



From the Director's Desk



Q4 Newsletter—October 2020

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

It is my pleasure to congratulate our most recent homeowners and

those who have taken the first step in their journey to buying a house. While we are still seeing clients based on appointments only, we have made some changes to our counseling and educational programs. Many of our services can now be done virtually.

In other exciting news, Salisbury NHS has received maintained its Exemplary Rating from NeighborWorks America, a congressionally chartered and funded non-partisan non-profit. The designation comes from an off-site assessment that reviews production and program services, resource management, financial and organizational management.

Ultimately, I hope you are staying healthy and well. Should you need guidance on your homeownership journey, we are only a phone call away.

Cheryl Meadows
SNHS Executive Director

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Executive Director

Cheryl Meadows

Assistant Director

Jane Hoy

Housing Counselor

Rhonda Morris

Housing Counselor

Travis DuCote

Marketing Officer

Amanda Smith

Administrative Assistant

Lorraine Murray



NEWS & UPCOMING EVENTS

- **SNHS Homebuyers Education Workshop**

Our next virtual homebuyers education class will be in the winter of 2021. Those wishing to sign-up will be placed on the interest list. E-Mail Lorraine Murray at lmurray@salisburyhns.org or call 410.543.4626.

- **Financing Signs Available**

Are you a realtor and have a property for sale within the city limits of Salisbury, MD? Take advantage of our signs that offer information on our financing services. We currently have grant money for downpayment and closing costs within the city limits. Loan funds are available in Wicomico, Somerset and Worcester Counties.

- **Giving Tuesday, Dec. 1, 2020**

SNHS has made the difficult decision to forego our in-person annual fundraiser and instead, will be participating in an online giving day called, Giving Tuesday. Visit our Shore Gives More page at www.shoregivesmore.org/SalisburyNHS to learn more on how you can help our agency by donating.

- **Office Update and Closures**



Our office is still closed to the public, however our services are offered on an appointment basis. Payments can continue to be made through the mail. We will be completely closed on:

Wednesday, Nov. 11—Veterans Day

Thursday, Nov. 26 and Friday, Nov. 27—Thanksgiving

Thursday, Dec. 24 and Friday, Dec. 25—Christmas

“COUNSELOR’S MAIL BAG”



Rhonda Morris
Housing Counselor

Buying Homes Have Gone Virtual

Despite challenges many are facing due to COVID-19, people are still buying houses! New and innovative approaches allow clients to shop virtually. We have seen some of the following options:

- Virtual house tours—realtors are able to Facetime or make videos of the home and you never have to step foot inside. Some companies have developed 3D interactive models to tour the home, similar to a video game.
- Live chats with realtors via ZOOM
- “Curbside Closings” where documents are slipped through your car window. Many lenders and realtors are also utilizing DocuSign which is an online secured platform for exchanging documents.
- Settlement Attorneys are offering an outdoor option for closing the sale. This may include masks and a picnic table outside the office.
- “Drive By Appraisals” allow appraisers to assess the value of your home from the street without ever going inside. While this option deters personal interaction, it may not be acceptable depending on the type of financing you choose.

Interest rates are at an all time low and the housing market is seeing homes “fly off the shelf.” Take advantage of some of these virtual options as it may suit your timeline of buying a house quicker than the traditional method. The ease of access allows you to take a tour at better times that suit your schedule and from the comfort of your own couch. Ultimately, you should decide if an in-person method or virtual option is best for you.

HOMEOWNERSHIP EXPERIENCE STORY



From time to time we have clients who utilize our services more than once. In this edition of the Homeownership Experience Story, we want to highlight Regan Ringer. She first started working with our agency in 2018 to purchase a home within the city of Salisbury and utilized our down payment and closing cost loan. Fast forward more than a year later and now Ms. Ringer has a brand new kitchen. Her remodel was made possible with our 1% rehab loan. This loan allows the homebuyer to

borrow up to \$15,000 at a 1% interest rate for rehabilitation on things like roofing, siding, kitchens, fencing and more.

Interested clients may contact SNHS Assistant Director, Jane Hoy by calling 410.543.4626 for more information.



WELCOME, NEW BOARD MEMBERS



Michele Canopii is a past board member and has recently re-joined. We are happy to have her back. When asking her why she wanted to be a part of this opportunity, Canopii said, “Contributing to the work of SNHS, in any capacity, aligns with my desire to continue supporting others in attaining their goals. Working together, we are helping area residents enhance their own lives.”



LaKecha Jefferss is a native of the Westside Neighborhood, born and raised. She is a proud mother of 3 and works for a local motor vehicle finance company. She has a strong passion for working in the community with organizations such as: Blessings in a backpack and Young Women With Dignity along with preparing and serving meals at the local Christian Shelter. Jefferss enjoys traveling, shopping and meeting new people.

LATEST SNHS SETTLEMENTS

Congratulations to our recent homeowners! You made your dreams of owning a home come true. In addition to their hard work, SNHS helped them by:

- Ringer Family—took advantage of our closing cost loan for purchasing within the city limits of Salisbury
- Ms. Evans—utilized a closing cost loan for purchasing within the county

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



- Mr. Ames is the second client to purchase using the Somerset/Worcester County Downpayment and Closing Cost Loan. He and his family are very happy residing in Pocomoke, Md.
- Ms. Council worked with our Asst. Director on an Ultra-Lite Closing Cost loan to purchase in the city.

 www.facebook.com/SalisburyNHS

 www.twitter.com/SbyNHS

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.