Neighbors are encouraged to submit articles and ideas to the Porch Light. Please submit your thoughts using one of the following methods:

- Fax: 410-235-7456
- Email: chmc.corp@verizon.net

January 1st, 2014
HAPPY NEW YEAR

January 9th
CHM Community Meeting @ 7p

January 10th
Alley & Trash Can Inspection
“Keep It Clean In 2014”

January 14th
NE BPD 2014 Planning Meeting @ 7p
5811 Goodnow Rd.

January 15th
NE BPD Meeting w/ Comm. Batts @ 7p
5629 Harford Rd.

January 18th
2015 Balto. City Balanced Budget Workshop @ 9a
1701 N. Gay St.

ChM Healthy Neighborhoods at 410-235-6715 or email chmc.corp@verizon.net.

Coldstream Homestead Montebello Community Corporation

What Is Healthy Neighborhoods?

A Quick Review of the Possibilities:

- **Block Projects**—Healthy Neighborhoods provides grants for projects that make neighbors and friends, enhance curb appeal, add value and build strong blocks.
- **Refinancing and Renovation Loans**
  - 1% below the 60-day Fannie Mae rate
  - 30-year fixed rate
  - No private mortgage insurance
  - Loans to 110% of the after-rehab value
  - Free design advice from an architect
  - Eligible for $10,000 Matching Grant for Rehab
- **Forgivable Loans**
  - to buy foreclosed, abandoned, short-sale homes, City owned Vacants to Value and developer partner renovated homes

NSP2 Program: $25,000 for buyers of foreclosed, Short Sales and City owned properties! Tell your friends and colleagues and call HNI representative at CHMCC today!

CHM Healthy Neighborhoods at 410-235-6715 or email chmc.corp@verizon.net.

CHMCC & Baltimore Housing
Alley & Trash Can Inspection
January 10th
Let’s Start a Clean, Sanitary & Healthy New Year!

HUD Certified Homeownership Counseling Agencies
Belair-Edison Neighborhoods, Inc.
3412 Belair Rd. Baltimore, MD 21213
Phone: 410-485-9405

Visit us on the web at:
www.liveinchum.org

CHM Senior Meet. @ 10 a CHM Center

CHMCC & Baltimore Housing
Alley & Trash Can Inspection
January 10th
Let’s Start a Clean, Sanitary & Healthy New Year!

MEMORABLE MOMENTS IN 2013
CHMCC MAKING A DIFFERENCE

SCHOLARSHIP ALERT
COLLEGE PROWLER
http://www.fastweb.com/college-scholarships/featured-scholarships
$2,000 SCHOLARSHIP ANNOUNCEMENT

GET A JOB
CCBC - Become a Construction Worker

Projected job growth from 2010-2020 is 24% and average salary is $13-$19/hr.*
High school diploma is not required.
For more information or to be placed on the mailing list, please call 443-840-4625 or email: ACE@ccbcmd.edu.

FREE FOOD SERVICE TRAINING NOW BEING OFFERED AT THE BALTIMORE CITY COMMUNITY COLLEGE

Are you seeking employment in the Food Service field, where you can earn up to $12.00 per hour?
4 HOUR ORIENTATIONS & ASSESSMENT
Every Tuesday’s 10:00 a.m. Sharp! Every Thursday’s 10:00 a.m. Sharp!
Workforce Reception Center 100 West 23rd Street Baltimore, MD 21218

For more information please contact:
Dural Falls, Career Navigator at (410) 396-1474 or dfalls@oedworks.com
Ron Harrison, MI-BEST Coordinator at (410) 986-5458 or rharrison@bccc.edu

Scholarship Alert

College Proowler
http://www.fastweb.com/college-scholarships/featured-scholarships
$2,000 Scholarship Announcement