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## Neighborhood Housing Services of Baltimore, Inc.

Up-to-Date NHS News Every Other Month

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### [Housing History Fun Fact No. 6](#)



In June of 1993, NHS of Baltimore was named one of twenty pilot programs in Neighborhood Reinvestment's new *National Homeownership Initiative*. The announcement was made before a large group of reporters at the National Press Club in Washington, D.C., by then Federal Reserve Governor, Lawrence Lindsey. The goal of the \$650 million dollar campaign was to create 10,000 new, low to moderate income homeowners through services provided by several NHS' across the county.

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### NHS of Baltimore 'Going Green' With Its Housing Rehab Program

In our continuous effort to be *green* in every aspect of what we do, NHS is happy to announce our green rehab initiative.



Homeowners who receive rehab lending and services from us will have the opportunity to choose from a variety of *green* options when considering the work that needs to be done on their home.

Some examples include; energy efficient windows, low volatile organic compound (VOC) paints, tankless water heaters, energy star appliances, compact florescent lighting and low flush toilets. While homeowners are not required to opt into these green options, we encourage them to do so due to the long term benefits they provide to both the homeowner and the environment.

### Counselors Face a New Type of Foreclosure Client



As we all know, 2008 and 2009 have been particularly hard years for homeowners. Families and individuals alike are finding it difficult to make ends meet and are struggling to make their mortgage payments.

NHS of Baltimore has experienced such a high demand for foreclosure and delinquency counseling, that we've had to book appointments as much as two weeks out. So far this year, we have counseled 204 households that are either behind on their payments or have received a notice of intent to foreclose from their bank.

The more astonishing detail is that our counselors are now seeing an influx of middle income people looking for assistance. "In the beginning, I mostly counseled lower income people who were facing foreclosure due to re-adjustable interest rates that they couldn't afford," said Homeownership Counselor, Michelle McKiver. "Now I am seeing more middle income people who can't pay their mortgage due to loss of or reduction in income. Their financial situation has changed, and they just don't have the money."

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So far this year, NHS of Baltimore has successfully saved 53 families and individuals from foreclosure. We strongly recommend homeowners seek counseling the moment they think they might be late on their mortgage payment. The sooner the better!

## [This Month's Featured Blog Post](#)

**Why Street Trees Benefit You as a Homeowner and City Resident, By Rehab Specialist, David Fielder**

I am a homeowner in Baltimore City and I love trees. I don't expect everyone to be as passionate as I am, but let me tell you about the practical reasons why a homeowner should have trees near his/her house.

**Do you have noisy neighbors, honking their car horn when they pick someone up?** The leaves and branches of trees help to reduce the amount of noise that radiates through your neighborhood.

**Do you have a damp basement?** Tree roots capture water when it rains and release it slowly over time. This means less water flowing down Baltimore's sidewalks and streets, which can end up in your basement.

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## **NHS Welcomes New Board Members**

Tanya Zahalak, *Fannie Mae*

Harry Spikes, *Congressman Cummings Office*

We are glad to have you on our team and we look forward to working with both of you!



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