Neighborhood Housing Services INC. NeighborWorks® CHARTERED MEMBER

From the Director's Desk



This fall season, SNHS is gearing up to celebrate 25 years of facilitating homeownership opportunities in our community. Our non-profit has made many dreams come true over the last quarter of a century and we look forward to what the future brings.

Want to know what we have been up to? Take a look at the impact from the past 5 years for a recent snapshot of our effect on the local community.



Sincerely,

Cheryl Meadows SNHS Executive Director



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Executive Director Cheryl Meadows Assistant Director Jane Hoy Counseling and Education Manager Leah Dyson Homeownership Services Manager Kiara Price Marketing Officer Amanda Smith

"COUNSELOR'S MAIL BAG"



Kiara Price Homeownership Services Manager



Leah Dyson Counseling and Education Manager

- Yard and Exterior
 - Check window wells and check drainage
 - Clean gutters and downspouts
 - Drain outdoor faucets and hoses
 - Check for signs of rodents, bats, roaches
 and termites
- Basement and Crawlspace
 - Sump pump and valve working
 - No wet surfaces or puddles
- Exterior Roof, Walls, Windows
 - Check attic vents
 - Repair broken, cracked glass
 - Clean dryer vent
 - Check exhaust ducts are clear
- Plumbing Fixtures and Appliances
 - Check hot water heater for leaks
 - Check boiler for leaks
 - Check bath and kitchen fan operations

Q: What can you do as a homeowner to gear up your homes for the seasonal changes?

A: As we head into the change of the seasons, it is important to prepare your home. "A healthy home is one that is constructed, maintained and rehabilitated in a manner that is conducive to good occupant health".

Take a look at the checklist below with some good ideas:

- HVAC Equipment
 - Replace filters
- Appliances
 - ✓ Clean and tune ovens and ranges
- **Electrical Equipment**
 - Check for damaged cords
 - Check smoke and Carbon Monoxide alarms
- Garage
 - Check for signs of rodents, bats, and Termites
 - Proper operation of garage door safety shut-off
- Attic
 - Check for signs of rodents, bats, and Termites
 - Check for water damage
 - Ensure insulation is in place

Emergencies arise; unexpectedly! It is then that we realize the importance of having the necessary savings in place to handle those unforeseen surprises. The key to addressing those unanticipated repairs is performing a seasonal checklist as the one above and being aware of the costs for maintaining your greatest investment, which is your HOME!

UPCOMING NEWS & EVENTS

- Oct 19-The SNHS Golf Tournament and Oktoberfest is happening on October 19 at Green Hill Country Club. Did you register? There is still time to do this before the deadline on October 12. Contact Amanda Smith for more details at asmith@salisburynhs.org
 - Golf Tournament \$400/team of 4 or \$100/individual. Includes 18 holes of golf, cart and greens fees, lunch, goodie bag and ticket to after-party.
 - Oktoberfest \$35/person and includes traditional Bavarian food and music •
- Nov 8 Celebrate Kindness Event: Help SNHS make Salisbury a "World Kindness City" with this rock painting event. It is free and open to all ages, refreshments and post-purchase homeowner information will be provided. Must pre-register by Nov. 2. by going online to www.salisburynhs.org.
- **Nov. 27**—#GivingTuesday: We will be participating in this global day of giving in hopes that people will support our services and give back to the local community.
- Please welcome the newest officers on our Board of Directors.
 - Chairman-Nestor Bleech
 - Vice Chairman—Jennifer Willing •
 - Treaurer—Bill Turner •
 - Secretary-Terry Manion

""Fall has always been my favorite season. The time when everything bursts with its last beauty, as if nature had been saving up all year for the grand finale."

Lauren Destefano

HOMEOWNERSHIP EXPERIENCE



Meet James Collick, a client of SNHS and hear his story of how he achieved his dream of homeownership.

My goal for the past couple of years was to become a homeowner. I mostly said it because it sounded nice. I was not sure where to start so I figured I would see if there were any opportunities through the Department of Housing and Urban Development. Turns out, I did not qualify for their program and that is when they referred me to Salisbury Neighborhood Housing.

Upon talking with one of the counselors, Kiara Price, I came to a turning point in the homebuying process. She met with me monthly as I went through budget and credit counseling to improve my credit scores. We tackled small things over the course of two

years which ultimately paid off for me in the end. In addition to the counseling, I participated in the SNHS Homebuyer Education Class to make sure I understood what I was undertaking. I am happy to say, in March of 2018 I closed on a five bedroom ranch home.

This dream of owning a home became a reality because I worked with the staff at SNHS and largely in part because I took the time and effort to make and stick to a plan. My home gives me comfort because I am able to provide shelter for myself and my mother. It gives me a sense of pride and accomplishment to have made one of the most important asset purchases of my life. 3

FOR SALE: 705 DELAWARE AVE.





705 Delaware Ave. is a product of our partnership with the CTE Program at Parkside High School. Students learn skills that are then combined to build a home. Once completed, the house is put on the market for sale. This 3 bedroom and 2 bath home will make someone very happy. Contact us for more information at 410.543.4626.

NEW SMOKE ALARM UPDATE

Did you know... According to the Office of the Maryland State Fire Marshal, Maryland is the most recent state to require that homeowners replace any battery-only operated smoke alarm that is more than 10 years old with a unit powered by a 10-year sealed-in battery – ultimately affecting the more than 800,000 Maryland homes with battery-operated smoke alarms. These sealed-in, long-life battery alarms provide continuous protection for a decade, and national fire experts like the National Fire Protection Association (NFPA) and National Association of State Fire Marshals (NASFM) recommend their use.

To learn more on this important topic, visit the State of Maryland, Department of Housing and Community Development website at https://dhcd.maryland.gov.

 Salisbury
 PLASE

 Neighborhood
 PLACE

 Housing Services
 STAMP

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