



From the Director's Desk



Salisbury Neighborhood Housing Services Inc. is turning 25yrs old this year. That's right, a quarter of a century old. Our official anniversary date of incorporation

is January 10, 2019 and we could not be more proud of what this organization has been able to offer the city of Salisbury and surrounding communities.

Please follow along in 2019 for our upcoming events, educational classes, ribbon cutting and more. Most importantly, keep an eye out for the moving date to our new office. We are proud to announce that Salisbury Neighborhood Housing Services, Inc. will be relocating down the street to 560 Riverside Dr., in the Riverside Professional Center.

Happy New Year,

Cheryl Meadows
SNHS Executive Director

INSIDE THIS ISSUE

Director's Letter	1
News and Events	2
Counselor's Mailbag	3
Homeownership Experience	3
25th Anniversary	4

Executive Director

Cheryl Meadows

Assistant Director

Jane Hoy

Counseling and Education Manager

Leah Dyson

Homeownership Services Manager

Kiara Price

Marketing Officer

Amanda Smith

Administrative Assistant

Amber Lawrence

NEWS & UPCOMING EVENTS

- **Housing Information Sessions:**

Live in Somerset County and looking to own a home? Attend one of the FREE, mini-housing sessions; Princess Anne Library, Jan. 8 at 2pm or Crisfield Library, Feb. 13 at 2pm. Must pre-register by calling Princess Anne: 410.651.0852 or Crisfield: 410.968.0955.

- **Homebuyer Education Workshop:**

- Jan. 26 and Feb. 2, SNHS will be hosting a special homebuyer education workshop for our local Haitian Community. A translator will be present to ensure topics of discussion are understood across all levels of language competency. Must attend both classes to receive certificate. Please call the office for full details.
- Feb. 23, 2019 at Rivers Edge, 670 Fitzwater St in Salisbury. The workshop will begin at 8:30 AM and go until 4:30 PM. A light breakfast and lunch will be provided. Registration is necessary and can be done by calling at 410.543.4626.

- **SNHS Board Members Receive Honors at CFES Annual Awards Luncheon:**

- The Frank H. Morris Humanitarian Award was awarded to Col. Bob Cook for his commitment to the community and philanthropy. In honor of the award, a \$1,500 gift will be made to the charity of Cook's choice.
- Tony Sarbanes received the Chairman's Award for his dedication to the Community Foundation of the Eastern Shore and philanthropic efforts.

- **Giving Tuesday:**

SNHS raised \$625 from 12 unique donors on November 27, 2018. Thank you to all those who participated in this campaign.

- **SNHS Welcomes New Employee:**

Amber Lawrence is the newest addition to the SNHS Team. You will see her at the front office as the Administrative Assistant. Please welcome her.

“COUNSELOR’S MAIL BAG”

Foreclosure! Foreclosure! Foreclosure!

Greetings and Happy New Year!

Aside from our homeownership readiness workshops and credit and budget counseling, we provide foreclosure mitigation services to homeowners who have experienced hardships that have led to them not being able to maintain their mortgages.

Foreclosure sometimes is inevitable and a very hard topic to discuss. While you may not want to address this head on, it is important to seek help as soon as possible to avoid losing your home. There are many hardships that can be faced in the months following holidays that include employment changes, increased expenses and emergency repairs for home maintenance issues.

Here is a list of things that you can do to be proactive if you face any of the above or similar:

- Contact a HUD-approved housing agency **IMMEDIATELY!! DO NOT WAIT!!** (Salisbury NHS)
- Contact your mortgage servicer to explore your options and explain your situation
- **BEWARE OF SCAMS** and anyone asking for money up-front to save your home. Do not send any money to anyone other than your mortgage servicer!!!
- Continue making payments if the mortgage servicer will accept them. *Article continued on pg. 3.

“COUNSELOR’S MAIL BAG” CONT’

- If payments are no longer being accepted, save as much as you can and adjust your budget accordingly.
- Collect all proof of income, bank statements, budgets and all other documentation being requested by your housing counselor and the mortgage servicer.
- If you receive notice of a sale date, contact your local legal aid service **IMMEDIATELY!!**
- Be sure to keep in touch with both the mortgage servicer and your housing counselor as you are being assisted through the application process to be aware of your timeline.
- Explore back-up plans in case you have to relocate.

While your housing counselor will work to achieve the best possible outcome for your situation, always keep in mind that nothing is guaranteed. Having an optimistic mind as well as knowing that you may need to have a back-up plan will be beneficial throughout this process. Only send money to your mortgage servicer. If they are not your servicer, say no and walk away!

Salisbury Neighborhood Housing Services is here to help those who are in need and facing foreclosure. Leah Dyson and Kiara Price are both HUD-Certified Housing Counselors with certifications in Foreclosure Intervention and Default Counseling and have experience with mitigating between clients and mortgage servicers. Call us right away and do not wait!!

Kiara Price
**Homeownership
Services Manager**



Leah Dyson
**Counseling and
Education Manager**

“A dream does not become reality through magic, it takes sweat, determination and hard work.”

Colin Powell

HOMEOWNERSHIP EXPERIENCE

SNHS Staff participated in our annual Holiday Initiative campaign again this past December. The tradition includes delivering handmade holiday wreaths to those who utilized our services to become new homeowners in 2018. It is our hopes that this campaign will build neighborhood pride. Congratulations to the 60 families who were able to achieve their dreams.



SNHS TURNS 25 YEARS OLD

Whether you have been on the journey with SNHS since 1994 or just started following along, we thank you for supporting our mission of cultivating sustainable neighborhoods with partnerships and lending that inspire self-reliance, growth and optimism.” We have positively affected hundreds of community members over the past 25 years. Here are some photos to look back on and keep an eye out for celebratory events throughout 2019.



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Office Hours:
Monday - Friday
8:30 AM - 4:30 PM

