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House Hunter's Handbook

Community Profiles:

*Baltimore City and
Baltimore County*

HOUSE HUNTER'S CHECKLIST

HOME FINANCING

WHERE TO CALL FOR HELP

THE BALTIMORE PLAN
for Affirmative Marketing
in Real Estate
319 E.25th Street
Baltimore, Md. 21218
301-243-4400



Equal Housing
Opportunity

INTRODUCTION

. . . The descriptions of the varied geographic areas have been written to invite prospective home buyers or renters to look them over and visit some of the neighborhoods which might well meet their housing needs. Through the use of The Central Maryland Multiple Listing Service your real estate agent can conveniently locate available property sales which can be further investigated through touring them.

. . . Explanations:

Map locations (designated by letters "A" through "N") correspond to the specific community profile and the accompanying inset map.

Boundaries follow those designated by zipcodes or/ and borders of the adjacent portion of the city or county. Where the major portion of a zip-code is located dictates in which community profile it will be found listed. The number of home sales and price ranges will, therefore, include those only within the geographic rather than the zipcode boundaries.

"Med." in the Sales Information stands for "median" - the mid-point for the number of houses sold with an equal number costing more and less than the median.

The listing of houses sold does not include homeowner's sales which can be quite numerous at times.

. . . Information has been accumulated from:

Central Maryland Multiple Listing Service:
comparative sales reports for April/May and
October/November 1978

Citizen's Planning & Housing Association:
BAWLAMER

Department of Housing & Community Development:
PROGRAMS: 1977;

Libraries: Baltimore County & Enoch Pratt

Regional Planning Council:
LOW & MODERATE INCOME HOUSING: 1980

Literature from a number of community associations

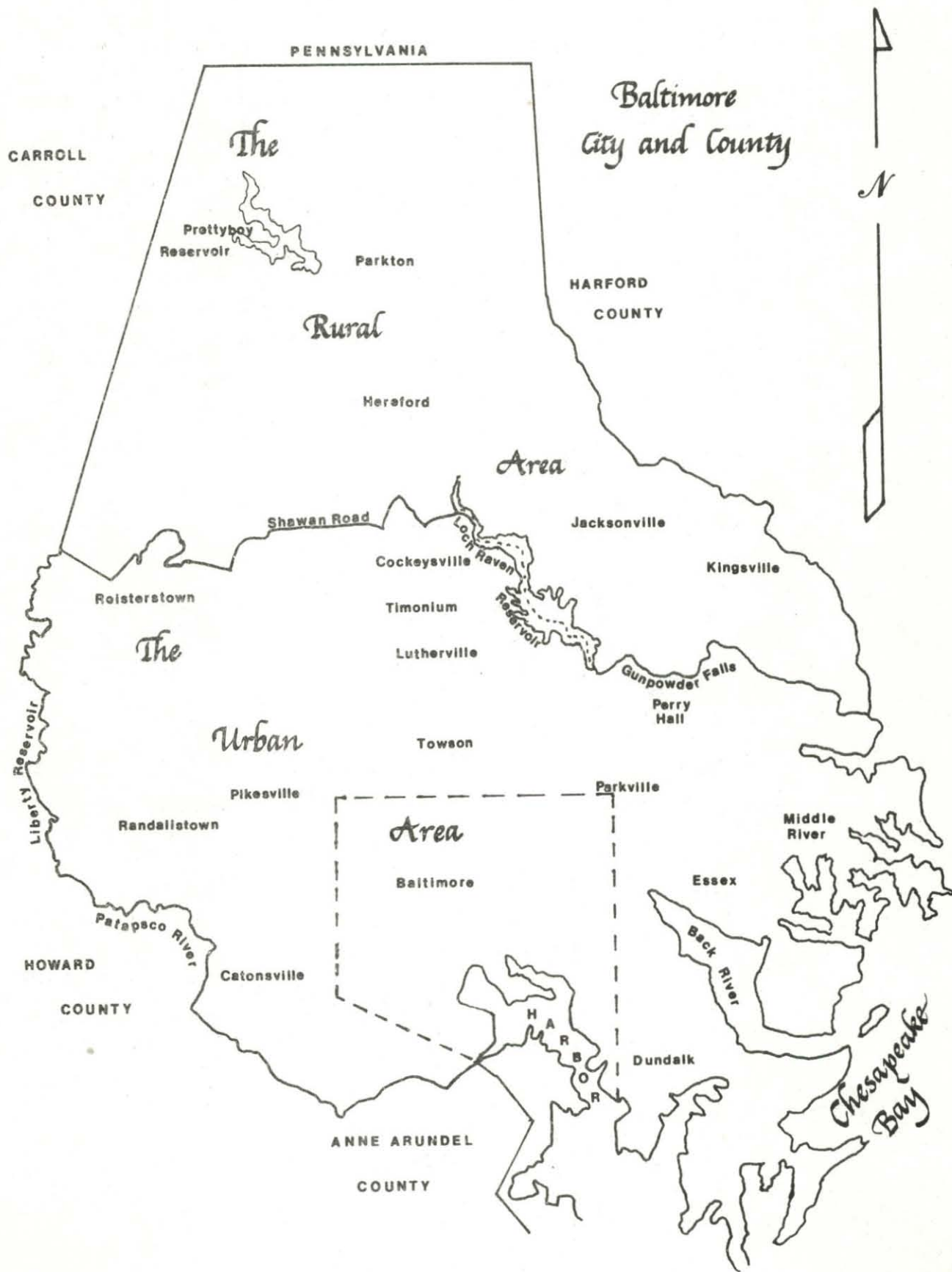
REAL STORIES FROM BALTIMORE COUNTY HISTORY Revised 1967,
Isobel Davidson; Tradition Press; Hatboro, Pennsylvania

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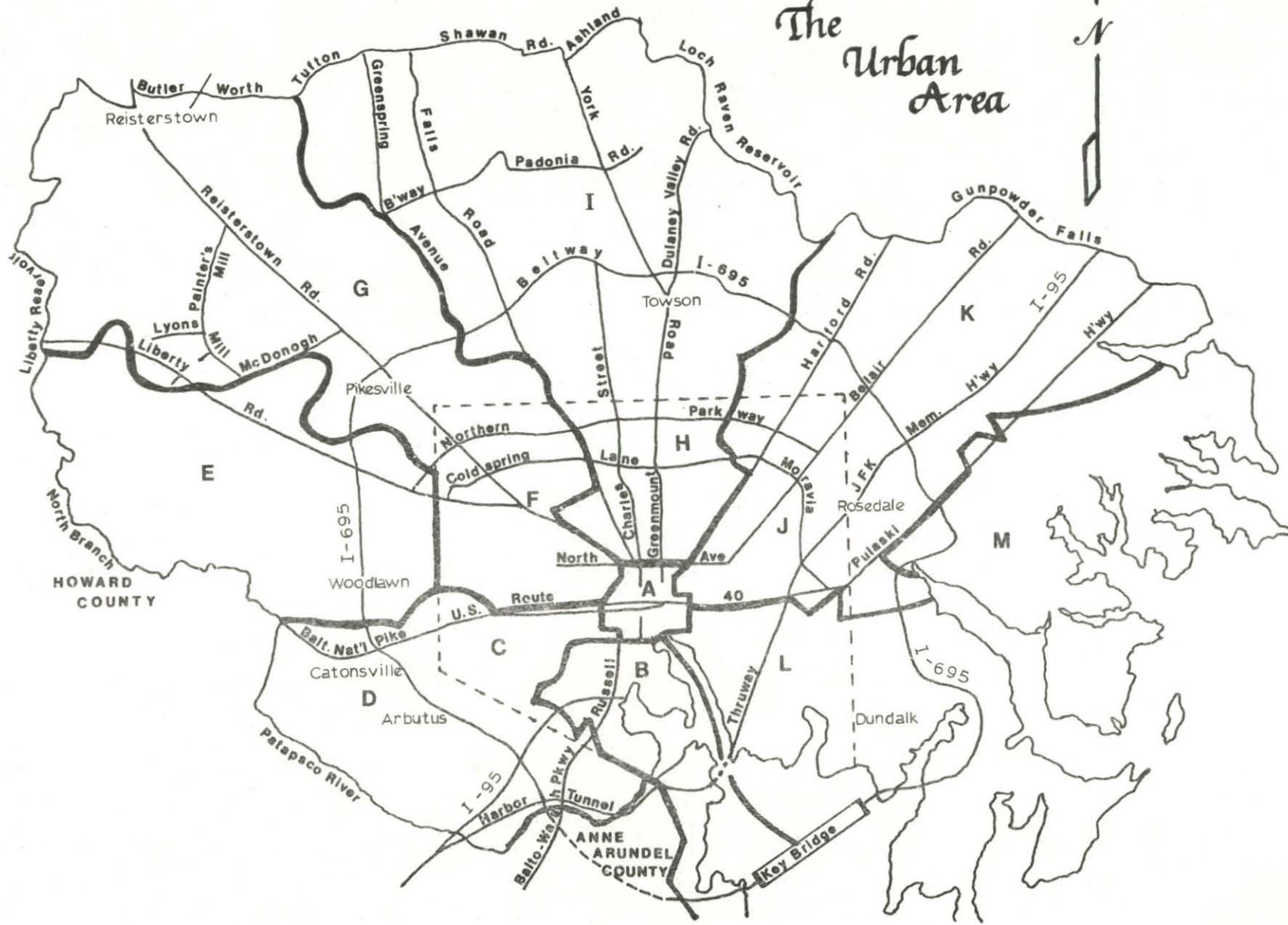
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The First Edition

It is our intention to up-date the House Hunter's Handbook each year. We would appreciate additional information on areas and suggestions as to how the handbook might be made more useful.



The Urban Area



CENTRAL: A

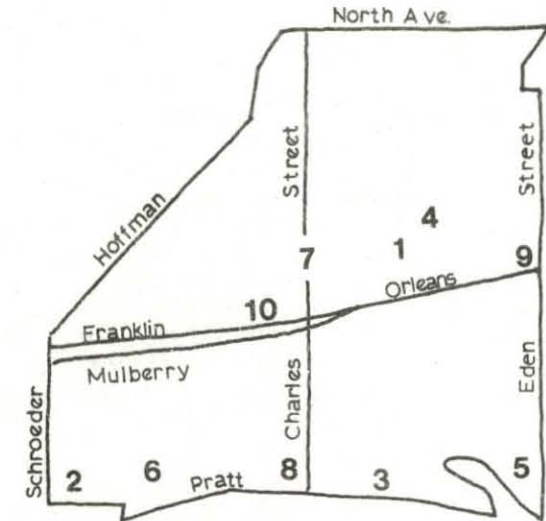
ZIPCODES: 212- 01 & 02

NEIGHBORHOODS:

- | | |
|----------------------|---------------------|
| 1. Brentwood Forrest | 6. Little Lithuania |
| 2. Hollins Park | 7. Mount Vernon |
| 3. Inner Harbor | 8. Old Otterbein |
| 4. Johnson Square | 9. Old Town |
| 5. Little Italy | 10. Seton Hill |

DESCRIPTION:

Mount Vernon Place with the monument to George Washington as its hub may be considered to be the very center of this part of the City. Facing the four parks stretching out as spokes from the monument into Charles and Monument



Streets are the Walters Art Gallery, the Peabody Conservatory of Music (now a part of The Johns Hopkins University), Mount Vernon United Methodist Church, a condominium, two high-rise apartments for senior citizens, some very old fashionable homes (one now being the Engineers' Club), townhouses, "eateries" including a French Restaurant, and a branch bank and discotheque in the former Park Plaza Hotel. Cultural events prevail in all the creative arts; the Enoch Pratt Free Library system is a part of the inter-library loan service of the State of Maryland; museums range from showing varied modes of transportation to an array of handiwork by a local silversmith. The renovated City Hall (often referred to as "The Wedding Cake") speaks of a city with historical roots in transition as it welcomes new residents. The Inner Harbor is a magnet drawing visitors for a variety of activities: the City Fair drawing over a million attendees; paddle wheeling & sail boating; touring the US Constellation (first frigate of the US Navy and built in Baltimore), the submarine USS Torsk, and the old Coast Guard Five Fathom Lightship; eating on the Nobska, at Connolly's, or along Corned Beef Row, and at new restaurants soon to be built, including one atop the World Trade Center which will give a magnificent view of the City and harbor (where, too, will be the new observation deck); and visiting the Maryland Science Center as well as the Baltimore Aquarium and the new Pavillions soon to be built. The aroma of spices emanating from the McCormick Co. permeates the air giving a scent of the exotic to this newest center of activity. Nearby is being built the Convention Center with a Hyatt-Regency Hotel soon to follow.

HOUSING:

Houses: There are a number of housing opportunities in quite varied neighborhoods. Townhouses abound throughout in a diversity of historical sections with higher priced homes being found in Mount Vernon Place.

SCHOOLS:

Junior/Senior High: Joseph C. Briscoe
The School of Fine Arts is being initiated in the old Alcazar at Mount Vernon Place on Cathedral Street

SALES INFORMATION 1980

Price Range	Sold	
	July	Aug. Sept.
Below \$10,000		3
10,000 - 14,999		3
15,000 - 19,999		0
20,000 - 24,999		0
25,000 - 29,999		1

(Cont'd)

COLLEGES/UNIVERSITIES:

Antioch University
Community College of Baltimore, Harbor Campus
Maryland Institute College of Art
University of Baltimore (junior & senior years only)
University of Maryland At Baltimore which includes a number of professional schools mostly at the graduate level.

Price Range	SALES INFORMATION (Cont'd)		
	Sold		
	July	Aug.	Sept.
30,000 - 34,999		0	
35,000 - 39,999		0	
40,000 - 44,999		2	Med.
45,000 - 49,999		1	
50,000 - 54,999		0	
55,000 - 59,999		1	
60,000 - 64,999		1	
65,000 - 69,999		0	
70,000 - 74,999		0	
75,000 - 79,999		1	
80,000 - 84,999		0	
85,000 - 89,999		2	
Over - 90,000		2	
		17	

Apartments: High-rise apartments will be found in the downtown and Druid Lake areas with some being condominiums. There are other multi-family dwellings throughout with many being converted group homes. There are plans to transform some of the old clothing factories near the University of Maryland into loft apartments following a pattern used in the Soho District of New York City. New high-rise apartment buildings are scheduled for construction at the Inner Harbor.

Assisted Housing:

Boone Manor	Monumental Gardens
*Chase House	Geo. Murphy
Flag House Cts.	Orchard Mews
Forrest St. Apts.	Poe Homes
Green Willow Manor	Somerset Cts.
Lafayette Cts.	**Stafford Apts.
Latrobe Homes	Target City
Lexington Tr.	**Waters Towers E.
*McCulloh Homes	**Zion Towers

*Elderly only

**Includes Elderly

Homesteading:

Stirling Street

Urban Renewal:

Fremont	Oliver
Mont Clare	Orchard/Biddle
Old Town	Poppleton

SHOPPING:

While the large chain supermarkets will be found in peripheral areas adjacent to Central, many neighborhood food stores do exist. Lexington Market, which advertises as being world-renowned for its selection of produce, meats, sea food, and baked goods, is in the downtown mercantile shopping district; the newly re-built Belair Market is in Old Town; the Fish Market - just a block from Pier 4 - has been the site of an open-air "Farmers Market" on Sundays during the summer.

BUSINESS/INDUSTRY:

City, State, and Federal Governments employ thousands of persons with the most recent going to be the new Social Security complex on Eutaw at the Franklin/Mulberry corridor; three daily newspapers, main offices of major banks, savings and loans, & credit corporations, and insurance companies, of IBM and the C & P Telephone Company, branch office of the Chessie Railroad System, and the home office of USF&G, legal & medical services, U. of Md., MTA, and Maryland General and Mercy Hospitals, and retail merchants can be said to be the major employers in this focal point of Metropolitan Baltimore where over 35,000 are employed by the larger firms.

TRANSPORTATION:

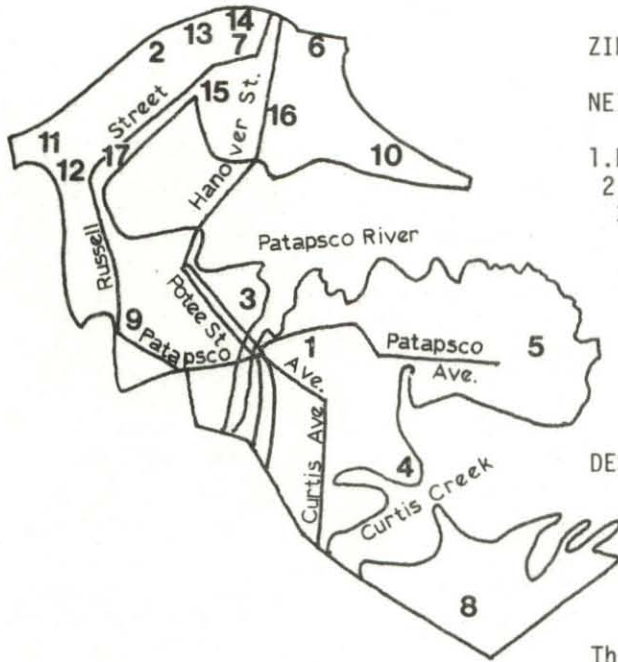
City and inter-city buses radiate from within a short distance of Charles Center. The initial section of the new subway system will be serving the northwestern sector from stations in Charles Center & Lexington Market. Commuter trains to D. C. & Philly stop at Penn Station.

S O U T H: B

ZIPCODES: 212- 25, 26 & 30

NEIGHBORHOODS:

- | | |
|------------------|-----------------------|
| 1. Brooklyn | 9. Lakeland |
| 2. Carroll Park | 10. Locust Point |
| 3. Cherry Hill | 11. Morrell Park |
| 4. Curtis Bay | 12. Mount Winans |
| 5. Fairfield | 13. Pigtown |
| 6. Federal Hill | 14. Ridgely's Delight |
| 7. Fremont | 15. Sharp-Leadenhall |
| 8. Hawkins Point | 16. South Baltimore |
| | 17. Westport |



DESCRIPTION:

Water, water everywhere
all around the bay;
Water, water everywhere
lapping every quay.

This parody from Samuel Taylor Coleridge's "Rhyme of the Ancient Mariner" is an apt description of the miles of shoreline from the Inner Harbor along the Northwest Harbor, the Patapsco River and its Middle Branch, Winans and Stonehouse Caves, Curtis Bay and Curtis Creek with its Cabin Branch, and Thomas Cove. Thrusting into the water at the confluence of the Northwest Harbor and the Patapsco River sits Fort McHenry. Though it was made famous as the site about which our national anthem was written, one should not forget that this battle of the War of 1812 prevented the British from attacking the center of Baltimore. Looking out from atop "The Star Fort," one can see ocean-going vessels plowing the waters or docked at the Locust Point Marine Terminal (just to the north and west) or at Fairfield (across the river to the south); on a clear day may be seen the twin spans of the Preston Lane Bridge across the Chesapeake Bay connecting the Western and Eastern Shores at Sandy Point State Park and at Kent Island; the newest bridge - the Francis Scott Key - towers above this view at a much closer distance as it completes the final link in the Baltimore Beltway. Neighborhood parks and recreation areas will be found throughout with an observation tower at Harbor View in Brooklyn, picnic and children's play area in Federal Hill, a planned marine and waterfront recreation area along the Patapsco near the Hanover Street Bridge, and the beautifully restored and refurbished mansion of Charles Carroll, Barrister, in a park carrying his name on the few remaining acres of his original 2500; from his home atop a gradual rise Carroll could see across the Gwynns Falls and Middle Branch of the Patapsco River to what is now known as South Baltimore. The history of a developing Baltimore will be found here.

HOUSING:

Houses: one living in a home here may find history within the very walls. George Washington was reported to have "slept here" in a house on the street named for him in what is called Ridgely's Delight. Here will be found Federal, Roman, and Victorian style homes. Nearby in Barre Circle and Otterbein "Homesteaders" have been actively rebuilding their \$1 homes.

SCHOOLS:

- Junior High: Cherry Hill
Diggs-Johnson
Ben Franklin
Francis Scott Key
- Senior High: Southern

Houses (Cont'd.)

Federal Hill is fast becoming an "in" place to live - houses for residence as speculation are being bought for renovation and restoration. Cape Cods, cottages, ranchers, and duplexes will be found scattered throughout the area among the many group homes.

Price Range	SALES INFORMATION 1980	
	Sold	
	July	Aug. Sept.
Below \$10,000	3	
10,000 - 14,999	4	
15,000 - 19,999	3	
20,000 - 24,999	8	
25,000 - 29,999	7	
30,000 - 34,999	16	Med.
35,000 - 39,999	10	
40,000 - 44,999	3	
45,000 - 49,999	3	
50,000 - 54,999	0	
55,000 - 59,999	3	
60,000 - 64,999	2	
65,000 - 69,999	0	
70,000 - 74,999	3	
75,000 - 79,999	2	
80,000 - 84,999	1	
85,000 - 89,999	0	
Over - 90,000	5	
	73	

Apartments: The high-rise is at a minimum here though multi-family units exist within converted houses and occasional apartment buildings.

Assisted Housing:

- Arbuta Arms Apt.
- Brooklyn Homes
- Cherry Dale
- Cherry Hill Homes
- **Christchurch
- Fairfield Homes
- Mount Winans
- Westport Homes
- **includes elderly

Homesteading:

- Barre Circle
- Otterbein

Urban Development:

- Ridgely's Delight
- Sharp-Leadenhall

SHOPPING:

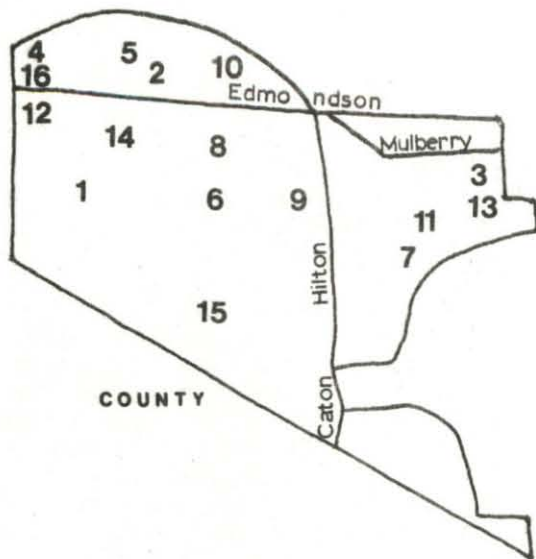
Those living in South Baltimore find food shopping at the Cross Street Market being the most convenient to them with "all the comforts of home" to be found in stores and shops lining and radiating from Light and Hanover Streets. Brooklyn, too, has its own "small town" flavor as an independent community supplying the needs of its residents. Where major shopping centers don't exist in the immediate community, they will be found nearby in adjacent ones.

BUSINESS/INDUSTRY:

The surrounding waters have contributed greatly to the business activities of this broad community. In addition to Bethlehem Steel Shipbuilding's and Maryland Shipbuilding & Drydock's being major employers so, too, are the Carr-Lowery Glass Co., Koppers Co., and South Baltimore General Hospital which collectively hire over 11,000. Camden Industrial Park encompasses a number of small businesses including "The Home of Park's Sausages." And cruises to a variety of ports-of-call frequently originate from Locust Point where stevedores will be found busily loading ships.

TRANSPORTATION: The MTA buses number 1, 6, 11, 28, 30, & 37 travel throughout these communities.

S O U T H W E S T : C



ZIPCODES: 212- 23 & 29

NEIGHBORHOODS:

- | | |
|----------------------|--------------------|
| 1. Beachfield | 9. Mount Olivet |
| 2. Edmondson Village | 10. Rognel Heights |
| 3. Franklin Square | 11. Steuart Hill |
| 4. Franklinton | 12. Ten Hills |
| 5. Hunting Ridge | 13. Union Square |
| 6. Irvington | 14. Uplands |
| 7. Mill Hill | 15. Violetville |
| 8. Monastery | 16. West Hills |

DESCRIPTION:

Union Square to the east - Hunting Ridge to the west - with Irvington in between - just by following the old road to Frederick you'll be visiting historical roots of Western

Baltimore. These and their neighboring communities reflect upon times from pre-revolutionary days through the Civil War. Although Hunting Ridge wasn't developed as a residential community until 1922, its history goes back to the Rent Rolls of the First Lord Baltimore with its acreage including what is now Catonsville. Its backdrop is Leakin Park - noted as being the largest wilderness city park in the U. S. In contrast to this community is Union Square - reportedly the first planned community in the nation - which is being restored to its 19th century splendor of Federal and Victorian architecture with replicas of 1895 gas lamps illuminating the square itself. Here you can walk where H. L. Mencken, Baltimore's world-famous writer and critic, strolled after leaving his white marble stoop on Hollins Street.

A stretch of road between the 3 and 4 mile stone markers along Frederick Road was active as a community long before its official founding as Irvington in 1874; two of the original four houses built at that time still stand. But for a half century Fairview Inn was a stopping-off place for westward or city-bound folks on horseback or in covered wagons. St. Joseph's Monastery was built in 1867 and Mt. St. Joseph's College (high school) in 1876. Though bounded by three cemeteries residents of Irvington consider their community a lively place.

HOUSING:

Houses: What you can't find in one neighborhood, look for in another. While townhouses are plentiful - particularly toward the central city - individual homes are predominant in many areas of this part of the city. And styles are varied enough to suit most tastes. There are big houses with wide porches and small houses with narrow ones with both having surrounding grass and gardens and trees.

SCHOOLS:

- Junior High: Gwynns Falls
- Senior High: Edmondson, Southwestern Carroll Park

SHOPPING:

Hollins Market (in the oldest market building in continuous use in Baltimore) serves the Union Square neighborhood though shoppers come from all over to purchase meats, fish, poultry, and fresh produce. It has been in this same area where "shopsteading" was initiated - like the homesteading program, but for the

Houses (Cont'd.)

Price Range	SALES INFORMATION 1980		
	Sold		
	July	Aug.	Sept.
Below \$10,000		6	
10,000 - 14,999		6	
15,000 - 19,999		11	
20,000 - 24,999		15	
25,000 - 29,999		20	
30,000 - 34,999		32	Med.
35,000 - 39,999		28	
40,000 - 44,999		17	
45,000 - 49,999		6	
50,000 - 54,999		3	
55,000 - 59,999		4	
60,000 - 64,999		3	
65,000 - 69,999		0	
70,000 - 74,999		1	
75,000 - 79,999		0	
Over - 80,000		2	
		154	

Apartments: Garden apartments exist in some areas though it would appear that the majority of multi-family dwellings will be found in converted residences.

Assisted Housing:
 Beechfield
 Frederick Heights
 Steuart Hill
 Uplands Apts.
 Woodington Gardens

Urban Renewal:
 Mount Winans

SHOPPING (Cont'd.)

re-establishing of new, small businesses. If you shop in Irvington, the slogan is, "Walk to the shops of merchants who know what service means." Edmondson Village was the first nationwide developed shopping center. While in recent years many shops have closed, there is now a move afoot for renewal of this once innovative design for shopping. Just down the street from the West End Shopping Center is Montgomery Wards - a landmark across from Carroll Park. And not far across the City/County line is Westview Shopping Center where one stop can do it all.

BUSINESS/INDUSTRY:

Because of the proximity to Woodlawn, this is a convenient location for working at the Social Security Administration where there are 20,000 employees. The employment office of White Coffee Pot Family Restaurants is located here; combined with St. Agnes Hospital they employ over 2,000.

TRANSPORTATION:

The MTA buses number 3, 8, 20, 22, 23, 51, and 86 give service to residents of this area.

S O U T H W E S T : D

ZIPCODES: 212- 27 & 28

NEIGHBORHOODS:

- 1.Arbutus
- 2.Baltimore Highlands
- 3.Catonsville
- 4.Halethorpe
- 5.Lansdowne

DESCRIPTION:

Here is where tobacco plantations were prevalent on land spreads in excess of 2000 acres. In 1775 Richard Caton, a young but poor Englishman, won the hand of Elizabeth the daughter of Charles Carroll of Carrollton (a signer of the Declaration of Independence)

who presented them with a fine estate and home as a wedding present in 1786. It was known as "Thunder Castle"; within its walls were such guests as Marquis deLaFayette and George Washington. A placque where the new library now stands marks the site of this historic residence. Rolling Road, by the way, was so named because the barrels (called hogsheds) filled with tobacco leaves were rolled down to Elkridge Landing (the furthest point inland to which ships could sail) - a viable seaport on the Patapsco in competition with Old Baltimore Town. "Tom Thumb" - the name given to the first railroad train - made its initial run through Catonsville on its way from Baltimore to Ellicott City.

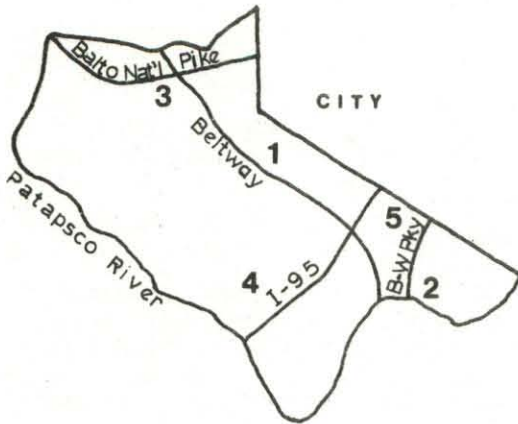
ARBUTUS, BALTIMORE HIGHLANDS, HALETHORPE, LANSDOWNE all in 21227 share several common features which seemingly provide a feeling of small-town intimacy while being close to the city and to employment opportunities. There are volunteer fire departments, service, women's, and political clubs, and veteran's organizations. Improvement and civic associations are strong especially in Lansdowne and Baltimore Highlands. Housing does have all types and styles - detached, group, brick, frame -- on streets where there is the appearance of houses being older with well-tended yards. There are two apartment developments in Lansdowne and in the Maiden Choice area north of Arbutus.

CATONSVILLE in 21228 is one of the oldest established suburban communities in the Baltimore area. Its location gives residents easy accessibility to the downtown commercial district. Despite the City's close proximity Catonsville retains a country feeling. While a variety of housing can be found, spacious old homes predominate many areas; with many more recent developments having been built Catonsville has become a popular area for used housing. Nine apartment developments - primarily of the garden-type - will be found in the area.

Price Range	SALES INFORMATION 1980		
	Sold		
	July	Aug.	Sept.
Below \$20,000		1	
20,000 - 24,999		0	
25,000 - 29,999		5	
30,000 - 34,999		11	
35,000 - 39,999		4	
40,000 - 44,999		6	
45,000 - 49,999		20	

SCHOOLS:

- Middle: Lansdowne
- Junior High: Arbutus
Catonsville
- Senior High: Catonsville
Lansdowne



(Cont'd.)

SALES INFORMATION 1980

Price Range	Sold	
	July	Aug. Sept.
50,000 - 54,999	20	
55,000 - 59,999	32	Med.
60,000 - 64,999	23	
65,000 - 69,999	18	
70,000 - 74,999	9	
75,000 - 79,999	11	
80,000 - 84,999	6	
85,000 - 89,999	8	
Over 90,000	15	
	189	

Assisted Housing:

Huntsmoor
 Lake in the Woods
 Lansdowne Gardens
 Village Oaks

SCHOOLS (Cont'd.)

Colleges/Universities:

Catonsville Community College
 University of Maryland, Baltimore County

SHOPPING:

Community shopping will be found in each of these areas with large shopping centers being located in Arbutus, Baltimore Highlands, and along Route 40 (Baltimore National Pike) in Catonsville.

BUSINESS/INDUSTRY:

The largest employers are Misty Harbor, Ltd., St. Agnes Hospital, Spring Grove State Hospital, United Parcel Service, and the University of Maryland Baltimore County which have over 5,000 employees. The Social Security Administration, just north of Catonsville (in 21207) employs 20,000 from a broad geographical area. There is an industrial park in Halethorpe.

TRANSPORTATION:

The MTA buses number 5, 7, 8, & 9 travel throughout the area.

WEST: E

ZIPCODES: 212- 07, 211- 33 & 63

NEIGHBORHOODS:

1. Lochearn
2. Randallstown
3. Rockdale
4. Woodlawn
5. Woodmoor

DESCRIPTION:

The Liberty Pike ran from the Hookstown Pike (at what is now Mondawmin) out to Libertytown (near Frederick - then still in Baltimore County) being used as the main road into Baltimore by the farmers and tradesmen. With

Gwynns Falls (named for Richard Gwynn who received a 200 acre land grant from Lord Baltimore in 1672) flowing nearby, hotels and taverns sprang up to whet the thirst and rest the weary along the way. The Falls had been dammed in the 1850's to form a lake as a water supply for the Powhatan and the Pocahontas Mills (the property ran from the Pike down to the community of Powhatan - since re-named Woodlawn) while at the same time providing abundant boating and fishing for those travelling by stage from the City. The tavern and hotel (since converted to a residence) which had housed so many of the guests at the edge of the lake was finally razed in the early 1960's when Liberty Road was widened to five lanes. After the mills burned in 1902, the land was sold to the Woodlawn Cemetery Company which drained the lake, removed the dam, and graded the land. Randallstown was already well over a century old by this time; Harrisonville - out away further - had been named for President William Henry Harrison since it is said he stopped in the village on the way to his inaugural in 1841. Rockdale by this time was already a village of 200 residents. Although Lochearn as a community is of much more recent vintage, its history goes back to the purchasing of the land in 1872 by Dr. Francis Patterson who gave it its name after the area from which his herd of Devonshire cattle had come (the lake of Earn - Loch Earn - on the English-Scottish border). Recent growth has urbanized the Liberty Road Corridor to the west of Randallstown and within the boundary of Rolling Road. Beyond here there are wide open spaces with country roads meandering through the countryside.

HOUSING:

Houses: Here one has the opportunity of buying an older home in an established neighborhood, a new home in any one of several developments, or some acreage in a country setting on which to build a home of his/her choice.

SCHOOLS:

Middle: Sudbrook
 Junior High: Deer Park
 Johnnycake
 Woodlawn Middle
 Senior High: Milford Mill
 Randallstown
 Woodlawn

Vocational/Technical: Western

Price Range	SALES INFORMATION 1980		
	Sold		
	July	Aug.	Sept.
Below \$20,000		0	
20,000 - 24,999		1	
25,000 - 29,999		0	
30,000 - 34,999		0	
35,000 - 39,999		10	
40,000 - 44,999		10	

(Cont'd)

SHOPPING:

Shopping centers exist along Liberty Road with there being a newly built Security Square Shopping Mall just off the Beltway at Security Boulevard.

(Cont'd.) BUSINESS/INDUSTRY:

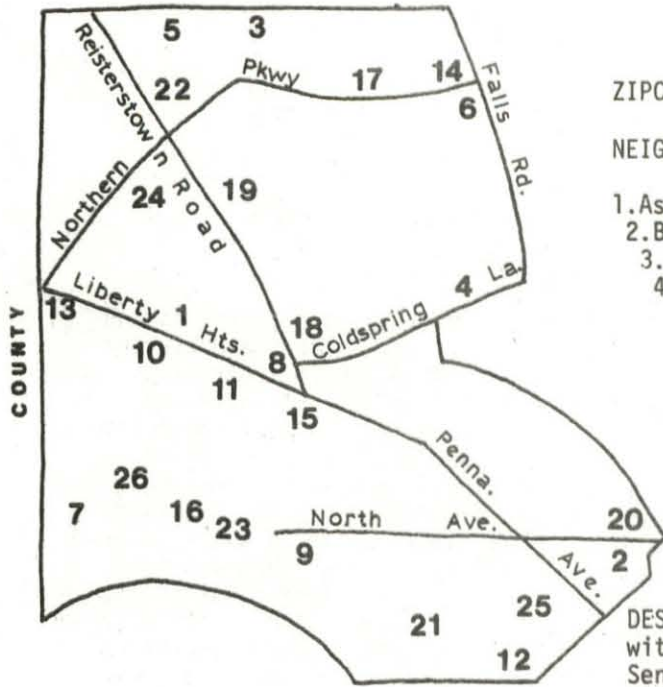
Price Range	SALES INFORMATION 1980		
	Sold		
	July	Aug.	Sept.
45,000 - 49,999		24	
50,000 - 54,999		36	
55,000 - 59,999		32	Med.
60,000 - 64,999		30	
65,000 - 69,999		23	
70,000 - 74,999		10	
75,000 - 79,999		10	
80,000 - 84,999		1	
85,000 - 89,999		1	
Over 90,000		5	
		<u>193</u>	

The Social Security Administration having 20,000 employees is equal in employment size to that of Bethlehem Steel while the employment offices of both Giant Food Stores and Hochschild-Kohn located in this part of the County employ over 4,000; Security & Meadows Industrial Parks are just off the Beltway.

TRANSPORTATION: The MTA buses number 8, 13, 15, 20, 23, 28, 44, & 86 serve this area.

Apartments: Relatively new high-rise, garden and townhouse rentals are available in locations convenient to public transportation and shipping.

Assisted Housing:
Fairbrook Park I
Discovery Acres



NORTHWEST: F

ZIPCODES: 212- 07, 09, 15, 16 & 17

NEIGHBORHOODS:

- | | |
|--------------------------------|------------------------|
| 1. Ashburton | 14. Mattfeld |
| 2. Bolton Hill | 15. Mondawmin |
| 3. Cheswolde | 16. Mount Holly |
| 4. Coldspring | 17. Mount Washington |
| 5. Cross Country/
Fallstaff | 18. Park Heights |
| 6. Cross Keys | 19. Pimlico |
| 7. Dickeyville | 20. Reservoir Hill |
| 8. East Arlington | 21. Rosemont |
| 9. Easterwood | 22. Upper Park Heights |
| 10. Forest Park | 23. Walbrook |
| 11. Hanlon Park | 24. W. Arlington |
| 12. Harlem Park | 25. Winchester |
| 13. Howard Park | 26. Windsor Hills |

DESCRIPTION: This area of the City is replete with Indian names like Mondawmin, Powhatan, Seneca; with names from foreign countries like Pimlico, Druid, Troy, Auchentoroly; with names of famous personages like Lafayette,

Madison, Dupont, Holmes; famous names like Louisa May Alcott, Franklin D. Roosevelt, Malcolm X, Martin Luther King, Alexander Hamilton, Harriet Tubman, and even Fallstaff designate some of the schools in the area while local personages are represented by schools named Furman Templeton, John Eager Howard, Mordecai Gist, and Dr. William S. Baer. Here is where the second horse race (Preakness) of the Triple Crown will be run for the 104th time on the third Saturday of May (1979); where an old mill town (Dickeyville) has been elegantly restored; where a home designed by a famed and innovative architect (Frank Lloyd Wright) exists; where animals and birds reside in a semi-wilderness (Druid Hill Park); where half of the City's parks are located (7); and where there are on-going cultural and social programs for all residents of the whole community (Jewish Community Center). Where else in the City can you do all of these: catch crayfish (Gwynns Falls), see a deer at other than a zoo (Leaken Park), walk along paths through a variety of wildflowers (Cylburn Park), play a round of golf (Forest Park Golf Course), and go off to see and bet on the "Sport of Kings" (Pimlico Race Track)?

HOUSING:

Houses: Interested in living in a converted carriage house (one recently sold for \$105,000) or a 38-foot wide townhouse? Try Bolton Hill - listed on the National Registry of Historic Sites - which has re-attained the charm and elegance which once characterized this community of Baltimore's elite. Prefer a smaller, less expansive (as well as expensive) townhouse - like 17 rooms? Try Lafayette Square - not yet on the National Registry though it goes back to the Civil War which interrupted its development (with barracks having been built in the park). How about stained glass windows, brass lamps, patterned brick exteriors? Madison Park will satisfy you (Madison Avenue is on the City's list as an Historical Preservation District). Like more modern homes in recently

SCHOOLS:

- Junior High: Calverton
Garrison
Harlem Park
Wm. H. Lemmel
Pimlico
Booker T. Washington
- Junior/Senior High: Houston Woods
Geo. F. McMechen
- Senior High: *Baltimore Polytechnical Institute
Frederick Douglas
Forest Park
Northwestern
Walbrook
*Western
*city-wide admissions

Houses (Cont'd.)

planned communities? Look at the Village of Cross Keys or "the new town in town": Coldspring - designed by the world renowned architect Moshe Safdie. Townhouses aren't for You? Look along Eutaw Place, out in Mount Washington, over in Forest Park for individual homes of varied styles and size. You'll surely find something to your liking and financial ability in this Northwest area of Baltimore.

Price Range	SALES INFORMATION 1980		
	Sold		Sept.
	July	Aug.	
Below \$10,000		9	
10,000 - 14,999		15	
15,000 - 19,999		23	
20,000 - 24,999		23	
25,000 - 29,999		33	
30,000 - 34,999		34	Med.
35,000 - 39,999		29	
40,000 - 44,999		16	
45,000 - 49,999		16	
50,000 - 54,999		7	
55,000 - 59,999		6	
60,000 - 64,999		6	
65,000 - 69,999		4	
70,000 - 74,999		7	
75,000 - 79,999		6	
80,000 - 84,999		4	
85,000 - 89,999		3	
Over 90,000		9	
		<u>250</u>	

Apartments: A variety of types and styles of apartments will be found within the boundaries of this area of the City. A larger number of the garden and high-rise apartments have been built along Upper Park Heights Avenue with other multi-family dwellings appearing in converted row or individual homes.

Assisted Housing:

*Bel-Park Tower	Fairfax Gardens	**Manhattan Park	Rosedale	
**Bolton House	Forest Hills Apts.	**Marlborough Apts.	St. Stephen Ct.	
**Bolton House N.	Gilmor Homes	**McCulloh Home Ext.	Upton	**includes elderly
Bruce Manor	**Har Sinai House	Medesco Manor	Warwick Mews	*elderly only
Dukeland	Lakeside Apts.	Orchard Gardens	**Windsor Gardens	
Edmondson Gardens	*Lakeview Tower	Oswego Mall	Woodland Apts.	
Eutaw Gardens	Madison Park			

Urban Renewal:

Druid Heights	Madison Park South	Reservoir Hill	Upton
Franklin Square	Mount Royal Plaza	Rosemont	
Madison Park North	Park Heights	Sandtown/Winchester	

New Town: Coldspring

SCHOOLS (Cont'd.)

Vocational/Technical:
George Washington Carver

Colleges:
Coppin State
Community College of Baltimore

SHOPPING:

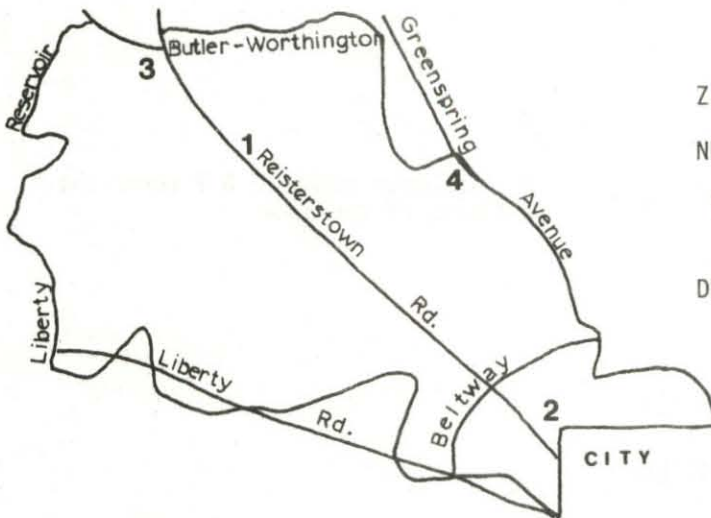
Lafayette Market has served the community at Pennsylvania Avenue and Laurens Street for many years (it represents the "roots" of Baltimore's original black residents) with a wide choice of produce, meat, poultry, and seafood. Mount Washington has an interesting "village" atmosphere for its specialty shops which will appeal to many. Nearby is the Village of Cross keys and just over the City/County line on Smith Avenue is Green Spring Mall. The major radial corridors offer many shopping opportunities with Reisterstown Road Plaza and Mondawmin Mall offering more complete "one-stop shopping" opportunities.

BUSINESS/INDUSTRY:

This is not an area of large businesses or industries though many professional as well as non-professional opportunities for employment exist with the Social Security Administration being just over the City line in Baltimore County. Sinai Hospital and the adjacent Levindale Center and Hospital, however, are the largest employers in the area having over 2000 at all levels of skill.

TRANSPORTATION: The MTA buses number 1, 5, 7, 10, 13, 15, 19, 21, 22, 28, 30, 44, & 51 service this northwestern part of Baltimore.

The first section of Baltimore's new subway system has been designed to serve the residents here along the Reisterstown Road corridor.



NORTHWEST: G

ZIPCODES: 212- 08, 211- 17 & 36

NEIGHBORHOODS:

- | | |
|-----------------|-----------------|
| 1. Owings Mills | 3. Reisterstown |
| 2. Pikesville | 4. Stevenson |

DESCRIPTION:

Mr. Digg's Wagon Road (once a trail used by the Nanticoke or Choptank and Susquehannock Indians) became the main trade route from Baltimore to Pittsburgh and Wheeling. It was along here in 1758 that John Reister, an emigre from Rotterdam, Holland, settled and for whom the settle-

ment was later named. This is the area called Green Spring and Worthington Valleys where in the very early days with the nearest neighbor being ten miles away Fort Garrison was built as a protection for the frontier against the Indians. In 1743 St. Thomas' Church (Episcopal) was founded in Garrison Forest with Rev. Thomas Cradock becoming its first minister. It was some time before the building itself was built - with bricks imported from England. This fine structure continues to be in use as it stands at St. Thomas Lane and Garrison Forest Road. Here in the Valley where hunting was necessary for survival, one can annually enjoy (if that is the word for it) the fox hunt which was first organized in 1892. Pikesville is the "metropolis" for this northwest section of the County. Here the old (1812) U.S. Arsenal still stands guard (after having served Maryland veterans as the Confederate Soldier's Home) as it houses the headquarters of the Maryland State Police. There are several private country clubs, tennis clubs, and swimming pools to be found along with Painter's Mill Theatre, Soldier's Delight Environmental Area, and the Koinonia Foundation study and retreat center.

HOUSING:

Houses: Single homes built in contemporary styles with split-level and ranchers predominating will be found throughout. Stevenson and Owings Mills strive to maintain the country atmosphere with many of the development homes being nestled into wooded, private areas.

SCHOOLS:

Junior High: Old Court
Pikesville

Senior High: Owings Mills
Pikesville

College: Villa Julie Junior College

SHOPPING:

Garrison Forest Plaza in Owings Mills and, Greenspring Mall on Smith Avenue supplement the many shopping opportunities in Pikesville and out Reisterstown Road.

BUSINESS/INDUSTRY:

Employment at the Milford, Painters Mill, and Owings Mills Industrial Parks augments that of Rosewood Center and Maryland Cup which employ over 3000.

SALES INFORMATION 1980

Price Range	Sold		
	July	Aug.	Sept.
Below \$20,000		2	
20,000 - 24,999		1	
25,000 - 29,999		0	
30,000 - 34,999		0	
35,000 - 39,999		13	
40,000 - 44,999		19	
45,000 - 49,999		8	
50,000 - 54,999		9	
55,000 - 59,999	23	Med.	
60,000 - 64,999		14	
65,000 - 69,999		12	

(Cont'd)

(Cont'd.)

Price Range	SALES INFORMATION 1980		Sold	
	July	Aug.	Sept.	
70,000 - 74,999				5
75,000 - 79,999				7
80,000 - 84,999				4
85,000 - 89,999				4
Over 90,000				<u>24</u>
				148

TRANSPORTATION:

The MTA buses number 5 & 7 serve the residents of the area.

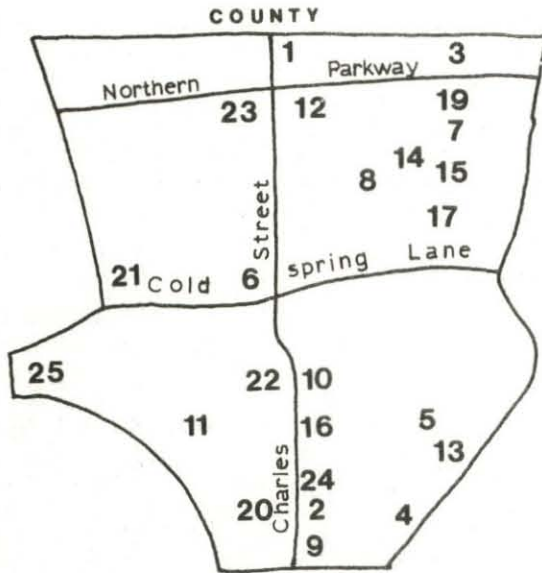
Apartments: Garden-type apartments will be found around Owings Mills.

Assisted Housing:

Garrison Forest Apts. II
Garrison Forest Townhouse I
Timbercroft Townhouse I & III
and Sections 4 & 5

N O R T H: H

ZIPCODES: 212- 10, 11, 12, 18, & 39



NEIGHBORHOODS:

- | | |
|-------------------------------|--------------------------|
| 1. Cedarcroft | 13. Homestead/Montebello |
| 2. Charles Village | 14. Midwood |
| 3. Chinquapin Park | 15. Northwood |
| 4. Coldstream | 16. Oakenshaw |
| 5. Ednor Gardens/
Lakeview | 17. Old Northwood |
| 6. Evergreen | 18. Poplar Hill |
| 7. Glen Oaks | 19. Ramblewood |
| 8. Govans | 20. Remington |
| 9. Greenmount | 21. Roland Park |
| 10. Guilford | 22. Tuscany/Canterbury |
| 11. Hamden | 23. Tuxedo Park |
| 12. Homeland | 24. Waverly |
| | 25. Woodbury |

DESCRIPTION:

Vast estates with country villas having stables and race track, mill and farming villages, toll gates along the road to York are all just a part of the history that forms the background for the communities that now

form North Baltimore. Although the race track has long since given way to Memorial Stadium, toll gates no longer exist (at least on York Road), the livery stable in William Govane's town has been converted to a fire station, and the elegant Govanstown Hotel to apartments, still one can reminisce about the ruralness of the area when walking in Chinquapin Park or along the walking paths in Roland Park where a great white oak vies with the Wye Oak in age (it's estimated it was already 225 years old when our independence was achieved in 1776) when shopping in the mill village of Hampden or the farming village of Waverly, or even when driving the tree-lined, meandering streets of Guilford and Homeland where running brooks form frozen ponds for winter skating. A more tailored setting will be found in Sherwood Garden (maintained by the city following the death of John Sherwood) where in the spring 100,000 tulips & hyacinths and 10,000 azaleas bloom in manicured gardens bordered by thousands of pansies. Spring jumps out at one! Monet should have been here to paint it. Parades, festivals, street fairs, block parties, yard sales; swim clubs, country clubs, playgrounds, picnic grounds; museums, art galleries & studios; children's, community, and college theatre, film series, and dance companies; private schools, colleges, and a third of the city's hospitals - all these are to be found in northern Baltimore City.

HOUSING:

Houses: If there is a variety of housing to be had anywhere, it will surely be found here. In times-past pride of home ownership was marked by the daily washing of the white marble steps of the rowhouses in Charles Village. Today that pride is returning as new owners buy and renovate these same houses that have their own distinctive characteristics in the pattern of their external design. While rowhouses (group homes, townhouses, call them what you will) predominate the communities to the east of York Road and Bellona Avenue over to Hillen, individual homes are more apt to

SCHOOLS:

- Junior High:
 Roland Park (in conjunction with the elementary school)
- Senior High:
 Baltimore City College
 New Baltimore City College
 Eastern
- Special Ed: Venable
- Vocational-Technical:
 Mergenthaler

Houses (Cont'd.)

be found to the west over to Falls Road; these will be in a wide price range with the more expensive and expansive homes being found in the planned communities of Guilford, Homeland, and Roland Park. As can be seen from the sales information below, there is a price range to fit most any pocketbook.

Price Range	SALES INFORMATION 1980		
	Sold		
	July	Aug.	Sept.
Below \$10,000		2	
10,000 - 14,999		8	
15,000 - 19,999		17	
20,000 - 24,999		22	
25,000 - 29,999		35	
30,000 - 34,999		28	
35,000 - 39,999		65	
40,000 - 44,999		52	Med.
45,000 - 49,999		38	
50,000 - 54,999		16	
55,000 - 59,999		21	
60,000 - 64,999		17	
65,000 - 69,999		5	
70,000 - 74,999		7	
75,000 - 79,999		5	
80,000 - 84,999		6	
85,000 - 89,999		4	
Over 90,000		47	
		395	

Apartments: Here, too, variety exists with high rises (some of which are being converted to condominiums), garden-type, and conversions to multi-family dwellings existing within the proverbial stone's throw of each other.

Assisted Housing:

*The Brentwood **West Twenty
 *Eellerslie Apartments *Wyman House
 *Govans Manor

**includes elderly
 *elderly only

Urban Renewal:

Coldstream York
 Homestead Woodbourne
 Montebello

SCHOOLS (Cont'd.)

Colleges/Universities:

Johns Hopkins
 Loyola
 Notre Dame
 St. Mary's Seminary & University
 School of Theology

SHOPPING:

Hampden, Waverly, and Govans maintain almost self-contained shopping areas while some shopping centers will be found within convenient distances. The Village of Cross Keys (a pre-Columbia Rouse development of townhouses and condominiums) has an attractive shopping center; the conversion of the old Maryland Casualty Company into The Rotunda brings many to its variety of stores, movie theatres, and cafeteria; the Tudor designed Roland Park Shopping Center, saved by Mayor Schaefer from demolition, is the oldest shopping center in America.

BUSINESS/INDUSTRY:

There are many smaller businesses (and little industry, though Head Ski did get its start here) in this geographic area of the city. The major employers are Abacus Corp., The Johns Hopkins University, Maryland Casualty Co., and Union Memorial Hospital which together employ over 5,000 persons.

TRANSPORTATION:

The MTA buses number 3, 8, 10, 11, 13, 19, 22, 36, 44, & 61 give both radial as well as cross-town service.

N O R T H: I

ZIPCODES: 212- 04, 210- 30 & 93

NEIGHBORHOODS:

- | | |
|------------------|-------------|
| 1. Cockeysville | 4. Ruxton |
| 2. Lutherville | 5. Timonium |
| 3. Rodgers Forge | 6. Towson |

DESCRIPTION:

All of Baltimore County was carved out of wilderness - as was the whole State of Maryland - by those who were looking for something better. The Towson brothers, Thomas and Ezekiel with his wife Catherine, had emigrated from Germany into Southern Pennsylvania where in 1750 dissatisfaction caused their trekking south. Upon reaching a ridge (known as Prospect Hill) upon

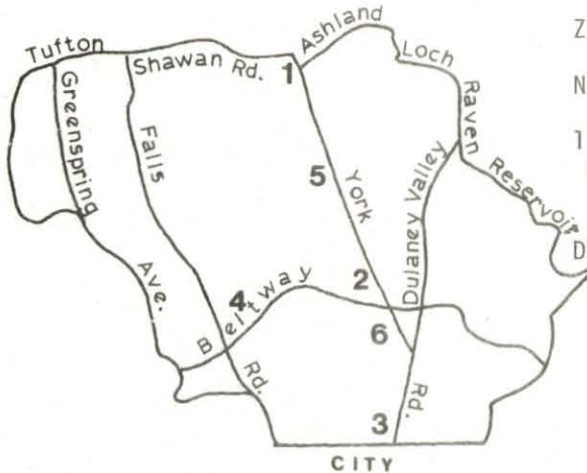
which Immaculate Conception Church has been built) from which the now-named Green Spring, Long Green, and Dulaney Valleys could be seen, they set down their roots. A hundred and four years later (1854) Towson town was voted to be the center of County government (after having been in five other locations); three years later the County Court House was completed and on Law Day 1978 the newly constructed Courts Building was dedicated.

TOWSON as the seat of the County Government is where new County buildings, high-rise apartments, & condominiums have recently been constructed. Cultural activities are prevalent at the local colleges; Hampton House is a designated National Historic Site since it is the original estate of John Ridgely - a pioneer Marylander. The homes are mostly older and frame with some dating back to the early 1900's; huge homes on several acres will be found in Hampton, ranchers and splits in Campus Hills, Cromwell Valley, and Chatterleigh; mostly brick townhouses are to be found in Rodgers Forge and Loch Raven Village though new ones have recently been built just off Dulaney Valley Road. In addition to the high-rise apartments there are a number of the garden style.

COCKEYSVILLE, LUTHERVILLE, TIMONIUM have mushroomed since their early days of summer homes, State Fair, and company housing. Now one finds high-rise office buildings and a hotel (inn) on Shawan Road; an expressway cutting through connecting Baltimore to points north in Pennsylvania; and the Oregon Ridge Recreation Area where swimming, picnicking, hang gliding, skiing, dinner theatre, and summer concerts have taken place. Housing here is wide-ranged though it tends to be more expensive than in other County communities with the higher priced homes being found off Dulaney Valley and Pot Spring Roads. The townhouse will be the exception though a few newer ones do exist. Garden apartments are present.

RUXTON though close to Towson can be described as having a truly rural atmosphere where roads wind through what might be virgin timber, and large homes are set well back and into or on top of the rolling hills. The luxury of fine living will be found here. While one thinks of ten to twenty room houses when hearing "Ruxton," there are a few apartments which have been built on the site of the old railroad station - just across from a small shopping center.

RODGERS FORGE was begun in 1932 as a townhouse development with each having been built with its own unique features: some with garages, some three storied having five bedrooms, some ends of a row facing the side instead of front. Most streets are narrow, tree-lined, one-way, giving easy access to both Bellona Avenue and York Road. This less than one mile square community between Baltimore & Towson has 1777 housing units (there are a few individual homes) as well as 508 apartments. The community association enforces covenants which determine certain home improvements.



Price Range	SALES INFORMATION 1980		
	Sold		
	July	Aug.	Sept.
Below \$20,000	1		
20,000 - 24,999	0		
25,000 - 29,999	0		
30,000 - 34,999	0		
35,000 - 39,999	1		
40,000 - 44,999	4		
45,000 - 49,999	1		
50,000 - 54,999	5		
55,000 - 59,999	10		
60,000 - 64,999	11		
65,000 - 69,999	7		
70,000 - 74,999	15		
75,000 - 79,999	18		
80,000 - 84,999	13		
85,000 - 89,999	11	Med.	
Over 90,000	90		
	187		

Assisted Housing:

TABCO Towers
 Virginia Towers
 St. Elizabeth
 (All elderly only)

TRANSPORTATION:

The MTA buses number 3, 8, 9, 11, 36, and 55 serve this area of the County.

SCHOOLS:

Junior High: Cockeysville
 Dumbarton
 Loch Raven
 Ridgely

Senior High: Dulaney
 Loch Raven
 Towson

College/University:
 Goucher
 Towson State

SHOPPING:

There are shopping malls & centers along York Road from the County/City line to Cockeysville; Eudowood Plaza and Hillendale & Pleasant Plains Shopping Centers are on or near Loch Raven Boulevard.

BUSINESS/INDUSTRY:

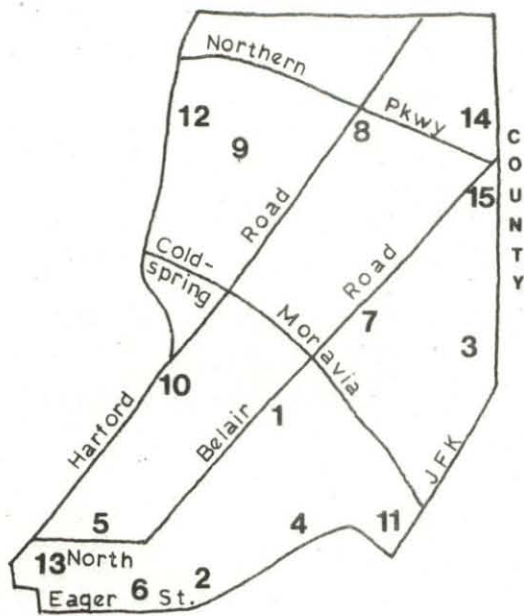
While many are employed by the variety of smaller businesses, the following companies employ over 1,000 each:

ARA Services, Inc.	Food Fair (employ- ment office)
Bendix	GBMC
Black & Decker	McCormick & Co.
Blue Cross & Shield	Pinkertons
Harry T. Campbell & Sons	Rite Aid
Exxon Corp.	Western Electric

Together these companies employ over 19,000 people.

Industrial Parks include: Kilmarnock, Metropolitan, Timonium, Towson, & Hunt Valley Business Community.

N O R T H E A S T : J



ZIPCODES: 212-06, 13, & 14

NEIGHBORHOODS:

- | | |
|----------------------|-----------------|
| 1. Belair/Edison | 8. Hamilton |
| 2. Berea | 9. Lauraville |
| 3. Cedonia | 10. Mayfield |
| 4. Claremont | 11. Moravia |
| 5. Clifton Park | 12. Morgan Park |
| 6. Collington Square | 13. Oliver |
| 7. Gardenville | 14. Overlea |
| | 15. Raspeburg |

DESCRIPTION:

Although George Washington did not travel along what is now Belair Road (U.S. 1) - named earlier as Perry Hall Road since that was its termination - it is a fact that during the War of 1812 the British did

maneuver their troops inland this far. Thus the "roots" of this route go back to the very early years of this emerging experiment in democratic government. Many now who live here have lived a goodly portion of their lives in the neighborhoods included; the number of those 55 and over living here is the highest of any community of comparable size in the State - and most of them are homeowners.

The majority of residents here might be classified as "Blue Collar Workers." Many of those who help make the city "go" live in this northeast sector of the city. Herring Run and its accompanying Park meander throughout from the County line on the north to the County line on the east. Morgan State University maintains an array of cultural programs many of which are open to the public.

HOUSING:

Houses: This area is characterized by long established neighborhood associations which have been very strong and active. A large percentage of the housing units are of medium size, are semi-detached, and are owner occupied; however, while many rowhouses will be found in older sections, some ranchers, Cape Cods, and split levels will be found in the newer. The sales information below would indicate that prices are within the purchase range of a goodly number of prospective buyers.

SCHOOLS:

- | | |
|---------------------|---|
| Junior High: | Clifton Park
Hamilton
Herring Run
Northern Parkway |
| Junior/Senior High: | Samuel Gompers
Lawrence Paquin |
| Senior High: | Lake Clifton
Northern |
| University: | Morgan State |

SALES INFORMATION 1980

Price Range		Sold		
		July	Aug.	Sept.
Below \$10,000			8	
10,000 - 14,999			2	
15,000 - 19,999			7	
20,000 - 24,999			5	

(Cont'd)

SHOPPING:

There is a wealth of shopping opportunities along both the Harford and Belair Road corridors where some smaller as well as larger shopping centers exist.

Price Range	SALES INFORMATION 1980		
	Sold		
	July	Aug.	Sept.
25,000 - 29,999		15	
30,000 - 34,999		43	
35,000 - 39,999		60	Med.
40,000 - 44,999		51	
45,000 - 49,999		37	
50,000 - 54,999		11	
55,000 - 59,999		10	
60,000 - 64,999		2	
65,000 - 69,999		2	
Over - 70,000		1	
		254	

BUSINESS/INDUSTRY:

Many smaller businesses will be found here; Armco is the largest employing over 2,000 people.

TRANSPORTATION:

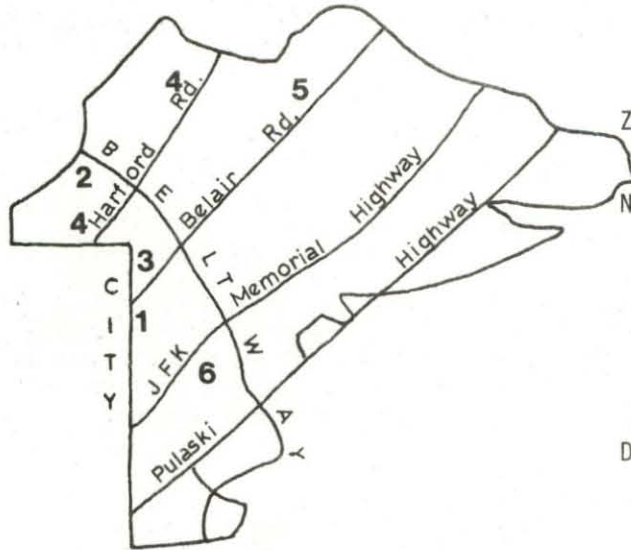
The MTA buses number 5, 15, 19, 22, 44, 44X, 50, 57, & 86 travel throughout the area with crosstown service as well as to/from the central City.

Apartments: Over the past ten years more garden style apartments have been built which supplement those converted multi-housing dwellings which can be found sporadically.

Assisted Housing:

- *Claremont
- Freedom Apts.
- Harry Mills Terrace
- *includes elderly

N O R T H E A S T : K



ZIPCODES: 212- 34, 36, & 37
211- 28 & 62

NEIGHBORHOODS:

1. Elmwood/Holland Hills
2. Greater Loch Raven/Perring Parkway
3. Overlea/Fullerton
4. Parkville/Carney
5. Perry Hall
6. Rosedale

DESCRIPTION:

Even before the first colonist arrived in 1634 what we know as Joppa Road existed as an Indian trail; the fact that it has been in continuous use for 350 years makes it Maryland's oldest road. It became a major east-west route as hogsheads of tobacco were carted to Joppatown which was not only a competitive seaport to Baltimore Town but also served as the Baltimore County Seat from 1712 to 1768. Harford Road (formerly called Old Main, Old Post, and Harford Turnpike) eventually became a main avenue for the colonial colonists though the first stage coach between Philadelphia and Baltimore wasn't to use it till 1773. This northeast corridor was surveyed in 1735 on orders from Charles Calvert, Fifth Lord Baltimore, with part of the area having been given the name Grindon. Once the U.S. Postal Service was organized, it designated its post office in the area as Lavendar Hill. In 1784 Simon Jonas Martenet, a surveyor, purchased land dividing it into home building lots clustered around a central park (on Taylor Avenue between Harford and Old Harford Roads) to which he gave the name Parkville. Out beyond here was a copper factory (now just Factory Road) to which copper ore was transported from the ships in the harbors. Here was made the first copper plates used on the dome of the U.S. Capitol. Sometime between 1775-79 Valentine (and his brother) Huys (they changed the spelling to Hiss to avoid being drafted into the German army) sailed for America. He met his bride on board the boat, and they settled in Baltimore County. In 1798 they gave their only child (Jacob) and his wife (Elizabeth Gatch) two acres of land having a house and two out buildings; these were assessed at \$187.50, with taxes being 38 cents. Dr. William Hiss (one of their sixteen children - all living past 70) gave a corner of the family property for the building of a church - which carries his name: Hiss United Methodist Church.

HOUSING:

Houses: There are farm houses and houses built of fieldstone out toward the Gunpowder while townhouses are more likely to be found toward the City line. As might be expected in such a broad area the architectural as well as community styles are quite varied - Cape Cods, colonials, ranchers in wooded areas; cottages, splits, & duplexes on tree-lined streets; and town houses having grassy front yards.

SCHOOLS:

- | | |
|--------------|--|
| Junior High: | Golden Ring
Parkville
Perry Hall
Pine Grove |
| Senior High: | Overlea
Parkville
Perry Hall |
| College: | Essex Community |

Price Range		SALES INFORMATION 1980		
		Sold		
		July	Aug.	Sept.
Below	\$20,000		1	
20,000 -	24,999		2	
25,000 -	29,999		0	
30,000 -	34,999		4	
35,000 -	39,999		9	
40,000 -	44,999		33	
45,000 -	49,999		52	
50,000 -	54,999		47	
55,000 -	59,999		70	Med.
60,000 -	64,999		29	
65,000 -	69,999		30	
70,000 -	74,999		16	
75,000 -	79,999		7	
Over	80,000		10	
			<u>310</u>	

Apartment are primarily of the garden type.

Assisted Housing:

Foxridge Manor
 Canterbury Apts.
 Dunhaven Apts.

SHOPPING:

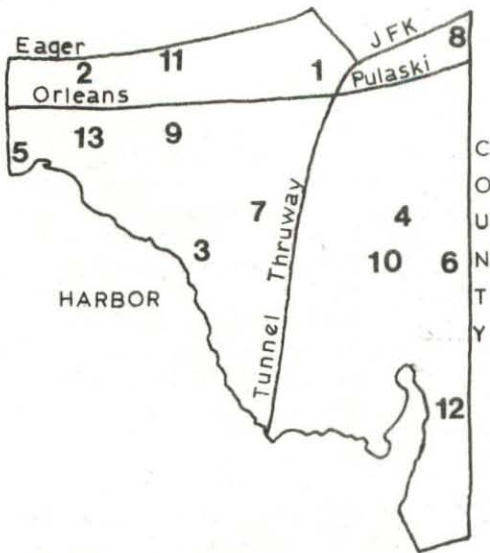
Shopping centers & plazas are conveniently located along or adjacent to the main roadways (Golden Ring & North Malls being the most recent) with fresh produce available at roadside stands - Weber's on Proctor Lane between Satyr Hill and Old Harford Roads - being a most popular one.

BUSINESS/INDUSTRY:

Large firms (employing over 1000) are limited to Franklin Square Hospital though with the Beltway there is easy access to those which are nearby.

TRANSPORTATION:

The MTA buses number 3, 5, 15, 15A, 19, 19A, 35, 44, 44X, 55, & 62 offer service here.



E A S T : L

ZIPCODES: 212- 05, 24, & 31

NEIGHBORHOODS:

- | | |
|----------------------|-----------------------|
| 1. Armistead Gardens | 7. Highlandtown |
| 2. Broadway East | 8. Hollander Ridge |
| 3. Canton | 9. Jefferson |
| 4. Eastdale | 10. O'Donnell Heights |
| 5. Fells Point | 11. Orangeville |
| 6. Graceland Park | 12. Saint Helena |
| 13. Washington Hill | |

DESCRIPTION:

"One if by land; two if by sea" could have been nearly as appropriately the signal atop Hampstead or Loudenslager (sometimes called Butcher's Hill near where Church Home & Hospital is now) as from the steeple of

Old North Church in Boston. This is a high point in Baltimore from which there was an unobstructed view of six British warships burning in the harbor during the Revolutionary War in 1781 (the Treaty of Paris which ended the fighting wasn't signed until 1783). During the War of 1812 it was the fortifications seen here that saved Baltimore from a British onslaught after the Battle of North Point. This land was acquired by William Patterson who later gave it to the City. (It was his daughter, Betsey, who married Prince Jerome Bonaparte - the brother of Napoleon.) Patterson Park is an expansive play and recreation area recognizable by a uniquely built observation tower in the shape of an oriental pagoda.

Not far to the north ran the Great Eastern Highway - the main route from Baltimore to Philadelphia - traversed by among others Thomas Jefferson on his way to the meetings of the Continental Congress and by George Washington for his inauguration as President in New York City.

The first frigate of the U.S. Navy was built here - the U.S.S. Constellation - now docked at Pier 1 of the Inner Harbor; by 1745 Fells Point was a thriving community of shipping and shipbuilding and a port of entry for many immigrants from Bohemia, England, Germany, Greece, Ireland, Poland, Russia - among others. Industry (oil refineries) and shipping are associated with O'Donnell Heights and Canton. The former was named for John O'Donnell who arrived there in 1785. He was a merchant whose first cargo arrived at the nearby docks; since it was from Canton, China, this area became known as Canton.

Johns Hopkins, a local philanthropist, felt the need for a free medical clinic so initiated the medical institutions which carry his name and are world-famous; the main building on Broadway at Monument is recognizable by its central, domed roof.

Historical roots in eastern Baltimore are, if not deeper, as deep as in any other part of the City.

HOUSING:

Houses: Here is found the stability of community-living - especially in Highlandtown where several generations have lived - often in the same house. Because of this sales are few here - and generations who had moved away are now beginning to move back. The rowhouse predominates - as does home ownership.

SCHOOLS:

- | | |
|--------------|---|
| Junior High: | Canton
Hampstead Hills
Lombard |
| Senior High: | Paul Lawrence Dunbar
Patterson |
| University: | The Johns Hopkins
Medical Institutions |

Houses (Cont'd.)

With City, State, and Federal support new vitality is arising with pride in ownership showing once again. In Washington Hill one can buy into a cooperative which has restored homes and apartments thus giving the buyer not only ownership but also a direct voice in management - a rather unique (for Baltimore) approach to home buying - a kind of first cousin to condominium living.

SHOPPING:

Even as shopsteading is improving some of the commercial areas on the west side so, too, is it helping on the east. Along Eastern Avenue in Highlandtown are stores and shops to satisfy most everyone's desires. Broadway Market in Fells Point has served the area for a number of years while many shops & stores supply other necessities and luxuries; shopping, too, is available along Monument Street.

SALES INFORMATION 1980

Price Range	Sold		
	July	Aug.	Sept.
Below \$10,000		8	
10,000 - 14,999		9	
15,000 - 19,999		20	
20,000 - 24,999		22	
25,000 - 29,999		34	Med.
30,000 - 34,999		23	
35,000 - 39,999		12	
40,000 - 44,999		3	
45,000 - 49,999		5	
50,000 - 54,999		0	
55,000 - 59,999		2	
60,000 - 64,999		1	
Over 65,000		2	
		141	

BUSINESS/INDUSTRY:

The largest employers in this area of the City are Church Home & Hospital; Crown, Cork, and Seal; General Motors Corporation, Johns Hopkins Hospital, Lever Brothers, and Schluderberg & Kurdle. Together these firms employ over 11,000. Employment in the eastern part of Baltimore County is readily accessible (Bethlehem Steel employs 19,000 in all its operations at Sparrows Point).

TRANSPORTATION:

The MTA buses number 6, 7, 10, 13, 20, 22, 23, 34 & 35 serve the area.

Apartments: Here again most apartment living will be in converted rowhouses with a few multi-family dwellings scattered throughout.

Assisted Housing:

Bond Street	**Hollander Ridge
** The Broadway	Lester Morton Apts.
Chapel Apts.	O'Donnell Heights
Clay Courts	Perkins Homes
Douglas Homes	**includes elderly

Homesteading:

Durham Street

Urban Renewal:

Fells Point	Washington Hill
Gay Street I	Upper Fells Point
Oliver	



E A S T: M

ZIPCODES: 212- 19, 20, 21, & 22

NEIGHBORHOODS:

1. Dundalk
2. Essex
3. Middle River

DESCRIPTION:

After founding the settlement of Jamestown, Virginia, Captain John Smith sailed up the Chesapeake Bay in 1608 to explore the lands bordering it. He, therefore, was the first from the "Old World" to see, set foot upon, and search out the territory of what was named in 1659 Baltimore County - after Charles Calvert, the First Lord Baltimore, Lord Proprietor of the Province of Maryland, who had ordered the surveying of the territory in 1652. It was in this year that land was granted to Thomas Sparrow

(Sparrow's Point - though the town itself was not begun till nearly two centuries later in 1840). This whole area had been called Patapsco neck - probably because of its shape and lying next to the Patapsco River. Thomas Todd settled here in 1664 building what was called "Todd's Inheritance" which was burned by the British during the Battle of North Point in the War of 1812. Some years later Henry McShane established his bell foundry here; looking for a name for this area, he chose Dundalk after his birthplace in County Louth, Ireland. With the development of the Maryland Steel Plant at Sparrows Point the company bought 1,000 acres on which was to be built a planned community to house its workers. The Roland Park Corporation (builders of Roland Park, Guilford, Homeland, and Northwood) designed the area after a New England Village having a central square or green around which faced the shops. Winding, tree-lined streets made the community a suburban retreat having an aesthetic appeal.

Civic and community associations exist in many neighborhoods and are generally active and involved in County hearings and meetings. This whole area is an ideal location for the water-lover since over thirty marinas, water-side parks, and beaches make water sports and activities popular leisure-time recreation for residents.

HOUSING:

Houses: In these communities of middle class workers the median price of houses sold is the lowest for any part of the County (half of the houses sold were at or below \$40-\$45,000 the next median range of the County areas is \$10,000 more. In Dundalk, Essex, and Middle River the prospective home buyer is most apt to find the best bargain in the County for townhouses or individual homes. Attractive bungalows will be found in the many waterfront communities contrasting with varied-styled individual homes. Original Dundalk has stuccoed English Tudor-style group as well as individual homes. While the group or townhouse

SCHOOLS:

Junior High: Deep Creek
 Holabird
 Middle River
 North Point
 Stemmers Run
 Gen. John Stricker

Senior High: Chesapeake
 Dundalk
 Kenwood
 Patapsco

Middle/Senior High: Sparrows Point

Vocational/Technical: Eastern
 Southeastern Center

College: Dundalk Community

Houses (Cont'd.)

predominates in Dundalk, many single family homes will be found here - just the reverse of the housing patterns in Essex/Middle River where cottages/bungalows are predominant with the townhouse constituting less than half of the total number of housing units.

Price Range	SALES INFORMATION 1980		
	July	Sold	
		Aug.	Sept
Below \$10,000		6	
10,000 - 14,999		3	
15,000 - 19,999		3	
20,000 - 24,999		4	
25,000 - 29,999		9	
30,000 - 34,999		18	
35,000 - 39,999		74	
40,000 - 44,999		41	Med.
45,000 - 49,999		35	
50,000 - 54,999		16	
55,000 - 59,999		9	
60,000 - 64,999		10	
65,000 - 69,999		8	
70,000 - 74,999		4	
Over 75,000		11	
		<u>251</u>	

Assisted Housing:

East Roc Apts. III
 Kingston Townhouses
 Windsor House Apts.
 Hopkins Village
 Essex Coop

SHOPPING:

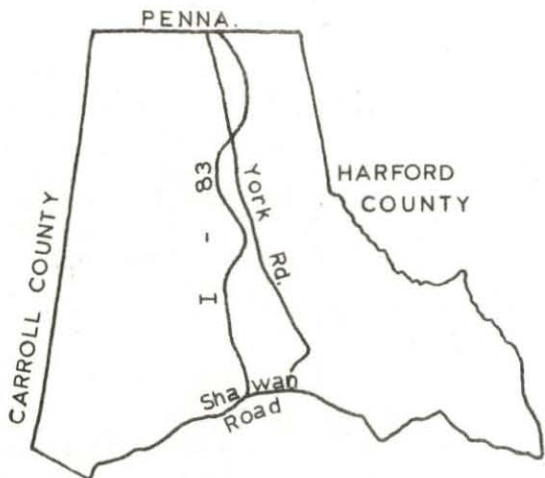
Eastpoint Shopping Center has recently been converted into a mall making year-round shopping a pleasant experience. Its location is convenient to the residents of both the greater Dundalk & Essex/Middle River areas where other shopping centers also exist (Golden Ring Mall is just over the line off Old Philadelphia Road).

BUSINESS/INDUSTRY:

The large companies in the area are Bethlehem Steel at Sparrows Point, Eastern Stainless Steel Co., and ITO which together employ over 21,000. Industrial parks include Canton, Chesapeake, and Pulaski in addition to which is the Dundalk Marine Terminal of the Maryland Port Authority straddling the County/City line.

TRANSPORTATION:

The MTA buses number 4, 10, 12, 20, 23, 35 & 55 serve the residents of these communities.



RURAL: N

ZIPCODES: 210- 13, 30, 47, 51, 53, 57, 74
 82, 87
 211- 07, 11, 20, 31, 52, 55, 56,
 61, 63

DESCRIPTION:

Here names are reminiscent of the homelands of the early settlers: Blenheim (Germany), Glencoe & Glyndon (Scotland), Clynmalira (Ireland), Hereford (England), Mantua & Verona (Italy - though someone may just have been reading Shakespeare). Names like Piney Grove, Sweet Air, Pleasant Hill, Fairview, Freeland, Sunset View say something about the country-side itself.

Even now they seem appropriately descriptive of the rural atmosphere which continues to permeate this part of Baltimore County. All three of Baltimore City's reservoirs for water supply lie here (Liberty, Loch Raven, & Pretty Boy) giving abundant opportunities to the casual or inveterate fisher. Here, too, are picnicking facilities in the Patapsco and Gunpowder Falls State Parks which attest to the openness of the "up-County." While Green Spring Valley has its fox hunting, My Lady's Manor is the home of the annual "steeple chase" which is run in the spring of the year making it a family outing day. One of the more leisurely recreational activities indulged in by some is to float in an inner tube or to ride in a canoe down the Gunpowder from Pretty Boy Dam into the back waters of Loch Raven. On a hot summer's day this is a relaxing and refreshing way to bide the time - away from auto horns and radio though an occasional train whistle or overhead jet might shatter the tranquility of this otherwise peaceful retreat from the humdrum of (sub-) urban living.

One should not anticipate finding a "town" house here - but a "farm" house? Yes - perhaps quite old having some interesting history attached with it. There are new housing developments being constructed on scattered sites fairly close to main highways. Land is available in varying sizes on which one may build his/her own home (remember, though, that rural living requires certain adjustments that are not required in either urbia or suburbia: septic tank, well drilling and water pump, bottled gas or use all electric, heat by oil; and you may have to do your own grass cutting rather than hiring the neighbor boy). But with your own parcel of land you might have a few fruit trees, a vegetable garden, some chickens, and yes, perhaps even your own bee hives to give you honey. However, the house in the country today may be a part of urban-sprawl by the year 2000. You see, you, too, can be a pioneer.

HOUSING:

SCHOOLS:

Senior High: Hereford

SALES INFORMATION 1980

Price Range	Sold	
	July	Aug. Sept.
Below \$20,000	3	
20,000 - 24,999	0	
25,000 - 29,999	0	
30,000 - 34,999	1	
35,000 - 39,999	0	
40,000 - 44,999	4	
45,000 - 49,999	7	

SHOPPING:

Major shopping centers are within a thirty minute ride though "the country store" will be found "at the crossroads" in most of the named communities. Many prefer mail order through the catalogue departments of Sears, Montgomery Wards, Penney's, and others.

(Cont'd)

Price Range	SALES INFORMATION 1980		
	Sold		
	July	Aug.	Sept.
50,000 - 54,999		2	
55,000 - 59,999		5	
60,000 - 64,999		7	
65,000 - 69,999		11	
70,000 - 74,999		9	
75,000 - 79,999		14	
80,000 - 84,999		10	Med.
85,000 - 89,999		6	
Over 90,000		51	
		<u>130</u>	

BUSINESS/INDUSTRY:

Grumman Aerospace and a division of Koppers Co. located in Glen Arm; Diecraft Division of Bausch & Lomb on York Road in Sparks; and Black & Decker and Avionics Division of Bendix Corporation in Hampstead (just into Carroll County) are the larger employers.

TRANSPORTATION:

Private transportation will be a necessity though McMahon, Greyhound, and Trailways do have some services available.

HOUSE HUNTER'S CHECK LIST

About the Community:

- . . . adequacy of: fire/police protection
trash disposal
- . . . availability of: medical facilities
public transportation
recreational activities
- . . . proximity to: schools
shopping
your: friends
house of worship
job
- . . . quality of: fire/police protection
schools
storm drainage
street lighting
street repairs

About the House:

- . . . exterior: roof:
good ___ poor ___ age ___ repaired ___
gutters & downspouts:
good ___ poor ___
chimney:
good ___ poor ___ working ___ pointing? ___
- . . . foundation: wet ___ dry ___ cracks ___ repairs ___ decay ___
termites ___
- . . . interior: insulation:
type _____ amount in: attic ___
walls ___
ceilings/walls:
water-stained/wet ___ painted ___
nails showing ___ open seams ___
doors:
weathertight ___ latch ___ warped ___ storm ___
windows:
screens ___ storms ___ open/close ___ broken ___
- . . . utilities: heating: type _____
one outlet per room? ___
plumbing: leaks ___ pressure ___
hot water heater: size ___ recover time ___
septic system: drainfield: wet ___ dry ___
tank installed ___
last cleaned ___
toilet: flushing ___ refills ___
well: depth ___ last drilling ___
ceilings: water-stains/wet spots under:
baths ___ kitchens ___
- . . . wiring: amperage ___ (100 is adequate for 6 rooms)
fuses ___ circuit breakers ___ last wired ___

HOME FINANCING

FINDING THE BEST PLAN FOR YOU!

Certain Questions You've Always Had About
Home Financing...Ask!

INTRODUCTION

You can finance your home conventionally through the private market or alternatively through "government backed" financing. Many lending institutions lend both ways though some specialize in one or the other.

"Government backed" loans usually bear lower interest rates, and lenders charge sellers a certain percentage of the loan ("points") as a one-time fee at settlement. The Buyer may be charged a 1% "origination" fee. The property usually must be appraised at the sale price; in some cases defects must be repaired. An annual mortgage insurance premium of $\frac{1}{2}$ of 1% of the remaining balance of the mortgage is charged in some FHA programs. These loans often take 30 to 45 days longer to process than conventional loans.

Conventional loans with small down payments require the buyer to purchase mortgage insurance against default which costs $\frac{1}{4}$ of 1% of the remaining mortgage balance each year (don't confuse with life insurance to cover the mortgage which is optional).

In general financing for unrelated adults, single persons, or elderly persons buying a house involves the same qualifications that apply to families.

If a buyer is given money to help buy the house, there must be a "gift letter" containing the assurance that the funds are being advanced without any repayment contemplated. The buyer's assets and debts must be made known to the lender so as to determine total monthly payments for which the buyer is obligated. Prospective buyers are qualified by:

- gainful employment for at least 2 years
- both husband's and wife's incomes being considered
- credit standing

QUESTIONS & ANSWERS

1. How much should I spend for a home?

Many lenders recommend that your monthly payments for principal, interest, ground rent (if any), taxes, hazard insurance, and mortgage guarantee insurance constitute no more than 25% to 33% of the combined gross monthly income of you and your spouse after deducting all monthly payments on long-term installment debts. Start looking at houses that cost $1\frac{1}{2}$ to $2\frac{1}{2}$ times your and your spouse's gross annual income. If you make \$20,000 a year together, look at houses between \$30,000 and \$50,000. Then let your down payment, interest rate, term of the mortgage loan, installment debts and maintenance and utility costs determine the exact price you can afford.

2. Can I buy a house with little or no down payment? YES. . .

Here are plans available with various down payments, with as little down as

0% FHA 221-d-2; Veterans Administration; Maryland Housing Fund; Farmers Home Administration (FmHA) for rural areas; FHA 237 for borrowers with credit history problems - all suited to buyers with limited cash.

3% FHA 203-b on homes \$25,000 or less; FHA 235 for new homes; FHA 222, which pays the FHA mortgage insurance premium for persons on active military duty.

3-5% FHA 222 and FHA 203-b on homes between \$25,000 and \$67,500; FHA 245 will require at least this much down and typically somewhat more.

5% Insured conventional loans; Maryland Home Financing Program

10% Insured conventional loans.

3. Are there some plans which have an upper limit on the size of the mortgage I can get? YES. . .

FHA 221-d-2 \$36,000 for a family of 5 or less. \$42,000 for more than 5. Singles not eligible

FHA 203-b, \$67,500
222 and 245

FHA, Sec. 2 \$21,000 for a single module and \$29,000 for a double module.
Title I
(for mobile
homes)

FHA 234 \$60,000
(Condomin-
iums)

FHA 235 depends on location, number of bedrooms and
(new homes) number of persons

Maryland \$42,000 Baltimore County
Home Finan- \$40,000 Baltimore City
cing Program

Maryland \$30,000
Housing
Fund

Conventional Many lenders of conventional loans have an upper limit to the amount they will lend, but this varies widely and may go up to \$150,000 or more.

4. Are there upper income limits for the buyer in some programs? YES. . .

FHA 235 Your adjusted family income must not exceed 95% of the median income of the area. The interest rate depends on income.

Maryland Home Financing Program The upper income limit varies in different parts of the State.

FHA 221-d-2 There are no income limits, but the program is geared to low and moderate income families.

Farmers Home Administration (Rural) \$15,600 adjusted income.

5. Can I get a mortgage with monthly payments that are lower in the first few years? YES. . .

FHA 245 (Graduated Payment Mortgages) has five different plans in which the payments are lower for the first 5 or 10 years. Some conventional loans are made according to this principle.

6. Does the interest rate vary for different programs? YES . . .

For conventional loans the interest rate is higher for the very large and very small loans and higher for loans with very small down payment. These latter also require that you buy mortgage insurance costing $\frac{1}{2}$ of 1% of the remaining mortgage amount annually (similar to the $\frac{1}{2}$ % FHA mortgage insurance premium required in FHA 203-b, 235, 221-d-2, 234 and 237).

7. Are there programs which will include rehabilitation costs in the mortgage? YES. . .

FHA 203-b and FHA 221-d-2 if the property is substandard. Some lenders of conventional mortgages will cover these costs in the mortgage loan.

8. What are settlement costs, who pays them, and can they be included in the mortgage?

Most settlement costs are one-time fees paid on the day of settlement when you actually acquire title to the house. Many are negotiable as to who pays, so ask about each.

Your salesperson can give you an estimate of what these costs will be; your lender is required by law to do so one day before settlement.

Some conventional programs will include some settlement costs in the mortgage. FHA 221-d-2, FHA 203-b and the Maryland Home Financing Program also have this provision.

9. Are there alternatives to finding money - especially in a tight money market? YES. . .

The Federal Housing Administration (FHA) offers graduated payment mortgage plans which reduces the first year's monthly payments with a gradual increase over the next five years. (FHA 245; see number 5)

The Veteran's Administration (VA) offers a guaranteed loan up to \$100,000 with no money down providing you qualify.

Both FHA and VA loans can be assumed if the seller is willing - this may result in a lower interest rate though the buyer must be in a position to make up the difference between the asking price and the mortgage balance.

A seller may offer to carry the mortgage at a rate lower than the money market is offering.

One may borrow against the cash balance of a life insurance policy on which perhaps only 6% interest might have to be paid.

Become knowledgeable about financial planning for home buying; if your real estate agent appears to have restricted information, it would be to your advantage to find another agent.

C O N C L U S I O N

Your real estate salesperson will usually place you in contact with a lender who it is believed will accept your mortgage application. However, it is often a good idea to "shop around" since interest rates, other costs and criteria that the various lending institutions require for approving a mortgage will vary. The buyer should check out the kind of local servicing that the lender provides. If the buyer experiences difficulty in making payments, he/she should consult the lender after obtaining the loan.

ASSISTED HOUSING and HOMESTEADING

ASSISTED HOUSING: This provides an opportunity for those having low incomes to live in a decent dwelling. Although some relate this to high-rises downtown, 75% of assisted housing is in walk-up apartments or townhouses with many located out of the central city and into the county. One-third of high-rise dwelling units is exclusively for the elderly. All new family units are low-rise. The Housing Assistance Payments Program is designed to give low-income families the freedom to choose their own houses and locations with financial assistance from the government. A family having an income of less than 80% of the median income for the area can qualify with the family's paying one-fourth of its monthly income for rent and utilities with the government's paying the difference up to what it considers being a fair rent for the area.

HOMESTEADING: Baltimore was among the first cities in the country to develop an urban homesteading program under which an existing house (usually acquired by the City through tax delinquency) is sold for one dollar to a person/family to rehabilitate and live in it. The houses involved all require several thousand dollars of professional rehabilitation work accompanied by substantial work by the homesteader. The owner must bring the house into habitable condition within six months and then complete the work and continue living in it for 18 months more before receiving legal title. Baltimore's program of loans - both federal and local - have been a key factor in the success to date of its homesteading program.

WHERE TO CALL FOR HELP

ABOUT THE COMMUNITY:

Chambers of Commerce
Libraries (Information Service)
Real Estate Agent
Representatives of local: Community Associations
PTA

ABOUT THE HOUSE:

Owner
Real Estate Agent
Inspection Report from your own independent inspecting company

FINANCING:

Farmers Home Administration (rural County; Belair office) (direct mortgage financing)			838-9227
Maryland Home Financing Program (direct mortgage financing)	Agents:	City County	396-3124 494-3124 3318
Veterans Administration (certifies the qualified veteran in the seeking of a mortgage)			962-4393

HOME BUYER'S WORKSHOPS:

Greater Baltimore Board of Realtors - Housing Advising Service (scheduled for several two hour sessions January through March; will also do one on request for interested groups; individuals may request such a workshop at the Real Estate Board by registering by a phone call to The Baltimore Plan (243-4400) with thirty or more registrants required for a workshop to be scheduled).			462-2500
Northeast Real Estate Conservation Project (monthly sessions for the prospective home purchaser)			433-4700

HOME OWNERSHIP (for City residents) (assists potential home-buyers & in the selling of rehabilitated homes and works with in-town neighborhood groups in an effort to increase the percentage of home-ownership in the City - includes Homesteading, Tax Sale Houses, and Rehabilitation; manages City- owned residential properties)			396-4606
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HOUSING ASSISTANCE PAYMENT PROGRAMS (for the renter having low/moderate
income individuals, family, elderly):

City Residents			396-4052
County Residents			321-1400

HOUSING COUNSELLING SERVICES:

Agencies certified by Housing & Urban Development (HUD)
(information on budget counselling, defaulted mortgage payments,
home buying, home maintenance, tenant problems):

City: Baltimore Urban League (residents of 21215)	523-8150
Homeownership Development Program (residents of 212-01, 02, 07, 08, 09, 10, 16, 17, 23, 24, 25, 26, 29, 30, & 31)	396-3124
St. Ambrose Housing Aid Center (residents of 212-05, 06, 11, 12, 13, 14, 18, & 39)	235-5770
County: Human Resources Development Agency	284-0920
Federal Employees: Social Security Housing Services	594-4747

Baltimore Neighborhoods, Inc. 243-6007
Helps with tenant-landlord problems;
publishes tenant-landlord law manuals;
handles cases of discrimination in
sale or rental of housing.

Neighborhood Housing Services:

_____ of Patterson Park (area of Washington St. to Highland Ave., Monument St. to Baltimore/ Lombard/Pratt Streets); (home improvement, home purchase counselling, financing for improvement or purchase, home maintenance for the elderly)	327-2020
_____ of Govans (area of York Rd. to the Alameda, Woodbourne Ave. to 39th St. and Argonne Drive); (same programs as above except the maintenance service)	323-7730

Neighborhood Rental Services (Patterson Park area) 327-4250

NEW HOMES:

Home Builders Association of Maryland (answers questions about the
builder, construction, etc.; pamphlet "How to Buy a Home") 823-5050

GROUND RENT

(Real Property Section 8-107 & 110 Courts and Judicial Proceedings, Section 5-101 & 201)

Years ago the custom of ground rents was established in the Baltimore Metropolitan area as a means of keeping the purchase of homes within the financial range of a buyer's ability to pay. Ground rents still exist today though most new houses and many old houses are being sold "in fee", that is, without a ground rent being involved.

Ground rent leases are long term leases, often for 99 years, renewable forever at the option of the homebuyer (technically the "tenant" of the land because the tenant is renting the land while buying the house). Points to remember in connection with ground rents:

(1) The homeowner can redeem the property, i.e. end the ground rent, by giving a one month's notice to the owner of the land and paying the redemption price of the ground rent (provided three years have passed since the lease was issued). By law ground rents issued since 1900 have been redeemable by law at a maximum of 6%. (Ground rent leases made between April 18, 1884 and April 5, 1888 are redeemable at a maximum of 4%.) To find the redemption price, divide 6% into the annual ground rent. For example, a \$90 annual ground rent has a redemption value of \$1,500.

(2) When comparing the prices of two houses, one with ground rent and the other "in fee", the redemption price of the ground rent should be added to the asking price of the house with ground rent in order to make a fair price comparison.

(3) The landowner may terminate the lease only if the homebuyer is in default in payment of the ground rent.

(4) The rights of owner and tenant extend to their heirs or assigns.

(5) The homebuyer is responsible for paying the real property taxes and other real property assessments.

(6) The tenant (homebuyer) enjoys most of the benefits and privileges of full ownership except that he may be enjoined from moving/demolishing any house or improvements on the land or doing any other thing that would destroy the security of the ground rent owner's interest in the property.

CLOSING/SETTLEMENT COSTS

When the contract to purchase the house is signed (settlement) the buyer will have expenses for the following closing costs: appraisal, photograph, and credit reports; survey; title examination; recording fees for the filing of the conveyance (preparation of the deed), the deed, and the Mortgage; one half of the Transfer Tax and of the recording tax, (usually since it is shared with the seller) notary fees; and lien and/or judgment reports; insurance and taxes (pro-rated between buyer and seller). Your real estate agent will give you an approximation of these costs prior to the time of the settlement.

L A W S O F T H E L A N D

Equal access to housing is a legal right throughout the United States.

Laws Against Discrimination in Housing

I. The Federal Civil Rights Act of 1866 (42 U.S.C. Sec. 1982) provides that "all citizens of the United States shall have the same right in every state and territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold and convey real and personal property."

This law contains no exemptions. From 1866 until 1968 this act was held to apply only to situations where state action was present. In 1968 the Supreme Court held that it also applied to private as well as public acts of discrimination.

II. The Fair Housing Act of 1968 (42 U.S.C. Sec. 3601) prohibits discrimination in housing (selling, buying, advertising, etc) based upon race, color, religion, sex, or national origin. There are exemptions.

It should be noted that these two Federal laws supplement each other insofar as coverage is concerned. Therefore, IT IS THE LAW OF THE LAND THAT THERE SHALL BE NO RACIAL DISCRIMINATION IN THE SALE, RENTAL, FINANCING, AND ADVERTISING OF REAL AND PERSONAL PROPERTY. THERE ARE NO EXEMPTIONS OR EXCEPTIONS TO THIS LAW.

III. Maryland Fair Housing Law (Maryland Code, Article 49B, Sections 21-30). The Maryland law complies with the federal laws and includes in addition marital status and physical or mental handicap. There are exemptions.

Additional information about the housing laws can be found:

1. in the Legislative Reference Library, City Hall; telephone number 396-4730 or 396-4731.
2. in the Main Library, 396-5430, and a few local branches.
3. in the "Guide to Laws Covering Tenant-Landlord Relations (City and State)" Baltimore Neighborhoods, Inc. telephone 243-6007.
4. by calling the State of Maryland Commission on Human Relations telephone 383-3680.