

PROGRAM LISTING

SALISBURY NEIGHBORHOOD HOUSING SERVICES

AGENCY: SALISBURY NEIGHBORHOOD HOUSING SERVICE

OVERVIEW: Provides services to help people reach their dreams of owning a home or to avoid foreclosure.

SERVICES:

- 1) **HOMEBUYER EDUCATION:** Provides a quarterly 8-hour class that is taught by HUD Certified Counselors and covers the entire process of purchasing and owning a home. An online class is also available through www.ehomeamerica.org. Topics include how to apply for a loan, creating and maintain a budget, what is a home inspection and working with a realtor to find the right home for you. Participants will receive a certificate upon completion (required by many lenders depending on loan type).
- 2) **LOAN PRODUCTS:** Offers a full cycle lender and provides access to funds through tandem loans, closing cost loans and rehab loans within the city of Salisbury. Other homeownership incentives includes: Wicomico County down payment and closing cost grants., City of Salisbury down payment and closing cost grants and the Salisbury University Live near Your Work Program (ALL based on available funding).
- 3) **FORECLOSURE PREVENTION:** Works with at risk homeowners and their lenders to find workable alternative to foreclosure.
- 4) **PURCHASE REHAB RESALE PROGRAM:** Vacant properties and foreclosed homes are purchased, renovated and sold to new owner occupants.
- 5) **FINANCIAL FITNESS:** Offers free individual credit and budget counseling by HUD Certified Counselors. Also provides tools to reach financial goals.

CONTACT INFORMATION:

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Website:

www.salisburynhs.org

COMPANY INFORMATION:

Agency: [Salisbury Neighborhood Housing Service](#)

Languages Available: Accommodations possible.

Payment Description: Credit Counseling is free. Homebuyers education class fee is \$100 for materials and \$100 for on line course.

Intake and Eligibility: Open to the public.

Areas Served:

Somerset County
Wicomico County
Worcester County

RELATED CATEGORIES

- [Home Purchase/Construction Financing/Refinancing](#)
- [Housing Counseling](#)
- [Mortgage Delinquency and Default Counseling](#)
- [Personal Financial Counseling](#)
- [Home Maintenance and Repair Services](#)

LOCATION(S):

540 Riverside Drive
Salisbury, MD 21804