



## Affordable Housing Resources

### Alternative Living Units (ALU) for the Deaf and Hard of Hearing

806 Snow Hill Road

Salisbury, Maryland 21804

Contact Name: Dannelle Mann

Contact Phone Number: 410-742-5052 ext. 123/ 443-365-2645

Number of Units in Complex: 9

Unit rent amount depends upon income and medical expenses.

Unit rents range from \$25 (min.) to \$1,095 (max.) –

Average rent is approximately \$220.

Units Handicap Accessible: All

#### Requirements:

- Deaf or hard of hearing, age 18 and older.
- Income restrictions – Very Low to Extremely Low (HUD Income Limits)
- U.S. Citizenship or eligible immigration status.
- Clear Criminal Background Check.
- Must have completed HUD Section 8 Housing form for Elderly or Disabled.
- Must be willing to accept independent living services.
- Must be employed or actively seeking employment.
- Must be referred by the DDA or an out-of-state agency (some exceptions apply).
- Must have good Landlord References.

- Must be willing to share common areas of the house.

### **Calloway Street One**

602 Calloway Street  
Salisbury, Maryland 21804  
Contact Name: LaToya Ward  
Contact Phone Number: 410-860-0550  
Number of Units in Complex: 10  
(9 – 1-Bedroom Units, 1 – 2-Bedroom Unit)  
Unit Rent: \$630  
Units Handicap Accessible: 1 (1-Bedroom Unit)  
Units Handicap Adaptable: All units on ground floor,  
reasonable accommodations offered.

- *Project based rental assistance; Senior 62+*
- *Residency is restricted to persons who earn 30% of AMI.*
- *1-Bedroom units pay 30% of adjusted gross income, minus a utility allowance.*
- *2-Bedroom unit receives no rental assistance.*

### **College Lane Apartments**

800 College Lane  
Salisbury, Maryland 21804  
Contact Name: Shane Snoots  
Contact Phone Number: 443-978-3333  
Number of Units in Complex: 120  
Units rent from 1095-1350  
Units Handicap Accessible: 10  
Units Handicap Adaptable: First floor units only.

### **Cottages at Riverhouse**

1002 Riverhouse Drive  
Salisbury, Maryland 21801  
Contact Name: Lynne Smith  
Contact Phone Number: 410-334-2229  
Number of Units in Complex: 150  
Unit rent is based on individual income:  
30%-60%

1 bedroom -- \$351 – \$830  
2 bedroom -- \$380 – \$930

Units Handicap Accessible: 150 (All have wide doors)  
Units Handicap Adaptable: All Units

- *Low to moderate income seniors*

### **Eastgate Village Apartments**

1701 Eastgate Drive, #10  
Salisbury, Maryland 21804  
Contact Name: Sophia Brown  
Contact Phone Number: 410-742-4858  
Number of Units in Complex: 60  
Unit rents: \$635 (6 units) – \$705 (54 units)  
All units are 1 bedroom  
Units Handicap Accessible: 3 Units  
Units Handicap Adaptable: All Units

- *Elderly housing (62+), Tax Credit Housing.*

### **Edgewood Manor Apartments**

106 Edgewood Avenue  
Fruitland, Maryland 21826  
Contact Name: Lisse Hall or Christy Shaqfeh  
Contact Phone Number: 410-546-5444  
Number of Units in Complex: 10  
Units Rent: \$679  
Units Handicap Accessible: None  
Units Handicap Adaptable: None

- *Section 8 subsidized*

### Gateway Village

939 Gateway Street  
Salisbury, Maryland 21801  
Contact Name: Santea Taylor  
Contact Phone Number: 410-742-7618

Number of Units in Complex: 156  
Unit rent is based upon income. Utilities included in all rents.

1 bedroom -- \$425 – \$708- \$829

2 bedroom -- \$971

Units Handicap Accessible: 8

Units Handicap Adaptable: All

- *Elderly housing (62+)*

### Glen Gardens Apartments

318 Glen Avenue, #100  
Salisbury, Maryland 21804  
Contact Name: Joy  
Contact Phone Number: (410) 742-2859  
Number of Units in Complex: 88  
Unit rent: 1 bedroom (17 units) – \$850  
1 bedroom plus den (24 units) – \$955  
2 bedroom (47 units) – \$1000

*No income restrictions. Income must be 4x the rent.*

### Hickory Lane One

602 Calloway Street  
Salisbury, Maryland 21804  
Contact Name: LaToya Ward  
Contact Phone Number: 410-860-0550  
Number of Units in Complex: 20  
(19 – 1-Bedroom Units, 1 – 2-Bedroom Unit)  
Unit rent: \$630  
Units Handicap Accessible: 1 (1-Bedroom Unit)  
Units Handicap Adaptable: All units on ground floor,  
reasonable accommodations offered.



### **Lakeview Apartments**

406 Trinity Drive  
Salisbury, Maryland 21801  
Contact Name: Ron Groton  
Contact Phone Number: 410-543-0444  
Number of Units in Complex: 37 (1 Bedroom)  
Unit rent depends upon the income level of the client.  
Income guidelines apply.  
Handicap Accessible / Adaptable units available.

- *Project based rental assistance; Senior 62+*
- *Residency restricted to persons who earn 50% of AMI.*

### **James E. Leonard Apartments**

800 Booth Street  
Salisbury, Maryland 21801  
Contact Name: Kenedy Moya  
Contact Phone Number: 410-546-4720  
Number of Units in Complex: 66  
Unit Rent Range (based on income) -- \$666 – \$762  
Units Handicap Accessible: 4  
Units Handicap Adaptable: All

- *Section 8 subsidized.*
- *Must be a Farm Worker*

### **The Lodges at Naylor Mill**

29339 Naylor Mill Road  
Salisbury, Maryland 21801  
Contact Name: Carol Duffy  
Contact Phone Number: 410-219-9022  
Number of Units in Complex: 110  
Unit rent: Must meet income guidelines;  
    1 bedroom -- \$347 – \$858  
    2 bedroom -- \$514 – \$1,029

Units Handicap Accessible: 15  
Units Handicap Adaptable: All

- *Elderly housing (55+)*

**Under New Management 1/1/24 (no updates) Moss Hill Townhouses**

407 Moss Hill Lane  
Salisbury Maryland 21804  
Contact Name: Caroline Weichmann  
Contact Phone Number: 410-749-2300  
Number of Units in Complex: 200  
Unit rent is based on income and family size.  
Average rent -- \$352 – \$773  
Units Handicap Accessible: None  
Units Handicap Adaptable: None

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

**Pemberton Manor**

1017 Fairground Drive  
Salisbury, Maryland 21801  
Contact Name: Kelli Salerno  
Contact Phone Number: 410-749-0559  
Number of Units in Complex: 209  
Units rent from \$695 – \$870 (market units)  
Units Handicap Accessible: 12  
Units Handicap Adaptable: All

- *Section 8 subsidized.*

**Pine Bluff Village**

1514 Riverside Drive  
Salisbury, Maryland 21801  
Contact Name: Suzanne Teter  
Contact Phone Number: 410-749-0290  
Number of Units in Complex: 151  
Unit rent is based on income: \$840 maximum.

Units Handicap Accessible: 15  
Units Handicap Adaptable: All

- *Elderly and disabled, Section 8 subsidized.*

### **Rivers Edge Apartments & Studio for the Arts**

670 Fitzwater Street

Salisbury, Maryland 21801

Contact Name: Candy Bauer

Contact Phone Number: 443-944-8780

Number of Units in Complex: 90

1-Bedroom Units:

9 units at 30% AMI; 9 units at 40% AMI;

9 units at 50% AMI; 4 units at 60% AMI

1-Bedroom Lofts:

5 units at 50% AMI; 7 units at 60% AMI

2 Bedroom Units:

9 units at 30% AMI; 14 units at 40% AMI;

5 units at 50% AMI; 2 units at 60% AMI

3 Bedroom Units:

2 units at 40% AMI; 4 units at 50% AMI;

8 units at 60% AMI

Units Handicap Accessible / Adaptable: 18 (all first-floor units)

- *LIHTC – Income limits apply – Multi-family.*
- *Vouchers are accepted for units in the 60% level.*

### **Riverside Homes**

519 Alabama Avenue

Salisbury Maryland 21801

Contact Name: Don Bibb or Ayana Hill

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, Maryland 21804  
Contact Name: Sally Reilly  
Contact Phone Number: 410-543-8700  
Number of Units in Complex: 96

Units rent from \$662 – \$917  
Units Handicap Accessible: 5  
Units Handicap Adaptable: None

- *Low to moderate income housing.*

### **Schumaker Place**

818 S. Schumaker Drive  
Salisbury, Maryland 21804  
Contact Name: Carlee Thomas  
Contact Phone Number: 410-860-4888  
Number of Units in Complex: 96  
2 bd room Unit rent: \$ 870  
3 bd room Unit rent: \$925 income guidelines apply  
Units Handicap Accessible: None  
Units Handicap Adaptable: None

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

**\*Received no response State Street Station Apartments**

914 E. State Street  
Delmar, Maryland 21875  
Contact Name: Tina Thaxton  
Contact Phone Number: 410-896-9100  
Number of Units in Complex: 28  
    1-Bedroom Units (8) – \$569 (Basic) – \$786 (Maximum)  
    2-Bedroom Units (20) – \$584 (Basic) – \$802 (Maximum)  
Units Handicap Accessible: 1  
Units Handicap Adaptable: 1

- *Income based housing – all units at 60% income levels.*

**Stone Grove Crossing**

911-B Booth Street  
Salisbury, MD 21801  
Contact Name: Beth Hitch  
Contact Phone Number: 443-692-6459  
Number of Units in Complex: 86  
Applications are accepted and placed on a waitlist. Rents are based on 30 & 60% AMI. Residents must have a verifiable income source.  
    1 bedroom – \$878  
    2 bedroom – \$1058  
    3 bedroom – \$1,227  
Units Handicap Accessible: 9

- *Tax Credit property administered by Penrose Properties.*

**Victoria Park at Sassafras Meadows**

875 Victoria Park Drive  
Salisbury, Maryland 21801  
Contact Name: Lanae Harmon  
Contact Phone: 410-742-3232

Numbers of Units in Complex: 80  
Unit Rent: 1 Bedroom, 1 Bath -- \$355 – \$625  
                  2 Bedroom, 1 Bath -- \$535 – \$740  
                  2 Bedroom, 2 Bath -- \$815 – \$855  
Units Handicap Accessible: 8  
Units Handicap Adaptable: All Units

- *Elderly Housing*

### **West Road Apartments**

1008 East Road, Suite 101  
Salisbury, Maryland 21801  
Contact Name: Crystal Davis  
Contact Phone Number: 410-334-6098  
Number of Units in Complex: 55  
Project-based Rental Assistance.

Tenants must make a monthly contribution toward rent equal to 30% (All Units) of their adjusted income.  
A minimum tenant contribution of \$25 is required regardless of tenant income and minimum-Security Deposit is \$50.  
Units Handicap Accessible: 4  
Units Handicap Adaptable: None

- *Section 8 subsidized*

### **Westbrook Commons**

555 West Road  
Salisbury, Maryland 21801  
Contact Name: Lasonya Jones  
Contact Phone Number: 410-860-1306  
Number of Units in Complex: 96  
Unit rent: \$459 – \$855 -- income guidelines apply.  
Units Handicap Accessible: 32  
Units Handicap Adaptable: All

Done **Private Landlords:**

Cannon Property Management  
106 Circle Avenue, #114  
Salisbury, Maryland 21801  
Phone Number: 410-749-5179

Insley Rentals  
207-A Milford Street  
Salisbury, Maryland 21804  
Phone Number: 410-742-8121

Kelark and Company  
104 N. Fruitland Boulevard  
Fruitland, Maryland 21826  
Phone Number: 410-742-0300

Lee Smith Rentals  
1530 N. Salisbury Boulevard  
Salisbury, Maryland 21801  
Phone Number: 410-742-2016

Lex Abbott Real Estate  
1000 E. Main Street  
Salisbury Maryland 21804  
Phone Number: 443-735-2086

Ruark Rentals  
4920 Snow Hill Road  
Salisbury Maryland 21804  
Phone Number: 410-548-1859

Weisner Real Estate  
1323 Mt Hermon Road, #5a  
Salisbury, Maryland 21804  
Phone Number: 410-742-7141

## **Additional Housing Resources**

### **Habitat for Humanity of Wicomico County, Inc.**

Molly Hilligoss – Executive Director  
908 West Isabella Street  
Salisbury, Maryland 21801  
Phone: 410-546-1551  
Fax: 410- 543-1310  
[www.wicomicohabitat.org](http://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](http://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.salisbury.md](http://www.salisbury.md)

## 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 (though not the only one) 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.

If an applicant is eligible based on these factors, eligibility for a Maryland Mortgage Program loan then depends on the location and price of the property that will be purchased (see below for further information).

Finally, there are a few other conditions that must be met to obtain a Maryland Mortgage Program home loan.

1. Applicants need to be "First-Time Homebuyers," who are defined as not having owned (or been on title for) a principal residence **anywhere** in the last three years. However, exceptions are made for military veterans who are using their exemption for the first time or homebuyers who are purchasing in a Targeted Area. 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](http://www.mmp.maryland.gov) In addition, homebuyers may not own any other real property at the time of settlement.
2. The home being purchased must be for the applicant(s) to live in – a Maryland Mortgage Program loan cannot be used to purchase an investment property or a house for someone else to live in.
3. The applicant(s) need to complete a Homebuyer Education course. In some cases, this needs to be done **before** a purchase contract is signed, though in most cases it must be completed prior to closing. For more information see 'Homebuyer Education' on the MMP website.
4. There are some restrictions on properties that can be purchased with a Maryland Mortgage Program loan. For more information see 'Properties' on the MMP website.
5. Potential borrowers with liquid assets equal to 20% or more of the sales price may not be eligible for the program.

**Income and Purchase Price Limits – Wicomico County**

Household Size	<u>Income Limits</u>		<u>Maximum Purchase Prices</u>	
	Non-Targeted	Targeted	Non-Targeted	Targeted
1 or 2	\$92,500	\$111,000		
3 or more	\$106,375	\$129,500	\$291,176	\$355,882

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 MMP LENDERS – WICOMICO COUNTY

First Home Mortgage Corp.	410-5714-605
Prime Lending	410-202-3066
Prosperity Home Mortgage	877-275-1762
Primary Residential Mortgage, Inc.	410-446-9837
Academy Mortgage Corp.	410-829-9917
Mortgage Network	443-736-4801
M&T Bank	410-546-7720
Caliber Home Loans	302-930-3226
Presidential Bank Mortgage	443-949-9797
BB&T	410-546-2265
Movement Mortgage	877-314-1499
Bay Capital Mortgage Corp	410-974-6044
Norcom Mortgage	860-676-8003
Residential Mortgage Services	302-213-5502
Tidewater Mortgage Services	410-604-0890
HomeServices Lending	410-543-9185
Universal Mortgage & Finance	410-919-2269

**This database will be updated as new affordable housing units come online. For more information, please contact the Housing & Community Development Department (HCDD) at (410) 341-9550.**

**Last Updated – December 2023**