



From the Director's Desk



Q2 Newsletter—April 2020

Happy Spring!

Thank you for following along with our quarterly newsletters as a way to stay informed with our agency.

First, I want to address the current COVID-19 pandemic that our world is currently facing. Salisbury NHS is still operating, however we are closed to the public. Please know that we are here for your housing needs whether you are a current client or may need us in the future. We genuinely care and understand the hardships that many families are facing.

Second, I am glad the weather has warmed up and people are able to enjoy the sunshine where and when they can. Most of all, stay safe and healthy.

Cheryl Meadows
SNHS Executive Director

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Homeownership

Services Manager

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NEWS & UPCOMING EVENTS

• Office Closures

- Our office will be closed to the public until April 30, 2020. Please call for an appointment if you need to come in. See more on page 3 for COVID-19 updates.
- Additionally, our office will be completely closed for Good Friday on April 10 and for Memorial Day on May 25.

• June 11—Community Preparedness Block Party

Save the date for our upcoming block party on June 11 at the Newton Street Tot Lot. More details to come.

• Salisbury NHS Mourns the Loss of Mary E. Draper and Patricia “Pat” Jolley

It is not every day that SNHS comes across such dedicated board and staff members. We regret to inform the community of the passing of Board Member, Patricia “Pat” Jolley and former employee, Mary Draper. Both of whom departed this life on March 25, 2020.

Pat served as a member on the SNHS Board of Director’s for 15 years and represented the Westside neighborhood of Salisbury, MD. Along with her service to the agency, she was the owner and proprietor of Jolley Memorial Chapel, PA while participating in various other community activities and being recognized for several awards.

Mary Draper, a local at one time and since moved to Missouri was an employee at SNHS for 21 years. She was a dedicated Housing Counselor always working in the best interest of her clients and a friend to all. During her free time, she enjoyed traveling, attending worship services and was a member of the Red Hatters and Optimist Club.

“COUNSELOR’S MAIL BAG”

How much do you know about budgeting and establishing good credit?

We came up with a fun true or false game to see how much you know when it comes to saving money, paying bills and getting a good interest rate. Simply, put a “T” next to the statements you think are true and an “F” next to the ones that are false. Then check the answers at the bottom of this page.

- _____ Property taxes can increase over time.
- _____ 400 is a good credit score.
- _____ Freddie Mac is a menu item at McDonalds.
- _____ You should start saving money in a bank account.
- _____ A better credit score can get you a better interest rate.
- _____ When buying a home, you must put down at least 20% of the purchase price.
- _____ It is a good idea to use a realtor when buying or selling a home.



Kiara Price
Homeownership
Services Manager

Answer key: T, F, T, T, F, F, T

SALISBURY NHS COVID-19

GET IN TOUCH

410.543.4626

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Suite A102
Salisbury, MD 21801

www.salisburynhs.org

SOCIAL MEDIA

Facebook

[www.facebook.com/Salisbury
NHS](https://www.facebook.com/SalisburyNHS)

Twitter

@SbyNHS



Office Updates

As of 4/2/20, our office is currently closed to the public, however staff is teleworking and continuing to serve our clients. What has changed:

- No in-person homebuyer education classes. This can be done online through E-Home America.
- No in-person counseling sessions. This can be done over the phone.
- Loan payments should be made through the mail.
- If you need to come in the office, please schedule an appointment.

Helpful Tips

- Contact your mortgage lender at the first sign of insufficient funds. They may be able to help with a forbearance agreement.
 - A forbearance agreement is a temporary suspension of mortgage payments. This can last from 3-6 months and is not automatic on FHA loans.
 - You must contact your lender in order to enroll.
 - Remember, this agreement is only temporary and payments may be rolled into your monthly payment or apply to the end of the loan. Be sure to check with each lender as certain rules and restrictions apply.
 - Foreclosures that were already in the process before COVID-19 can still go through.
- Avoid phishing e-mails. How to tell? You may notice an incorrect e-mail that is similar to someone you may normally hear from or the misspelling of words within the body of the e-mail.
- Do not give out banking information via e-mail or over the phone. Always ask to speak to an authorized representative.
- The IRS will never contact you over the phone or through e-mail. You will receive a letter in the mail.

Resources

- **Maryland Department of Labor** 410.230.6300
- **Salisbury Area Chamber of Commerce** 410.749.0144
- **Center for Disease Control and Prevention** 800.232.4636
- **Health Departments** 410.767.6500
- **Maryland Food Bank** 410.742.0500
- **Maryland 2-1-1**

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.

SNHS PROPERTY DEVELOPMENT

- **705 Delaware Avenue** is currently for sale. Brand new construction ready to move in! 3 bedroom 2 bath home with master suite! Spacious bedroom, dining area and formal living room. Special financing available through Salisbury Neighborhood Housing.

**Salisbury
Neighborhood
Housing Services**
560 Riverside Dr.
Suite A102
Salisbury, MD 21801

410.543.4626
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Office Hours:
Monday - Friday
8:30 AM - 4:30 PM



- **521 Rose Street** will be available for sale in Spring 2020. This home is a newly constructed shotgun style home, complete with new appliances, 3 bedrooms and 2 bathrooms. Special financing is also available for this property.
- SNHS recently embarked on a new rehab/resell project. The new opportunity is located at **313 Maryland Avenue**. Progress is moving along and currently in the beginning stages.

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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