

CDBG
Down Payment & Closing Cost Assistance
Funds provided by: Wicomico County
Administered by: SNHS



- Available within Wicomico County but outside the city limits of Salisbury
- Home must be owner occupied
- Up to \$10,000.00 in downpayment/closing cost assistance grants
- 5year forgivable lien recorded against the property
- Applicant must complete SNHS's Homebuyer Education class prior to settlement
- Income restrictions apply–**total household income** must be less than 80% AMI
- Can be used in conjunction with FHA loans
- \$60.00 recording fee required at settlement
- Borrower(s) must contribute \$1,000 of their own funds toward the purchase.
- Must have a ratified sales contract to reserve funds.

Wicomico County 80% of Area Median Income – 2022

1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050

These figures represent 80% of Area Median Income for Wicomico County. 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.”

Contact Salisbury NHS to apply:
560 Riverside Drive, Unit A102
Salisbury, MD 21801
410-543-4626

Other restrictions may apply. Contact SNHS for details