

SNHS NEWSLETTER

August 2022

New Partnership with Local Agency

Salisbury NHS is pleased to announce a partnership with Chesapeake Housing Mission (CHM) to provide critical home repair to seniors and low-income families.

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A Word from Our Director,

Well, here we are at the end of Summer. I cannot believe Fall is just around the corner. Cooler temperatures and beautiful fall colors are on the way.

If you're like me, you have probably neglected some of those house projects you were sure you were going to check off the list. Whether you are a homeowner or a renter, here are a few things you can do to ready your home for the changing season:

- Have your furnace inspected and change the filter
- Have the chimney cleaned and inspected
- Clean gutters and downspouts
- Trim and cut back bushes
- Check your roof for missing, damaged or loose shingles
- Replace the batteries in your smoke and carbon monoxide detector

Cheryl Meadows
SNHS Executive Director

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**Neighborhood
Housing Services** INC.



SNHS Partners with Chesapeake Housing Mission to Provide Critical Home Repairs to Low Income Families

SALISBURY, MARYLAND – August 2, 2022 – Salisbury Neighborhood Housing Services (SNHS), a local non-profit serving community members through partnerships to increase home ownership and cultivate sustainable neighborhoods in Salisbury and surrounding areas, is pleased to announce a partnership with Chesapeake Housing Mission (CHM) to provide critical home repair to seniors and low-income families.

"Serving on the housing sub-committee of the Vulnerable Population Task Force in Salisbury, I connected with Don Taylor from Chesapeake Housing Mission and learned about the challenges homeowners are facing in order to remain in their homes safely," said Cheryl Meadows, executive director, Salisbury Neighborhood Housing Services. "The timing couldn't be more perfect because we had rehabilitation money available to meet community needs."

In March 2022, the SNHS board of directors recognized the great work being done by Chesapeake Housing Mission and voted to donate \$20,000 of their rehab fund to the non-profit for critical home repairs. In June 2022, SNHS submitted a grant application to its chartering organization, NeighborWorks America, to further support the partnership with CHM. NeighborWorks America awarded SNHS \$25,000 which has been passed on to CHM to continue to provide home repairs to local homeowners.

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*"Move forward.
Good things are
up ahead."*

Critical repairs like the deck and ramp Chesapeake Housing Mission built for Michael Palmer of Salisbury. It replaced an old, damaged structure that was not safe for Michael to get in and out of his home on his wheelchair.

"They did a heck of a job and I really appreciate it," said Palmer. "Before Chesapeake Housing Mission came to build me a new ramp, I could not leave my house to get to doctor appointments. What they did is such a blessing."

"We know there are quite a few more people just like Michael who need help with these types of critical home repair projects. Right now, we have fifty-eight families on a waiting list," said Michael Franklin, executive director, Chesapeake Housing Mission. "The money SNHS is providing is helping us build wheelchair ramps, patch roofs, repair flooring, install handrails in bathrooms and stairwells and take care of water damage to prevent mold from growing in the home. This is the first time we have worked with Salisbury Neighborhood Housing Services, and it is genuinely a perfect union."

"Warmer, safe, drier. That is what we strive for," said Don Taylor, Chesapeake Housing Mission development director and founder. "As the only organization serving the lower four counties with critical housing repairs, we are always looking for partnerships to support the mission. We are grateful for the opportunity to work with Cheryl and her team to expand our reach and truly build community on the Lower Shore."

For more information about Salisbury Neighborhood Housing Services, visit salisburynhs.org or call 410.543.4626.

About Salisbury Neighborhood Housing Services

Salisbury Neighborhood Housing Service (SNHS) is a 501(c)(3) non-profit organization serving targeted neighborhoods and populations in the City of Salisbury Wicomico, Worcester, and Somerset Counties. Its mission is to cultivate sustainable neighborhoods with partnerships and lending that inspires self-reliance, growth, and optimism. For more information about SNHS, visit www.salisburynhs.org or call 410.543.4626.

About Chesapeake Housing Mission, Inc.

Chesapeake Housing Mission, Inc. (CHM) was formed to provide critical home repair services through Christian Mission to low-income families living in the Chesapeake Region, and CHM is recognized by the IRS as a 501(c)(3) non-profit. CHM partners with volunteer teams from local organizations, giving them the opportunity to help families in need in Maryland's Dorchester, Somerset, Wicomico, and Worcester counties. For more information about CHM, visit www.chesapeakehousingmission.org.

Meet our most recent homeowners and clients!

- Mr. Pearson purchased a home in Salisbury with the help of a tandem loan through SNHS and a City of Salisbury CDBG grant. The team behind him included Hamilton Morgan with MNET Mortgage, Aubrey Campbell with Keller Williams and Brennan Title guided him across the finish line.

- Give a round of applause for some of our other clients:
 - Ms. Jones: Purchased using a City of Salisbury CDBG grant and worked with David Corry at MNET and Shaw & Crowson
 - Mr. Gilroy Jr. took advantage of a closing cost grant and bought a house in Salisbury. His team of experts were Mid-Atlantic Title, Kaytlyn Senkbeil with MNET and Amanda Tingle with Coldwell Banker.
 - Congratulations Shane and Kira on the purchase of your new home! This was made possible through a SNHS Closing Cost Loan. Hope Morgan with MNET, Bob Heim with ERA Martin & Associates and Delmarva Title were able to see them through the process.
 - Mr. Sullivan was able to make some renovations to his home in Salisbury through a SNHS Rehab Loan.



- Meet new homeowners, Niguelle and Konstantine. They purchased with the help of a SNHS Tandem Loan and a great team of experts - Steve Greenwood at Community Title Network, and Kaytlyn Senkbeil at MNET Mortgage.



- Johana utilized a CDBG Wicomico County grant facilitated by SNHS. She purchased her new home using Bright Title, Rebecca Ward with ReMax and MNET, Kaytlyn Senkbeil. Congratulations on your new home!

Contact Asst. Director, Jane Hoy for more information on our loan and grant products - jhoy@salisburyynhs.org.

News & Events

- SNHS recently celebrated NeighborWorks Week: June 4 -11. Our organization held a Homebuyers Education Workshop at The Newton Street Community Center and helped the Camden Community Garden with some routine maintenance. We look forward to years of Empowering Communities for Success.
- Congratulations to Lauren White with Fisher Architecture for being named Salisbury NHS's Board of Directors Vice Chair. We also welcome new members,
 - Shane Fischer - Resident
 - Greg Johnson - Resident
 - John Aukward - Business Partner
 - David Engelhardt - Business Partner
- Huge thank you to exiting Board Members,
 - Founding Board Member - Henry Tilman - Business Partner
 - Larry Dernulc - Business Partner
 - Ellen Vandergrift - Business Partner
- SNHS received \$250,000 from NeighborWorks America to support our mission, programs and services.
- The Career Technology Education (CTE) Program will start working on a new house in September. Once complete, it will be moved to a newly purchased lot at 114 Tilghman Street. We look forward to the experience it will bring to our local high school students.
- SNHS purchased a vacant house at 304 E. Vine Street. It will be totally renovated and sold to a homeowner later this Fall.
- Emergency Rental Assistance Program (ERAP) funds are still available. Interested renters can submit and check the status of their applications here - <https://portal.neighborlysoftware.com/ERAP-WICOMICOMD/Participant>



Homebuyers Education Workshop

September 17 and 24, 2022

Registration is required and can be done by calling the office at, 410.543.4626.

Counselors Mailbag

Maryland Homeowner Assistance Fund

Grant and Program Manager, Michelle Neal

Are you struggling to keep up with your mortgage payments or other housing costs due to COVID-19 related financial hardships? The Maryland Homebuyer Assistance Fund may be able to help.

If you or someone you know needs mortgage default/foreclosure prevention, please call our office at 410.543.4626 to speak to one of our HUD Certified Housing Counselors who will be happy to assist you with the process of loss mitigation and guiding you through the HAF process.

To find out more about the HAF program you can visit the State's website and read more information and take the prescreen to determine eligibility.
<https://dhcd.maryland.gov/Residents/Pages/HomeownerAssistanceFund.aspx>



Are you a client of SNHS and want to share your story? E-mail Lorraine Murray at lmurray@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

Executive Director- Cheryl Meadows
Assistant Director- Jane Hoy
Marketing Officer - Amanda Smith
Housing Counselor - Jackie Davis
Administrative Assistant- Lorraine Murray
Grant and Program Manager - Michelle Neal



Salisbury Neighborhood Housing Services

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Office Hours: (As of Labor Day)
Monday - Friday 8:30 AM - 4:30 PM