



From the Director's Desk



Q3 Newsletter—July 2019

For those of you who are looking for a little light summer reading, a recent study was conducted by local leaders on the Lower Shore that aimed to help the community understand the impact the

non-profit sector has on Wicomico, Worcester, Somerset and Dorchester Counties. While it does not detail what specific impact SNHS has, I encourage you to read this informative report. Key findings include:

- Nonprofits on the Lower Eastern Shore have a total economic impact of over \$695 million annually.
- The nonprofit sector supports over 9,200 jobs on the Lower Eastern Shore, contributing over \$379 million in 2017 to the region's economy through wages paid (14% of the region's total wages).
- Approximately 1 in 3 Lower Shore neighbors are served directly and indirectly by local nonprofits.
- Despite the large impact of the nonprofit sector, organizations still face many obstacles including struggles to raise funds that cover full costs, insufficient staff or volunteers for workloads, and challenges to offer competitive pay.

The entire report can be found by visiting www.lowershorenimpact.org.

Cheryl Meadows
SNHS Executive Director



INSIDE THIS ISSUE

Director's Letter	1
Counselor's Mailbag	2
News & Events	2
Homeownership Experience	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

“COUNSELOR’S MAIL BAG”



Kiara Price
Homeownership
Services Manager

Leah Dyson
Counseling and
Education Manager

Fishing vs. Phishing - Are you Getting Caught?

Don't get caught this summer with finding yourself in a situation of internet money fraud. Instead, spend the months outside enjoying the weather and doing a little fishing with a rod and reel. In the event you do suspect internet fraud, here are signs to consider:

- Are you receiving e-mails from a legitimate e-mail address? Check the address to see if it looks suspicious.
 - Do not provide your personal information to anyone whom you were not expecting contact from. (i.e. social security numbers or credit card information)
 - Do not leave your computer running or unlocked all the time. This could make it more prone to hackers and spyware.
- Change your password information frequently and do not have the same log-in and username for all of your online accounts.
 - Do not send money to anyone you do not recognize.
 - Call the company who is requesting the information before clicking on any links in an e-mail. You should always be familiar with whom you are doing business with.
 - Scams can come in multiple forms. Popular ways are through e-mail, phone calls and text messages.

If you suspect internet fraud, report any of the items listed above to the Internet Crime Complaint Center at <https://www.ic3.gov>.

“I can't change the direction of the wind, but I can adjust my sails to always reach my destination.”
Jimmy Dean

Live in the Camden Ave. Neighborhood?

We are still conducting our Community Impact Measurement Survey and hoping to hear from residents who live in the Camden Ave. neighborhood. This survey is designed to understand how residents feel about where they live. Selected addresses were drawn at a random sample so please contact our office to see if this applies to you. We can provide the survey over the phone, in person or online. Questions? Contact Amanda Smith at asmith@salisburyrhs.org or by calling 410.543.4626.

NEWS & UPCOMING EVENTS

- **New Computer Resource!**

SNHS now has the ability for clients to come and take their homebuyer education class online in the comfort of our office. A \$100.00 fee applies to those who wish to take it online through E-Home America. Appointments can be scheduled for this service by calling 410.543.4626.

- **Down Payment and Closing Cost Loan now available for residents of Somerset and Worcester County**

Need some assistance with the down payment or closing costs on your new home? SNHS now offers a loan product for residents who live in Somerset or Worcester County. Reference page 5 for more information or please call SNHS Assistant Director, Jane Hoy at 410.543.4626.

- **313 Maryland Avenue**

Our organization has purchased 313 Maryland Avenue as part of our rehabilitation-resale program. We are currently in the beginning stages of renovation and look forward to improving this property for a future homeowner.

- **August 6—National Night Out**

SNHS will be having a table at National Night Out Salisbury. Be sure to stop by. This event will be from 5-8pm at the Salisbury City Park. NNO is an annual community-building campaign that promotes police-community partnerships and neighborhood camaraderie to make our neighborhoods safer more caring places to live. Free hot dogs and snow cones. (while supplies last)

- **September 14—Homebuyers Education en Español**

Our next homebuyer education class will be geared toward the local Spanish population and instructed in Spanish. Space is limited and 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 or Kiara Price at kprice@salisburyynhs.org to register.

- **October 18—2nd Annual Golf Tournament**

Our yearly fundraiser will take place at Green Hill Country Club on Friday, Oct. 18, complete with 18 holes of golf, beverages, food, contests and prizes. See page 4 for more details.

- **October 29—Community Wide Workshop: Pumpkins, Pizza and Ugly Pies**

Pumpkin painting and carving Fall festivities sponsored by Salisbury Neighborhood Housing Services. Get to know your neighbors. Mayabella's Pizza and Ugly Pies to be served. All materials provided, all ages welcome, all free of charge. Children must be accompanied by an adult. 25 spots available, pre-register by calling Leah or Kiara at 410.543.4626.



**2nd Annual SNHS
Golf Tournament**



**October 18, 2019
Green Hill Country Club**

Registration

- 4-Person Team \$400
- Team and Tee Sign \$500
- Individual \$100

Includes green fees, cart fee, lunch, beverages and after-event hors d'ouerves

Details

Friday, October 18, 2019
Green Hill Country Club
5471 Whitehaven Rd.
Quantico, MD 21856

11:00 AM Check-In
12:00 PM Shotgun Start
Scramble Format

Special Prizes for closest to the pin, putting contest and hole-in-one. Join us after in the clubhouse for food and awards.

Team Name _____

Player 1 _____ Handicap _____

Player 2 _____ Handicap _____

Player 3 _____ Handicap _____

Player 4 _____ Handicap _____

Contact Name _____

Phone Number and E-Mail Address _____

Sponsorship Participation (check which applies)

Business Name and Contact Information: _____

- Neighborhood \$2,000
- Home \$1,000
- Hammer \$750

- Nail \$500
- Tee Sign \$100

****Send logo for sponsorship to asmith@salisburyynhs.org by 10/3/19.**

**Registration deadline is October 11. Please return this form and check made payable to SNHS Inc. to:
2019 Golf Tournament, c/o SNHS Inc., 560 Riverside Dr. Ste A102, Salisbury, MD 21801.**

For information, please contact SNHS at asmith@salisburyynhs.org or 410.543.4626



**SOMERSET AND
WORCESTER COUNTY**

CLOSING COST LOAN PROGRAM

Buying in Somerset or Worcester County and need closing cost and down payment assistance? Take advantage of this loan through SNHS.

**SALISBURY NHS
410.543.4626
560 RIVERSIDE DR. STE A102
SALISBURY, MD 21801**

- Max. loan amount, \$15,000 and min. loan amount, \$1,000
- Max. term, 10yrs with max. term of 5yrs for loans \$5,000 and under
- Income is restricted to 80% Area Median Income (AMI)
- Min. median credit score required is 650
- Interest rate will conform to the 1st mortgage interest rate
- Property must be owner occupied
- Additional rules and restrictions apply

MEET SOME OF OUR NEW HOMEOWNERS



**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



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

 www.facebook.com/SalisburyNHS

 www.twitter.com/SbyNHS