



## From the Director's Desk



Q2 Newsletter—April 2019

Spring is officially here and that usually means blooming flowers and lots of outdoor activities. We welcome photos of our clients gardens and decorated yards.

Also, I encourage you to read our newsletter in its entirety for information on our new office location and details for upcoming events.

In other big news, I would like to share another exciting announcement. The Neighborhood Reinvestment Corp., dba NeighborWorks America, will award \$70 million in flexible grants to 242 nonprofit organizations, all members of the NeighborWorks network. Our organization specifically has been designated to receive over \$200,000 to further facilitate homeownership in our local community. This is our largest amount to date. We could not be more thrilled to start off our 25th year of existence with this wonderful news. We look forward to helping even more families achieve their dreams of owning a home.

Happy Spring,

*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*

#### **Administrative Assistant**

*Amber Lawrence*

# NEWS & UPCOMING EVENTS

- **SNHS Receives Exemplary Rating**

NeighborWorks America issues health ratings to all of its affiliated organizations based on six ratings; exemplary, strong, good, satisfactory, serious or vulnerable. SNHS received the highest rating of exemplary based on on-site review results. Congratulations!

- **Community Impact Measurement Survey:**

Join us as a volunteer on **May 1 through the 4th** as a data collector for our Community Impact Measurement Survey. This survey will be conducted in the Camden Ave. neighborhood and aims to understand how people feel about where they live. Full details can be found by e-mailing Amanda Smith at [asmith@salisburyynhs.org](mailto:asmith@salisburyynhs.org). Please inquire by April 18, 2019.

- **Homebuyer Expo:**

- **June 8 from 8:00 AM to 4:00 PM** will be our next homebuyer education class. This workshop is taking place at the civic center and will include a vendor fair and two classes; one for homebuyers and one for homeowners. Space is limited so registration is encouraged ASAP. Continental breakfast and lunch will be served. The cost of this event is FREE. Contact Leah Dyson at [ldyson@salisburyynhs.org](mailto:ldyson@salisburyynhs.org) for more info.

- **Save the Date:**

- Our annual fundraiser is months away, however save the date for the 2nd Annual SNHS Golf Tournament for **Friday, October 18, 2019** at Green Hill Country Club.

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## “COUNSELOR’S MAIL BAG”



### April is Financial Literacy Month!!

You are probably wondering “what does that mean exactly”, right? Well here at SNHS, we strive to help our consumers establish and maintain a healthy financial lifestyle. Why? Because we want to not only encourage home ownership but help to stress the importance of financial HEALTH and WEALTH.

If you are finding yourself struggling to budget your money and monthly expenses, we have some tips to help you establish a healthy financial lifestyle that can turn your weaknesses into strengths. The tips below can be the start of your journey to a more balanced approach to managing your finances:

- ✓ **COMMIT TO CHANGE:** Start today and commit to making the necessary changes for your journey. This can mean starting a savings account, cutting back on eating out, reducing unnecessary spending and analyzing budgets that are in place or creating new ones.
- ✓ **ASSESS YOUR FINANCES:** Identify your strengths and weaknesses, reflect on how you are doing financially, and be honest about your relationship with money and your spending habits.

**ANALYZE CREDIT REPORT:** Get updated copies of your credit report and begin looking at what changes can be made and identify any errors or fraudulent activity. To get your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

- ✓ **SET GOALS:** Create financial goals for short, mid and long term. Make sure goals are realistic and achievable and as you finish one goal, create another. Note specifics and add a target date for completion to hold yourself accountable.
- ✓ **EXPECT THE UNEXPECTED:** Bad things happen. They are inevitable! But, being mindful to expect the unexpected allows for those bad things to turn into lifelong lessons and a more positive outlook in the long run. Prepare yourself for those situations beforehand.

If you need help with getting started on a journey to financial HEALTH and WEALTH, contact Leah or Kiara and set up an appointment to get on track to a healthy financial lifestyle.





SNHS Asst. Director, Jane Hoy has assisted several clients in the past few months on closing on their new home. Congratulations to (L) Mrs. Medina and the (R) Hagaman Family.



SNHS participated in the recent JA Inspire event that aimed to teach 8th grade students about future job opportunities.



**1.** Attendees signed the ribbon used at our 25th Anniv. Ribbon Cutting. **2.** We are proud of our new conference room. **3.** Welcome to our new lobby and entryway. **4.** SNHS Exec. Director, Cheryl Meadows receives a proclamation that March 27 was named SNHS Day. **5.** Ribbon Cutting attendees gather for the ceremonial cutting.

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Advice from a first time homebuyer— “Do as much research as you possibly can—do not let anyone who is not paying for it decide for you.”

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# HOMEOWNERSHIP EXPERIENCE

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Meet, Jo Ann Gordon. She is a new homeowner as of December 2018 and bought within the city limits of Salisbury. Here is her story.

My house hunt began in Delaware and despite my best efforts to plan ahead, I was off to a rough start. I was moving from Idaho to the Delaware or Maryland area to be near my youngest grandson who has special needs. My difficulty in working with a realtor in Delaware resulted in returning to my current living situation after a month of searching for a home.

I was beginning to change my search from buying to renting when I received a call from Long & Foster Real Estate Agents, Millie Cappello and Donna Malone. Somehow the real estate search website I was utilizing picked up on my dilemma and they reached out over the phone. I now felt encouraged that homeownership was for me.

After speaking with them, I decided to load up my cats and driving my own car, head for Maryland. When I arrived, Donna and Millie had a prepared list of homes in my price range. They really were looking out for my best interest. I found the house I wanted our first day out.

Knowing the industry and homebuying process, Millie and Donna contacted a local mortgage lender. They reached out to Liz Buckley at Movement Mortgage who I understand then reached out to Jane Hoy with SNHS.

Even though I had money to put down on a house priced less than \$100,000, it wasn't enough because my budget on a fixed income was too tight. A \$5,000 grant from SNHS and an FHA loan made the purchase possible. I was able to utilize the funds because I purchased a home within the Salisbury city limits.

## **Salisbury Neighborhood Housing Services**

560 Riverside Dr.  
Suite A102  
Salisbury, MD 21801

410.543.4626  
Fax: 410.543.9204

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



On my budget, buying was a better option than renting. My house payments are less than rent. My mortgage is at a fixed rate, I don't have to worry about it increasing. Most importantly is I have a home near my youngest grandson and I'm close enough to see the older one when he can visit.

I will always be grateful for their guidance and helping turn an unfortunate situation into a happy story. If I can offer any advice to homebuyers, it's buy below your means and enjoy life with family and friends.

Are you a client of SNHS and want to share your story? E-mail Amanda Smith at [asmith@salisburynhs.org](mailto:asmith@salisburynhs.org) to be featured in the next newsletter. And do not forget to follow and review us on Facebook or Twitter.



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