



From the Director’s Desk

Q4 Newsletter—October 2019

Happy Fall!



First, I want to say that our summer has been quite busy; from hosting our first homebuyers education workshop in Spanish to establishing a new loan program for Somerset and Worcester County residents.

Our agency is working hard to bring new opportunities to homeowners and homebuyers each and every day. We are proud to listen to our clients and local housing professionals, in turn offering services that may create more confident and competent homeowners in our community.

Keep an eye out for updates on our community impact measurement survey, the finalization of another house constructed by the local High School Career Technology Education program and where you can find Salisbury Neighborhood Housing Services at various community events.

Cheryl Meadows
SNHS Executive Director

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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

Preparing for Fall and the Upcoming Holidays

As we prepare for the seasonal shift and the upcoming holidays, we want to share a few tips on ways to weather-proof your homes and how to continue budgeting your income.

With the days getting shorter and the emergence of cooler nights, we have officially reached: The Fall Season!! Pre-winter maintenance is important to get your homes and yards ready. Some tips for you:

- Clean out gutters and if you can, check out your roof for any damaged shingles, flashing or vents
- Turn off outdoor plumbing: drain outdoor faucets and your sprinkler systems.
- Fix cracks in your concrete and asphalt.
- Service your furnace.
- Clean the fireplace.
- Check weather stripping and do any re-caulking that needs to be done.
- Complete a home safety check: replace batteries in smoke alarms and carbon monoxide monitors.
- Bring in more light for the darker months: clean windows and blinds. Add more lamps with energy efficient lightbulbs.

Now, let’s talk about budgeting your income. The holiday season is upon us. This means holiday shopping, traveling, and the possibility of racking up some excessive debt. To help lessen the stress and keep you from overspending, we have a few tips to help you manage your finances and maximize your savings and spending:

- Create a list of holiday expenses.
- Decide ahead of time on how much you are planning to spend.
- Keep track of all your purchases.
- Take advantage of Black Friday sales.
- Shop online to save money and time. Look for free shipping codes and other coupons and discounts.

By weatherizing your homes, you can make your home more comfortable, safer and save you money. Preparing now for the holiday season, it will help with budgeting the money you will spend and avoid the accumulation of unnecessary debt. If you would like assistance with budgeting, call our office today and ask for Leah or Kiara to get started.

“It’s not how big the house is, it’s how happy’s the home.”

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.

- **New House Construction Through High School CTE Program**

Our newest house built by local high school students is nearing the final stages of completion. This 3 bedroom and 2 bath house will be moved before the new year to its permanent home at 521 Rose Street in Salisbury, MD.

- **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.

- **Office Closures**

- Fri., Oct. 18: 2nd Annual Golf Tournament
- Mon., Nov. 11: Veteran's Day
- Thur. and Fri., Nov. 28—29: Thanksgiving

- **December 3— Giving Tuesday**

SNHS will be campaigning on Giving Tuesday, Dec. 3 for donations to support our organization. This annual day of giving takes place after Black Friday and before Christmas. To find out how you can give, visit, www.shoregivesmore.org/salisburynhs.

- **February 22 —Homebuyers Education**

Our next homebuyer education class will be offered in the new year! Location is to be determined and space is limited. Continental breakfast and lunch will be served. The cost of this event is FREE, but must pre-register. Contact Leah Dyson at ldyson@salisburynhs.org or Kiara Price at kprice@salisburynhs.org to register.

HOMEBUYERS EDUCATION RECAP

Our most recent homebuyers education class in September was geared towards helping the local Hispanic community. Our efforts were supported by local bilingual housing professionals;

- Movement Mortgage—Alberto Gamez
- Classic Settlements— Settlement Attorney, Andrea M. Conte
- Gary Marshall Insurance— Homeowners Ins. Agent, Laura Ludwig
- Long and Foster—Realtor, Jaime Cortes

The ability to provide education in our clients native language was essential as the clients felt they understood the material better. Overall we were able to assist 14 clients in their first step to homeownership and look forward to hosting more Spanish speaking workshops in the future. If you missed this past class, we are able to provide an online option in Spanish. Please inquire with our office to learn more.





**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

DOWNPAYMENT AND CLOSING COST ASSISTANCE GRANTS STILL AVAILABLE

Downpayment/Closing cost assistance grants for eligible homeowners purchasing in the City limits of Salisbury are still available. An applicant's total household income must be less than 80% of the area median income based on household size. Eligible applicants may receive up to \$5,000 in homebuyer assistance.

1 person	\$38,300	2 person	\$43,800	3 person	\$49,250
4 person	\$54,700	5 person	\$59,100	6 person	\$63,500
		7 person	\$67,850	8 person	\$72,250

These figures represent 80% of Area Median Income for Salisbury. They are to be used as an index for determining income eligibility for programs where household income is limited to "at or below 80% of Area Median Income." Call SNHS Assistant Director, Jane Hoy at 410.543.4626 for more information.

"If you have a dream, don't just sit there. Gather courage to believe that you can succeed and leave no stone unturned to make it a reality."

Thank You, Board Member Gilbert

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

Salisbury Neighborhood Housing Services, Inc. Board Member, Carl Gilbert has retired after serving 18 years. He was a resident board member representing the Church Street and Doverdale Neighborhood.

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.



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