



News & Views

A NATIONAL REGISTER HISTORIC DISTRICT

VOLUME 47 NO. EV 4 MAY 2007

Caveat Emptor!

Buyer Beware! There always seem to be folks who want to separate you and your hard earned money without giving you fair value for your dollar. Perhaps you have seen one of the many recent media



references about home mortgage foreclosure and predatory lending practices: Congressman Elijah Cummings sponsored a Resolution that urged Congress to address predatory lending, an article [May 5, 2007] in the Sun observes that sub-prime lenders issued about half of the mortgages

in Baltimore in the past several years, a WBAL-TV story [May 4, 2007] says that Baltimore has nearly twice as many home foreclosures as Philadelphia – an especially noteworthy comparison when you consider that in 2007 the US Census Bureau put the population of Baltimore at 640,064 compared to Philadelphia's 1,463,281. The Baltimore Examiner reports "Since last year, 50 families a week have lost their homes to foreclosure in Baltimore City — depressing real estate values by \$900 million."

Central to all of the attention that this topic is getting are selling and lending practices that tempt homeowners or potential homeowners to sign financial agreements that sound wonderful but are misleading and frequently do not consider the long term economic needs of the borrower. At the April WHN Board Meeting, Will Backstrom introduced 'Judge Smartt', an educational DVD produced locally by Baltimore City and the Baltimore Homeownership Preservation Coalition. 'Judge Smartt' tackles some of the most common lending practices that result in foreclosure and unwarranted housing costs. These practices include:

- Unnecessary refinancing -- replacing an affordable mortgage with one that is unaffordable.

- Unaffordable financing – use of variable rate or 'interest only' mortgages that make an unaffordable home seem affordable.
- Cosmetic repairs to make a home appear to be worth what is actually a dramatically inflated price.

The people who use these practices to take advantage of unwary homeowners and homebuyers are very clever and many times what they do is entirely legal.

Buyer Beware! is excellent advice. If you or a friend or a family member or a neighbor is:

- Refinancing
- Buying a home
- Having problems making a mortgage payment
- Or if any of the descriptions above sound familiar

Take action! Get free assistance by contacting St. Ambrose Housing Aid Center at 410-366-8550 extension 201 [<http://www.stambros.org/>], call '311' who will transfer you to St. Ambrose, call 1-888-995-HOPE – Homeownership Preservation Foundation [<http://www.995hope.org/index.htm>]. The most important decision is to get help and the most critical issue is do not wait – **do it now!**

Would your church, civic organization or social group like to help spread the word? For a copy of the 'Judge Smartt' educational DVD, call or email Barbara Aylesworth 410. 485.8422/neighborhoods@belair-edison.org.

JUNE BOARD MEETING

June 25, 2007

SHILOH AME CHURCH

Meetings begin promptly at 7 PM
"Bring yourself and bring a neighbor"
All are welcome!

APRIL BOARD MEETING HIGHLIGHTS

The minutes from the March meeting and the Treasurer's Report were provided to all present. There was not a quorum due to an insufficient number of members present.

Housing

David Carroll reported that the Housing Committee met on April 17th and reaffirmed that major structural problems on houses and unlicensed vehicles on streets and on properties in Windsor Hills remain the top priorities. Two committee members are putting together a database and the committee is developing steps to take when problems are identified. The Resource People will assist the Housing Committee to gather information as they get more established. The next meeting of the Housing Committee will be May 17th at 7 pm at 4507 Prospect Circle.

Traffic

A walk-through at Windsor Mill Road to review the safety problems was scheduled for last week. City Council President Stephanie Rawlings-Blake and City Council Representative Sharon Middleton were there but no one from the Dept. of Traffic showed up. The on-site meeting has been rescheduled.

Conservation Trail

Marsha Hairston reported that the April 14th cleanup was successful and she distributed a sign-up sheet for free sycamore trees. A tree planting for students of Windsor Hills Elementary is planned on May 2nd.

Wes Hairston reported that an auction was held for a parcel of land along the Gwynns Falls next to the Trail. John Coe, Bob Lagas, and Marsha Hairston attended the auction – no offers for the property were made. Wes advised that acquisition of the property by the Baltimore Dept. of Recreation & Parks is being evaluated.

Resource Committee

Carolyn Jennings reported that 30 neighbors are currently working as Resource Persons -- each is assigned to 10 homes. Carolyn reviewed the expectations and asked for additional volunteers.

Education

Carmen Holmes said that a walk-through of the school will take place later in the year to determine facility needs. Painting and installing of new doors will take place this summer.

Presentation by Will Backstrom – Need to reduce foreclosures

Bob Lagas advised that St. Ambrose Housing Aid Center works with people to help with foreclosure situations and he introduced Will Backstrom, a neighbor on Talbot Road who works with the Baltimore Homeownership Preservation Coalition. Will advised that the group is concerned about the increasing number of foreclosures that are occurring and indicated that these are caused primarily

by death, divorce, disease, or debt. The problems are complicated by exotic mortgage programs, which put people in precarious financial situations. Will advised that foreclosure is avoidable and told the group that the 311 system in Baltimore City can help people prevent foreclosure. Will showed the group a video [see page 1 *Caveat Emptor*] produced by the Coalition in conjunction with the Megaphone project. It shows how people get into problems and ways that these problems could be avoided. Will has copies of the video that he can provide to anyone who would like to share them with other neighbors, church groups, etc.

Shiloh AME Church Sign

The Church submitted information to the WHN Board about a sign the Church would like to erect. Kara advised that this was discussed by the Executive Committee and the Building Code should be checked to make sure that the sign is in compliance. Kara also asked for additional information about lighting and indicated that the current perception is that the sign is too large. Reverend Clemons advised that the sign has been designed by a sign company and that the Church is complying with all of the appropriate requirements.

Other items

-- The May Board meeting was cancelled because of Memorial Day. The next meeting will be June 25th at Shiloh AME Church. The Executive Committee will meet on May 21st at 7 pm at 4114 Westchester Ave.

-- Shiloh AME Church will be holding a Health Fair in July and would like WHN or any interested neighbors to participate. The contact person is Annette Gay Fowler; she can be reached through the Church at 410-367-8961.

NEWS & VIEWS

IS NOW AVAILABLE AT

WINDSORHILLSNEIGHBORS.ORG

for download in '.pdf' format. Please help WH reduce costs by getting your copy on-line. Notify the newsletter-editor@windsorhillsneighbors.org -- both your name and address are required.

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Contact any WHN Officer by telephone at: 410.---.---

Contact any WHN Officer by Email at:
president@windsorhillsneighbors.org

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Copy Deadline For the June 2007 News & Views

SATURDAY JUNE 2, 2007

Email to: newsletter-editor@windsorhillsneighbors.org

Announcements

Nykidra Robinson is now our Neighborhood Liaison with Baltimore City Mayor's Office of Neighborhoods & Constituent Services. She replaces Tony Bridges who is now the Director of that office, You can reach Nykidra by calling 410.396.4735.

Summer Camp at Shiloh A.M.E. Church -- Summertime fun for ages 5 – 14. Hattie Seward Camp registration is now underway. The camp will operate Monday through Friday, 8 a.m. to 2 p.m. beginning Wednesday, June 27, 2007 and ending Friday, August 10, 2007. The church is located at 2601 Lyndhurst Avenue. Rev. Charlotte Clemons is the pastor. For more information, please call the church office at 410-367-8961.

News of Neighbors

Condolences to John Millen of Clifton Road and his family on the death of their mother Margueritte on April 19, 2007.



OPERATION ORANGE CONE

This Baltimore City program directed by the Department of Transportation commenced in late April and will focus on alley improvements, bridge rehabilitation, bike lane striping, footway repair, resurfacing, reconstruction, milling and paving. This concentrated effort to smooth and beautify the streets of Baltimore will be a focus of activity this construction season, which usually ends in mid-November. To track the progress of various projects, you can log onto www.baltimorecity.gov/orangecone.

MEMBERSHIPS – THANK YOU!



Individual: Antionella Elliott; Mary Moore; Dawntasha Phillips

Contributing: Melvina & Sarah Johnson

Family: Cynthia & Freddie Corbin; Henry & Yvette Jefferson; Elizabeth Logan; Morline & Wingrove Lynton; Mary Talbot; Romaine Taylor

Time is the coin of your life. It is the only coin you have, and only you can determine how it will be spent. Be careful lest you let other people spend it for you.

Carl Sandburg

Privacy

Windsor Hills Neighbors collects your address, telephone number and Email address at Board Meetings and on dues slips. Neighbors who do not attend Board meetings will be asked to provide some of this information when they talk with their Resource Person. WHN uses this information to communicate with individual neighbors when it is necessary and to maintain mailing lists for News & Views. WHN does not distribute this information to outside parties, does not share it with any other groups -- even those with whom we have similar objectives. WHN makes every effort to keep the information that we obtain private and to use it only for your benefit as a resident of WHN.

In the near future WHN will be developing several Email lists for the distribution of different types of information and you will be able to ask that your name be removed should you not want to receive these messages. The objective is to improve the ability of neighbors to communicate with each other and maintain your privacy rights while we make better use of electronic media.



Spring Safety Tips

- Inspect your windows and doors – replace or repair worn-out locks and broken windows.
- Replace torn window screens and make sure that all windows and patio doors can be securely fastened.
- Trim over-grown shrubbery and prune trees.
- Assure that your house number is clearly visible from the street.
- Assure that all outside lights work properly and light what you want illuminated – turn them on and check them after dark.
- Remove fire hazards from your house – rags, newspapers, flammables -- and dispose of them properly.
- Assure that smoke detector batteries are fresh and that fire extinguishers are accessible and fully charged.
- Check car tires for wear, replace worn wiper blades and assure that lights/signals, cooling system and engine are in good condition.



