



<https://salisbury.md/guides/move-to-salisbury>

Best Practice: Public Private Partnerships

Salisbury, Wicomico County

Population Estimate (7/1/19): 32,935

Partners: [NeighborWorks America](#), City of Salisbury, Wicomico County, [Wicomico County Board of Education Career and Technology Education Program](#), [Community Foundation of the Eastern Shore](#), local lending institutions, federal and state governments and programs

Key Takeaway: *Partnerships between private non-profits, local governments, federal and state agencies, lending agencies, and regionally focused educational institutions can enhance opportunities and funding for affordable homeownership and empower residents to pursue and maintain homes as a wealth building strategy.*

Description

[Salisbury Neighborhood Housing Services \(SNHS\)](#) was formed with a vision to increase affordable homeownership in the City of Salisbury. SNHS is a private 501 C3, non-profit housing organization dedicated to promoting affordable homeownership by offering workshops, funding resources, and public and private partnerships within the city. Its mission is to cultivate sustainable neighborhoods with federal, state, and local lending partnerships that inspire self-reliance, growth, and optimism. The concepts that serve as the foundation of the SNHS vision are resident empowerment, redevelopment, public/private partnership, and aggressive intervention. As SNHS moves into the next 10 years, its goals remain to:

- Increase Affordable Homeownership;
- Reduce Neighborhood Blight;
- Provide Resources for Home Improvement;
- Encourage Private Investment by Banks, Homeowners, Commercial Users, and Landlords;
- Foster Sustainable Change Through Education, Training, and Leadership Development; and
- Develop Self-Sustaining Programs.

Project Details

Educational programs offered by the group include a homebuyer education workshop, financial capability workshops, individual credit and budget counseling, foreclosure counseling and intervention. All the educational programs are available to residents of Wicomico, Somerset, and Worcester counties.

SNHS also provides second mortgages for down payment and closing cost assistance in Wicomico, Somerset, and Worcester counties. Income restrictions apply to areas outside the City limits of Salisbury. Additional homeownership incentive programs for the City of Salisbury include rehabilitation loans and the Salisbury University Live Near Your Work Program for Salisbury University employees.

The City of Salisbury's targeted areas and neighborhoods for the program can be found at salisburyynhs.org/faq/where-are-the-four-target-neighborhoods/. SNHS's targeted neighborhoods are identified by the Board of Directors and annually reviewed during strategic planning sessions. SNHS's acquisition/rehab and new construction programs are only available in the targeted areas. Additionally, the interest rates on the down payment/closing cost loan programs are reduced in these areas.

Connection to Local Comprehensive Plans

Local governments in the Lower Eastern Shore region have embraced the impact that SNHS has in their communities, and a few examples of how they express this in their comprehensive plans are below.

Salisbury: In the Housing Element, starting on page 7-13, the city describes how SNHS administers the Homeowner Conversion Grant Program, Lead Hazard Reduction Grant and Loan Program, Maryland Housing Rehabilitation Program-Single Family, Special Targeted Applicant Rehabilitation Program, and many others.

Wicomico: Chapter 11, titled Housing and Community Development, page 11-8 describes SNHS as being "the primary organization responsible to increase homeownership and to improve the quality of housing stock in the City and surrounding areas."

Funding Sources

Salisbury NHS is a chartered member of NeighborWorks America (NWA), a congressionally chartered non-profit. The organization also receives funding support from other federal sources, the State of Maryland, the City of Salisbury, and the local business community. They work with lending institutions to help assist with closing costs on home purchases and use funding sources available through the Department of Housing and Community Development (DHCD) to target specific neighborhoods and areas in the city. Salisbury Neighborhood Housing Services is a private 501 C3 non-profit housing organization.

Wicomico County Contact Information: Lori Carter, Director, Planning, Zoning and Community Development

lcarter@wicomocounty.org

City of Salisbury Contact Information: Deborah Stam, Grants Manager

dstam@salisbury.md

Salisbury Neighborhood Housing Services Contact Information: Cheryl Meadows, Executive Director

cherylm@salisburyynhs.org