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ISSUE 9 | VOLUME 2 | September 2008

Greater Coppin Heights/Rosemont Community *news*

SERVING THE FOLLOWING NEIGHBORHOODS OF WEST BALTIMORE

ASH-CO-EAST/COPPIN HEIGHTS • GREATER ROSEMONT
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NORTHWEST • EASTERWOOD • BRIDGEVIEW • PINEHURST

Coppin Heights Community Development Corporation
(443)984-3766 or (410)951-3622 • chcdc@coppin.edu

It's a New School Year and Our Children, Schools, and Community Need You!

The beginning of a new school year is so exciting for me! There is an excitement in the air. It is so very nice to see our young people wearing their uniforms and bright smiles. Like my daughter, they are anxious to see the friends (and teachers) they have missed all summer long. Each year, for me, is like the day I dropped by daughter to school for the first time. The opportunities for a wonderful year are limitless for her. But they are also limitless for us parents as well.

We have all seen or read the news about the challenges our teachers and schools face in providing the high-quality education many of us took for granted a couple decades ago. With budget limits and over-crowding in many of our schools, our children are not getting all they need and deserve to achieve their highest potential. But there is hope! That hope is us – the parents and responsible adults in the community! Whether you are a parent of a student or simply a concerned adult, you can make a difference for our children, schools, and community!

How does helping at a school benefit the community? Your involvement gives you the ability to know the students, faculty, and staff. Your involvement gives you credibility with our children. Your involvement shows them that someone cares. Your involvement gives them the example they will need to give back when their time comes.

Involvement in school activities does not have to be limited to PTA membership, working in the office, or serving as a teacher's aid. Most of us have some skill or talent that can easily benefit a school. Here are some alternatives opportunities:

- One-on-one tutor and homework helper
- Chaperone on field trips
- Use your writing schools to solicit corporate support
- Assist in organizing fundraisers, assemblies and other school events
- Use your carpentry skills to make repairs
- Chaperone and support the athletics department
- Mentor a child with career goals similar to yours

This list could go on forever, but I think you get the picture. Start this new school year off being a part of the solutions to the challenges of children, schools, and community. Call a school near you and say, "How can I help?"

Michelle Nusum McEachern
Executive Director

PS - Since we are located inside Calverton Elementary/Middle School, I am a little bias. So I'll make it easier for you to make the call to Calverton. The office number at Calverton is (410) 396-0518

Coppin Heights Community Development Corporation & SECU of Maryland

present

1st Annual Financial Literacy and Career Fair
"Get Your Money Straight in 2008"

October 25, 2008 • 10 AM to 2 PM
Coppin State University
Dining and Meeting Hall, 2500 West North Avenue

The goal of the event is to offer attendees an opportunity to learn and better understand the many savings and spending choices that impact managing personal finances. It is also to encourage a better balance between spending, borrowing, savings and investments in order to achieve personal finance success.

Exhibitors still needed!
Call 443-984-3766 or To Register or for exhibitor information, call Ms. Igyor at 443-984-3766 or 410-951-3622

CHCDC'S RESUME WRITING SERVICE

The first step to getting the job of your dreams is a winning resume. That is why, starting in September, Coppin Heights Community Development Corporation will offer a resume writing service for residents. For as little as $25, you can have 5 copies of your professionally prepared 1-page resume and generic cover page.

What Your Resume package will feature

5 Copies of Your Professionally Prepared Resume
5 Generic Cover Letters
5 Envelopes

For an additional $15, you can have your posted to 5 top job sites. This service is provided by appointment only.
Call 443-984-3766 or 410-951-3622 for more info.

VOLUNTEER OPPORTUNITY

Office Assistant

CHCDC seeks a dedicated and dependable volunteer to serve as receptionist, including:

- Answer the office phone
- Perform basic clerical tasks
- Operate basic office equipment
- Enter new clients into database
- Provide support and assistance to staff as needed

Days: M-F
Hours: 10am to 2pm (flexible)

How to Apply:
Call 443-984-3766 or send an email to chcdc@coppin.edu to request a Volunteer Services Application

TEMPORARY, CONTRACTUAL HELP WANTED

Ideal for Coppin State University Students and residents seeking additional income!
Earn up to $480 every two weeks!

Coppin Heights Community Development Corporation has partnered with Associated Black Charities and Druid Heights Community Development Corporation to combat foreclosure in the West Baltimore Empowerment Zone!

TEN POSITIONS TO FILL!!

Foreclosure Prevention Outreach Associate

Duties: Under the guidance of a Lead Outreach Associate, conduct door-to-door questionnaire; canvass 20-25 doors a night; complete bi-weekly walk sheets. Must have excellent interpersonal skills and be able to build a rapport with community residents.

Start Date: September 15, 2008
Hours: Monday – Friday 5pm to 9pm and Saturdays from 10am to 2pm
This project will last 2 – 3 months.

Drop by the CHCDC office at 1100 Whitmore Ave to complete an application no later than 3pm on Sep 10th.

Coppin Heights Community Development Corporation's

ATLANTIC CITY BUS TRIP

Proceeds will support community improvement activities.

Saturday, October 18, 2008
8am – 8pm

BUY YOUR TICKETS EARLY AND SAVE!
$30 (BEFORE OCTOBER 1ST) **$35 (AFTER OCTOBER 1ST)**

Board the bus at Easterwood Park Recreation Ctr. 1530 N. Bentalou Street
Continental breakfast served on the bus. Seating is limited. First Come - First Served
Casino bonus subject to change without notice.
Bonus packages only available to person 21 years of age or older. Must have ID.

Tickets will go fast! Call 443-984-3766 or 410-951-3622

COPPIN HEIGHTS CDC
partners with
Girl Scouts of Central MD

COPPIN HEIGHTS GIRL SCOUTS TROOP

Serving girls in West Baltimore in grades K- 6

Weekly meetings will be held every Tuesday from 6PM – 7PM
in the Community Room at Calverton Elementary/Middle School, 1100 Whitmore Avenue

First meeting will Tuesday, September 9th. Lite Refreshments will be served.

Here are just a few benefits from being a Girl Scout:

- Girl Scouts is a place where girls discover the fun, friendship and power of girls together.
- Girls feel free to express themselves, to excel and to experience new things.
- Girl Scouting helps guide girls on their journey toward a successful future.
- Girl Scouting builds leaders, one girl at a time.
- Through fun and enriching activities, in a safe and supportive environment, girls are empowered to believe in themselves and in their potential.
- Girl Scouting opens up a world of opportunity for girls.
- Girls go on special trips and have access to some of the greatest summer camps in Maryland!
- It's a place where girls grow strong!

Troop Leaders include Coppin State University Students and Coppin Heights CDC Staff
Moms are urged to volunteer!!

For more information, call Ms. Clark at 443-984-3766 or
visit our office in Calverton Middle School's Community Wing

Girl Scouts.
Where Girls Grow Strong™

SEPTEMBER BLOCK MEETINGS

Beginning September 8th, block meetings will be held for each of the Healthy Neighborhoods target blocks to kick off our strategy to improve our neighborhood one block at a time. These meetings are not intended to replace neighborhood association meetings, but to support the work already being done by our neighborhood associations.

Because each block is unique, it makes sense to treat them individually as we tackle challenges and celebrate the opportunities! Meetings will be held from 6pm – 7pm at the Easterwood Park Recreation Center, 1530 N. Bentalou Street. We ask that residents attend **only** the meeting for the block on which you live. This will prevent confusion as projects and strategies are developed.

Initial Meetings Schedule

Date	Blocks
September 10, 2008	1500 – 1800 blocks of Moreland Avenue
September 11, 2008	1500 – 1800 blocks of Ruxton Avenue
September 15, 2008	1700 – 1800 blocks of N. Bentalou Street
September 17, 2008	1500 – 1600 N. Bentalou Street
September 22, 2008	1200 – 1400 N. Bentalou Street
September 25, 2008	900 – 1100 N. Bentalou Street

Don't miss the opportunity to have input on what happens on your block! Tell your neighbor, too!

YOUTH LEADERSHIP OPPORTUNITY

I hope you will agree that there are too many young people (21 and under) in our community for them not to have a say in what happens here! In 2006, Coppin Heights Community Development Corporation established the Greater Coppin Heights/Rosemont Community Steering Committee. This group of residents, business owners, and other stakeholders meeting monthly to find ways to advance our community and address issues that impact neighborhood reinvestment and the overall quality of life within our community. The group focuses on our resident-identified priority areas:

- slum and blight removal.
- community safety.
- elimination of known health and educational disparities

This great group of committed residents is made of only adults. We are establishing a Steering Committee for young people living in the 21216 zip code area. The Youth Group will meet monthly and work strategies that address their concerns as they relate to our resident-identified priority areas. This is an excellent opportunity for leadership skills development while making a difference it the community. Middle and High School students can earn community service hours while serving on the committee. For more information, call 443-984-3766 or 410-951-3622

IF YOU ARE NOT A PART OF THE SOLUNTION, YOU ARE A PART OF THE PROBLEM.

Don't Lose Your Home to Foreclosure - 5 Ways to Prevent Foreclosure

By Tracy O'Halloran
www.ezinearticles.com

Are you behind in your house payment? There may be alternatives to foreclosure that you have not thought about. In today's environment lenders don't really want to take your house. There are costs involved in foreclosing that lenders may never recoup. So thinking outside the box may help you both.

What triggers the foreclosure process? Let's say you are 30 days past due on your mortgage. At this point, you not only owe your lender the missing payment but you also owe late charges as well. At sixty days past due, you now owe two missing payments and late charges. However, at 90 days past due, depending on the terms of your mortgage, you don't just owe 3 missing payments and late charges. Instead, you are now in default under the terms of the mortgage and have triggered the acceleration clause. Now the entire loan balance is due and payable. Well it's fairly obvious that if you couldn't make one, two or three monthly payments in a row coming up with the entire loan balance is pretty unrealistic! So what should you do if you are behind in your house payments?

The **first** thing you will want to do is read your mortgage. Find out what constitutes default and what triggers the acceleration clause and try to avoid that situation. If you don't have enough money to pay all your bills on time, be creative. Making partial payments to some creditors while making your house payment on time could make sense over the long run.

The **second** alternative will be to talk with your lender's customer care advocate. Generally, when a borrower becomes past due on his or her home loan, the lender will contact the borrower immediately. If this happens to you, don't ignore that call. Talk to your lender, explain your particular situation and together you may be able to take steps to save your home. Often you may be able to set up a plan to become current by paying a portion of the past due amount along with your normal payments. Sometimes, you may be able to put your past due payments to the end of the loan and pay only the interest portion immediately. Sometimes the past due payments could be spread out over several months. No matter what arrangements you make with your lender, remember to always get the agreement in writing! If you are asked to submit paperwork, make sure you send it in a manner that provides a proof of delivery.

Third, if you can't make arrangements with your lender you might be able to apply for a "hard-money" loan. Lenders of hard-money loans generally charge higher interest rates and a greater amount of points than conventional lenders, so you need to be sure you can pay back this type of loan. If you didn't read the promissory note and the mortgage when you first bought your home, you must read this note!

Fourth, if you have equity in your house, it may be a good idea to put your house up for sale while you are investigating your alternatives. Selling your house yourself may help you to save some of the equity you have built up in your home. If you're in a situation where your property value has depreciated and you can't sell it for enough to cover what you owe, you might consider asking your lender to take a deed in lieu of foreclosure. In this situation you agree to give the lender the deed and the keys to the property in exchange for being released from your entire financial obligation. One reason a lender will agree to this arrangement, even though it puts the house in their inventory, is that it can save them costs they might not be able to recoup. Also, if the house eventually sells for more than you owe, the bank keeps the overage. It will not be returned to you.

Fifth, your lender might also consider a short sale, especially in a down market. In this type of arrangement the lender agrees to sell you or a third party, the house at less than the entire mortgage balance. Lenders will consider this type of arrangement in a down market. It keeps the property from becoming a nonperforming asset in their portfolio. They also won't have to pay all of the extra expenses like upkeep and maintenance, taxes and insurance. Plus it will save them from having to lower the price of the house on resale to meet current market values.

If you are facing a potential foreclosure, Coppin Heights Community Development Corporation may be able to help! Don't delay! Call us today!
Call 443-984-3766 or 410-951-3622

The ***National Healthy Homes Festival*** will take place on September 12-14,2008 at Druid Hill Park and will bring together local and state community partners, health, housing, and environmental organizations, local universities, lead and asthma prevention programs, federal, state, and city agencies, and people from Maryland and across the nation in an effort to encourage people to take action in their own homes and rental properties in order to prevent harmful diseases and illness caused by toxins such as lead, mold, and other home based environmental hazards. We encourage you to join us at the Festival to learn more about how to reduce home-based environmental health hazards (lead, mold/mildew/moisture, allergens, pest, rodents, proper air ventilation and structural defects) that injure and poison children, families and the elderly. Friday (9/12) will focus on Baltimore area school children and University Programs from the five area Universities engaged in public health and environmental justice issues; Saturday (9/13) will focus on "Do-it yourselfers," Contractors, Homeowners and the Latino Community, Sunday (9/14) will be targeted as a family day and the general public. There will be contractor training areas and separate tents for adult training and children's interactive activities, which will include the HUD Pavilion for Healthy Homes and a Natural Playground. There will be a variety of healthy food vendors and entertainment at the Festival.

If you have questions regarding the National Healthy Homes Festival, or to RSVP, please contact Michelle LeDonne at 410-534-6447 or mledonne@leadsafe.org.

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!!!

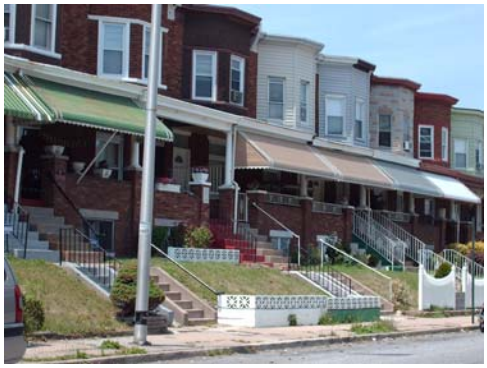
One Issue	$50.00
Three Issues	$135.00 ($45.00 per issue)
Six Issues	$210.00 ($35.00 per issue)
Twelve Issues	$300.00 ($25.00 per issue)

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

. . . . . COMING SOON . . . . .

THE GRAND OPENING
OF
THE LEONARD E. HICKS COMMUNITY CENTER
(Greater New Hope Baptist Church)
2718 WEST NORTH AVENUE
BALTIMORE, MARYLAND 21216
(410) 669-4040

SCHEDULED TO OPEN OCTOBER 2008
EXACT DATE AND TIME TO BE ANNOUNCED SOON



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

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