to take the following precautions to avoid heat-related illnesses:

- Dress for the heat – Wear lightweight, light-colored clothing. Light colors will reflect away some of the sun's energy. It is also a good idea to wear hats or to use an umbrella.
- Drink water – Carry water or juice with you and drink continuously even if you do not feel thirsty. Avoid alcohol and caffeine, which dehydrate the body.
- Eat small meals – Eat smaller meals and eat more often. Avoid foods that are high in protein which increase metabolic heat.
- Avoid using salt tablets – Avoid using salt tablets unless directed to do so by a physician.
- Slow down – Avoid strenuous activity. If you must do strenuous activity, do it during the coolest part of the day, which is usually in the morning between 4:00 a.m. and 7 a.m.
- Take regular breaks – When engaged in physical activity on warm days, take time out to find a cool place. If you or someone else experience symptoms of a heat-related illness, stop activity and find a cool place to rest. Remember, have fun, but stay cool.

The key to avoiding heat-related illness is to think light. Keep a moderate or low level in activity, exposure, and intensity to remain safe. The same theory applies to diet, with lighter meals, and clothes, with lighter materials and colors.

For more information on heat safety, contact your local American Red Cross chapter or visit "Facts & Tips" under the Health & Safety section on RedCross.org. *Lindsay E. Pond is an Intern with the American Red Cross.*



Ask Me "What's FREE?"
West Baltimore Corner Outreach Campaign
Every Thursday • June 5, 2008 – August 21, 2008 • 11AM – 2PM

Remaining Targeted Corners:

7/3/08 - LaFayette Avenue at Monroe Street

7/10/08 - Pulaski Street at Presbury Street

7/17/08 - Gwynns Falls Parkway at Pennsylvania Avenue

7/24/08 - Baker Street at Bentalou Street

7/31/08 - Baker Street at Bloomingdale

8/7/08 - Mosher Street at Popular Grove

8/14/08 - Baker Street at Monroe

8/21/08 - North Avenue at Coppin State University



Access these Services and Resources Under the Tent!!

Education • Health Care • Employment • Youth Services • Senior Services • Health Insurance • Substance Abuse • Energy Assistance • Housing Assistance Emergency Services • Income Management • Lead Poisoning Prevention

HELP WANTED

Coppin Heights Community Development Corporation is seeking to hire 7 part-time community outreach staff to service as Foreclosure Prevention Ambassadors. The work will be performed between 5pm – 9pm, Monday – Friday. Pay rate is \$10/hr. Anticipated start date is August 1. No applications will be accepted after July 15th. Mail resume with cover letter to:

Foreclosure Prevention
CHCDC
1100 Whitmore Avenue
Baltimore, MD 21216.

Applications may also be emailed to chcdc@coppin.edu or faxed to 410-545-7849. NO PHONE CALLS. PLEASE

SAVE THE DATE

Coppin Heights Community Development Corporation's

1ST Annual Financial Literacy & Employment Fair

Saturday, September 13, 2008
10am – 2pm

Coppin State University
Dining & Meeting Hall
2500 W. North Avenue,

For sponsor and exhibitor information, call Ms. Igyor at 443-984-3766 and 410-951-3622

* Independence Day July 4th *



On July 4, 1776, we claimed our independence from Britain and Democracy was born. Every day thousands leave their homeland to come to the "land of the free and the home of the brave" so they can begin their American Dream.

The United States is truly a diverse nation made up of dynamic people. Each year on July 4, Americans celebrate that freedom and independence with barbecues, picnics, and family gatherings. Through the Internet we are learning about and communicating with people of different nations, with different languages and different races throughout the world. Bringing the world closer with understanding and knowledge can only benefit all nations.

Happy Birthday, America!

"I pledge allegiance to the flag of the United States of America, and to the Republic for which it stands. One nation under God, indivisible, with liberty and justice for all."

DONATIONS NEEDED CALVERTON ELEMENTARY/MIDDLE SCHOOL COMMUNITY WING FOOD PANTRY

Non-perishable food donations as well as clothing and small household items are always appreciated. We also accept home grown fresh fruit and vegetable crops such as oranges, tangerines, avocados, grapefruit, persimmons, lemons, and limes from your garden or grove. We do not distribute baby formula. Financial contribution is also much needed for rent and monthly overhead. To drop off your donation, please stop by the Coppin Heights Community Development Corporation office, Monday through Friday from 9:30 AM - 12:30 PM or call Kiara McCoy at 443-984-3766 or 443-850-1833 to arrange an alternative time.

CHCDC TOOL BANK



With the support of our Baltimore Community Foundation grant, Coppin Heights Community Development Corporation has collected a supply of tools that neighbors can share for a small fee per use for home and yard projects. CHCDC members can borrow tools at a low rental fee of \$1 per use. If you are interested in renting tools, call or visit our office for a copy of the Tool Bank List.

Neighborhood Associations and other groups may borrow tools in bulk for special events at a flat fee.

It is a minimum of \$5.00 to become a CHCDC member. Join today! The tool bank is only one of the great community services the CHCDC has to offer. There is also a list of rules and waiver forms that you must fill out to rent tools.

This Tool bank has been established to serve the neighbors in Greater Coppin Heights/Rosemont. Its purpose is to make available a wide assortment of tools at a nominal fee.

Requirements for Tool Use

- Resident of Greater Coppin Heights/Rosemont. You may become a member for \$5.00.
- Cash/Money Order deposit for each rental requested.
- Adhere to tool use specifications. (Must be 18 yrs. old to rent tools.)

The Lending Policy

A signup sheet will be available during normal CHCDC hours, listing the tools checked in and available. The minimum lending period is one day and shall not exceed one week. If further use is necessary, persons must resubmit for further use. Extensions shall be granted subject to prior waiting list and availability.

Tools are available for a fee of \$2.00 - \$25.00/day, depending on the item. Borrower is responsible for gas, oil, etc.

Deposit for each item will be necessary (To be returned), 6 items per week maximum, unless otherwise arranged.

All persons must sign a Liability Waiver Form.

Responsibility of tool operation must be demonstrated for power tools (i.e., proper operation and use.)

Tools are to be used in the manner for which they were designed and proper care must be maintained and adhered to. (You will be responsible for repair or replacement, if tools are misused and/or damaged.)

Tools must be returned in a timely manner. If tool or item is not returned, borrower is liable for the cost of replacement and is subject to Police action.

Have a product or service you would like residents to purchase?

ADVERTISE HERE

We distribute over 350 copies of the newsletter each month by mail and potentially reach thousands by email, including the entire Coppin State University campus!

A simple form will enable you to submit your request to advertise in the Greater Coppin Heights/ Rosemont Community Newsletter! All ads are business card size (2 X 3.5). All printed versions are in Black and White. Fees for advertising in our community newsletter are listed below. Advertise often and save!!!

One Issue	\$50.00
Three Issues	\$135.00 (\$45.00 per issue)
Six Issues	\$210.00 (\$35.00 per issue)
Twelve Issues	\$300.00 (\$25.00 per issue)

Call 443-984-3766 or send an email to chcdc@coppin.edu to inquire about advertising.



About Our Organization...

**Greater Coppin Heights/Rosemont,
a great place to live, work, and play!**

Coppin Heights Community Development

Corporation (CHCDC) is a 501 (c) (3) non-profit organization established in 1995 by the Coppin State University Development Foundation to advance the broader community improvement/ neighborhood revitalization agenda of the Greater Coppin Heights/Rosemont Community. CHCDC is

dedicated to promoting the health and stability of the Greater Coppin Heights/Rosemont community.

Our Mission and Objectives

Our mission is to be a catalyst for suitable and affordable housing for low to moderate income residents and to stimulate economic development within neighborhoods immediately adjacent to Coppin State

University through the establishment of social, economic, educational and affordable housing development initiatives that collectively increase the stability and sustainability of our community.

Our objectives are:

- (1) To raise the socio-economic and educational levels of community residents,
- (2) To expand economic development opportunities for community residents
- (3) To develop safe, decent, and affordable housing.

We are seeking volunteers for our Events Planning Committee. To sign up, call 443-984-3766 or send an email to chcdc@coppin.edu



**1100 Whitmore Avenue
Baltimore, MD 21216**

**PHONE:
(443) 984-3766**

**VOICEMAIL:
410-951-3622**

**FAX:
(410) 545-7849**

**E-MAIL:
chcdc@coppin.edu**

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