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Prince George's County 8th Grader Wins National Civics Bee®: Maryland State Finals

By PRESS OFFICER

Maryland Chamber of Commerce

Maryland Chamber Foundation

ANNAPOLIS, Md. (June 12, 2024)—On Saturday, June 8, the Maryland Chamber Foundation hosted the 3rd annual National Civics Bee®: Maryland State Finals, sponsored by Amazon and Comcast at Bowie State University.

Hosted in partnership with The Civic Trust of the U.S. Chamber of Commerce Foundation and in collaboration with the Allegany County, Baltimore County, Greater Crofton, Frederick County and St. Mary's County chambers of commerce, the event brought together 15 exceptional students from across Maryland, who earned their spots in the statewide competition through their performance in locally held competitions organized by the five chambers.

Gianna S., an eighth grade homeschool student from Prince George's County, emerged as the winner of the competition, earning the first-place trophy, a check for \$1,000 and a brand-new laptop. Remarkably, Gianna had secured the first-place position in last year's competition, and second at 2022's event. Dominic Y., an eighth grader from

Hammond Middle School in Prince George's County, was awarded second place; while Meera D., an eighth grader from West Frederick Middle School in Frederick County, secured the third-place position. The top three students each earned cash prizes, and all 15 finalists were awarded laptops in recognition of their exceptional efforts.

Esteemed guests and judges during the event included keynote speaker Secretary Paul Monteiro Jr. of the Maryland Department of Service and Civic Innovation; Senator Nick Charles, member of the Maryland Senate representing District 25, Prince George's County; Delegate Dana Stein, representing District 11B, Baltimore County, and Co-founder, President and Executive Director of Civic Works; as well as Tami Watkins, Director of Government & Regulatory and External Affairs for Comcast.

"We are thrilled to continue fostering civic engagement and empowering students through the National Civics Bee®, an annual competition aimed at encouraging more young Americans to engage in civics and contribute to their communities," said Whitney Harmel, Executive Director of the Maryland Chamber Foundation and Executive Vice President of the Maryland Chamber of



Winners of the 3rd annual National Civics Bee®: Maryland State Finals stand for a photo.

Commerce. "By encouraging students to learn about government and civic involvement, we aim to help tomorrow's leaders cultivate a passion for democracy and active participation in their communities."

See photos from the 2024 National Civics Bee®: Maryland State Finals at https://sidea photography.smugmug.com/Event-Galleries/Maryland-Chamber-of-Commerce/Civics-Bee-2024.

Established in 1987, the Maryland Chamber Foun-

dation is a 501(c)(3) that focuses on the research and educational objectives of the Maryland Chamber of Commerce. The Foundation supports research on issues important to businesses, including analyses of the Maryland economy and business climate. This research drives solutions in education, talent pipeline and workforce development. With the goal of improving the connection between business, education and all Marylanders, the Maryland Chamber Foundation focuses on building partnerships to leverage and enhance existing programs. Learn more at mdchamber.org/foundation.



Marie Burgess of Bowie, Md. shares her family's journey with the Chesapeake Kids program. As she talked about the brief life of her son Harvey, who was a pediatric hospice patient, the room fell silent.

Fashion for a Cause Breaks Another Record, Raising Over \$240K for Children's Programs

By ELYZABETH MARCUSSEN Hospice of the Chesapeake

PASADENA, Md. (June 12, 2024)—Doing great never looked so good on June 7 as around 350 fun-loving people enjoyed perfect weather outside and perfect looks inside at the 14th annual Fashion for a Cause. Held at the Fluegel Alumni Center in Annapolis, the high-spirited crowd smashed its fundraising record, bringing in more than \$240,000 for Chesapeake Kids, the Hospice of the Chesapeake program which supports children living with and affected by advanced illness and loss.

Returning for his third year was emcee Bryan Nehman, cohost of C4 and Bryan Nehman weekday mornings on WBAL NewsRadio. Sharing the podium with Hospice of the Chesapeake President and CEO Becky Miller, they introduced Marie Burgess,

who shared her family's journey with the Chesapeake Kids program. As she talked about the brief life of her son Harvey, who was a pediatric hospice patient, the room fell silent. A chronically ill and medically fragile child, he died at the age of 4. His family then turned to the organization's grief counseling and support groups. So grateful and empowered by the services, Burgess is now a volunteer counselor and is looking forward to her second year helping children cope with loss at the not-for-profit's Camp Nabi. Her brave and love-filled story no doubt inspired many in the room to donate on the spot, helping to make the event a record-breaking fundraiser.

Then the music pumped up as 33 community members modeled summer fashions and accessories provided by

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NAREB Launches 2nd Annual Top 100 Awards Honoring Exceptional Black Real Estate Professionals

By PRESS OFFICER NAREB

WASHINGTON (June 12, 2024)—The National Association of Real Estate Brokers (NAREB) opened nominations for its exclusive NAREB Top 100 Awards. This process will honor the crème de la crème of African American real estate professionals nationwide. This is a unique opportunity to recognize the best and brightest Blacks in the industry during the calendar year 2023, with expectations that the winners will surpass an astounding \$3 billion in real estate transactions.

Applications are available at http://narebtop100.com, and the deadline is midnight on June 30, 2024. NAREB will honor professionals in the following categories—Top 50 Individual, Top 20 Teams, Top 10 Loan Officers, Top 10 Commercial, Top 10 Brokerage, Realtist Choice Award, and a Community Impact Award will be presented. Honorees will be unveiled at a special event during NAREB's annual convention in New Orleans from July 31 to August 3. The spectacular Top 100 Awards event will be an En Banc/All-White affair starting at 5:30 p.m. on Friday, August 2, 2024, at the Hyatt Regency.

"After a phenomenal inaugural year, we're thrilled to continue celebrating the outstanding achievements of African American real estate professionals," said NAREB President Dr. Courtney Johnson Rose, noting this is the second year of the awards. "Join us in New Orleans as we highlight



C. Renee Wilson, NAREB executive director



Courtney Johnson Rose NAREB President

the remarkable contributions of Black professionals in the real estate industry and continue our mission of facilitating Black wealth and empowering communities."

Dr. Rose noted that the production of last year's winners reached an impressive 1.8 billion, but this year, NAREB expects the awardees to exceed \$3 billion.

"This ambitious goal reflects

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Sankofa Mobile Museum Honored With Prestigious Cultural History Award From National Association of County Park and Recreation Officials

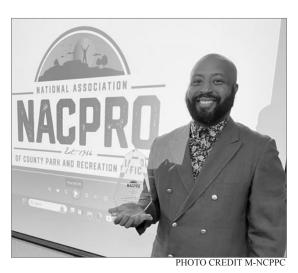
By PRESS OFFICER M-NCPPC

RIVERDALE, Md. (June 14, 2024)—In recognition of its outstanding dedication to preserving and showcasing cultural heritage, The M-NCPPC, Department of Parks and Recreation in Prince George's County is proud to announce that its Sankofa Mobile Museum is the recipient of the esteemed Cultural History Award from the National Association of County Park and Recreation Officials (NACPRO). The accolade celebrates Sankofa's commitment to excellence in curating and sharing the rich tapestry of Prince George's County heroes and activists.

At the recent 2024 NACPRO Awards Banquet in San Diego, Sankofa was recognized and honored for excellence in parks and recreation at the county and regional level. The awards committee selects nominees based on inspiration and innovation. The Cultural History Award specifically recognizes excellence in historic and cultural facility development, preservation, programming, interpretation, or events.

"We are deeply honored to receive NACPRO's Cultural History Award, which

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Historic Interpretation Officer Marvin-Alonzo Greer with the prestigious award.

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TOWNS and NEIGHBORS

In & Around Morningside-Skyline

Seniors, check out the Forever Young Prom, June 28

I made a delightful visit this week to the Camp Springs Senior Activity Center, thanks to daughter Sheila who works at the Laurel Beltsville Senior Center. She wanted to see what the Camp Springs Center had to offer. Turns out, there's a lot!

I'm sure you know where it is. I think it used to be Camp Springs Elementary. Anyway, it has been converted into a delightful to-go place for seniors.

I looked into the pool room, which was very busy, several games going on. We stopped off at the dining room and picked up the menu for June, had a nice chat with a patron or a worker. We could have had Chicken Al Fredo with mushrooms, had we stayed for lunch. The exercise room was equipped with health machines, but I think the patrons were all playing pool. Or they could have been in the Card Room playing bridge, or whatever the cardplaying public plays today.

The Center was very welcoming, and busy. Sheila chatted with the women working the front desk and we picked up the handsome Summer Calendar for June, July, and August.

You might want to take classes in Defensive Driving, Computers, Creative Paper Crafting, Hand Dancing, Stretch & Tone, Line Dance, Sign Language, Low Impact Aerobics, Quilting, Silk Scarf & Tie making with Terry, Pickett Bingo, Karaoke, Yoga or Zumba. Maybe, Breathing Techniques with

Or you might save your strength for the Senior Line Dance Party, Friday, July 19, at Martin's Crosswinds.

Or the Forever Young Prom in the Multipurpose Room at the Camp Springs Activity Center. "Wear your best Hollywood outfit. Walk the red carpet. Watch out for the paparazzi!" Fee \$25 for residents, \$32 for nonresidents.

Drop by at 6420 Allentown Road or call for information at 301-449-0490.

Town of Morningside

Morningside is getting a new 24X24 shed which is to be installed near the Municipal Center, on Ames Street. It will be used for all sorts of storage, including Moon Bounces and a variety of games. The donation is a commu-

nity gift, from the County.

Coming up in Morningside:

Ice-Cream Social and Roller Skating on Saturday, June 22, 5:30-8:30 p.m. with an Ice Cream Social & Roller Skating. Hot Dog Dinner and the Ice Cream Bar. There'll also be a Giveaway and Raffle Tickets for Sale. Admission is free.

Volunteers are still needed to help with the Morningside Fourth of July Parade and Family Fun Day which follows. Call 301-736-2301 to volunteer.

Cancelled:

Prince George's County Fair

The Prince George's County Fair has been Maryland's longest-running fair, dating way back to 1842. According to the fair's website, the fair was originally a friendly gathering place for local farmers to showcase their produce and livestock while having a little fun.

However, Fair organizers have sadly announced that the 2024 Fair has been canceled due to "insufficient volunteer manpower." The committee hopes to have a successful Fair in 2025 "by allowing us the necessary time to rebuild our volunteer base".

A similar situation also caused the cancellation of this year's Glen Burnie Carnival.

New pastor for St. Bernadine's

Fr. Zygmunt H. Kurzawinski has been transferred from Our Lady Queen of Peace parish, Washington, to Pastor at St. Bernardine of Sienna Parish in Suitland. The previous pastor, Fr. Jose Raul de Leon, has been reassigned to parish ministry in Atlanta.

Help update the Suitland High 1966 Class List by adding any names missing from the list the internet. suitlandhighschool.org.

Each year the Archdiocese of Washington names 10 Golden Apple Award-winning teachers. Each is awarded \$5,000 from the Donahue Family Foundation and invited to an awards dinner. Two of the honoree teachers are Renee Clark, a resource teacher at St. Mary of the Assumption School in Upper Marlboro and Margo VanDenBossche, a third grade teacher at St. Peter's School in Waldorf.

by Mary McHale 301-735-3451

Changing landscape

It happens every spring—the cost of 1st class stamps goes up. On July 14 the 68-cent stamp will be 73 cents, a 5-cent increase. Maybe you should buy your Christmas stamps

The Prince George's County Council voted 11-0 last Tuesday to legalize cigar lounges, which are higher-end establishments that sell expensive cigars and finer types of alcohol. The facilities themselves are equipped with special air filters. The law will take effect in July.

Maryland officials have appealed to private industry to help design a new Key Bridge and open it no later than Oct. 15, 2028. Meanwhile, the Port reopened the shipping channel on June

Soon, Maryland garden centers will no longer be able to sell invasive plants—like English ivy, heavenly bamboo and porcelain berry. Sales will be banned under a new Maryland law.

The Prince George's County Animals Services Facility and Adoption Center (ASFAC) reopened and resumed dog adoptions and applications on Friday, June 14, after a temporary closure due to a respiratory disease.

A home at 6712 Pine Grove Drive, in Morningside, has sold for \$375,000.

Milestones

Happy Birthday to Edson Cook, June 23; Gloria R. Johnson, June 24; Michael Taylor, and Larry Frostbutter, June 25; Angela Booth and Mable Hemmes, June 26; Charles "Chuckie" Henry, Rose Hoffman, Veda Curcio, Shawn Kumra and Cathryn Cordero Pracht, June 27; Mike Dudding, Juanita Eppard, Erica R. Webb. EvaMarie Anthony and my granddaughter Leah Katherine (Mudd) Sharp, June 28; Faith "Dycki" Brown, Alexis Schuler and my great-grandson Wesley McHale, June 29; Linda Carson, and Karen (Beardmore) Ellis, June 30.

Happy Anniversary to Tim and Becki Cordero, their 23rd on June 23; Mary and Mike Dawes, their 51st on June 23; Jack and Kimberly Hay, their 38th on June 28; and Carl and Sue (Stine) Mason, their 39th, on June 29.

Email birthdays and anniversaries to muddmm@gmail.com.

Happy Summer!

Brandywine-Aquasco CONGRATULATIONS REV. SHEMAIAH STRICKLAND

"Congratulations Pastor Strickland. We are proud to call you our Pastor. May God continue to Bless you and keep you on this Journey." Nottingham Myers United Methodist Church and Christ United Methodist Church Cooperative Parish.

The Baltimore-Washington Conference UMC Ordination Service was held on Friday, May 31, 2024. The Baltimore-Washington Conference UMC Ordained Rev. Shemaiah Strickland as Full Elder. "To God Be the Glory."

"My status changed from Provisional Elder to Full Elder! Our class of 16 made history as the first class in the conference to become ordained with no exclusions. I am so thankful to God." Pastor Shemaiah Strick-

JUNE BIRTHDAY CELEBRATIONS

Happy Birthday to Stephnie Samuel, Jasmine Taylor, Sandra Miley, Ruth Wilson, Rendell Crawford, Rita Pinkney, June Fauber, Louise Gordon, Sally Fauber Lucas, Yolanda Jackson, Atara Serene Scott-Bourne, Avis Balkcom-Williams, Tawana Lindsay, Naasir Greenhill Oghogho, Jazzmyn Simmons, Carol Bell, Barbara Marsh, Beverly Baker, Madison Falby, Raymond Porchea, Alston Knight, Kendra Neal, Christopher Quarm, Rodney Tyree, Jesci Thomas, Shiloh Bell, Barbara Harris, Rahsaan Silas who are Clinton United Methodist Church members celebrating Birthdays in June.

ST. PHILIP'S CHURCH BADEN ANNUAL DINNER

St. Philip's Church Baden Annual Dinner will be Saturday, July 20, 2024, at 12 p.m. until sold out. Dinners are Fried Chicken \$18, Fried Fish \$20, BBQ Ribs \$20. All dinners come with potato salad, baked beans, corn on the cob, green beans and bread. BBQ Ribs, Chicken, Fish pre order June 23–July 12. Dinners Pre Orders: Vivian Rich 804-301-9530, Michele Chase 240-882-3369, Jackie Harper 301-385-2620, Shirlev Cleaves 302-690-4260. Sandwiches: Fried Chicken \$12, Fried Fish \$14, BBQ Ribs \$14, Hot Dogs \$3.

Celebrate Local Vendors, Arts, Crafts, and Resale. Fun and Games. Bake Sale. Vendor Tables (\$20) Trenda Hall 703-201-3863. The church address is 13801 Baden Westwood Road, Brandywine, Maryland.

BULLDOG GOLF CLASSIC

Save the date for our 13th Annual Bulldog Golf Classic on Tuesday October 8, 2024. For more information contact Jennifer Coke, Executive Director of Philanthropy: 301-860-4778. Proceeds from the Bulldog Golf Classic provide scholarship funding for student-athletes and help to meet the growing needs of Bowie State University Department of Athletics. We look forward to seeing you at the 13th Annual Bulldog Golf Classic. More details coming soon. To learn more about sponsorship opportunities, please contact Jennifer Coke.

STUDENT LEADERSHIP INSTITUTE

Shout out to Bowie State University student leaders who attended the National Association of Student Affairs Professionals (NASAP) Student Leadership Institute in Orangeburg, South Carolina. The annual conference was an intensive, interactive, and stimulating learning program for newly elected HBCU student leaders. #BowieBOLD.

by Audrey Johnson 301-922-5384

TMZ SPORTS ASSIGNMENT DESK/RESEARCH INTERN. Con-

BULLDOG SPOTLIGHT

gratulations to Donnell Pettus, a junior broadcast journalism major at Bowie State University, for landing a sports internship at TMZ! #BowieBOLD.

THREE BULLDOGS NAMED ALL-DISTRICT

Softball May 29, 2024, three members of the 2024 Bowie State University softball team have been awarded Academic All-District honors, the College Sports Communications (CSC announced. Seniors Ellianna Henneberg and Karen Fritzges earned the recognition along with Junior Jayla Hill. It is the first Academic All-District awards for Henneberg, Fritzges and Hill.

The 2023-2024 Academic All-District Softball teams, selected by College Sports Communicators, recognize the nation's top student-athletes for their combined performances on the diamond and the classroom. The CSC Academic All-American program separately recognizes softball honorees in four divisions-NCAA Division I, NCAA Division II, NCAA Division III and NAIA.

Student-athletes qualify for the All-District by owning a minimum GPA of 3.50 while playing in 90 percent of the team games or by pitching a minimum of 25 innings, as a pitcher. bsubulldogs.com for the most up-to-date information on Bowie State Athletics and its 13 varsity sport teams.

VIRTUAL BSU ALUMNI COMMUNITY

Join the virtual Bowie State University Alumni Community. Facebook:@BSUOAE, Instagram: @BowieAlum, X: @BSUAlumniOffice. Questions? Email alumni@bowiestate.edu.

BOWIE STATE UNIVERSITY

Bowie State University 10th Anniversary Sports Hall of Fame Induction Ceremony will be Saturday, June 29, 2024, from 6–12 midnight at BWI Marriott Hotel. The hotel address is 1743 W Nursery Road, Linthicum Heights, Maryland 21090.

Tickets: \$120 per person/ Tax Deductible Portion: \$25. Proceeds to benefit the Sports Hall of Fame Foundation, Inc. General Fund and Student Scholarships. For more information: bsushof@gmail.com.

PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS

Drive with us. PGCPS is now hiring school bus drivers. Paid CDL Training, health insurance, retirement benefits, personal and sick leave, summer opportunities. pgcps.org/drivewithus.

MOVIES IN THE PARK

Join us at Watkins Regional Park for Movies in the Park for all ages. Bring the whole family for a free movie on the big screen under the stars. Add even more family fun by bringing snacks or a picnic dinner. Do not forget your blanket or lawn chairs as the event is on the grass. (Weather permitting). June 28 from 7:30–10 p.m. The Parent Trap; August 2 from 7:30-10 p.m. Back to School Movie. Telephone number 301-218-6700.

Social Security Matters

Ask Rusty:

I'm Already Collecting Social Security—How Will My WEP **Reduction be Calculated?**

By RUSSELL GLOOR, National Social Security Advisor at the AMAC Foundation, the non-profit arm of the **Association** of Mature American Citizens

Dear Rusty: I don't understand exactly how the Windfall Elimination Provision (WEP) works for my situation. I turned 62 in 2017 and am currently still working in a "noncovered" job, not paying into Social Security, but from which I will get a government pension when I retire. I began collecting Social Security at my full retirement age in 2021 and am now collecting \$1507 per month thanks to the cost of living adjustments since I started. Will my Social Security benefit be reduced by \$587 if I retire this year? Signed: Confused by WEP

Dear Confused: You're certainly not alone to be confused by WEP, and your situation is somewhat special because you started your SS benefits before taking your "noncovered" government pension. And, unfortunately, most tools and charts which suggest how much WEP will reduce your Social Security benefit don't accommodate that nuance very well.

In your case, when you claimed Social Security at your full retirement age (FRA), you were awarded the full benefit you were entitled to, unreduced by WEP because you were not yet collecting your non-covered government pension. You were able to collect your full SS amount and receive each year's full cost of living adjustments (COLA) to those higher amounts. What actually happens is that each person's Primary Insurance Amount (PIA) is first determined at age 62, and Social Security applies an annually awarded COLA to their PIA (primary insurance amount), even if they're not yet receiving benefits. You received your full PIA, including COLA, because you claimed at your full retirement age. But when you start collecting your pension from your non-covered government job, the Windfall Elimination Provision (WEP) will kick in and reduce your Social Security benefit.

The amount of WEP reduction depends on how many years you had contributed to Social Security from "substantial" earnings but, with 20 or fewer years, the maximum WEP reduction is determined by the year you turn 62 and doesn't change. Since you turned 62 in 2017, your maximum WEP reduction, according to Social Security's process, is \$442.50—lower than the \$587 you suspect.

Nevertheless, due to the way Social Security calculates the WEP reduction, the reduction from your current amount will seem larger than the WEP maximum. And that's because of the way Social Security applies the WEP reduction to your benefit. They start by first removing all cost-ofliving increases since you were 62 from your primary insurance amount (PIA). They will then take your PIA (sans COLA) and subtract \$442.50 (if you have more than 20 years of substantial SS-covered earnings they will subtract less), and then they will reapply all the cost-of-living increases since you were 62 to your WEP-reduced PIA. What just happened, in effect, is that your previous (pre-WEP) COLA increases were removed from your PIA, and those same COLA percentages were reapplied to your smaller WEP-reduced PIA, to arrive at your new monthly benefit amount under the Windfall Elimination Provision. And that new amount will be lower than your previous SS benefit amount by more than the published maximum WEP reduction for the year you turned 62.

A word of caution: Timely notification to Social Security of your non-covered pension is very important. As soon as you receive your non-covered pension award letter, deliver it to your local Social Security office and request a WEP recalculation of your SS retirement benefit. The WEP recalculation will likely take months to process, during which time you will continue to receive your higher non-WEP SS benefit. That means you will be overpaid for the period between when your non-covered pension started and the month your new WEP SS payment began, and that overpayment must be refunded to Social Security.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

The 2.4 million member Association of Mature American Citizens [AMAC] www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country. And the AMAC Foundation (www.AmacFoundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, we act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at www.amac.us/join-amac.

COMMUNITY

Local Graduates

Local Residents Named to William & Mary Dean's List WILLIAMSBURG, Va. (June 14, 2024)—The following local residents were recently named to the Dean's List at the College of William & Mary for the spring 2024 semester:

Bowie, MD: John Golding

Upper Marlboro, MD: Miles Hicks

In order to achieve Dean's List status, a full-time degree seeking undergraduate student must take at least 12 credit hours and earn a 3.6 Quality Point Average during the semester.

Local Student Named to Dean's List at Anderson University ANDERSON, S.C. (June 12, 2024)—The following student was named to the Dean's List at Anderson University in Anderson, South Carolina, for the spring semester 2024. To be named to the Dean's List, students must maintain a 3.5 grade point average or higher for the semester.

Bowie, MD: Jared White

Mercy College of Ohio Announces Honors List

(June 7, 2024)—The following student was awarded honors for the Spring 2024 semester at Mercy College of Ohio. To be named on the Dean's List, a student must achieve a grade point average of 3.3 or higher and be enrolled for 12 or more credit hours. To be named on the Honor's List, a student must achieve a grade point average of 3.3 or higher and be enrolled for 6–11 credit hours. To be named on the President's List, a student must achieve a 4.0 grade point average and be enrolled for 14 or more credit hours.

New Carrollton, MD: **Sabine Antoine**, BS in Medical Imaging, Honors List

Bowie Resident Named to Dean's List for Spring 2024 Semester

MANCHESTER, N.H. (June 7, 2024)—Saint Anselm College has released the Deans List of high academic achievers for the second semester of the 2023–2024 school year. To be eligible for this honor, a student must have achieved a grade point average of 3.4 or better in the semester with at least 12 credits of study which award a letter grade. This semester there were a total of 645 students from 21 states and 4 countries.

Mark W. Cronin, Dean of the College, announced that **Brandon Potts**, a Criminal Justice major in the class of 2025 from Bowie, MD was named to the Dean's List for the spring 2024 semester at Saint Anselm College in Manchester, New Hampshire.

The Children's Guild Graduates 381 Diverse Students From Their Eight Public and Non-Public Schools

By PRESS OFFICER
The Children's Guild

WASHINGTON (June 12, 2024)—Over the last month, The Children's Guild (TCG) a leading Mid-Atlantic nonprofit human-services and education organization, celebrated the achievements of 381 graduating students across its eight public and non-public schools in Maryland and Washington, DC. The graduation ceremonies, held at various locations, celebrated the students, many of whom have overcome significant personal and academic challenges. The ceremonies were attended by proud family members, dedicated teachers, and supportive community leaders, all of whom have played an integral role in the students' journeys.

"The Children's Guild extends its heartfelt congratulations to all the graduates and their families. This momentous occasion marks a significant milestone in the lives of these students and highlights The Children's Guild's commitment to educational excellence and holistic development," said Jenny Livelli, President and CEO of The Children's Guild. "Each of our students has demonstrated remarkable resilience and determination. Their success is a testament to their hard work and the unwavering support of their families and our dedicated staff. We are incredibly proud of their accomplishments and excited for the bright futures that lie ahead."

The Children's Guild (TCG), founded in 1953, focuses on helping students and families find success socially, emotionally, educationally, and developmentally through special education, school-based mental

health services, treatment foster care, autism services, family mental and behavioral health services, and workforce development programs. The following is a list of the schools and numbers of graduates.

- The Children's Guild School Prince George's Campus, serving students from K-12 with emotional and behavioral disabilities and/or on the autism spectrum had eight 12th graders graduate and thirteen 8th graders promoted to high school.
- The Children's Guild-Transformation Academy, a 12-month, non-public separate day school for students ages 5–21, whose primary diagnosis is autism, had three students complete the program.
- The Children's Guild DC Public Charter School is a K-8 school that provides students with real-life learning experiences, fostering character development, and ensuring their success in a global 21st century world. This school had 35 8th grade and 17 kindergarteners promoted.
- The Children's Guild School of Baltimore is a non-public, co-educational special education day school approved by the Maryland State Department of Education, for boys and girls 5-21 years old, who have a range of disabilities including autism, emotional and learning disabilities. There were three students who were promoted.
- The Monarch Academies support the whole child with an engaging curriculum, strong school culture, and innovative learning environment for students. These three schools collectively had 308 graduates, with 67 8th graders promoted to

high school from MA Glen Burnie and 90 8th graders graduating from MA Global-Laurel. In addition, 70 pre-K students and 81 5th graders were promoted to the next grades from Monarch Annapolis.

 Monarch Preschool College Park, a high-quality, project-based learning prekindergarten for children aged 3–5, had 19 young graduates well-prepared socially and educationally for kindergarten.

Recognizing the unique challenges faced by diverse student populations, The Children's Guild provides a comprehensive support system to help students overcome obstacles and develop the necessary skills for success. Specialized therapies, social-emotional learning programs, and vocational training equip graduates with the tools they need to thrive in various aspects of their lives. Each of their school programs offers varied educational approaches ranging from specialized academic focuses in their charter schools to non-public schools who meet the needs of neurodivergent and special-education students.

Schools and programs of The Children's Guild include Monarch Academy Annapolis, Monarch Academy Glen Burnie, Monarch Global Academy Laurel, Monarch Preschool College Park, The Children's Guild DC PCS, The Children's Guild School of Baltimore, The Children's Guild School - Prince George's Campus, The Children's Guild: Transformation Academy, The Janet & Frank Kelly Autism Center, and Outpatient Mental Health Clinic. For more information, visit https://childrensguild.org/.



If you have an *E-ZPass* Commuter Plan or need to make changes to your account, visit DriveEzMD.com, download the DriveEzMD Mobile App, or call 1-888-321-6824.





Visit our Key Bridge News web page for the latest updates and commuter choices:

mdta.maryland.gov/KeyBridgeNews



Maryland Fransportation Authority



Chesapeake Life Center Offers Summer Grief Programs for Children, Teenagers and Adults

By ELYZABETH MARCUSSEN Hospice of the Chesapeake

Chesapeake Life Center programs for children and teenagers

PASADENA, Md. (June 10, 2024)—Chesapeake Life Center has more than 30 years of experience using fun and friendship to help grieving children find a path to healing. Here is what is planned for children and teens through September:

- Family Day on the Farm: Grieving families can explore their loss with expertly trained horses during Family Day at the Farm. Horses are incredibly sensitive to human emotions and their emotional intelligence can be a helpful tool in one's journey through grief. It will be held from 3 to 5 p.m. Monday, June 24, at Maryland Therapeutic Riding, 1141 Sunrise Beach Road, Crownsville, Maryland. The minimum age for children is 6. No horse experience is needed and all activities are unmounted.
- Rhythm of Life: Drum Circle Support Group is a free group for kids and teens ages 6 to 18. They can connect with one another through creative expression and the healing power of drumming. Drumming has been shown to produce relief from symptoms that accompany grief and loss, improve physical wellbeing, help to process and regulate emotions, and it's fun! The group will meet from 3 to 4 p.m. Tuesdays, July 16, Aug. 20 and Sept. 17 at the Burnett Center for Hope & Healing, 4559 Sixes Road, Prince Frederick, Maryland.
- Camp Nabi is a full weekend overnight camp experi-

ence for any child ages 6 to 18 who has experienced the death of a loved one. It will be held Aug. 9 to 11 at Arlington Echo Outdoor Education Center in Millersville, Maryland. With a full team of counselors and trained volunteers, campers will participate in activities focused on memorializing their loved ones, learning coping skills in small groups, and using integrative arts to help kids express their grief. Of course, this also will include fun camp activities, like swimming, field games, ropes course and more. To make this experience possible for grieving children living within its entire service area, free transportation will be available from one location in each of the counties: Anne Arundel, Calvert, Charles and Prince George's. The cost is \$100 per camper. Thanks to community donations, there are a limited number of scholarships for families in need.

Stepping Stones Four-Week Grief Support **Group** for newly bereaved youth will not meet during the summer, but will return in the fall. The group is for children and teens ages 6 to 18 whose loss occurred within the last 12 months. Counselors will focus on normalizing grief reactions, teaching coping skills and providing opportunities to remember the loved ones who have died. Groups will be divided by age and grade level based on enrollment. A social space will be provided for parents and guardians while the children meet. The group will meet from 6 to 7:30 p.m. Tuesdays, Sept. 3, 10, 17 and 24 on the John &

Cathy Belcher Campus, 90 Ritchie Highway, Pasadena, Maryland. The cost for all four weeks is \$40.

Registration is required for all programs and can be completed by calling 888-501-7077 or emailing griefinfo@chesapeakelifecenter.org. Visit www.hospicechesapeake.org/events for a complete listing of in-person and virtual groups and workshops for adults and children.

Adult grief support programs meeting this summer

PASADENA, Md. (June 10, 2024)—Chesapeake Life Center will offer a variety of grief support groups for adults that will be meeting this summer. Groups will meet in person at locations in Anne Arundel, Calvert and Prince George's counties as well as virtually.

The following grief support groups will meet in person:

- **Drop-In Grief Support Groups** are open to anyone grieving. Groups offer participants an opportunity to share their feelings and obtain support from others who are experiencing loss. There is no fee. These groups will meet in Anne Arundel and Calvert counties as follows:
- North Beach Senior Center, 9010 Chesapeake Ave., North Beach, Maryland, from 1 to 2 p.m. Wednesdays, July 3, Aug. 7, and Sept. 4.
- Southern Pines Senior Center, 20 Appeal Lane, Lusby, Maryland, from 2 to 3 p.m. Tuesdays, July 9, Aug. 13 and Sept. 10.
- Burnett Center for Hope & Healing, 4559 Sixes Road, Prince Frederick,

See PROGRAMS Page A4

COMMUNITY

Alzheimer's Association to Host Community Forum on Dementia Crisis in Prince George's County

Community members encouraged to weigh in on resources needed to support families, caregivers and people living with the disease

By PRESS OFFICER
Alzheimer's Association

ARLINGTON, Va. (June 17, 2024)—The Alzheimer's Association National Capital Area Chapter, in partnership with the office of Prince George's County Executive Angela Alsobrooks and the Prince George's County Department of Family Services, will host a community forum on **Thursday, June 27** to address the growing dementia trajectory in Prince

George's County.

Data released at the 2023
Alzheimer's Association International Conference (AAIC) showed that Prince George's County ranks fourth among the nation's 3,142 counties for prevalence of Alzheimer's in adults age 65+. This is the first time data on prevalence has been available at the county level.

Walter Kirkland, founding president of 100 Black Men of Prince George's County, will moderate the panel discussion, which features:

- Carmel Roques, Secretary of Aging, Maryland Department of Aging
- Mark Tesoro, Dementia State Coordinator, Maryland Department of Aging
- Shalese Thomas, Unit Manager, Department of Family Services Aging and Disabilities Services Division, Prince George's County
- Shaunda Bellamy, President, Prince George's County Senior Network
- Karen Fagan, Health Systems Director, Alzheimer's Association Discussion topics will include:
- Challenges faced by individuals and families affected by Alzheimer's and dementia in this community
- Specific initiatives, programs, or services in Prince George's County to address Alzheimer's and dementia
- Notable trends or changes in the prevalence of Alzheimer's and dementia in Prince George's County

over the past decade

 Cultural or societal factors that may impact the understanding and management of Alzheimer's and dementia in Prince George's County

The community forum will be held at the Prince George's Ballroom, located at 2411 Pinebrook Avenue in North Englewood. A continental breakfast will be served. Participation is free. Registration is required. To register, visit alz.org/nca or call 800.272.3900.

The Alzheimer's Association is a worldwide voluntary health organization dedicated to Alzheimer's care, support and research. Our mission is to lead the way to end Alzheimer's and all other dementia—by accelerating global research, driving risk reduction and early detection, and maximizing quality care and support. Our vision is a world without Alzheimer's and all other dementia®. Visit alz.org or call 800.272.3900.

Eastern Community Church's Men's Week and Revival Services

By PRESS OFFICER

Eastern Community Church

The men of Eastern Community Church in Landover, Maryland where Damion M. Briggs is the pastor, would like to invite you and others who you know to their Men of Love: Men's Week and Revival Services on Wednesday, June 26 through Sunday, June 30, 2024.

Opening night is on Wednesday night and the guest speaker will be AC Durant, Pastor of Tenth Street Baptist Church; Thursday is Young Men's Night with guest speaker Minister Darian Cole of Feed My Sheep Ministries, Friday night is a special all male music and arts program with special guest and national recording artists Sons of God. This week of acknowledging and celebrating the men of Eastern Community Church will wrap up with an awesome 10 a.m. Sunday Morning Worship Service with guest speaker Reverend Bryant Stewart of Mary's Missionary Baptist Church in North East Washington DC.

Get ready to go deeper in God during a time of men celebrating, worshiping and praising God. Men and women young and old are all invited and encouraged to attend.

To find out about this and other services, events and happenings at Eastern Community Church, please visit www.EasternCommunity.org.

IMAGE COURTESY EASTERN COMMUNITY CHURCH



BGE Shares Natural Gas Safety Tips for Summer

By PRESS OFFICER BGE

June is National Safety Month. While you're enjoying the sun this summer, be sure to keep these seasonal gas safety tips in mind:

- Never tether your pet or anything else to your natural gas line or meter.
- Never attach electrical grounding wires to natural gas pipes.
 Stay clear of your gas meter when using a lawn
- mower or weed whacker.Dead vegetation or discolored soil near a pipeline
- Dead vegetation or discolored soil near a pipeline can indicate a leak.
- Call Miss Utility at 811 before you dig in your yard, so you know where utility lines are buried.

If you smell gas—leave the area, go at least 100 feet away, and call 911 immediately or BGE at 877.778.7798. To learn more about natural gas safety, visit bge.com.

BGE is Maryland's largest natural gas and electric utility, providing safe and reliable energy delivery to more than 1.3 million electric customers and 700,000 natural gas customers in central Maryland. The company was founded in 1816 as the nation's first gas utility and remains headquartered in Baltimore City to this day. BGE is a subsidiary of Exelon Corporation (Nasdaq: EXC), the nation's leading energy utility company. Engage with the latest BGE stories on bgenow.com and connect with BGE on Facebook, X, Instagram, and YouTube.

Sankofa from A1

underscores our unwavering dedication to illuminating the complexities and beauty of history in our community," states Historic Interpretation Officer Marvin-Alonzo Greer. "This recognition not only validates our ongoing efforts to build community by turning education into advocacy but also inspires us to continue our mission of fostering dialogue, empathy, and connection through the power of cultural heritage."

As a beacon of cultural enlightenment and historical preservation, Sankofa has become revered for its comprehensive exhibitions that delve into the diverse narratives that shape our region. The museum's collection serves as a testament to the enduring significance of cultural heritage in fostering understanding and appreciation among local communities. Through captivating exhibits and innovative virtual programming, Sankofa is dedicated to preserving, interpreting, and celebrating the myriad facets of local history. Each exhibition

invites visitors to embark on a transformative journey through time and space, fostering a deeper understanding of our shared humanity.

The Cultural History Award serves as a testament to Sankofa's commitment to excellence in cultural stewardship and its profound impact on enriching the cultural landscape of Prince George's County. As the museum looks towards the future, it remains steadfast in its mission to inspire, educate, and engage audiences of all ages and backgrounds. For more information about Sankofa and its award-winning exhibitions or to request it at an event, visit pgparks.com/facilities/sankofa.

With over 28,000 acres of parkland, trails, athletic fields, playgrounds and more, the M-NCPPC, Department of Parks and Recreation in Prince George's County provides an award-winning park system through progressive, quality, innovative leadership and a commitment to its community and environment. Visit www.pgparks.com.

$Record\ {\tt from}\ {\tt A1}$

Annapolis clothing retailers 3 Sisters, Alpaca International, Anthropologie, B Boutique, Bohemian Black, Charm City Run LLC, The Cottage, Cotton Company, Helly Hansen, Lilac Bijoux, The Lucky Knot, Modern Lusso, The Pink Crab, Scout and Molly's of Annapolis, South Moon Under, Stardust Deluxe, Trendy Tides Boutique and Yves Delorme.

Inside the posh new event center and outside overlooking College Creek and the domes and spires of Annapolis, people enjoyed many delicious sips and bites provided by a variety of vendors, including Bayside Bull, Caliente Grille, Carpaccio Tuscan Kitchen and Wine Bar, Light House Bistro, Main and Market and Nothing Bundt Cakes, as well as from food trucks, Green Valley, Sweet Satisfaction and Truck of Deliciousness.

The event was generously supported by community businesses and leaders including Presenting Sponsor HM2 Buck for Hope Foundation; Red Carpet Sponsor Sara Starry;

Fashionista Sponsors Anne Arundel Dermatology—Angie and Ed Ponatoski, John and Cathy Belcher, Charter Financial Group, The Davies Family Foundation, Floor Systems, The Michael Stanley Foundation, Moran Insurance, Sturbridge Development Company, The Vento Family Foundation, and Bill and Laura Westervelt; Supermodel Sponsors #makingadifference Fund, Baldwin Homes, Campion Hruby Landscape Architects, John and Terri Hussman, M&T Bank, Olmo Brothers Construction and Landscaping, Project Next 30 Years and REJ Consulting; Celebrity Sponsors Annapolitan Investment Group, Atlantic Forest Products, First Citizens Bank, Elizabeth Freedlander, Dr. Parabh Gill, Help for Hungry & Homeless, Lehmann Family in memory of John C. Lehmann, Patient First, The Temple Annapolis: A Paul Mitchell Partner School and What's Up? Media; and dozens more.

For more photos from the event, visit the organization's Facebook page at https://www.facebook.com/hospicechesapeake/photos_albums.

Awards from A1

our commitment to driving real change and prosperity within our communities," she said. "We will continue to elevate Black excellence in the real estate industry and provide Black families and individuals with outstanding service."

C. Renee Wilson, executive director of NAREB, said the Top 100 Awards provide important recognition for leading Black real estate professionals. "It is a way to celebrate their success and hopefully put them on a path towards more opportunities to grow and excel in the industry. Our event also underscores the quality of service that Black real estate professionals provide to African American communities."

"The real estate and financial services industries frequently look for opportunities to meet and network with top talent," said Wilson. "Our NAREB TOP 100 event will provide Black real estate professionals with opportunities to network with cor-

porate leaders from throughout the industry. We invite these corporations and franchises to take advantage of this opportunity. In August, in one room, we will have individuals and teams who have topped \$3 billion in transactions. These are the people that C-Suite leaders should want to meet."

Wilson said that a panel of industry experts and NAREB representatives will carefully evaluate nominees based on their outstanding performance, meaningful community engagement, and transformative impact on the industry. "Our rigorous, transparent selection process guarantees the credibility and prestige of these awards," said Wilson, who has overseen the development of the awards initiative.

"The NAREB TOP 100 is helping revolutionize the industry by celebrating and honoring the accomplishments of African American real estate professionals," Wilson said. "We are providing them a platform to shine and demonstrate to the nation that they are outstanding in this industry and worthy of more opportunities. Our trailblazing Top 100 Awards will thrust Black professionals into the limelight and inspire a new generation of real estate professionals to chase greatness."

The National Association Of Real Estate Brokers (NAREB) was formed in 1947 to secure equal housing opportunities regardless of race, creed, or color. NAREB has advocated for legislation and supported or instigated legal challenges that ensure fair housing, sustainable homeownership, and access to credit for Black Americans. Simultaneously, NAREB advocates for and promotes access to business opportunities for Black real estate professionals in each real estate discipline. From the past to the present, NAREB remains an association that is proud of its history, dedicated to its chosen struggle, and unrelenting in its pursuit of the REALTIST®'s mission/vision embedded goal, "Democracy in Housing."

Programs from A3

Maryland, from 4 to 5 p.m. Tuesdays, July 16, Aug. 20 and Sept. 17.

 Calvert Pines Senior Center, 450 W. Dares Beach Road, Prince Frederick, Maryland, from 1 to 2 p.m. Tuesdays, July 16, Aug. 20 and Sept. 17.

- Drop-In Grief Group for LGBTQIA+ is for members of the LGBTQIA+ community. The group is facilitated by a licensed queer therapist and is loosely structured to offer an opportunity for participants to share their feelings and grieve with community. It will meet from 6 to 7:30 p.m. Tuesdays, July 9, Aug. 13 and Sept. 10, on the John & Cathy Belcher Campus, 90 Ritchie Highway, Pasadena, Maryland.
- Loss of Life Partner/Spouse Evening Group is a group for individuals grieving the death of a spouse or life partner. The cost is \$10 per session. It will meet on the center's campus at 90 Ritchie Highway, Pasadena, from 6:30 to 8 p.m. Wednesday, Sept. 4.

Childcare is not provided and children are not permitted in any of these groups.

The following group will meet virtually via Zoom for Healthcare:

• SoulCollage Support for Loss Transition is a free group that has participants create a series of collages to commemorate lost loved ones and to visually journal the grief process. The group will meet from 6 to 8 p.m. Monday, July 1 and Aug. 5 via Zoom.

Except for drop-in groups, registration is required and can be completed by calling 888-501-7077 or emailing griefinfo@ chesapeakelifecenter.org. Visit www.hospicechesapeake.org/events for a complete listing of in-person and virtual groups and workshops for adults and children.

Chesapeake Life Center, a program service of Hospice of the Chesapeake, serves hospice family members and the community with bereavement services and activities aimed at enhancing the quality of life for those grieving the loss of a loved one.

The Prince George's Post

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BUSINESS AND FINANCE

Free Entrepreneur Training for Spouses of Veterans, Active Duty, and Guard/Reserve Personnel

By JOE GIORDANO Project Opportunity

Is Entrepreneurship the right choice for you?

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Mandatory Orientation Session will be held on Thursday, August 22, 2024 6:30 to 8:30 p.m.

Classes will be held on Thursday Evenings from 6:30 to 9:30 pm, starting on September 5, 2024, and ending with a Graduation Ceremony on November 14, 2024.



Orientation and all classes will be held at Prince George's Community

College Lanham Hall Room 203 301 Largo Road

Largo, Maryland
To register for the Orientation Session please complete form found at

https://www.project-opportu nity.com/spouse-entrepreneu rship-course/

Project Opportunity is an intensive curriculum based 10-week cohort program that meets

every Thursday evening from 6:30–9:30 p.m. The curriculum and material are facilitated by small business professionals and subject matter experts. The program concludes with a formal Graduation Ceremony and Business Pitch Competition.

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- Marketing AnalysisFinancing and Financial Management
- Business Structure and Taxes
- Development of a Business Plan

Imagine School Mid-Atlantic Region Announces Teacher of the Year

By PRESS OFFICER Imagine Schools

LANHAM, Md. (June 12, 2024)— "A good education can change anyone, a good teacher can change everything."

—Unknown

That sums up educators at Imagine Schools Mid-Atlantic Region. An entity comprising of non-profit public charter school campuses in the U.S. with the Mid-Atlantic region governing four schools in Prince George's County; and additionally adjudged amongst the best 20 Charter Schools in the DC/Maryland and Virginia Metropolis by US News and World Report year 2024.

Our team & family—as we refer to our educators—provide high quality education and skills to our scholars—preparing them for lives of leadership, accomplishment, and exemplary character. Therefore, holding them

to higher standards that reflect positively on their work. Thus, we are having a competitive Teacher of the Year process for SY2023/2024. The region had four worthy teachers who exemplified how to develop character and enrich the minds of our scholars shortlisted for the TOY honor. Ms. Precious Taylor at Imagine Morningside with instruction from early childhood, Middle School Science with Mr. Byron Greene at Imagine Andrews, Literacy/AVID from Mrs. Janet Krisko at Imagine Lincoln and the adjudged SY2023/2024 Teacher of the Year, Mr. Paul McFarland at Imagine Foundations at Leeland teaching Music.

Celebrating the hard work and great accomplishments of our teachers in the region as they put in appreciable efforts in educating our scholars has always been a great avenue for us to project the work and efforts they put in their work. Mr. Paul McFarland is a very dedicated and innovative teacher providing exceptional arts and education through music to scholars at Foundations at Imagine Leeland. Through his quest to bring his imaginative ways in teaching, he established a piano-infused music class and curriculum based on listening to parents and the school's administration to establish something different but beneficial to our scholars. He stated, "In addition to teaching character development lessons, I believe aspiring to live as a role model is imperative to our scholars character development and displaying the importance of Imagine Shared Values: JUSTICE, INTEGRITY, FUN." This contributes immensely to the growth of the school, our scholars and the region at large. Congratulations to SY2023/2024 TOY finalists and most especially the winner.

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NAREB: Down Payment Assistance Programs Boost Home Ownership for Black Consumers

Here Is How to Get Assistance

By SHERYL MERRITT, MBA, CEO/Broker, New Legacy Realty National Association of Real Estate Brokers

For Black consumers and first-time homebuyers, saving for a down payment can be a significant hurdle. Families and individuals can often manage a monthly mortgage but lack the upfront resources for a down payment. However, crucial programs are available that can assist homebuyers with their down payments, making homeownership more accessible.

The National Association of Real Estate Brokers (NAREB) provides this blog to answer questions about down payment assistance programs and encourage more potential home buyers, including Black consumers, to identify and use them. Black consumers must be made aware that these programs are available. Down payment assistance programs are usually funded by local, state, or even federal agencies that funnel the funds to institutions they partner with, expanding inclusivity in the homebuying process.

These programs can come in the form of loans or grants, depending on the specific program. Eligibility for these programs can differ. Often, you can earn no more than 80% of the area median income to qualify, but some programs allow up to 120% of median income.

BMO Financial Group works with NAREB on a Homebuyer Assistance Program for Historically Black Colleges and Universities (HBCU) and Predominantly Black Institutions (PBI) graduates. The program offers homebuyers \$6,000 in down payment assistance and can be layered with other programs to receive up to \$20,000 or more in assistance. Eligible homebuyers must purchase their home in BMO's footprint, including, but not limited to Chicago, Los Angeles, San Francisco, Denver, Milwaukee, Phoenix, Minneapolis, and Indianapolis.

NAREB partners, Bank of America and Wells Fargo, also offer impressive down payment assistance programs.

To help consumers, here are some FAQs on down payment assistance:

What is down payment assistance?

Down payment assistance refers to programs designed to help homebuyers cover the cost of their down payment through grants, loans, or other financial aid. These programs are often aimed at first-time homebuyers, low-income individuals, or those purchasing in specific areas.

Who qualifies for down payment assistance?

Eligibility for down payment assistance can vary widely depending on the program. Generally, factors such as income level, credit score, property location, and whether the applicant is a first-time homebuyer are considered. Each program will have its specific criteria that must be met.

How do I apply for down payment assistance?

The application process typically involves completing an application form, providing documentation to prove eligibility (such as income statements and credit reports), and sometimes attending educational courses on homeownership. It is essential to check the specific program re-

quirements you are applying to.

Are there different types of down payment assistance programs?

Yes, down payment assistance can come in various forms, including grants (which do not need to be repaid), forgivable loans (which are only repaid if certain conditions are not met), and low-interest or deferred payment loans. The type of assistance available will depend on the specific program.

Do down payment assistance programs have to be repaid?

Some programs offer grants that do not need to be repaid, while others provide loans that may need to be repaid through monthly payments or when selling the home. Forgivable loans are loans that do not need to be repaid if the homeowner meets certain conditions, such as living in the house for a specified period.

Can down payment assistance be combined with other programs?

Sometimes, down payment assistance can be used with other homebuying programs, such as first-time homebuyer incentives or tax credits. It is essential to consult with a mortgage advisor or housing counselor to understand how different programs can work together.

What are the eligibility criteria for down payment assistance programs?

Eligibility criteria for down payment assistance programs vary widely depending on the program and location. Common factors often considered include the applicant's income, credit score, employment history, and whether they are a first-time homebuyer. Some programs may also consider the location of the home being purchased and the overall cost of the house. It is crucial to review the specific requirements of each program to determine eligibility.

How does down payment assistance affect the mortgage approval process?

Down payment assistance can positively impact the mortgage approval process by reducing the money a buyer needs to save for the initial down payment. Buyers may qualify for better mortgage terms and lower interest rates by having additional funds available. However, each lender may have different policies regarding the use of down payment assistance, so it is essential to inform your mortgage lender about any help you plan to receive and understand how it will be factored into your mortgage application.

Are there any restrictions on the type of home I can buy with down payment assistance?

Some down payment assistance programs restrict the types of properties that qualify for as-

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Down Payment from A5

programs in my area?

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programs.

sistance. These restrictions can include limitations on the purchase price, the property's location, and the home's condition. For example, some programs only offer assistance for single-family homes, while others might cover multi-family units or manufactured homes. Additionally, certain programs might prioritize homes in specific

geographic areas or those that require rehabilitation. Always check the program's guidelines to ensure your desired property meets the

How can I find out about available down payment assistance

There are several ways to find down payment assistance programs

in your area. Start by contacting local housing agencies or non-

profit organizations specializing in homeownership assistance. Many

states and municipalities have websites with information about local

or real estate agent can provide valuable insights into options. Online

databases and resources like the HUD website may also have com-

prehensive lists and details about various assistance programs. You

can go to https://downpaymentresource.com/ for help in finding

The National Association of Real Estate Brokers (NAREB) was formed

in 1947 to secure equal housing opportunities regardless of race,

creed, or color. NAREB has advocated for legislation and supported

or instigated legal challenges that ensure fair housing, sustainable

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portunities for Black real estate professionals in each real estate dis-

cipline. From the past to the present, NAREB remains an association

proud of its history, dedicated to its chosen struggle, and unrelenting in its pursuit of the REALTIST®'s mission/vision embedded goal,

down payment assistance programs in your area.

Additionally, speaking with a NAREB Realtist, mortgage advisor,



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