



Affordable Housing Resources

Booth Street Town Houses

900 Booth Street
Salisbury, MD 21801
Contact Name: Suzanne Brown
Contact Phone Number: 410-749-1383
Number of Units in Complex: 100
Number of Units Available: all vacancies filled through waiting list
Unit rent is based on 30% of adjusted gross income. Residents must have income.
Units Handicap Accessible: None
Units Handicap Adaptable: None

**Family subsidized Public Housing administered by the Wicomico County Housing Authority. Total includes 54 three-bedroom, 13 four-bedroom, and 4 five-bedroom units.*

College Lane Apartments

800 College Lane
Salisbury, MD 21804
Contact Name: Kelly Salerno
Contact Phone Number: 410-742-3332
Number of Units in Complex: 120
Units rent from \$755 - \$800
Units Handicap Accessible: 10
Units Handicap Adaptable: First floor units only.

Cottages at Riverhouse

1002 Riverhouse Dr
Salisbury, MD. 20801
Contact Name: Belinda Smith
Contact Phone Number: 410-334-2229
Number of Units in Complex: 114
Unit rent is based on individual income:
 1 bedroom -- \$297 - \$617
 2 bedroom -- \$310 - \$699
Units Handicap Accessible: 114 (All have wide doors)
Units Handicap Adaptable: All Units

**Low to moderate income seniors*

Eastgate Village Apartments

1701 Eastgate Dr.
Salisbury, MD 21804
Contact Name: Sue Walls
Contact Phone Number: 410-742-4858
Number of Units in Complex: 60
Units rent from \$490 - \$530 (all units 1 bedroom)
Units Handicap Accessible: 3 Units
Units Handicap Adaptable: All Units

**Elderly housing, Section 8 subsidized*

Edgewood Manor

106 Edgewood Ave.
Fruitland, MD 21826
Contact Name: Lisse Hall or Sean Rhodes
Contact Phone Number: 410-749-8151
Number of Units in Complex: 10
Units Rent: \$679
Units Handicap Accessible: None
Units Handicap Adaptable: None

**Section 8 subsidized*

Fruitland Apartments

216 Poplar St.
Fruitland, MD 21826
Contact Name: Michelle Bliley
Contact Phone Number: 410-621-0806
Number of Units in Complex: 36
Unit rent is based on 30% of income.
Units Handicap Accessible: 4
Units Handicap Adaptable: None

**Section 8 subsidized*

Gateway Village

939 Gateway St.
Salisbury, MD 21801
Contact Name: Tamara Barnes
Contact Phone Number: 410-742-7618
Number of Units in Complex: 156
Unit rent: 1 bedroom (based on income) -- \$378 - \$660
 2 bedroom -- \$751
Units Handicap Accessible: 8
Units Handicap Adaptable: All

**Elderly housing*

Homes at Foxfield

100 Foxfield Circle
Salisbury MD. 21801
Contact Name: Stephanie Kochis
Contact Phone Number: 410-860-9918
Number of Units in Complex: 112
Unit rent range -- \$641 - \$867, income guidelines apply.
Units Handicap Accessible: 4
Units Handicap Adaptable: All

** Low to moderate income housing, Accepts
Section 8 Vouchers, Tax Credit Community.*

Leonard Apartments

800 Booth St
Salisbury, MD 21801
Contact Name: Richard Gooding
Contact Phone Number: 410-546-4720
Number of Units in Complex: 64
Unit Rent Range (based on income) -- \$250-\$500
Units Handicap Accessible: 4
Units Handicap Adaptable: All

**Section 8 subsidized*

Lodges at Naylor Mill

29339 Naylor Mill Rd
Salisbury, MD 21801
Contact Name: Sharon Staib
Contact Phone Number: 410-219-9022
Number of Units in Complex: 65
Unit rent: Must meet income guidelines;
1 bedroom -- \$312 - \$721
2 bedroom -- \$359 - \$850
Units Handicap Accessible: 15
Units Handicap Adaptable: All

**Elderly housing*

Mitchell Landing

135 Mitchell Rd
Salisbury MD 21801
Contact Name: Beth Gilbert
Contact Phone Number: 410-860-1724
Number of Units in Complex: 24
Units rent from \$600 - \$650 plus 5 hours of community service per month.
Units Handicap Accessible: 2
Units Handicap Adaptable: None

**Partnership Rental Housing Program*

Moss Hill Town Homes

407 Moss Hill Lane
Salisbury MD 21801
Contact Name: Kelly Salerno
Contact Phone Number: 410-749-2300
Number of Units in Complex: 200
Unit rent is based on income and family size;
Average rent -- \$300 - \$692.
Units Handicap Accessible: None
Units Handicap Adaptable: None

**Some units receive Section 8 Existing rent subsidies.*

Pemberton Manor

1017 Fairground Dr.
Salisbury, MD 21801
Contact Name: Caroline Reed
Contact Phone Number: 410-749-0559
Number of Units in Complex: 209
Units rent from \$575 - \$775
Units Handicap Accessible: 12
Units Handicap Adaptable: All

** Section 8 subsidized.*

Pine Bluff Village

1514 Riverside Dr
Salisbury, MD 21801
Contact Name: Suzanne Teter
Contact Phone Number: 410-749-0290
Number of Units in Complex: 151
Unit rent is based on income; \$725 maximum.
Units Handicap Accessible: 15
Units Handicap Adaptable: All

**Elderly and disabled, Section 8 subsidized.*

Riverside Homes

519 Alabama Ave
Salisbury MD 21801
Contact Name: Suzanne Brown
Contact Phone Number: 410-742-0060
Number of Units in Complex: 75
Unit Rent is based on 30% of adjusted gross income
Units Handicap Accessible: 75
Units Handicap Adaptable: All

**Elderly and disabled subsidized housing administered by the
Wicomico County Housing Authority.*

Salisbury Commons

105 Winterborn Lane
Salisbury, MD 21804
Contact Name: Sally Reilly
Contact Phone Number: 410-543-8700
Number of Units in Complex: 96
Units rent from \$624 - \$864
Units Handicap Accessible: 5
Units Handicap Adaptable: None

**Low to moderate income housing.*

Schumaker Place

818 S. Schumaker Dr
Salisbury, MD. 21804
Contact Name: Caneka Dixon
Contact Phone Number: 410-860-4888
Number of Units in Complex: 96
Unit rent: \$ 680 - \$735, income guidelines apply
Units Handicap Accessible: None
Units Handicap Adaptable: None

**Need to meet income requirements for Tax Credit Housing.*

Summit Apartments

115 Church St
Fruitland, MD 21826
Contact Name: Kathryn Wilson
Contact Phone Number: 302-629-3841, ext. 3
or 1-800-774-6540, ext. 3
Number of Units in Complex: 10 (3 & 4 Bedroom Units)
Unit rent is based on 30% of adjusted gross income.
Units Handicap Accessible: None
Units Handicap Adaptable: Will make reasonable accommodations.

Victoria Park at Sassafras Meadows

875 Victoria Park Dr.
Salisbury, MD. 21801
Contact Name: Collette Camper
Contact Phone: 410-742-3232
Numbers of Units in Complex: 80
Unit Rent: 1 Bedroom, 1 Bath -- \$313 - \$581
2 Bedroom, 1 Bath -- \$520 - \$725
2 Bedroom, 2 Bath -- \$770 - \$800
Units Handicap Accessible: 8
Units Handicap Adaptable: All Units

**Elderly Housing*

Village at Mitchell Pond Apartments

1117 Parsons Rd.
Salisbury, MD 21801
Contact Name: Lanae Bailey
Contact Phone Number: 410-742-4535
Number of Units in Complex: 68
Unit rent from \$314 - \$663, based on income
Units Handicap Accessible: 4
Units Handicap Adaptable: All

**Section 8 subsidized*

West Road Apartments

1008 East Rd
Salisbury, MD 21801
Contact Name: Michelle Bliley
Contact Phone Number: 410-334-6098
Number of Units in Complex: 56
Unit rent is based on 30% of gross income.
Units Handicap Accessible: 4
Units Handicap Adaptable: None

**Section 8 subsidized*

Westbrook Commons

555 West Rd.
Salisbury, MD 21801
Contact Name: Gloria Kieffer
Contact Phone Number: 410-860-1306
Number of Units in Complex: 96
Unit rent: \$425 - \$798 -- income guidelines apply.
Units Handicap Accessible: 32
Units Handicap Adaptable: All

Additional Housing Resources

Habitat for Humanity of Wicomico County, Inc.

Joan Mulvanny – Executive Director
908 West Isabella St.
Salisbury, Maryland 21801
Phone: 410-546-1551
Fax: 410- 543-1310
www.wicomicohabitat.org

- Homes are primarily funded by contributions of money and in-kind donations.
- Homes are built primarily with volunteer labor and the "sweat equity" of the homeowner. Families contribute up to 500 volunteer hours of labor on their own and other Habitat homeowners' homes.

- Habitat sells the homes at no profit and offers a zero-interest 20- to 30-year mortgage on the home. Payments from the homeowners are placed in a local Fund for Humanity that is used to build more homes.
- Habitat partners with families based on three criteria: their need, their willingness to partner and their ability to repay the no-profit, zero-interest loans.

Salisbury Neighborhood Housing Services, Inc.

Cheryl Meadows – Executive Director
 540 Riverside Drive, Suite #18
 Salisbury, Maryland 21801
 Phone: (410) 543-4626
 Fax: (410) 543-9204
www.salisburynhs.org

SNHS offers a variety of products and services including home purchase loans, housing rehabilitation/renovation loans, owner-occupied housing rehabilitation grants (when grant funds are available), foreclosure prevention counseling, financial fitness counseling and assistance with preparing for home ownership through structured training.

For additional information on available products and services please contact SNHS directly at the phone number shown above.

City of Salisbury Tax Abatement Program

City property taxes for the first five years of participation in the Program are abated in whole. The tax is then gradually phased in over a period of four years, at 20% per year, until the tenth year when property taxes will be due in full.

Apply at the City Finance Office, Room 103, Government Office Building, 125 North Division Street, Salisbury, Maryland, 21801. Phone #: (410) 548-3110. Applications are also available on the City of Salisbury's website at www.ci.salisbury.md.us.

House Keys 4 Employees

This program enables eligible homebuyers to receive more down payment and/or closing cost assistance than is available through the standard Down payment and Settlement Expense Loan Program (DSELP)

- Eligibility – any borrower who receives a contribution for down payment and/or assistance from participating employers, local jurisdictions, non-profit organizations, etc.
- Maximum benefit \$5,000 **(match)**

- Loan – must be repaid when the house is paid-off, refinanced or sold.
- Can be combined with other incentive programs such as the Tax Abatement program.
- Applicants may also be eligible for the 2% closing cost grant from Maryland Mortgage Program.
- SNHS provides the required Homebuyer Education classes.

Maryland Mortgage Program

Many people across Maryland are eligible to apply for a home loan through the Maryland Mortgage Program.

The main test for whether someone can apply is based on annual household income (see table below). Additional personal criteria are that you need to be at least 18 years old and have a social security number.

Household Size	<u>Annual Household Income</u>		
	Eligible	May Be Eligible	Not Eligible
1 or 2 persons	Less than \$88,400	Between \$88,400 and \$128,760	Greater than \$128,760
3 or more persons	Less than \$101,300	Between \$101,300 and \$150,220	Greater than \$150,220

If your household income falls within the range in which you “May Be Eligible”, your eligibility for an MMP loan depends upon the location of the property that will be purchased. That is, you may be eligible to purchase a home with an MMP loan only in certain counties or parts of counties. Wicomico County is a partially targeted area. For more detailed information on income eligibility and purchase price limits please see the MMP website at www.mmp.maryland.gov

For individuals that meet the eligibility criteria, there are a few other conditions that you need to meet to get an MMP loan.

1. The home you purchase must be for you to live in – an MMP loan cannot be used to purchase an investment property or a house for someone else to live in.
2. You need to complete a Homebuyer Education Course – in some cases this needs to be done before you sign a contract on a house, so the State recommends that you sign up and complete it as early as possible to make sure you don’t miss out on an opportunity when it arises. See Homebuyer Education on the MMP website.
3. There are some restrictions on properties that can be purchased with an MMP loan – see “Properties” on the MMP website.

MMP can be tiered with other downpayment programs through the CDA such as House Keys 4 Employees for additional money to be put toward downpayment / closing costs (**match**). These programs can also be tiered with City of Salisbury programs such as the Tax Abatement program.

**APPROVED COMMUNITY DEVELOPMENT ADMINISTRATION (CDA)
LENDERS**

Huntington National Bank	800-201-8361
First Home Mortgage Corp.	877-933-3100
Susquehanna Mortgage Corp.	800-298-1300
NVR Mortgage	410-540-8873
BB&T	410-764-0663
Carrollton Bank	410-561-7515
First Preference Mortgage Corp.	800-321-5055
C&F Mortgage Corp.	888-339-8300
Universal American Mortgage Co, LLC	410-772-6182
Wells Fargo Home Mortgage	800-260-0008
Embrace Home Loans, Inc.	443-837-3106
Mortgage Access Corp Dbas Weichert Financial	301-762-2935
Southern Trust Mortgage	410-451-9112
M&T Bank	410-354-8720
Union Mortgage Group	240-790-5010
Bay Capital Mortgage Corp	410-974-6044
Corridor Mortgage Group	866-313-9600
Real Estate Mortgage Network, Inc.	443-333-8800
Mortgage Master, Inc.	410-290-2490
Fulton Bank	301-791-8500

Academy Mortgage Corp.	410-766-8550
Allied Mortgage Group, Inc.	410-581-9100
The Washington Savings Bank, FSB	301-352-3130
PrimeLending	410-308-8727
Primary Residential Mortgage, Inc.	410-663-2222
DHI Mortgage Co.	571-237-7066
Envoy Mortgage Ltd	443-486-4114
CitiMortgage, Inc.	443-486-8932
Mortgage Network, Inc.	978-777-7500
Prospect Mortgage, LLC	800-345-0229
Severn Savings Bank, FSB	800-752-5854
Industrial Bank, N.A.	301-839-4600

This database will be updated as new affordable housing units come online. For more information, please contact the Department of Community Development at (410) 334-3031.

Last Updated September 2014