



CITY OF SALISBURY CITY COUNCIL AGENDA

May 28, 2019 (TUESDAY)
Government Office Building

6:00 p.m.
Room 301

Times shown for agenda items are estimates only.

- 6:00 p.m. CALL TO ORDER
- 6:01 p.m. WELCOME/ANNOUNCEMENTS
- 6:02 p.m. CITY INVOCATION – Elder Tyrone Cooper of New Dimensions Family Ministries, Salisbury Fire Department Volunteer Firefighter & Chaplain
- 6:04 p.m. PLEDGE OF ALLEGIANCE TO THE FLAG OF THE UNITED STATES OF AMERICA
- 6:05 p.m. ADOPTION OF LEGISLATIVE AGENDA
- 6:06 p.m. CONSENT AGENDA – City Clerk Kimberly Nichols
- **April 22, 2019** Closed Session Minutes (separate envelope)
 - **Resolution No. 2946**- declaring that Opportunity Street, LLC is eligible to receive Enterprise Zone benefits for property located at 200 E. Vine Street
 - **Resolution No. 2947**- declaring that Devreco Glen, LLC is eligible to receive Enterprise Zone benefits for property located at 600 Glen Avenue
- 6:10 p.m. RESOLUTIONS – City Administrator Julia Glanz
- **Resolution No. 2948**- authorizing the capacity fee of the City's comprehensive connection charge to be waived for the development of 206 East Market Street
 - **Resolution No. 2949**- to approve the City's Consolidated Plan for Program Years 2019–2023, the Action Plan for Community Development Block Grant (CDBG) funds for Program Year 2019, and the 2019 Analysis of Impediments to Fair Housing Choice
- 6:15 p.m. ORDINANCES – presented by City Attorney Mark Tilghman
- **Ordinance No. 2542**- 2nd reading- approving an amendment of the FY19 Budget to appropriate funds for street resurfacing and concrete repair
 - **Ordinance No. 2543**- 2nd reading- approving a budget amendment of the FY19 General Fund to appropriate funds for attorney fees
 - **Ordinance No. 2544**- 1st reading- approving an amendment of the City's Capital Project Fund Budget to reallocate funding for the Riverside Circle Project

- **Ordinance No. 2545**- 1st reading- approving a budget amendment of the FY2019 General fund to appropriate additional funds for electricity for Street Lighting

6:35 p.m. PUBLIC COMMENTS

6:45 p.m. ADJOURNMENT

Copies of the agenda items are available for review in the City Clerk's Office, Room 305– City/County Government Office Building, 410-548-3140 or on the City's website www.salisbury.md. City Council meetings are conducted in open session unless otherwise indicated. All or part of the Council's meetings can be held in Closed Session under the authority of the Maryland Open Meetings Law, Annotated Code of Maryland General Provisions Article § 3-305(b), by vote of the City Council.

NEXT COUNCIL MEETING – JUNE 10, 2019

- **Ordinance No. ___** - accepting a donation from United Way
- **Ordinance No. 2539**- 2nd reading- appropriating the necessary funds for the operation of the government and administration of the City of Salisbury for the period July 1, 2019 to June 30, 2020, establishing the levy for the General Fund for the same fiscal period and establishing the appropriation for the Water and Sewer, Parking Authority, City Marina and Storm Water Funds
- **Ordinance No. 2540**- 2nd reading- to establish that there is no rate change for water and sewer rates. It is effective for all bills dated October 1, 2019 and thereafter unless and until subsequently revised or changed. Water & Sewer Ordinance
- **Ordinance No. 2541**- 2nd reading- to set fees for FY2020 and thereafter unless and until subsequently revised or changed
- **Ordinance No. 2544**- 1st reading- approving an amendment of the City's Capital Project Fund Budget to reallocate funding for the Riverside Circle Project
- **Ordinance No. 2545**- 1st reading- approving a budget amendment of the FY2019 General fund to appropriate additional funds for electricity for Street Lighting

INTER

OFFICE

MEMO

Office of the Business Development

To: City Council
From: Laura Soper
Subject: Enterprise Zone Eligibility – Opportunity Street, LLC
Date: May 23, 2019

Attached is a copy of the application requesting Enterprise Zone designation for Opportunity Street, LLC that I received from Joey Gilkerson. I have reviewed this application and, to the best of my knowledge, this establishment meets all of the qualifications to be so designated. This property is located within the boundaries of the City's Enterprise Zone, and this company has invested more than \$50,000 in the property and/or has hired (or will hire) two or more NEW full time employees since locating in the Enterprise Zone.

I recommend that the City Council adopt the attached resolution designating Opportunity Street, LLC located at 200 E. Vine St., eligible to receive the benefits of the Enterprise Zone.

As a reminder, companies that are declared eligible for enterprise zone benefits are able to receive either a one time Income Tax Credit of \$1,000 per new employee hired or a 10 year Property Tax Credit. The purpose of this program is to encourage industries to locate in areas identified as enterprise zones and to reinvest in such properties.

cc: Mayor Day
Julia Glanz
Kim Nichols

Attachments

**Application for Maryland State Enterprise Zone Certification in
Salisbury-Wicomico County, Maryland**

This application will determine whether your business, property, or developer is eligible for Maryland Enterprise Zone tax credits. If determined to be eligible, you will receive a letter from the Enterprise Zone Administrator indicating which tax credit(s) you are eligible to receive.

Applying For:

Income Tax Credit

☐

Real Property Tax Credit

☒

Personal Property Tax Credit (Applies only to Focus Area Zones)

☐

This Section is to be filled by Local Zone Administrators Only

The Real Property Credit

A ten-year credit against local property taxes is available to companies that locate, expand, or substantially improve business properties in the Enterprise Zone. The property tax credit is equal to 80% of the difference between the base value of the property (the assessment in the year prior to new construction, expansion, or substantial improvement) and the newly assessed value of the property after the investment is made. The property tax credit is 80% for five years. During the last five years, the property tax credit declines 10% annually; the credit is 70%, 60%, 50%, 40%, and 30% respectively. This tax credit is administered to the real property owner in their Property Taxes.

Necessary Qualifications

- Applicant must plan to make a capital investment in its property of \$50,000 or more
- Applicant should be mindful of having a base assessment done before commencing work
- Applicant should apply after receiving all required building permits and before or at the beginning of construction.
- Only commercial properties may apply, any portion of the property devoted to residential use may not receive the credit
- In order to receive a property tax credit for the next taxable year (beginning on July 1 when the tax bill is issued), the local Zone Administrator must certify to the Department of Assessments and Taxation the eligibility of a particular business by no later than the end of the preceding calendar year on December 31st.
- The granting of an Enterprise Zone property tax credit is affected by the timing of the completion of capital improvements, the assessment cycle, and how the improvements are assessed. (I.E. the improvement must change the value of the real property)
- The law states that the credit shall be granted to the "owner" of a qualified property. In cases where a lessee make the capital improvements, the lessees should make a contractual provisions with the owner of the qualified property regarding receipt of the property tax credit.

The State Income Credit

This credit is applied to your state income taxes, and its value is based on the number and type of new employees hired by the business. To receive the credit the business must meet the following:

- Must have hired two or more employees that meet necessary qualifications
- Must have been hired after the date on which the Enterprise Zone was designated or the date on which the business relocated in the Enterprise Zone, whichever is later.
- Must be filling a new position or replacing an employee who was previously certified as economically disadvantaged
- Must have been employed at least 35 hours a week for at least six months
- Must be paid at least 150% of the federal minimum wage throughout his or her employment by a business entity before or during the taxable year for which the entity claims a credit
- Must have spent at least half of his or her working hours in the Enterprise Zone or on activities directly resulting from the business location in the zone
- Must be a new employee or an employee rehired after being laid off by the business for more than one year

There are two types of income tax credits. If the employee is not economically disadvantaged, you may qualify for a one-time credit of \$1,000 per employee. If the employee is economically disadvantaged (as determined by the Maryland Jobs Service), you may take a credit up to \$3,000 of the employee's wages in the first year of employment. The credit is \$2,000 in the second year, and \$1,000 in the third. Once/if you have been certified, you can claim these credits upon filing a Tax Return.

- To be eligible, an applicant must answer all questions in Sections A and B
- If applying for the "Property" tax credit, please complete Section C
- If applying for the "Employment (income)" tax credit, please complete Section D
- If the account is located in Focus Area and you are applying for the "Personal Property" tax credit, please complete Section E

Section A: Applicant Information

Name of Business / Developer applying for Enterprise Zone credits:

Opportunity Street, LLC

Name of Contact Person: Joey Gilkerson

Title: Principal

Phone: 443-880-6055

Email: joey@ggibuilds.com

Mailing Address: 118 N. Division Street, Suite 201 Salisbury, MD 21801

Section B: Enterprise Zone Property Information

Enterprise Zone Property Address: 200 East Vine Street, Salisbury, MD 21801

Property Tax Account Number: 13-045143

Property Ownership: Opportunity Street, LLC owns

Lease: Own: ☒

Section C: Enterprise Zone Property Improvements Information

To be eligible for Enterprise Zone property tax credits, the application must be submitted prior to the project completion date and issuance of User/Occupancy Permits. If the developer or company making property improvements is applying on behalf of the property owner, the property owner must concur with the application by co-signing below. The property tax credits are automatically applied to the property tax bill (i.e., directly awarded to the property owner only). If you are not applying for the property tax credit, this section may be left blank.

Owner of the Real Property: Opportunity Street, LLC

Mailing address of property owner: 118 N. Division Street, Suite 201 Salisbury, MD 21801

Phone: 443-880-6055

Email Address: joey@ggibuilds.com

Project Start Date: January 2019

Anticipated Project Completion Date: May 2019

Briefly describe capital improvements plans: Complete renovation for all 12,500 sq. ft. of commercial use

Type of Construction and Costs

Cost of building(s) & land (acquisition): \$ 850,000

New Construction: \$ _____

Rehabilitation: \$ 1,460,000

Cost of new machinery & equipment*: \$ _____

I agree as a condition of certification to provide all data required by the Enterprise Zone Administrator as requested.

Name of Applicant: Joey Gilkerson Position/Title: Principal

Applicant Signature: [Signature] Date: 5/6/19

Name of Property Owner: Opportunity Street, LLC Position/Title: Joey Gilkerson - Principal

Property Owner Signature: [Signature] Date: 5/6/19

*Cost of new machinery & equipment is not a part of real property assessment.

Section D: Enterprise Zone Employment Tax Credit Information

To be eligible of Enterprise Zone employment tax credits, please complete the following section. Employment tax credits to be applied against State income tax liabilities are available for certain new employees hired in the Enterprise Zone. The requirements for qualified employees can be found on Maryland Department of Commerce Website: <http://commerce.maryland.gov/fund/programs-for-businesses/enterprise-zone-tax-credit>. If you are not applying for the employment tax credit, this section may be left blank.

Federal Employer Identification Number (EFIN): _____

Unemployment Insurance #: _____ NAICS Code (if available): _____

Type of Business (i.e., restaurant, retail, financial services, etc.): _____

Is business located in the Enterprise Zone now? Yes _____ No _____

If yes, since what year: _____

Is the business relocation from another place? Yes _____ No _____

If yes, where was the previous location?: _____

Is the business a new, start-up? Yes _____ No _____

Did the Enterprise Zone benefits affect your decision to locate at this address? Yes ☐ No ☐

If yes, please explain how the Enterprise Zone benefits will assist your business. :

Number of existing employees: _____

If you are new to the Enterprise Zone, please provide the number of employees before relocating or locating in the Enterprise Zone: _____

If you were already located in the Enterprise Zone, please provide the number of employees as of date of this application in the Enterprise Zone: _____

Number of new full-time jobs to be created in the Enterprise Zone in the next 12 months: _____

Number of new part-time jobs to be created in the Enterprise Zone in the next 12 months: _____

I agree as a condition of certification to provide all data required by the Enterprise Zone Administrator as requested.

Name of Applicant: _____ Position/Title: _____

Signature: _____ Date: _____

Amy Zaprowski

From: Connie Klaverweiden
Sent: Wednesday, May 15, 2019 7:57 AM
To: Amy Zaprowski
Cc: Olga Butar; Faith Richardson
Subject: FW: Enterprise Zone 200 E. Vine
Attachments: 20190510133227.pdf

Amy,

The business is in good standing and all taxes are paid.

Connie Klaverweiden

Revenue Supervisor
Finance Department
City of Salisbury
125 N. Division Street, Room 103
Salisbury, MD 21801
410-548-3110



From: Olga Butar
Sent: Tuesday, May 14, 2019 10:12 AM
To: Connie Klaverweiden <cklaverweiden@salisbury.md>; Faith Richardson <frichardson@salisbury.md>
Subject: FW: Enterprise Zone 200 E. Vine

Good morning,

Apologies for the delay in forwarding this message – Could you please assist with the request below and attached.

Thank you,

Olga Butar
Assistant Director of Finance - Operations
City of Salisbury
125 N. Division St
Salisbury, MD 21801
Email: obutar@salisbury.md
Phone: 410-548-3110



www.salisbury.md

From: Amy Zaprowski

Sent: Friday, May 10, 2019 1:38 PM

To: Amanda Pollack <APollack@salisbury.md>; Olga Butar <obutar@salisbury.md>

Cc: Laura Soper <lsoper@salisbury.md>

Subject: Enterprise Zone 200 E. Vine

I have received a request from Opportunity Street, LLC located at 200 E. Vine St., May 7, 2019 Salisbury, MD that they be deemed qualified to receive Enterprise Zone benefits. In order to receive such designation, it is necessary that they meet certain criteria. I am requesting that your departments help me in processing their application by helping me to determine if they meet the necessary criteria.

Infrastructure & Development

Does this business meet the limitations of the City's Sewer Use Ordinance?

Does this business meet State and local storm water management codes and regulations?

Does this business meet the zoning code?

Does this business comply with subdivision regulations?

Does this business meet the building code (or did it at the time of construction)?

Does this business meet all permit requirements?

Finance

Is this business up to date on their taxes?

Are they in good standing with SDAT?

Please answer the questions above under the heading for your department and return to my office by 5/17/2019. Your assistance is appreciated. If you have any questions, please let me know.

Amy Zaprowski

From: Amanda Pollack
Sent: Tuesday, May 14, 2019 1:11 PM
To: Amy Zaprowski
Cc: Laura Soper
Subject: RE: Enterprise Zone 200 E. Vine

Amy,

This project meets building, zoning and permit requirements reviewed by Infrastructure and Development.
Amanda

Amanda H. Pollack, P.E.

Director

Department of Infrastructure and Development

City of Salisbury

125 N. Division St., Room 202

Salisbury, MD 21801

410-548-3170



www.salisbury.md

From: Amy Zaprowski
Sent: Friday, May 10, 2019 1:38 PM
To: Amanda Pollack; Olga Butar
Cc: Laura Soper
Subject: Enterprise Zone 200 E. Vine

I have received a request from Opportunity Street, LLC located at 200 E. Vine St., May 7, 2019 Salisbury, MD that they be deemed qualified to receive Enterprise Zone benefits. In order to receive such designation, it is necessary that they meet certain criteria. I am requesting that your departments help me in processing their application by helping me to determine if they meet the necessary criteria.

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Does this business meet the limitations of the City's Sewer Use Ordinance?

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Finance

Is this business up to date on their taxes?

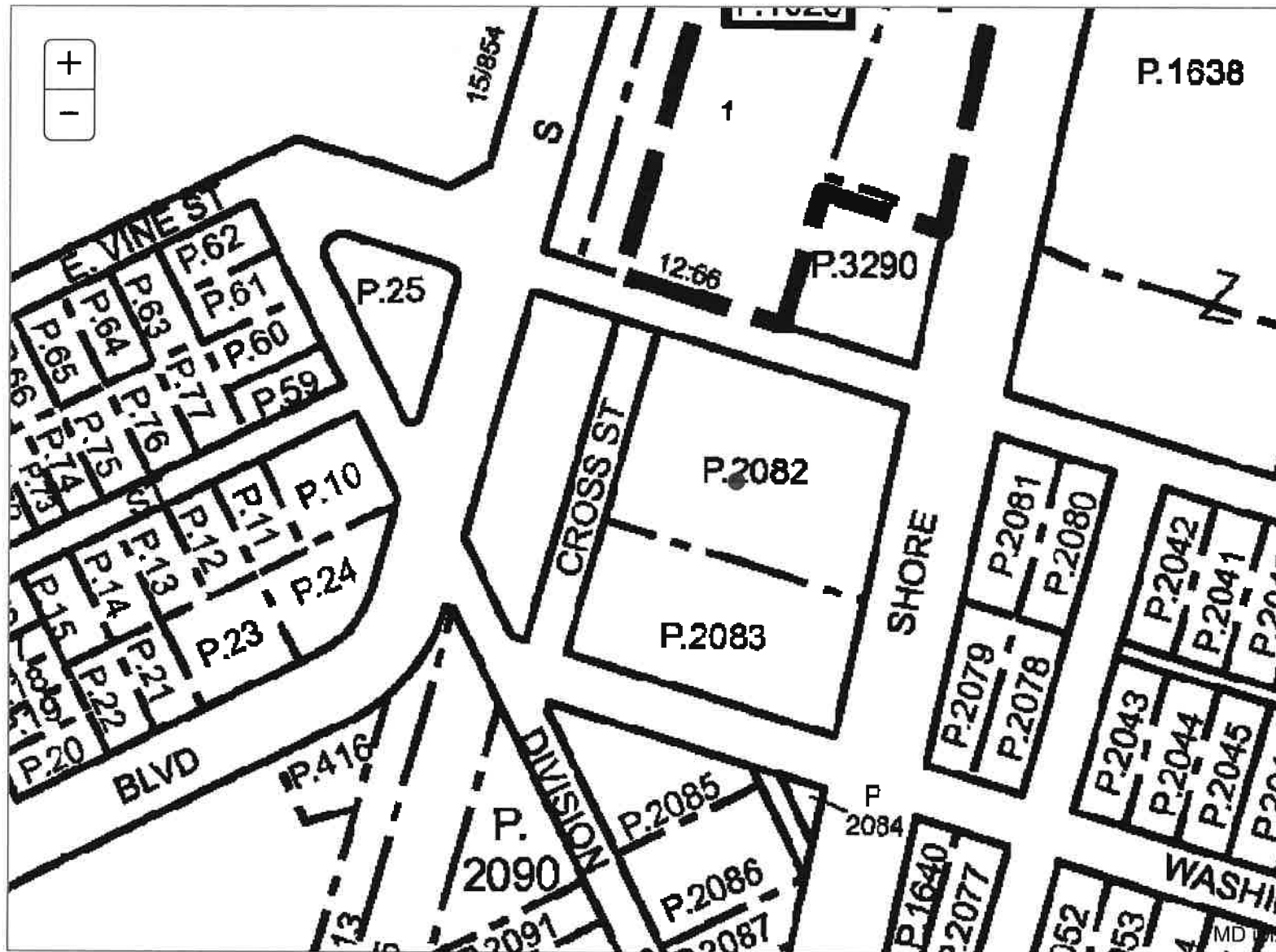
Are they in good standing with SDAT?

Please answer the questions above under the heading for your department and return to my office by 5/17/2019. Your assistance is appreciated. If you have any questions, please let me know.

Is this business up to date on their taxes?

Are they in good standing with SDAT?

Please answer the questions above under the heading for your department and return to my office by 3/6/2019. Your assistance is appreciated. If you have any questions, please let me know.

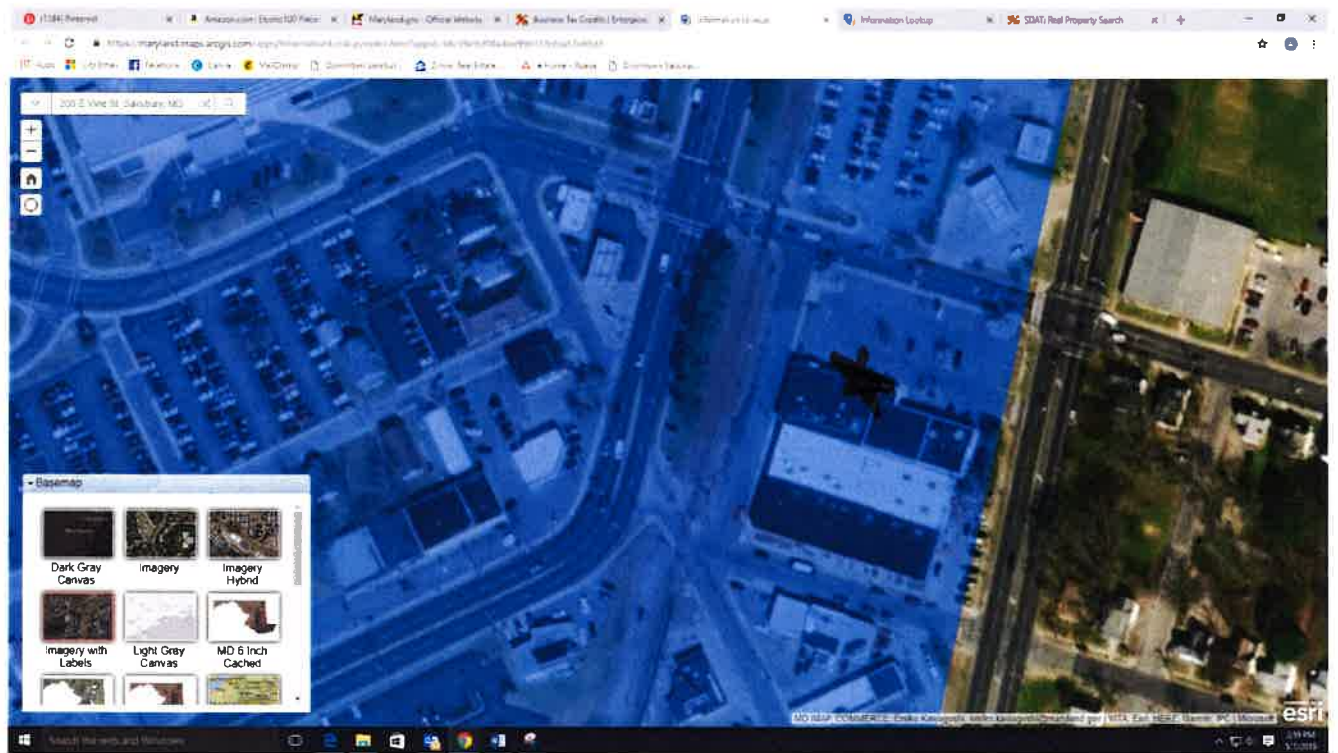
District: **13** Account Number: **045143**

The information shown on this map has been compiled from deed descriptions and plats and is not a property survey. The map should not be used for legal descriptions. Users noting errors are urged to notify the Maryland Department of Planning Mapping, 301 W. Preston Street, Baltimore MD 21201.

If a plat for a property is needed, contact the local Land Records office where the property is located. Plats are also available online through the Maryland State Archives at www.plats.net (<http://www.plats.net>).

Property maps provided courtesy of the Maryland Department of Planning.

For more information on electronic mapping applications, visit the Maryland Department of Planning web site at
<http://planning.maryland.gov/Pages/OurProducts/OurProducts.aspx> (<http://planning.maryland.gov/Pages/OurProducts/OurProducts.aspx>).



RESOLUTION NO. 2946

A RESOLUTION OF THE CITY OF SALISBURY, MARYLAND DECLARING THAT OPPORTUNITY STREET, LLC IS ELIGIBLE TO RECEIVE ENTERPRISE ZONE BENEFITS FOR PROPERTY LOCATED AT 200 E. VINE STREET, SALISBURY MD.

WHEREAS the City of Salisbury, Maryland and Wicomico County created an Enterprise Zone on June 6, 1983 for the purpose of encouraging economic development of the area encompassed within the boundaries of such zone; and

WHEREAS the Enterprise Zone was created under authority granted by the State of Maryland; and

WHEREAS the State Code permits certain benefits to be extended to businesses that locate or expand in the Enterprise Zone provided that they meet certain standards; and

WHEREAS, the City of Salisbury and Wicomico County have also established certain standards, which must be met in order for a business to be deemed eligible to receive Enterprise Zone benefits; and

WHEREAS, Opportunity Street, LLC meets the standards set forth in the State Code and in local regulations to be eligible to receive Enterprise Zone benefits; and

WHEREAS, Joey Gilkerson, representing Opportunity Street, LLC has requested that the company be designated as eligible for Enterprise Zone benefits because of its investment of more than \$50,000 at their property located in the zone at 200 E. Vine Street.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Salisbury, Maryland that Opportunity Street, LLC be designated as eligible to receive the benefits of the Enterprise Zone effective upon the adoption of this resolution.

The above Resolution was introduced and read and passed at the regular meeting of the Salisbury City Council on the _____ day of _____ 2019.

Kimberly R. Nichols
CITY CLERK

John R. Heath
PRESIDENT, City Council

APPROVED by me this
_____ day of _____ 2019.

Jacob R. Day
MAYOR, City of Salisbury

INTER

OFFICE

MEMO

Office of the Business Development

To: City Council
From: Laura Soper
Subject: Enterprise Zone Eligibility – Devreco Glen, LLC
Date: May 23, 2019

Attached is a copy of the application requesting Enterprise Zone designation for Devreco Glen, LLC that I received from Joey Gilkerson. I have reviewed this application and, to the best of my knowledge, this establishment meets all of the qualifications to be so designated. This property is located within the boundaries of the City's Enterprise Zone, and this company has invested more than \$50,000 in the property and/or has hired (or will hire) two or more NEW full time employees since locating in the Enterprise Zone.

I recommend that the City Council adopt the attached resolution designating Devreco Glen, LLC located at 600 Glen Ave., eligible to receive the benefits of the Enterprise Zone.

As a reminder, companies that are declared eligible for enterprise zone benefits are able to receive either a one time Income Tax Credit of \$1,000 per new employee hired or a 10 year Property Tax Credit. The purpose of this program is to encourage industries to locate in areas identified as enterprise zones and to reinvest in such properties.

cc: Mayor Day
Julia Glanz
Kim Nichols

Attachments

**Application for Maryland State Enterprise Zone Certification in
Salisbury-Wicomico County, Maryland**

This application will determine whether your business, property, or developer is eligible for Maryland Enterprise Zone tax credits. If determined to be eligible, you will receive a letter from the Enterprise Zone Administrator indicating which tax credit(s) you are eligible to receive.

Applying For:

Income Tax Credit

☐

Real Property Tax Credit

☒

Personal Property Tax Credit (Applies only to Focus Area Zones) ☐

This Section is to be filled by Local Zone Administrators Only

The Real Property Credit

A ten-year credit against local property taxes is available to companies that locate, expand, or substantially improve business properties in the Enterprise Zone. The property tax credit is equal to 80% of the difference between the base value of the property (the assessment in the year prior to new construction, expansion, or substantial improvement) and the newly assessed value of the property after the investment is made. The property tax credit is 80% for five years. During the last five years, the property tax credit declines 10% annually; the credit is 70%, 60%, 50%, 40%, and 30% respectively. This tax credit is administered to the real property owner in their Property Taxes.

Necessary Qualifications

- Applicant must plan to make a capital investment in its property of \$50,000 or more
- Applicant should be mindful of having a base assessment done before commencing work
- Applicant should apply after receiving all required building permits and before or at the beginning of construction.
- Only commercial properties may apply, any portion of the property devoted to residential use may not receive the credit
- In order to receive a property tax credit for the next taxable year (beginning on July 1 when the tax bill is issued), the local Zone Administrator must certify to the Department of Assessments and Taxation the eligibility of a particular business by no later than the end of the preceding calendar year on December 31st.
- The granting of an Enterprise Zone property tax credit is affected by the timing of the completion of capital improvements, the assessment cycle, and how the improvements are assessed. (I.E. the improvement must change the value of the real property)
- The law states that the credit shall be granted to the "owner" of a qualified property. In cases where a lessee make the capital improvements, the lessees should make a contractual provisions with the owner of the qualified property regarding receipt of the property tax credit.

The State Income Credit

This credit is applied to your state income taxes, and its value is based on the number and type of new employees hired by the business. To receive the credit the business must meet the following:

- Must have hired two or more employees that meet necessary qualifications
- Must have been hired after the date on which the Enterprise Zone was designated or the date on which the business relocated in the Enterprise Zone, whichever is later.
- Must be filling a new position or replacing an employee who was previously certified as economically disadvantaged
- Must have been employed at least 35 hours a week for at least six months
- Must be paid at least 150% of the federal minimum wage throughout his or her employment by a business entity before or during the taxable year for which the entity claims a credit
- Must have spent at least half of his or her working hours in the Enterprise Zone or on activities directly resulting from the business location in the zone
- Must be a new employee or an employee rehired after being laid off by the business for more than one year

There are two types of income tax credits. If the employee is not economically disadvantaged, you may qualify for a one-time credit of \$1,000 per employee. If the employee is economically disadvantaged (as determined by the Maryland Jobs Service), you may take a credit up to \$3,000 of the employee's wages in the first year of employment. The credit is \$2,000 in the second year, and \$1,000 in the third. Once/if you have been certified, you can claim these credits upon filing a Tax Return.

- To be eligible, an applicant must answer all questions in Sections A and B
- If applying for the "Property" tax credit, please complete Section C
- If applying for the "Employment (income)" tax credit, please complete Section D
- If the account is located in Focus Area and you are applying for the "Personal Property" tax credit, please complete Section E

Section A: Applicant Information

Name of Business / Developer applying for Enterprise Zone credits:

Devreco Glen, LLC

Name of Contact Person: Joey Gilkerson

Title: Principal

Phone: 443-880-6055

Email: joey@ggibuilds.com

Mailing Address: 118 N. Division Street, Suite 201 Salisbury, MD 21801

Section B: Enterprise Zone Property Information

Enterprise Zone Property Address: 600 Glen Avenue, Salisbury, MD 21801

Property Tax Account Number: 05-090032

Property Ownership: Devreco Glen, LLC

Lease: Own: ✓

Section C: Enterprise Zone Property Improvements Information

To be eligible for Enterprise Zone property tax credits, the application must be submitted prior to the project completion date and issuance of User/Occupancy Permits. If the developer or company making property improvements is applying on behalf of the property owner, the property owner must concur with the application by co-signing below. The property tax credits are automatically applied to the property tax bill (i.e., directly awarded to the property owner only). If you are not applying for the property tax credit, this section may be left blank.

Owner of the Real Property: Devreco Glen, LLC

Mailing address of property owner: 118 N. Division Street, Salisbury, MD 21801

Phone: 443-880-6055

Email Address: joey@ggibuilds.com

Project Start Date: July 2018

Anticipated Project Completion Date: 5/1/19 for 70,000 sq.ft. TBD for other 30,000 sq.ft.

Briefly describe capital improvements plans: Complete 70,000 sq.ft. of space for self-storage facility
Complete 30,000 sq.ft. of retail space

Type of Construction and Costs

Cost of building(s) & land (acquisition): \$ ~~1,300,000~~ 2,300,000

New Construction: \$ _____

Rehabilitation: \$ 5,450,000

Cost of new machinery & equipment*: \$ _____

I agree as a condition of certification to provide all data required by the Enterprise Zone Administrator as requested.

Name of Applicant: Joey Gilkerson Position/Title: Principal

Applicant Signature: [Signature] Date: 5/6/19

Name of Property Owner: Denver Glen, LLC Position/Title: Joey Gilkerson - Principal

Property Owner Signature: [Signature] Date: 5/6/19

*Cost of new machinery & equipment is not a part of real property assessment.

Section D: Enterprise Zone Employment Tax Credit Information

To be eligible of Enterprise Zone employment tax credits, please complete the following section. Employment tax credits to be applied against State income tax liabilities are available for certain new employees hired in the Enterprise Zone. The requirements for qualified employees can be found on Maryland Department of Commerce Website: <http://commerce.maryland.gov/fund/programs-for-businesses/enterprise-zone-tax-credit>. If you are not applying for the employment tax credit, this section may be left blank.

Federal Employer Identification Number (EFIN): _____

Unemployment Insurance #: _____ NAICS Code (if available): _____

Type of Business (i.e., restaurant, retail, financial services, etc.): _____

Is business located in the Enterprise Zone now? Yes _____ No _____

If yes, since what year: _____

Is the business relocation from another place? Yes _____ No _____

If yes, where was the previous location?: _____

Is the business a new, start-up? Yes _____ No _____

Did the Enterprise Zone benefits affect your decision to locate at this address? Yes ☐ No ☐

If yes, please explain how the Enterprise Zone benefits will assist your business. :

Number of existing employees: _____

If you are new to the Enterprise Zone, please provide the number of employees before relocating or locating in the Enterprise Zone: _____

If you were already located in the Enterprise Zone, please provide the number of employees as of date of this application in the Enterprise Zone: _____

Number of new full-time jobs to be created in the Enterprise Zone in the next 12 months: _____

Number of new part-time jobs to be created in the Enterprise Zone in the next 12 months: _____

I agree as a condition of certification to provide all data required by the Enterprise Zone Administrator as requested.

Name of Applicant: _____ Position/Title: _____

Signature: _____ Date: _____

Amy Zaprowski

From: Amanda Pollack
Sent: Tuesday, May 14, 2019 1:13 PM
To: Amy Zaprowski
Cc: Laura Soper
Subject: RE: Enterprise Zone 600 Glen Ave.

Amy,

This project meets building, zoning and permit requirements reviewed by Infrastructure and Development.
Amanda

Amanda H. Pollack, P.E.

Director
Department of Infrastructure and Development
City of Salisbury
125 N. Division St., Room 202
Salisbury, MD 21801
410-548-3170



www.salisbury.md

From: Amy Zaprowski
Sent: Friday, May 10, 2019 1:48 PM
To: Amanda Pollack; Olga Butar
Cc: Laura Soper
Subject: RE: Enterprise Zone 600 Glen Ave.

Apologies, Still need to have you take a look at it. I've attached the application and if you could let me know by 5-17-19 if they are in conformance that would be great.

Thank you,

Amy

From: Amy Zaprowski
Sent: Friday, May 10, 2019 1:42 PM
To: Amanda Pollack <APollack@salisbury.md>; Olga Butar <obutar@salisbury.md>
Cc: Laura Soper <lsoper@salisbury.md>
Subject: RE: Enterprise Zone 600 Glen Ave.

Hello all, I am practicing so please disregard this email. I will send an update with the attachment in a bit.

Thank you!

Amy Zaprowski

Business Development Office Associate

City of Salisbury

110 N Division Street

Salisbury, MD 21801

(O): 410-677-1916



www.salisbury.md

From: Amy Zaprowski

Sent: Friday, May 10, 2019 1:41 PM

To: Amanda Pollack <APollack@salisbury.md>; Olga Butar <obutar@salisbury.md>

Cc: Laura Soper <lsoper@salisbury.md>

Subject: Enterprise Zone 600 Glen Ave.

I have received a request from Devreco Glen, LLC located at 600 Glen Ave., May 7, 2019 Salisbury, MD that they be deemed qualified to receive Enterprise Zone benefits. In order to receive such designation, it is necessary that they meet certain criteria. I am requesting that your departments help me in processing their application by helping me to determine if they meet the necessary criteria.

Infrastructure & Development

Does this business meet the limitations of the City's Sewer Use Ordinance?

Does this business meet State and local storm water management codes and regulations?

Does this business meet the zoning code?

Does this business comply with subdivision regulations?

Does this business meet the building code (or did it at the time of construction)?

Does this business meet all permit requirements?

Finance

From: Amy Zaprowski
Sent: Friday, May 10, 2019 1:41 PM
To: Amanda Pollack <APollack@salisbury.md>; Olga Butar <obutar@salisbury.md>
Cc: Laura Soper <lsoper@salisbury.md>
Subject: Enterprise Zone 600 Glen Ave.

I have received a request from Devreco Glen, LLC located at 600 Glen Ave., May 7, 2019 Salisbury, MD that they be deemed qualified to receive Enterprise Zone benefits. In order to receive such designation, it is necessary that they meet certain criteria. I am requesting that your departments help me in processing their application by helping me to determine if they meet the necessary criteria.

Infrastructure & Development

Does this business meet the limitations of the City's Sewer Use Ordinance?

Does this business meet State and local storm water management codes and regulations?

Does this business meet the zoning code?

Does this business comply with subdivision regulations?

Does this business meet the building code (or did it at the time of construction)?

Does this business meet all permit requirements?

Finance

Is this business up to date on their taxes?

Are they in good standing with SDAT?

Please answer the questions above under the heading for your department and return to my office by 3/6/2019. Your assistance is appreciated. If you have any questions, please let me know.

Amy Zaprowski

From: Connie Klaverweiden
Sent: Wednesday, May 15, 2019 7:56 AM
To: Amy Zaprowski
Cc: Olga Butar; Faith Richardson
Subject: FW: Enterprise Zone 600 Glen Ave.
Attachments: 20190510133156.pdf

Amy,

The business is in good standing and all taxes are paid.

Connie Klaverweiden

Revenue Supervisor
Finance Department
City of Salisbury
125 N. Division Street, Room 103
Salisbury, MD 21801
410-548-3110



From: Olga Butar
Sent: Tuesday, May 14, 2019 10:11 AM
To: Connie Klaverweiden <ccklaverweiden@salisbury.md>; Faith Richardson <frichardson@salisbury.md>
Subject: FW: Enterprise Zone 600 Glen Ave.

Good morning,

Apologies for the delay in forwarding this message – Could you please assist with the request below and attached.

Thank you,

Olga Butar
Assistant Director of Finance - Operations
City of Salisbury
125 N. Division St
Salisbury, MD 21801
Email: obutar@salisbury.md
Phone: 410-548-3110



www.salisbury.md

From: Amy Zaprowski
Sent: Friday, May 10, 2019 1:48 PM
To: Amanda Pollack <APollack@salisbury.md>; Olga Butar <obutar@salisbury.md>
Cc: Laura Soper <lsoper@salisbury.md>
Subject: RE: Enterprise Zone 600 Glen Ave.

Apologies, Still need to have you take a look at it. I've attached the application and if you could let me know by 5-17-19 if they are in conformance that would be great.

Thank you,

Amy

From: Amy Zaprowski
Sent: Friday, May 10, 2019 1:42 PM
To: Amanda Pollack <APollack@salisbury.md>; Olga Butar <obutar@salisbury.md>
Cc: Laura Soper <lsoper@salisbury.md>
Subject: RE: Enterprise Zone 600 Glen Ave.

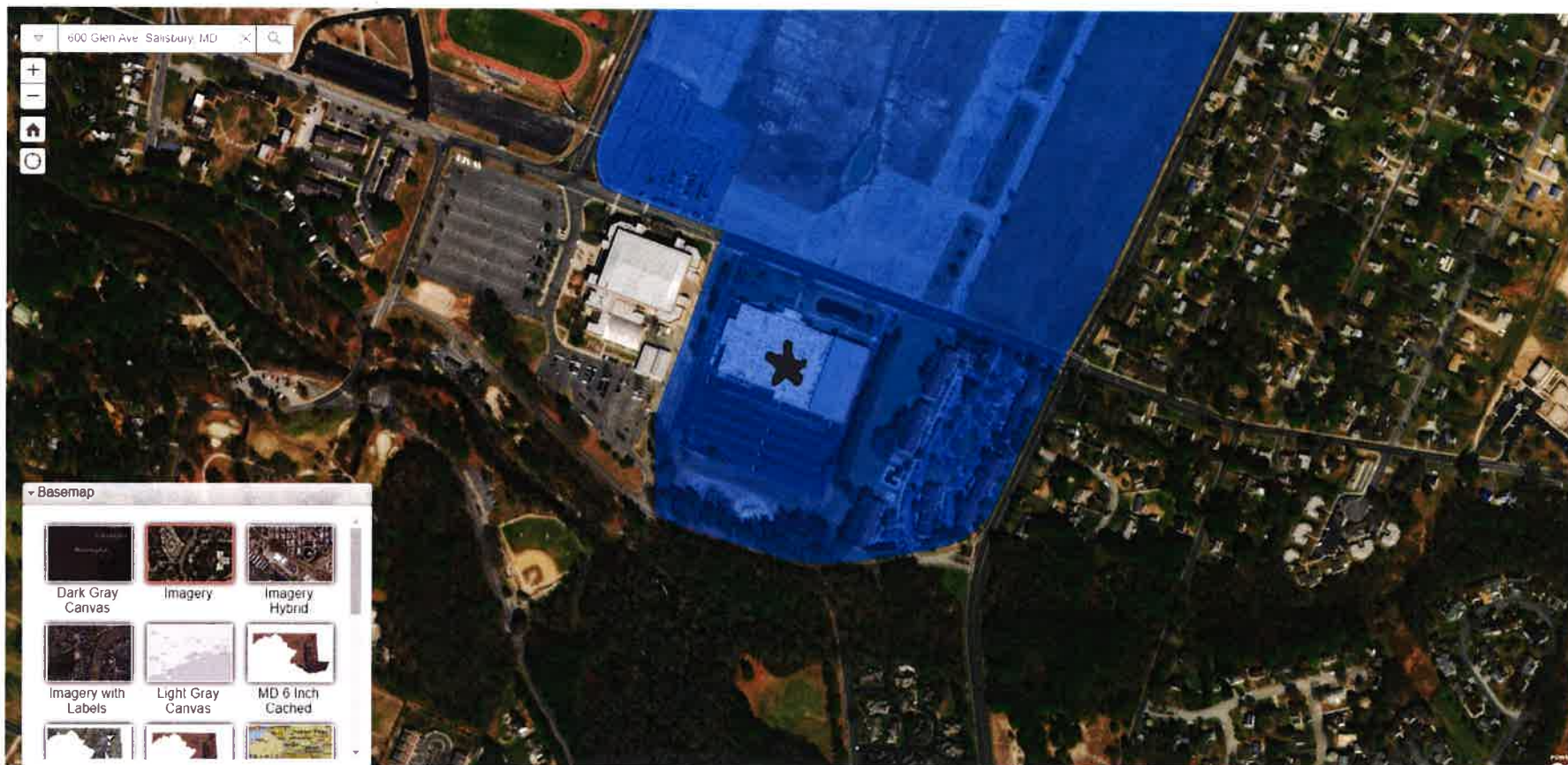
Hello all, I am practicing so please disregard this email. I will send an update with the attachment in a bit.

Thank you!

Amy Zaprowski
Business Development Office Associate
City of Salisbury
110 N Division Street
Salisbury, MD 21801
(O): 410-677-1916

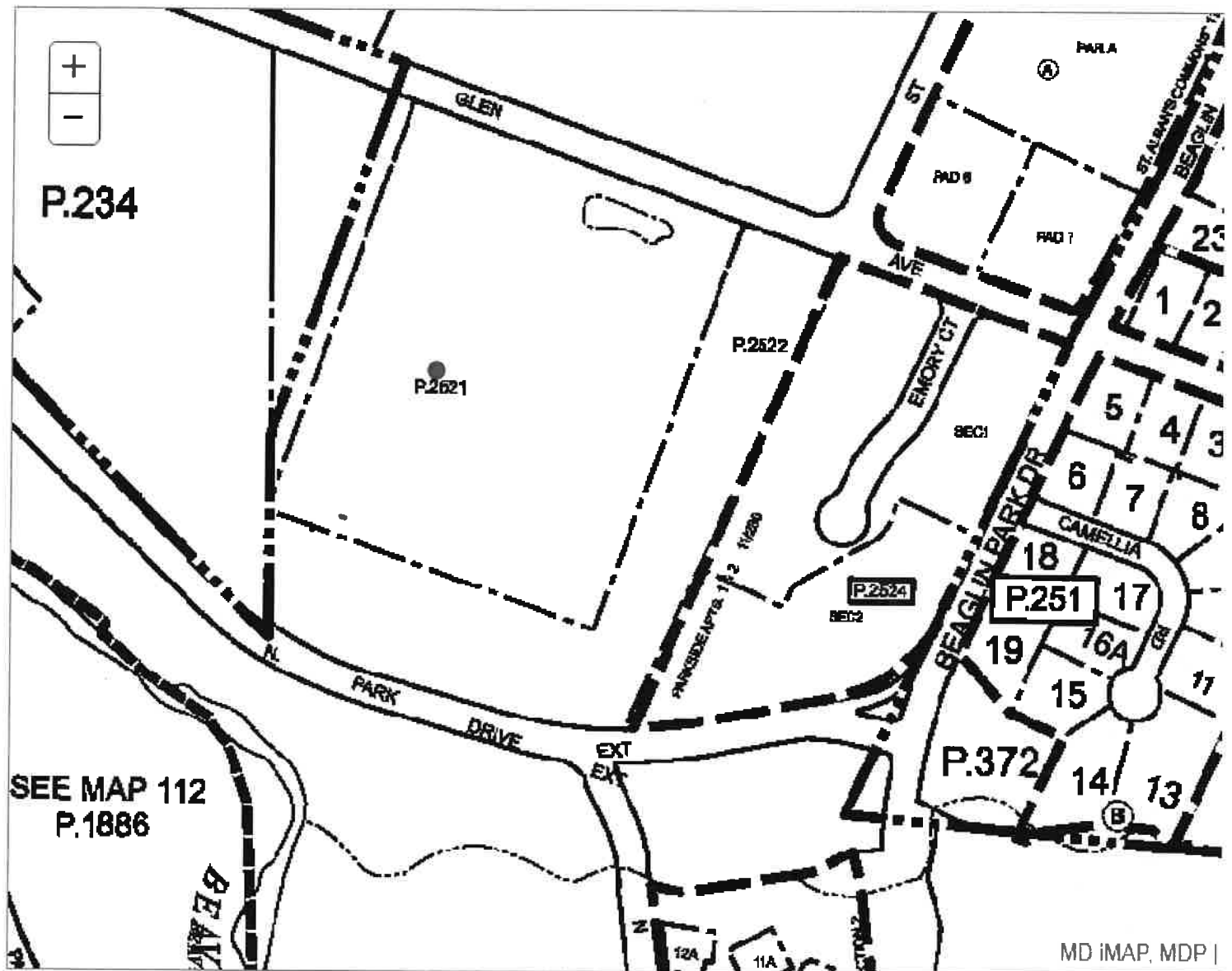


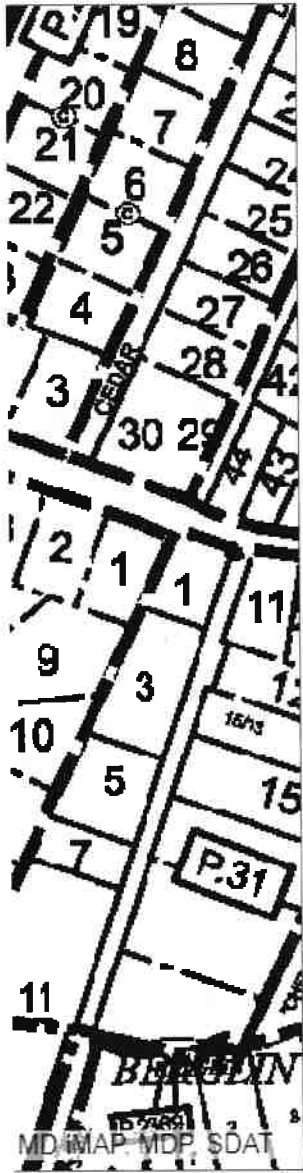
www.salisbury.md



Wicomico County

District: **05** Account Number: **090032**





RESOLUTION NO. 2947

A RESOLUTION OF THE CITY OF SALISBURY, MARYLAND DECLARING THAT DEVRECO GLEN, LLC IS ELIGIBLE TO RECEIVE ENTERPRISE ZONE BENEFITS FOR PROPERTY LOCATED AT 600 GLEN AVENUE, SALISBURY MD.

WHEREAS the City of Salisbury, Maryland and Wicomico County created an Enterprise Zone on June 6, 1983 for the purpose of encouraging economic development of the area encompassed within the boundaries of such zone; and

WHEREAS the Enterprise Zone was created under authority granted by the State of Maryland; and

WHEREAS the State Code permits certain benefits to be extended to businesses that locate or expand in the Enterprise Zone provided that they meet certain standards; and

WHEREAS, the City of Salisbury and Wicomico County have also established certain standards, which must be met in order for a business to be deemed eligible to receive Enterprise Zone benefits; and

WHEREAS, Devreco Glen, LLC meets the standards set forth in the State Code and in local regulations to be eligible to receive Enterprise Zone benefits; and

WHEREAS, Joey Gilkerson, representing Devreco Glen, LLC has requested that the company be designated as eligible for Enterprise Zone benefits because of its investment of more than \$50,000 at their property located in the zone at 600 Glen Avenue.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Salisbury, Maryland that Devreco Glen, LLC be designated as eligible to receive the benefits of the Enterprise Zone effective upon the adoption of this resolution.

The above Resolution was introduced and read and passed at the regular meeting of the Salisbury City Council on the _____ day of _____ 2019.

Kimberly R. Nichols
CITY CLERK

John R. Heath
PRESIDENT, City Council

APPROVED by me this
_____ day of _____ 2019.

Jacob R. Day
MAYOR, City of Salisbury



City of
Salisbury
Jacob R. Day, Mayor

To: Julia Glanz, City Administrator
From: Amanda Pollack, P.E., Director of Infrastructure and Development
Date: April 30, 2019
Re: Resolution – 206 East Market Street Capacity Fee Waiver

Attached is a letter from Davis Simpson Holdings, LLC dated April 15, 2019 which requests consideration for a Capacity Fee waiver for the redevelopment of 206 East Market Street. 206 East Market Street was formerly known as Parking Lot 16 and will be developed into a mixed use apartment complex. The request is for a waiver of 37 EDUs. At the current Capacity Fee rate of \$3,533, the waiver request is \$130,721.00.

Per Ordinance No. 2258, the owner is seeking a Capacity Fee waiver as part of the Equivalent Dwelling Unit (EDU) Incentive Area. The original allocation of 300 EDUs was based on a transfer of EDUs from the former Linens of the Week property. To date, 154.64 EDUs of the original allocation of 300 EDUs have been used, therefore there are 145.36 EDUs available.

As per Ordinance No. 2258, Infrastructure and Development has evaluated the eligibility of this project for the EDU Incentive Area. The project location is within the Central Business Zoning District and will consist of redevelopment that is not eligible for an affordable housing waiver. The project does or will comply with all other necessary criteria.

Attached is a Resolution for consideration to waive the Capacity Fees associated with the development of 206 East Market Street. After review of the request, Infrastructure and Development recommends approval. If this EDU waiver is approved, then it will be valid for two years from the date of the Resolution.

Unless you or the Mayor has further questions, please forward a copy of this memo, request letter and Resolution to the City Council.

Davis Simpson Holdings LLC
318 W. Carroll Street Suite A
Salisbury, MD 21801

April 15, 2019

City of Salisbury, Maryland

Department of Infrastructure & Development

Attn: Amanda H. Pollack, P.E., Director (apollack@salisbury.md) 125 N. Division Street, Room 202

Salisbury, Maryland 21801

**Re: Davis Simpson Holdings , LLC's Request for Capacity Fee Waiver;
Redevelopment of 206 E. Market Street Salisbury, MD 21801**

Dear Ms. Pollack:

On behalf of Davis Simpson Holdings , LLC ("Davis Simpson Holdings "), please accept this letter as Davis Simpson's formal request to the City of Salisbury for a waiver of the Capacity Fees associated with Davis Simpson Holdings 's redevelopment of 206 E. Market Street, Salisbury, Maryland 21081 (the "Space").

As the City is aware, Davis Simpson Holdings plans to redevelop the Space by: building a four story mixed use building that would feature one first floor retail space and the 2nd through floors into one-person and two person luxury style apartments. The building will consist of 24 apartments. (the "Project"). The Project is on the brink of being permitted for construction. Indeed, over the course of the last three months, Davis Simpson Holdings has received: preliminary approval from the City of Salisbury Historic District Commission (the "HDC") for the Project's design and facade; a Special Exception from the City of Salisbury Board of Zoning Appeals (the "BZA") permitting the Project's proposed building and, approval of the Project's Site Plan from the Salisbury-Wicomico County Planning & Zoning Commission. Davis Simpson request for final approval of the Project was considered by the HDC at its October 24, 2018 meeting.

Our apartments will be designed to attract tenants that like living within walking distance of restaurants, entertainment, shopping, and other services. It is our experience in other markets that these features will allow us to increase the rental rates, and in turn offer amenities that other apartment complexes can't. These new residents are likely to be regular customers of Salisbury's downtown businesses, and will be a great contributor to the economic growth of downtown.

Pursuant to Ordinance No. 2258, the City created and authorized an "EDU Incentive Area" to reduce the capacity fees assessed against certain development and redevelopment projects in the City's Downtown Development District, the Central Business District, the Riverfront Redevelopment Area and the City's designated Enterprise Zone. Recently, the City Council passed Resolution No. 2864, which extended the expiration date of the EDU Incentive Area until September 23, 2023. Currently, 216.2 EDUs are available for use within the City's EDU Incentive Area. Davis Simpson Holdings LLC 206 E. Market Street Salisbury, MD 21801

Davis Simpson Holdings estimates a total of 37 EDUs are needed for the Project. Under the City's EDU Incentive Area program, Davis Simpson Holdings is eligible for a waiver of the Capacity Fees associated with the EDUs allocated for the Project: the Project is located within the City's EDU Incentive Area; and, the Project satisfies all criteria governing the City's waiver of Capacity Fees for development projects undertaken within the EDU Incentive Area. Therefore, in accordance with the provisions of Chapter 13.04.110 of the City Code, Davis Simpson Holdings respectfully requests the City waive the Capacity Fees of \$130,721.00 assessed for the 37 EDUs needed for development of the Project.

If City staff has any questions or needs additional information regarding the matters addressed in this correspondence, please do not hesitate to contact me. On behalf of Davis Simpson Holdings LLC, thank you for your time and consideration of this request.

Sincerely,

A handwritten signature in dark ink, appearing to read "Bret Davis", with a long horizontal flourish extending to the right.

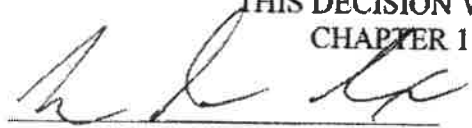
Bret Davis

Owner

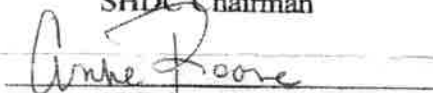
Salisbury Historic District Commission Certificate of Approval

Case # 18-30	Meeting Date: 10/24/18	Address: 300 E. Market Street- Lot 16
Description of Work: <i>New Construction</i>		
Presenting Case: <i>Owner/Agent – Davis Simpson Holdings</i>		
Motion: <i>Commissioner Phillips</i>		Second: <i>Commissioner Auchey</i>
Amendments to Proposal: ➤ <i>Approval of the general building massing</i>		
Decision: <i>Approved as submitted with amendments noted above.</i>		

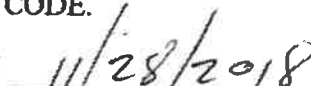
THIS DECISION WAS MADE IN ACCORDANCE TO PROVISIONS OF
CHAPTER 17.52 OF THE SALISBURY MUNICIPAL CODE.



SHDC Chairman



SHDC Secretary



Date



Date

Every certificate of approval and any permit arising as a result thereof shall become invalid unless the work on the site authorized by such certificate of approval or permit is commenced within one year after its issuance, or if the work authorized by such certificate of approval or permit is suspended or abandoned for a period of one hundred eighty (180) days after the time the work is commenced. The commission is authorized to grant, in writing, one or more extensions of time, for periods not more than one hundred eighty (180) days each. The extension shall be requested in writing and justifiable cause demonstrated.

1 RESOLUTION NO. 2948

2
3 A RESOLUTION OF THE COUNCIL OF THE CITY OF SALISBURY, MARYLAND
4 AUTHORIZING THE CAPACITY FEE OF THE CITY'S COMPREHENSIVE
5 CONNECTION CHARGE TO BE WAIVED FOR THE DEVELOPMENT OF 206 EAST
6 MARKET STREET.

7
8 WHEREAS, Davis Simpson Holdings, LLC has requested a waiver of the Capacity
9 Fee for the development of 206 East Market Street; and

10
11 WHEREAS, the proposed development is located inside the City Limits and the
12 Central Business District; and

13
14 WHEREAS, the City seeks to encourage development and redevelopment in the
15 Central Business District; and

16
17 WHEREAS, the City seeks to reduce the capacity fees for eligible development and
18 redevelopment in the Central Business District by means of an Equivalent Dwelling Unit
19 (EDU) Incentive Area; and

20
21 WHEREAS, the proposed development of 206 East Market Street requires a total of
22 37.0 Equivalent Dwelling Units of water and sewer service; and

23
24 WHEREAS, the current Capacity Fee for one Equivalent Dwelling Unit is
25 \$3,533.00; and

26
27 WHEREAS, the Capacity Fee for 37.0 Equivalent Dwelling Units is \$130,721.00;
28 and

29
30 WHEREAS, the City Council approved a Capacity Fee waiver process under
31 Ordinance No. 2258 for development in the Central Business District; and

32
33 WHEREAS, the Director of Infrastructure and Development reviewed the request
34 and has determined that the project is eligible for the Capacity Fee waiver; and

35
36 WHEREAS, the Mayor reviewed the request and supports sending the request to the
37 City Council; and

38
39 WHEREAS, if approved, the EDU allocation for the Capacity Fee waiver is valid
40 for two years from the time of the signing of this Resolution; and

41
42 WHEREAS, the property owner has the option to request an extension of the
43 allocation for two one-year terms, if approved in writing by the Director of Infrastructure
44 and Development prior to expiration of the term; and

45
46 WHEREAS, the allocated EDUs are assigned to the development of 206 East
47 Market Street and cannot be transferred by the recipient.
48

49 NOW, THEREFORE, BE IT RESOLVED that the Council of the City of Salisbury,
50 Maryland approves the waiver of 37.0 Equivalent Dwelling Units of Capacity Fee for the
51 development of 206 East Market Street by Davis Simpson Holdings, LLC.
52

53 THIS RESOLUTION was introduced and duly passed at a meeting of the Council
54 of the City of Salisbury, Maryland held on _____ 2019 and is to become effective
55 immediately upon adoption.
56

57 ATTEST:
58
59

60 _____
61 Kimberly R. Nichols
62 CITY CLERK
63

John R. Heath
PRESIDENT, City Council

64
65 APPROVED by me this _____ day of _____ 2019
66
67

68 _____
69 Jacob R. Day
70 MAYOR, City of Salisbury

Finance Department / HCDD

MEMO

To: Keith Cordrey

From: Deborah Stam

Subject: Resolution Authorizing the Mayor to Submit the Consolidated Plan (2019 - 2023), the 2019 CDBG Action Plan, and the 2019 Analysis of Impediments to Fair Housing Choice to HUD

Date: May 16, 2019

The Finance Department / HCDD, with the assistance of the Urban Design Ventures consultant group, has completed the new Consolidated Plan (PY 2019 - 2023), the 2019 Action Plan, and the 2019 Analysis of Impediments to Fair Housing Choice. The total amount of Community Development Block Grant (CDBG) funding that has been allocated to the City of Salisbury for the 2019 program year is \$349,401, which is an increase of 1.6% over the amount that was awarded for PY 2018. For the 2019 Action Plan, the following projects have been recommended for funding by the CDBG Review Committee and approved by the Mayor:

Administration (20%)	\$69,880
Habitat for Humanity of Wicomico County – Housing Construction (504 Tangier Street)	\$88,000
City of Salisbury – Low-Mod Neighborhood Sidewalk Construction Program (Church Street–Doverdale CDBG Target Neighborhood)	<u>\$191,521</u>
Total	<u>\$349,401</u>

The drafts of the Consolidated Plan (2019 - 2023), the 2019 CDBG Action Plan, and the 2019 Analysis of Impediments to Fair Housing Choice (AI) were made available for public review beginning on April 23, 2019. The documents are posted on the City website on the Housing & Community Development Department page, under the Community Development section, and hard copies of the documents are available for review at the Wicomico County Library, 122 South Division Street, Salisbury. The 30-day public comment period will end on May 23, 2019. To date no written comments have been received.

The first public hearing on the Consolidated Plan (2019 - 2023), the 2019 Action Plan, and the 2019 AI was conducted on January 29, 2019. This hearing provided an opportunity for those

agencies who had applied for CDBG funds to make a presentation on their proposed project to the members of the CDBG Review Committee, and to field questions from the committee members. This hearing also served to explain the planning process involved with the development of the Consolidated Plan, the Action Plan, and the AI, and how community members could participate in this process. Once all the presentations had been made, the floor was opened up to the general public to allow citizens the opportunity to provide their views on the community development needs of the City of Salisbury.

The second public hearing was held on May 8, 2019. This hearing provided an overview of the strategies, needs and goals outlined in the 2019-2023 Consolidated Plan, and the projects included for funding in the 2019 CDBG Action Plan. It also covered the impediments identified in the 2019 Analysis of Impediments to Fair Housing Choice, and the goals and strategies identified to address those impediments. Finally, a report was provided on the status of the CDBG-funded projects that are currently open, and those that have been closed within the last year. Once the presentation had been completed, the floor was opened up to the general public to allow citizens the opportunity to comment on the plans and provide their views on the community development needs of the City of Salisbury.

Attached is the Resolution to approve the Consolidated Plan (2019 - 2023), the 2019 Action Plan, and the 2019 Analysis of Impediments to Fair Housing Choice for the City of Salisbury, and to authorize the Mayor to submit said documents to HUD for their review and approval. Please forward this information to the City Council for the May 28, 2019 meeting agenda. Thank you for your assistance.

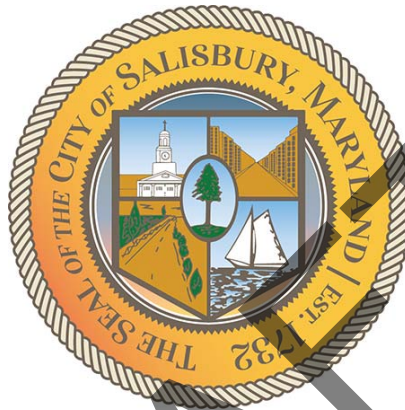


Deborah J. Stam
Grants Manager
Finance Department / HCDD

Attachments

CC: Olga Butar
Kim Nichols
Andy Kitzrow
Kristine Devine

City of Salisbury



PY 2019-2023 Consolidated Plan

CDBG PY 2019 – 2023
(7/1/2019 – 6/30/2023)

Prepared By:

Finance Department / HCDD
207 West Main Street, Suite 102
Salisbury, Maryland 21801

Urban Design Ventures
212 East 7th Avenue
Homestead, Pennsylvania 15120

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Salisbury, Maryland is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). The City of Salisbury has prepared its Five Year Consolidated Plan (CP) for the period of PY 2019, beginning July 1, 2019, through PY 2023, ending June 30, 2024. The Consolidated Plan is a strategic plan to implement federal programs for housing and community development activities within the City of Salisbury and how the proposed activities will principally benefit low- and moderate-income individuals. The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program that must be completed by the entitlement community every five (5) years in conjunction with an update to the City's Analysis of Impediments to Fair Housing Choice (AI).

The Five Year Consolidated Plan establishes the goals the City of Salisbury proposes for the next five (5) year period and outlines the specific initiatives the City will undertake to address these goals by encouraging the development of decent housing, promoting a suitable living environment, and expanding economic opportunities. The Five Year Consolidated Plan is a collaborative planning process between the City, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The process was implemented through a series of public meetings, stakeholder surveys, statistical data, and reviews of previous community development plans.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The "Vision" of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Salisbury. The City of Salisbury's PY 2019-2023 Five Year Consolidated Plan proposes the following six (6) strategies to address the priority needs in the City:

Housing Strategy –

Priority Need: There is a need for additional decent, safe, sanitary, and affordable housing for homebuyers, homeowners, and renters.

Goals:

- HS-1 Homeownership – Increase the supply of owner-occupied housing units through housing counseling, down payment assistance, and closing cost assistance.

- HS-2 Housing Construction – Encourage the construction of new affordable housing units in the City for owners and renters.
- HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the City by addressing code violations, emergency repairs and handicap accessibility.

Homeless Strategy –

Priority Need: There is a need for housing access for homeless persons and persons at-risk of becoming homeless.

Goals:

- HO-1 Housing – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
- HO-2 Operation/Support – Assist providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless.

Other Special Needs Strategy –

Priority Need: There is a need for housing access, services, and facilities for persons with special needs.

Goals:

- SN-1 Housing – Support an increase in the supply of accessible, decent, safe, sanitary, and affordable housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
- SN-2 Social Services – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Strategy –

Priority Need: There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City of Salisbury.

Goals:

- CD-1 Community Facilities and Infrastructure – Improve the City's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.

- CD-2 Public Safety and Services – Improve and enhance public safety, public services, and public programs.
- CD-3 Connectivity – Improve connectivity within the City and to surrounding communities through physical, visual, transportation, and accessibility improvements.
- CD-4 Clearance/Demolition – Remove and eliminate slum and blighting conditions throughout the City.

Economic Development Strategy -

Priority Need: There is a need to encourage employment and economic opportunities in the City of Salisbury.

Goals:

- ED-1 Employment – Support and encourage job creation, job retention, and job training opportunities.
- ED-2 Development – Support business and commercial growth through expansion and new development.
- ED-3 Redevelopment – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- ED-4 Financial Assistance – Support and encourage new economic development through local, state, and federal tax incentives and programs such as Tax Incremental Financing (TIF), Tax Abatements (LERTA), Payment in Lieu of Taxes (Pilot), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.
- ED-5 Access to Transportation – Support the expansion of public transportation and access to bus and automobile service to assist residents' transportation needs for employment and job training opportunities.

Administration, Planning, and Management Strategy -

Priority Need: There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

Goals:

- AM-1 Overall Coordination – Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

3. Evaluation of past performance

Each year the City prepares its Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City's Housing and Community Development Department.

The PY 2017 CAPER, which was the fourth CAPER for the PY 2014-2018 Five Year Consolidated Plan, was approved by HUD in a letter dated 11/26/2018. In the PY 2017 CAPER, the City expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended 13.23% of its funds during the PY 2017 CAPER period on public service, which is below the statutory maximum of 15%. The City expended 20% of its funds during this CAPER period on Planning and Administration, which is at the statutory maximum of 20%. The City's expenditure ratio at the end of the PY 2017 CAPER period was 1.41, which is below the 1.5 expenditure ratio maximum.

The City did not make any substantial amendments to prior year Annual Action Plans during the previous plan year. The City did not make any changes to its Five-Year Priorities and Goals during the previous plan year.

4. Summary of citizen participation process and consultation process

The City of Salisbury, in compliance with the City's Citizen Participation Plan, advertised and held two (2) public hearings on the needs of the City of Salisbury that provided residents with the opportunity to discuss the City's CDBG Program and to offer their suggestions on future CDBG program priorities. The public hearings were broadcast live on Cable Channel 14 (PAC 14) and were rebroadcast three (3) times after the original broadcast.

The City maintains a mailing list for the CDBG program, and copies of all public hearing notices and a survey concerning the program were mailed to all the agencies and individuals on the list.

A "Draft Plan" was placed on display on the City's website at <https://salisbury.md/departments/housing-community-development> under the Housing & Community Development Department web page and copies of the plan were available for review at the Wicomico County Library, 122 South Division Street, Salisbury, MD 21801 and the Housing & Community Development Department Office, 207 W. Main Street, Suite 102, Salisbury, MD 21801, from 04/32/2019 until 05/23/2019 for review and comment.

Additionally, the City developed and disseminated an online citizen's survey at the following address: <https://www.surveymonkey.com/s/CityofSalisbury>.

The City developed the Consolidated Plan based on the input received from the public and stakeholders through interviews, public hearings, draft plan review comments, and the citizen's survey.

5. Summary of public comments

The City held its Needs Public Hearing on January 29, 2019. The City held its Second Public Hearing on May 8, 2019. On May 28, 2019, City Council passed the Resolution authorizing the Mayor to submit the new Five Year Consolidated Plan, the PY 2019 Action Plan, and the new AI to HUD.

The Resident Survey was live from January 22, 2019 until February 16, 2019 and can be viewed at www.surveymonkey.com/s/CityofSalisbury. There was a total of 61 responses.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views were incorporated into this plan.

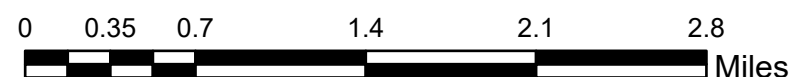
7. Summary

The overall goal of the Five Year Consolidated Plan is to improve the living conditions for all residents in the City of Salisbury, to create a suitable and sustainable living environment, and to address the housing and community development needs of the City. The Five Year Consolidated Planning process requires the City to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The City will use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG funds, as well as to provide direction to collaborative partners addressing the housing and community development needs of the low- and moderate-income population of the City. HUD will evaluate the City's performance under the Five Year Consolidated Plan against these goals.

The following demographic maps are included at the end of this section:

- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65 and Over by Block Group
- Housing Density by Block Group
- Percent Owner Occupied Housing Units by Block Group
- Percent Renter Occupied Housing Units by Block Group
- Low- and Moderate-Income Percentage by Block Group

Block Groups
 Census Tracts
 Rivers
 Major Roads
 Railroads
 Roads
 Percent White Population
 By Block Group
 0% - 19.8%
 19.9% - 42.9%
 50.0% - 65.4%
 65.5% - 79.6%
 79.7% - 100%
 Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD PERCENTAGE OF WHITE BY BLOCK GROUP

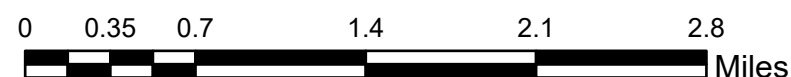
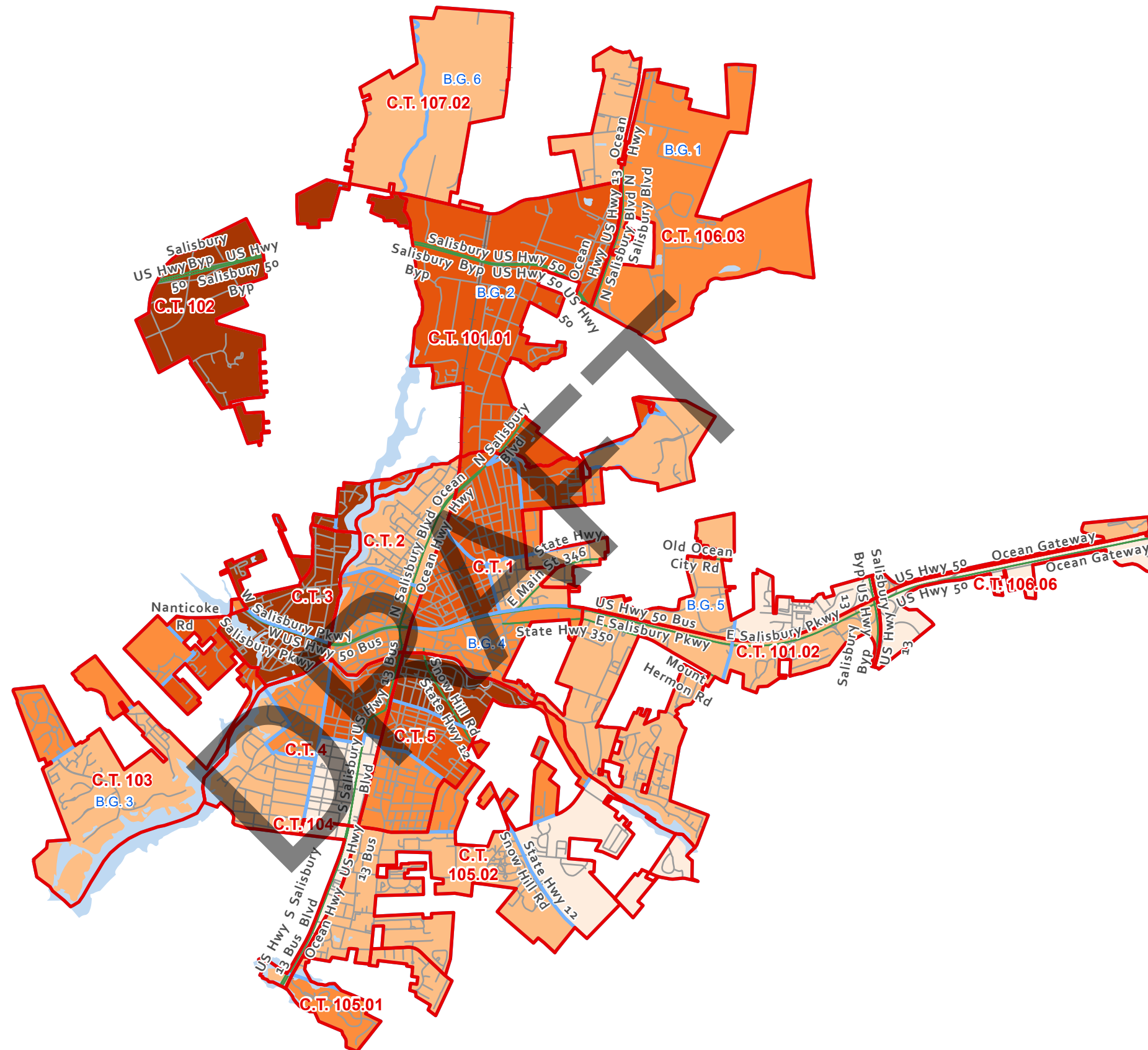
LEGEND:

- ▬ Block Groups
- ▬ Census Tracts
- ▬ Rivers
- ▬ Major Roads
- ▬ Railroads
- ▬ Roads

Percent Minority Population
By Block Group

- 0% - 14.4%
- 14.5% - 31.4%
- 31.5% - 50.0%
- 50.1% - 75.2%
- 75.3% - 100%

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD PERCENTAGE OF MINORITIES BY BLOCK GROUP

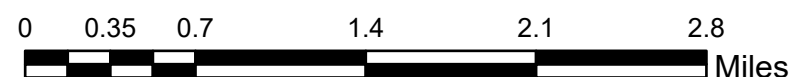
LEGEND:

- ▬ Block Groups
- ▬ Census Tracts
- ▬ Rivers
- ▬ Major Roads
- ▬ Railroads
- ▬ Roads

Percent 65+ Population
By Block Group

- 0% - 7.4%
- 7.5% - 13.2%
- 13.3% - 20.2%
- 20.3% - 28.6%
- 28.7% - 43.2%

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD PERCENTAGE OF AGE 65+ BY BLOCK GROUP

LEGEND:

- Block Groups
- Census Tracts
- Rivers
- Major Roads
- Railroads
- Roads

Housing Units per Square Mile

By Block Group

≤0.00009817

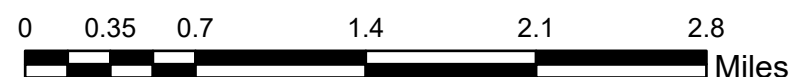
≤0.0002776

≤0.0005100

≤0.0008701

≤0.001346

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD HOUSING UNIT DENSITY BY BLOCK GROUP

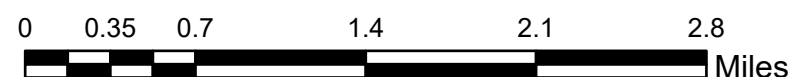
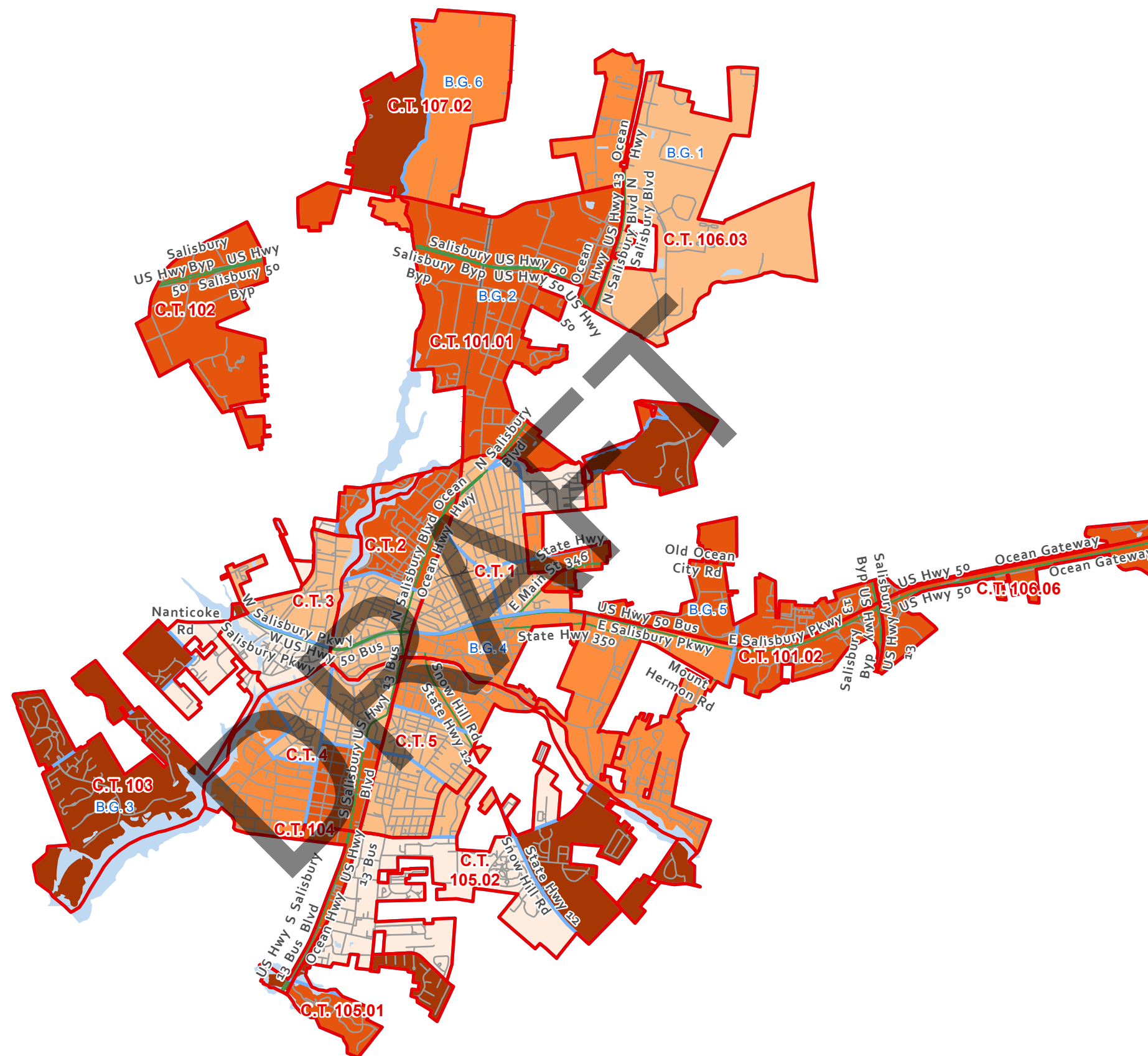
LEGEND:

- Block Groups
- Census Tracts
- Rivers
- Major Roads
- Railroads
- Roads

Percent Owner-Occupied Population
By Block Group

- 0% - 9.9%
- 10.0% - 34.2%
- 34.3% - 56.0%
- 56.1% - 74.6%
- 74.7% - 94.6%

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD OWNER-OCCUPIED HOUSING BY BLOCK GROUP

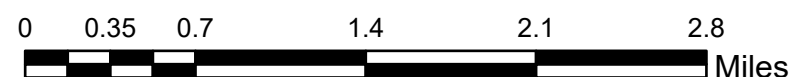
LEGEND:

- Block Groups
- Census Tracts
- Rivers
- Major Roads
- Railroads
- Roads

**Percent of Renters
By Block Group**

- 0% - 21.1%
- 21.2% - 41.7%
- 41.8% - 56.9%
- 60.0% - 84.7%
- 84.8% - 100%

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD RENTER-OCCUPIED HOUSING BY BLOCK GROUP

LEGEND:

Block Groups

Census Tracts

Railroads

City Streets/Roads

Rivers

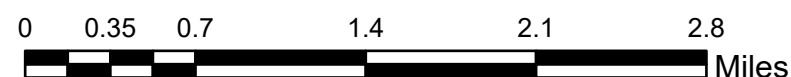
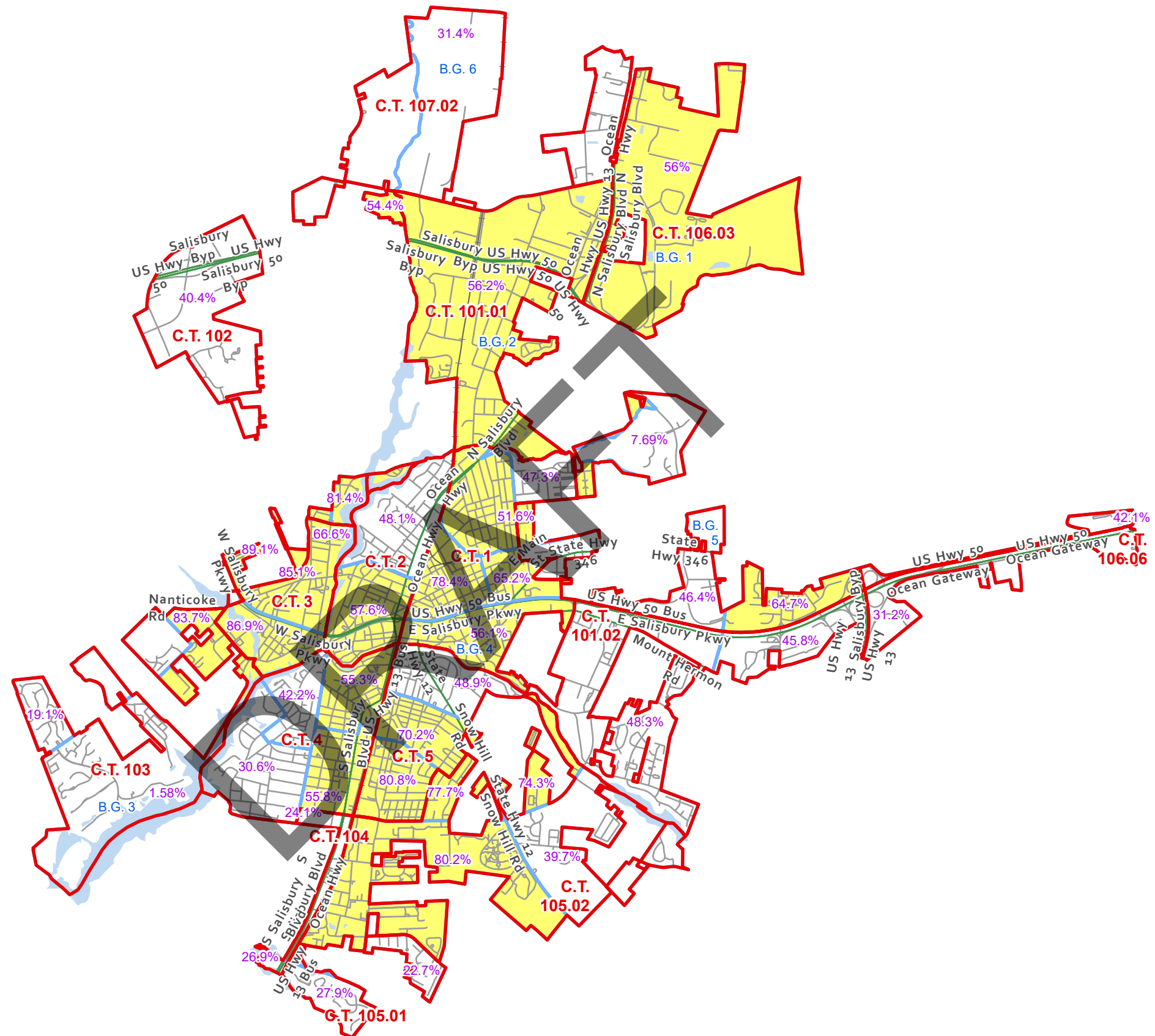
Block Group Parts by Low/Moderate

Income Percentage

Less than 51%

51% or More

Source: 2011-2015 ACS



CITY OF SALISBURY, WICOMICO COUNTY, MD 2019 CENSUS TRACTS/BLOCK GROUPS MAP

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SALISBURY	Housing and Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Salisbury's Department of Housing and Community Development is the administering agency for the CDBG Program. The CDBG Program is managed by the Grants Manager, who reports to the Assistant Director of Finance - Operations. The Department is responsible for the preparation of the Five Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERRs), Consolidated Annual Performance Evaluation Reports (CAPERs), as well as monitoring, processing pay requests, contracting, and oversight of the programs on a day to day basis.

Consolidated Plan Public Contact Information

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Grants Manager
Finance Department
City of Salisbury
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Salisbury, Maryland 21801
(410) 341-9550
dstam@salisbury.md

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Salisbury held a series of meetings with non-profits, local housing providers, social service agencies, community and economic development organizations, and City staff. An online survey was created for stakeholders and residents to complete, which identified needs, gaps in the system, goals, and priorities. Input from the meetings and survey were used in the development of specific strategies and priorities for the Five-Year Plan.

In those years when the City elects to hold an open funding round for the Community Development Block Grant (CDBG) program, it conducts a competitive application process to award funds to other public agencies and local 501(c)(3) non-profit organizations to undertake CDBG eligible activities. The applications are reviewed by the CDBG Review Committee and/or City Staff Members, the Mayor, and finally submitted to the City Council for approval. A percentage of the City's CDBG funds are then awarded on a competitive basis to non-profit applicants for eligible activities. However, in some years the City may choose to utilize the CDBG funds internally to conduct eligible activities that meet a national objective.

Each year, as a part of the CDBG application process, local agencies/organizations and individuals are invited to participate in the consultation process through attending a public hearing or responding directly to the draft documents that are posted for public comment.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City acts as the single point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. The City works with the following agencies to enhance funding and service allocations to address the housing and community development needs of the City:

- Salisbury Finance Department - oversees the City's CDBG grant program
- The Wicomico County Housing Authority - manages the Housing Choice Voucher Program and Public Housing Units
- Social Services Agencies - provide supportive services to address the needs of low- and moderate-income persons
- Housing Providers - rehabilitate and develop affordable housing units for low- and moderate-income households
- Homeless Alliance for the Lower Shore Continuum of Care Committee (HALS CoC) - oversees the Continuum of Care (CoC) network including the City

Collaboration and coordination with these entities will continue throughout the five-year period in order to capitalize on potential future funding opportunities, as well as potential project partnerships, that would result in increased benefits to low- and moderate-income households and persons.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Homeless Alliance for the Lower Shore Continuum of Care Committee (HALS CoC) is the Continuum of Care for Salisbury. The HALS CoC was formed to provide supportive services and housing for the homeless individuals and families in Wicomico, Somerset, and Worcester Counties. Members include representatives from local housing programs, county homeless boards, area shelters, non-profits, service organizations, state, federal and county agencies, faith community, law enforcement, universities, Board of Education representatives of the three school districts, mental health agencies, hospitals, employment agencies, permanent supportive housing providers, landlords, local providers, foundations, the business community, local residents and formerly homeless individuals.

Subrecipient CoC and ESG funded projects address the needs of homeless persons through the Continuum of Care Lead Agency's direction to prevent and end homelessness in the area. Various organizations and individuals participate in an assortment of ways through joint collaboration to end homelessness. These organizations accomplish this goal by addressing the immediate and ongoing needs of homeless persons (chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness. The City through various departments regularly meet with CoC representatives to discuss efforts to address the needs of homeless persons and persons at risk of homelessness. Additionally, CDBG funds are used to financially support and leverage efforts of the CoC, including but not limited to: shelter/housing support, supportive service activities, administrative support and eviction prevention assistance.

In PY 2016, the City of Salisbury, in partnership with the Wicomico County Health Department (WiCHD) and Help and Outreach Point of Entry, Inc. (HOPE), began running a pilot permanent supportive housing (PSH) program for 12 chronically homeless persons. This program adheres to a 'Housing First' philosophy, stressing a relatively low barrier for access to the program and high bar for ejection from the program. In PY 2017, the City of Salisbury placed 9 additional households in the PSH program, consisting of 9 adults and 6 children. Four households were exited from the program – one as a result of death, two for non-compliance and one was a voluntary exit. Currently the City's PSH has 11 active households, with 19 total people, consisting of 12 adults and 7 children.

Participants are housed in private, scattered-site rentals, with the majority of the cost of housing (rent and utilities) covered by the City. Participants are required to contribute 30% of their income to the payment of their rent. The WiCHD provides targeted case management (TCM) to participants of the program, reimbursable through Medicaid. The case managers meet with the program participants approximately once a week. As needed, the Homeless Alliance of the Lower Shore provides ongoing support and advice to the City on operating the program.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The CoC manages ESG funds and consults with the state agency that awards ESG funds for the balance of the state to the three (3) local jurisdictions to fund sub-recipients for ESG services. All of the ESG program sub-recipients are active participants of the CoC and serve on the CoC's governing board. Last year, the State has combined all homeless funding under the Homelessness Solutions Programs, including ESG. The CoC submits the application to the State for agencies providing ESG funded services for Outreach, Shelter, Rapid Rehousing and Prevention, all with case management. Last year, the CoC Ranking Committee reviewed the project applications and forwarded their recommendations to the CoC Lead for submission to the State. One of those projects was submitted by the City of Salisbury to provide rapid rehousing and outreach. The CoC uses HMIS reports and the State Data Warehouse to monitor program progress by accessing data quality, number of clients served, bed utilization, length of stay, returns to homelessness, and exits to permanent housing. HMIS data is also used for PIT, HIC, AHAR/LSA, SSVF, and numerous HMIS reports that assures HMIS data can be used to prevent and end homelessness in the local CoC.

The CoC uses a ranking tool for both CoC and ESG funded projects with objective criteria. For CoC funded projects, the agencies use the CoC ranking spreadsheet provided by HUD that captures APR results to measure progress in ending chronic homelessness, housing stability, increasing income, and obtaining mainstream benefits for project participants. This tool was used by the monitoring and ranking committee to rank projects and the recommendation is then presented to the full CoC for a vote. The CoC ranking is made available to CoC members and is posted on its website.

For ESG, CoC, and SSVF funded projects, the HMIS administrator sends reports to agencies to document data quality. While the data quality standard is 90%, the CoC routinely exceeds this threshold. Should reports show data quality issues, the HMIS system administrator provides additional applicable training to staff. For projects submitting data into the State Data Warehouse, the HMIS administrator provides technical assistance and additional training to ensure that ESG programs meet the performance and data quality standards. The HMIS administrator goes over report results with program management staff and trains management and agency staff in how to ensure data quality. On a monthly basis, the HMIS administrator runs data quality reports and provides comprehensive HMIS data to the CoC on all projects on a quarterly basis.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	Salisbury Neighborhood Housing Services, Inc.
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SNHS was interviewed for their input on the housing needs and goals for the City of Salisbury.
2	Agency/Group/Organization	Help and Outreach Point of Entry, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HOPE was interviewed for their input on the homeless needs and goals for the City of Salisbury.
3	Agency/Group/Organization	Coastal Association of REALTORS
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coastal Association of REALTORS was interviewed for their input on the housing needs and goals for the City of Salisbury.
4	Agency/Group/Organization	Wicomico County NAACP Branch 7028
	Agency/Group/Organization Type	Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wicomico County NAACP was interviewed for their input on the housing, community development, and economic development needs and goals for the City of Salisbury.

5	Agency/Group/Organization	Legal Aid
	Agency/Group/Organization Type	Service-Fair Housing Legal assistance
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Legal Aid of the Lower Eastern Shore was interviewed for their input on the housing needs and goals for the City of Salisbury.
6	Agency/Group/Organization	Shore Up!, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Shore Up! was interviewed for their input on the housing, non-homeless special needs, and community development needs and goals for the City of Salisbury.
7	Agency/Group/Organization	HABITAT FOR HUMANITY OF WICOMICO COUNTY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity of Wicomico County was interviewed for their input on the housing, non-homeless special needs, and community development needs and goals for the City of Salisbury.

8	Agency/Group/Organization	MAC, INC THE AREA AGENCY ON AGING
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MAC was interviewed for their input on the housing, non-homeless special needs, and community development needs and goals for the City of Salisbury.
9	Agency/Group/Organization	Maryland Department of the Environment
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Lead Based Paint
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Maryland Department of the Environment was consulted for data concerning lead based paint housing related information.
10	Agency/Group/Organization	Bay Area Center for Independent Living, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	BACIL was interviewed for their input on the housing and non-homeless special needs and goals for the City of Salisbury.
11	Agency/Group/Organization	Lower Shore Workforce Alliance
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	LSWA was interviewed for their input on the housing and economic development needs and goals for the City of Salisbury.
12	Agency/Group/Organization	Deaf Independent Living Associates
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DILA was interviewed for their input on the housing, non-homeless special needs, and community development needs and goals for the City of Salisbury.
13	Agency/Group/Organization	Salisbury Urban Ministries
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SUM was interviewed for their input on the homeless needs and goals for the City of Salisbury.
14	Agency/Group/Organization	Christian Shelter
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CS was interviewed for their input on the homeless needs and goals for the City of Salisbury.

15	Agency/Group/Organization	Wicomico County Department of Social Services
	Agency/Group/Organization Type	Child Welfare Agency Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	WCDSS was interviewed for their input on the housing needs, homeless needs, non-homeless special needs, and community development needs and goals for the City of Salisbury.
16	Agency/Group/Organization	Wicomico County Health Department
	Agency/Group/Organization Type	Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	WCHD was interviewed for their input on the housing needs, homeless needs, non-homeless special needs, and community development needs and goals for the City of Salisbury.
17	Agency/Group/Organization	Salisbury-Wicomico Economic Development
	Agency/Group/Organization Type	Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SWED was interviewed for their input on the economic development needs and goals for the City of Salisbury.
18	Agency/Group/Organization	VILLAGE OF HOPE
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	VoH was interviewed for their input on the housing needs and homeless needs and goals for the City of Salisbury.
19	Agency/Group/Organization	Greater Salisbury Committee
	Agency/Group/Organization Type	Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	GSC was interviewed for their input on the housing needs, homeless needs, non-homeless special needs, community development, and economic development needs and goals for the City of Salisbury.
20	Agency/Group/Organization	Wicomico County Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	WCHA was interviewed for their input on the housing needs and community development needs and goals for the City of Salisbury.
21	Agency/Group/Organization	SALISBURY, CITY OF
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing and Community Development, Infrastructure and Development Department, and Police Department was interviewed for their input on the housing needs, homeless needs, non-homeless special needs, community development, and economic development needs and goals for the City of Salisbury.

Identify any Agency Types not consulted and provide rationale for not consulting

All agencies were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Somerset County Health Department	Homeless Alliance for the Lower Shore (HALS) is the primary provider of housing and supportive services for the City of Salisbury's homeless persons and persons at risk of being homeless. The goals of the City and CoC are complementary.
Annual and Five Year Capital Plans	Wicomico County Housing Authority	The Wicomico County Housing Authority is the lead agency providing Public Housing and Housing Choice Vouchers in the City. The goals of the City and the PHA are complementary.

Table 2 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Salisbury is the county seat for Wicomico County. Close consultation is maintained between City and County departments to ensure the needs of the area are adequately addressed.

Wicomico County and the City of Salisbury have conducted joint planning activities since 1943 through the joint Planning and Zoning Commission and a joint planning office to provide assistance to both the City and the County. In 1989, in response to increased growth and change, the Planning Office was re-designated as the Department of Planning, Zoning and Community Development (PZ&CD). In 2003, the City of Salisbury joined with the State of Maryland, Wicomico County, Delmar, and Fruitland to establish the federally recognized Salisbury/Wicomico Metropolitan Planning Organization (MPO). The PZ&CD Department was designated as the MPO agency, and the administrator of related regional transportation planning funds. In December of 2011, a reorganization of certain County departments resulted in the transfer of the permitting, inspection, and development related functions from the Department of Public Works to the PZ&CD Department. In 2017 a City Planner position was created in the City's Infrastructure & Development Department to orchestrate City planning efforts and to perform the duties of the Planning Office. The City and County still share a joint Planning and Zoning Commission. The structure of the MPO is unchanged.

Development policies are determined by the Mayor and Council for the City of Salisbury. The Planning and Zoning Commission and the MPO Council have policy roles as designated by the governing bodies. The Planning Division of the Infrastructure & Development Department is an agency of the City government and follows the City administrative policies and procedures. It is funded by the City.

Narrative (optional):

The vision of Salisbury's Five Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

DRAFT

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Salisbury, in compliance with the City's Citizen Participation Plan, advertised and held two (2) public hearings on the needs of the City of Salisbury that provided residents with the opportunity to discuss the City's CDBG Program and to offer their suggestions on future CDBG program priorities. The public hearings were broadcast live on Cable Channel PAC 14 and were rebroadcast three times after the original broadcast. A "Draft Plan" was placed on display on the City's website at <https://salisbury.md/departments/housing-community-development> under the Housing & Community Development Department web page and copies of the plan were available at the Department of Housing & Community Development, 207 West Main Street, Suite 102, Salisbury, MD 21801 and at the Wicomico Public Library, 122 South Division Street, Salisbury, MD 21801, from April 23, 2019 until May 23, 2019 for review and comment.

Additionally, the City developed and distributed an online citizen's survey <https://www.surveymonkey.com/s/CityofSalisbury>. The City developed the Consolidated Plan based on the input received at the public hearings, draft plan review comments, and the citizen's survey.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community	There was a total of sixty-one (61) individuals that completed the online survey.	The most common neighborhood problems identified were: Public Safety - 41.94%, Streets - 45.16%, and Curbs and Sidewalks - 45.16%. The most requested recreational facility improvement was for more programs/facilities that serve youth. The most common medical care need identified was for additional mental health care. The most requested public service improvements were services that serve youth. The most common employment issues were the lack of jobs paying a living wage.	All comments were accepted.	https://www.surveymonkey.com/s/CityofSalisbury

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Non-targeted/broad community	A Public Hearing was held on January 29, 2019 to discuss the Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice. There was a total of fourteen (14) attendees that participated in the meeting.	The following needs were discussed at the meeting: housing needs; homeless needs; other special needs; community development needs; economic development needs; and planning needs. Habitat for Humanity also presented its affordable housing project to the Committee.	All comments were accepted.	
3	Public Hearing	Non-targeted/broad community	A Public Hearing was held on May 8, 2019 to discuss the Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice.	TBD	TBD	
4	Public Hearing	Non-targeted/broad community	The City of Salisbury City Council met on May 28, 2019 to approve a resolution to submit the Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice to HUD.	TBD	TBD	

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Salisbury identified the following priority needs to be addressed in the Five Year Consolidated Plan:

1. Affordable Housing Needs
2. Homeless Needs
3. Other Special Needs
4. Community Development Needs
5. Economic Development Needs
6. Administration, Planning and Management Needs

The City determined these needs based on consultations with various community stakeholders, area service agencies, municipal staff, community residents, as well as an analysis of demographic, economic and housing statistics.

The following section presents the priority needs identified as it pertains to:

- Housing Needs Assessment
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

To determine the City's housing needs the City of Salisbury assessed the City's supply of and demand for affordable housing. The City analyzed data provided by the U.S. Census Department and input provided through consultations. The following data sets were used:

- 2000 U.S. Census
- 2010 U.S. Census
- 2009-2013 American Community Survey (ACS)
- 2009-2013 Comprehensive Housing Affordability Strategy (CHAS)

Based on a comparison of the 2000 U.S. Census and the 2009-2013 American Community Survey, the City of Salisbury experienced population growth (5% increase), a significant increase in the number of households (13% increase) and a decrease in household median income (7% decrease) over the thirteen-year period analyzed. In general, these changes have affected the housing market by increasing the demand for housing while incomes to afford housing have decreased. According to the 2009-2013 ACS, 57.6% of renter households in the City paid rents that exceeded 30% of their household income and 41.2% of owner households with a mortgage in the City had housing costs that exceed 30% of their household income.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	30,343	31,880	5%
Households	10,725	12,095	13%
Median Income	\$40,353.00	\$37,705.00	-7%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,550	1,960	2,345	1,245	4,000
Small Family Households	945	680	850	415	1,630
Large Family Households	80	155	200	65	270
Household contains at least one person 62-74 years of age	239	295	310	204	879
Household contains at least one person age 75 or older	295	293	295	153	268

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	644	548	500	119	570

Table 5 - Total Households Table

Data 2009-2013 CHAS
Source:

DRAFT

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	135	85	20	280	0	4	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	20	4	49	98	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	89	180	10	359	4	0	20	10	34
Housing cost burden greater than 50% of income (and none of the above problems)	1,764	680	60	0	2,504	129	160	55	10	354

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	125	525	770	80	1,500	25	58	205	78	366
Zero/negative Income (and none of the above problems)	100	0	0	0	100	45	0	0	0	45

Table 6 – Housing Problems Table

Data 2009-2013 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,904	925	320	80	3,229	133	170	75	20	398
Having none of four housing problems	305	685	1,455	770	3,215	55	180	485	370	1,090
Household has negative income, but none of the other housing problems	100	0	0	0	100	45	0	0	0	45

Table 7 – Housing Problems 2

Data 2009-2013 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	870	570	380	1,820	0	74	99	173
Large Related	80	128	50	258	4	0	38	42
Elderly	295	232	135	662	57	102	75	234
Other	789	455	329	1,573	95	50	59	204
Total need by income	2,034	1,385	894	4,313	156	226	271	653

Table 8 – Cost Burden > 30%

Data 2009-2013 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	840	260	40	1,140	0	55	14	69
Large Related	80	89	0	169	0	0	8	8
Elderly	260	108	10	378	42	64	14	120
Other	689	355	30	1,074	85	50	14	149
Total need by income	1,869	812	80	2,761	127	169	50	346

Table 9 – Cost Burden > 50%

Data 2009-2013 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	84	105	169	34	392	4	0	20	0	24

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	4	15	0	19	0	0	0	10	10
Other, non-family households	25	0	0	25	50	0	0	0	0	0
Total need by income	109	109	184	59	461	4	0	20	10	34

Table 10 – Crowding Information – 1/2

Data Source: 2009-2013 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 11 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2009-2013 American Community Survey, there were 11,609 occupied housing units in the City of Salisbury. Of those housing units, 3,823 (32.9%) were single person households. Of the City's single person households, 1,416 (37.0%) were age 65 or older and were equally distributed between owner-occupied housing units (702 senior single households or 49.6%) and renter-occupied housing units (714 senior single households or 50.4%). Based on these estimates, over a third of the City's single person households were seniors and can be presumed to have additional special needs above and beyond the needs of the general single person household population. Special consideration in terms of housing affordability assistance and housing related public services for seniors should be considered based on the large percentage of seniors living alone in the City of Salisbury.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled

According to the 2000 CHAS Data and the 2009-2013 American Community Survey, it is estimated that over 60% of disabled renters have a housing problem, including cost overburdened by 30% or another

type of housing problem. Over 45% of disabled homeowners have a housing problem, including cost overburdened by 30% or another type of housing problem. From these estimates, it can be assumed that approximately 500 disabled renters have a housing problem and approximately 650 disabled homeowners have a housing problem and are in need of housing assistance in combination with supportive services. The following types of disabilities that have been identified in the City of Salisbury: hearing difficulty 15%; vision difficulty 18%; cognitive difficulty 16%; ambulatory difficulty 16%; self-care difficulty 16%; and independent living difficulty 19%.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Based on crime statistics and social service agency responses, it is estimated that 150 single person households and family households are victims of domestic violence, dating violence, sexual assault and stalking and are in need of housing assistance in combination with supportive services.

What are the most common housing problems?

The largest housing problem in the City of Salisbury is housing affordability. According to the 2009-2013 American Community Survey, 57.6% of renter households in the City paid rents that exceeded 30% of their household income and 41.2% of owner households with a mortgage in the City had housing costs that exceed 30% of their household income. Additional housing problems that were discussed in consultations and received from citizen comments included: need for handicap accessible housing, availability of senior housing, availability of group home or communal living arrangements, housing density issues, and code compliance for housing. The CoC has recognized the increased demand to assist families at risk of homelessness or recently homeless through short term rental assistance, utility assistance and corresponding supportive services.

Are any populations/household types more affected than others by these problems?

Based on the information provided by the U.S. Census data, lower income renter and owner households, elderly persons, single person households, large families, victims of domestic violence, dating violence, sexual assault and stalking, and persons with disabilities are more affected by these housing problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Some housing characteristics that are linked with instability and increased risk of homelessness include single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment. Many of these residents experience extreme rent burdens, become unstable and face homelessness with first-time crises or loss of income. In 2018, the State ESG Program

awarded funds to the HALS CoC, including funds for rapid rehousing and homeless prevention, in addition to shelter operation funds. Families are given priority for ESG and RRH funds.

Specific needs of families and individuals are addressed through personal relationships maintained by the CoC through a variety of services provided by agencies such as: food pantries, thrift stores, counseling services, immigration assistance, and clothing/household goods donations to families. Through these contacts, the organizations maintain relationships with previously assisted households to ensure they do not experience a return to homelessness within the first 12 months after assistance ends. HMIS reports show that only a very small percentage return to homelessness after 12 months.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The HALS CoC prepares a yearly gap analysis that looks at HMIS data including shelter utilization, PIT data, prevention and rapid rehousing to determine gaps in services. Within this data, a determination of changes in client demographics was made which identifies at-risk population groups. Preliminary PIT data was recently presented to the CoC which identified a growing number of shelter stays for young adults (18-24). Prior gap analysis identified the need to focus on veterans and victims of domestic violence based on an increase of those populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Some housing characteristics that are linked with instability and increased risk of homelessness include single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment. Unexpected crises such as loss of income or loss of a second income earner to the household and/or a medical or transportation emergency cost contribute to destabilizing low- and moderate-income households. Many of these residents experience extreme rent burdens, become unstable, and face homelessness with a first-time crises or loss of income. The lack of available supportive housing and the cost overburden of housing as it relates to income/employment are the major housing issues linked with instability and an increased risk of homelessness.

Discussion

The City has determined the following Housing Priority Need: There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

The City will continue to address the housing needs of the City's residents by: supporting the development of new affordable housing units; assisting in the maintenance of affordable housing units; assisting renters and owners to obtain affordable housing; providing housing rehabilitation assistance; and providing housing and supportive service assistance to the homeless and those at risk of being homeless.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables evaluating the 2009-2013 CHAS and ACS data highlight disproportionate needs in the City of Salisbury.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,182	210	145
White	1,033	130	90
Black / African American	1,049	80	45
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	10

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2009-2013 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,675	285	0
White	815	250	0
Black / African American	639	30	0
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	0	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,370	980	0
White	740	395	0
Black / African American	485	455	0
Asian	35	10	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	20	0
Hispanic	110	84	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	258	980	0
White	133	640	0
Black / African American	90	258	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	64	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The racial/ethnic household composition of the City of Salisbury according to the 2009-2013 ACS was 63.8% White, 31.6% Black/African American, 1.6% Asian, 0.2% American Indian Alaska Native, 0.0% Pacific Islander and 4.6% Hispanic. There was one (1) disproportionately impacted group in terms of housing problems; the 0%-30% of Area Median Income Black/African American group that experienced 48.1% of the housing problems of the income group.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost burden is over 50%. The following tables evaluating the 2009-2013 CHAS and ACS data highlight disproportionate needs in the City of Salisbury.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,037	360	145
White	1,013	154	90
Black / African American	924	204	45
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	10

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2009-2013 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,095	865	0
White	540	525	0
Black / African American	364	314	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	0	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	395	1,940	0
White	195	930	0
Black / African American	125	805	0
Asian	20	25	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	20	0
Hispanic	50	145	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	100	1,140	0
White	10	770	0
Black / African American	55	294	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	64	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The racial/ethnic household composition of the City of Salisbury according to the 2009-2013 ACS was 63.8% White, 31.6% Black/African American, 1.6% Asian, 0.2% American Indian Alaska Native, 0.0% Pacific Islander and 4.6% Hispanic. There were three (3) disproportionately impacted groups in terms of severe housing problems; the 0%-30% of Area Median Income Black/African American group that experienced 45.2% of the housing problems of the income group, the 80%-100% of Area Median Income Black/African American group that experienced 55.0% of the housing problems of the income group, and the 80%-100% of Area Median Income Hispanic group that experienced 24.0% of the housing problems of the income group.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following tables evaluating the 2009-2013 CHAS and ACS data highlight disproportionate needs in the City of Salisbury.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,560	2,239	3,150	145
White	4,095	1,265	1,578	90
Black / African American	1,870	820	1,275	49
Asian	170	35	40	0
American Indian, Alaska Native	10	0	0	0
Pacific Islander	20	0	0	0
Hispanic	285	115	159	10

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2009-2013 CHAS

Discussion:

None (0) of the racial/ethnic groups were disproportionately affected by housing cost burdens.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The racial/ethnic household composition of the City of Salisbury according to the 2009-2013 ACS was 63.8% White, 31.6% Black/African American, 1.6% Asian, 0.2% American Indian Alaska Native, 0.0% Pacific Islander and 4.6% Hispanic.

There was one (1) disproportionately impacted group in terms of housing problems; the 0%-30% of Area Median Income Black/African American group that experienced 48.1% of the housing problems of the income group.

There were three (3) disproportionately impacted groups in terms of severe housing problems; the 0%-30% of Area Median Income Black/African American group that experienced 45.2% of the housing problems of the income group, the 80%-100% of Area Median Income Black/African American group that experienced 55.0% of the housing problems of the income group, and the 80%-100% of Area Median Income Hispanic group that experienced 24.0% of the housing problems of the income group.

None (0) of the racial/ethnic groups were disproportionately affected by housing cost burdens.

If they have needs not identified above, what are those needs?

The City recognizes that limited English proficiency is integrated into housing problems as it relates to racial/ethnic groups. According to the 2009-2013 ACS data, there were 1,819 Spanish speakers of which 1,004 spoke English less than "very well" and there were 1,258 French Creole (Haitian) speakers of which 654 spoke English less than "very well". To better address these needs the City will continue to utilize its Language Access Plan (LAP).

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City of Salisbury defines an Area of Minority Concentration as a Census Tract where at least 60% of the population who reside within the Census Tract are identified as minority households, according to the 2010 U.S. Census. Based on this definition there are two Census Tracts within the City of Salisbury which meet this definition: Census Tract 1 and Census Tract 3.

Census Tract 1 includes the Church Street/Doverdale CDBG Target Neighborhood. The percentage of minority residents residing in Census Tract 1 is 60.92%.

Census Tract 3 encompasses the Westside CDBG Target Neighborhood. The percentage of minority residents residing in Census Tract 3 is 88.27%.

NA-35 Public Housing – 91.205(b)

Introduction

The Wicomico County Housing Authority (WCHA) is the Public Housing Authority serving the City of Salisbury and Wicomico County. WCHA owns and manages 277 units of public housing of which 179 units are in the City of Salisbury. Additionally, the WCHA administers 223 Housing Choice Vouchers, all of which are tenant based.

Effective March 1, 2015 the WCHA entered into a management agreement with the Housing Commission of Talbot County. The operation of the Wicomico County Housing Authority is comprised of a Low Income Public Housing Program, a Capital Fund Program, a Housing Choice Vouchers Program and a Business Activity. The agreement transferred management of the WCHA to the Housing Commission to provide management, supervision, and consulting services to WCHA. The agreement is renewable annually and is currently in effect.

According to WCHA's Five-Year Plan covering 2014-2019, the mission of the Housing Authority is to promote adequate and affordable housing, economic opportunity and a suitable environment free from discrimination.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	179	223	0	223	0	0	0

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,869	13,313	0	13,313	0	0
Average length of stay	0	0	7	7	0	7	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	60	97	0	97	0	0
# of Disabled Families	0	0	44	24	0	24	0	0
# of Families requesting accessibility features	0	0	179	223	0	223	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	35	70	0	70	0	0	0
Black/African American	0	0	143	151	0	151	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3	6	0	6	0	0	0
Not Hispanic	0	0	176	217	0	217	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Wicomico County Housing Authority was found to be in non-compliance with Section 504 of the Rehabilitation Act of 1973 based on a Compliance Review conducted by the Baltimore HUD Office on May 2003. The Housing Authority subsequently entered into a Voluntary Compliance Agreement with the Department. The Housing Authority is currently in compliance with its agreement.

WCHA is actively rehabilitating existing public housing units and constructing new public housing units to address the poor condition of the Housing Authorities public housing units. All new or improved units are designed for visitability and units are being modified to accommodate various physical disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of the families on the waiting list include: decent, safe, sanitary and affordable housing; supportive services such as employment training; access to transportation for commuting to work, shopping, and medical services; and living wage job opportunities.

How do these needs compare to the housing needs of the population at large

The Housing Authority's waiting list is disproportionately representative of the extremely-low income households of the City. While there are some similarities, such as the need for decent, safe, sanitary and affordable housing; the needs of the lowest income residents of Salisbury are specific to the need for highly subsidized housing.

Discussion

The Wicomico County Housing Authority is an important part of the City of Salisbury's housing strategy, especially for those that are extremely low-income households. The City of Salisbury has identified that there is a need for housing to address households affected by housing problems, severe housing problems and housing cost burdens. The Housing Authority has a number of public housing units that are in need of repair throughout the County. The Housing Authority has begun the process of rehabilitating and replacing antiquated public housing units and increasing the supply of affordable housing for lower-income households.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

To determine the City's homeless needs the City of Salisbury assessed the nature and extent of unsheltered and sheltered homelessness in the area. The City analyzed data provided by the Continuum of Care and input provided through consultations. The following data sets were used:

- 2018 CoC Point In Time Survey
- 2018 NOFA CoC Application
- 2018 HMIS Reports

The Homeless Alliance for the Lower Shore Continuum of Care Committee (HALS CoC) is a group of individuals from Somerset, Wicomico and Worcester counties that was formed around the common concern of homelessness and serves as the CoC lead for the City of Salisbury. Members include representatives from local housing programs, area shelters, non-profits, service organizations, federal, state and county agencies, faith community, local providers, foundations, business community, local citizens and formerly homeless individuals.

The CoC was formed in early 2002 when the Somerset County Health Department applied for a HUD funded permanent supportive housing program to increase housing programs for disabled and homeless individuals and families. The CoC supports 198 emergency shelter beds and 30 transitional housing beds. Currently, the Somerset County Health Department has numerous HUD funded permanent supportive housing programs to provide 72 units of housing for disabled, homeless individuals and families through the Tri County Alliance for the Homeless Permanent Supportive Housing Program. These units are scattered rental apartments and houses in the tri-county region of Wicomico, Somerset and Worcester Counties. In addition, the 3 county health departments have 29 additional units of housing for disabled, homeless individuals and families through the State funded Shelter Plus Care Program, bringing the total units of CoC funded housing to 101. Since the last Con Plan was completed, the Eastern Shore has received 75 HUD VASH vouchers to provide permanent housing and case management for our veterans.

In PY 2016, the City of Salisbury, in partnership with the Wicomico County Health Department (WiCHD) and Help and Outreach Point of Entry, Inc. (HOPE), began running a pilot permanent supportive housing (PSH) program for 12 chronically homeless persons. This program adheres to a 'Housing First' philosophy, stressing a relatively low barrier for access to the program and high bar for ejection from the program. In PY 2017, the City of Salisbury placed 9 additional households in the PSH program, consisting of 9 adults and 6 children. Four households were exited from the

program – one as a result of death, two for non-compliance and one was a voluntary exit. Currently the City’s PSH has 11 active households, with 19 total people, consisting of 12 adults and 7 children.

Participants are housed in private, scattered-site rentals, with the majority of the cost of housing (rent and utilities) covered by the City. Participants are required to contribute 30% of their income to the payment of their rent. The WiCHD provides targeted case management (TCM) to participants of the program, reimbursable through Medicaid. The case managers meet with the program participants approximately once a week. As needed, the Homeless Alliance of the Lower Shore provides ongoing support and advice to the City on operating the program.

Services are provided to disabled homeless individuals and families through a case management system. Case managers work directly with the participants in the program to identify the specific challenges they may be facing and refer them to supportive services. Services may include security deposit, ongoing monthly rental assistance, case management services, information and referral and service planning.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting to permanent designations each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered	1200	700	325	75
Total						
Persons in Households with Adult(s) and Child(ren)	5	93	228	140	60	75
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	27	167	960	600	260	85
Chronically Homeless Individuals	10	33	165	35	20	300
Chronically Homeless Families	5	8	10	2	8	75
Veterans	2	21	110	30	70	75

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting to permanent designations each year	Estimate the # of days persons experience homelessness
Total	Unsheltered	Sheltered	1200	700	325	75
Unaccompanied Youth - 18 - 24	0	10	85	25	22	75
Persons with HIV	1	3	3	3	3	85

Table 25 - Homeless Needs Assessment

Data Source Comments: Data provided by the Homeless Alliance for the Lower Shore (HALS CoC) 2019 PIT Survey and HMIS.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	104	23
Black or African American	150	9
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	3	1
Not Hispanic	257	31

Data Source

Comments:

Data provided by the Homeless Alliance for the Lower Shore (HALS CoC) 2019 PIT Survey and HMIS.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on 2018 HMIS data, the HALS CoC experienced a significant increase in the number of families being served in their shelters. Overall, the number of family members experiencing homelessness in FY 18 was 506 while in FY 17, it was 338. This was an increase of 168 people for an overall increase of 49% from just the year before. Many of the households were large families of 6 - 10 people making it very difficult for the shelters to have rooms large enough to accompany them. Shelters had to increase their capacity to serve these families, often using space not originally used for shelter beds. In FY 18, we served 160 households in shelters, 82 households in rapid rehousing and another 72 families in prevention programs. While we only serve small numbers of veteran families with households, the number of people in shelters rose from 3 in FY 17 to 6 in FY18. Of the 82 households in rapid rehousing, 17 were veteran families. In the spring and fall of 2018, the ESG funded rapid rehousing program participated in the 100 day challenge through a collaborative with the State and National Alliance to End Homelessness. Many of these families were targeted for rapid rehousing during this period. The CoC estimates that there are 250 households with children that are precariously housed, doubled up, couch surfers, or are staying with friends and family.

Last year, the HALS CoC served 113 homeless veterans in either shelters or rapid rehousing programs. One shelter has 5 dedicated beds for veterans. The HALS CoC has 3 SSVF programs that serve veterans in our CoC. Since the last Consolidated Plan was completed, the Eastern Shore has received 75 HUD VASH vouchers to provide housing with case management for veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As of 01/24/2018 the CoC reported the following demographic characteristics of Sheltered Homeless Persons:

Households with Children in Emergency Shelters – 40.8% White Non-Hispanic/Non-Latino; 54.9% Black or African American; 4.2% Several Races; and 100% Non-Hispanic/Non-Latino and 0% Hispanic/Latino.

Households with Children in Transitional Housing – 18.2% White Non-Hispanic/Non-Latino; 77.3% Black or African American; 4.5% Several Races; and 100% Non-Hispanic/Non-Latino and 0% Hispanic/Latino.

Households without Children in Emergency Shelters – 42.7% White Non-Hispanic/Non-Latino; 56.1% Black or African American; .6% American Indian or Alaska Native; .6% Several Races; and 98.1% Non-Hispanic/Non-Latino and 1.9% Hispanic/Latino.

Households without Children in Transitional Housing - 40% White Non-Hispanic/Non-Latino; 60% Black or African American; 0% American Indian or Alaska Native; 0% Several Races; and 100% Non-Hispanic/Non-Latino and 0% Hispanic/Latino.

Households in Permanent Supportive Housing – 46% White Non-Hispanic/Non-Latino; 48% Black or African American; 6% Several Races; and 100% Non-Hispanic/Non-Latino and 0% Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered Homelessness -

We saw a decrease of 12 unsheltered individuals in the 2018 PIT when compared to the 2017 PIT. We attribute this decrease to the increased efforts of the CoC to prioritize placement of the most vulnerable and chronically homeless individuals into permanent supportive housing, and the Salisbury PSH program established in July 2016 to provide 11 units of housing for chronically homeless unsheltered individuals. All permanent supportive housing programs follow a housing first model. Our CoC was also able to identify these individuals for immediate housing through the coordinated entry system. However, we also experienced some individuals previously counted in the unsheltered count refusing to participate which we believe impacted the number of unsheltered individuals.

Sheltered Homelessness -

We saw an increase in the 42 additional sheltered individuals between 2017 and 2018. Some of this increase was attributed to the increase in the number of beds available as a new 20 bed shelter opened, but we also ensured that all children were entered into HMIS which was an issue in the past for our largest shelter.

Discussion:

The CoC has a Coordinated Entry workgroup that follows HUD requirements, ensuring all CoC, ESG, PATH & SSVF funded programs follow a housing first model. Shelters admit clients with substance abuse and/or mental health issues, and criminal backgrounds. When clients that are noticeably intoxicated seek shelter for the night accommodations are made to limit the disruption to other shelter guests. The coordinated entry system has improved shelter access throughout the area and ensures available beds are utilized. An assessment of homeless data from 2018 indicated that shelters are near full capacity with a bed utilization rate of 95%. The CoC is actively coordinating with privately funded shelters to collect homeless data and to encourage utilization of the coordinated entry system and housing first model.

The CoC relies on information from stakeholders to identify and target known locations of unsheltered homeless people to analyze the housing needs of unsheltered persons.

DRAFT

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

To determine the City's non-homeless needs the City of Salisbury assessed the housing needs of residents who are not homeless but require supportive housing. The assessment includes the following groups:

- Elderly Persons (65 years and older)
- Frail Elderly
- Persons with mental, physical, and/or developmental disabilities
- Persons with Alcohol or other Drug Addiction
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The needs of each one of these groups were determined by consultations with stakeholders and statistical data.

Describe the characteristics of special needs populations in your community:

Elderly Persons (65 years and older) - According to the 2009-2013 American Community Survey, the elderly population represents 10.4% of the total population if the City of Salisbury. There is a high number of elderly households on a fixed income. There is a need for transportation and housing rehabilitation assistance.

Frail Elderly - According to the 2009-2013 American Community Survey 39.5% of the elderly population have a disability. 13.0% have a hearing difficulty, 7.0% have a vision difficulty, 10.1% have a cognitive difficulty, 23.8%, have an ambulatory difficulty, 9.8% have a self-care difficulty, and 16.1% have an independent living difficulty. There is a need for accessibility modifications to owner-occupied and renter-occupied housing units.

Persons with Mental, Physical, and/or Developmental Disabilities - According to the 2009-2013 American Community Survey, 4.1% of the population have a disability. Of the Under 18 Population, 6.3% have a disability. Of the 18-64 Population, 8.1% have a disability. For the 18-64 Age Group, 1.1% have a hearing difficulty, 2.4% have a vision difficulty, 3.9% have a cognitive difficulty, 4.1% have an ambulatory difficulty, 1.6% have a self-care difficulty, and 3.0% have an independent living difficulty. There is a need for accessible housing, employment opportunities, and supportive services.

Persons with Alcohol or other Drug Addiction – For Wicomico County the following alcohol and drug related deaths occurred: alcohol related intoxication deaths 9 in 2017, 12 in 2016, and 3 in 2015; benzodiazepine related intoxication deaths 2 in 2017, 1 in 2016, and 0 in 2015; cocaine related intoxication deaths 7 in 2017, 13 in 2016, and 7 in 2015; fentanyl related intoxication deaths 24 in 2017, 34 in 2016, and 1 in 2015; methadone related intoxication deaths 0 in 2017, 0 in 2016, and 2 in 2015;

oxycodone related intoxication deaths 0 in 2017, 5 in 2016, and 1 in 2015; opioid related intoxication deaths 0 in 2017, 5 in 2016, and 7 in 2015; and heroin related intoxication deaths 20 in 2017, 21 in 2016, and 13 in 2015. There is a need for supportive services and housing opportunities.

Persons with HIV/AIDS and their families - As of 2017, there were 16 adult/adolescents (age 13+) HIV cases diagnosed in Wicomico County. Of the 252 living adult/adolescent cases in Wicomico County at the end of 2017, 67.9% were male, and 32.5% were among adults aged 50-59 years old. Non-Hispanic (NH) Blacks made up the majority (62.7%) of living adult/adolescent cases. Among living adult/adolescent cases, the most common exposure category was male-to-male sexual contact (44.4%), followed by heterosexual contact (40.2%), and injection drug use (10.4%). There is a need for supportive services and housing opportunities.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Based on crime statistics and social service agency responses, it can be estimated that a total of 100 single person households and family households are victims of domestic violence, dating violence, sexual assault, and stalking and are in need of housing assistance. There is a need for supportive services and housing opportunities.

What are the housing and supportive service needs of these populations and how are these needs determined?

Based on an update to previous housing needs estimates, the following housing and supportive service needs have been identified:

Elderly - 300 units, plus recreational and health care services

Frail Elderly - 260 units, plus in-home health care services and Meals on Wheels

Persons with Mental Illness - 200 units, plus health care services

Developmentally Disabled - 180 units, plus job training and recreational services

Physically Disabled - 240 units, plus rehabilitation and accessibility services

Persons with Alcohol/Drug Addiction - 180 units, plus health care counseling and job training

Persons with HIV/AIDS - 20 units, plus health care counseling

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - 40 units, plus counseling and health care services

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of 2017, there were 16 adult/adolescents (age 13+) HIV cases diagnosed in Wicomico County. Of the 252 living adult/adolescent cases in Wicomico County at the end of 2017, 67.9% were male, and 32.5% were among adults aged 50-59 years old. Non-Hispanic (NH) Blacks made up the majority (62.7%) of living adult/adolescent cases. Among living adult/adolescent cases, the most common exposure category was male-to-male sexual contact (44.4%), followed by heterosexual contact (40.2%), and injection drug use (10.4%). There is a need for supportive services and housing opportunities.

Discussion:

Special needs populations include the elderly, frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. While Salisbury serves as the nexus for supportive service providers, the special needs population is provided housing and supportive services through state, county and private non-profit housing and supportive service providers in the City. The primary providers of support services are the Maryland Department of Health and Mental Hygiene (DHMH) and the County Health Department. The Wicomico Health and Social Services Department provides funding and oversight for community residential programs for persons with mental and physical illness and service to all special needs populations in the City of Salisbury. The Wicomico Health Department also refers persons with HIV/AIDS and persons with alcohol or other drug addiction problems to local non-profit service organizations.

DRAFT

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The following public facility needs were identified by the City of Salisbury in the City's 2010 Comprehensive Plan:

- Provide community facilities that will assure an adequate level of public services to all residents of the City of Salisbury.
- Maintain and make efficient use of the existing community facilities.
- Expand the existing community facilities to meet the needs of the expected growth in population.

The following objectives were identified by the City of Salisbury in the City's 2010 Comprehensive Plan:

- Maintain and provide adequate sewer and drainage systems to protect the health, safety, and welfare of all City residents.
- Insure that the costs associated with providing public water and sewer facilities are equitably distributed between public and private sectors.
- Provide management and disposal of all non-hazardous waste materials generated within the City of Salisbury in an efficient and environmentally sound manner.
- Encourage the preservation of land and cultural resources.
- Increase the availability of recreational areas to improve the quality of life within the City.
- Provide an array of recreational facilities and programs throughout the City that are available to all City residents.
- Provide an open space network along rivers and waterways, which will establish an interconnected open space network.
- Provide connectivity to community spaces, schools, fire stations, libraries, and parks for pedestrians, bicyclists, and automobile drivers.

How were these needs determined?

These needs were determined from public input, interviews with City staff, and from the City of Salisbury's Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

The following public improvement needs were identified by the City of Salisbury in the City's 2010 Comprehensive Plan:

- Implement the strategies contained in the City Water – Sewer Allocation Management Plan.

- Update and implement the City's Stormwater Management Ordinance to reflect recent and future revisions to the State's stormwater regulations.
- Obtain an expanded groundwater appropriation permit to meet future demand.
- Research, identify, and implement best management practices of Stormwater Management in an effort to reduce floatables and other undesired debris from entering the water bodies.
- Map key community facilities with respect to their location on roadways, bikeways and pedestrian networks.
- Identify capital projects to create necessary linkages throughout the City.
- Explore and identify possible locations for a separate City Hall in the Downtown area.
- Continue to coordinate with the Wicomico County Board of Education to improve educational facilities to meet future enrollment.
- Preserve open spaces and provide a system of green corridors along the riverbanks throughout the City.

How were these needs determined?

These needs were determined from public input, interviews with City staff, and from the City of Salisbury's Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

The following public service needs were identified by the City of Salisbury in the City's 2010 Comprehensive Plan:

- **Police** - The Salisbury Police Department (SPD) is an accredited full service police department employing 88 police officers and 28 civilians. The Police Department consists of three divisions that offer the following services: Community Action Team; Criminal Investigation; Narcotics Task Force; Accident Investigation; Victims Assistance; Citizens and Youth Police Academies; Fingerprinting of Children; Graffiti Elimination; and Animal Control. There is a need for additional funding to enable the SPD to continue to provide the current level of public safety for enforcement and crime prevention programs. Additionally, with an increasing population in the City, the SPD will need to expand the size of its department and services offered. There is a need for beat patrolmen and new police vehicles and equipment.
- **Fire, Rescue and EMS** - The Salisbury Fire Department (SFD) ensures the health, safety and wellbeing of the City by providing prevention and mitigation of fire and life safety hazards in an effective and efficient manner. The SFD operates three fire stations (Headquarters located at 325 Cypress Street, Station 1 located at 1100 Beaglin Park Drive, and Station 2 located at 801 Brown Street) and is a combination of volunteer and paid firefighters. The Salisbury Fire District is approximately 54 square miles which includes the City and all incorporated areas outside of the City limits. The SFD provides fire, emergency medical and special operations services including: Emergency Medical Services and Advanced Life Support; heavy rescue and extrication; hazardous materials response and mitigation; confined space entry and rescue; marine surface

and sub-surface firefighting and rescue; trench collapse entry and rescue; high angle rescue; hazardous devices; protection from acts of terrorism; and public education and fire prevention services. The Fire Department is staffed by 64 paid employees, 120 active volunteer firefighters, and two civilians. The SFD's capital apparatus inventory includes the following: four engines; one tower ladder/aerial; two ladder trucks; one heavy rescue; five advanced life support state certified ambulances; one brush unit; one Dive Rescue Unit; one HAZMAT/CBRNE vehicle; one spill response trailer; two marine vessels; and one command unit. There is a need for additional funding to enable the Salisbury Fire Department to continue to provide the current level of fire safety, rescue services, and emergency medical services. Additionally, with an increasing population in the City, the SFD will need to expand the size of its department, equipment, and services.

- Education - There are 15 public schools serving City of Salisbury students: nine elementary schools, three middle schools, and three high schools. The Wicomico County Board of Education (WCBOE) operates and maintains the schools that serve the entire County including the City. Additionally, there are 13 State certified private schools located in the County, Salisbury University and Wor-Wic Community College. There is a need to continue to coordinate with the WCBOE to ensure educational facilities are adequate in size to accommodate the anticipated enrollment in their service areas and a need for the City/University/Community College to collaborate on meeting community business initiatives and focus on retaining graduates in the community after graduation.
- Transportation - the City's goal is to provide a comprehensive multi-modal network to ensure the safe, convenient and efficient movement of people and goods among places of residence, employment, shopping, service, education and recreation throughout the region in a manner as least disruptive as possible to residents.

How were these needs determined?

These needs were determined from public input, interviews with City staff, and from the City of Salisbury's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City determined the funding priorities of its Strategic Plan by assessing the following market segments:

- Housing Market
- Facilities, Housing and Services for Homeless Persons
- Special Needs Facilities and Services
- Community and Economic Market

DRAFT

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2009-2013 ACS data, there were 14,210 total housing units in the City of Salisbury. Of these units, there were 7,415 single family housing units (53%), 1,365 two to four family housing units (10%), and 5,290 multi-family housing units (37%). There was a total of 3,738 owner-occupied housing units (30.9%) and 8,350 renter-occupied housing units (69.1%). There were 55 one-bedroom owner occupied and 1,410 one-bedroom renter occupied housing units. There were 690 two-bedroom owner occupied and 3,155 two-bedroom renter occupied housing units. There were 2,993 three or more-bedroom owner occupied and 3,435 three or more-bedroom renter occupied housing units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,920	42%
1-unit, attached structure	1,495	11%
2-4 units	1,365	10%
5-19 units	4,240	30%
20 or more units	1,050	7%
Mobile Home, boat, RV, van, etc.	140	1%
Total	14,210	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	350	4%
1 bedroom	55	1%	1,410	17%
2 bedrooms	690	18%	3,155	38%
3 or more bedrooms	2,993	80%	3,435	41%
Total	3,738	99%	8,350	100%

Table 27 – Unit Size by Tenure

Data Source: 2009-2013 ACS

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no units expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

Based on the 2009-2013 American Community Survey, 85% of the total housing units in the City of Salisbury were occupied and 15% were unoccupied. Homeowner vacancy rates were 4.6% and renter vacancy rates were 7.3%. Unoccupied housing units were not occupied for the following reasons: For rent 32.9%; Other 25.7%; Rented but not occupied 20.6%; For sale 10.6%; Seasonal 7.6%; and Sold 2.6%. From a statistical supply analysis of total available housing units in the City, there is an ample supply of housing units but in combination with housing condition and affordability there is a specific need for more units of the following types: affordable units for low to moderate income owners and renters, senior housing, accessible housing, and single person households.

Describe the need for specific types of housing:

The greatest need for housing in the City of Salisbury is decent, safe, sanitary and affordable housing.

Discussion

A little over forty percent (41.5%) of the City's housing stock was built prior to 1970, which is now 50 years old. Since 2010, there have only been 72 housing units, or 0.5% of the housing stock, built as compared to the previous ten-year period, 2000-2009, when 3,328 housing units, or 24.6% of the housing stock, was built. There have been minor shifts in the percentage breakdowns of the housing stock in the City of Salisbury between 2000 and the 2009-2013 American Community Survey; single-unit detached housing units remained the most common housing type representing 43.4% (5,863 units) of the City's housing units as of 2013. All types of housing units increased between 2000 and 2013; single family housing units increased from 6,871 units to 7,069 units (increase of 2.8%) and multifamily units increased from 5,657 units to 6,215 units (increase of 9.0%).

The City's ratio of owner-occupied housing units to renter-occupied housing units of approximately 1 to 2. The City is prioritizing the development and maintenance of owner occupied housing units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The value of housing in Salisbury has almost doubled in the past thirteen years. In 2000, the median home value was \$81,700 and in 2013, it had risen to \$153,800; an increase of 88.2%. Likewise, the median contract rent has also almost doubled in cost. The median contract rent in 2000 was \$574/month and in the year 2013, it had increased to \$986/month; an increase of 71.8%. According to the 2009-2013 ACS, 57.6% of renter households in the City paid rents that exceeded 30% of their household income and 41.2% of owner households with a mortgage in the City had housing costs that exceed 30% of their household income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	81,700	153,800	88%
Median Contract Rent	574	986	72%

Table 28 – Cost of Housing

Alternate Data Source Name:

US Census

Data Source Comments: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	596	13.9%
\$500-999	3,212	65.3%
\$1,000-1,499	2,889	16.6%
\$1,500-1,999	633	2.1%
\$2,000 or more	0	2.2%
Total	7,330	99.9%

Table 29 - Rent Paid

Alternate Data Source Name: US Census

Data Source Comments: 2009-2013 ACS (Most Recent Year)

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	400	No Data
50% HAMFI	1,240	304
80% HAMFI	5,115	1,088
100% HAMFI	No Data	1,560
Total	6,755	2,952

Table 30 – Housing Affordability

Data Source: 2009-2013 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	662	782	1,001	1,300	1,710
High HOME Rent	662	782	1,001	1,297	1,428
Low HOME Rent	662	715	857	990	1,105

Table 31 – Monthly Rent

Data Source Comments: 2018 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a need for affordable housing at all income levels below median HAMFI. The demand is the proportionately greatest at lower income levels.

Based on the 2009-2013 ACS data, the following housing affordability applies to City residents:

- Household Income < \$20,000 - 24% of owner-occupied and 4% of renter-occupied households live in affordable housing
- Household Income \$20,000 to \$35,000 - 30% of owner-occupied and 23% of renter-occupied households live in affordable housing
- Household Income \$35,000 to \$50,000 - 44% of owner-occupied and 62% of renter-occupied households live in affordable housing
- Household Income \$50,000 to \$75,000 - 73% of owner-occupied and 93% of renter-occupied households live in affordable housing

How is affordability of housing likely to change considering changes to home values and/or rents?

Based on a comparison of the 2000 U.S. Census and the 2009-2013 American Community Survey, the City of Salisbury experienced population growth (5% increase), a significant increase in the number of households (13% increase) and a decrease in household median income (7% decrease) over the thirteen-year period analyzed. In general, these changes have affected the housing market by increasing the demand for housing while incomes to afford housing have decreased. According to the 2009-2013 ACS, 57.6% of renter households in the City paid rents that exceeded 30% of their household income and 41.2% of owner households with a mortgage in the City had housing costs that exceed 30% of their household income.

How do HOME rents/Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The City of Salisbury is part of the Salisbury, MD HUD Metro FMR Area, which consists of the following counties: Wicomico County, MD. All information here applies to the entirety of the Salisbury, MD HUD Metro FMR Area.

The area median rent is calculated by the U.S. Census to be \$986 which is approximately the cost of a two-bedroom rental and within market expectations. The average rents posted commercially exceed the area median rent and fair market rents but only by a small factor. The rental market in Salisbury is competitive and assisted rental housing units do not disproportionately impact the market forces dictating rents in the City.

Discussion

The housing market is strong in the City of Salisbury. The median home value and the median contract rent have almost doubled in the last thirteen years. This has created a problem for lower-income households who cannot afford to purchase a home or pay the area rent. As the City grows in population and the demand for housing increases, there are fewer options for affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The City of Salisbury contains 5,605 housing units (or 41.5% of all housing units) which were built prior to 1970 and are now over fifty years old. There was a building boom from 2000 to 2009 that added 3,328 housing units and accounts for 24.6% of all housing units in the City. Of the 12,089 total housing units in the City, 5,330 (or 44.1%) housing units have at least one "selected condition." Additionally, 7,258 (or 53.7%) housing units were built before 1980 and potentially contain lead-based paint hazard.

Definitions

The following definitions are used in the table below:

"Selected Housing Condition" - Over-crowding (1.01 or more persons per room), lacking a complete kitchen, lack of plumbing facilities, and/or other utilities, and cost over-burden.

"Substandard condition" - Does not meet code standards, or contains one of the selected housing conditions.

"Suitable for Rehabilitation" - The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

"Not Suitable for Rehabilitation" - The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	905	24%	4,425	53%
With two selected Conditions	24	1%	435	5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,805	75%	3,495	42%
Total	3,734	100%	8,355	100%

Table 32 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	885	24%	2,355	28%
1980-1999	930	25%	2,065	25%
1950-1979	954	25%	2,299	28%
Before 1950	970	26%	1,630	20%
Total	3,739	100%	8,349	101%

Table 33 – Year Unit Built

Data Source: 2009-2013 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,924	51%	3,929	47%
Housing Units build before 1980 with children present	1,136	30%	288	3%

Table 34 – Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	516	221	737
Abandoned Vacant Units	0	185	185
REO Properties	62	26	88
Abandoned REO Properties	2	20	22

Table 35 - Vacant Units

Data Source Comments: 2009-2013 ACS and foreclosure data from Realtytrac.com.

Need for Owner and Rental Rehabilitation

According to the 2009-2013 ACS data, 1979 was the median year all housing units were built, 1973 was the median year owner-occupied housing units were built and 1980 was the median year renter-occupied housing units were built. On average the City's housing units are over 40 years old and in need of housing rehabilitation. Additionally, there is a greater need for rental rehabilitations by a factor of 4 to 1.

The cost of rehabilitation in many situations exceeds the incomes and assets of many low- and moderate-income persons, as well as the market value of many affordable housing units. To offset this disparity, there is a need for increased federal and state funding to provide financial rehabilitation assistance to

owner-occupied and renter-occupied housing units to sustain and increase the supply of affordable housing.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead based paint is one of the most significant environmental factors that affects residential housing units. Lead-based paint in residential housing can cause severe health risks for children. In 1978, lead was banned from use in residential paint. It is estimated that 20 million housing units in the United States contain lead based paint hazards, which includes flaking or peeling of lead based paint and excessive levels of tiny lead particles in household dust. HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning.

According to CHAS data, it is estimated that there are 1136 (or 30% of) owner-occupied housing units and 288 (or 3% of) renter-occupied housing units built before 1980 with children present located in the City.

Discussion

The City has a diverse housing stock. Renter-occupied housing units are in greater need of housing rehabilitation assistance and owner-occupied housing units are in greater need of LBP hazard control assistance.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Wicomico County Housing Authority (WCHA) is the Public Housing Authority serving the City of Salisbury and Wicomico County. WCHA owns and manages 277 units of public housing of which 179 units are in the City of Salisbury. Additionally, the WCHA administers 223 Housing Choice Vouchers, all of which are tenant based.

The Housing Authority administers the following programs:

- Low Income Public Housing Program
- Rental Assistance Demonstration (RAD) Program
- Capital Fund Program
- Housing Choice Vouchers Program

The Housing Authority owns and manages the following Public Housing Units:

- Booth Street - 112 units
- Riverside Homes - 75 units
- Scattered Sites - 90 units

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			277	383			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Housing Authority owns and manages the following Public Housing Units:

- Booth Street, 911 Booth Street, Salisbury, Maryland 21801 - 112 units general occupancy
- Riverside Homes, 521 Alabama Ave, Salisbury, Maryland 21801 - 75 units general occupancy
- Scattered Sites - 90 units general occupancy

The public housing units in the City of Salisbury are obsolete and need of rehabilitation and replacement.

Public Housing Condition

Public Housing Development	Average Inspection Score
Booth Street	45
Riverside Homes	82
Scattered Sites	62

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The WCHA is in the midst of a comprehensive redevelopment plan to address the vacancies and poor living conditions at the Booth Street and Scattered Site public housing units.

Stone Grove Crossing was the first phase of the Booth Street Redevelopment Plan and started in 2014. Completed in 2018, the Housing Authority razed 50 units at Booth Street and replaced the units with 82 new housing units utilizing LIHTC and RAD funding in the amount of \$22 million.

The Square at Merritt Mill is the second phase of the Booth Street Redevelopment Plan. Originally planned to complete the demolition of the remaining 50 units at Booth Street the project was relocated to Merritt Mill. The project is underway and will include 75 units of new housing construction expected to be completed in the beginning of 2020.

The 50 units at Booth Street still need to be demolished. The Housing Authority has received a grant for demolition and replacement of 3 of 5 of the buildings at Booth Street. The Housing Authority is applying for additional funding to demolish and replace the final 2 buildings at Booth Street.

Additionally, the Housing Authority is using RAD funding to renovate its 90 Scattered Site public housing units. To date, 15 units have been completed.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority has the following goals and objectives:

- Applied for and was awarded RAD funding for 100 public housing units located at Booth Street
- Applied for and was awarded RAD funding for 90 scattered site public housing units
- Applied for and was awarded LIHTC funding for the construction of 82 units at Stone Grove Crossing
- Continue to reduce public housing vacancies
- Continue to improve PHAS scores
- Continue to improve voucher management
- Continue to improve customer satisfaction

- Continue to renovate public housing units
- Conduct outreach efforts to potential voucher landlords
- Increase voucher payment standards
- Implement measures to deconcentrate poverty by integrating higher income residents into lower income developments
- Continue to increase public housing security improvements
- Continue to increase the number and percentage of employed persons in assisted families
- Continue to attract supportive services to offer a means to improve the marketability of participating residents
- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, familial status, and disability
- Leverage the Authority's ability to further its mission through partnering with other entities (such as banking institutions, local, state and federal agencies, landlords, private developers, and law enforcement agencies)

Discussion:

In 2015 the Wicomico County Housing Authority was reorganized and day to day operations was turned over to The Housing Commission of Talbot County. Since then, the Housing Authority has undertaken and accomplished a number of actions to increase the supply of decent, safe, sanitary and affordable housing. The Housing Authority continues to aggressively address the previous failures of the Housing Authority and has greatly contributed to the City's goal of providing decent, safe, sanitary and affordable housing for all income levels.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

HALS CoC addresses the needs of individuals and families who are homeless or at risk of homelessness through collaboration, advocacy, and resource development in Somerset, Wicomico, and Worcester Counties. The CoC provides a range of housing and supportive services options. To publicize this information the CoC has created a Resource Guide for Wicomico, Worcester and Somerset Counties. The Resource Guide provides information on the following: Crisis Information and 24-Hour Hotline; Community Assistance Services; Education and Job Training; Government Programs for Free Cell Phones; Low Cost Medical Providers; Local Shelters; Mental Health and Addiction Providers; Services for Veterans; Supportive Housing Programs; Transitional Housing; Transportation; and Tri-County Pantries and Soup Kitchens.

The CoC has the following beds that are available to homeless households.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	43	0	23	43	0
Households with Only Adults	72	65	7	38	0
Chronically Homeless Households	0	65	0	12	0
Veterans	10	0	0	3	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In general, the CoC provides: Street Outreach; Emergency Shelter; Homelessness Prevention; Rapid Re-Housing Assistance; HMIS documentation; and Administrative/Supportive Activities. The CoC uses its coordinated entry system to determine the housing and supportive service needs of clients.

The CoC provides the following housing: Local Shelters; Transitional Housing; and Permanent Supportive Housing Programs.

The Tri-County Area provides the following services: Education and job training; Low cost medical providers; Services for veterans; Mental health and addiction providers; Community assistance services; Assistance with disability claims; Government programs for free cell phones; Food pantries and soup kitchens.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following is a list of CoC member supported facilities:

Christian Shelter – 334 Barclay Street, Salisbury, MD 21804 Christian Shelter provides emergency short term shelter for homeless men, women and children including breakfast and dinner and practical and spiritual guidance for a maximum of 30 days.

Samaritan Ministries – 814 Fourth St, P.O. Box 661, Pocomoke City, MD 21851 Samaritan Ministries provides emergency housing, food, resources, support and clothing for families and individuals. Staff is available to help each individual work toward developing a plan of action to become self-sufficient and move to permanent housing or other housing to meet their needs.

Diakonia, Inc. – 12747 Old Bridge Road, Ocean City, MD 21842 Diakonia provides an emergency housing program for families and individuals to meet the needs and address the root causes of homelessness. Each individual or family works with a case manager and develops a plan to resolve the issues that brought them to Diakonia and works through their plan in order to move to permanent sustainable housing. In order to be eligible for intake, the individual (must be 18 years or older) or family must have lived in Worcester, Wicomico or Somerset County for at least 30 days.

Cold Weather Shelter for Men – Location changes weekly, only available during cold months January thru March.

HALO Women and Children Shelter and Men's Shelter – 119 South Boulevard, Salisbury, MD 21804
Women and Men's shelter are separate. No family rooms available. Individuals or families may stay up to 90 days at a time in the shelter; however, must be out for 60 days before returning.

Life Crisis Center – Available 24 hours a day, 7 days a week Life Crisis offers emergency shelter for domestic violence victims and their families.

Lower Shore Shelter – 12518 Somerset Avenue, Princess Anne, MD 21853

Ocean City Cold Weather Shelter Open only when temperatures are below 25 degrees.

Village of Hope – 1001 Lake Street, Salisbury, MD 21801 Provides transitional housing for women with children.

Joseph House Workshop – 816 Boundary Street, P.O. Box 1755, Salisbury, MD 21802-1755 Provides transitional housing for men.

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MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Salisbury has identified the priorities for services and facilities for the City's special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City of Salisbury previously developed the following priorities for the non-homeless housing and supportive services needs. These priorities are based on the information obtained from housing providers and supportive service organizations as well as statistical information provided in the Housing and Homeless Needs Section of this Five Year Consolidated Plan.

Elderly and Frail Elderly:

Priority #1: Promote housing opportunities for the elderly and frail elderly in the City.

Through various housing programs, the City of Salisbury will continue to address the housing needs of elderly households and will support activities, including rehabilitation, new construction, rental assistance, accessibility improvements, etc., which address these needs. Potential funding sources include CDBG, HOME, HUD Section 202, Section 8, State programs, LIHTC, FHL Bank, and private funds.

Priority #2: Provide assistance to the elderly and frail elderly supportive service programs.

The City will support the efforts of social and health care service providers who serve the elderly population. Potential funding sources include CDBG funds, state funds, federal funds, charitable contributions, and private foundations.

Persons with Disabilities:

Priority #1: Promote housing opportunities for persons with disabilities.

Both Census data and anecdotal information indicate a need for accessible and affordable housing for persons with disabilities. The City will continue to support activities that increase the supply of accessible units. Such activities may include the following: Encourage the Housing Authority to meet the goal of having 5% of all public housing units be handicap accessible; Promote the availability of accessibility grants and loans through the City's housing improvement and new housing programs.; Continue to work with agencies that serve persons with disabilities to identify and address this population's housing needs.

The City will endorse and encourage applications for public funds (federal, state, and local) and private funds to increase the supply of accessible units for persons with disabilities.

Potential funding sources include CDBG, HOME, HUD Section 811, Section 8, W VHDF programs, LIHTC, and private funds.

Priority #2: Provide assistance to supportive services for persons with disabilities.

The City will continue to encourage social service agencies to identify and address the supportive service needs of persons with disabilities. The City will endorse applications for public funds (federal, state, and local) and private funds to address the supportive services needs of persons with disabilities.

Persons with Alcohol/Drug Addictions & Persons with AIDS/HIV:

Priority #1: Promote housing opportunities and supportive service needs of persons with alcohol/drug addictions and persons with AIDS/HIV.

The City will continue to encourage social service agencies to identify and address the housing and supportive service needs of persons with alcohol/drug addictions. The City will endorse applications for public funds (federal, state, and local) and private funds to address the housing and supportive service needs of this sub-population.

Priority #2: Provide assistance to supportive services for persons with alcohol/drug addictions and persons with AIDS/HIV.

The City will continue to encourage social service agencies to identify and address the supportive service needs of persons with alcohol/drug addictions and persons with AIDS/HIV. The City will endorse applications for public funds (federal, state, and local) and private funds to address the supportive services needs of persons with disabilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

All area mental and physical health institutions have discharge policies to ensure clients receive the appropriate supportive services and are not discharged without housing. The institutions have case managers or case managers are provided through Maryland Department of Health to provide referral services for discharge plans.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

No direct activities are planned in the next year.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not Applicable.

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MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Salisbury's PY 2019-2023 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve the knowledge and awareness of both the public and the local officials of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to educate and make realtors, bankers, and housing providers aware of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Continue to support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination and/or not aware of how to file a housing complaint.
- **1-D:** Continue to identify LEP persons to provide the specific language assistance that is needed.
- **1-E:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout the eastern shore.

- **Impediment 2: Continuing Need for Affordable Housing**

Two out of every three renter households in the City are paying over 30% of their monthly incomes on housing costs. One out of every three owner households with a mortgage is paying over 30% of their monthly income on housing costs.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing located outside of areas of lower income and minority concentrations.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, sound and affordable housing for households below 80% AMI.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness.
- **2-D:** Provide federal, state and local funding in response to HMDA data discrimination patterns to support a higher loan to value ratio for minority homebuyers.
- **2-E:** Continue to update the information available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 3: Continuing Need for Accessible Housing**

There is a lack of accessible housing units in the City of Salisbury as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **3-B:** Continue to provide financial assistance for accessibility improvements to owner-occupied housing units to enable the elderly and/or disabled to remain in their existing homes.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Continue to update the information, including accessibility and visitability, available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Appoint City residents to the City's CDBG Committee.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Development planning is the process by which the City identifies and seeks to achieve the most desirable future for the community. The development planning process has two principle outcomes: the first is a consensus on pursuing the vision for future growth; the second is a land use plan. Development planning involves the promotion of community goals and potential, including the development of human capital, a broader focus than simply land use or public facility provision.

Community-based economic development is aimed at bringing members of all groups into the local economy. Efforts take a variety of forms, ranging from the construction of affordable housing, to the establishment of businesses that support local workers, and through training opportunities that meet the local needs. The local labor force needs to be prepared to take advantage of new jobs.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	92	4	1	0	-1
Arts, Entertainment, Accommodations	1,395	3,118	14	15	1
Construction	537	837	5	4	-1
Education and Health Care Services	2,078	5,595	21	27	6
Finance, Insurance, and Real Estate	472	1,345	5	7	2
Information	125	330	1	2	1
Manufacturing	1,791	2,971	18	15	-3
Other Services	447	1,062	5	5	0
Professional, Scientific, Management Services	699	1,280	7	6	-1
Public Administration	0	0	0	0	0
Retail Trade	1,441	2,802	15	14	-1
Transportation and Warehousing	331	230	3	1	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	406	839	4	4	0
Total	9,814	20,413	--	--	--

Table 39 - Business Activity

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	15,753
Civilian Employed Population 16 years and over	14,115
Unemployment Rate	10.52
Unemployment Rate for Ages 16-24	24.15
Unemployment Rate for Ages 25-65	6.99

Table 40 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	2,575
Farming, fisheries and forestry occupations	620
Service	2,160
Sales and office	3,420
Construction, extraction, maintenance and repair	895
Production, transportation and material moving	960

Table 41 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,432	77%
30-59 Minutes	2,375	17%
60 or More Minutes	825	6%
Total	13,632	100%

Table 42 - Travel Time

Data Source: 2009-2013 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,070	205	725

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,573	310	955
Some college or Associate's degree	3,015	305	714
Bachelor's degree or higher	3,305	144	520

Table 43 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	142	345	240	175	220
9th to 12th grade, no diploma	409	285	235	720	265
High school graduate, GED, or alternative	1,335	925	1,033	1,869	1,163
Some college, no degree	4,280	1,050	840	1,329	600
Associate's degree	278	264	204	398	71
Bachelor's degree	535	788	520	1,130	483
Graduate or professional degree	38	325	525	670	545

Table 44 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	65,596
High school graduate (includes equivalency)	82,516
Some college or Associate's degree	138,731
Bachelor's degree	153,636
Graduate or professional degree	294,251

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the Maryland Department of Commerce Brief Economic Facts for Wicomico County, "Wicomico is the number two agricultural producing county in Maryland, and ranks third in broiler chicken

production. Popular crops include corn, soybeans, wheat and vegetables. In addition to agriculture and poultry, health care, educational sectors and a diverse industrial base offer stability and a firm foundation for Wicomico's economy." The following are the Top Ten Employers in Wicomico County as of 2018:

1. Peninsula Regional Medical Center, Medical services, 2,900 employees
2. Salisbury University, Higher education, 1,865 employees
3. Perdue Farms, HQ/poultry processing, 1,500 employees
4. Wor-Wic Community College, Higher education, 435 employees
5. Jubilant Cadista Pharmaceutical, Generic pharmaceuticals, 340 employees
6. Genesis HealthCare/Salisbury Rehabilitation and Nursing Center, Nursing care, 340 employees
7. Delmarva Power, Energy products and services, 300 employees
8. K&L Microwave, Electronics assembly, 265 employees
9. Dove Pointe, Services for the disabled, 250 employees
10. SHORE UP!, Social services, 250 employees

Describe the workforce and infrastructure needs of the business community:

The following are the workforce and infrastructure needs of the City of Salisbury economy:

- Encourage future development that bolsters the downtown's role as the City center and home of government, retail business, arts and entertainment, and the waterfront.
- Creation of new jobs and encourage people to reside in the City.
- Encourage a commercial redevelopment or revitalization concept which will make appropriate use of the Wicomico River waterfront for private redevelopment, while encouraging maximum public use of the river front.
- Maintain the City of Salisbury as the center of retail trade and health services for the Lower Eastern Shore and much of the Delmarva Peninsula.
- Support the revitalization of existing neighborhoods.
- Improve public safety throughout the City.
- Maintain the status of the Port of Salisbury as an essential element of regional commerce.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

From the City's updated Comprehensive Plan, the City has identified the following goals:

- To use open space, pedestrian and street corridors to strengthen connections between residential neighborhoods, the downtown and employment areas.
- To provide for the appropriate use of limited land resources in the City of Salisbury in an orderly and controlled manner to grow and develop according to the specific needs of the City.

- To promote a compact development pattern and to grow in an orderly and controlled manner that enhances sustainability and provides a livable community.
- To pursue infill annexation opportunities while assuring that future growth does not outpace available public facilities.

The objectives to achieve an orderly and efficient growth while balancing the welfare of its residents are:

- Provide a clear direction for growth in the City, as well as the associated infrastructure and facilities necessary to support future growth and development.
- Redevelop underutilized areas in the City in an appropriate manner for the benefit of existing and future residents, while encouraging responsible and sustainable new development in appropriate areas.
- Provide a comprehensive, balanced transportation system for the safe, convenient, and efficient movement of people, goods, and services among places of residence, employment, shopping and recreation throughout the City.
- Strengthen Main Street and the Downtown Corridor to encourage continued commercial growth while also utilizing valuable resources outside of the Downtown.
- Promote Salisbury as the urban center of the Delmarva Peninsula by creating opportunities to expand into new tourism markets and enhancing existing tourism markets, such as interconnecting the existing hiking and biking trails through the City.
- Provide a variety of public-accessible open space areas and recreational facilities.
- Protect and restore historically- and culturally-significant places throughout Salisbury. Improve the quality of housing while offering a variety of housing types in the City to meet different income needs.
- Streamline the annexation process to reduce conflict between the City and Wicomico County, establish clear boundaries between Salisbury and the surrounding jurisdictions and to update annexation plans as necessary.
- Preserve and conserve the valuable natural resource lands and other sensitive areas in the City to improve the quality of the resource.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

In 2000 according to the U.S. Census, 63.5% of the City's residents 16 years of age and over were considered a part of the labor force. The 2006-2010 American Community Survey estimates that approximately 63.8% of the population is currently in the labor force. The following charts illustrate the categories of workers and their occupations. The largest portion of Salisbury workers are in management, business, science, and arts occupations. Approximately one fifth of all workers are in "service occupations," and one quarter are in "sales and office occupations." According to the 2006-2010 American Community Survey, an estimated 26.9% of households in the City of Salisbury receive income from Social

Security. The majority of workers (80.5%) in the City of Salisbury are classified as Private Wage and Salary workers.

The unemployment rate in the City of Salisbury fluctuated greatly during the ten-year time period starting at an unemployment rate of 8.4% to a low of 3.6% and a high of 11.5%. In August 2013, according to the U.S. Bureau of Labor Statistics, the City of Salisbury had an unemployment rate of 8.5%, compared to the Wicomico County unemployment rate of 7.7%, Maryland's unemployment rate of 7.0%, and the national average unemployment rate was 7.2%.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Salisbury is located in the Lower Shore designated Local Workforce Investment Area (LWIA) under the Workforce Investment Act (WIA) of 1998. The Lower Shore Workforce Alliance (LSWA), a division of the Tri-County Council for the Lower Eastern Shore of Maryland, provides workforce training and placement for the City of Salisbury. The organization provides policy and oversight for Workforce Investment Act (WIA) funds and programs. WIA services are primarily delivered at the One-Stop Job Market located at 31901 Tri-County Way in Salisbury, Maryland (410-341-6515). The training and employment services currently offered by LSWA include skill and career assessment, occupational skills training, job search assistance, work experience, employability development counseling, supportive services and referral services which enable eligible participants to become economically self-sufficient and productive members of the community.

To better serve the local economy, the Lower Shore Workforce Alliance is partnering with other community agencies in a strategic shift towards the utilization of industry cluster advisory groups. This involves coordinating with existing organizations to ensure that workforce issues are brought to the forefront. Using an industry cluster model will allow staff to better focus on specific workforce issues. This strategy will assist in the transition from a supply-side (randomly trained individuals) approach to a demand-side (employer) approach to workforce development. For example, a healthcare industry advisory group (demand-side) identifies the need for nursing assistants, and then LSWA will broker relevant training, producing a skilled workforce (supply-side).

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Not applicable.

Discussion

In 2016, Salisbury Mayor Jacob Day introduced Salisbury's "9 Pillars" as a blueprint for comprehensive development strategies for the City. The City is currently engaged in a number of large scale development plans that are tied to this blueprint and have a directional impact on the City's housing and community development strategies. The comprehensive development strategies are:

1. Economic Development

As the Capital of the Eastern Shore, the City of Salisbury is proud to facilitate a diverse economy. We have an ever-expanding range of economic opportunities that exist within our bustling economy. We are proud to have the 7th fastest growing job market in the US as we cultivate entrepreneurs and encourage the proliferation of small, locally-owned businesses. In 2016 alone, Salisbury's metro economy had grown to \$16.9 billion. With only \$350 million in retail buying power in the City, Salisbury retailers had \$1.6 billion exchanged through retail spending. Manufacturing employment reached 12% of the workforce compared to 3% across the State of Maryland. The most important part of our economic growth strategy has been to turn our once-quiet Downtown into a vibrant center of arts and culture by investing in marketing efforts, arts organizations, recurring events, establishing a Downtown Visitor Center, an amphitheater, and recruiting the National Folk Festival and its \$90 million economic impact to the center of the city.

2. Brain Drain

To continue as a leader at the vanguard of innovative concepts and technologies we are always looking for ways to beautify and better our City. We recently rebranded Salisbury in order to become more marketable as we encourage citizens and business to become involved in our community and take pride in being Salisburians. As a result, we are now known as Maryland's Coastal College Town. We have created an Entrepreneur Pipeline with Salisbury University, partnering with the School of Business to hold entrepreneur courses and business competitions, including awarding a Mayor's Prize to one winning business plan annually. Through our coordination with Salisbury University, we have successfully attracted the University to – for the first time – open a Downtown campus. In this landmark building, they are designing a major Entrepreneur Center which will continue to connect bright minds to the City's heart and soul. We have also funded our City's groundbreaking 'Buy a Home Build a Business' program that helps aspiring small business owners to both open a storefront and buy a house in Salisbury. In support of the young people who grow up in Salisbury, we have established a Youth Civics Council and Youth Development Advisory Committee this year. The Committee has, among other things, recommended the

City establish 2 youth community centers in our distressed neighborhoods in Salisbury and we have acquired sites and begun the design process for these transformative centers.

3. Transparency

Throughout Mayor Day's administration there is an ongoing endeavor to hold our government accountable to you, the citizens of Salisbury, as we foster an environment of responsive government and promote open lines of communication between City Government and citizenry. We welcome the public to attend our City Council meetings and make access to government officials easier than ever by streaming Council meetings and work sessions live on PAC 14. Additionally, we remain steadfast in our commitment to transparency by openly sharing up-to-the-minute mapped data. Over the course of FY17 and FY18 we have – and will continue – developing our new City web site (including a new Downtown web site) and a City-operated 311 system. Tools are being adopted to make bill pay, job application, RFP/bid response and other citizen submissions much more user-friendly.

4. Neighborhoods & Housing

The City of Salisbury has a dedicated team of support staff and code enforcement officers in our Housing and Community Development Department (HCDD). HCDD serves our City in a myriad of ways from enforcing property and maintenance codes to making sure rental properties within City limits are registered and landlords are properly licensed. In addition to helping maintain order and consistency throughout the streets of Salisbury, HCDD is the home of Salisbury's new Housing First program, designed to help rehabilitate and house the chronically homeless in our City. Currently, HCDD is also working on new ways to encourage homeownership while supporting and strengthening our neighborhoods and encouraging a sense of pride throughout our City.

5. Fiscal Discipline

We work tirelessly to ensure that every dollar we expend is accounted for and each expense justified. Each of our City departments is challenged to strive for efficiency as we respect our commitment to you, the tax payer, to responsibly manage City revenue. As a testament to our fiscal responsibility and the dedication of every department, Salisbury has been able to reap the benefits of having a surplus in our budget. In 2016, we had \$280,000 returned to surplus. Furthermore, as a direct result of our fiscal responsibility and discipline, our City currently benefits from our AA Bond rating.

6. Public Safety

Maintaining the safety of our community is one of the most important duties our City government is tasked with. As an example of our ongoing commitment to promoting the safety of Salisbury's homes, streets, and business we are proud to host fully operational Police and Fire Departments. Salisbury's

finest, the men and women of our Police and Fire Departments, work around the clock to ensure our City continues to be a safe, family friendly community. The commitment of our first responders has not gone unnoticed or unrewarded, as Salisbury now enjoys the lowest real number of Part 1 crimes in 31 years, and the lowest per capita crime rate in that same time. As a testament to our Emergency Services commitment, it is worth noting that our Salisbury Police Department voluntarily seeks and maintains national accreditation. Furthermore, as a result of their proven track record of outstanding response times and ability to extinguish fires, our Salisbury Fire Department recently attained an ISO rating of 2, one of only 5 agencies in the State of Maryland in the top rating tier.

7. Environment

In Salisbury, we take pride in our beautiful environment and pristine waterways. We stand resolved in our commitment to the preservation of one of our most valued natural resources, the Wicomico River. As a demonstration of our determination to preserve our stunning environment for the utilization and enjoyment of future generations, we are proud to participate in efforts in partnership with the Wicomico Creek Watchers to improve the quality of our river and ponds, fulling funding their water testing program for the first time.

8. Transportation & Infrastructure

We are devoted to making commuting to and through Salisbury easier and safer than ever by keeping our roads, bridges, and sidewalks accessible to all. A City can only be as strong as the foundation upon which it is built; with this in mind we take pride in our transportation systems and are always looking for ways to improve Salisbury's infrastructure. Currently, we are improving the infrastructure of our Main Street and beautifying our streetscape. In addition to our ongoing projects, we have plans to continue to connect sections of the Salisbury Urban Greenway walking trail as well as to create an innovative biking and walking rail trail along the railroads that connect North and South Salisbury. We are also honored to have been designated as a Bike Friendly City with a Silver Status. In the past 12 months we have adopted a Bike Master Plan, Route 13 Corridor Plan, Urban Greenway Plan, Downtown Master Plan and Zoo Master Plan for upgrading and expanding our infrastructure.

9. Constituent Service & Management

Ultimately, the purpose of our City Government is to serve you, the citizens of Salisbury. Our City staff work every day to ensure that Salisbury continues to thrive. If you should have any questions, concerns, or comments regarding the daily operations of the City of Salisbury, please do not hesitate to contact the Mayor's Office or one of our City departments directly. It is our hope that Salisbury will continue to grow as a center of employment and opportunity for all. Our City has a dedicated staff of civil servants. It is our desire for employees of the City of Salisbury to be both engaged and challenged while they are members of our dedicated and innovative workforce.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City has identified the following five residential neighborhoods as areas that have a concentration of houses with multiple housing problems: North Camden; Newtown-North Division; Church Street-Doverdale; Presidents-Princeton; and West Side. These areas have been labeled as CDBG Target Areas.

Concentration is defined as the percentage of households with multiple housing problems are at least 20 percentage points higher than the percentage of households with multiple housing problems as a whole.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City defines an area of minority concentration as an area identified by Census tracts where at least 60% of the population who reside within the census tract are identified as minority households, as defined by the 2010 U.S. Census. Based on this definition there are two Census Tracts within the City of Salisbury which meet this definition; Census Tract 1 and Census Tract 3. Census Tract 1 encompasses the Church Street-Doverdale CDBG target neighborhood of Salisbury. The percentage of minority residents residing in Census Tract 1 is 60.92%. Census Tract 3 encompasses the Westside CDBG target neighborhood of Salisbury. The percentage of minority residents residing in Census Tract 3 is 88.27%.

What are the characteristics of the market in these areas/neighborhoods?

The areas identified have a larger percentage of multiple housing problems as compared to the City as a whole. In general, these areas exhibit higher rates of vacancy and renter-occupied units. In addition, the economic and demographic characteristics of the areas have higher levels of minorities and lower income levels.

The percentage of minority residents residing in Census Tract 1 is 60.92%. There are a total of 6,211 people living in Census Tract 1 and 2,041 households. Of the residents, 1,783 live below poverty and 11.37% have annual incomes of less than \$14,999. Vacancy rates were 11.2%.

The percentage of minority residents residing in Census Tract 3 is 88.27%. There are a total of 1,449 people living in Census Tract 3 and 534 households. Of the residents, 455 live below poverty and 30.1% have annual incomes of less than \$14,999. Vacancy rates were 16.8%.

Are there any community assets in these areas/neighborhoods?

The majority (62.6%) of the homes in these two areas are single unit detached structures. The areas also have close access to parks and recreational facilities, as well as being located close to essential City services such as police and fire protection. The areas border the Downtown Area of Salisbury, as well.

Are there other strategic opportunities in any of these areas?

The target areas directly border the Downtown Area of Salisbury. As the City of Salisbury continues its Downtown improvement goals, the surrounding areas will benefit from the community and economic investments that will occur in the Downtown such as the increase in job opportunities, increase in housing options, and increase in commercial facilities. The City will continue to look for linkages between strategic areas of the city to connect the lower income individuals to development opportunities.

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for the City of Salisbury to establish its housing, homeless, other special needs, community development, economic development, and anti-poverty priorities, objectives, and strategies that it anticipates will be completed during the next five years. The PY 2019-2023 Strategic Plan has been developed based on evaluating the needs and problems experienced by the City of Salisbury and its residents. This strategy is the result of the City's needs assessment and market analysis, which has determined the City's priorities based on this examination.

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. The City of Salisbury has an overall low- and moderate-income population of 64.4%.

The City of Salisbury based its goals and objectives for the PY 2019-2023 Consolidated Plan on the following guiding principles, which provided a framework for the development of the Five Year Consolidated Plan:

- Assist - Develop comprehensive strategies to support and assist those in need in the City of Salisbury.
- Involve - Involve the community and provide opportunities for citizen input and involvement in the Five Year Consolidated Plan process and the preparation of the report.
- Collaborate - Encourage collaboration between public, private, and non-profit agencies in order to ensure the most efficient and effective services.
- Leverage - Leverage CDBG funds and other local resources to maximize the effectiveness of programs and services.
- Promote - Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low- and moderate-income persons.

The City of Salisbury's priority needs were determined based on:

- existing data on the needs of the community;
- through consultation with City Department Heads and staff
- attendees at round table discussions
- public hearings
- citizen surveys
- surveys from social service providers, housing organizations, and community and economic development agencies

The key factors affecting the determination of the five-year priorities include the following:

- The types of target income households with greatest need for assistance.
- The City's low- and moderate-income areas with the greatest need.
- Those activities that will best address the needs of the City residents.
- The limited amount of funding available to meet the needs.
- The ability to leverage additional resources.

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SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	Citywide Low-Mod
2	Area Name:	Church Street-Doverdale CDBG Target Area
3	Area Name:	Newtown-North Division CDBG Target Area
4	Area Name:	North Camden CDBG Target Area
5	Area Name:	Presidents-Princeton CDBG Target Area
6	Area Name:	West Side CDBG Target Area

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Salisbury has identified the City's urban core as a priority area for revitalization that includes the rehabilitation of the housing stock, reduction in crime in the adjacent five neighborhoods, and creating connectivity between the urban core neighborhoods and business district.

In addition to the City's Downtown, the five prioritized neighborhoods are North Camden, Newtown/North Division Street, Church Street/Doverdale, Presidents/Princeton Area, and the Westside. The City has been focusing on the revitalization of these target neighborhoods for several years, utilizing a number of different funding programs. All of these neighborhoods have suffered from age, neglect, an overabundance of rental properties, and irresponsible and/or absent landlords. Of the five neighborhoods, the Westside neighborhood has the highest rate of minority concentration (88.27%), as well as a large number of people with low median household incomes and high rates of poverty. Besides capital investments to improve and increase the stock of affordable housing and support homeownership opportunities, the City has made a commitment of resources to reduce crime, promote job training, and revitalize the Downtown. The City of Salisbury Consolidated Plan defines an Area of Minority Concentration as follows; "Census tracts where at least 60% of the population who reside within the census tract are identified as minority households, as defined by the 2010 U.S. Census." There are two census tracts within the City of Salisbury which qualify as areas of minority concentration: Census Tract 1 and Census Tract 3. Census Tract 1 includes the Church Street/Doverdale CDBG target neighborhood. The percentage of minority residents residing in Census Tract 1 is 60.92%. Census Tract 3 encompasses the Westside CDBG target neighborhood of Salisbury. The percentage of minority residents residing in Census Tract 3 is 88.27%.

The City has determined that CDBG funds for program years 2019 to 2023 be directed to all of the CDBG

target areas. Priority will be given to projects located in the following areas:

- Church Street / Doverdale CDBG Target Neighborhood
- Westside CDBG Target Neighborhood
- Presidents / Princeton CDBG Target Neighborhood

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SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Housing Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area

	Associated Goals	HS-1 Homeownership HS-2 Housing Construction HS-3 Housing Rehabilitation
	Description	There is a need for additional decent, safe, sanitary, and affordable housing for homebuyers, homeowners, and renters.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
2	Priority Need Name	Homeless Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area
	Associated Goals	HO-1 Housing HO-2 Operation/Support
	Description	There is a need for housing access for homeless persons and persons at-risk of becoming homeless.

	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
3	Priority Need Name	Other Special Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area
	Associated Goals	SN-1 Housing SN-2 Social Services
	Description	There is a need for housing access, services, and facilities for persons with special needs.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
4	Priority Need Name	Community Development Need
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area
	Associated Goals	CD-1 Community Facilities and Infrastructure CD-2 Public Safety and Services CD-3 Connectivity CD-4 Clearance/Demolition
	Description	There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City of Salisbury.

	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
5	Priority Need Name	Economic Development Need
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area

	Associated Goals	ED-1 Employment ED-2 Development ED-3 Redevelopment ED-4 Financial Assistance ED-5 Access to Transportation
	Description	There is a need to encourage employment and economic opportunities in the City of Salisbury.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
6	Priority Need Name	Administration, Planning, and Management Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

Geographic Areas Affected	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area
Associated Goals	AM-1 Overall Coordination
Description	There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.
Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.

Narrative (Optional)

The priority ranking of needs for the housing, homeless, other special needs, community development, economic development, and administration, planning, and management strategies are as follows:

- High Priority - Activities are assigned a high priority if the City expects to fund them during the Five Year Consolidated Plan period.
- Low Priority - Activities are assigned a low priority if the activity may not be funded by the City during the Five Year Consolidated Plan period. The City may support applications for other funding if those activities are consistent with the needs identified in the Five Year Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	CDBG funds are limited for use within the City; housing assistance is limited to homeowners, as well as non-profit affordable housing providers. The City is not a HOME entitlement community. A state allocation of ESG funds are used locally for Rapid Re-housing activities.
TBRA for Non-Homeless Special Needs	CDBG funds are limited for use within the City; housing assistance is limited to homeowners, as well as non-profit affordable housing providers. The City is not a HOME entitlement community. A state allocation of ESG funds are used locally for Rapid Re-housing activities.
New Unit Production	The housing needs in the City are for accessible, decent, safe, sanitary and affordable housing units. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.
Rehabilitation	The housing needs in the City are for accessible, decent, safe, sanitary and affordable housing units. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.
Acquisition, including preservation	<p>The housing needs in the City are for accessible, decent, safe, sanitary and affordable housing units. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.</p> <p>There are three historic districts: Downtown, Newtown, and Camden. The City has developed guidelines for historic preservation.</p>

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Salisbury will receive \$349,401 in CDBG funds for the PY 2019 program year. The City's PY 2019 CDBG program year starts on July 1, 2019 and concludes on June 30, 2020. The City projects its CDBG allocations will remain level over the five-year period.

The City is not a direct recipient of HUD's Emergency Solutions Grant (ESG), Housing Opportunities for People With AIDS (HOPWA), or HOME Partnership (HOME) funds. Entities within the City are encouraged to apply for funding under these programs through the Maryland Department of Housing and Community Development (DHCD). The City will support applications that are submitted to DHCD that address the needs and strategies identified in the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	349,401	0	0	349,401	1,400,000	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City will continue to utilize federal, state and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives.

Other resources available to help the City address its housing and community development needs include funds from the Maryland Department of Housing and Community Development (DHCD), such as low interest mortgage finance (HOME funds), housing rehabilitation money (Maryland Housing Rehabilitation Program - MHRP funds), Special Targeted Area Rehabilitation (STAR) Program funds, lead-based paint reduction funds (Lead Hazard Reduction Program), first-time homebuyer settlement expenses, rental allowance funds (Rental Allowance Program), and neighborhood revitalization program (Community Legacy and Neighborhood Partnership) funds.

Salisbury has successfully obtained funding from the Environmental Protection Agency, the National Fish & Wildlife Foundation, the Maryland Department of Natural Resources, the Department of Transportation, and the State Highway Administration. To help with crime reduction and revitalization activities the City has received funds through the Law Enforcement Block Grant program, the Edward Byrne Memorial Justice Assistance Grant (JAG) program, the Bulletproof Vest Partnership Program (DOJ), as well as Wicomico Exile (gun control), the Gun Violence Reduction Initiative, and the Maryland Criminal Intelligence Network (MCIN) through the Governor's Office of Crime Control & Prevention (GOCCP).

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not intend to use, acquire or improve any publicly owned land or property using CDBG funds to address the needs identified in the City's Consolidated Plan.

Discussion

The City will utilize available federal, state and private resources currently available to address the needs identified in the City's Consolidated Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SALISBURY, CITY OF	Departments and agencies	Planning	Jurisdiction
Wicomico County Housing Authority	PHA	Public Housing	Region
Homeless Alliance for the Lower Shore Continuum of Care Committee	Continuum of care	Homelessness	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City's Housing & Community Development Department (HCDD) coordinates and consults with the multiple municipal departments and authorities, the Maryland Department of Housing and Community Development (DHCD), and local non-profit and for profit stakeholders to address its housing and community development priorities. The City coordinates and consults with the Wicomico Housing Authority on issues of affordable housing for extremely low-, very low-, and low-income residents. Additionally, the City coordinates and consults with the HALS CoC on issues concerning rapid rehousing, homeless prevention, emergency shelter housing, transitional housing, and permanent supportive housing for the City.

The largest barrier for the City to address its housing and community development needs is the lack of adequate funding for the City and stakeholders to undertake projects that will address the needs identified in this plan.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Maryland Department of Health and Mental Hygiene (DHMH) provides referral services and case management to persons with HIV to ensure that those persons receive the supportive services that they will need.

The HALS CoC provides a number of housing/shelter options, as well as supportive services for homeless persons.

The City of Salisbury also provides referral services and information on affordable housing options in the City.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

To adequately address the needs of the homeless, there is a need for increased cooperation and coordination among the many housing developers and social service providers. All of these actions, once coordinated and implemented, will greatly enhance the City's efforts to address the homeless population's needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The HALS CoC performs an annual gap analysis to determine the unmet supportive service and housing needs for the homeless population. In previous years, the CoC identified the need for additional housing options for veterans.

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SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Homeownership	2019	2023	Affordable Housing	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Housing Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	HS-2 Housing Construction	2019	2023	Affordable Housing	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Housing Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	HS-3 Housing Rehabilitation	2019	2023	Affordable Housing	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Housing Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	HO-1 Housing	2019	2023	Homeless	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Homeless Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HO-2 Operation/Support	2019	2023	Homeless	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Homeless Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	SN-1 Housing	2019	2023	Non-Homeless Special Needs	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Other Special Needs		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	SN-2 Social Services	2019	2023	Non-Homeless Special Needs	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Other Special Needs		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	CD-1 Community Facilities and Infrastructure	2019	2023	Non-Housing Community Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Community Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	CD-2 Public Safety and Services	2019	2023	Non-Housing Community Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Community Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	CD-3 Connectivity	2019	2023	Non-Housing Community Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Community Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	CD-4 Clearance/Demolition	2019	2023	Non-Housing Community Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Community Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	ED-1 Employment	2019	2023	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	ED-2 Development	2019	2023	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	ED-3 Redevelopment	2019	2023	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	ED-4 Financial Assistance	2019	2023	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	ED-5 Access to Transportation	2019	2023	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	AM-1 Overall Coordination	2019	2023	Planning	Citywide Low-Mod North Camden CDBG Target Area Presidents-Princeton CDBG Target Area Church Street-Doverdale CDBG Target Area Newtown-North Division CDBG Target Area West Side CDBG Target Area	Administration, Planning, and Management Need		

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Homeownership
	Goal Description	Increase the supply of owner-occupied housing units through housing counseling, down payment assistance, and closing cost assistance.
2	Goal Name	HS-2 Housing Construction
	Goal Description	Encourage the construction of new affordable housing units in the City for owners and renters.

3	Goal Name	HS-3 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the City by addressing code violations, emergency repairs and handicap accessibility.
4	Goal Name	HO-1 Housing
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
5	Goal Name	HO-2 Operation/Support
	Goal Description	Assist providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless.
6	Goal Name	SN-1 Housing
	Goal Description	Support an increase in the supply of accessible, decent, safe, sanitary, and affordable housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
7	Goal Name	SN-2 Social Services
	Goal Description	Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
8	Goal Name	CD-1 Community Facilities and Infrastructure
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
9	Goal Name	CD-2 Public Safety and Services
	Goal Description	Improve and enhance public safety, public services, and public programs.

10	Goal Name	CD-3 Connectivity
	Goal Description	Improve connectivity within the City and to surrounding communities through physical, visual, transportation, and accessibility improvements.
11	Goal Name	CD-4 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions throughout the City.
12	Goal Name	ED-1 Employment
	Goal Description	Support and encourage job creation, job retention, and job training opportunities.
13	Goal Name	ED-2 Development
	Goal Description	Support business and commercial growth through expansion and new development.
14	Goal Name	ED-3 Redevelopment
	Goal Description	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
15	Goal Name	ED-4 Financial Assistance
	Goal Description	Support and encourage new economic development through local, state, and federal tax incentives and programs such as Tax Incremental Financing (TIF), Tax Abatements (LERTA), Payment in Lieu of Taxes (Pilot), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.
16	Goal Name	ED-5 Access to Transportation
	Goal Description	Support the expansion of public transportation and access to bus and automobile service to assist residents' transportation needs for employment and job training opportunities.

17	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Salisbury owns Mitchell Landing Apartments, a 24-unit apartment complex which was built with Partnership Rental Housing Program (PRHP) funds received from CDA / DHCD. Severn Companies manages the property for the City. Mitchell Landing serves moderate income families.

In PY 2016, the City of Salisbury, in partnership with the Wicomico County Health Department (WiCHD) and Help and Outreach Point of Entry, Inc. (HOPE), began running a pilot permanent supportive housing (PSH) program for 12 chronically homeless persons. This program adheres to a 'Housing First' philosophy, stressing a relatively low barrier for access to the program and high bar for ejection from the program. In PY 2017, the City of Salisbury placed 9 additional households in the PSH program, consisting of 9 adults and 6 children. Four households were exited from the program – one as a result of death, two for non-compliance and one was a voluntary exit. Currently the City's PSH has 11 active households, with 19 total people, consisting of 12 adults and 7 children.

Participants are housed in private, scattered-site rentals, with the majority of the cost of housing (rent and utilities) covered by the City. Participants are required to contribute 30% of their income to the payment of their rent. The WiCHD provides targeted case management (TCM) to participants of the program, reimbursable through Medicaid. The case managers meet with the program participants approximately once a week. As needed, the Homeless Alliance of the Lower Shore provides ongoing support and advice to the City on operating the program.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Wicomico County Housing Authority was found to be in non-compliance with Section 504 of the Rehabilitation Act of 1973 based on a Compliance Review conducted by the Baltimore HUD Office on May 2003. The Housing Authority subsequently entered into a Voluntary Compliance Agreement with the Department. The Housing Authority is currently in compliance with its agreement.

Activities to Increase Resident Involvements

The Housing Authority provides the following community amenities at its new affordable housing developments:

- Community building with meeting space and computer lab
- Supportive services on-site
- Fitness center
- On-site parking and access to public transportation
- On-site professional management team

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Salisbury's PY 2019-2023 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve the knowledge and awareness of both the public and the local officials of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to educate and make realtors, bankers, and housing providers aware of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Continue to support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination and/or not aware of how to file a housing complaint.
- **1-D:** Continue to identify LEP persons to provide the specific language assistance that is needed.
- **1-E:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout the eastern shore.

- **Impediment 2: Continuing Need for Affordable Housing**

Two out of every three renter households in the City are paying over 30% of their monthly incomes on housing costs. One out of every three owner households with a mortgage is paying over 30% of their monthly income on housing costs.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing located outside of areas of lower income and minority concentrations.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, sound and affordable housing for households below 80% AMI.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness.
- **2-D:** Provide federal, state and local funding in response to HMDA data discrimination patterns to support a higher loan to value ratio for minority homebuyers.
- **2-E:** Continue to update the information available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 3: Continuing Need for Accessible Housing**

There is a lack of accessible housing units in the City of Salisbury as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **3-B:** Continue to provide financial assistance for accessibility improvements to owner-occupied housing units to enable the elderly and/or disabled to remain in their existing homes.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Continue to update the information, including accessibility and visitability, available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Appoint City residents to the City's CDBG Committee.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The CoC will continue to provide the following outreach to homeless persons and families:

- Wicomico County has a designated PATH staff person to conduct street outreach including encampments
- Two day facilities offer meals, services and bathroom facilities
- Community Resource Days are scheduled to provide outreach, information, and referrals for housing and services
- Faith based organizations provide outreach and referral for housing and services
- Veteran outreach through SSVF
- SOAR case manager conducts outreach
- Homeless ID Project
- Distribution of Resource Cards and Guides throughout the area
- Outreach provided at community events
- Annual PIT count
- Food pantries and soup kitchen outreach
- 24-hour general help hotline 211
- HALS CoC website

The CoC will provide additional funding for its street outreach workers which includes training on the assessment tool. The assessment tool determines the priority of needs and uses a self-sufficiency outcome matrix to determine rapid rehousing and permanent housing needs to ensure that homeless persons are prioritized by need and in a timely manner.

Addressing the emergency and transitional housing needs of homeless persons

According to 2018 HIC data, the CoC had 198 emergency shelter beds and 30 transitional housing beds. Both operated at 100% coverage rate. During 2019, the CoC emergency shelter beds and transitional housing beds available will increase/decrease/remain the same. The CoC will continue to operate two (2) day shelters that offer meals, services, and bathroom facilities: HALO, 119 South Boulevard, Salisbury, MD and Joseph House, 812 Boundary Street, Salisbury, MD. The following services will remain available:

- Wicomico County Department of Social Services
- Wicomico County Health Department
- Rapid rehousing and homeless prevention through Diakonia
- Catholic Charities - Seton Center
- Goodwill Industries
- HOPE

- Joseph House
- The Salvation Army
- Shore Transit
- Telemon Corporation
- Salisbury Urban Ministries

The CoC will continue to expand its permanent supportive housing programs which will result in additional beds being made available at emergency shelter and transitional housing locations.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The CoC works with its partners to resolve, reduce and remove barriers homeless persons' experience during their transition to permanent housing and independent living by:

- Establishing coordinated assessment process to reduce barriers to program entry
- Implementing the housing first model
- Connecting program participants to resources such as: income; utilities, rent, identification, case management, etc.) to sustain permanent housing
- Utilizing available housing resource lists to assist program participants to identify housing options
- Using HMIS data to analyze results

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The CoC has created a network of outreach programs, intake and assessment options, housing opportunities, and service referrals to help low-income individual families avoid becoming homeless. This process is linked to the coordinated entry system and housing first model. Additionally, the Maryland Department of Health and Mental Hygiene (DHMH) provides referral services and case management to persons being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions) to ensure that those individuals receive the supportive services that match their needs.

While all of the publicly funded institutions and systems of care in the area have adopted discharge policies and procedures that are designed to not discharge clients into homelessness, CoC members have observed that the implementation of these plans is not flawless. The CoC has identified a lack of adequate staffing levels to properly access post-discharge housing and services. The largest area of improvement the CoC has identified to address this issue, is utilization of the CoC's coordinated entry system. The CoC will continue its efforts in collaboration with the City and tri-county members to improve knowledge and communication between publicly funded institutions and systems of care that could potentially discharge a client into homelessness and housing/service providers.

The City of Salisbury's Housing and Community Development Department has staff available to refer low-income individuals and families to available affordable housing options and supportive service programs in the City in order to help them avoid becoming homeless. Additionally, the Housing Authority has prioritized the waiting list status for seniors and persons with disabilities.

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SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Maryland Department of the Environment manages a lead poisoning prevention program that forms the foundation of the lead reduction and elimination strategy in the City. The City has several ongoing efforts to reduce risk of children's lead exposure and to detect lead exposure as follows:

- Under Maryland State Law “Lead Risk Reduction in Housing” owners of rental property built before 1950 must register their units with the Maryland Department of the Environment (MDE), distribute materials from MDE informing tenants of the hazards of lead-based paint, and meet specific lead paint risk reduction standards, in return for liability protection. The Law also requires landlords to perform lead hazard reduction treatments at each turnover in rental housing built before 1950. The protection also is available for owners of rental units built after 1950, if they choose to meet the requirements.
- Grants and loans for lead hazard reduction
- Locally based outreach programs to parents, health care providers, and property owners
- Targeted intensive outreach for blood lead testing for early detection and early intervention in at-risk areas

Statewide, the following blood lead testing requirements are in effect:

- Mandatory blood lead testing at age one and two of children enrolled in Medicaid (Federal Early Prevention Screening and Detection Treatment or "EPSDT" requirements)
- Mandatory evidence of screening within 30 days of entry into daycare for newborn children to six years of age with either a blood-lead test or risk assessment questionnaire
- Mandatory testing of children by age 12 months and by age 24 months living in an at-risk area
- Recommendations for medical and public health follow-up based on the Centers for Disease Control and Prevention (CDC) guidance in "Screening Young Children for Lead Poisoning, Guidance for State and Local Public Health Officials" and “Managing Elevated Blood-Lead Levels Among Young Children: Recommendations from the Advisory Committee on Childhood Lead Poisoning Prevention"

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead based paint is one of the most significant environmental factors that affects residential housing units. Lead-based paint in residential housing can cause severe health risks for children. In 1978, lead was banned from use in residential paint. It is estimated that 20 million housing units in the United States contain lead based paint hazards, which includes flaking or peeling of lead based paint and excessive levels of tiny lead particles in household dust. HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning.

According to CHAS data, it is estimated that there are 1136 (or 30% of) owner-occupied housing units and 288 (or 3% of) renter-occupied housing units built before 1980 with children present located in the City.

According to the Childhood Blood Lead Surveillance in Maryland 2017 Annual Report, there were 2,285 (or 24.8% on the population) children age 0-72 months tested for blood lead levels. There were 26 (1.1% of the population) reported cases of blood lead levels of 5-9 µg/dL and 7 reported cases of blood lead levels > 10 µg/dL (0.3% of the population) for children 0-72 months old.

How are the actions listed above integrated into housing policies and procedures?

The reported cases of childhood lead poisoning in Wicomico County are low. State Health Department estimates emphasize that the number of unreported/undetected cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread.

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities, such as: rehabilitation; tenant based rental assistance; and property acquisition; supported by the CDBG program. The City of Salisbury administers a housing rehabilitation program and a homebuyer assistance program; both of which complies with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

Rehabilitation Programs

The City of Salisbury will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Homeownership Programs

The City of Salisbury will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

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SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Salisbury is committed to addressing the needs of its citizens who live at or below the poverty level. During the five-year period from 2019-2023, the City, in conjunction with other public agencies and private non-profit organizations, will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and transportation. Partners with the City in these anti-poverty efforts include Wicomico County service agencies as well as WCHA, Shore-Up, the Salvation Army, DILA, the Village of Hope, SWED, GSC, local banks, Salisbury University, and Wor-Wic Community College.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Poverty occurs when a household's basic needs for food, clothing, and shelter are not being met. Poverty is a function of income instability which is related to a number of factors such housing costs, health care costs, access to supportive services, education and training, employment opportunities, access to transportation, and unexpected crises. The City recognizes these linkages and in conjunction with other public and private agencies will fund and support activities that address the following strategies over the five-year period:

- Providing affordable housing
- Providing emergency and transitional housing
- Providing assistance to homeowners for housing maintenance
- Providing assistance to first time homebuyers
- Providing financial education and coaching to LMI persons
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Salisbury's Finance Department will have the primary responsibility for monitoring the City's Consolidated Plan. The Finance Department will maintain records on the progress toward meeting the goals and statutory and regulatory compliance of each activity. The Department will be responsible for the ongoing monitoring of sub-recipients, as well.

The City of Salisbury's Finance Department has a "Monitoring Process" that is directed towards the following:

- Program Performance
- Financial Performance
- Regulatory Compliance

It is the City's responsibility to ensure that Federal funds are used in accordance with all program requirements; determining the adequacy of performance under sub-recipient agreements; and taking appropriate action when performance problems arise. It is also the City's responsibility to manage the day to day operation of grant and sub-recipient activities. Monitoring is performed for each program, function, and activity.

The City has developed a "monitoring checklist" that it utilizes when programs and activities are reviewed. This checklist, approved by the U.S. Department of Housing and Urban Development, was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2).

The monitoring process is not a "one-time" event. The process is an on-going system of planning, implementation, communication and follow-up.

In the planning stage, sub-recipients are required to submit "proposals for funding." These proposals are reviewed by the City Staff and the CDBG Review Committee for eligibility; recommendations are then forwarded to the City's administration for final funding approval. A scope of services and budget are finalized and the contract with each agency is executed.

During the time when the project or program is underway, the City's staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed and "corrective actions" are taken to resolve any potential deficiencies or problems.

The City of Salisbury provides citizens with reasonable notice of, and the opportunity to comment on its Annual Action Plan, its performance under previously funded CDBG Program Years, and substantial amendments to the Five Year Consolidated Plan and Annual Action Plans. The City of Salisbury will respond within 15 days in writing to any written complaints or inquiries from citizens in regard to the CDBG Program, its housing strategy, or it's CAPER. This is enumerated in its Citizen Participation Plan.

The City monitors its performance with meeting its goals and objectives established in its Five Year Consolidated Plan. It reviews its goals on an annual basis in the preparation of its CAPER and makes adjustments to its goals as needed.

In the expenditure of CDBG funds for housing construction or project improvements, the City's inspectors make periodic on-site inspections to insure compliance with the local housing code. The City also requires submittal of architectural drawings, site plans, and work specifications for this work. These are reviewed prior to issuance of building permits and the distribution of CDBG funds.

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Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Salisbury will receive \$349,401 in CDBG funds for the PY 2019 program year. The City's PY 2019 CDBG program year starts on July 1, 2019 and concludes on June 30, 2020. The City projects its CDBG allocations will remain level over the five-year period.

The City is not a direct recipient of HUD's Emergency Solutions Grant (ESG), Housing Opportunities for People With AIDS (HOPWA), or HOME Partnership (HOME) funds. Entities within the City are encouraged to apply for funding under these programs through the Maryland Department of Housing and Community Development (DHCD). The City will support applications that are submitted to DHCD that address the needs and strategies identified in the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	349,301	0	0	349,401	1,400,000	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City will continue to utilize federal, state and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives.

Other resources available to help the City address its housing and community development needs include funds from the Maryland Department of Housing and Community Development (DHCD), such as low interest mortgage finance (HOME funds), housing rehabilitation money (Maryland Housing Rehabilitation Program - MHRP funds, Special Targeted Area Rehabilitation (STAR) Program funds, lead paint reduction funds (Lead Hazard Reduction Program), first-time homebuyer settlement expenses, rental allowance funds (Rental Allowance Program), and neighborhood revitalization program (Community Legacy and Neighborhood Partnership) funds.

Salisbury has successfully obtained funding from the Environmental Protection Agency, the National Fish & Wildlife Foundation, the Maryland Department of Natural Resources, the Department of Transportation, and the State Highway Administration. To help with crime reduction and revitalization activities the City has received funds through the Law Enforcement Block Grant program, the Edward Byrne Memorial Justice Assistance Grant (JAG) program, the Bulletproof Vest Partnership Program (DOJ), as well as Wicomico Exile (gun control), the Gun Violence Reduction Initiative, and the Maryland Criminal Intelligence Network (MCIN) through the Governor's Office of Crime Control & Prevention (GOCCP).

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not intend to use, acquire or improve any publicly owned land or property using CDBG funds to address the needs identified in the City's Consolidated Plan.

Discussion

The City will utilize available federal, state and private resources currently available to address the needs identified in the City's Consolidated Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-2 Housing Construction	2019	2023	Affordable Housing	West Side CDBG Target Area	Housing Need	CDBG: \$88,000	Homeowner Housing Added: 1 Household Housing Unit
2	CD-1 Community Facilities and Infrastructure	2019	2023	Non-Housing Community Development	Church Street/Doverdale CDBG Area	Community Development Need	CDBG: \$191,521	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,310 Persons Assisted
3	AM-1 Overall Coordination	2019	2023	Planning	Citywide Low-Mod	Administration, Planning, and Management Need	CDBG: \$69,880	Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	HS-2 Housing Construction
	Goal Description	Encourage the construction of new affordable housing units in the City for owners and renters.

2	Goal Name	CD-1 Community Facilities and Infrastructure
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
3	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Salisbury's PY 2019 CDBG Program year begins July 1, 2019 and ends June 30, 2020. The following projects will be funded with the City's PY 2019 CDBG allocation:

1. Habitat for Humanity of Wicomico County - Housing Construction \$88,000
2. Low-Mod Neighborhood Sidewalk Construction \$191,521
3. CDBG Program Administration \$69,880

Projects

#	Project Name
1	Habitat for Humanity of Wicomico County - Housing Construction
2	Low-Mod Neighborhood Sidewalk Construction
3	CDBG Program Administration

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City allocated its CDBG funds to those geographic areas where the population exceeds 51% low- and moderate-income households. At least 70% of the City's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG funds will be used for the PY 2019 Annual Action Plan:

- The Housing Construction activity will directly benefit an LMI household.
- The Community Facilities and Infrastructure activity is located in an LMI Census Tract Block Group service area – the Church Street/Doverdale CDBG Target Area.

The allocation priorities were established through consultations with stakeholders, a resident survey, and public meetings.

The most significant obstacle for the City to address the underserved community needs is access to additional funding opportunities to develop additional or enhanced housing and community development activities.

AP-38 Project Summary

1	Project Name	Habitat for Humanity of Wicomico County - Housing Construction
	Target Area	West Side CDBG Target Area
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Need
	Funding	CDBG: \$88,000
	Description	Construction of a new single family owner occupied home.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	One (1) LMI household
	Location Description	504 Tangier Street, Salisbury, MD 21801
	Planned Activities	Matrix Code: 12 Construction of Housing National Objective: LMH Low/mod housing benefit - activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
2	Project Name	Low-Mod Neighborhood Sidewalk Construction
	Target Area	Church Street-Doverdale CDBG Target Area
	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Need
	Funding	CDBG: \$191,521
	Description	Construction of sidewalks in CDBG Target Areas.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	4,310 persons – 77.6% LMI
	Location Description	Church Street-Doverdale CDBG Target Area
	Planned Activities	Matrix Code: 03L Sidewalks National Objective: LMA Low/mod area benefit - the service area identified for activities is primarily low/mod income. 570.208(a)(1)
3	Project Name	CDBG Program Administration
	Target Area	Citywide Low-Mod

Goals Supported	AM-1 Overall Coordination
Needs Addressed	Administration, Planning, and Management Need
Funding	CDBG: \$69,880
Description	Provide program management and oversight of the City's CDBG program.
Target Date	6/30/2020
Estimate the number and type of families that will benefit from the proposed activities	30,570 persons (City of Salisbury population)
Location Description	City of Salisbury, Department of Housing and Community Development, 207 West Main Street, Suite 102, Salisbury, Maryland 21801
Planned Activities	Matrix Code: 21A General Program Administration

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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Salisbury will provide CDBG funds to activities principally benefitting low/mod income persons throughout the City. While specific target areas have been identified in the City, the majority of CDBG project funding is not directed to any specific geographic area, but based on income benefit.

Salisbury has identified the following areas as target areas: the City's Downtown, North Camden Neighborhood, Newtown/North Division Street Neighborhood, Church Street/Doverdale Neighborhood, Presidents/Princeton Neighborhood, and the Westside Neighborhood. The City has been focusing on the revitalization of these target neighborhoods for several years, utilizing a number of different funding programs. All of these neighborhoods have suffered from age, neglect, an overabundance of rental properties, and irresponsible and/or absent landlords. Of the five neighborhoods, the Westside neighborhood has the highest rate of minority concentration (88.27%), as well as a large number of people with low-mod household incomes and high rates of poverty. Besides capital investments to improve and increase the stock of affordable housing and support homeownership opportunities in FY 2014, the City has made a commitment of staff to reduce crime, promote job training, and revitalize the Downtown.

The City of Salisbury Consolidated Plan defines an Area of Minority Concentration as follows; "Census tracts where at least 60% of the population who reside within the census tract are identified as minority households, as defined by the 2010 U.S. Census." There are two census tracts within the City of Salisbury which qualify; Census Tract 1 and Census Tract 3. Census Tract 1 includes the Church Street/Doverdale CDBG target neighborhood. The percentage of minority residents residing in Census Tract 1 is 60.92%. Census Tract 3 encompasses the Westside CDBG target neighborhood of Salisbury. The percentage of minority residents residing in Census Tract 3 is 88.27%.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low-Mod	100

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for funding activities was based on the eligibility of the activity. The activity must meet a national objective and demonstrate evidence of need in the community. Additional consideration was given based on the community's or the agency/organization's past history of expenditure of the CDBG funds, the ability to leverage other funds for this activity, and whether the PY 2019 request was related to projects that if not funded, would result in a special assessment against low- and moderate-income households. Finally, a high priority was given to activities based on the community's or agency/organization's ability to complete the project in a timely manner. The City will provide CDBG funds to activities principally benefitting low/mod income persons in the City, but additional consideration is

given to projects that benefit the target areas of the City.

The City of Salisbury has utilized the following criteria when establishing priorities for CDBG projects:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of very-low and low- and moderate-income residents
- Focusing on low- and moderate-income areas or communities
- Coordinating and leveraging of resources
- Response to expressed needs
- Projects that would otherwise cause a special assessment to be levied against low- and moderate-income households
- Ability to complete the project in a timely manner

Affordable housing was identified as one of the largest underserved needs in the City in the Five Year Consolidated Plan. The City of Salisbury is not a HUD entitlement jurisdiction under the HOME program. Therefore, resources for housing activities are limited. The primary obstacle to meeting the underserved needs is the limited resources available to address the identified priorities in the City.

Discussion

The geographic locations and the public benefit for the PY 2019 CDBG Activities/Projects are as follows:

Project 19-01: Habitat for Humanity of Wicomico County - New Housing Construction - unit will be constructed on a vacant lot located on Tangier Street in the West Side CDBG Target Area.

Project 19-02: Low-Mod Neighborhood Sidewalk Construction - will benefit low/mod income persons located in the Church Street - Doverdale CDBG Target Area.

Project 19-03: Administration - will be available Citywide.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Salisbury will utilize its CDBG funds to rehabilitate existing affordable housing units, support the construction of new affordable housing units, and to provide down payment/closing cost assistance to facilitate housing affordability.

The geographic locations and the public benefit for the PY 2019 CDBG Activities/Projects are as follows:

Project 19-02: Habitat for Humanity of Wicomico County New Housing Construction - will be located on a vacant lot located on Tangier Street in the West Side CDBG Target Area.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	1
Special-Needs	0
Total	1

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	1

Table 58 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Wicomico County Housing Authority administers the public housing and housing choice voucher program in the City of Salisbury. Both waiting lists are currently closed with the exception that the senior and disabled public housing waiting list is open indefinitely.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Wicomico County Housing Authority encourages residents of its public housing units to organize community groups to become more involved in housing management. Neighborhood crime watch groups have been formed and assist in ensuring the safety of residents is maintained. Additionally, the WCHA schedules regular meetings at public housing sites to discuss needs and concerns. Voucher holders are also encouraged to participate in regular WCHA meetings.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Wicomico Housing Authority is not designated as “troubled” by HUD and is performing satisfactorily according to HUD guidelines and standards.

Discussion

The City of Salisbury identified the need for decent, safe, sanitary and affordable housing in its Five Year Consolidated Plan. The Wicomico County Housing Authority is an important part of the City of Salisbury’s housing need strategy especially as it pertains to housing for extremely low-income, very low-income, and low-income residents.

The Housing Authority will continue its efforts to rehabilitate and replace its antiquated public housing units by completing the demolition and replacement of Booth Street, as well as the completion of rehabilitating the remaining Scattered Site public housing units in need of improvements.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

In PY 2018, the Homeless Alliance for the Lower Shore Continuum of Care applied for \$1,213,694 in total CoC funds that represented \$1,140,872 allocated to Tier 1 Projects and \$72,822 allocated to Tier 2 Projects. Somerset County Health Department (SCHD) and the Maryland Department of Health and Mental Hygiene (DHMH) provide permanent supportive housing in the tri-county area. SCHD receives funding in the amount of \$979,276 for six HUD Supportive Housing Program grants, which serve a total of 72 households (51 of which are prioritized for chronically homeless individuals and families). DHMH receives funding for three Shelter Plus Care program grants in the amount of \$304,102 covering the three counties on the Lower Eastern Shore of Maryland, which serve a total of 29 households (12 of which are prioritized for chronically homeless individuals and families). In addition, the City of Salisbury provides 11 units of PSH for unsheltered, chronically homeless individuals at a cost of \$97,300. The U.S. Department of Veterans Affairs provides 75 units of HUD VASH for veterans.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The CoC will continue to provide the following outreach to homeless persons and families:

- Wicomico County has contracted with City of Salisbury to provide a PATH staff person to conduct street outreach including encampments
- City of Salisbury receives ESG funds to provide street outreach
- Two day facilities offer meals, services and bathroom facilities
- Community Resource Days are scheduled to provide outreach, information, and referrals for housing and services
- Faith based organizations provide outreach and referral for housing and services
- Veteran outreach through SSVF
- SOAR case manager conducts outreach
- Homeless ID Project
- Distribution of Resource Cards and Guides throughout the area
- Outreach provided at community events
- Annual PIT count
- Food pantries and soup kitchen outreach
- 24-hour general help hotline 211
- HALS CoC website

The CoC will provide additional funding for its street outreach workers which includes training on the assessment tool. The assessment tool determines the priority of needs and uses a self-sufficiency

outcome matrix to determine rapid rehousing and permanent housing needs to ensure that homeless persons are prioritized by need and in a timely manner.

The City continues to participate in CoC meetings and applicable subcommittees.

Addressing the emergency shelter and transitional housing needs of homeless persons

According to 2018 HIC data, the CoC had 198 emergency shelter beds and 30 transitional housing beds. Both operated at 100% coverage rate. During 2019, the CoC emergency shelter beds and transitional housing beds available will remain the same. The CoC will continue to operate two (2) day shelters that offer meals, services, and bathroom facilities: HALO, 119 South Boulevard, Salisbury, MD and Joseph House, 812 Boundary Street, Salisbury, MD. The following services will remain available:

- Wicomico County Department of Social Services
- Wicomico County Health Department
- Rapid rehousing and homeless prevention through Diakonia, the Seton Center, and the City of Salisbury
- Catholic Charities - Seton Center
- Goodwill Industries
- HOPE
- Joseph House
- The Salvation Army
- Shore Transit
- Telemon Corporation
- Salisbury Urban Ministries

The CoC will continue to expand its permanent supportive housing programs that will result in additional beds being made available at emergency shelter and transitional housing locations.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The CoC works with its partners to resolve, reduce and remove barriers homeless persons' experience

during their transition to permanent housing and independent living by:

- Establishing coordinated assessment process to reduce barriers to program entry
- Implementing the housing first model
- Connecting program participants to resources such as: income; utilities, rent, identification, case management, etc.) to sustain permanent housing
- Utilizing available housing resource lists to assist program participants to identify housing options
- Using HMIS data to analyze results

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The CoC has created a network of outreach programs, intake and assessment options, housing opportunities, and service referrals to help low-income individuals and families avoid becoming homeless. This process is linked to the coordinated entry system and the 'housing first' model. Additionally, the Maryland Department of Health and Mental Hygiene (DHMH) provides referral services and case management to persons being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions) to ensure that those individuals receive the supportive services that match their needs.

While all of the publicly funded institutions and systems of care in the area have adopted discharge policies and procedures that are designed to not discharge clients into homelessness, CoC members have observed that the implementation of these plans is not flawless. The CoC has identified a lack of adequate staffing levels to properly access post-discharge housing and services. The largest area of improvement the CoC has identified to address this issue, is utilization of the CoC's coordinated entry system. The CoC will continue its efforts, in collaboration with the City and tri-county members, to improve knowledge and communication between publicly funded institutions and systems of care that could potentially discharge a client into homelessness and the housing/service providers.

The City of Salisbury's Housing and Community Development Department has staff available to refer low-income individuals and families to available affordable housing options and supportive service programs in the City to help them avoid becoming homeless. Additionally, the Housing Authority has prioritized

waiting list status for seniors and persons with disabilities.

Discussion

The CoC has identified the following goals for PY 2019:

- Reduce the number of homeless individuals and families
- Reduce the number of first time homeless individuals and families
- Reduce the length of time people experience homelessness
- Reduce the returns to homelessness
- Address the recent increase in families experiencing homelessness, as we saw a 32% increase in 2018 through rapid rehousing and case management services.
- Obtain funding for a project dedicated to youth homelessness.
- Establish a chronic by-name list and workgroup to reduce the number of chronically homeless individuals and families.
- Declare an end to veteran homelessness

In PY 2018, the HUD NOFA awarded the CoC a total of \$1,286,378 in CoC funds (does not include CoC Planning funds), an increase of \$69,684 than originally requested. The increase was the result of an increase in the fair market rents used by HUD. The CoC NOFA provided the funding levels shown to the following renewal projects:

- MHA S+C Lower Shore (Somerset & Wicomico) - \$254,723
- MHA S+C Lower Shore (Worcester) - \$68,255
- Project 23 - \$538,056
- Wicomico Chronic 2 - \$19,773
- Project 1 - \$298,539
- Somerset Chronic - \$20,255
- Wicomico Chronic - \$19,834
- Bonus Project - \$63,943
- CoC Planning Application - \$36,411

In 2019, the CoC was awarded \$629,433 in Homelessness Solutions Funds (HSP) which included ESG. The CoC expects HSP total funding levels to at least remain level or increase somewhat in the 2019-2020 HSP NOFA funding. The HSP application is due April 26, 2019 to the State with the new funding starting July 1, 2019. The only anticipated change is for an additional \$1,000,000 in Unaccompanied Youth funds which is currently awaiting approval by the Maryland General Assembly. We will know if this amount has been allocated when the Maryland General Assembly closed in early April. The CoC will be applying for funds to address the needs of unaccompanied youth in our region.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Salisbury's PY 2019-2023 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve the knowledge and awareness of both the public and the local officials of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to educate and make realtors, bankers, and housing providers aware of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Continue to support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination and/or not aware of how to file a housing complaint.
- **1-D:** Continue to identify LEP persons to provide the specific language assistance that is needed.
- **1-E:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout the eastern shore.

- **Impediment 2: Continuing Need for Affordable Housing**

Two out of every three renter households in the City are paying over 30% of their monthly incomes on housing costs. One out of every three owner households with a mortgage is paying over 30% of their monthly income on housing costs.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing located outside of areas of lower income and minority concentrations.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, sound and affordable housing for households below 80% AMI.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness.
- **2-D:** Provide federal, state and local funding in response to HMDA data discrimination patterns to support a higher loan to value ratio for minority homebuyers.
- **2-E:** Continue to update the information available on the Affordable Housing Resources database located on the City of Salisbury website.

• **Impediment 3: Continuing Need for Accessible Housing**

There is a lack of accessible housing units in the City of Salisbury as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **3-B:** Continue to provide financial assistance for accessibility improvements to owner-occupied housing units to enable the elderly and/or disabled to remain in their existing homes.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Continue to update the information, including accessibility and visitability, available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Appoint City residents to the City's CDBG Committee.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Salisbury has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public, private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved needs in the City of Salisbury is the limited financial resources available to address the priorities identified in the Five Year Consolidated Plan and the lack of affordable housing. The City of Salisbury is not a HUD entitlement jurisdiction under the HOME program. Therefore, resources for housing activities are limited. Under the PY 2019 CDBG Program the City will take the following actions:

- Continue to leverage its financial resources and apply for additional public and private funds
- Continue to provide funds for new affordable housing
- Continue its support and cooperation with the Continuum of Care
- Continue to promote economic development
- Continue to provide public safety improvements
- Continue to remove slum and blighting conditions in the City

Actions planned to foster and maintain affordable housing

The City of Salisbury will fund the following affordable housing projects with PY 2019 CDBG funds:

- Project 19-01: Habitat for Humanity of Wicomico County New Housing Construction - CDBG funds will be provided to assist in the construction costs of a new single family housing unit on a vacant lot located at Tangier Street in the West Side CDBG Target Area. (CDBG - \$88,000)

The Wicomico Housing Authority will continue to fund the following activities to foster and maintain affordable housing in the City of Salisbury:

- Continue to provide Housing Choice Vouchers and public housing units
- Continue to rehabilitate, make 504 improvements, and develop new housing units

Actions planned to reduce lead-based paint hazards

In Salisbury, it is estimated that 7,258 housing units in the City were built before 1980 and are at risk of lead-based paint hazards. Based on the 2009-2013 American Community Survey, 1,924 (or 51%) of owner-occupied housing units were built before 1980 and 3,929 (or 47%) of renter-occupied housing units were

built before 1980. CHAS data reports that there are 1,136 (or 30%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 288 (or 3%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the City. The City of Salisbury will continue to comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule). The City is not funding any activities that directly reduce lead-based paint hazards during PY 2019.

Actions planned to reduce the number of poverty-level families

Based on the 2009-2013 ACS data an estimated 28.4% of the City of Salisbury's residents lived in poverty, which is greater than the State of Maryland where 9.8% of residents lived in poverty. Female-headed households with children are particularly affected by poverty at 41.7%, and 34.2% of all youth under the age of 18 were living in poverty.

The City is funding Project 19-01: Habitat for Humanity of Wicomico County New Housing Construction, which will create a new owner-occupied housing unit for a single female with one child under the age of 18 present in the household.

Actions planned to develop institutional structure

The City of Salisbury has a productive working relationship with many community partners in the implementation of the City's housing and community development projects. The Finance Department will coordinate activities among the public and private agencies and organizations in the City. This coordination will ensure that the goals and objectives stated in the PY 2019-2023 Five Year Consolidated Plan will be effectively addressed by more than one entity. The following entities will carry out the PY 2019 annual goals and objectives:

- City of Salisbury Finance Department – manages and administers the CDBG program
- The Wicomico County Housing Authority – manages and administers Housing Choice Vouchers and public housing units
- Homeless Alliance for the Lower Shore (HALS) Continuum of Care (CoC) Committee – coordinates homeless services and homeless prevention activities
- Habitat for Humanity of Wicomico County – affordable housing provider

The City will continue to develop relationships that will assist the City to address its housing and community development needs especially collaborative relationships that provide additional financial resources and expertise that can be used to supplement existing services in the City.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Salisbury is committed to continuing its participation and coordination with social service

agencies, housing agencies, community and economic development agencies, county, federal, and state agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the City of Salisbury.

In those years when the City elects to hold an open funding round for the Community Development Block Grant (CDBG) program, it conducts a competitive application process to award funds to other public agencies and local 501(c)(3) non-profit organizations to undertake CDBG eligible activities. The applications are reviewed by the CDBG Review Committee and / or City Staff Members, the Mayor, and finally submitted to the City Council for approval. A percentage of the City's CDBG funds are then awarded on a competitive basis to non-profit applicants for eligible activities. However, in some years the City may choose to utilize the CDBG funds internally to conduct eligible activities that meet a national objective.

The City Finance Department staff provides help and assistance as needed to assist the public agencies that receive CDBG funding.

During the PY 2019 application period, the City received one application from Habitat for Humanity requesting \$100,000 in CDBG funds for the construction of one single-family owner-occupied housing unit. The City awarded \$88,000 in CDBG funds for the activity.

Discussion:

The Finance Department has the primary responsibility for monitoring the City's Five Year Consolidated Plan and Annual Action Plan. The Department maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity. The Department has a monitoring process that is focused on analyzing activities based on program performance, financial performance, and regulatory compliance. The accomplishments of the PY 2019 CDBG activities will be reported in the PY 2019 Consolidated Annual Performance and Evaluation Report (CAPER) and will be used as a basis for future funding decisions.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

The City of Salisbury will receive an allocation of CDBG funds in the amount of \$349,401 for PY 2019. The following CDBG funds are expected to be available during the program year and program specific requirements will be met:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Under the PY 2019 CDBG Program, the City will receive a grant in the amount of \$349,401 and anticipates \$0 in program income. The City budgeted \$69,880 for General Administration for a total planning and administration cost of \$69,880 (20.0%). The balance of funds (\$279,521) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$279,521 (100.00%), \$0 for the removal of slums and blight (0%), and \$0 for urgent needs (0%). The activities that will principally benefit low- and moderate-income persons are: 1) Low-Mod Neighborhood Sidewalk Construction -

\$191,521 (68.5%) and 2) Habitat for Humanity of Wicomico County – Housing Construction - \$88,000 (31.5%).

In those years when the City elects to hold an open funding round for the Community Development Block Grant (CDBG) program, it conducts a competitive application process to award funds to other public agencies and local 501(c)(3) non-profit organizations to undertake CDBG eligible activities. The applications are reviewed by the CDBG Review Committee and/or City Staff Members, the Mayor, and finally submitted to the City Council for approval. A percentage of the City's CDBG funds are then awarded on a competitive basis to non-profit applicants for eligible activities. However, in some years the City may choose to utilize the CDBG funds internally to conduct eligible activities that meet a national objective.

DRAFT

City of Salisbury



2019 Analysis of Impediments to Fair Housing Choice

CDBG PY 2019 – 2023
(7/1/2019 – 6/30/2023)

Prepared By:

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Executive Summary

The City of Salisbury, Maryland is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.

The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the City, as part of its Annual Action Plan, must sign certifications that the City will affirmatively further fair housing. This means that the City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The City of Salisbury previously prepared an Analysis of Impediments to Fair Housing Choice in 2014. On July 16, 2015, the U.S. Department of Housing and Urban Development (HUD) published its final rule on Affirmatively Furthering Fair Housing. This rule attempted to establish a standardized process for fair housing planning. On May 18, 2018, due to deficiencies in the requirements, information available, and public participation HUD announced the withdrawal of the AFFH Rule, eliminating the AFH Tool, and requiring communities to revert back to the preparation of an Analysis of Impediments to Fair Housing Choice (AI).

The City of Salisbury is anticipating that it will be submitting its PY 2019 – 2023 Five Year Consolidated Plan in June 2019. The PY 2019-2023 AI is being prepared and submitted in concurrence with the preparation and submission of the City's Consolidated Plan to bring the two planning documents into sequence.

This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Salisbury:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;

- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their **race, color, religion, sex, national origin, disability**, or **familial status** in the sale, rental, and financing of housing.



As population shifts and economic trends grow, Fair Housing issues vary drastically between jurisdictions and regions. Therefore, the City is taking a more efficient and proactive approach towards affirmatively furthering fair housing choice for City residents on both a local level and a regional level. The methodology employed to undertake this Analysis of Impediments included:

- **Research**

- A review of the City's 2014 Analysis of Impediments to Fair Housing Choice, the City's Zoning Ordinance, and the City's 2010 Comprehensive Plan, as well as a review of the PY 2013-2018 Five Year Consolidated Plan, including the City's Annual Action Plans and Consolidated Annual Performance Evaluation Reports covering that time period.
- A review of the Wicomico County Housing Authority's Five Year and Annual PHA Plans.
- A review of the most recent demographic data for the City from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data.
- A review of the residential segregation data from CensusScope.
- A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database.
- A review of the real estate and mortgage practices.
- Home mortgage foreclosure data.

- **Interviews & Meetings**

- Meetings and interviews were conducted with various City and County Departments; the Wicomico County Housing Authority; community, social service, and advocacy agencies, as well as two public meetings.
- Surveys were sent to housing, social service, and community development agencies in the area, as well as a public survey which was available online. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.

- **Analysis of Data**

- Low- and moderate-income areas were identified and mapped.
- Concentrations of minority populations were identified and mapped.

- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
 - Fair housing awareness in the community was evaluated.
 - Distribution by location of public and assisted housing units were analyzed and mapped.
 - The location of CDBG expenditures throughout the City were analyzed.
 - The City's Five Year Goals and Objectives were reviewed.
- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments was analyzed.
- **Citizen Participation**
 - A public survey was made available on the City's website, public meetings were held, and copies of the draft AI were placed on public display to encourage citizen input.
 - The public survey was available at the following link <https://www.surveymonkey.com/s/CityofSalisbury> from January 22, 2019 until February 16, 2019.
 - The City of Salisbury held a needs public hearing on January 29, 2019 and a public hearing on the draft PY 2019-2023 Analysis of Impediments to fair Housing Choice on May 8, 2019.
 - The draft AI was placed on display on the City's website at www.salisbury.md under the Housing & Community Development Department web page. Copies of the plan were available for review at the Wicomico County Library, 122 South Division Street, Salisbury, MD 21801 and the Housing & Community Development Department Office, 207 W. Main Street, Suite 102, Salisbury, MD 21801, from 04/23/2019 until 05/23/2019 for review and comment.

The City of Salisbury's PY 2019-2023 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve the knowledge and awareness of both the public and the local officials of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to educate and make realtors, bankers, and housing providers aware of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Continue to support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination and/or not aware of how to file a housing complaint.
- **1-D:** Continue to identify LEP persons to provide the specific language assistance that is needed.
- **1-E:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout the eastern shore.

- **Impediment 2: Continuing Need for Affordable Housing**

Two out of every three renter households in the City are paying over 30% of their monthly incomes on housing costs. One out of every three owner households with a mortgage is paying over 30% of their monthly income on housing costs.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing located outside of areas of lower income and minority concentrations.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, sound and affordable housing for households below 80% AMI.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness.
- **2-D:** Provide federal, state and local funding in response to HMDA data discrimination patterns to support a higher loan to value ratio for minority homebuyers.
- **2-E:** Continue to update the information available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 3: Continuing Need for Accessible Housing**

There is a lack of accessible housing units in the City of Salisbury as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **3-B:** Continue to provide financial assistance for accessibility improvements to owner-occupied housing units to enable the elderly and/or disabled to remain in their existing homes.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.

- **3-D:** Continue to update the information, including accessibility and visitability. available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Appoint City residents to the City's CDBG Committee.

I. Introduction

The City of Salisbury is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing" the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

A Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding "visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is "visitable" has the most basic level of accessibility that enables persons with

disabilities to visit the home of a friend, family member, or neighbor. "Visitable" housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as "Section 504" prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Salisbury previously prepared an Analysis of Impediments to Fair Housing Choice in 2014. This Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the City into sequence with the PY 2019-2023 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the City of Salisbury with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

In order to affirmatively further fair housing in the City of Salisbury, the City must look beyond its boundaries and coordinate fair housing with Wicomico County and the surrounding region. Fair housing choice is the goal of the AI and the opportunity should be made available to low-income residents and the members of the protected classes to live anywhere in Wicomico County and the eastern shore of Maryland.

II. Background Data

The City of Salisbury, Maryland, is located in the southeastern portion of Maryland and is the County Seat of Wicomico County, Maryland. It is the largest City in Maryland's Eastern Shore. Salisbury is the commercial hub of the Delmarva Peninsula, and is referred to as "the Crossroads of Delmarva". The City is located about two hours south of Baltimore, and a half hour west of Ocean City, Maryland. Salisbury sits at the head of the Wicomico River, which flows into the Chesapeake Bay. The Port of Salisbury Marina is the second largest marina of the Chesapeake Bay.

"Salisbury serves as the capital of the Eastern Shore, combining vibrant economic opportunity, quality public education, world-class healthcare, reinvigorated environmental stewardship, globally known corporations, and an energetic and inspiring team of community leaders, to chart its own course, and craft a sound plan for its future." (Source: SBY Brand Statement)

Demographic, housing, economic, and other data was analyzed, including data from the 2000 and 2010 U.S. Census, 2009-2013 and 2013-2017 American Community Survey (ACS) Five-Year Estimates, 2009-2013 Comprehensive Housing Affordability Strategy (CHAS), Association of Religious Data, U.S. Department of Housing and Urban Development (HUD), HUD CPD Maps, HUD AFFH Tool, RealtyTrac, and the City of Salisbury. All data sets used in the analysis are documented in the section the data is presented. This data was used to evaluate the City of Salisbury's demographic, housing and socio-economic characteristics as a basis for determining and identifying any existing impediments to fair housing choice.

A. Population, Race, Ethnicity, and Religion:

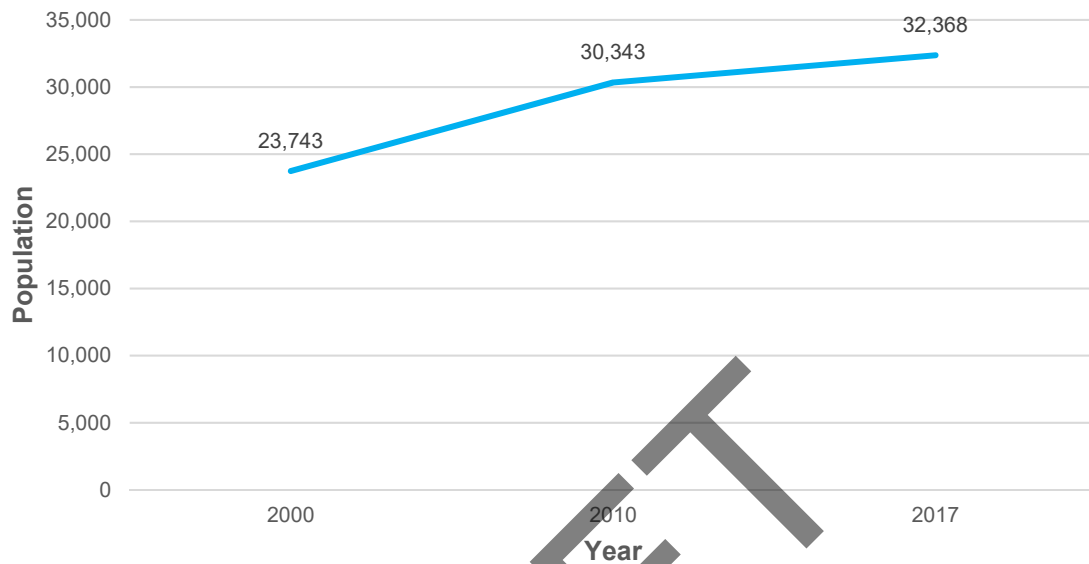
Population

The City of Salisbury's population increased from 23,743 people in 2000 to 30,343 in 2010 and increased to 33,368 people in 2017; an increase of 36.3%. The City's population increased at a greater rate than both the County's and State's rate.

Wicomico County's population increased from 84,644 people in 2000 to 98,733 in 2010 and increased to 102,014 people in 2017; an increase of 20.5%.

The State of Maryland's population increased from 5,296,486 people in 2000 to 5,773,552 in 2010 and increased to 5,996,079 people in 2017; an increase of 13.2%.

Population Change for the City of Salisbury



Source: U.S. Census Data (2000, 2010 and 2013 – 2017 ACS)

Race

The following table highlights the racial composition of the City of Salisbury as shown in the 2010 U.S. Census and in 2017.

Race and Hispanic or Latino Population in the City of Salisbury

Race and Hispanic or Latino	2010 U.S. Census		2013-2017 ACS	
	#	%	#	%
Total	30,343	100.00%	32,368	100.00%
One race	29,361	96.76%	31,557	97.50%
White alone	16,911	55.73%	17,089	52.80%
Black or African American alone	10,441	34.41%	12,720	39.30%
American Indian and Alaska Native alone	81	0.27%	132	0.40%
Asian alone	964	3.18%	1,089	3.40%

Native Hawaiian and Other Pacific Islander alone	21	0.07%	74	0.20%
Some other race alone	943	3.11%	520	1.60%
Hispanic or Latino	2,128	7.01%	2,069	6.40%

Source: 2010 U.S. Census and 2013-2017 ACS

During this time period, the City experienced a decrease in the percentage of people identifying themselves as White Alone, Some Other Race Alone, and Hispanic or Latino. The Black or African American Alone, American Indian and Alaska Native Alone, Asian Alone, and Native Hawaiian and Other Pacific Islander Alone populations increased during this time period. During this same time period, Wicomico County and the State of Maryland experienced a decrease in the White Alone population and an increase in minority populations. The majority of minorities are located in the northwestern section and eastern central sections of the City.

Ethnicity

The following table highlights the ethnicities of Salisbury residents at the time of the 2010 U.S. Census and in 2017.

Ethnicity and Ancestry in the City of Salisbury

ANCESTRY	2010 U.S. Census		2013-2017 ACS	
	#	%	#	%
Total population	30,343	-	32,368	-
Albanian	61	0.21%	0	0.00%
American	1,133	3.86%	1,133	3.86%
Arab	81	0.28%	128	0.28%
Australian	18	0.06%	17	0.05%
Austrian	30	0.10%	130	0.40%
Belgian	31	0.11%	10	0.03%
Brazilian	121	0.41%	11	0.03%
British	184	0.63%	57	0.18%
Cajun	13	0.04%	0	0.00%

Canadian	50	0.17%	20	0.06%
Celtic	23	0.08%	0	0.00%
Czech	147	0.50%	75	0.23%
Czechoslovakian	23	0.08%	49	0.15%
Danish	48	0.16%	24	0.07%
Dutch	252	0.86%	114	0.35%
Eastern European	10	0.03%	9	0.03%
English	3,261	11.11%	2,635	8.14%
Estonian	0	0.00%	9	0.03%
European	68	0.23%	203	0.63%
French (except Basque)	425	1.45%	368	1.14%
French Canadian	98	0.33%	35	0.11%
German	4,156	14.16%	3,572	11.04%
Greek	168	0.57%	46	0.14%
Guyanese	0	0.00%	47	0.15%
Hungarian	154	0.52%	63	0.19%
Iranian	17	0.06%	0	0.00%
Irish	3,288	11.21%	3,780	11.68%
Italian	1,530	5.21%	1,561	4.82%
Lithuanian	80	0.27%	88	0.27%
Northern European	48	0.16%	20	0.06%
Norwegian	209	0.71%	135	0.42%
Pennsylvania German	18	0.06%	8	0.02%
Polish	647	2.20%	571	1.76%
Portuguese	16	0.05%	14	0.04%
Romanian	31	0.11%	11	0.03%
Russian	200	0.68%	108	0.33%
Scandinavian	17	0.06%	46	0.14%
Scotch-Irish	425	1.45%	275	0.85%

Scottish	665	2.27%	491	1.52%
Slovak	24	0.08%	57	0.18%
Ethiopian	22	0.07%	0	0.00%
Ghanaian	0	0.00%	18	0.06%
Liberian	0	0.00%	8	0.02%
Nigerian	0	0.00%	65	0.20%
Sierra Leonean	0	0.00%	32	0.10%
South African	35	0.12%	0	0.00%
African	131	0.45%	531	1.64%
Other Sub-Saharan African	17	0.06%	38	0.12%
Swedish	154	0.52%	185	0.57%
Swiss	105	0.36%	56	0.17%
Ukrainian	72	0.25%	45	0.14%
Welsh	199	0.68%	135	0.42%
Bermudan	24	0.08%	0	0.00%
Haitian	963	3.28%	1,967	6.08%
Jamaican	189	0.64%	145	0.45%
Trinidadian and Tobagonian	129	0.44%	0	0.00%
West Indian	0	0.00%	17	0.05%
Yugoslavian	0	0.00%	35	0.11%
Other Groups	11,796	40.20%	13,119	40.53%
Unclassified or Not Reported	3,652	12.45%	5,353	16.54%

Source: 2010 U.S. Census and 2013-2017 ACS

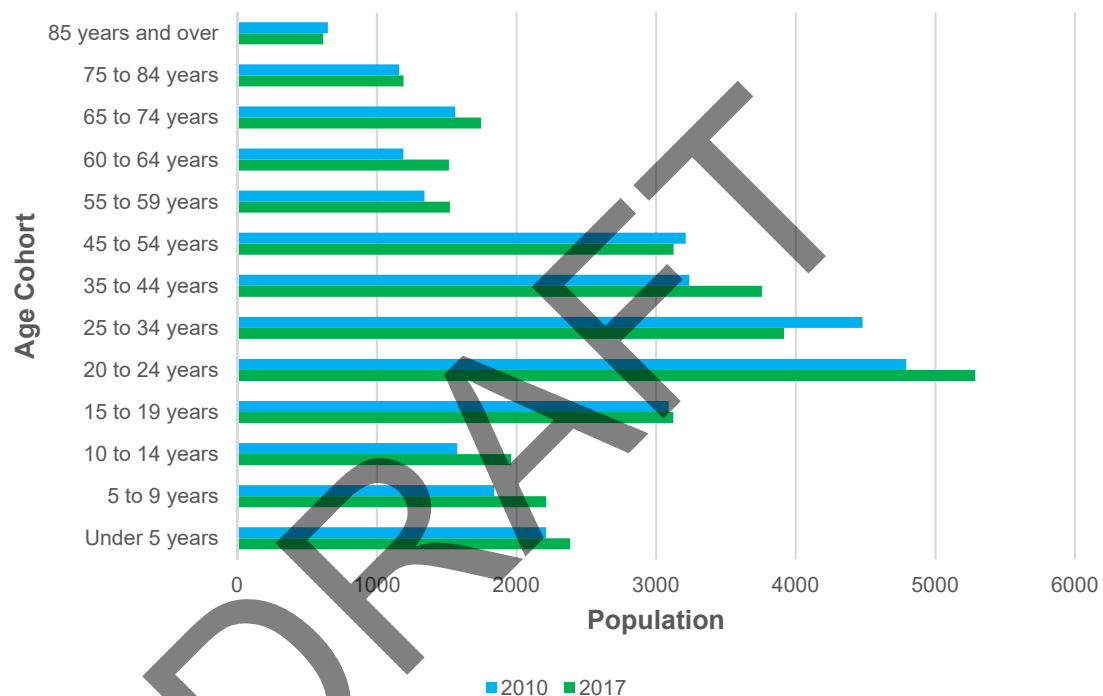
The most common ancestries identified in the City of Salisbury were Other Groups, English, German, and Irish. Between 2010 and 2017, the City of Salisbury noted slight fluctuations in ancestry breakdowns. It is of note the increase in the Haitian and Sub-Saharan populations in the City.



Age

The following chart illustrates age distribution in the City at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 29.9% of the population; 40.0% of the City's population is between 20 and 45 years of age; 19.1% of the population is 45 to 65; and 11.0% of the population is 65 years of age and older.

Age Distribution Change for the City of Salisbury



Source: 2010 U.S. Census and 2013-2017 ACS

The median age in the City of Salisbury as of 2017 was 27.8 years. The median age in the City decreased from 28.1 years at the time of the 2010 U.S. Census. During this same time period, the median age in Wicomico County increased from 35.7 to 35.8 years and the median age for the State of Maryland increased from 37.6 to 38.5 years. The highest concentration of persons age 65 and over is in the eastern and western sections of the City.

Religion

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Salisbury, the City used the data

made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of Wicomico County across various denominational groups, as a percentage of the population which reported affiliation with a church.

Religious Affiliation in Wicomico County

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	5,591	21.2%	12,128	35.5%	16,869	41.6%	16,168	43.3%
Black Protestant	2,203	8.4%	1,203	3.5%	0	0.0%	956	2.6%
Mainline Protestant	15,587	59.1%	16,191	47.5%	16,479	40.6%	13,834	37.0%
Catholic	3,480	13.2%	3,731	10.9%	5,675	14.0%	4,656	12.5%
Orthodox	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other	504	1.9%	869	2.6%	1,557	3.8%	1,749	4.7%
Total Adherents:	26,365	40.9%	34,122	45.9%	40,580	47.9%	37,363	37.8%
Unclaimed (% of total population)	38,175	59.2%	40,217	54.1%	44,064	52.1%	61,370	62.2%
Total Population:	64,540	100%	74,339	100%	84,644	100%	98,733	100%

Source: The Association of Religion Data

Between 1980 and 2010, Wicomico County saw a substantial increase in the number of people identifying themselves without a religious affiliation.

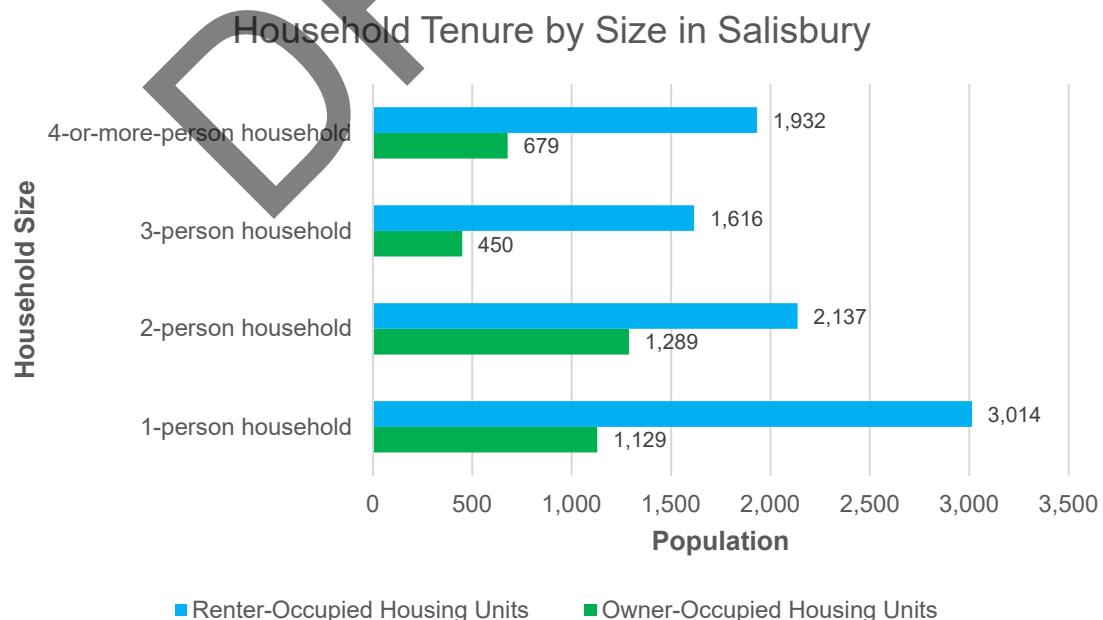
In addition, there was an increase in the population of people identifying themselves as Evangelical Protestants.

B. Households:

Household Tenure

According to the U.S. Census for 2000, there were 9,769 housing units in the City of Salisbury. Of these housing units, 94.4% were occupied and 5.6% were vacant. Of the occupied housing units, 33.3% were owner-occupied and 66.7% were renter-occupied. According to the 2010 U.S. Census, the total number of housing units increased to 13,401; 89.4% of which were occupied and 10.6% of which were vacant. Of the occupied housing units in 2010, 33.2% were owner-occupied and 66.8% were renter-occupied. There was a noticeable increase in the total number of housing units from 2000 to 2010. Additionally, the ratio of owner-occupied to renter-occupied housing units is about 1:2. Based on this housing unit type disparity, special consideration should be made by the City concerning housing related policy and development decisions.

In 2000, the average household size was 2.36 persons and the average family size was 3.00 persons. In 2010, the average household size was 2.42 persons and the average family size was 3.04 persons. The following chart illustrates the breakdown by household size for owner and renter households according to the 2010 U.S. Census.

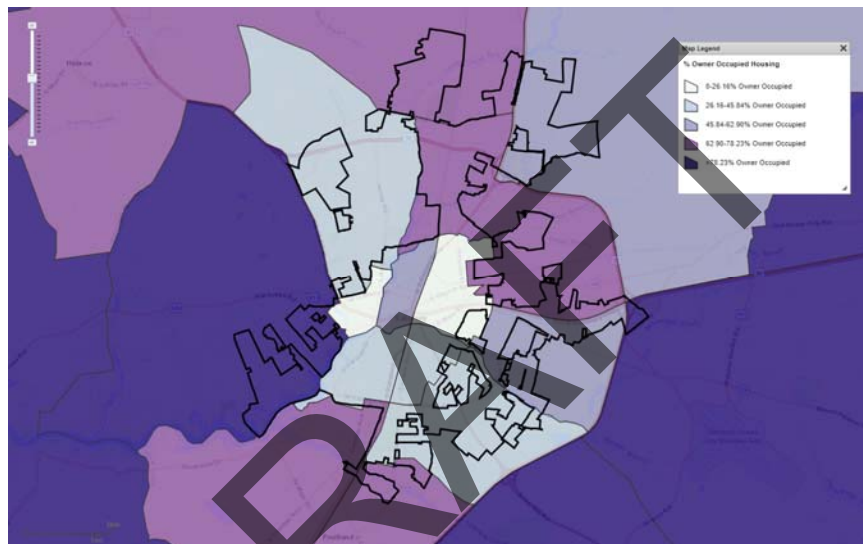


Source: 2013-2017 ACS

Renter-occupied households outnumber owner-occupied households by a factor of almost 2.5. One-person renter-occupied households are the most common household types; followed by two-person renter-occupied households.

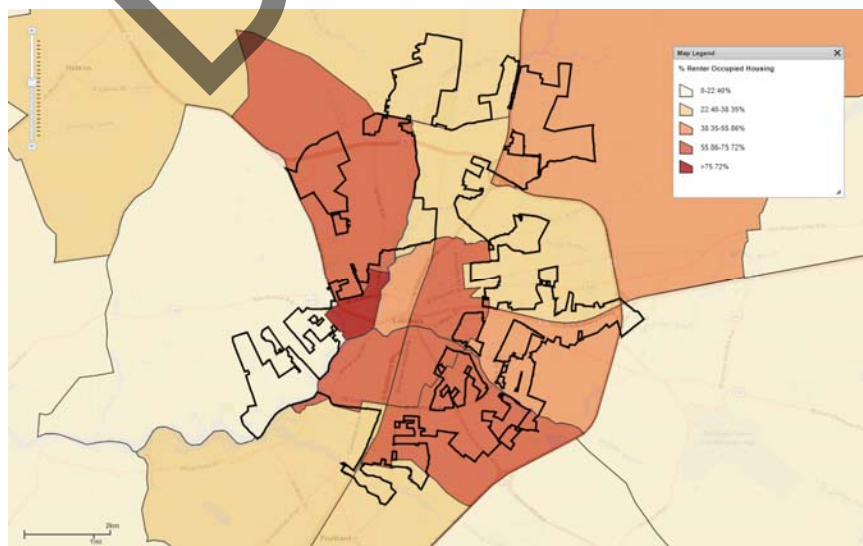
The maps illustrate that owner-occupied units are scattered across the City, with the highest concentrations being located in the outskirts of the City. The highest concentrations of renter-occupied units are more centrally located in the City. Higher concentrations of a particular housing type are accentuated by a darker color.

Percentage Owner-Occupied Housing



Source: HUD CPD Maps

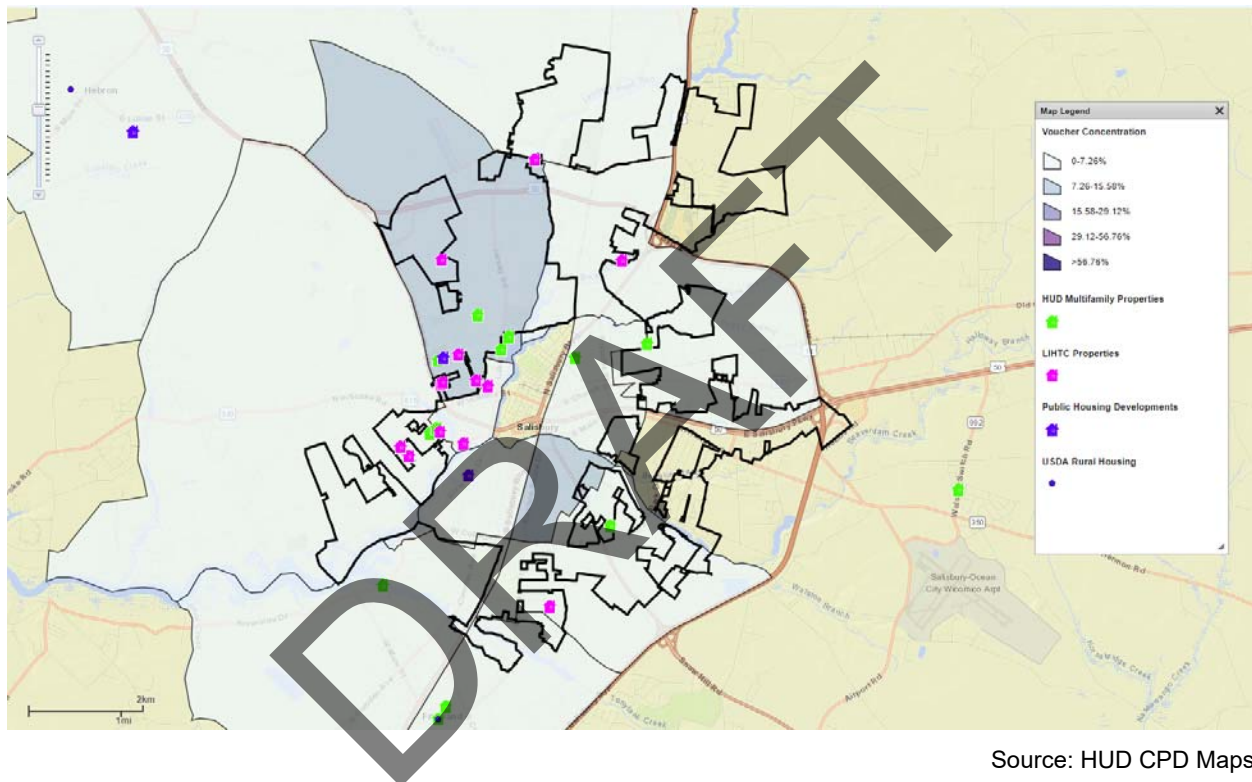
Percentage Renter-Occupied Housing



Source: HUD CPD Maps

Housing Choice Voucher usage, Public Housing developments, and Low Income Housing Tax Credit (LIHTC) developments are distributed throughout the City. Illustrated in the map below, there are no distinct patterns of concentration of HUD assisted housing units. The City, as well as the Housing Authority, is aware of the concerns of concentrating low-income housing units within close proximity of each other. Both entities encourage new affordable housing developments outside of areas of existing HUD assisted housing but are also providing financial investments into the existing HUD assisted affordable housing units.

Concentration of HUD Assisted Housing



Source: HUD CPD Maps

The table below compares homeowners and renters by race and ethnicity. White households represent 57.50% of all households, 80.50% of homeowners and 48.10% of renters. Black or African American households represent 36.70% of all households, 13.30% of homeowners and 46.20% of renters. Hispanic or Latino households represent 4.60% of all households and 5.10% of homeowners, 4.40% of renters.

Household Tenure by Race and Ethnicity in the City of Salisbury

Cohort	2010 U.S. Census		2013-2017 ACS	
	Owner	Renter	Owner	Renter
Householder who is White alone	81.98%	54.43%	80.50%	48.10%
Householder who is Black or African American alone	13.46%	41.48%	13.30%	46.20%
Householder who is American Indian and Alaska Native alone	0.23%	0.29%	0.00%	0.50%
Householder who is Asian alone	3.14%	2.10%	4.10%	1.90%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.03%	0.05%	0.60%	0.30%
Householder who is some other race alone	0.13%	0.19%	0.60%	1.40%
Householder who is two or more races	1.03%	1.46%	0.90%	1.60%
Householder who is Hispanic or Latino	2.31%	5.42%	5.10%	4.40%

Source: 2010 U.S. Census and 2013-2017 ACS

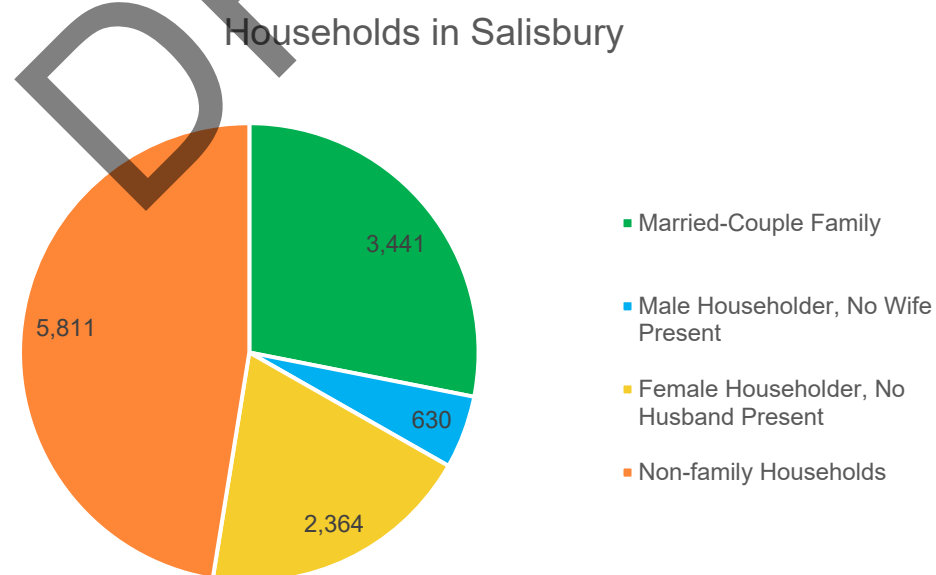
Homeownership rates continue to decline in the City. Homeowners represented 37.8% (3,427 households) of all households in 2000, 33.2% (3,981 households) of all households in 2010, and 28.9% (3,547 households) of all households in 2017. In response, rental rates increased in the City. Renters represented 62.2% (5,634 households) of all households in 2000, 66.8% (8,002 households) of all households in 2010, and 70.7% (8,669 households) of all households in 2017.

Ownership and rental rates have remained relatively constant during the time period of 2010 to 2017 with the exception of Hispanic or Latino homeownership rates increasing by a factor of over two.

Families

In 2000, non-families comprised 47.0% of all households and families comprised 53.0% of all households in the City. In 2010 the percentage of non-families had increased to 49.6% of all households and in 2017 non-families had decreased back to 2000 levels at 47.5% of all households. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-families comprised 47.5% of all households, married couples comprised 28.1% of all households, female only head of household comprised 19.3% of all households, and male only head of household comprised 5.1% of all households in the City. The chart below illustrates the breakdown of households by type in the City of Salisbury at the time of the 2013-2017 ACS.



Source: 2013-2017 ACS

C. Income and Poverty:

The median household income for the City of Salisbury has decreased over the time period of 2010 to 2017 from \$38,423 in 2010 to \$37,416 in 2017. This decrease is different than the increase in median income for the County and State. The median household income for Wicomico County increased over the time period from \$50,752 in 2010 to \$54,493 in 2017. The median household income for the State of Maryland increased over the time period from \$70,647 in 2010 to \$78,916 in 2017. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2006-2010 American Community Survey. There was an increase in the number and percentage of all income groups above \$35,000 per year.

Household Income in Salisbury, MD

Items	2006-2010 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	11,019	100.00%	12,246	100.00%
Less than \$10,000	1,000	9.08%	1,065	8.70%
\$10,000 to \$14,999	801	7.27%	723	5.90%
\$15,000 to \$24,999	1,609	14.60%	2,192	17.90%
\$25,000 to \$34,999	1,389	12.61%	1,543	12.60%
\$35,000 to \$49,999	2,352	21.34%	1,972	16.10%
\$50,000 to \$74,999	1,855	16.83%	2,217	18.10%
\$75,000 to \$99,999	934	8.48%	1,102	9.00%
\$100,000 to \$149,999	796	7.22%	1,029	8.40%
\$150,000 to \$199,999	155	1.41%	159	1.30%
\$200,000 or more	128	1.16%	233	1.90%
Median Household Income	\$38,423	-	\$37,416	-

2006-2010 and 2013-2017 ACS

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for

each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The table below identifies the FY 2018 HUD Income Limits applicable to the City of Salisbury. The City is part of the Salisbury, MD HUD Metro FMR Area. The Median Income for a family of four (4) in Salisbury was \$71,800 for 2018.

FY 2018 Income Limits Salisbury, MD MSA HUD Metro FMR Area

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$15,100	\$17,250	\$20,780	\$25,100	\$29,420	\$33,740	\$38,060	\$42,380
Very Low (50%) Income Limits	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$41,650	\$44,550	\$47,400
Low (80%) Income Limits	\$40,250	\$46,000	\$51,750	\$57,450	\$62,050	\$66,650	\$71,250	\$75,850

Source: U.S. Department of Housing and Urban Development

On February 14, 2019, HUD CPD-10-02 Notice that updated the Department's Low- and Moderate-Income Summary Data (LMISD) based on the American Community Survey 2011-2015 5-year estimates (2015 ACS). These data will replace the prior LMISD based on the American Community Survey 2006-2010 5-year estimates (2010 ACS) for the purposes of demonstrating compliance with the CDBG National Objective of providing benefit to low- and moderate-income persons on an area basis ("Area Benefit" or LMA). The table below highlights the current low- and moderate-income population in the City of Salisbury. The block groups that have a population of more than 51% low- and moderate-income are **highlighted and bold**. The City of Salisbury has an overall low- and moderate-income population of 60.65%.

Low- and Moderate-Income Population FY 2019 for the City of Salisbury

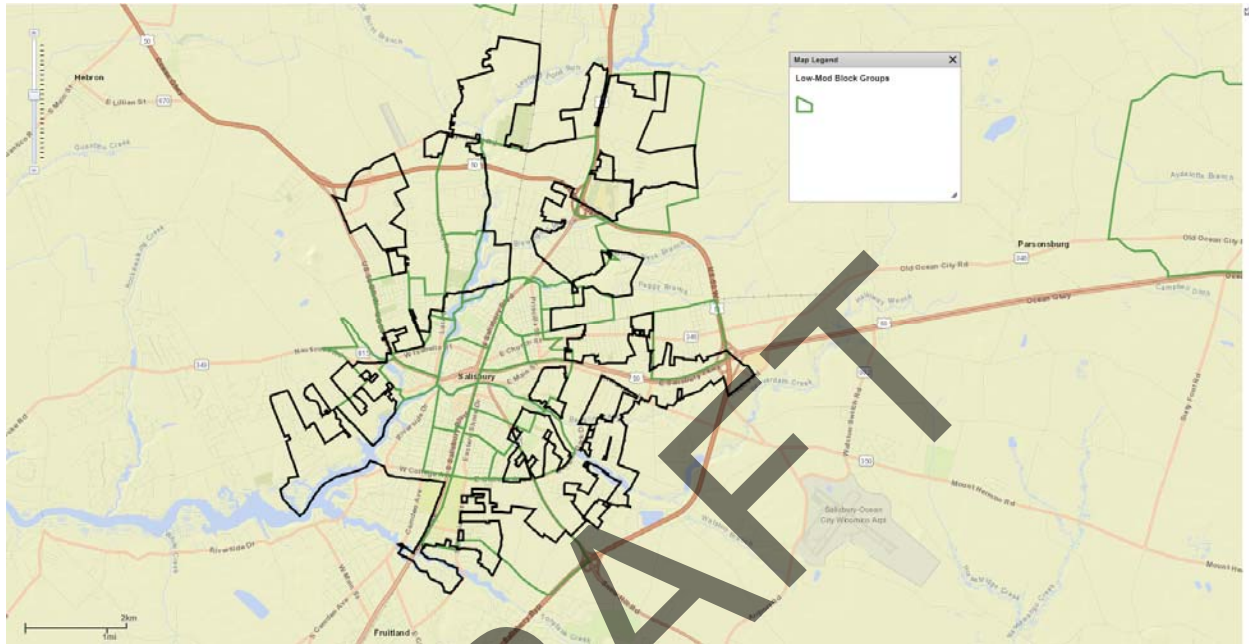
PLACE	CT	BG	LMI	TOT POP	PRCT
Salisbury	000100	1	405	855	47.37%
Salisbury	000100	2	2,335	2,910	80.24%
Salisbury	000100	3	470	720	65.28%
Salisbury	000100	4	320	570	56.14%
Salisbury	000100	5	800	1,020	78.43%
Salisbury	000200	1	570	1,185	48.10%
Salisbury	000200	2	375	650	57.69%

Salisbury	000300	1	440	660	66.67%
Salisbury	000300	2	665	765	86.93%
Salisbury	000400	1	720	1,300	55.38%
Salisbury	000400	2	335	600	55.83%
Salisbury	000400	3	420	1,370	30.66%
Salisbury	000400	4	355	840	42.26%
Salisbury	000500	1	560	1,145	48.91%
Salisbury	000500	2	825	1,175	70.21%
Salisbury	000500	3	550	680	80.88%
Salisbury	010101	1	545	1,055	51.66%
Salisbury	010101	2	785	1,395	56.27%
Salisbury	010101	3	130	1,690	7.69%
Salisbury	010101	4	570	880	64.77%
Salisbury	010101	5	420	905	46.41%
Salisbury	010102	1	1,055	2,180	48.39%
Salisbury	010102	2	520	1,135	45.81%
Salisbury	010200	1	715	1,770	40.40%
Salisbury	010200	2	615	1,130	54.42%
Salisbury	010200	3	920	1,080	85.19%
Salisbury	010200	4	725	890	81.46%
Salisbury	010200	5	865	970	89.18%
Salisbury	010300	1	615	3,205	19.19%
Salisbury	010300	2	310	370	83.78%
Salisbury	010300	3	35	2,215	1.58%
Salisbury	010400	2	335	1,385	24.19%
Salisbury	010400	3	425	1,575	26.98%
Salisbury	010501	1	880	3,150	27.94%
Salisbury	010501	2	235	1,035	22.71%
Salisbury	010502	1	680	1,710	39.77%
Salisbury	010502	2	3,125	3,895	80.23%
Salisbury	010502	3	940	1,265	74.31%
Salisbury	010502	4	995	1,280	77.73%
Salisbury	010603	1	1,260	2,250	56.00%
Salisbury	010603	2	315	1,275	24.71%
Salisbury	010603	4	590	1,400	42.14%
Salisbury	010606	1	460	1,470	31.29%

Salisbury	010702	3	630	2,055	30.66%
Salisbury	010702	6	445	1,415	31.45%

Source: U.S. Department of Housing and Urban Development

Low- and Moderate-Income Population 2019 for the City of Salisbury



Source: U.S. Department of Housing and Urban Development

The low- and moderate-income census tracts are generally located in the central and southern sections of the City. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the south-central and western sections of the City. It should be noted that the borders of the Census Tracts and Block Groups do not correspond to the boundaries of the City given the non-contiguous nature of the City's boundaries.

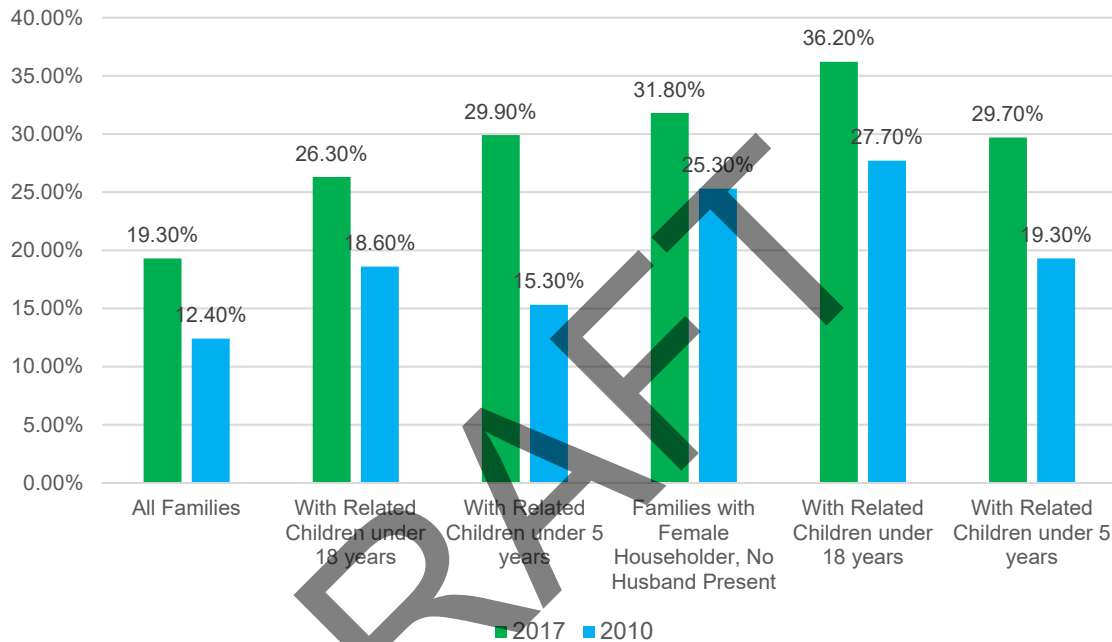
The percentage of families living in poverty experienced a decrease from 16.5% in 2000 to 12.4% in 2010 and then an increase to 19.3% in 2017, according to U.S. Census and ACS data. Female head of household, no husband present, families with related children under the age of 18 whose income was below poverty level was 39.2% in 2000, 27.7% in 2010 and 36.2% in 2017, according to U.S. Census and ACS data.

There was an increase in all people whose income level was below poverty level from 23.8% in 2000 to 26.1% in 2010 and then an additional increase to 27.5% in 2017, according to U.S. Census and ACS data. Individuals under the age of 18 whose income was below the poverty level was 22.0%

in 2000, 28.6% in 2010 and 29.6% in 2017, according to U.S. Census and ACS data.

The City's poverty statistics for families with children are highlighted in the chart below.

Percentage of Families and Female-Headed Households in Poverty in the City of Salisbury



Source: 2006-2010 and 2013-2017 ACS

D. Employment:

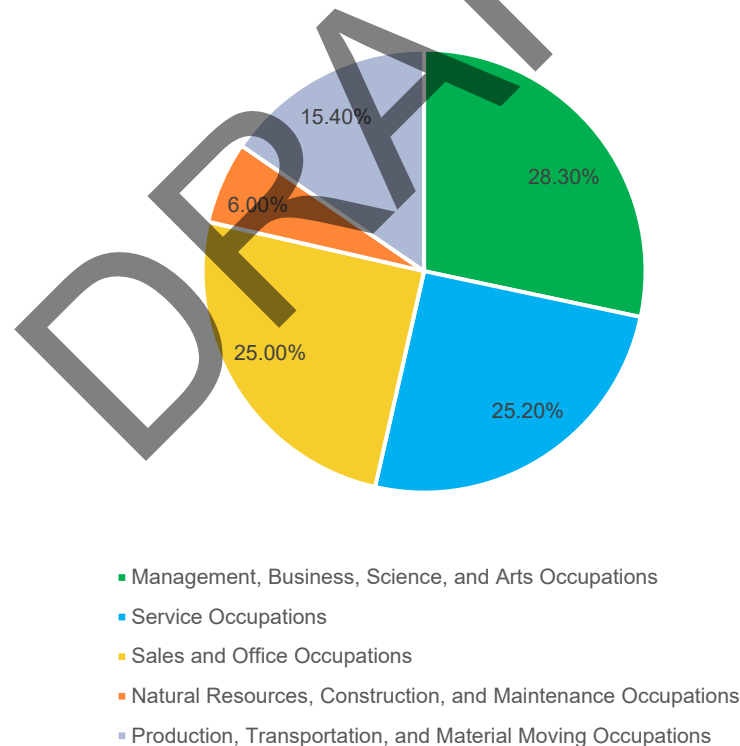
In 2010, 63.8% of the City's residents 16 years of age and over were part of the labor force. In 2017, 65.9% of the City's residents 16 years of age and over were part of the labor force; according to the 2006-2010 and 2013-2017 ACS. The following charts illustrate the categories of workers and their occupations.

The largest portion of Salisbury workers are in management, business, science, and arts occupations. One quarter of all workers are in "service occupations," and one quarter are in "sales and office occupations."

Workers had a mean travel time to work of 20 minutes.

According to the 2013-2017 American Community Survey, an estimated 26.1% of households in the City of Salisbury receive income from Social Security. The mean Social Security Income for 2017 was \$16,170.

Occupations in the City of Salisbury



Source: 2013-2017 ACS

Worker Class in the City of Salisbury

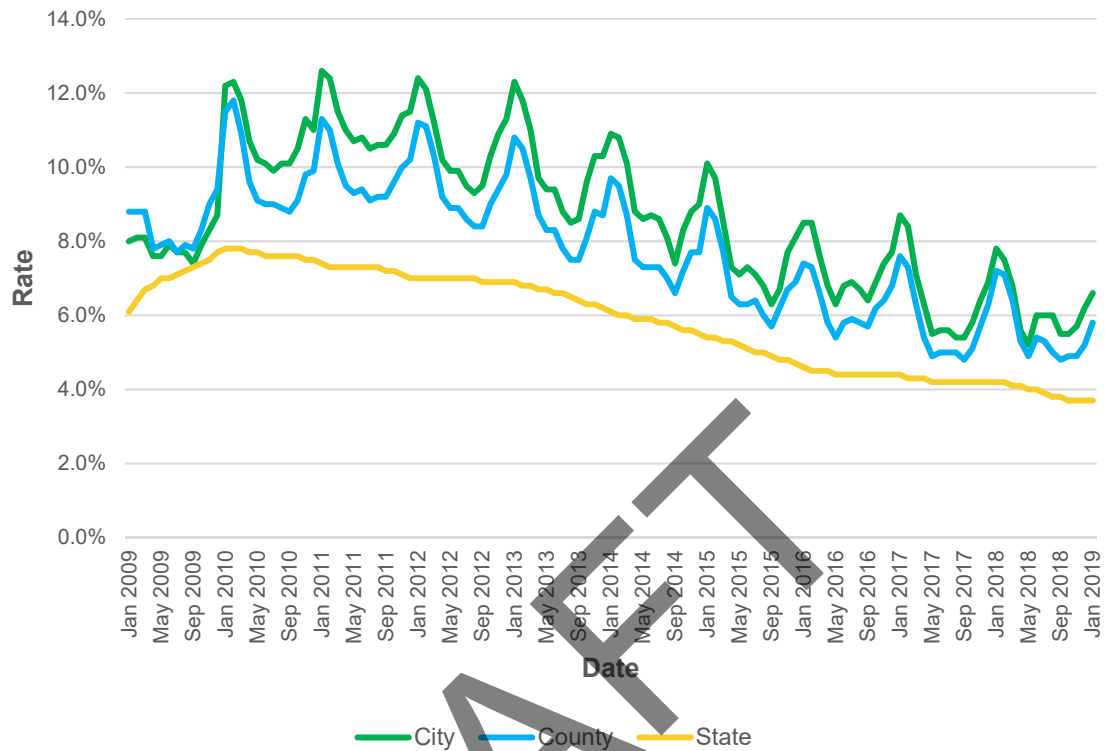


Source: 2013-2017 ACS

The vast majority of workers (77.6%) in the City of Salisbury were classified as Private Wage and Salary workers as of 2017.

The following chart illustrates unemployment rates (seasonally adjusted) for the City of Salisbury, Wicomico County, and the State of Maryland from January 2009 through January 2019 as reported by the Bureau of Labor Statistics (www.bls.gov). In January of 2009, the unemployment rate was 8.0%, peaked at 12.6% in January 2011 and decreased to 6.6% as of January 2019.

City of Salisbury Unemployment Rate



Source: <http://data.bls.gov>

The unemployment rate in the City of Salisbury has been steadily declining since the aftereffects of the Stock Market Crash of 2008. The City has a higher rate of unemployment compared to the County and the State. As of January 2019, the City's unemployment rate was 6.6%, the County's unemployment rate was 5.8%, and the State's unemployment rate was 3.7%.

E. Housing Profile:

Over a third (36.9%) of the City's housing stock was built prior to 1970, which is now over 50 years old. The majority (22.8%) of the housing units were built between 2000 and 2009. The median year housing structures were built in the City was 1983. The following table chart details the year that housing structures were built in the City of Salisbury as of 2017.

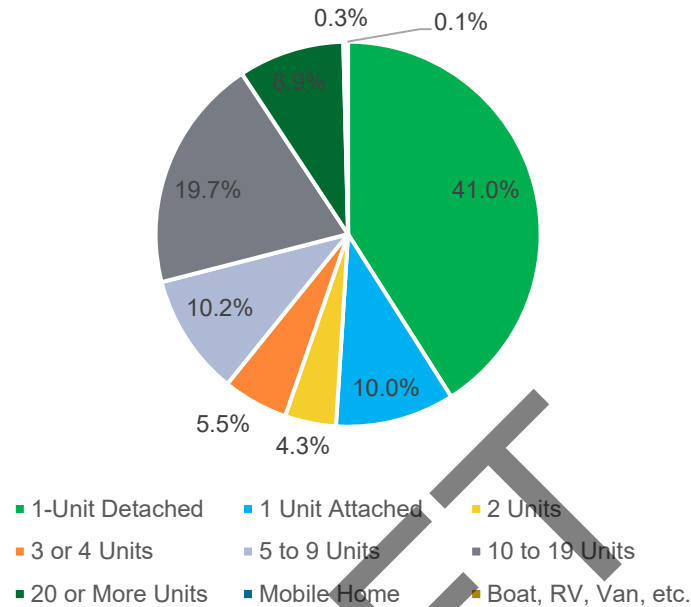
Year Structure Built in the City of Salisbury

Year Structure Built	Number	Percentage
Built 2014 or Later	91	0.6%
Built 2010 to 2013	519	3.6%
Built 2000 to 2009	3,302	22.8%
Built 1990 to 1999	1,929	13.3%
Built 1980 to 1989	2,006	13.9%
Built 1970 to 1979	1,271	8.8%
Built 1960 to 1969	991	6.9%
Built 1950 to 1959	1,468	10.2%
Built 1940 to 1949	1,131	7.8%
Built 1939 or Earlier	1,743	12.1%
Total	14,451	100%

Source: 2013-2017 ACS

The following chart lists the composition of the housing stock in the City of Salisbury as of 2017.

Housing Units in the City of Salisbury



Source: 2013-2017 ACS

The majority of the housing structures in Salisbury are 1-unit detached housing units comprising 41.0% of the units. Multifamily residential structures of 10 or more units represent 28.6% of the housing units.

The table below contains data on the number of permits for residential construction issued by jurisdictions in the Salisbury Core Based Statistical Area (CBSA) which includes Somerset, Sussex, Wicomico, and Worcester Counties. The Area has seen an overall increase in the total number of new units constructed most notably for single family homes. Multi-family units have remained level over the past five years and there have been some fluctuations for multi-family 5+ units. In general, the area has recovered from the 2008-2009 market collapse.

Units Authorized by Building Permits – Salisbury, MD Metro Area

YEAR	Total	Single Family	Multi-Family	5+ Units
2017	3,605	3,032	573	274
2016	3,227	2,668	559	266
2015	3,031	2,512	519	318
2014	2,796	2,237	559	351

2013	734	138	596	594
2012	342	102	240	240
2011	169	167	2	0
2010	194	190	4	0
2009	325	184	141	139
2008	392	252	140	136
2007	677	374	303	303
2006	1,217	836	381	381
2005	1,212	1,027	185	182
2004	1,185	859	326	313
2003	1,298	981	317	261

Source: <http://socds.huduser.org/permits/summary.odt>

The City reported fifty-five (55) single-family building permits during the timeframe of 2014 until 2018.

The cost of housing in the City has fluctuated over the past two decades. The median owner-occupied housing value was \$153,700 in 2017. The median value of owner-occupied homes in the City of Salisbury in 2000 was \$81,700; compared to \$94,500 for Wicomico County. And the median value of owner-occupied homes in the City in 2010 was \$173,000; compared to \$195,100 for Wicomico County.

F. Housing Costs:

Owner Costs

The median Selected Monthly Owner Costs (SMOC) for households with a mortgage in the City was \$1,312 in 2017. The median SMOC for 2000 was \$845 and for 2010 it was \$1,392. Monthly owner costs increased by 55.3% from 2000 to 2017.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Mortgage Status and Selected Monthly Owner Costs in Salisbury

Monthly Owner Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	3,046	69.2%	2,495	70.3%
Less than \$300	0	0.0%	NC	NC
\$300 to \$499	48	1.6%	69*	2.8%
\$500 to \$699	244	8.0%	NC	NC
\$700 to \$999	469	15.4%	505*	20.2%
\$1,000 to \$1,499	984	32.3%	1,034	41.4%
\$1,500 to \$1,999	738	24.2%	545	21.8%
\$2,000 or more	563	18.5%	342	13.8%
Median	\$1,392	(X)	\$1,312	(X)
Houses without a mortgage	1,353	30.8%	1,052	29.7%
Median	\$483	(X)	\$526	(X)

Source: 2006-2010 and 2013-2017 American Community Survey

*For 2017, the U.S. Census changed the cost ranges for mortgage costs to, "Less than \$500" and "\$500 to \$999."

In real dollars (adjusted for inflation) the monthly housing cost for households with a mortgage and households without a mortgage has slightly declined.

The following table illustrates housing costs for owner-households according to the 2006-2010 and 2013-2017 American Community Survey.

Selected Monthly Owner Costs as a Percentage of Household Income

Owner Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Housing units with a mortgage	3,046	69.2%	2,495	70.3%
< than 20 percent	640	21.0%	980	39.3%
20 to 24.9 percent	583	19.1%	410	16.4%
25 to 29.9 percent	291	9.6%	329	13.2%
30 to 34.9 percent	432	14.2%	240	9.6%

35 percent or more	1,100	36.1%	536	21.5%
Not computed	0	0.0%	0	0.0%
Housing units without a mortgage	1,353	30.8%	1,052	29.7%
< than 20 percent	925	68.4%	658	62.5%
20 to 24.9 percent	80	5.9%	82	7.8%
25 to 29.9 percent	47	3.5%	69	6.6%
30 to 34.9 percent	28	2.1%	54	5.1%
35 percent or more	273	20.2%	189	18.0%
Not computed	0	0.0%	0	0.0%

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 50.3% of households with a mortgage were cost burdened and 31.1% of households in 2017 were cost burdened. In 2010, 22.3% of households without a mortgage were cost burdened and 23.1% of households in 2017 were cost burdened. Housing cost changes between 2010 and 2017 were the largest for the less than 20% cohort and the 35% or more cohort. Housing cost burdens for households without a mortgage have remained level since 2010, while housing cost burdens for households with a mortgage have decreased.

Foreclosures

According to RealtyTrac, the City of Salisbury had 94 properties in some stage of foreclosure in February 2019; a foreclosure rate of 1 in every 4864 housing units. In February 2019, the number of properties that received a foreclosure filing in Salisbury was 81% lower than the previous month and 82% lower than the same time last year. During the past twelve months, foreclosures have averaged 22 with a high of 37 foreclosures in April 2018 and a low of 4 foreclosures in December 2018.

Renter Costs

The supply of rentals has increased between 2010 and 2017 by almost 2,000 units. There were 6,620 occupied units paying rent in 2010 and 8,584 occupied units paying rent in 2017. The median monthly rent in 2010 was \$930 and increased to \$1,035 per month in 2017. The following table estimates rental rates within the City according to the 2006-2010 and 2013-2017 ACS data.

Gross Monthly Rent in the City of Salisbury

Rental Rates	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	195	3.0%	NC	NC
\$200 to \$299	134	2.1%	NC	NC
\$300 to \$499	556	8.5%	670*	7.8%
\$500 to \$749	1,098	16.8%	NC	NC
\$750 to \$999	1,915	29.4%	3,266*	38.0%
\$1,000 to \$1,499	2,094	32.1%	3,827	44.6%
\$1,500 or more	529	8.1%	821	9.6%
No cash rent	99	1.5%	115	1.3%
Median	\$930	(X)	\$1,035	(X)

Source: 2006-2010 and 2013-2017 American Community Survey

*For 2017, the U.S. Census changed the cost ranges for rental rates to, "Less than \$500" and "\$500 to \$999."

In real dollars (adjusted for inflation) the monthly rental rates have remained almost level.

The following table illustrates the housing costs for renter-households according to the 2006-2010 and 2013-2017 American Community Survey.

Gross Rent as a Percentage of Household Income in the City of Salisbury

Rental Cost as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	789	12.4%	870	10.3%
15 to 19 percent	711	11.1%	711	10.8%
20 to 24 percent	572	9.0%	572	8.2%
25 to 29 percent	765	12.0%	765	10.5%
30 to 34 percent	435	6.8%	435	9.8%
35 percent or more	3,119	48.8%	3,119	50.5%
Not computed	229	3.6%	223	2.6%

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 55.6% of renter households were cost burdened and 60.3% of renter households in 2017

were cost burdened. While rents in real dollars remained stable, renter housing costs burdens increased as renter household incomes decreased.

The 2018 HUD Fair Market Rents and HOME Rent Limits for the Salisbury, MD HUD MSA are shown in the table below.

FY 2018 Fair Market Rents (FMR) and HOME Rent Limits for the Salisbury, MD MSA

Rent	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Fair Market Rent	\$662	\$782	\$1,001	\$1,300	\$1,710
High HOME Rent	\$662	\$782	\$1,001	\$1,297	\$1,428
Low HOME Rent	\$662	\$715	\$857	\$990	\$1,105

Source: U.S. Department of Housing and Urban Development

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing. The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the area median income, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the area median income, as determined by HUD, capped by the High HOME Rent Limit. HUD's Economic and Market Analysis Division calculates the HOME rents each year using the FMRs and the Section 8 Income Limits.

The area median rent is estimated to be \$1,035 according to the 2013-2017 ACS data, which is approximately the cost of a two-bedroom rental and within market expectations. The average rents posted commercially exceed the area median rent and fair market rents but only by a small factor. The rental market in Salisbury is competitive and assisted rental housing units do not disproportionately impact the market forces dictating rents in the City.

G. Household Housing Problems:

Summary of Housing Needs

In the timeframe from 2010 until 2017, the population of Salisbury increased by 6.7% and households grew by 2.2% but household income decreased by 2.6%. According to the Bureau of Labor Statistics Consumer Price Index (CPI), prices in 2017 are 12.41% higher than average prices as compared to prices in 2010. The dollar experienced an average inflation rate of 1.69% per year during this period. This relationship equated to a decrease in

housing unit supply and an increase in housing demand. Unfortunately, with the decrease in median household incomes, housing became more expensive in terms of real dollars for the average household in the City.

General Demographics for the City of Salisbury

Demographics	2010	2017	% Change
Population	30,343	32,368	6.7%
Households	11,983	12,246	2.2%
Median Income	\$38,423	\$37,416	(2.6%)

Source: 2010 U.S. Census and 2013-2017 American Community Survey

The following data was provided by the U.S. Department of Housing and Urban Development (HUD) based on the 2009-2013 ACS data. The tables disaggregate households and housing problems based on the area's median household income (HAMFI).

Household Types

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	2,550	1,960	2,345	1,245	4,000
Small Family Households	945	680	850	415	1,630
Large Family Households	80	155	200	65	270
Household contains at least one person 62-74 years of age	239	295	310	204	879
Household contains at least one person age 75 or older	295	293	295	153	268
Households with one or more children 6 years old or younger	644	548	500	119	570

Source: 2009-2013 American Community Survey

Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	135	85	20	280	0	4	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	20	4	49	98	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	89	180	10	359	4	0	20	10	34
Housing cost burden greater than 50% of income (and none of the above problems)	1,764	680	60	0	2,504	129	160	55	10	354
Housing cost burden greater than 30% of income (and none of the above problems)	125	525	770	80	1,500	25	58	205	78	366
Zero/negative Income (and none of the above problems)	100	0	0	0	100	45	0	0	0	45

Source: 2009-2013 American Community Survey

**Housing Problems (Households with one or more Severe Housing Problems:
Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	1,904	925	320	80	3,229	133	170	75	20	398
Having none of four housing problems	305	685	1,455	770	3,215	55	180	485	370	1,090

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	100	0	0	0	100	45	0	0	0	45

Source: 2009-2013 American Community Survey

Cost Burden Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	870	570	380	1,820	0	74	99	173
Large Related	80	128	50	258	4	0	38	42
Elderly	295	232	135	662	57	102	75	234
Other	789	455	329	1,573	95	50	59	204
Total need by income	2,034	1,385	894	4,313	156	226	271	653

Source: 2009-2013 American Community Survey

Cost Burden Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	840	260	40	1,140	0	55	14	69
Large Related	80	89	0	169	0	0	8	8
Elderly	260	108	10	378	42	64	14	120
Other	689	355	30	1,074	85	50	14	149
Total need by income	1,869	812	80	2,761	127	169	50	346

Source: 2009-2013 American Community Survey

Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	0	4	15	0	19	0	0	0	10	10
Multiple, unrelated family households	25	0	0	25	50	0	0	0	0	0
Other, non-family households	109	109	184	59	461	4	0	20	10	34
Total need by income	0	4	15	0	19	0	0	0	10	10

Source: 2009-2013 American Community Survey

The largest housing problem in the City of Salisbury is housing affordability. According to the 2013-2017 ACS, 60.3% of all renter households are cost burdened by 30% or more and 31.1% of owner households with a mortgage are cost burdened by 30% or more. Cost burdens are especially affecting the 0-30% AMI households.

Additional housing problems that were recorded in consultations and citizen comments included handicap accessible housing, availability of senior housing, availability of group homes or communal living arrangement housing, housing density issues, and code compliance for housing. Lower income households and renter households are more are more likely to be affected by these housing problems.

H. Racial and Ethnic Housing Problems:

Housing needs disaggregated by racial and ethnic cohorts were analyzed to determine if a racial or ethnic group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables comprised of 2009-2013 CHAS and ACS data identify the disproportionate housing needs in the City of Salisbury.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,037	360	145
White	1,013	154	90
Black / African American	924	204	45
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	10

Source: 2009-2013 American Community Survey

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,095	865	0
White	540	525	0
Black / African American	364	314	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	0	0

Source: 2009-2013 American Community Survey

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	395	1,940	0
White	195	930	0
Black / African American	125	805	0
Asian	20	25	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	20	0
Hispanic	50	145	0

Source: 2009-2013 American Community Survey

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	100	1,140	0
White	10	770	0
Black / African American	55	294	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	64	0

Source: 2009-2013 American Community Survey

The racial/ethnic household composition of the City of Salisbury according to the 2009-2013 ACS was 63.8% White, 31.6% Black/African American,

1.6% Asian, 0.2% American Indian Alaska Native, 0.0% Pacific Islander and 4.6% Hispanic. There was one (1) disproportionately impacted group in terms of housing problems; the 0%-30% of Area Median Income Black/African American group that experienced 48.1% of the housing problems of the income group.

A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost burden is over 50%. There were three (3) disproportionately impacted groups in terms of severe housing problems; the 0%-30% of Area Median Income Black/African American group that experienced 45.2% of the housing problems of the income group, the 80%-100% of Area Median Income Black/African American group that experienced 55.0% of the housing problems of the income group, and the 80%-100% of Area Median Income Hispanic group that experienced 24.0% of the housing problems of the income group.

I. Racial and Ethnic Housing Cost Burden:

Housing needs disaggregated by racial and ethnic cohorts were analyzed to determine if a group disproportionately experienced a housing cost burden as compared to the City's overall housing cost burdens. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following table evaluating the 2009-2013 CHAS and ACS data address housing cost burdens in the City of Salisbury.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,560	2,239	3,150	145
White	4,095	1,265	1,578	90
Black / African American	1,870	820	1,275	49
Asian	170	35	40	0
American Indian, Alaska Native	10	0	0	0
Pacific Islander	20	0	0	0
Hispanic	285	115	159	10

Source: 2009-2013 American Community Survey

None (0) of the racial/ethnic groups in the City were disproportionately affected by housing cost burdens.

J. Disabled Households:

The following table includes the 2013-2017 ACS estimates for the number of disabled individuals in the City of Salisbury. The total population of disabled persons in the City of Salisbury is estimated to be 3,245 persons which represents 10.1% of the total population of the City. The two largest disability types are cognitive and ambulatory difficulties.

Disabled Persons in the City of Salisbury

Disability Status of the Civilian Non-Institutional Population	Total Population	Population with a Disability	Percent with a Disability
Total	32,163	3,245	10.1%
Population under 5 years	2,386	9	0.4%
With a hearing difficulty	(X)	9	0.4%
With a vision difficulty	(X)	0	0.0%
Population 5 to 17 years	5,480	207	3.8%
With a hearing difficulty	(X)	9	0.1%
With a vision difficulty	(X)	16	0.3%
With a cognitive difficulty	(X)	154	2.3%
With an ambulatory difficulty	(X)	27	0.5%
With a self-care difficulty	(X)	0	0.0%
Population 18 to 64 years	20,841	1,847	8.9%
With a hearing difficulty	(X)	218	1.0%
With a vision difficulty	(X)	401	1.9%
With a cognitive difficulty	(X)	832	4.0%
With an ambulatory difficulty	(X)	778	3.7%
With a self-care difficulty	(X)	286	1.4%
With an independent living difficulty	(X)	555	2.7%
Population 65 years and over	3,456	1,181	34.2%
With a hearing difficulty	(X)	506	14.6%
With a vision difficulty	(X)	186	5.4%
With a cognitive difficulty	(X)	384	11.1%
With an ambulatory difficulty	(X)	672	19.4%
With a self-care difficulty	(X)	323	9.3%

With an independent living difficulty	(X)	508	14.7%
SEX			
Male	15,008	1,549	10.3%
Female	17,155	1,696	9.9%
HISPANIC/LATINO ORIGIN			
White alone	16,936	2,228	13.2%
Black or African American alone	12,669	853	6.7%
American Indian and Alaska Native alone	132	0	0.0%
Asian alone	1,089	48	4.4%
Native Hawaiian and Other Pacific Islander alone	74	0	0.0%
Some other race alone	453	28	6.2%
Two or more races	810	88	9.0%
White alone, not Hispanic or Latino	15,419	2,132	13.8%
Hispanic or Latino (of any race)	2,069	187	9.0%

Source: 2013 – 2017 American Community Survey

The CHAS Data has not been updated since 2000 but does provides insight as to the number of households living with a disability and/or mobility issue. The CHAS Data identifies the following prevalence of housing problems for households with mobility and self-care limitations:

- 42.0% of all households report having any housing problem, including 56.4% of renters and 22.1% of homeowners
- 75.6% of all households earning less than or equal to 30% MFI report having any housing problem, including 78.9% of renters and 64.6% of homeowners
- 55.4% of all households earning between 30% and 50% MFI report any housing problems, including 62.5% of renters and 39.8% of homeowners
- 30.9% of all households earning between 50% and 80% MFI report any housing problems, including 46.3% of renters and 9.5% of homeowners

Renter households with mobility and self-care limitations are disproportionately affected by housing problems in the City of Salisbury.

III. Review/Update to Original Plan

The current “Analysis of Impediments to Fair Housing Choice” was certified in May 2014. The City reviews its progress in addressing the goals of the AI twice a year during the City’s preparation of the Annual Action Plan and the Consolidated Annual Performance Evaluation Reports (CAPER). The City of Salisbury’s PY 2014-2018 Analysis of Impediments to Fair Housing Choice identified the following impediments, as well as created goals and strategies to address each impediment.

A. Summary of Impediments:

Impediment 1: Fair Housing Education and Outreach

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

Goal: Improve the knowledge and awareness of both the public and the local officials of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through the media and with the assistance of Social Service Agencies such as the Shore Housing Resource Board (SHRB) to provide educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans With Disabilities Act.
- **1-B:** Continue to coordinate efforts between non-English speaking residents and local educational institutions and social service agencies to provide a network of language interpreters.
- **1-C:** Continue to promote public awareness of Fair Housing rights and responsibilities in the local community by issuing a proclamation in support of Fair Housing Month each April to the Shore Housing Resource Board (SHRB).

Progress: The City continues to work with the Shore Housing Resource Board (SHRB) to provide educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans With Disabilities Act. The City provided CDBG funding to SHRB in PY 2009 to complete a number of important activities:

- Conduct a training session with local housing developers, realtors, bankers, insurers, landlords and management agents to inform them of their responsibilities under the Fair Housing Act and Americans With Disabilities Act.
- Develop a new brochure for distribution titled 'Fair Housing Reasonable Accommodation: A Guide to Assist Developers and Providers of Housing for People with Disabilities in the City of Salisbury, Maryland'.
- Develop posters for distribution titled 'Reasonable Accommodation is NOT Unreasonable, It's the Law'.
- Distribute the completed brochures and posters to local housing agencies, developments, landlords and other providers in the housing industry.
- Complete a billboard campaign focused on Reasonable Accommodation during Fair Housing month. These billboards were in five locations around Salisbury.
- Develop an interactive training module on the SHRB website for Fair Housing with an emphasis on Reasonable Accommodation. This final portion of the CDBG-funded project was completed in 2015.

The City continues to promote public awareness of Fair Housing rights and responsibilities in the local community by issuing a proclamation in support of Fair Housing Month in April to the Shore Housing Resource Board (SHRB) whenever requested.

In PY 2016 the City provided CDBG funding to Telamon Corporation to support the salary costs of one additional employee, plus some program delivery costs. This additional funding allowed their Financial Education & Housing Counseling programs to serve a total of one hundred four (104) low- to moderate-income households. Those households were provided with services via workshops and one-on-one counseling. The Financial Education Workshops which were provided utilized the FDIC's Money Smart Curriculum. Workshop topics included Pay Yourself First, Keep It Safe, Banking Basics, Check It Out, Charge It Right, To Your Credit, Money Matters, Your Own Home, Loan to Own, Credit & Mortgages, Rental Rights & Responsibilities, Fair Housing, and First Time Homebuyer. Telamon targets Limited English Proficiency (LEP) populations, including migrant seasonal farms workers and homeless individuals. They have translators on staff who speak both Spanish and Haitian Creole. Of the 104 households served, 75 were minority households, 23 identified as Hispanic or Latino, 72 were female-headed households, and 6 were disabled.

Impediment 2: Continuing Need for Affordable Housing

The City of Salisbury has the greatest supply of affordable housing in the region. However, the monthly cost of rent for apartments and the monthly costs associated with owning a house has steadily increased to the point that over 48.8% of all renter households and 36.1% of all owner households are considered cost overburdened.

Goal: Additional affordable rental and for-sale housing should be developed outside impacted areas throughout the City of Salisbury and the surrounding region, especially for households whose income is less than 80% of the median income, through new construction and in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income buildings, to reduce the number of households who are cost overburdened.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed-income housing that would be located outside of areas with lower income concentrations throughout the Salisbury area.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers and move outside areas of low-income concentrations.
- **2-D:** Regularly update the information on the Affordable Housing Resources database located on the City of Salisbury website.

Progress: Over the last several years the City has provided CDBG funding for the following projects that address the need for affordable Housing:

PY 2013 –

- Salisbury Neighborhood Housing Services (SNHS) – Owner-Occupied Housing Rehabilitation – \$83,750

PY 2014 –

- Salisbury Neighborhood Housing Services (SNHS) – Closing Cost / Down Payment Assistance Grants – \$100,000
- Habitat for Humanity of Wicomico County – Housing Construction (735 E. Isabella Street) – \$71,300

PY 2015 –

- Habitat for Humanity of Wicomico County – Housing Construction (425 Coles Circle) – \$72,200
- Village of Hope (Transitional Housing Facility for Homeless Women and Their Children) – Roof Replacement - Residence Building (partial funding) – \$17,480

PY 2016 –

- Salisbury Neighborhood Housing Services (SNHS) – Homebuyer Assistance Grants – \$100,000
- Habitat for Humanity of Wicomico County – Housing Construction (707 E. Church Street) – \$37,650
- Telamon Corporation – Financial Education & Housing Counseling – \$43,500

PY 2017 –

- Salisbury Neighborhood Housing Services (SNHS) – Homebuyer Assistance Grants – \$100,000

PY 2018 –

- Salisbury Neighborhood Housing Services (SNHS) – Homebuyer Assistance Grants – \$100,000

Included in PY 2019 Action Plan –

- Habitat for Humanity of Wicomico County – Housing Construction (504 Tangier Street) – \$88,000

The Affordable Housing Resources list is updated as needed. The last update occurred in June 2018, and a few new listings were added at that time. The list is available on the City website.

Impediment 3: Continuing Need for Accessible Housing Units That Are For-Sale or Rent

There is a lack of accessible housing units in the City of Salisbury.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for both the physically and the developmentally disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and will keep their rents affordable.
- **3-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Regularly update the information on the Affordable Housing Resources database located on the City of Salisbury website. This database also includes the number of handicapped-accessible units available in each apartment complex, and whether or not additional units are handicapped-adaptable should the need arise.

Progress: The City has provided funding to Salisbury Neighborhood Housing Services (SNHS) for Owner-Occupied Housing Rehabilitation grants. Those rehabilitation projects may include accessibility modifications to enable homeowners to remain in their homes if those items are requested.

The City has also provided funding to Habitat for Humanity of Wicomico County for new housing construction. For those Habitat partner families with existing mobility issues the houses are constructed to be fully accessible. In addition, all Habitat homes are handicapped adaptable, so that as the owners age and their physical abilities change the house can be modified to enable them to stay in their homes.

The Affordable Housing Resources list is updated as needed. The last update occurred in June 2018, and a few new listings were added at that time. The list includes the number of handicapped-accessible units available in each apartment complex, and whether or not additional units are handicapped-adaptable should the need arise. This list is available on the City website.

Impediment 4: Need to Improve Private Lending and Insurance Practices

The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** The City should encourage or partner with an outside independent non-profit agency, foundation, or university to conduct an in depth review of the mortgage lending and insurance practices of the local banks and financial institutions.
- **4-B:** Encourage testing to be performed by an outside independent non-profit agency determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in lower-income areas of the City.
- **4-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

Progress: Over the last 5 years the City has provided a total of \$400,000 to Salisbury Neighborhood Housing Services (SNHS) for Homebuyer Assistance Grants. These grant funds may be utilized for closing costs, down payment and/or principal write down assistance, which makes the home more affordable to the buyer. These projects serve low- to moderate-income clients and assist them in becoming first-time homeowners in neighborhoods throughout the City. Thus far a total of 39 households have been served. Nineteen of the homes purchased have been located in one of our CDBG target neighborhoods, and 20 of the households were minority households.

Impediment 5: There is a Need for a Coordinated Approach to Affirmatively Furthering Fair Housing

The City and County should coordinate efforts to affirmatively further fair housing.

Goal: The City of Salisbury, as lead jurisdiction, should partner with the County to initiate a process to coordinate fair housing practices and policies throughout the City and County.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City of Salisbury and Wicomico County will continue to work with the Maryland Department of Housing & Community Development (DHCD) and the U.S. Dept. of Housing & Urban Development (HUD) to conduct Fair Housing seminars and workshops in the Salisbury area to educate both local residents and those involved in the rental and/or purchase of housing of their rights and responsibilities in association with the Fair Housing Act.
- **5-B:** The City of Salisbury and Wicomico County will continue to work with local agencies such as the Shore Housing Resource Board (SHRB), Salisbury Neighborhood Housing Services (SNHS), and Habitat for Humanity of Wicomico County to address the housing needs of the area residents.

Progress: The City continues to work with the Shore Housing Resource Board (SHRB) to provide educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans With Disabilities Act. The City provided CDBG funding to SHRB in PY 2009 to complete a number of important activities:

- Conduct a training session with local housing developers, realtors, bankers, insurers, landlords and management agents to inform them of their responsibilities under the Fair Housing Act and Americans With Disabilities Act.
- Develop a new brochure for distribution titled 'Fair Housing Reasonable Accommodation: A Guide to Assist Developers and Providers of Housing for People with Disabilities in the City of Salisbury, Maryland'.
- Develop posters for distribution titled 'Reasonable Accommodation is NOT Unreasonable, It's the Law'.
- Distribute the completed brochures and posters to local housing agencies, developments, landlords and other providers in the housing industry.
- Complete a billboard campaign focused on Reasonable Accommodation during Fair Housing month. These billboards were in five locations around Salisbury.
- Develop an interactive training module on the SHRB website for Fair Housing with an emphasis on Reasonable Accommodation.

This final portion of the CDBG-funded project was completed in 2015.

The City continues to promote public awareness of Fair Housing rights and responsibilities in the local community by issuing a proclamation in support of Fair Housing Month in April to the Shore Housing Resource Board (SHRB) whenever requested.

Both the City and Wicomico County provide funding assistance to the non-profit agencies which serve to address the housing needs of the area residents, such as the Shore Housing Resource Board (SHRB), Salisbury Neighborhood Housing Services (SNHS), and Habitat for Humanity of Wicomico County. Over the last several years the City has provided CDBG funding to SNHS for Owner-Occupied Housing Rehabilitation and Homebuyer Assistance Grants. CDBG funding has also been provided to Habitat for Humanity for new housing construction, and to SHRB for fair housing training and outreach.

Impediment 6: Public Policy

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Revise the definition of “family.”
- **6-B:** Revise the definition of “group domiciliary care facility.”
- **6-C:** Revise the definition of “group home.”
- **6-D:** Revise the definition of “housing for the elderly and handicapped.”
- **6-E:** Include the definition of “the Fair Housing Act.”

Progress: In May 2015 the City began reviewing the City’s Zoning Ordinance/Zoning Code to determine what changes should be made in order to clarify our commitment to fair housing. These changes involved adding additional language to the “Definitions” section of the Zoning Code. The proposed changes were reviewed by the Director of Planning, Zoning & Community Development, and the City Attorney. The City Attorney created the two ordinances necessary to amend Chapter 15.24.1620 and Chapter 17.04.120 of the Salisbury City Code to amend the definition and requirements of ‘Functional Family’.

As the ordinances represented a change to the City's Zoning Code, they were required to be approved by the Salisbury - Wicomico County Planning and Zoning Commission. At the Planning and Zoning Commission meeting conducted on November 19, 2015, the ordinances were discussed and a Public Hearing for the text amendment was held. No objections were received during the public hearing, and the text amendment was approved by the Commission.

The Fair Housing Ordinances were then discussed by the City Council at a work session on February 1, 2016. They were approved at first reading February 22, 2016, and second reading/final approval took place on March 14, 2016.

DRAFT

IV. Impediments to Fair Housing 2019

Impediments to fair housing choice are defined as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice
- Any actions, omissions, or decisions that have this effect. In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Salisbury was undertaken.

A. Fair Housing Complaints:

1. Shore Housing Resource Board, Inc.

The Shore Housing Resource Board (SHRB) is a non-profit organization comprised of business, government and other non-profit agencies and individuals working for Fair Housing in the Tri-County area of Wicomico, Worcester & Somerset Counties in Maryland.

Shore Housing Resource Board
P.O. Box 971
Salisbury, Maryland 21803
(800) 652-6312
<http://www.shorehousingrb.com>

SHRB is one of more than 500 Community Housing Resource Boards organized nationwide to encourage voluntary compliance of the housing industry with Fair Housing Laws, and to maximize communication between the Housing Industry and the Minority, Handicapped, Women's and Retired Citizens Groups in Wicomico, Somerset and Worcester Counties. The SHRB Board is comprised of representatives of the following entities: Coastal Association of REALTORS; Somerset County; Wicomico County; Worcester County; City of Salisbury; Legal Aid Bureau; Shore Up, Inc.; City of Pocomoke; Town of Delmar; and local residents

The Shore Housing Resource Board is committed to:

- Promoting compliance with Fair Housing Laws
- Tenant education, responsibility and referral
- Acting as an authority on Housing Issues
- Facilitating open communication with all stakeholders - public and private
- Encouraging development of affordable/workforce housing

- Influencing housing policy by encouraging the counties to support affordable/workforce housing opportunities

The City of Salisbury directs all fair housing complaints to SHRB for consultation. Additionally, the City has funded SHRB education activities with CDBG funds. Some of the activities included:

- Fair Housing Seminar
- Advertising – Billboards, Posters & Brochures
- “Webinar” style training module for the SHRB website

2. Maryland Commission on Civil Rights

The State of Maryland Commission on Civil Rights (MCCR) enforces Maryland's anti-discrimination laws and promotes equal opportunity in education, employment, housing and commercial property, as well as public accommodations.

**State of Maryland
Commission on Civil Rights**
William Donald Schaefer Tower
6 Saint Paul Street, Suite 900
Baltimore, MD 21202-1631
Main: (410) 767-8600
Toll Free: (800) 637-6247
TTY: (410) 333-1737

The mission statement of the MCCR is as follows: *It is the mission of the Maryland Commission on Civil Rights to ensure opportunity for all through the enforcement of Maryland's laws against discrimination in employment, housing, public accommodations, and state contracts; to provide educational outreach services related to provisions of this law; and to promote and improve civil rights in Maryland.*

The following is a summary of the housing services offered through MCCR:

*Pursuant to State Government Article, §20-702, Annotated Code of Maryland, it is the policy of the State of Maryland to provide for fair housing throughout the State, to all its citizens, regardless of **race, color, religion or creed, sex, age, ancestry or national origin, marital status, physical or mental disability, sexual orientation, gender identity, and familial status.***

Housing discrimination laws make it illegal to:

- *Refuse to rent a dwelling to any qualified buyer or renter;*
- *Use discriminatory terms and conditions in selling or renting;*
- *Set terms and conditions of home loans in such a way as to discriminate;*
- *Use discriminatory notices or advertisements indicating a preference or discriminatory limitations;*

- Say that a dwelling is not available for inspection, sale, or rent when, in fact, it is available;
- Attempt to steer persons into or away from neighborhoods or apartment complexes due to being members of a protected class;
- Treat a person differently from everyone else because of race, disability, familial status (parent or legal custodian with children, pregnant), religion, sex, marital status, national origin or sexual orientation;
- Request information about birth control and/or family planning practices;
- Refuse to consider both applicants' incomes when seeking to buy or rent;
- Commit acts of prejudice, violence, harassment, intimidation, or abuse directed against families or individuals or their residential property.

If you have a disability, you are protected under the law. It is against the law to:

- Refuse to permit, or at the expense of the renter, reasonable house modifications that are necessary for the daily life of a person with a mental or physical disability;
- Refuse to reasonably accommodate or adjust rules, policies, services or practices that hamper the use of an apartment, condominium, or house by a person with a physical or mental disability;
- Have multi-family housing that is not accessible to people with disabilities. Multi-family housing is required to have accessible units and access routes (wide doors and hallways), accessible public and common areas, and management must provide for effective communication as needed by a disabled person.

Harassment on the basis of a protected class (above, such as sexual harassment), and retaliation for filing a complaint or being involved in the investigation are both prohibited under law and enforced by MCCR.

If you have been denied your housing rights, you may have experienced unlawful discrimination. If you believe that actions have been taken against you based on a discriminatory animus, it is imperative that you contact our agency immediately to initiate an inquiry, so that we can assist you in determining if you have been a victim of housing discrimination. Our trained Intake Staff will guide you through the intake process and, through a series of questions and interviews, help you analyze your situation to determine if the actions taken against you meet the threshold of being considered discriminatory.

The MCCR has its main office in Baltimore, as well as a regional office in Salisbury. There are two eastern shore offices:

MCCR

Salisbury District Court Multi-Purpose Center
201 Baptist Street, Suite 33
Salisbury, Maryland 21801
Phone: (410) 713-3611
Fax: (410) 713-3614

MCCR

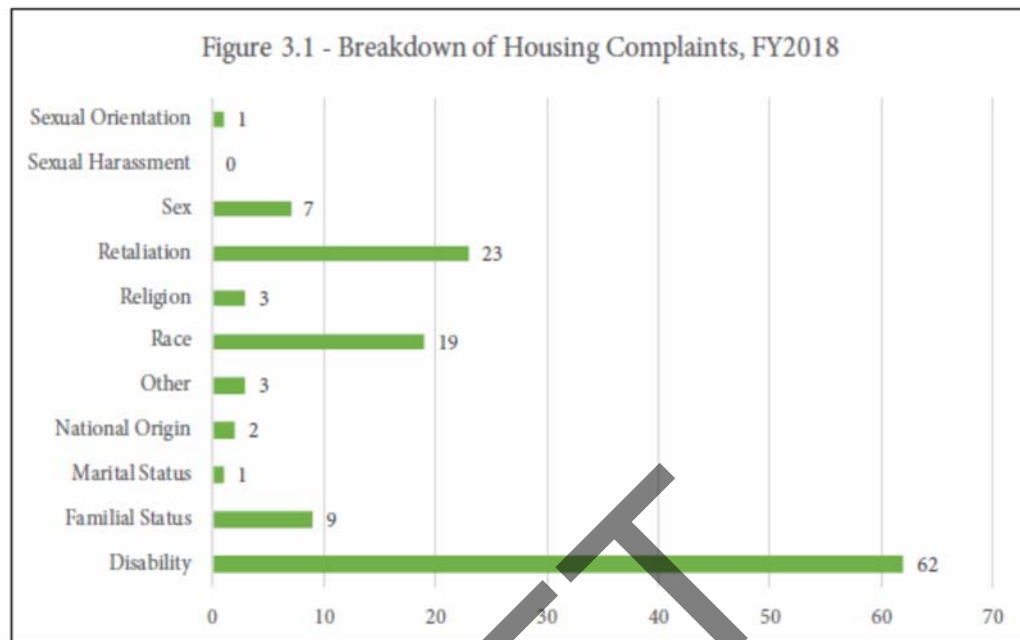
301 Bay Street, Suite 301
Easton, Maryland 21601
Phone: (410) 822-3030 x345
Fax: (410) 820-9966

In addition to its staff members, the MCCR has nine (9) Commissioners appointed by the Governor and confirmed by the State Senate.

The MCCR publishes an annual summary of Housing Complaints filed during the State's fiscal year (July 1st – June 30th). The following is a summary from the FY 2018 annual report:

MCCR has typically received fewer than 100 housing discrimination complaints annually. For a state with approximately 6 million residents, this figure has given the Commission great cause for concern knowing that many instances go unreported. To remedy this, MCCR has partnered with HUD to expend partnership funding to advertise the agency's role as the enforcer of Maryland's Fair Housing Law across the state. MCCR has also strategically targeted communities in every county across Maryland, as well as worked with advertising vendors to produce materials in both English and Spanish. Through combined radio, print, and digital marketing efforts over the past five years thanks to federal partnership grant funding awarded to MCCR, the agency has been able to reach millions of Marylanders to inform them of their right to fair housing.

In FY2018, MCCR received 88 housing discrimination complaints. Within these 88 complaints, 130 different bases were selected. Figure 3.1 shows us that with respect to those bases, the top three selected were disability (48%), retaliation (18%), and race (15%) – similar to FY 2017. The major difference between this year and last is that retaliation outpaced race complaints, similar to employment discrimination complaints this year.



Specific to Wicomico County, the following fair housing complaints have been filed:

Fiscal Year (7/01 to 6/30)	Number of Complaints	Basis
2018	2	Sex, Retaliation
		Disability
2017	2	Disability
		Disability, Retaliation, Other
2016	0	-
2015	1	Race
2014	1	Race

In response to MCCR's observation that instances of fair housing violations go unreported, the City will look for opportunities to partner with MCCR in the future to raise fair housing awareness in the area.

3. Fair Housing Assistance Program (FHAP) Agencies

The Fair Housing Assistance Program offers grants to state and local agencies that have sufficiently demonstrated to HUD that they support or enforce a fair housing law that is substantially equivalent to the Fair Housing Act. Thirty-nine (39) states and the District of Columbia all have at least one state or local agency serving as a FHAP. These funded FHAP agencies carry out fair housing activities such as enforcement and education in order to protect families and individuals who believe that they have been the victims of housing discrimination.

Maryland has one (1) FHAP agency; it is the Maryland Commission on Civil Rights (MCCR).

4. Fair Housing & Equal Opportunity (FHEO-HUD)



The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. According to the HUD FHEO complaint tracking system (TEAPOTS) the following five (5) complaints were filed in the City of Salisbury from January 1, 2015 until March 13, 2019:

HUD REPORTED FAIR HOUSING COMPLAINTS 2015 - 2019

HUD/ FHAP	Street Address	City	Zip Code	County	Filing Date	Closure Date	Closure Reason	Bases	Issues
HUD	809 Camden Avenue	Salisbury		Wicomico	05/02/18	07/31/18	Dismissed for lack of jurisdiction	Disability	Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
FHAP	207B Monticello Ave	Salisbury	21801	Wicomico	08/03/16	12/15/16	Conciliation/ settlement successful	Disability	Failure to make reasonable accommodation
FHAP	407 Moss Hill Lane	Salisbury	21804	Wicomico	02/06/17	06/28/18	No cause determination	Disability, Retaliation	Discrimination in terms/conditions/pri vileges relating to rental; Failure to make reasonable accommodation
FHAP	418 W College Ave	Salisbury	21801	Wicomico	02/23/18	06/21/18	Complaint withdrawn by complainant after resolution	Disability	Failure to make reasonable accommodation

FHAP	939 Gateway Street	Salisbury	21801	Wicomico	08/08/18		Race	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
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National Trends

The U.S. Department of Housing and Urban Development (HUD) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. The following table highlights the frequency of such housing complaints for the years of 2014, 2015, 2016, and 2017 organized by basis of complaint.

HUD and FHAP Housing Complaints Nationwide

Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,621	41%	4,605	42%	4,908	45%	4,865	59%
Race	2,383	21%	2,291	21%	2,154	20%	2,132	26%
Familial Status	1,051	9%	1,031	9%	882	8%	871	11%
National Origin	1,067	9%	898	8%	917	8%	834	10%
Sex	879	8%	915	8%	800	7%	826	10%
Religion	223	2%	225	2%	204	2%	800	10%
Color	146	1%	151	1%	143	1%	232	3%
Retaliation	867	8%	832	8%	785	7%	192	2%
Number of Complaints filed	11,237		10,948		10,793		8,186	

Source: HUD FY 2014-2017 Annual Reports on Fair Housing

Note: Complaints often allege more than one (1) basis of discrimination, and each base is counted as a complaint.

The majority of the HUD complaints filed nationwide in 2017 were on the basis of disability, making up 59% of all complaints received. Race was next, making up 26% of all complaints, followed by familial status at 11%.

The housing complaints filed in the City of Salisbury were primarily based on disability and race, which are consistently the most common causes for complaints across the nation. Note, the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

5. Maryland Legal Aid

Maryland Legal Aid provides a full range of free civil legal services to financially eligible individuals from twelve (12) office locations serving the state of Maryland. The following office serves Salisbury:

Lower Eastern Shore Office
111 High Street
Salisbury, MD 21801
(410) 546-5511
(800) 444-4099

Office Hours:
Monday – Friday 09:00 AM - 05:00 PM

Walk-In Intake Hours:
Monday – Thursday 09:30 AM - 04:00 PM

Telephone Intake Hours:
Monday – Thursday 09:30 AM - 04:00 PM

Maryland Legal Aid's legal work helps to protect peoples' basic needs and human rights. Legal Aid provides advice on a variety of civil legal issues, such as: Bankruptcy; Child Custody & Support; Debt Collection; Expungements; Foreclosure; Government Benefits; Housing; Landlord/Tenant; Veterans' Benefits; and Wage Claims.

6. Salisbury Human Rights Advisory Committee

The Salisbury Human Rights Advisory Committee (HRAC) seeks to recognize and celebrate the growing diversity of the Salisbury community. The HRAC believes that all community members have the right to be treated with respect, impartiality, and dignity, with equal consideration for race,

color, national origin, immigration status, ancestry, gender, sexual orientation, age, religion or disability.

The Salisbury Human Rights Advisory Committee promotes and encourages respect for the human and civil rights of all Salisbury residents, as well as working to prevent prejudice and discrimination on any basis. It does so by:

- Identifying perceived problems of discrimination or human relations conflicts within the City and then advising the Mayor and City Council of the issue.
- Acting as resource and a safe place where individuals or groups may air their concerns of any existence, potential existence, or perception of discrimination within the City or community at large.
- Providing a forum for the promotion of dialogue, education, healing and celebration of our diversity.
- Sponsoring outreach efforts, educational programs, and celebrations to foster a greater understanding and appreciation for diversity. Such outreach will target groups which may have suffered from or been the object of discrimination or who may perceive themselves to have been the object of the same.

The Salisbury Human Rights Advisory Committee can be reached at the following contact information: 125 N. Division St, Room 306, Salisbury, MD, 21801, (410) 548-3100, www.salisbury.md/mayors-office/human-rights-advisory-committee.

7. Housing and Human Services Agencies

The City of Salisbury interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Salisbury Neighborhood Housing Services, Inc.
- Help and Outreach Point of Entry, Inc.
- Coastal Association of Realtors
- Wicomico County NAACP Branch 7028
- Legal Aid
- Shore Up!, Inc.
- Habitat for Humanity of Wicomico County
- MAC, Inc., The Area Agency on Aging
- Maryland Department of the Environment

- Bay Area Center for Independent Living, Inc.
- Lower Shore Workforce Alliance
- Deaf Independent Living Associates
- Salisbury Urban Ministries
- Christian Shelter
- Wicomico County Department of Social Services
- Wicomico County Health Department
- Salisbury-Wicomico Economic Development
- Village of Hope
- Greater Salisbury Committee
- Wicomico County Housing Authority
- Homeless Alliance for the Lower Shore (HALS)

Each of these agencies provided feedback on their and their clients' experiences concerning housing-related issues in the City of Salisbury. Below is a list of key points from each of the meetings.

- Need for affordable housing
- Need for supportive services
- Need for employment opportunities
- Need for employment training

Many agencies also provided suggestions of how to address the identified areas of inequality or discrimination in the City. Commonly suggested strategies to further fair housing in the City are included below:

- Provide more affordable housing
- Provide financial assistance to make housing more affordable
- Provide education and outreach on fair housing

B. Public Sector:

The Analysis of Impediments examines public policies of the jurisdiction and the impact of those policies on fair housing choice. The City government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the City Council. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials and policies determine the community's commitment to housing goals and objectives; therefore, determining if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of Salisbury receives Community Development Block Grant (CDBG) funds from HUD as an entitlement city under the CDBG program. The City receives approximately \$350,000 in CDBG funds each year. This funding level has seen notable decreases since the City has been an entitlement community. The City anticipates that CDBG funding levels will remain in flux for the foreseeable future.

The City annually allocates its CDBG funds to a number of eligible projects such as: public facility/infrastructure improvements, public services, the removal of slum and blight, and housing activities. For PY 2019, the City has proposed to allocate its estimated CDBG funds to the projects listed in the table below.

PY 2019 Estimated CDBG Allocation for the City of Salisbury

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM	
Public Facility/Infrastructure Improvements	\$ 191,521
Affordable Housing Construction	\$ 88,000
Program Administration	\$ 69,880

The majority of the activities listed above are undertaken in low/mod income areas of the City, as this is a high priority for the City. The Direct Homeownership Assistance Grants are available to qualified low-mod income clientele city-wide. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum/blight. Many activities in each funding category specifically work to increase the supply of quality affordable housing units, as well as promote fair housing choice in the City.

The City of Salisbury's PY 2019-2023 Five Year Consolidated Plan identified the following six (6) strategies to address the priority needs in the City:

Housing Strategy Priority Need: There is a need for additional decent, safe, sanitary, and affordable housing for homebuyers, homeowners, and renters.

Goals:

- HS-1 Homeownership – Increase the supply of owner-occupied housing units through housing counseling, down payment assistance, and closing cost assistance.
- HS-2 Housing Construction – Encourage the construction of new affordable housing units in the City for owners and renters.
- HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the City by addressing code violations, emergency repairs and handicap accessibility.

Homeless Strategy Priority Need: There is a need for housing access for homeless persons and persons at-risk of becoming homeless.

Goals:

- HO-1 Housing – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
- HO-2 Operation/Support – Assist providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless.

Other Special Needs Strategy Priority Need: There is a need for housing access, services, and facilities for persons with special needs.

Goals:

- SN-1 Housing – Support an increase in the supply of accessible, decent, safe, sanitary, and affordable housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
- SN-2 Social Services – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Strategy Priority Need: There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City of Salisbury.

Goals:

- CD-1 Community Facilities and Infrastructure – Improve the City’s public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
- CD-2 Public Safety and Services – Improve and enhance public safety, public services, and public programs.
- CD-3 Connectivity – Improve connectivity within the City and to surrounding communities through physical, visual, transportation, and accessibility improvements.
- CD-4 Clearance/Demolition – Remove and eliminate slum and blighting conditions throughout the City.

Economic Development Strategy Priority Need: There is a need to encourage employment and economic opportunities in the City of Salisbury.

Goals:

- ED-1 Employment – Support and encourage job creation, job retention, and job training opportunities.
- ED-2 Development – Support business and commercial growth through expansion and new development.
- ED-3 Redevelopment – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- ED-4 Financial Assistance – Support and encourage new economic development through local, state, and federal tax incentives and programs such as Tax Incremental Financing (TIF), Tax Abatements (LERTA), Payment in Lieu of Taxes (Pilot), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.
- ED-5 Access to Transportation – Support the expansion of public transportation and access to bus and automobile service to assist residents’ transportation needs for employment and job training opportunities.

Administration, Planning, and Management Strategy Priority Need: There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

Goals:

- AM-1 Overall Coordination – Provide program management and oversight for the successful administration of federal, state, and local

funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

2. HOME Program

The City of Salisbury is not a HOME entitlement city. The City may apply for HOME funds on a competitive basis through Maryland Department of Housing and Community Development (DHCD). The City has not applied for HOME funds for PY 2019, and has no current plans to apply for HOME funds during the next five (5) years.

3. Emergency Solutions Grant (ESG) Funds

The City of Salisbury applies each year on a competitive basis to the Maryland Department of Housing and Community Development (DHCD) for Emergency Solutions Grant (ESG) Funds to assist local agencies that participate in the Homeless Alliance of the Lower Shore (HALS), the local Continuum of Care agency. HALS (previously known as TCAH) was formed in 2001 by the lead agency, the Somerset County Health Department. The ESG funds received by the City are awarded to homeless service provider agencies that serve the Salisbury area. In FY 2018, the HUD NOFA awarded the CoC a total of \$1,286,378 in CoC funds (not including planning funds), an increase of \$69,684 than originally requested. The increase was the result of an increase in the increased fair market rents used by HUD. The CoC NOFA provided the funding levels shown to the following renewal projects:

- MHA S+C Lower Shore (Somerset & Wicomico) - \$254,723
- MHA S+C Lower Shore (Worcester) - \$68,255
- Project 23 - \$538,056
- Wicomico Chronic 2 - \$19,773
- Project 1 - \$298,539
- Somerset Chronic - \$20,255
- Wicomico Chronic - \$19,834
- Bonus Project - \$63,943
- CoC Planning Application - \$36,411

In 2019, the CoC was awarded \$629,433 in Homelessness Solutions Funds (HSP) which included ESG. The CoC expects HSP total funding levels to at least remain level or increase somewhat in the 2019-2020 HSP NOFA funding.

4. Housing Opportunity for Persons with AIDS (HOPWA) Funds

The City of Salisbury does not receive HOPWA funds.

5. Other Funds

Other resources available to help Salisbury address its housing and community development needs include funds from the Maryland Department of Housing and Community Development (DHCD), such as low interest mortgage finance (HOME funds), housing rehabilitation money (Maryland Housing Rehabilitation Program - MHRP funds), Special Targeted Area Rehabilitation (STAR) Program funds, lead-based paint reduction funds (Lead Hazard Reduction Program), first-time homebuyer settlement expenses, rental allowance funds (Rental Allowance Program), and neighborhood revitalization program (Community Legacy and Neighborhood Partnership) funds.

Salisbury has successfully obtained funding from the Environmental Protection Agency, the National Fish & Wildlife Foundation, the Maryland Department of Natural Resources, the Department of Transportation, and the State Highway Administration. To help with crime reduction and revitalization activities the City has received funds through the Law Enforcement Block Grant program, the Edward Byrne Memorial Justice Assistance Grant (JAG) program, the Bulletproof Vest Partnership Program (DOJ), as well as Wicomico Exile (gun control), the Gun Violence Reduction Initiative, and the Maryland Criminal Intelligence Network (MCIN) through the Governor's Office of Crime Control & Prevention (GOCCP).

The following list outlines the state and federal grant funds that the City of Salisbury expects to use in PY 2019 to address its community development and crime prevention/reduction needs:

Comcast - Public, Educational & Governmental (PEG) Fees

FY20 - PEG Fees from Comcast

Housing & Community Development Department

FY20 - Homeless Solutions Program - Federal Funds (ESG)

FY20 - Homeless Solutions Program - State Funds

FY20 - Projects for Assistance in Transition from Homelessness (PATH)

FY20 - Community Legacy

PY19 - Community Development Block Grant (CDBG)

FY20 - Maryland Heritage Area Authority (MHAA)

FY20 - Rural Maryland Prosperity Investment Fund

Infrastructure & Development Department

FY19 - Transportation Alternatives (TA) - Rails with Trails

FY20 - ENR O&M Grant - MDE Bay Restoration Fund (BRF)

Salisbury Fire Department

FY17 - Staffing for Adequate Fire & Emergency Response (SAFER)

FY20 - Salisbury Wicomico Firstcare Team (SWIFT)

FY18 - Assistance to Firefighters Grant (AFG)

FY19 - Port Security Grant (3 projects)

Salisbury Police Department

FY17, 18 & 19 - COPS Grant

FY20 - Bulletproof Vest Partnership

FY20 - MD Criminal Intelligence Network (MCIN)

FFY20 - Edward Byrne Memorial JAG

FY20 - Gun Violence Reduction Initiative

FFY20 - MD Highway Safety Office - Impaired Driver (DUI)

FFY20 - MD Highway Safety Office - Aggressive Driver

FFY20 - MD Highway Safety Office - Distracted Driver

FY20 - Wicomico County Circuit Court - Drug Court

FY18 - Wicomico County Adult Drug Treatment Court

FFY20 - U.S. Marshals Program

The City also plans to use its own resources to help resolve its housing and community development problems. In particular, an additional \$36,092 in City funds will be used to directly operate the CDBG Program. Additional City General Revenue funds have been allocated for housing and community development activities in the City:

The Police Dept. grants will require an FY20 match, totaling \$212,196.

The Fire Dept. grants will require an FY20 match, totaling \$293,905.

The Infrastructure & Development Dept. has a TA grant that will require a FY20 match of \$180,631.

These matching amounts total up to an additional \$722,824 that will be utilized to address the housing, community development and public safety needs of the City of Salisbury residents.

6. Public Housing, HUD Assisted Housing, and Low Income Housing Tax Credits

The City of Salisbury has a variety of affordable housing options, including public housing managed by the Wicomico County Housing Authority. There are also several privately managed HUD-assisted developments throughout the City. These affordable housing developments and Section 8 Vouchers are located across the City in areas of varying income, demographics, and housing tenure.

Housing Authority

The Wicomico County Housing Authority (WCHA) is the Public Housing Authority serving the City of Salisbury and Wicomico County. WCHA owns and manages 277 units of public housing of which 179 units are in the City of Salisbury. Additionally, the WCHA administers 223 Housing Choice Vouchers, all of which are tenant based.

The most immediate need of the current residents of Public Housing is for employment training, job opportunities, and access to transportation for commuting to work, shopping, and medical services.

The immediate needs of the Housing Choice Voucher holders is similar. They need housing units that are close to public transportation or their place of employment. There does not appear to be any housing needs, except the supply of available housing units is limited and therefore there is a shortage of housing choice.

Homeless Facilities

The following is a list of CoC member supported facilities:

Christian Shelter – 334 Barclay Street, Salisbury, MD 21804

Christian Shelter provides emergency short term shelter for homeless men, women and children including breakfast and dinner and practical and spiritual guidance for a maximum of 30 days.

Samaritan Ministries – 814 Fourth St, P.O. Box 661, Pocomoke City, MD 21851

Samaritan Ministries provides emergency housing, food, resources, support and clothing for families and individuals. Staff is available to help each individual work toward developing a plan of action to become self-sufficient and move to permanent housing or other housing to meet their needs.

Diakonia, Inc. – 12747 Old Bridge Road, Ocean City, MD 21842

Diakonia provides an emergency housing program for families and individuals to meet the needs and address the root causes of

homelessness. Each individual or family works with a case manager and develops a plan to resolve the issues that brought them to Diakonia and works through their plan in order to move to permanent sustainable housing. In order to be eligible for intake, the individual (must be 18 years or older) or family must have lived in Worcester, Wicomico or Somerset County for at least 30 days.

Cold Weather Shelter for Men – Location changes weekly, only available during cold months January thru March.

HALO Women and Children Shelter and Men's Shelter – 119 South Boulevard, Salisbury, MD 21804

Women and Men's shelter are separate. No family rooms available. Individuals or families may stay up to 90 days at a time in the shelter; however, must be out for 60 days before returning.

Life Crisis Center – Available 24 hours a day, 7 days a week
Life Crisis offers emergency shelter for domestic violence victims and their families.

Lower Shore Shelter – 12518 Somerset Avenue, Princess Anne, MD 21853
Ocean City Cold Weather Shelter
Open only when temperatures are below 25 degrees.

Village of Hope – 1001 Lake Street, Salisbury, MD 21801
Provides transitional housing for women with children.

Joseph House Workshop – 816 Boundary Street, P.O. Box 1755, Salisbury, MD 21802-1755
Provides transitional housing for men.

Low Income Housing Tax Credit (LIHTC) Housing

The following is a list of Low Income Housing Tax Credit housing in the City of Salisbury:

LIHTC PROJECTS IN SALISBURY, MD

HUD ID Number	Project Name	Project Address	Project City	Project State	Project ZIP Code	Total Number of Units	Total Low-Income Units
MDA00000057	RIVERS EDGE	670 FITZWATER ST	SALISBURY	MD	21801	90	-
MDA00000076	WESTBROOK COMMONS	555 W RD	SALISBURY	MD	21801	96	-

MDA19920075	SCHUMAKER PLACE	816 S SCHUMAKER DR	SALISBURY	MD	21804	96	96
MDA20070070	LODGES AT NAYLOR MILL	29339 NAYLOR MILL RD	SALISBURY	MD	21801	65	65
MDA19950075	EASTGATE VILLAGE	1700 EASTGATE DR	SALISBURY	MD	21804	60	60
MDA19970050	GATEWAY VILLAGE PHASE I	500 508EVEN GATEWAY ST	SALISBURY	MD	21801	58	58
MDA19990055	GATEWAY VILLAGE PHASE II	939 GATEWAY ST	SALISBURY	MD	21801	62	62
MDA20030012	COTTAGES AT RIVER HOUSE I	1000 RIVERHOUSE DR	SALISBURY	MD	21801	29	29
MDA20040050	HOMES AT FOXFIELD	128 FOXFIELD CIR	SALISBURY	MD	21801	112	112
MDA20070133	WESTBROOK APT HOMES	500 DELAWARE AVE	SALISBURY	MD	21801	96	95
MDA20060022	COTTAGES AT RIVER HOUSE II	1002 RIVERHOUSE DR	SALISBURY	MD	21801	52	52
MDA20090025	COTTAGES AT RIVER HOUSE III	1022 RIVERHOUSE DR	SALISBURY	MD	21801	32	32
MDA20160013	THE LODGES AT NAYLOR MILL PHASE II	29339 Naylor Mill Road	Salisbury	MD	21802	45	45
MDA20040075	PEMBERTON MANOR APTS	1020 FAIRGROUND DR	SALISBURY	MD	21801	209	209
MDA20040100	SALISBURY COMMONS	105 WINTERBORN LN	SALISBURY	MD	21804	96	96
MDA20050065	GATEWAY VILLAGE PHASE III	610 SENIOR WAY	SALISBURY	MD	21801	36	36
MDA20050130	VILLAGE AT MITCHELL POND	1101 PARSONS RD	SALISBURY	MD	21801	68	68
MDA20090110	VICTORIA PARK AT SASSAFRAS	875 VICTORIA PARK DR	SALISBURY	MD	21801	80	80

MDA20140724	LEONARD APTS	800 BOOTH ST	SALISBURY	MD	21801	66	66
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Source: <https://lihtc.huduser.gov/>

There are nineteen (19) LIHTC projects with 1,448 units of affordable rental housing in the City.

Multifamily Housing

The following is a list of HUD Multifamily housing in the City of Salisbury:

HUD ID	PROPERTY NAME	ADDRESS	CITY	STATE	ZIP	TOTAL ASSISTED UNITS	TOTAL UNITS	ASSISTANCE
800009190	DEAF INDEPENDENT RESIDENCE I	5989 Walston Switch Rd	Salisbury	MD	21804	9	9	202/811
800009191	DEAF INDEPENDENT RESIDENCE II	725 Buckingham Circle	Salisbury	MD	21801	12	12	202/811
800009313	Lakeview Apartments	406 TRINITY DR	Salisbury	MD	21801	37	37	202/811
800009363	MOSS HILL TOWNHOUSES	407 Moss Hill Lane	Salisbury	MD	21801	160	200	Insured-Subsidized
800009384	PEMBERTON MANOR APARTMENTS	1020 Fairground Dr	Salisbury	MD	21801	143	209	Subsidized - Previously Insured
800009401	PINE BLUFF VILLAGE	1514 RIVERSIDE DR	Salisbury	MD	21801	150	150	Subsidized, No HUD Financing
800009520	WEST ROAD APARTMENTS	1008 East Road	Salisbury	MD	21801	56	56	Subsidized - Previously Insured
800009540	Village at Mitchell Pond	1115 PARSONS RD	Salisbury	MD	21801	120	68	Insured-Subsidized
800215298	Calloway Street	600 Calloway Street	Salisbury	MD	21804	10	10	202/811
800225171	Victoria Park at Sassafra Meadows	875 Victoria Park Drive	Salisbury	MD	21801	0	80	Insured-Unsubsidized

Source: https://www.hud.gov/program_offices/housing/mfh/presrv/mfhpreservation

There are ten (10) active HUD Multifamily Housing projects with 697 units of affordable rental housing in the City.

7. Planning, Zoning, and Building Codes

City of Salisbury

The City of Salisbury, Maryland has codified its ordinances. The City last amended its zoning code on November 11, 2018 with the passage of Ordinance No. 2507. The Zoning Ordinance is listed as Title 17, Zoning, under the City's Code of Ordinances.

The City's Comprehensive Plan appears to be in compliance with the federal regulations governing fair housing. There was previously a need to

update the City's Zoning Ordinance to bring it into compliance with the City's Comprehensive Plan.

The City uses provisions in their Annexation Agreements that require Owners/Developers to pay development assessments to the City on a per lot basis for re-investments in existing neighborhoods and contributions to housing affordability. The development assessments are used by the City in its sole discretion for beautification, restoration, and revitalization improvements to existing neighborhoods and for the promotion of addressing the City's workforce/affordable housing needs and implementation of a workforce housing program.

In reviewing the City's Zoning Ordinance, it is recommended that there is a need to add information, definitions and provisions concerning Fair Housing.

It is recommended that the City include language in the Zoning Ordinance stating the City's commitment to affirmatively further fair housing through its land use regulations and public policies, such as zoning, to promote fair housing choice for all residents in the City of Salisbury. The statement should include mention of the Fair Housing Act of 1968, the Americans with Disabilities Act of 1990, as well as identification of the federal protected classes.

The City's Zoning Ordinance does not appear to contain any specific discriminatory language; however, the definitions under "17.04.120 – Definitions" should be reviewed and consideration should be given to revising the definition of family, as well as including additional definitions.

The City should consider including the following definitions: "Fair Housing Act", "Americans with Disabilities Act", "Handicap", and "Reasonable Accommodation."

The Zoning Ordinance defines "Family" as, "Up to a maximum of four persons who are not so related." Definitions that have a limit of four or fewer unrelated adults may be considered discriminatory as the limitation may have an adverse impact on minorities or people with disabilities.

The Federal Courts have ruled that four to six persons with a disability living together in a single-family residence, should be considered a "family" and thereby be permitted to live together as a family in any zoning district that permits residential uses.

The City should consider adopting a written reasonable accommodation policy that allows for changes in rules and procedures to afford persons with disabilities equal opportunity to housing, as required by the Fair Housing

Act. A reasonable accommodation policy would allow the City flexibility in the application of zoning and land use, as well as providing housing developers guidance in requesting reasonable accommodations.

City of Salisbury Building Codes

The City of Salisbury uses the following building codes:

- International Building Code 2015 Edition
- International Residential Code 2015 Edition
- International Mechanical Code, 2015 Edition
- International Energy Conservation Code 2015 Edition
- International Plumbing Code 2015 Edition
- International Fuel Gas Code 2015 Edition
- International Existing Building Code 2015 Edition
- ADA Standards for Accessible Design 2010 ICC/ANSI A117.1
- Electrical Code via Wicomico County
- State of Maryland Fire Prevention Code

The International Building Code (new construction) and the International Existing Building Code (renovation/rehabilitation) are model codes and are in compliance with the federal laws and regulations governing fair housing and accessibility.

Building inspections are administered by the Department of Building, Permitting and Inspections. The Building Codes are enforced through plan review and inspections. Interviews with the Department of Inspections staff indicated that developers and contractors are abiding by the State and Federal accessibility regulations and there does not appear to be any blatant violations.

Accessibility Regulations

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” includes the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have at least a 32-inch clear opening. As a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The City of Salisbury appears to be in full compliance with the HUD visitability standards.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act prohibits discrimination in the sale or rental of housing. It also requires that landlords must make reasonable modifications dwellings and common use areas to accommodate persons who have a disability. For all new residential buildings of four or more units built after March 13, 1991: public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; all housing units must have accessible routes into and through the unit; there must be accessible light switches, outlets, thermostats; bathroom walls must be reinforced to allow for the installation of grab bars; and kitchens and baths must be accessible so they can be used by persons in wheelchairs.

8. Limited English Proficiency (LEP) Persons

Section 601 of Title VI the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination on the basis of their race, color, or national origin in programs or activities that receive federal financial assistance. One type of national origin discrimination is discrimination based on a person’s inability to speak, read, write, or understand English. In certain situations, failure to ensure that persons who are LEP can effectively participate in, or benefit from, federally assisted programs may violate the Civil Rights Act.

According to the 2013-2017 American Community Survey for the City of Salisbury, 16.7% of residents speak a language other than English at home. Of those residents, 55.6% report that they speak English less than “very well.” The following languages are spoken at home:

English	83.3%
Spanish or Spanish Creole	6.2%
Other Indo-European languages	7.8%

Asian and Pacific Island languages	1.4%
Other languages	1.2%

The two largest non-English speaking populations in the City are Haitian and Spanish speakers.

9. Four Factor Analysis

The City as a CDBG entitlement community is required to develop a plan for persons of different national origins that cannot speak, read, write, or understand English to ensure that LEP persons have meaningful access to CDBG funded programs and services, as well as all City programs and services. As such, the City has updated its Four Factor Analysis. The purpose of the Four Factor Analysis is to determine the reasonableness of language assistance for LEP persons based on the following:

1. Number or Proportion of LEP persons in the population to be served. It is estimated that the City has two non-English speaking populations that exceed the 5% or 1,000 person LEP limit. Those non-English speaking populations are Haitian and Spanish speakers. There are additional non-English speakers in the City but in very limited numbers.

2. Frequency with which LEP persons come into contact with the program activity or service. The City of Salisbury Housing & Community Development Department uses CDBG funds for activities that directly assist City residents, such as housing and public service activities, primarily through subrecipient non-profit provider agencies. Residents are unlikely to have ongoing direct contact with the City's CDBG Program staff. Additionally, the City uses CDBG funds for public infrastructure and facility improvements, projects that do not directly assist City residents. However, the City encourages public participation in the identification and implementation of public infrastructure and facility improvement activities.

According to the FY 2017 CAPER and Report PR-23, the total beneficiaries of CDBG assistance in PY 2017 were 257 individuals; 161 were Black/African American, 87 were White, 5 were Black/African American & White, 1 was Asian & White, 1 was Other, Multi-Racial, and 24 were Hispanic.

3. Importance of the service, information, program, and/or activity. The City's CDBG housing and public service activities are critical to the City's residents for access to decent, safe, sanitary, and affordable housing, as well as necessary in terms of supportive services to maintaining residents' quality of life. The City, local advocacy groups and organizations, and its

subrecipient agencies must be able to outreach and interact with LEP persons to make CDBG programs and services accessible to LEP persons.

4. Resources, financial and human, available to the recipient.

Translation and interpretive services are vital for housing and public services activities and would be provided by the City, either through City staff or a community liaison, to any beneficiary that requires those services. Additionally, CDBG citizen participation materials and public notices will be published with the statement, “Any non-English speaking person wishing to attend the public hearing should contact (Name) at least seven (7) calendar days prior to the meeting and a (Language) interpreter will be provided. This document and program materials are available in (Language) upon request.” These statements will be translated in Haitian Creole and Spanish.

The City does not have a formal written Language Access Plan. Specific to the CDBG Program, its staff and subrecipients, utilize the following language assistance plan to assist LEP persons:

- Engaging advocacy groups to promote services available through the CDBG Program
- Interpretation and translation services by partnering with LEP groups, faith based organizations, and schools
- Referrals to community liaisons proficient in the language of LEP persons
- Notices and training to staff of the availability of LEP services
- Advertising language services in outreach documents
- Utilize HUD translated documents found at:
https://www.hud.gov/program_offices/fair_housing_equal_opp/17lep

10. Taxes

While real estate tax rates may not be an impediment to fair housing choice, the amount and method of calculation of taxes impacts the affordability of housing especially as it relates to housing in the surrounding area.

Tax Rates in Wicomico County for 2017–2018

JURISDICTION	TAX RATE		
	REAL	PERSONAL	UTILITY
County	0.9398	2.1715	2.1715

Salisbury	0.9832	2.4000	2.8100
Mardela Springs	0.2300	0.5000	0.5000
Pittsville	0.2800	0.9000	0.9000
Sharptown	0.6000	1.5500	1.5500
Delmar	0.7974	2.0000	3.0000
Willards	0.5100	1.1500	1.1500
Hebron	0.4450	1.0000	1.0000
Fruitland	0.9465	1.9200	1.9200

Source: <https://www.wicomicounty.org/ArchiveCenter/ViewFile/Item/2250>

Real estate tax rates are the highest in the City as compared to the County. Studies have shown that property values tend to appreciate slower in areas of higher effective property tax rates as compared to areas of lower effective property tax rates. This is of course contingent on the real tax rate as it relates to assessed home values.

11. Comprehensive Plan

In 2010, the City of Salisbury began the process of updating its Comprehensive Plan. The goals and outcomes identified for the City are:

Goals –

For the purpose of this Comprehensive Plan, goals articulate the vision by setting the direction for the City of Salisbury as it changes over time. These goals will provide a balanced, sustainable, environmentally sound, and financially secure City where existing and new residents can continue to thrive.

- To use open space, pedestrian and street corridors to strengthen connections between residential neighborhoods, the downtown and employment areas.
- To provide for the appropriate use of limited land resources in the City of Salisbury in an orderly and controlled manner to grow and develop according to the specific needs of the City.

- To promote a compact development pattern and to grow in an orderly and controlled manner that enhances sustainability and provides a livable community.
- To pursue infill annexation opportunities while assuring that future growth does not outpace available public facilities.

Objectives –

Objectives provide the framework to reach the City of Salisbury's goals. For Salisbury, the objectives work to ensure orderly and efficient growth while balancing the welfare of its residents.

- Provide a clear direction for growth in the City, as well as the associated infrastructure and facilities necessary to support future growth and development.
- Redevelop underutilized areas in the City in an appropriate manner for the benefit of existing and future residents, while encouraging responsible and sustainable new development in appropriate areas.
- Provide a comprehensive, balanced transportation system for the safe, convenient, and efficient movement of people, goods, and services among places of residence, employment, shopping and recreation throughout the City.
- Strengthen Main Street and the Downtown Corridor to encourage continued commercial growth while also utilizing valuable resources outside of the Downtown.
- Promote Salisbury as the urban center of the Delmarva Peninsula by creating opportunities to expand into new tourism markets and enhancing existing tourism markets, such as interconnecting the existing hiking and biking trails through the City.
- Provide a variety of public-accessible open space areas and recreational facilities.
- Protect and restore historically- and culturally-significant places throughout Salisbury.
- Improve the quality of housing while offering a variety of housing types in the City to meet different income needs.
- Streamline the annexation process to reduce conflict between the City and Wicomico County, establish clear boundaries between

Salisbury and the surrounding jurisdictions and to update annexation plans as necessary.

- Preserve and conserve the valuable natural resource lands and other sensitive areas in the City to improve the quality of the resource.

The City's Comprehensive Plan does not contain any policy that would impede fair housing choice.

12. Section 3

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

All Section 3 covered contracts for the City of Salisbury include the following clause (referred to as the Section 3 clause):

A. The work to be performed under this contract is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (Section 3). The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by Section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.

B. The parties to this contract agree to comply with HUD's regulations in 24 CFR part 135, which implement Section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the part 135 regulations.

C. The contractor agrees to send to each labor organization or representative of workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the

labor organization or workers' representative of the contractor's commitments under this Section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the Section 3 preference, shall set forth minimum number and job titles subject to hire, availability of apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.

D. The contractor agrees to include this Section 3 clause in every subcontract subject to compliance with regulations in 24 CFR part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this Section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 24 CFR part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR part 135.

E. The contractor will certify that any vacant employment positions, including training positions, that are filled (1) after the contractor is selected but before the contract is executed, and (2) with persons other than those to whom the regulations of 24 CFR part 135 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 24 CFR part 135.

F. Noncompliance with HUD's regulations in 24 CFR part 135 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.

G. With respect to work performed in connection with Section 3 covered Indian housing assistance, Section 7(b) of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450e) also applies to the work to be performed under this contract. Section 7(b) requires that to the greatest extent feasible (i) preference and opportunities for training and employment shall be given to Indians, and (ii) preference in the award of contracts and subcontracts shall be given to Indian organizations and Indian-owned Economic Enterprises. Parties to this contract that are subject to the provisions of Section 3 and Section 7(b) agree to comply with Section 3 to the maximum extent feasible, but not in derogation of compliance with Section 7(b).

The City has identified the following Section 3 Goals:

All CDBG-funded construction contracts that are subject to Section 3 will include the following documents in the attachments to the bid package –

- CDBG Entitlement Program – Salisbury, MD – Special Conditions (for applicable Program Year funding)
- Federal Labor Standards Provisions – HUD-4010
- Supplementary Conditions of the Contract for Construction – HUD-2554
- Copy of Wage Decision for the Project – General Decision Number – Publication Date
- §135.38 Section 3 Clause
- Employee Rights Under the Davis-Bacon Act – English & Spanish Versions (posters to be displayed at the job site)
- Payroll Reporting Form WH347 (with instructions)
- Record of Employee Interview – HUD-11
- Record of Employee Interview – HUD-11 (in Spanish, including instructions)
- Certified Payroll Form – Signature Authorization form
- Certificate of Compliance – Section 3
- Contractor's/Subcontractor's Statement of Workforce Needs
- Contractor's/Subcontractor's Estimated Project Workforce Breakdown

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

C. Private Sector:

The private sector has traditionally generated the most easily recognized impediments to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings; the provision of brokerage services; or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, and national origin.

1. Real Estate Practices

The Coastal Association of REALTORS is the local organization of real estate brokers operating in Somerset, Wicomico, and Worcester Counties. The Realtors Association has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively

furthering fair housing. Realtors are required to complete annual continuing education on topics that focus on protecting the rights of persons covered under the Fair Housing Act, the Civil Rights Act, and ADA laws.

2. Real Estate Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed from several electronic sources such as: Facebook, Craigslist, Realtor.com, Rent.com, RentDelMarVa.com Wicomico Real Estate Now, including *The Daily Times* and *Salisbury Independent*. Some of the sources included a disclaimer from the publisher indicating that each advertisement is subject to the Federal Fair Housing Act and that all dwellings advertised are available on an equal opportunity basis. Most of the sources included the Fair Housing logo. None of the publications appeared to contain discriminatory language nor prohibited occupancy by any protected class.

3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/. The most recent HMDA Data is that of 2017, which is the data that was used for this analysis. The following tables provide an analysis of the HMDA data in the Salisbury, MD Metropolitan Statistical Area (MSA). The MSA includes Somerset County, Sussex County, Wicomico County and Worcester County. The boundaries between the City and the County are noncontiguous and Census Tracts can include both City and County residents. The following Census Tracts are specific to the County and were removed from City calculations: 0106.04; 0106.05; 0107.01; and 0108.00. The home loans included in this report represent loans on 1- to 4-family and manufactured homes from the following loan types: 1) FHA, FSA/RHS and VA; 2) Conventional; 3) Refinancings; and 4) Home Improvement.

The table below lists the lending activity that occurred during 2017 in the area.

Home Loans Purchased by Location of Property and Type of Loan								
Area	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
City of Salisbury	313	50,096	90	16,832	94	17,477	10	691
Wicomico County	354	57,029	104	19,493	120	22,020	13	778
MSA	1292	246,075	1653	431,369	709	160,983	59	8,970
City Loans as a % of County Loans	88.42%	87.84%	86.54%	86.35%	78.33%	79.37%	76.92%	88.82%
City Loans as a % of MSA Loans	24.23%	20.36%	5.44%	3.90%	13.26%	10.86%	16.95%	7.70%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/MD/41540>

The table below lists the lending activity that occurred during 2017 in the area.

Home Loans Purchased by Location of Property and Type of Loan						
Loan		Loans Originated	Approved, Not Accepted	Applications Denied	Applications Withdrawn	File Closed for Incompleteness
FHA, FSA/RHS & VA	Salisbury	388	6	76	71	11
	Wicomico	472	9	95	86	15
	MSA	1,867	49	334	323	86
Conventional	Salisbury	461	16	79	57	12
	Wicomico	600	25	110	73	15
	MSA	6,565	245	1,030	921	250
Refinancings	Salisbury	380	43	224	165	92

	Wicomico	520	59	322	223	116
	MSA	3,482	352	1,629	1,384	583
Home Improvement Loans	Salisbury	117	3	96	16	5
	Wicomico	161	5	123	24	7
	MSA	797	33	619	118	60

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/MD/41540>

The table below lists the lending activity by income group to establish a baseline for lending activity per income.

Disposition of Loan Applications by Income of Applicant												
Loan	Income	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	Less than 50% of MSA/MD median	243	129	53.1%	8	3.3%	72	29.6%	24	9.9%	10	4.1%
	50-79% of MSA/MD median	798	554	69.4%	19	2.4%	108	13.5%	91	11.4%	26	3.3%
	80-99% of MSA/MD median	549	407	74.1%	10	1.8%	53	9.7%	56	10.2%	23	4.2%
	100-119% of MSA/MD median	340	254	74.7%	3	0.9%	30	8.8%	43	12.6%	10	2.9%
	120% or more of MSA/MD median	716	517	72.2%	9	1.3%	65	9.1%	108	15.1%	17	2.4%
Conventional	Less than 50% of MSA/MD median	438	144	32.9%	13	3.0%	208	47.5%	38	8.7%	35	8.0%
	50-79% of MSA/MD median	921	545	59.2%	27	2.9%	196	21.3%	87	9.4%	66	7.2%
	80-99% of MSA/MD median	678	456	67.3%	22	3.2%	101	14.9%	70	10.3%	29	4.3%

	100-119% of MSA/MD median	560	409	73.0%	7	1.3%	77	13.8%	46	8.2%	21	3.8%
	120% or more of MSA/MD median	6,107	4,773	78.2%	152	2.5%	423	6.9%	665	10.9%	94	1.5%
Refinance	Less than 50% of MSA/MD median	633	209	33.0%	26	4.1%	205	32.4%	146	23.1%	47	7.4%
	50-79% of MSA/MD median	1,149	456	39.7%	63	5.5%	307	26.7%	232	20.2%	91	7.9%
	80-99% of MSA/MD median	819	339	41.4%	55	6.7%	215	26.3%	154	18.8%	56	6.8%
	100-119% of MSA/MD median	662	319	48.2%	26	3.9%	145	21.9%	109	16.5%	63	9.5%
	120% or more of MSA/MD median	3,375	1,752	51.9%	145	4.3%	663	19.6%	583	17.3%	232	6.9%
Home Improvement	Less than 50% of MSA/MD median	235	76	32.3%	2	0.9%	144	61.3%	4	1.7%	9	3.8%
	50-79% of MSA/MD median	309	125	40.5%	6	1.9%	142	46.0%	24	7.8%	12	3.9%
	80-99% of MSA/MD median	212	105	49.5%	5	2.4%	82	38.7%	13	6.1%	7	3.3%
	100-119% of MSA/MD median	165	74	44.8%	5	3.0%	65	39.4%	13	7.9%	8	4.8%
	120% or more of MSA/MD median	648	381	58.8%	14	2.2%	167	25.8%	63	9.7%	23	3.5%
Total	Less than 50% of MSA/MD median	1,549	558	36.0%	49	3.2%	629	40.6%	212	13.7%	101	6.5%
	50-79% of MSA/MD median	3,177	1,680	52.9%	115	3.6%	753	23.7%	434	13.7%	195	6.1%
	80-99% of MSA/MD median	2,258	1,307	57.9%	92	4.1%	451	20.0%	293	13.0%	115	5.1%

	100-119% of MSA/MD median	1,727	1,056	61.1%	41	2.4%	317	18.4%	211	12.2%	102	5.9%
	120% or more of MSA/MD median	10,846	7,423	68.4%	320	3.0%	1,318	12.2%	1,419	13.1%	366	3.4%
	TOTAL	19,557	12,024	61.5%	617	3.2%	3,468	17.7%	2,569	13.1%	879	4.5%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/MD/41540>

The table below lists the lending activity by racial/ethnic group.

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	13	10	76.9%	1	7.7%	1	7.7%	1	7.7%	0	0.0%
	Asian	20	17	85.0%	0	0.0%	1	5.0%	2	10.0%	0	0.0%
	Black or African American	322	207	64.3%	7	2.2%	49	15.2%	43	13.4%	16	5.0%
	Native Hawaiian or Other Pacific Islander	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	1,970	1,435	72.8%	39	2.0%	217	11.0%	221	11.2%	58	2.9%
	2 or more minority races	3	0	0.0%	0	0.0%	2	66.7%	1	33.3%	0	0.0%
	Joint (White/Minority Race)	30	22	73.3%	1	3.3%	3	10.0%	1	3.3%	3	10.0%
	Race Not Available	284	168	59.2%	1	0.4%	54	19.0%	52	18.3%	9	3.2%
	Hispanic or Latino	107	76	71.0%	1	0.9%	13	12.1%	11	10.3%	6	5.6%
Conventional	American Indian/Alaska Native	15	11	73.3%	0	0.0%	3	20.0%	0	0.0%	1	6.7%

	Asian	170	113	66.5%	3	1.8%	22	12.9%	24	14.1%	8	4.7%
	Black or African American	337	133	39.5%	3	0.9%	142	42.1%	19	5.6%	40	11.9%
	Native Hawaiian or Other Pacific Islander	13	7	53.8%	1	7.7%	3	23.1%	1	7.7%	1	7.7%
	White	6,976	5,281	75.7%	186	2.7%	663	9.5%	689	9.9%	157	2.3%
	2 or more minority races	8	2	25.0%	0	0.0%	1	12.5%	4	50.0%	1	12.5%
	Joint (White/Minority Race)	101	69	68.3%	2	2.0%	12	11.9%	12	11.9%	6	5.9%
	Race Not Available	1,078	709	65.8%	26	2.4%	157	14.6%	156	14.5%	30	2.8%
	Hispanic or Latino	196	101	51.5%	6	3.1%	50	25.5%	19	9.7%	20	10.2%
Refinance	American Indian/Alaska Native	19	6	31.6%	0	0.0%	10	52.6%	1	5.3%	2	10.5%
	Asian	55	17	30.9%	6	10.9%	8	14.5%	17	30.9%	7	12.7%
	Black or African American	431	140	32.5%	24	5.6%	138	32.0%	78	18.1%	51	11.8%
	Native Hawaiian or Other Pacific Islander	6	1	16.7%	0	0.0%	2	33.3%	2	33.3%	1	16.7%
	White	4,972	2,453	49.3%	245	4.9%	1,010	20.3%	919	18.5%	345	6.9%
	2 or more minority races	7	1	14.3%	0	0.0%	4	57.1%	2	28.6%	0	0.0%
	Joint (White/Minority Race)	67	26	38.8%	3	4.5%	21	31.3%	10	14.9%	7	10.4%
	Race Not Available	1,072	427	39.8%	37	3.5%	340	31.7%	193	18.0%	75	7.0%
	Hispanic or Latino	133	55	41.4%	7	5.3%	34	25.6%	21	15.8%	16	12.0%

Home Improvement	American Indian/Alaska Native	21	5	23.8%	0	0.0%	14	66.7%	1	4.8%	1	4.8%
	Asian	10	6	60.0%	1	10.0%	2	20.0%	1	10.0%	0	0.0%
	Black or African American	157	53	33.8%	1	0.6%	94	59.9%	7	4.5%	2	1.3%
	Native Hawaiian or Other Pacific Islander	3	1	33.3%	0	0.0%	2	66.7%	0	0.0%	0	0.0%
	White	1,218	633	52.0%	27	2.2%	422	34.6%	90	7.4%	46	3.8%
	2 or more minority races	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	100.0%
	Joint (White/Minority Race)	17	9	52.9%	0	0.0%	6	35.3%	2	11.8%	0	0.0%
	Race Not Available	139	54	38.8%	3	2.2%	58	41.7%	16	11.5%	8	5.8%
	Hispanic or Latino	40	10	25.0%	2	5.0%	22	55.0%	2	5.0%	4	10.0%
Total	American Indian/Alaska Native	68	32	47.1%	1	1.5%	28	41.2%	3	4.4%	4	5.9%
	Asian	255	153	60.0%	10	3.9%	33	12.9%	44	17.3%	15	5.9%
	Black or African American	1,247	533	42.7%	35	2.8%	423	33.9%	147	11.8%	109	8.7%
	Native Hawaiian or Other Pacific Islander	24	11	45.8%	1	4.2%	7	29.2%	3	12.5%	2	8.3%
	White	15,136	9,802	64.8%	497	3.3%	2,312	15.3%	1,919	12.7%	606	4.0%
	2 or more minority races	19	3	15.8%	0	0.0%	7	36.8%	7	36.8%	2	10.5%
	Joint (White/Minority Race)	215	126	58.6%	6	2.8%	42	19.5%	25	11.6%	16	7.4%
	Race Not Available	2,573	1,358	52.8%	67	2.6%	609	23.7%	417	16.2%	122	4.7%

	Hispanic or Latino	476	242	50.8%	16	3.4%	119	25.0%	53	11.1%	46	9.7%
	Total	20,013	12,260	61.3%	633	3.2%	3,580	17.9%	2,618	13.1%	922	4.6%

Source: <https://ffiec.cfbp.gov/data-publication/aggregate-reports/2017/MD/41540>

The following tables will compare denial rates per racial/ethnic group and income to identify any group that may have higher denial rates than another. Higher denial rates are highlighted.

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
Less than 50% of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	49	25	51.0%	1	2.0%	17	34.7%	5	10.2%	1	2.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	152	86	56.6%	7	4.6%	36	23.7%	16	10.5%	7	4.6%
	2 or more minority races	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	38	15	39.5%	0	0.0%	18	47.4%	3	7.9%	2	5.3%
	Hispanic or Latino	23	14	60.9%	0	0.0%	5	21.7%	2	8.7%	2	8.7%
Conventional	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-

	Asian	9	3	33.3%	0	0.0%	6	66.7%	0	0.0%	0	0.0%
	Black or African American	79	6	7.6%	0	0.0%	58	73.4%	2	2.5%	13	16.5%
	Native Hawaiian or Other Pacific Islander	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%	0	0.0%
	White	276	117	42.4%	13	4.7%	101	36.6%	28	10.1%	17	6.2%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	2	0	0.0%	0	0.0%	1	50.0%	0	0.0%	1	50.0%
	Race Not Available	68	18	26.5%	0	0.0%	40	58.8%	7	10.3%	3	4.4%
	Hispanic or Latino	42	13	31.0%	0	0.0%	22	52.4%	2	4.8%	5	11.9%
Refinance	American Indian/Alaska Native	4	0	0.0%	0	0.0%	3	75.0%	0	0.0%	1	25.0%
	Asian	3	0	0.0%	1	33.3%	0	0.0%	2	66.7%	0	0.0%
	Black or African American	79	29	36.7%	2	2.5%	25	31.6%	16	20.3%	7	8.9%
	Native Hawaiian or Other Pacific Islander	2	0	0.0%	0	0.0%	0	0.0%	1	50.0%	1	50.0%
	White	442	152	34.4%	22	5.0%	125	28.3%	113	25.6%	30	6.8%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	101	26	25.7%	1	1.0%	52	51.5%	14	13.9%	8	7.9%
	Hispanic or Latino	13	2	15.4%	1	7.7%	1	7.7%	6	46.2%	3	23.1%
Home Improvement	American Indian/Alaska Native	8	0	0.0%	0	0.0%	6	75.0%	1	12.5%	1	12.5%

	Asian	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Black or African American	46	10	21.7%	0	0.0%	34	73.9%	1	2.2%	2	4.3%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	161	62	38.5%	2	1.2%	91	56.5%	1	0.6%	46	28.6%
	2 or more minority races	0	0	-	0	-	0	-	0	-	1	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	18	4	22.2%	0	0.0%	12	66.7%	1	5.6%	8	44.4%
	Hispanic or Latino	11	1	9.1%	0	0.0%	8	72.7%	0	0.0%	4	36.4%
Total	American Indian/Alaska Native	14	2	14.3%	0	0.0%	9	64.3%	1	7.1%	2	14.3%
	Asian	14	4	28.6%	1	7.1%	7	50.0%	2	14.3%	0	0.0%
	Black or African American	253	70	27.7%	3	1.2%	134	53.0%	24	9.5%	23	9.1%
	Native Hawaiian or Other Pacific Islander	3	0	0.0%	0	0.0%	0	0.0%	2	66.7%	1	33.3%
	White	1,031	417	40.4%	44	4.3%	353	34.2%	158	15.3%	100	9.7%
	2 or more minority races	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	1	100.0%
	Joint (White/Minority Race)	2	0	0.0%	0	0.0%	1	50.0%	0	0.0%	1	50.0%
	Race Not Available	225	63	28.0%	1	0.4%	122	54.2%	25	11.1%	21	9.3%
	Hispanic or Latino	89	30	33.7%	1	1.1%	36	40.4%	10	11.2%	14	15.7%
	Total	1,632	586	35.9%	50	3.1%	663	40.6%	222	13.6%	163	10.0%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/MD/41540>

For loan applicants under 50% of MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Asian conventional loan denial rate of 66.7% (47.5% Average)
- Black or African American conventional loan denial rate of 73.4% (47.5% Average)
- American Indian/Alaska Native refinance loan denial rate of 75.0% (32.4% Average)
- American Indian/Alaska Native home improvement loan denial rate of 75.0% (61.3% Average)
- Asian home improvement loan denial rate of 100.0% (61.3% Average)
- Black or African American home improvement loan denial rate of 73.9% (61.3% Average)
- Hispanic or Latino home improvement loan denial rate of 72.7% (61.3% Average)

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
50-79% of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	6	3	50.0%	1	16.7%	1	16.7%	1	16.7%	0	0.0%
	Asian	5	5	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	100	63	63.0%	3	3.0%	17	17.0%	11	11.0%	6	6.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	600	430	71.7%	14	2.3%	77	12.8%	61	10.2%	18	3.0%
	2 or more minority races	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%	0	0.0%
	Joint (White/Minority Race)	4	2	50.0%	0	0.0%	0	0.0%	1	25.0%	1	25.0%

	Race Not Available	81	51	63.0%	1	1.2%	12	14.8%	16	19.8%	1	1.2%
	Hispanic or Latino	45	35	77.8%	1	2.2%	3	6.7%	3	6.7%	3	6.7%
Conventional	American Indian/Alaska Native	5	2	40.0%	0	0.0%	2	40.0%	0	0.0%	1	20.0%
	Asian	20	13	65.0%	0	0.0%	2	10.0%	5	25.0%	0	0.0%
	Black or African American	72	22	30.6%	0	0.0%	37	51.4%	0	0.0%	13	18.1%
	Native Hawaiian or Other Pacific Islander	2	1	50.0%	0	0.0%	1	50.0%	0	0.0%	0	0.0%
	White	723	454	62.8%	21	2.9%	131	18.1%	77	10.7%	40	5.5%
	2 or more minority races	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Joint (White/Minority Race)	6	2	33.3%	0	0.0%	2	33.3%	0	0.0%	2	33.3%
	Race Not Available	92	51	55.4%	6	6.5%	20	21.7%	5	5.4%	10	10.9%
	Hispanic or Latino	41	18	43.9%	1	2.4%	9	22.0%	5	12.2%	8	19.5%
Refinance	American Indian/Alaska Native	5	1	20.0%	0	0.0%	4	80.0%	0	0.0%	0	0.0%
	Asian	4	1	25.0%	2	50.0%	1	25.0%	0	0.0%	0	0.0%
	Black or African American	117	29	24.8%	8	6.8%	43	36.8%	23	19.7%	14	12.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	801	342	42.7%	41	5.1%	184	23.0%	171	21.3%	63	7.9%
	2 or more minority races	3	1	33.3%	0	0.0%	1	33.3%	1	33.3%	0	0.0%
	Joint (White/Minority Race)	12	3	25.0%	2	16.7%	4	33.3%	1	8.3%	2	16.7%

	Race Not Available	205	79	38.5%	10	4.9%	70	34.1%	35	17.1%	11	5.4%
	Hispanic or Latino	36	10	27.8%	4	11.1%	13	36.1%	5	13.9%	4	11.1%
Home Improvement	American Indian/Alaska Native	4	0	0.0%	0	0.0%	4	100.0%	0	0.0%	0	0.0%
	Asian	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	39	12	30.8%	0	0.0%	24	61.5%	3	7.7%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	232	107	46.1%	5	2.2%	94	40.5%	18	7.8%	8	3.4%
	2 or more minority races	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	100.0%
	Joint (White/Minority Race)	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	30	4	13.3%	1	3.3%	19	63.3%	3	10.0%	3	10.0%
	Hispanic or Latino	7	1	14.3%	1	14.3%	4	57.1%	0	0.0%	1	14.3%
Total	American Indian/Alaska Native	20	6	30.0%	1	5.0%	11	55.0%	1	5.0%	1	5.0%
	Asian	30	20	66.7%	2	6.7%	3	10.0%	5	16.7%	0	0.0%
	Black or African American	328	126	38.4%	11	3.4%	121	36.9%	37	11.3%	33	10.1%
	Native Hawaiian or Other Pacific Islander	2	1	50.0%	0	0.0%	1	50.0%	0	0.0%	0	0.0%
	White	2,356	1,333	56.6%	81	3.4%	486	20.6%	327	13.9%	129	5.5%
	2 or more minority races	6	1	16.7%	0	0.0%	2	33.3%	2	33.3%	1	16.7%
	Joint (White/Minority Race)	23	8	34.8%	2	8.7%	6	26.1%	2	8.7%	5	21.7%
	Race Not Available	408	185	45.3%	18	4.4%	121	29.7%	59	14.5%	25	6.1%

	Hispanic or Latino	129	64	49.6%	7	5.4%	29	22.5%	13	10.1%	16	12.4%
	Total	3,302	1,744	52.8%	122	3.7%	780	23.6%	446	13.5%	210	6.4%

Source: <https://ffiec.cfbp.gov/data-publication/aggregate-reports/2017/MD/41540>

For loan applicants 50-79% of MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- American Indian/Alaska Native conventional loan denial rate of 40.0% (21.3% Average)
- Black or African American conventional loan denial rate of 51.4% (21.3% Average)
- Native Hawaiian or Other Pacific Islander conventional loan denial rate of 50.0% (21.3% Average)
- Two or More Minority Races conventional loan denial rate of 100.0% (21.3% Average)
- Joint conventional loan denial rate of 33.0% (21.3% Average)
- Black or African American refinance loan denial rate of 36.8% (26.7% Average)
- American Indian/Alaska Native home improvement loan denial rate of 75.0% (61.3% Average)
- Black or African American home improvement loan denial rate of 61.5% (46.0% Average)
- Hispanic or Latino home improvement loan denial rate of 57.1% (46.0% Average)

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
80-99% of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	4	4	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	71	47	66.2%	1	1.4%	6	8.5%	12	16.9%	5	7.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	414	315	76.1%	8	1.9%	40	9.7%	38	9.2%	13	3.1%

	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	12	7	58.3%	1	8.3%	2	16.7%	0	0.0%	2	16.7%
	Race Not Available	47	33	70.2%	0	0.0%	5	10.6%	6	12.8%	3	6.4%
	Hispanic or Latino	18	13	72.2%	0	0.0%	2	11.1%	2	11.1%	1	5.6%
Conventional	American Indian/Alaska Native	2	1	50.0%	0	0.0%	1	50.0%	0	0.0%	0	0.0%
	Asian	15	9	60.0%	1	6.7%	2	13.3%	2	13.3%	1	6.7%
	Black or African American	36	11	30.6%	0	0.0%	17	47.2%	4	11.1%	4	11.1%
	Native Hawaiian or Other Pacific Islander	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	539	385	71.4%	19	3.5%	67	12.4%	50	9.3%	18	3.3%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	6	4	66.7%	0	0.0%	1	16.7%	0	0.0%	1	16.7%
	Race Not Available	78	44	56.4%	2	2.6%	13	16.7%	14	17.9%	5	6.4%
	Hispanic or Latino	25	12	48.0%	2	8.0%	5	20.0%	5	20.0%	1	4.0%
Refinance	American Indian/Alaska Native	2	1	50.0%	0	0.0%	1	50.0%	0	0.0%	0	0.0%
	Asian	7	3	42.9%	1	14.3%	1	14.3%	1	14.3%	1	14.3%
	Black or African American	76	18	23.7%	5	6.6%	32	42.1%	14	18.4%	7	9.2%
	Native Hawaiian or Other Pacific Islander	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%	0	0.0%
	White	592	281	47.5%	43	7.3%	125	21.1%	102	17.2%	41	6.9%
	2 or more minority races	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Joint (White/Minority Race)	10	1	10.0%	0	0.0%	7	70.0%	2	20.0%	0	0.0%
	Race Not Available	130	35	26.9%	6	4.6%	48	36.9%	34	26.2%	7	5.4%
	Hispanic or Latino	19	8	42.1%	0	0.0%	7	36.8%	2	10.5%	2	10.5%
Home Improvement	American Indian/Alaska Native	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	1	0	0.0%	1	100.0%	0	0.0%	0	0.0%	0	0.0%

	Black or African American	23	8	34.8%	0	0.0%	15	65.2%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	168	87	51.8%	3	1.8%	59	35.1%	12	7.1%	7	4.2%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	3	1	33.3%	0	0.0%	2	66.7%	0	0.0%	0	0.0%
	Race Not Available	16	8	50.0%	1	6.3%	6	37.5%	1	6.3%	0	0.0%
	Hispanic or Latino	3	2	66.7%	0	0.0%	1	33.3%	0	0.0%	0	0.0%
Total	American Indian/Alaska Native	6	4	66.7%	0	0.0%	2	33.3%	0	0.0%	0	0.0%
	Asian	27	16	59.3%	3	11.1%	3	11.1%	3	11.1%	2	7.4%
	Black or African American	206	84	40.8%	6	2.9%	70	34.0%	30	14.6%	16	7.8%
	Native Hawaiian or Other Pacific Islander	2	1	50.0%	0	0.0%	0	0.0%	1	50.0%	0	0.0%
	White	1,713	1,068	62.3%	73	4.3%	291	17.0%	202	11.8%	79	4.6%
	2 or more minority races	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Joint (White/Minority Race)	31	13	41.9%	1	3.2%	12	38.7%	2	6.5%	3	9.7%
	Race Not Available	271	120	44.3%	9	3.3%	72	26.6%	55	20.3%	15	5.5%
	Hispanic or Latino	65	35	53.8%	2	3.1%	15	23.1%	9	13.8%	4	6.2%
	Total	2,322	1,341	57.8%	94	4.0%	466	20.1%	302	13.0%	119	5.1%

Source: <https://ffiec.cfbp.gov/data-publication/aggregate-reports/2017/MD/41540>

For loan applicants 80-99% of MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- American Indian/Alaska Native conventional loan denial rate of 50.0% (14.9% Average)
- Black or African American conventional loan denial rate of 47.2% (14.9% Average)
- American Indian/Alaska Native refinance loan denial rate of 50.0% (26.3% Average)
- Black or African American refinance loan denial rate of 42.1% (26.3% Average)

- Two or More Minority Races refinance loan denial rate of 100.0% (26.3% Average)
- Joint refinance loan denial rate of 70.0% (26.3% Average)
- Hispanic or Latino refinance loan denial rate of 36.8% (26.3% Average)
- Black or African American home improvement loan denial rate of 65.2% (38.7% Average)
- Joint home improvement loan denial rate of 66.7% (38.7% Average)

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
100-119% of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	39	29	74.4%	2	5.1%	2	5.1%	5	12.8%	1	2.6%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	250	193	77.2%	1	0.4%	21	8.4%	27	10.8%	8	3.2%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	4	4	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	44	25	56.8%	0	0.0%	7	15.9%	11	25.0%	1	2.3%
	Hispanic or Latino	7	6	85.7%	0	0.0%	0	0.0%	1	14.3%	0	0.0%
Conventional	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	13	10	76.9%	0	0.0%	1	7.7%	0	0.0%	2	15.4%
	Black or African American	18	7	38.9%	0	0.0%	6	33.3%	1	5.6%	4	22.2%
	Native Hawaiian or Other Pacific Islander	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	White	462	356	77.1%	6	1.3%	53	11.5%	37	8.0%	10	2.2%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-

	Joint (White/Minority Race)	7	1	14.3%	0	0.0%	3	42.9%	1	14.3%	2	28.6%
	Race Not Available	59	35	59.3%	1	1.7%	13	22.0%	7	11.9%	3	5.1%
	Hispanic or Latino	15	9	60.0%	0	0.0%	4	26.7%	1	6.7%	1	6.7%
Refinance	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	3	1	33.3%	0	0.0%	0	0.0%	2	66.7%	0	0.0%
	Black or African American	41	16	39.0%	1	2.4%	7	17.1%	9	22.0%	8	19.5%
	Native Hawaiian or Other Pacific Islander	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	511	258	50.5%	20	3.9%	104	20.4%	80	15.7%	49	9.6%
	2 or more minority races	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Joint (White/Minority Race)	4	2	50.0%	0	0.0%	1	25.0%	0	0.0%	1	25.0%
	Race Not Available	101	41	40.6%	5	5.0%	32	31.7%	18	17.8%	5	5.0%
	Hispanic or Latino	19	7	36.8%	1	5.3%	5	26.3%	2	10.5%	4	21.1%
Home Improvement	American Indian/Alaska Native	2	0	0.0%	0	0.0%	2	100.0%	0	0.0%	0	0.0%
	Asian	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	17	7	41.2%	0	0.0%	7	41.2%	3	17.6%	0	0.0%
	Native Hawaiian or Other Pacific Islander	3	1	33.3%	0	0.0%	2	66.7%	0	0.0%	0	0.0%
	White	122	57	46.7%	5	4.1%	46	37.7%	6	4.9%	8	6.6%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	19	7	36.8%	0	0.0%	8	42.1%	4	21.1%	0	0.0%
	Hispanic or Latino	6	1	16.7%	0	0.0%	4	66.7%	1	16.7%	0	0.0%
Total	American Indian/Alaska Native	3	1	33.3%	0	0.0%	2	66.7%	0	0.0%	0	0.0%
	Asian	20	15	75.0%	0	0.0%	1	5.0%	2	10.0%	2	10.0%
	Black or African American	115	59	51.3%	3	2.6%	22	19.1%	18	15.7%	13	11.3%

	Native Hawaiian or Other Pacific Islander	5	2	40.0%	0	0.0%	3	60.0%	0	0.0%	0	0.0%
	White	1,345	864	64.2%	32	2.4%	224	16.7%	150	11.2%	75	5.6%
	2 or more minority races	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Joint (White/Minority Race)	15	7	46.7%	0	0.0%	4	26.7%	1	6.7%	3	20.0%
	Race Not Available	223	108	48.4%	6	2.7%	60	26.9%	40	17.9%	9	4.0%
	Hispanic or Latino	47	23	48.9%	1	2.1%	13	27.7%	5	10.6%	5	10.6%
	Total	1,774	1,079	60.8%	42	2.4%	330	18.6%	216	12.2%	107	6.0%

Source: <https://ffiec.cfbp.gov/data-publication/aggregate-reports/2017/MD/41540>

For loan applicants 100-119% of MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Black or African American conventional loan denial rate of 33.3% (13.8% Average)
- Native Hawaiian or Other Pacific Islander conventional loan denial rate of 100.0% (13.8% Average)
- Joint conventional loan denial rate of 42.9% (13.8% Average)
- Hispanic or Latino conventional loan denial rate of 26.7% (13.8% Average)
- Two or More Minority Races refinance loan denial rate of 100.0% (21.9% Average)
- American Indian/Alaska Native home improvement loan denial rate of 100.0% (39.4% Average)
- Native Hawaiian or Other Pacific Islander home improvement loan denial rate of 66.7% (39.4% Average)
- Hispanic or Latino home improvement loan denial rate of 66.7% (39.4% Average)

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
120% or More of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RH S and	American Indian/Alaska Native	3	3	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

	Asian	8	5	62.5%	0	0.0%	1	12.5%	2	25.0%	0	0.0%
	Black or African American	63	43	68.3%	0	0.0%	7	11.1%	10	15.9%	3	4.8%
	Native Hawaiian or Other Pacific Islander	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	554	411	74.2%	9	1.6%	43	7.8%	79	14.3%	12	2.2%
	2 or more minority races	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Joint (White/Minority Race)	10	9	90.0%	0	0.0%	1	10.0%	0	0.0%	0	0.0%
	Race Not Available	74	44	59.5%	0	0.0%	12	16.2%	16	21.6%	2	2.7%
	Hispanic or Latino	14	8	57.1%	0	0.0%	3	21.4%	3	21.4%	0	0.0%
Conventional	American Indian/Alaska Native	8	8	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	113	78	69.0%	2	1.8%	11	9.7%	17	15.0%	5	4.4%
	Black or African American	132	87	65.9%	3	2.3%	24	18.2%	12	9.1%	6	4.5%
	Native Hawaiian or Other Pacific Islander	8	5	62.5%	1	12.5%	1	12.5%	0	0.0%	1	12.5%
	White	4,976	3,969	79.8%	127	2.6%	311	6.3%	497	10.0%	72	1.4%
	2 or more minority races	7	2	28.6%	0	0.0%	0	0.0%	4	57.1%	1	14.3%
	Joint (White/Minority Race)	80	62	77.5%	2	2.5%	5	6.3%	11	13.8%	0	0.0%
	Race Not Available	781	561	71.8%	17	2.2%	71	9.1%	123	15.7%	9	1.2%
	Hispanic or Latino	73	49	67.1%	3	4.1%	10	13.7%	6	8.2%	5	6.8%
Refinance	American Indian/Alaska Native	8	4	50.0%	0	0.0%	2	25.0%	1	12.5%	1	12.5%

	Asian	38	12	31.6%	2	5.3%	6	15.8%	12	31.6%	6	15.8%
	Black or African American	118	48	40.7%	8	6.8%	31	26.3%	16	13.6%	15	12.7%
	Native Hawaiian or Other Pacific Islander	2	0	0.0%	0	0.0%	2	100.0%	0	0.0%	0	0.0%
	White	2,626	1,420	54.1%	119	4.5%	472	18.0%	453	17.3%	162	6.2%
	2 or more minority races	2	0	0.0%	0	0.0%	1	50.0%	1	50.0%	0	0.0%
	Joint (White/Minority Race)	41	20	48.8%	1	2.4%	9	22.0%	7	17.1%	4	9.8%
	Race Not Available	535	246	46.0%	15	2.8%	138	25.8%	92	17.2%	44	8.2%
	Hispanic or Latino	46	28	60.9%	1	2.2%	8	17.4%	6	13.0%	3	6.5%
Home Improvement	American Indian/Alaska Native	6	4	66.7%	0	0.0%	2	33.3%	0	0.0%	0	0.0%
	Asian	5	3	60.0%	0	0.0%	1	20.0%	1	20.0%	0	0.0%
	Black or African American	32	16	50.0%	1	3.1%	14	43.8%	0	0.0%	1	3.1%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	535	320	59.8%	12	2.2%	132	24.7%	53	9.9%	18	3.4%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	13	7	53.8%	0	0.0%	4	30.8%	2	15.4%	0	0.0%
	Race Not Available	56	31	55.4%	1	1.8%	13	23.2%	7	12.5%	4	7.1%
	Hispanic or Latino	13	5	38.5%	1	7.7%	5	38.5%	1	7.7%	1	7.7%
Total	American Indian/Alaska Native	25	19	76.0%	0	0.0%	4	16.0%	1	4.0%	1	4.0%

Asian	164	98	59.8%	4	2.4%	19	11.6%	32	19.5%	11	6.7%
Black or African American	345	194	56.2%	12	3.5%	76	22.0%	38	11.0%	25	7.2%
Native Hawaiian or Other Pacific Islander	12	7	58.3%	1	8.3%	3	25.0%	0	0.0%	1	8.3%
White	8,691	6,120	70.4%	267	3.1%	958	11.0%	1,082	12.4%	264	3.0%
2 or more minority races	10	2	20.0%	0	0.0%	2	20.0%	5	50.0%	1	10.0%
Joint (White/Minority Race)	144	98	68.1%	3	2.1%	19	13.2%	20	13.9%	4	2.8%
Race Not Available	1,446	882	61.0%	33	2.3%	234	16.2%	238	16.5%	59	4.1%
Hispanic or Latino	146	90	61.6%	5	3.4%	26	17.8%	16	11.0%	9	6.2%
Total	10,983	7,510	68.4%	325	3.0%	1,341	12.2%	1,432	13.0%	375	3.4%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/MD/41540>

For loan applicants 120% and over MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Two or More Minority Races FHA, FSA/RHS and VA loan denial rate of 100.0% (9.1% Average)
- Hispanic or Latino FHA, FSA/RHS and VA loan denial rate of 21.4% (9.1% Average)
- Black or African American conventional loan denial rate of 18.2% (6.9% Average)
- Native Hawaiian or Other Pacific Islander refinance loan denial rate of 100.0% (19.6% Average)
- Two or More Minority Races refinance loan denial rate of 50.0% (19.6% Average)
- Black or African American home improvement loan denial rate of 43.8% (25.8% Average)
- Hispanic or Latino home improvement loan denial rate of 38.5% (25.8% Average)

4. Insurance

There was not suitable data available to determine if discrepancies existed in the rates and amounts of insurance coverage available to minority

households in the City of Salisbury. Further investigation and assessment are needed to determine if there is a barrier to fair housing choice.

C. Citizen Participation:

The City of Salisbury, in compliance with the City's Citizen Participation Plan, advertised and held two (2) public hearings on the impediments to fair housing choice in the City of Salisbury that provided residents with the opportunity to discuss the City's AI and to offer their suggestions. The public hearings were broadcast live on Cable Channel PAC 14 and were rebroadcast three times after the original broadcast. A "Draft Plan" was placed on display on the City's website at <https://salisbury.md/departments/housing-community-development> under the Housing & Community Development Department web page and copies of the plan were available at the Department of Housing & Community Development, 207 West Main Street, Suite 102, Salisbury, MD 21801 and at the Wicomico Public Library, 122 South Division Street, Salisbury, MD 21801, from April 23, 2019 until May 24, 2019 for review and comment.

Additionally, the City advertised an online citizen's survey <https://www.surveymonkey.com/s/CityofSalisbury>. The City developed the AI based on the input received at the public hearings, draft plan review comments, and the citizen's survey.

V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Salisbury to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow.

The City of Salisbury's PY 2019-2023 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve the knowledge and awareness of both the public and the local officials of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to educate and make realtors, bankers, and housing providers aware of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Continue to support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination and/or not aware of how to file a housing complaint.
- **1-D:** Continue to identify LEP persons to provide the specific language assistance that is needed.
- **1-E:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout the eastern shore.

- **Impediment 2: Continuing Need for Affordable Housing**

Two out of every three renter households in the City are paying over 30% of their monthly incomes on housing costs. One out of every three owner households with a mortgage is paying over 30% of their monthly income on housing costs.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing located outside of areas of lower income and minority concentrations.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, sound and affordable housing for households below 80% AMI.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness.
- **2-D:** Provide federal, state and local funding in response to HMDA data discrimination patterns to support a higher loan to value ratio for minority homebuyers.
- **2-E:** Continue to update the information available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 3: Continuing Need for Accessible Housing**

There is a lack of accessible housing units in the City of Salisbury as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to

develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.

- **3-B:** Continue to provide financial assistance for accessibility improvements to owner-occupied housing units to enable the elderly and/or disabled to remain in their existing homes.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Continue to update the information, including accessibility and visitability, available on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Appoint City residents to the City’s CDBG Committee.

VI. Maps

The following maps are attached:

- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65 and Over by Block Group
- Housing Density by Block Group
- Percent Owner Occupied Housing Units by Block Group
- Percent Renter Occupied Housing Units by Block Group
- Low- and Moderate-Income Percentage by Block Group

DRAFT

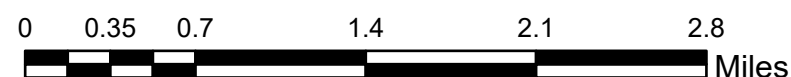
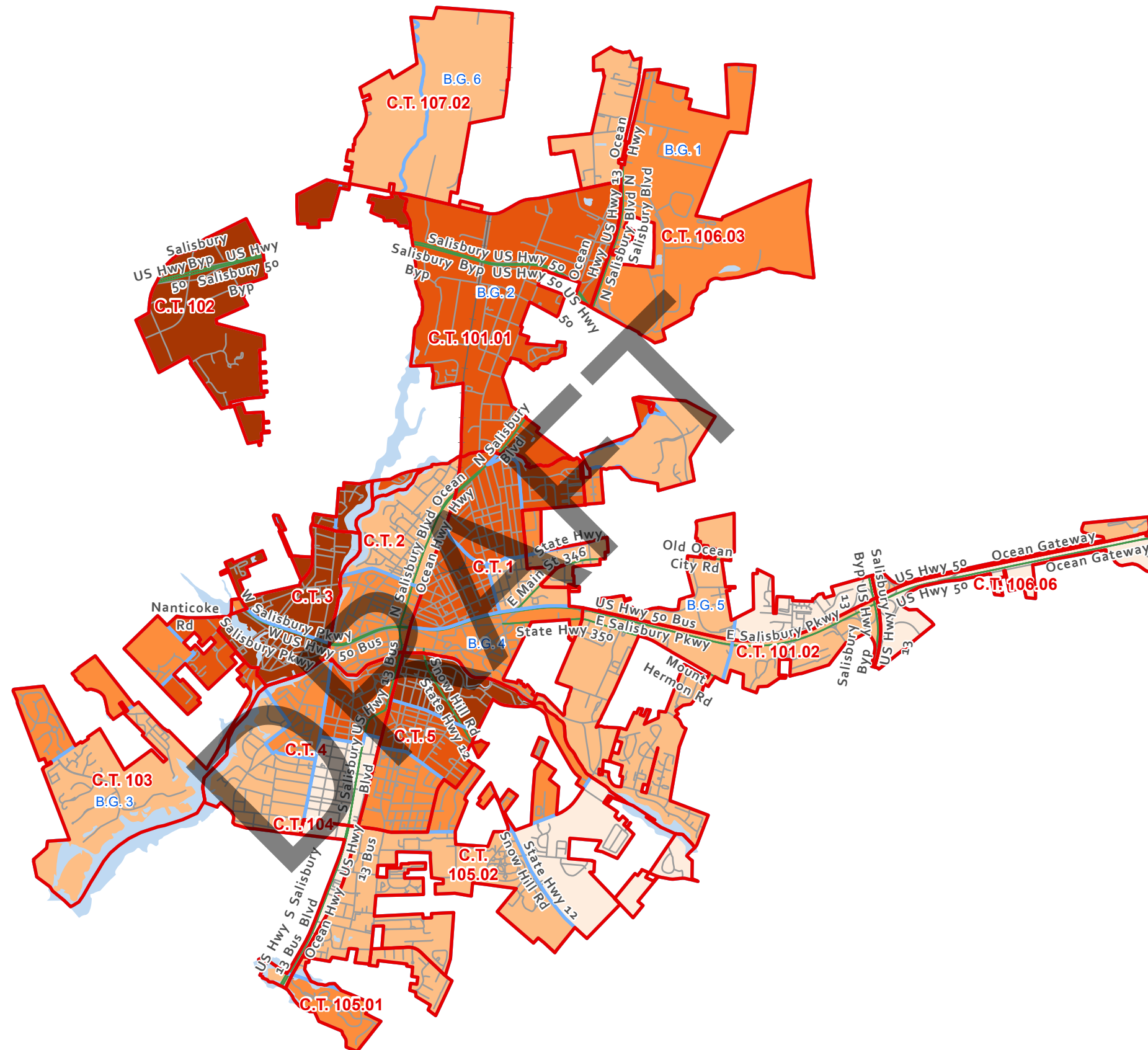
LEGEND:

- ▬ Block Groups
- ▬ Census Tracts
- ▬ Rivers
- ▬ Major Roads
- ▬ Railroads
- ▬ Roads

Percent Minority Population
By Block Group

- 0% - 14.4%
- 14.5% - 31.4%
- 31.5% - 50.0%
- 50.1% - 75.2%
- 75.3% - 100%

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD PERCENTAGE OF MINORITIES BY BLOCK GROUP

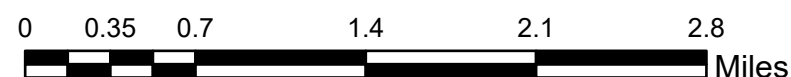
LEGEND:

- ▬ Block Groups
- ▬ Census Tracts
- ▬ Rivers
- ▬ Major Roads
- ▬ Railroads
- ▬ Roads

Percent 65+ Population
By Block Group

- 0% - 7.4%
- 7.5% - 13.2%
- 13.3% - 20.2%
- 20.3% - 28.6%
- 28.7% - 43.2%

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD PERCENTAGE OF AGE 65+ BY BLOCK GROUP

LEGEND:

- Block Groups
- Census Tracts
- Rivers
- Major Roads
- Railroads
- Roads

Housing Units per Square Mile

By Block Group

≤0.00009817

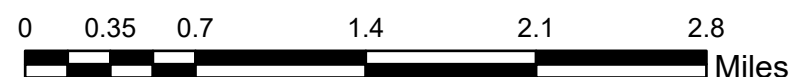
≤0.0002776

≤0.0005100

≤0.0008701

≤0.001346

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD HOUSING UNIT DENSITY BY BLOCK GROUP



LEGEND:

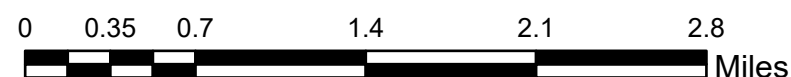
- ▬ Block Groups
- ▬ Census Tracts
- ▬ Rivers
- ▬ Major Roads
- ▬ Railroads
- ▬ Roads

Percent of Renters

By Block Group

- 0% - 21.1%
- 21.2% - 41.7%
- 41.8% - 56.9%
- 60.0% - 84.7%
- 84.8% - 100%

Source: 2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD **RENTER-OCCUPIED HOUSING BY BLOCK GROUP**

1 RESOLUTION NO. 2949

2
3 A RESOLUTION OF THE CITY OF SALISBURY, MARYLAND TO APPROVE THE
4 CITY'S CONSOLIDATED PLAN FOR PROGRAM YEARS 2019–2023, THE ACTION PLAN
5 FOR COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS FOR PROGRAM
6 YEAR 2019, AND THE 2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE.
7

8 WHEREAS, the Maryland State Office of the U.S. Department of Housing & Urban
9 Development (HUD) has determined that the City of Salisbury qualifies as an “entitlement
10 community;” and
11

12 WHEREAS, the City of Salisbury is, therefore, entitled to receive Community
13 Development Block Grant (CDBG) funds directly from HUD upon HUD's approval of the
14 City's Consolidated Plan, annual Action Plan, and Analysis of Impediments to Fair Housing
15 Choice; and
16

17 WHEREAS, the Council of the City of Salisbury wishes the City to receive this annual
18 allotment of CDBG funds from HUD, to fund the completion of various community
19 development projects.
20

21 NOW, THEREFORE, BE IT RESOLVED, that the Council of the City of Salisbury,
22 Maryland does hereby authorize the Mayor to submit the Consolidated Plan (PY 2019–2023),
23 the 2019 CDBG Action Plan, and the 2019 Analysis of Impediments to Fair Housing Choice, as
24 are found on the City's Community Development website page as of the date of the passage of
25 this resolution, to HUD for review and approval.
26

27 THE ABOVE RESOLUTION was introduced and duly passed at a meeting of the
28 Council of the City of Salisbury, Maryland held on May 28, 2019 and is to become effective
29 immediately.
30
31

32 **ATTEST:**
33

34 _____
35 Kimberly R. Nichols
36 CITY CLERK
37
38
39

John R. Heath
COUNCIL PRESIDENT

40 APPROVED BY ME THIS _____ day of May 2019.
41
42
43

44 _____
45 Jacob R. Day
MAYOR

ORDINANCE NO. 2542

AN ORDINANCE OF THE CITY OF SALISBURY APPROVING AN AMENDMENT OF THE FY19 BUDGET TO APPROPRIATE FUNDS FOR STREET RESURFACING AND CONCRETE REPAIR.

WHEREAS, the City of Salisbury Department of Infrastructure and Development has completed paving and concrete repair projects throughout the City that are eligible for reimbursement from MDOT-SHA; and

WHEREAS, the City has received a reimbursement from MDOT-SHA in the sum of \$90,707.10; and

WHEREAS, the Department of Infrastructure and Development seeks to reimburse the operating account from which the original appropriation was budgeted in order to continue the Citywide Paving and Concrete Programs.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SALISBURY, MARYLAND that the City's Fiscal Year 2019 budget is hereby amended as follows:

1. Decrease the MDOT Reimbursements (01000-424202) budget by \$90,707.10
2. Increase the Citywide Street Maintenance (31000-534318) budget by \$90,707.10

BE IT FURTHER ORDAINED that this Ordinance shall take effect from and after the date of its final passage.

THIS ORDINANCE was introduced and read at a meeting of the Council of the City of Salisbury held on the 13th day of May 2019, and thereafter, a statement of the substance of the Ordinance having been published as required by law, was finally passed by the Council on the ____ day of _____ 2019.

ATTEST:

Kimberly R. Nichols, City Clerk

John R. Heath, President
Salisbury City Council

APPROVED BY ME THIS:

_____ day of _____ 2019

Jacob R. Day, Mayor

ORDINANCE NO. 2543

AN ORDINANCE OF THE CITY OF SALISBURY APPROVING A BUDGET AMENDMENT OF THE FY2019 GENERAL FUND TO APPROPRIATE FUNDS FOR ATTORNEY FEES.

WHEREAS, the City of Salisbury has projected the amount of Attorney Fees expected for FY 2019; and

WHEREAS, the City of Salisbury's projection indicates an increase of \$89,515.04 in FY2019 appropriations is needed in account 17000-513301 City Attorney in order to meet the projected requirements for legal fees for the remainder of FY 2019.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SALISBURY, MARYLAND, THAT THE City's Fiscal Year 2018 General Fund Budget be amended as follows:

- 1) Increase Current Year Surplus (01000-469810) by \$89,515.04
- 2) Increase City Attorney (17000-513301) by \$89,515.04

BE IT FURTHER ORDAINED that this Ordinance shall take effect from and after the date of its final passage.

THIS ORDINANCE was introduced and read at a meeting of the Council of the City of Salisbury held on this 13th day of May 2019, and thereafter, a statement of the substance of the Ordinance having been published as required by law, was finally passed by the Council on the ____ day of _____ 2019.

ATTEST:

Kimberly R. Nichols, City Clerk

John R. Heath, President
Salisbury City Council

APPROVED BY ME THIS ____ day of _____ 2019.

Jacob R. Day, Mayor



City of
Salisbury
Jacob R. Day, Mayor

To: Julia Glanz, City Administrator
From: Amanda H. Pollack, P.E., Director of Infrastructure & Development
Date: May 14, 2019
Re: Budget Amendment – Bond Reallocation for Riverside Circle

The Department of Infrastructure & Development is requesting consideration for a budget amendment to reallocate bond funds within the same bond pool to provide additional funding for the Riverside Circle project. The City recently advertised the bid for the Riverside Circle Construction. The construction involves the remodeling of the intersection of Mill Street, Camden Avenue, West Carroll Street and Riverside Drive into a fully functioning Roundabout. The City received one bid which totaled \$1,521,702.30. The Engineer's construction estimate was \$1,488,812.90 and the available budget was \$1,326,000.00. DID worked with the bidder to value engineer the scope of work to a contract value of \$1,486,459.30. Therefore, there is a budget shortfall of \$160,459.30.

To fund the project, we are seeking to reallocate unused bond funds in the same bond pool as this project. One of the projects to reallocate was the Aquatic Weed Harvester which was funded by the Stormwater Utility instead of bonds. Additionally, interest revenue from the bond is proposed to be reallocated. The total reallocation is \$175,914.48. The remaining funds from the reallocation will be used for contingency.

Unless you or the Mayor have further questions, please forward a copy of this memo and the ordinance to the City Council.

ORDINANCE NO. 2544

AN ORDINANCE OF THE CITY OF SALISBURY APPROVING AN AMENDMENT OF THE CITY'S CAPITAL PROJECT FUND BUDGET TO REALLOCATE FUNDING FOR THE RIVERSIDE CIRCLE PROJECT.

WHEREAS, Ordinance No. 2394 authorized the City to sell bonds in FY17 which appropriated funds for various capital projects; and

WHEREAS, the FY17 bond includes funding for Riverside Circle, Spine Rail Trail and the Aquatic Harvester; and

WHEREAS, the Department of Infrastructure and Development is seeking to move unused funds from the Spine Rail Trail, the Aquatic Harvester and the interest revenue from the bond pool to the Riverside Circle project to provide the funding necessary for construction of the Riverside Circle project.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SALISBURY, MARYLAND THAT THE City's Capital Projects Fund Budget be and hereby is amended as follows:

Project Description	Account Description	Account	Amount
Revenues:			
None	Interest Revenue	98017-456110-42003	42,225.38
Expenditures:			
Aquatic Harvester	Vehicle	98117-577025-48036	-133,189.10
Spine Rail Trail	Construction	98117-513026-33118	-500.00
Riverside Circle	Construction	98117-513026-42003	175,914.48

THIS ORDINANCE was introduced and read at a meeting of the Council of the City of Salisbury held on this ____ day of _____ 2019, and thereafter, a statement of the substance of the Ordinance having been published as required by law, was finally passed by the Council on the ____ day of _____ 2019.

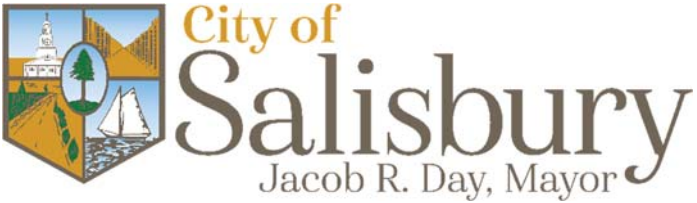
ATTEST:

Kimberly R. Nichols, City Clerk

John R. Heath, President
Salisbury City Council

APPROVED BY ME THIS ____ day of _____ 2019.

Jacob R. Day, Mayor



To: Julia Glanz
From: Tom Stevenson
Subject: Budget Amendment (Traffic Electric) 22000-556201
Date: May 15, 2019

Attached, please find an Ordinance that will have the effect of amending the FY2019 General Fund Budget. As projected, the Traffic Control Branch identified a shortfall in the Electricity Account (22000-556201). These funds are used to purchase electricity for traffic signals, street lighting and other similar devices. There are insufficient funds available in other accounts to cover the deficit.

Unless you have any questions or require additional information, forward this request to the Mayor and Council for consideration.

Cc. Andy Kitzrow

ORDINANCE NO. 2545

AN ORDINANCE OF THE CITY OF SALISBURY APPROVING A BUDGET AMENDMENT OF THE FY2019 GENERAL FUND TO APPROPRIATE ADDITIONAL FUNDS FOR ELECTRICITY FOR STREET LIGHTING .

WHEREAS, the Traffic Control Branch has determined additional budgeted funds are required to maintain street lighting through the end of FY2019; and

WHEREAS, the City of Salisbury has determined there is insufficient funds available in other accounts to transfer to cover the amount required.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SALISBURY, MARYLAND, THAT THE City's Fiscal Year 2019 General Fund Budget be amended as follows:

- 1) Increase Current Year Surplus (01000-469810) by \$145,000.00
- 2) Increase Department of Field Operations – Traffic Control (22000-556201) by \$145,000.00

BE IT FURTHER ORDAINED that this Ordinance shall take effect from and after the date of its final passage.

THIS ORDINANCE was introduced and read at a meeting of the Council of the City of Salisbury held on this ____ day of _____ 2019, and thereafter, a statement of the substance of the Ordinance having been published as required by law, was finally passed by the Council on the ____ day of _____ 2019.

ATTEST:

Kimberly R. Nichols, City Clerk

John R. Heath, President
Salisbury City Council

APPROVED BY ME THIS ____ day of _____ 2019.

Jacob R. Day, Mayor