

City of Salisbury



2019 Analysis of Impediments to Fair Housing Choice

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

Table of Contents

Executive Summary	2
I. Introduction	9
II. Background Data	11
A. Population, Race, Ethnicity, and Religion	11
B. Households	19
C. Income and Poverty	24
D. Employment	29
E. Housing Profile.....	32
F. Housing Costs.....	35
G. Household Housing Problems.....	40
H. Racial and Ethnic Housing Problems	44
I. Racial and Ethnic Housing Cost Burden	47
J. Disabled Households	48
III. Review/Update to Original Plan	50
A. Summary of Impediments	50
IV. Impediments to Fair Housing 2019	59
A. Fair Housing Complaints.....	59
B. Public Sector	69
C. Private Sector.....	92
D. Citizen Participation	115
V. Actions and Recommendations.....	117
VI. Maps	120
VII. Appendix	121

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).

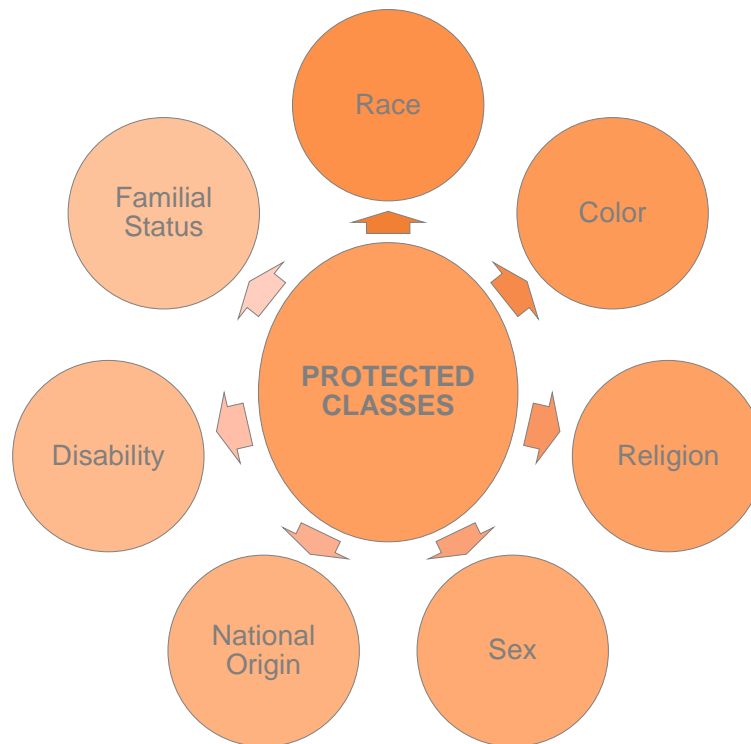
The City of Salisbury is anticipating that it will be submitting its PY 2019 – 2023 Five Year Consolidated Plan in June 2019. The PY 2019-2023 AI is being prepared and submitted in concurrence with the preparation and submission of the City's Consolidated Plan to bring the two planning documents into 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 fairing 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:

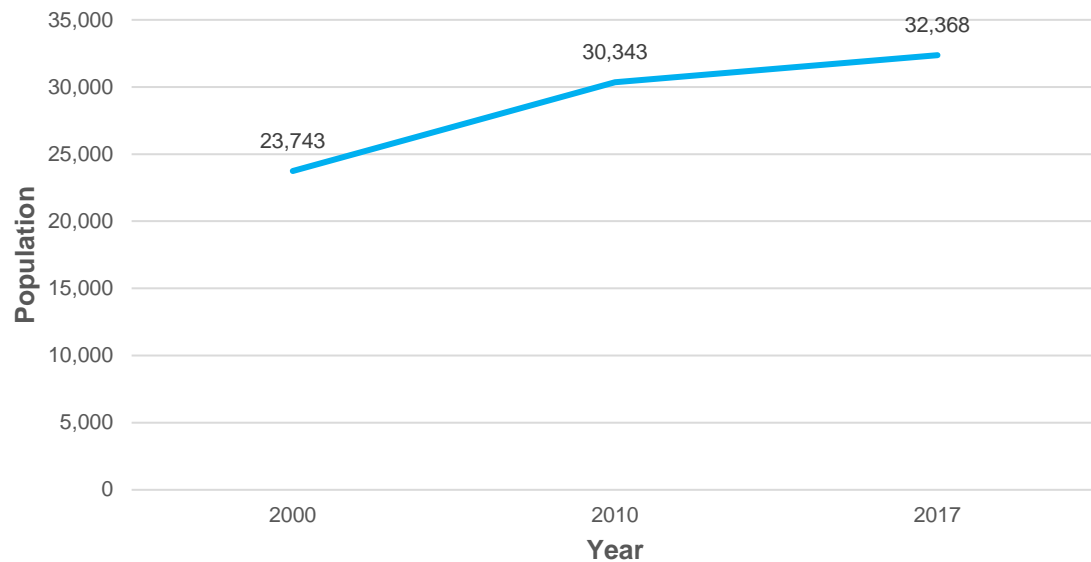
Population

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%

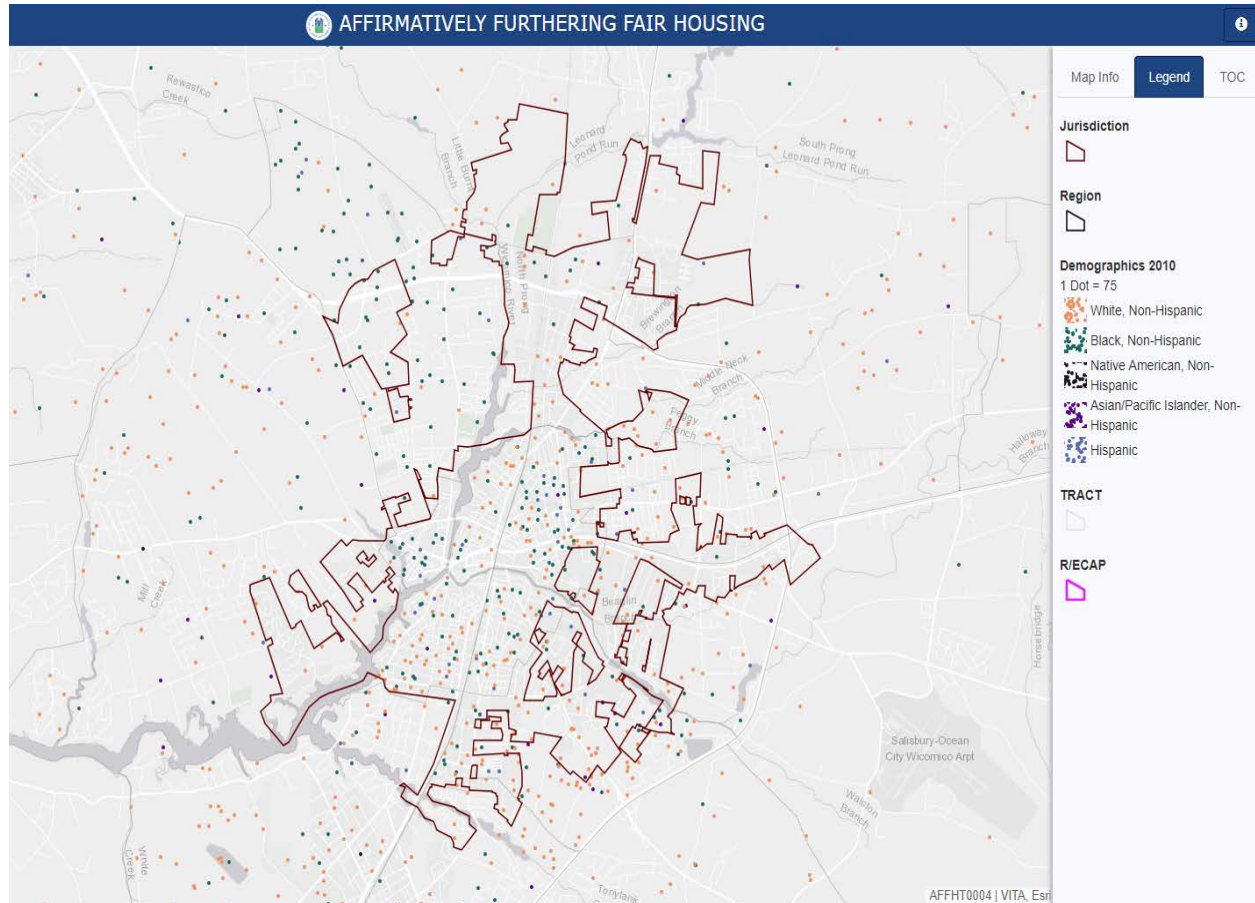
Canadian	50	0.17%	20	0.06%
Celtic	23	0.08%	0	0.00%
Czech	147	0.50%	75	0.23%
Czechoslovakian	23	0.08%	49	0.15%
Danish	48	0.16%	24	0.07%
Dutch	252	0.86%	114	0.35%
Eastern European	10	0.03%	9	0.03%
English	3,261	11.11%	2,635	8.14%
Estonian	0	0.00%	9	0.03%
European	68	0.23%	203	0.63%
French (except Basque)	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.

The following race/ethnicity dot density map based on the 2010 U.S. Census shows the concentration and location of various racial and ethnic cohorts in the City.

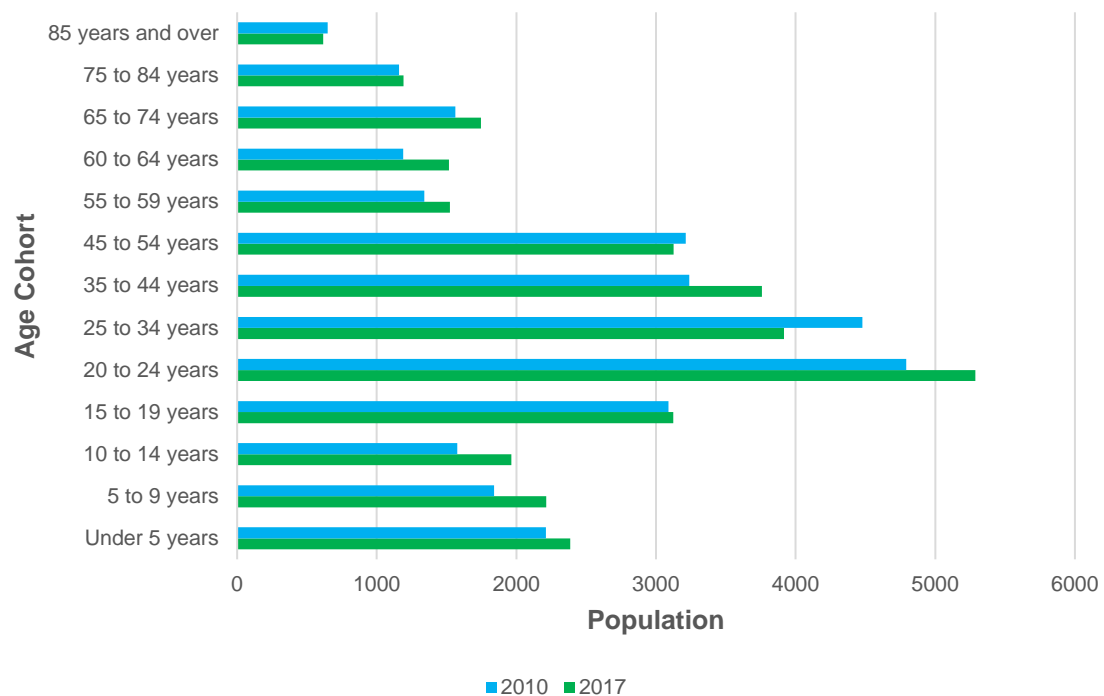


Source: HUD <https://egis.hud.gov/affht/>

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

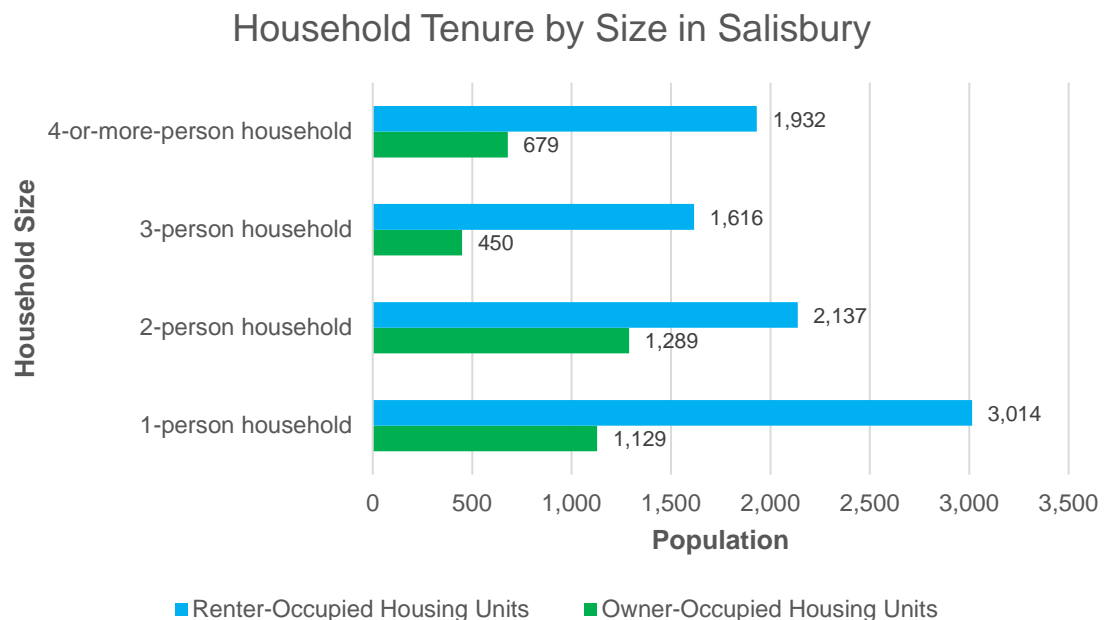
Between 1980 and 2010, Wicomico County saw a substantial increase in the number of people identifying themselves without a religious affiliation. In addition, there was an increase in the population of people identifying themselves as Evangelical Protestants.

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.

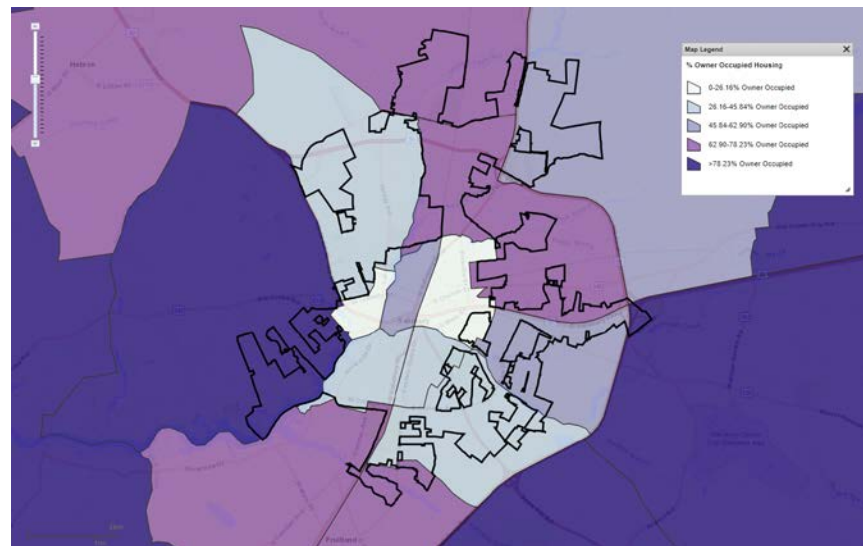


Source: 2013-2017 ACS

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.

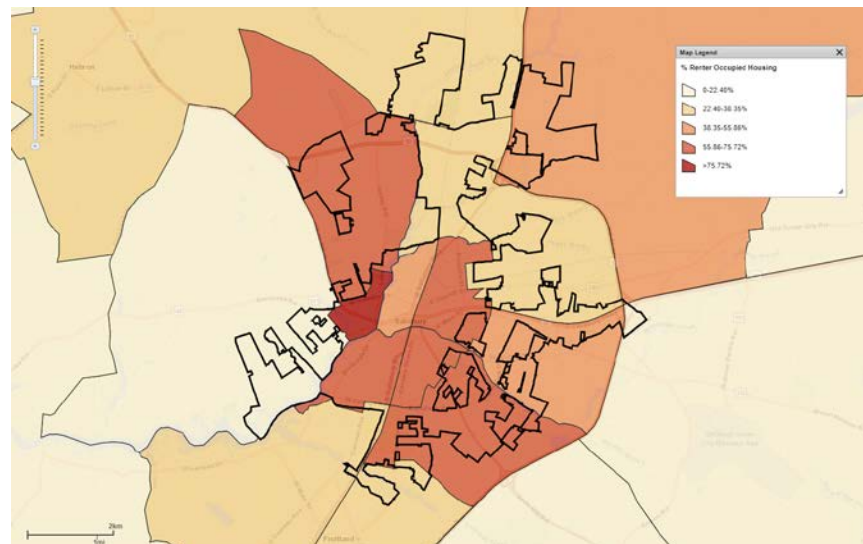
The maps illustrate that owner-occupied units are scattered across the City, with the highest concentrations being located in the outskirts of the City. The highest concentrations of renter-occupied units are more centrally located in the City. Higher concentrations of a particular housing type are accentuated by a darker color.

Percentage Owner-Occupied Housing



Source: HUD CPD Maps

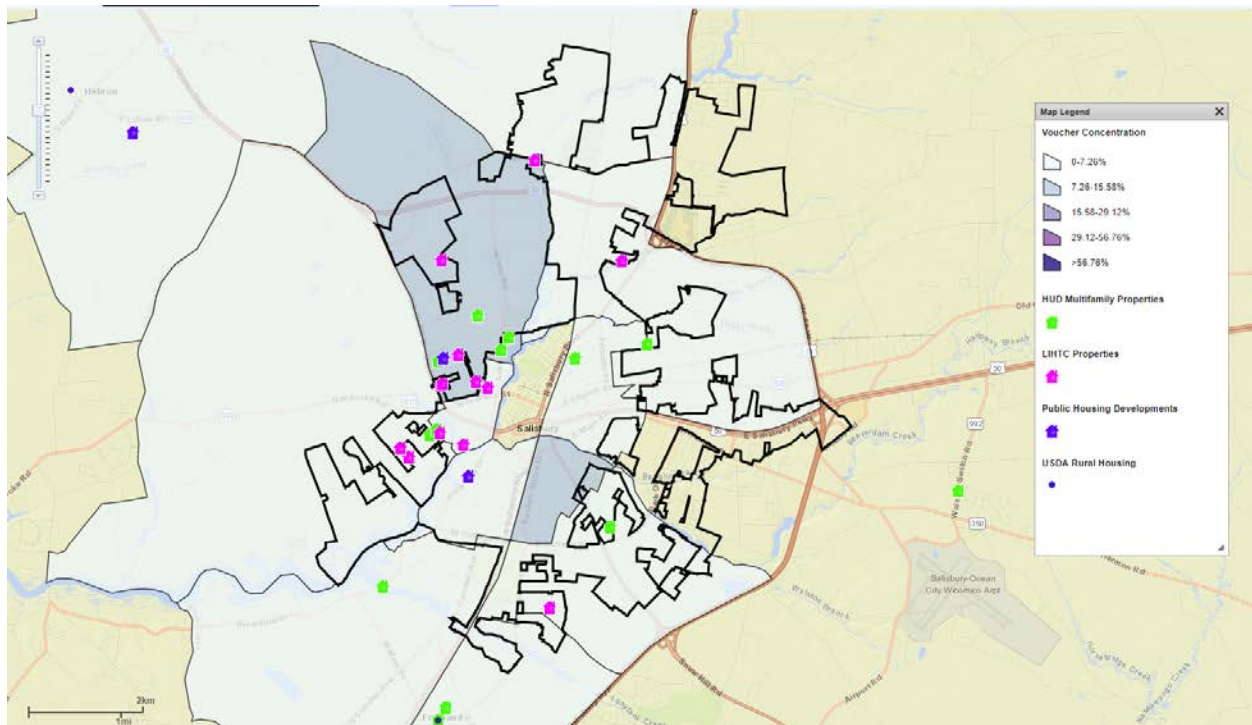
Percentage Renter-Occupied Housing



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

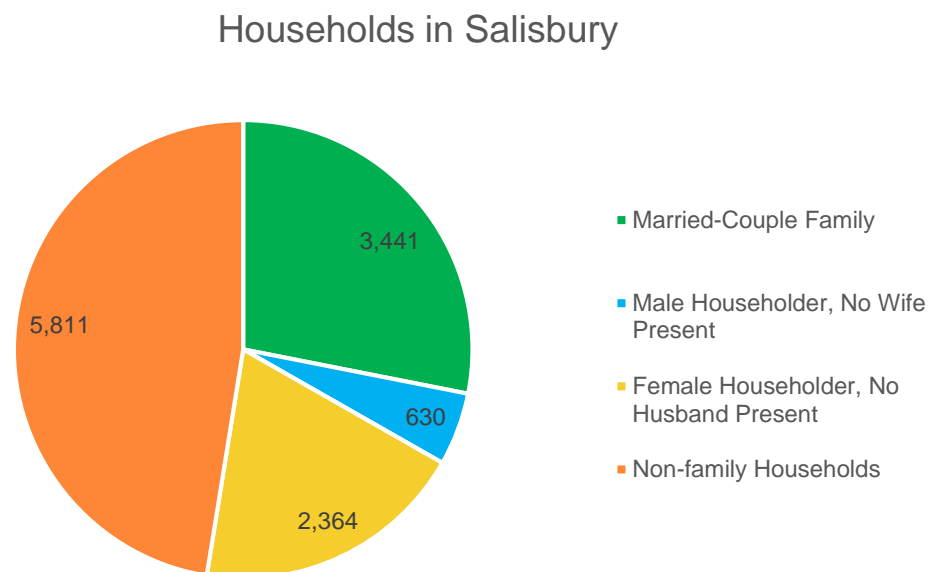
Homeownership rates continue to decline in the City. Homeowners represented 37.8% (3,427 households) of all households in 2000, 33.2% (3,981 households) of all households in 2010, and 28.9% (3,547 households) of all households in 2017. In response, rental rates increased in the City. Renters represented 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-19-02 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

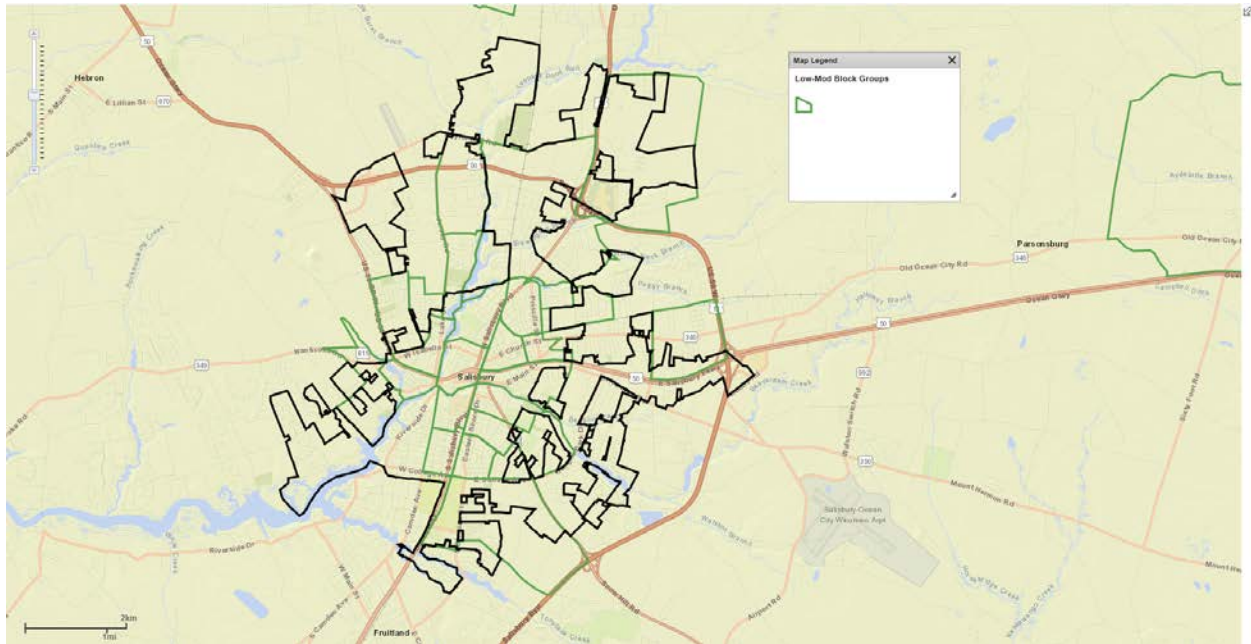
PLACE	CT	BG	LMI	TOT POP	PRCT
Salisbury	000100	1	405	855	47.37%
Salisbury	000100	2	2,335	2,910	80.24%
Salisbury	000100	3	470	720	65.28%
Salisbury	000100	4	320	570	56.14%
Salisbury	000100	5	800	1,020	78.43%
Salisbury	000200	1	570	1,185	48.10%
Salisbury	000200	2	375	650	57.69%

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

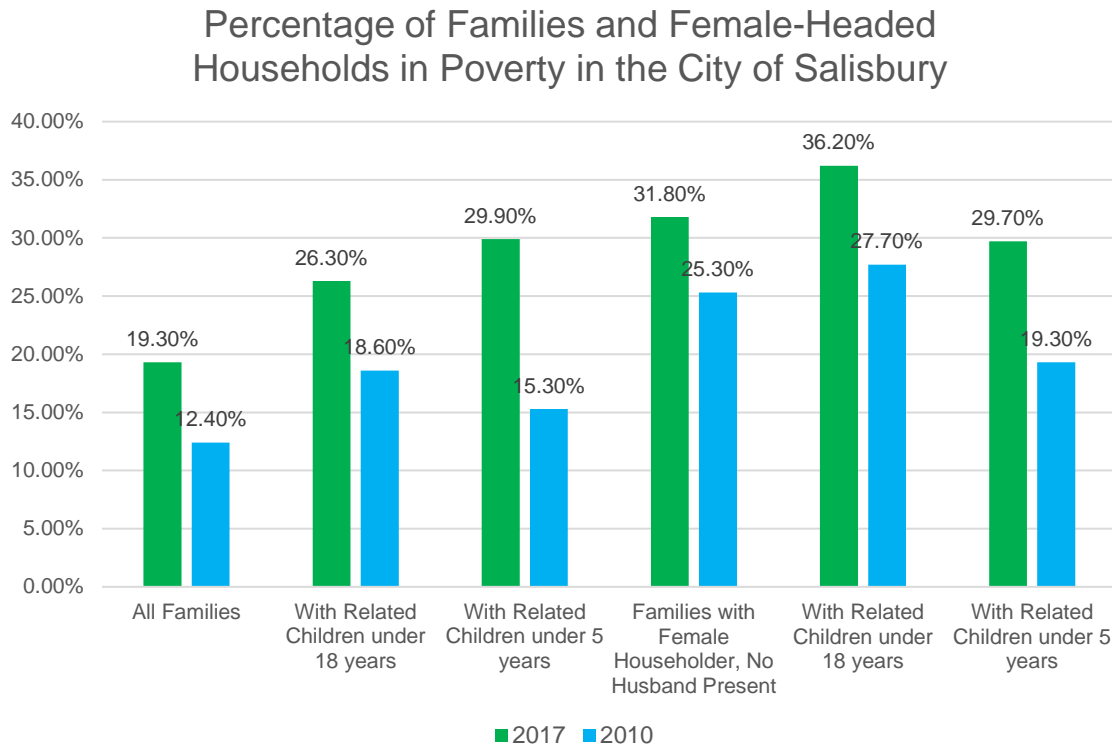
The low- and moderate-income census tracts are generally located in the central and southern sections of the City. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the south-central and western sections of the City. It should be noted that the borders 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.



Source: 2006-2010 and 2013-2017 ACS

D. Employment:

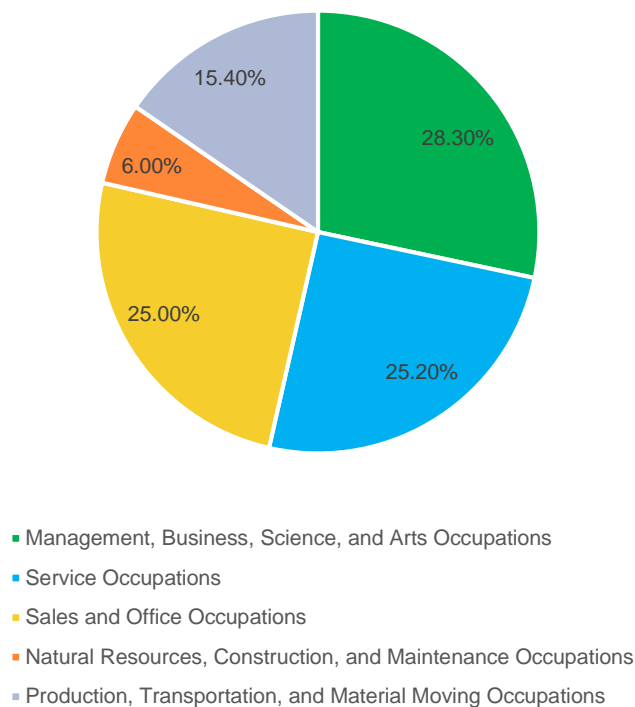
In 2010, 63.8% of the City's residents 16 years of age and over were part of the labor force. In 2017, 65.9% of the City's residents 16 years of age and over were part of the labor force; according to the 2006-2010 and 2013-2017 ACS. The following charts illustrate the categories of workers and their 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.

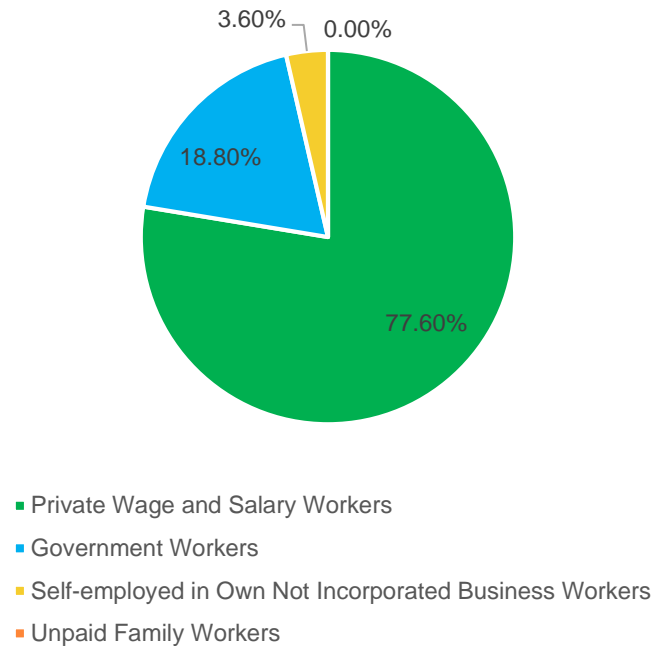
According to the 2013-2017 American Community Survey, an estimated 26.1% of households in the City of Salisbury receive income from Social Security. The mean Social Security Income for 2017 was \$16,170.

Occupations in the City of Salisbury



Source: 2013-2017 ACS

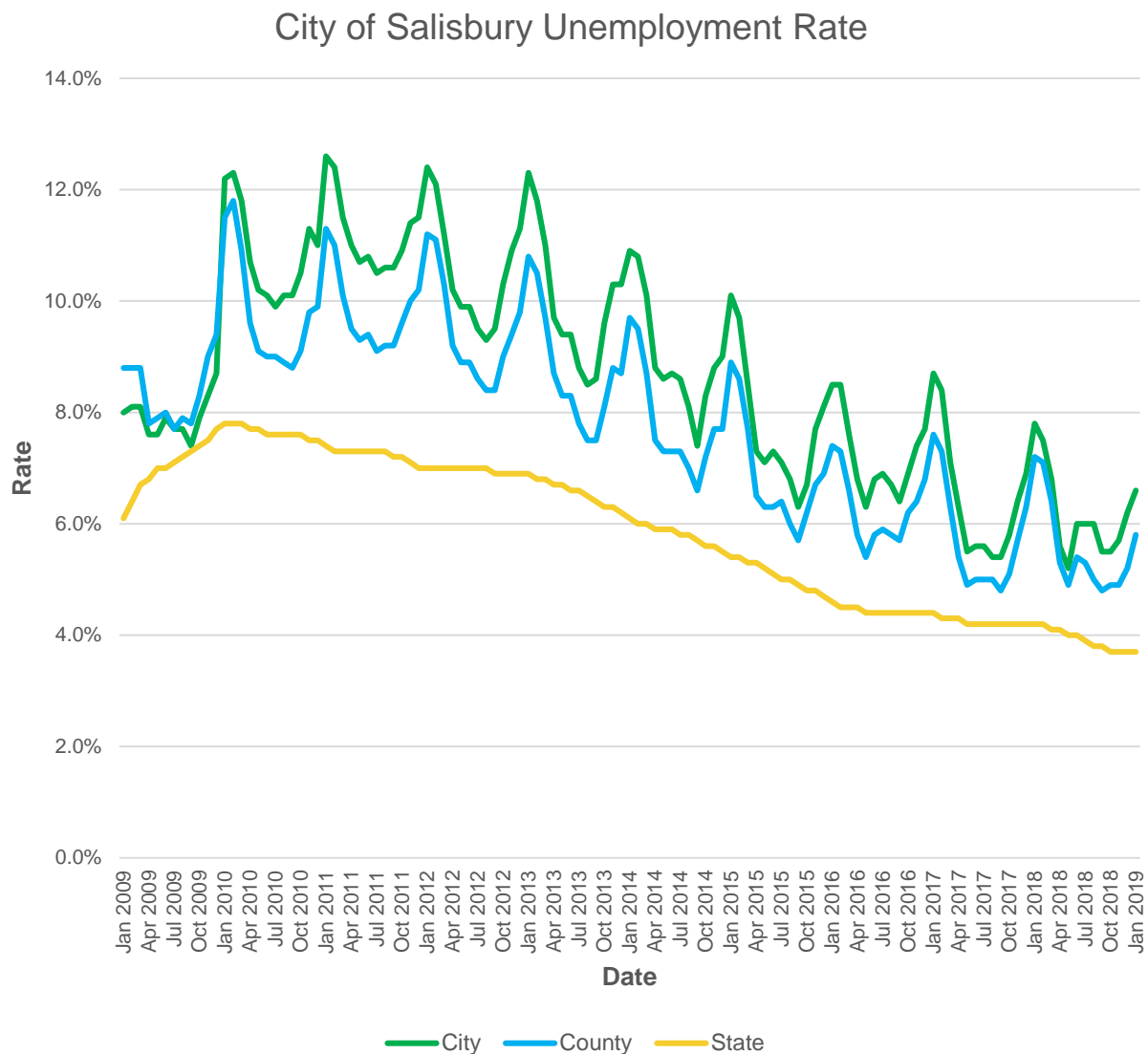
Worker Class in the City of Salisbury



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.



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.

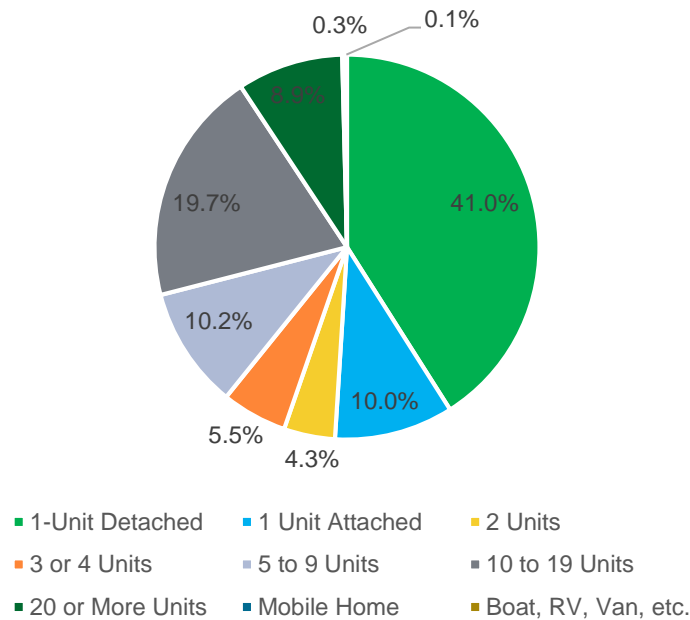
Year Structure Built in the City of Salisbury

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

	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

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
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

	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	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 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.

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

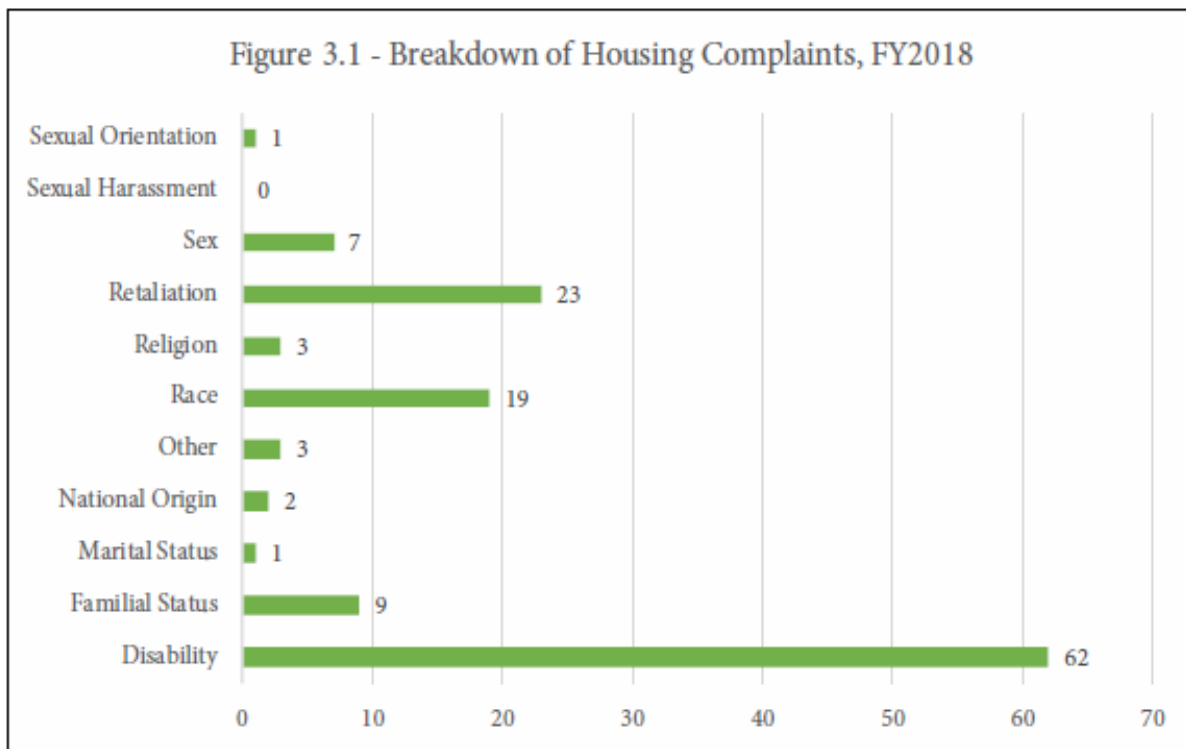
MCCR
301 Bay Street, Suite 301
Easton, Maryland 21601
Phone: (410) 822-3030 x345
Fax: (410) 820-9966

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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The fair housing complaints over the past five years covered disability and race. The majority of reported issues were on the basis of disability; in particular, “failure to make reasonable accommodations.”

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
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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:

- Bay Area Center for Independent Living (BACIL)
- Christian Shelter, Inc.

- City Staff
- Community Emergency Shelter Project (CESP)
- Deaf Independent Living Association, Inc. (DILA)
- Greater Salisbury Committee
- Habitat for Humanity of Wicomico County
- Help & Outreach Point of Entry (HOPE, Inc.)
- Homeless Alliance of the Lower Shore (HALS) CoC
- Lower Shore Workforce Alliance
- Maintaining Active Citizens, Inc. (MAC)
- MD Department of Social Services
- MD Department of the Environment
- NAACP
- Pennrose
- Salisbury Urban Ministries
- Salisbury-Wicomico Economic Development
- Salvation Army
- Village of Hope, Inc.
- Wicomico County Health Department
- Wicomico County Housing Authority

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 383 Housing Choice Vouchers, all of which are tenant based, and 215 are currently issued.

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, 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

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.

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.

According to the Housing Authority's waiting lists as of April 2019, there are 173 (43%) individuals with a disability on the public housing waiting list and

110 (27%) individuals with a disability on the housing choice voucher waiting list.

As of April 2019, there were 403 families on the Wicomico County Housing Authority's Public Housing Waiting List. Of those families on the waiting list: 269 (67%) were extremely low-income; 72 (18%) were very low-income; and 8 (2%) were low-income. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households.

As of April 2019, there were 401 families on the Wicomico County Housing Authority's Housing Choice Voucher Waiting List. Of those families on the waiting list: 267 (64%) were extremely low-income; 77 (19%) were very low-income; and 15 (4%) were low-income. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households.

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.

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.

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

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

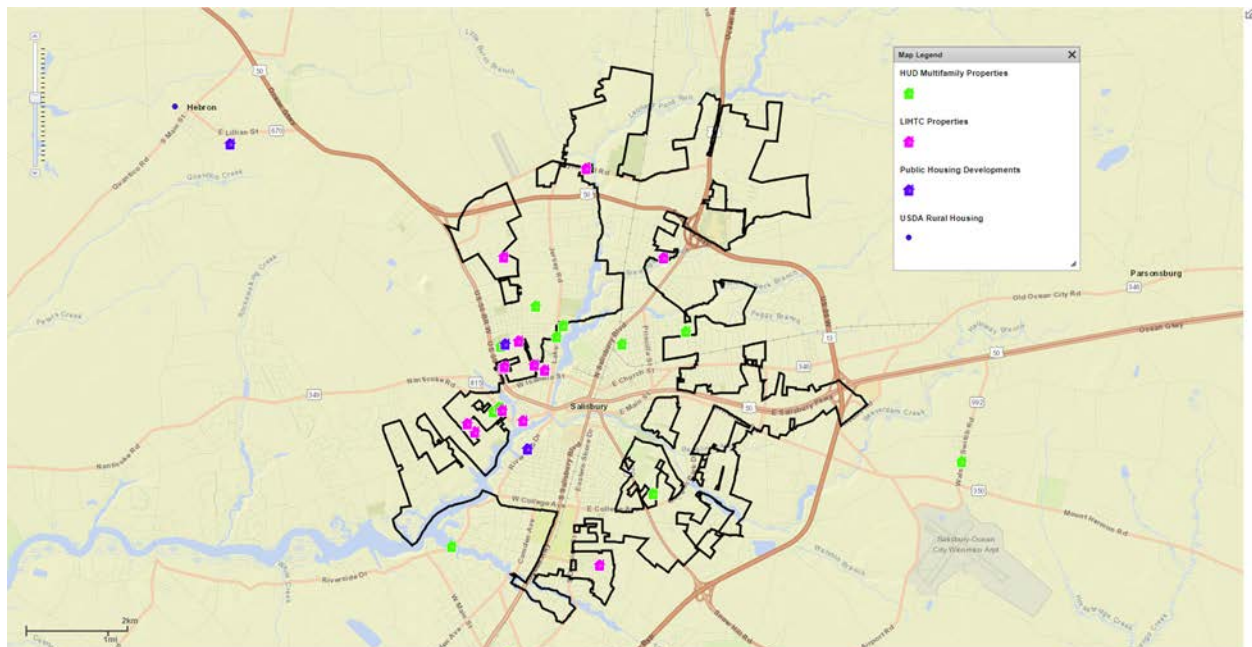
800215298	Calloway Street	600 Calloway Street	Salisbury	MD	21804	10	10	202/811
800225171	Victoria Park at Sassafras Meadows	875 Victoria Park Drive	Salisbury	MD	21801	0	80	Insured-Unsubsidized

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.

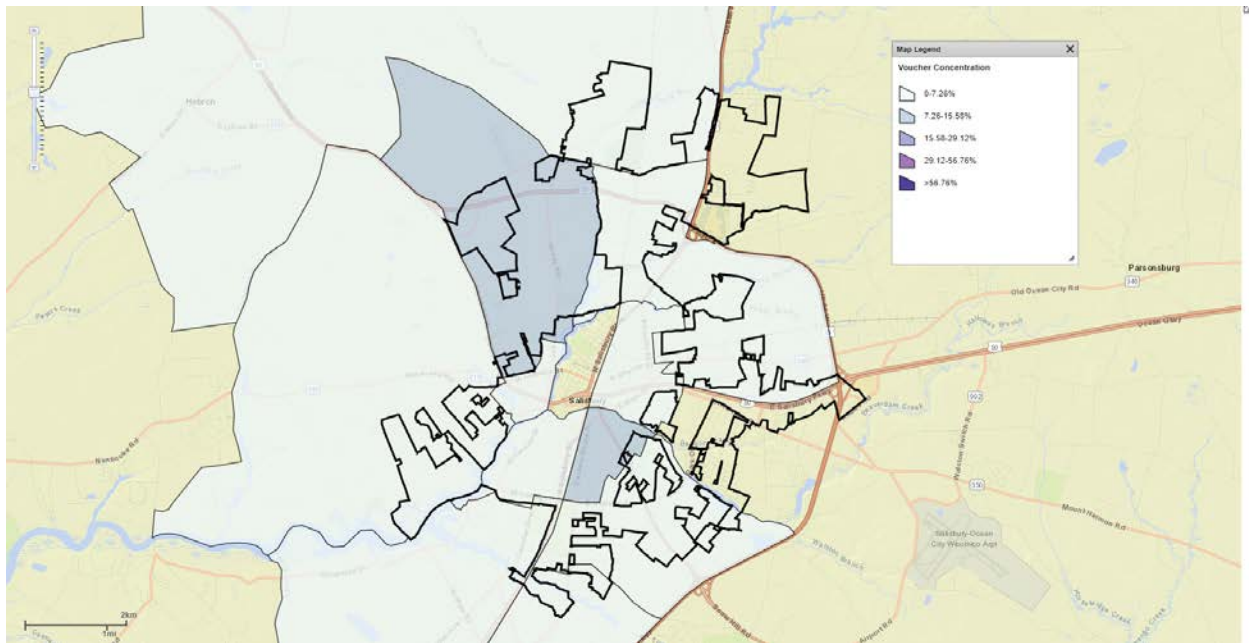
Housing Choice Voucher usage, Public Housing developments, and Low Income Housing Tax Credit (LIHTC) developments are distributed throughout the City. Illustrated in the maps below, there are no distinct patterns of concentration of HUD assisted housing units. The City, as well as the Housing Authority, 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.

Location of Assisted Housing



Source: HUD CPD Maps

Voucher Concentration



Source: HUD CPD Maps

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.wicomicocounty.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 Imprvt	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%
Refi	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.cfpb.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.cfpb.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.cfpb.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%
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Source: <https://ffiec.cfpb.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/RHS, and VA	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.

D. Citizen Participation:

The City of Salisbury developed the Analysis of Impediments with input received through individual meetings, public meetings, and surveys that collected input from a variety of stakeholders and representatives of the community which included representatives from the City and County; Housing Authority; community, social service, and advocacy agencies; and non-profit and for profit entities.

The City 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 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 updated AI to HUD. 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. In the "Citizen Participation" section of the Appendix is a summary of the input received

Additionally, the City advertised an online citizen's survey:

<https://www.surveymonkey.com/s/CityofSalisbury>

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 78 responses. The following is a summary of the survey response:

- 73.95% of respondents were Female
- 64.00% of respondents were White and 29.33% of respondents were Black or Africa-American
- 30.14% of respondents were age 30-39 and 21.92% of respondents were age 40-49
- The average household size for respondents was 3
- The most common neighborhood problems identified were: Public Safety - 40.54%, Streets - 40.54%, and Curbs and Sidewalks - 37.84%
- 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
- 43.33% of respondents were unsure if residents knew how to file a fair housing complaint and 41.67% of respondents felt that residents were not aware of how to file a fair housing complain
- Fear of retribution was the most common reason respondents felt that more fair housing complaints weren't filed
- 41.67% of respondents felt strongly that subsidized housing was concentrated on certain neighborhoods
- 44.00% of respondents felt strongly that there was a lack of affordable housing in certain neighborhoods
- 34.00% of respondents felt strongly that there was a lack of affordable housing for persons with disabilities
- 28.00% of respondents felt strongly that there was a lack of accessibility for persons with disabilities
- 36.00% of respondents felt strongly that there was a lack of fair housing education
- 30.00% of respondents felt strongly that there was a lack of fair housing organizations
- 28.00% of respondents felt strongly that there were City policies that limited housing choice
- 39.58% of respondents felt strongly that residents were unaware of their fair housing rights and responsibilities
- 26.53% of respondents felt strongly that landlords were unaware of their fair housing rights and responsibilities
- 24.49% of respondents felt strongly that realtors were unaware of their fair housing rights and responsibilities
- 24.49% of respondents felt strongly that financial institutions were unaware of their fair housing rights and responsibilities

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:

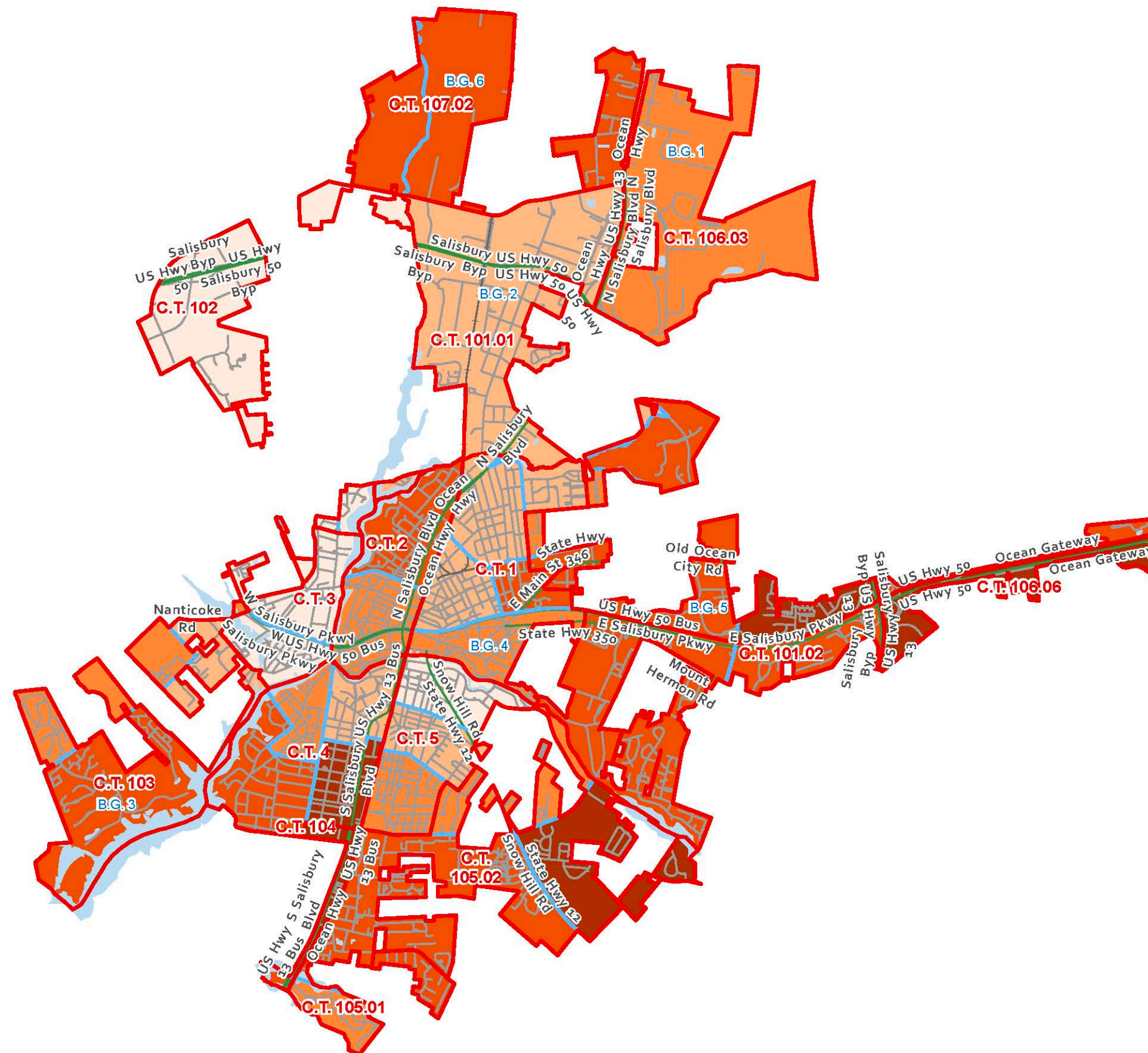
- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and 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
- Low- and Moderate-Income and Minority 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



0 0.35 0.7 1.4 2.1 2.8 Miles

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

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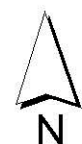
LEGEND:

- 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:

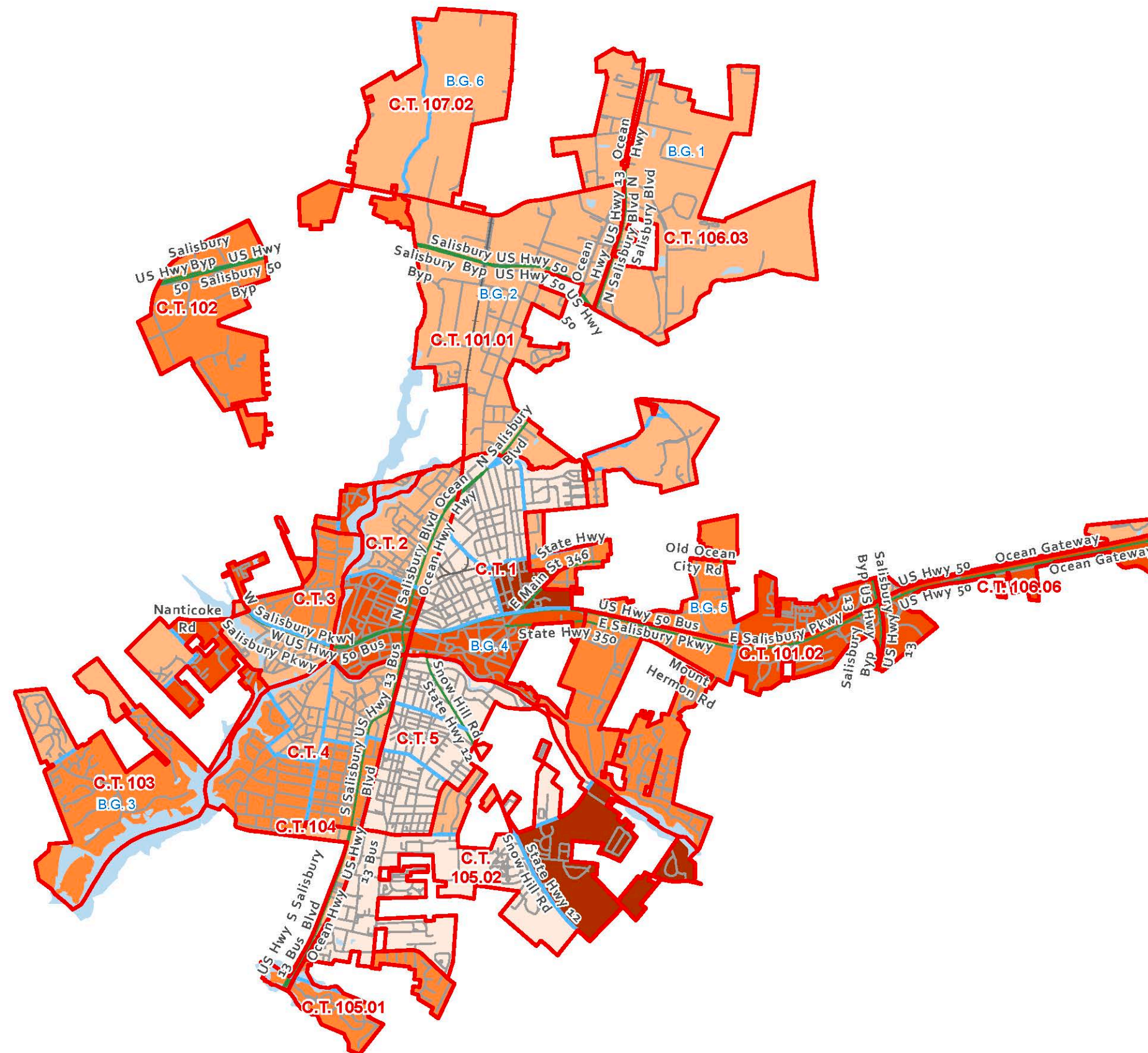
- Block Groups
- Census Tracts
- Rivers
- Major Roads
- Railroads
- Roads

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

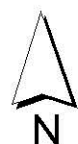
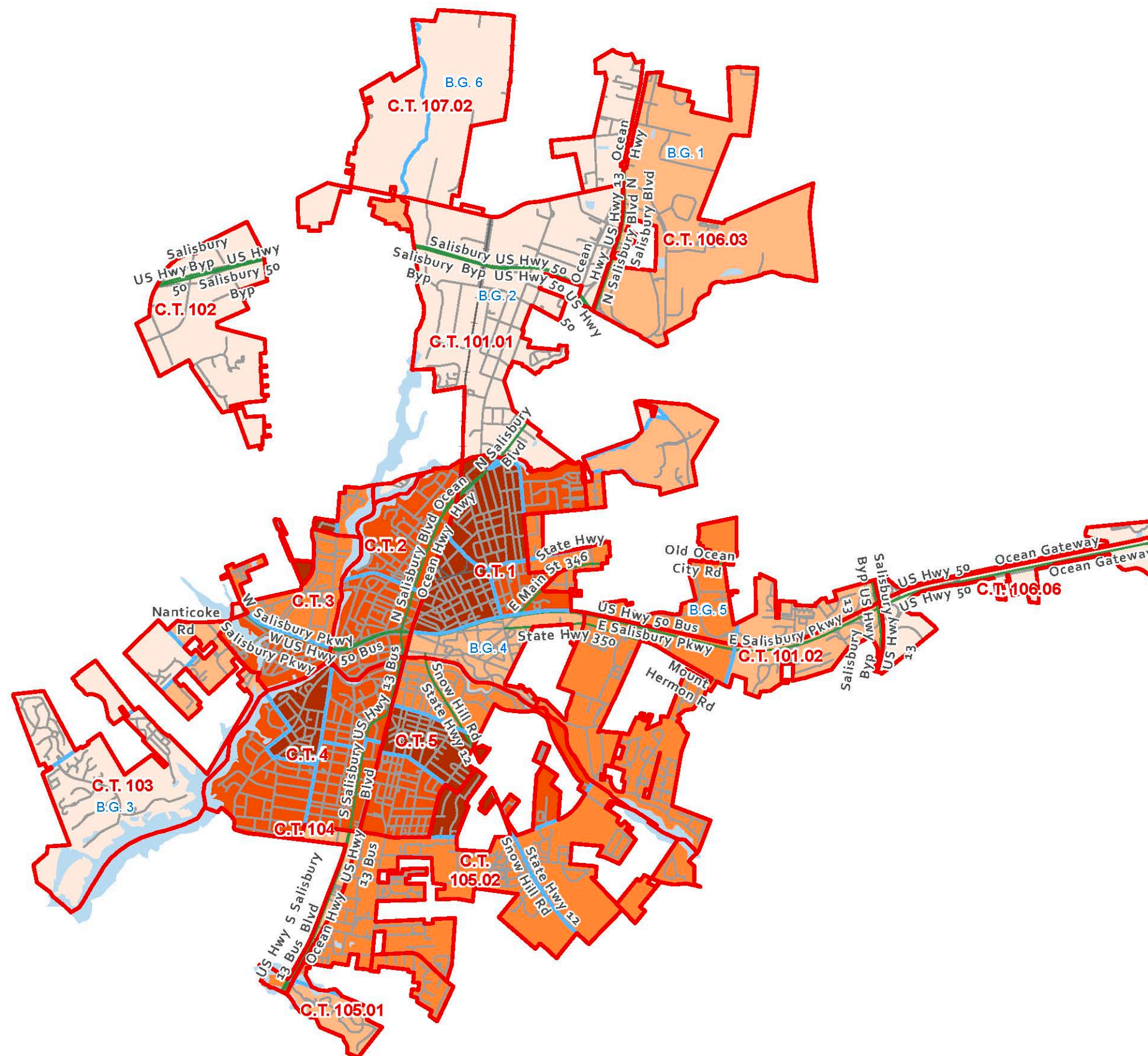
≤0.0002776

≤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

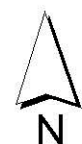
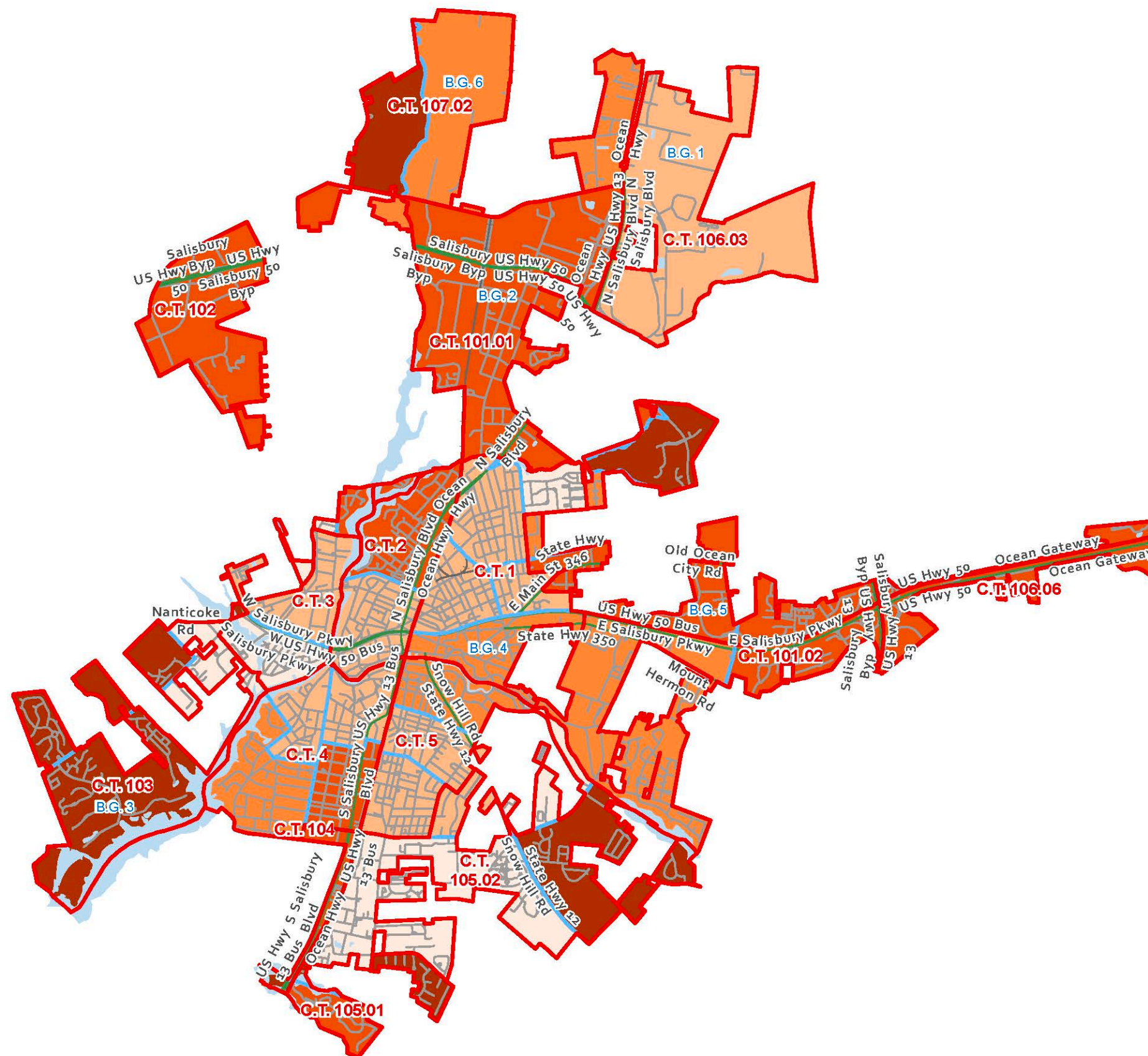
LEGEND:

- 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:

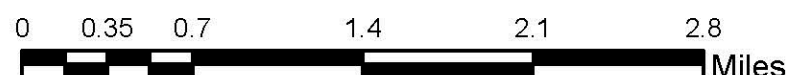
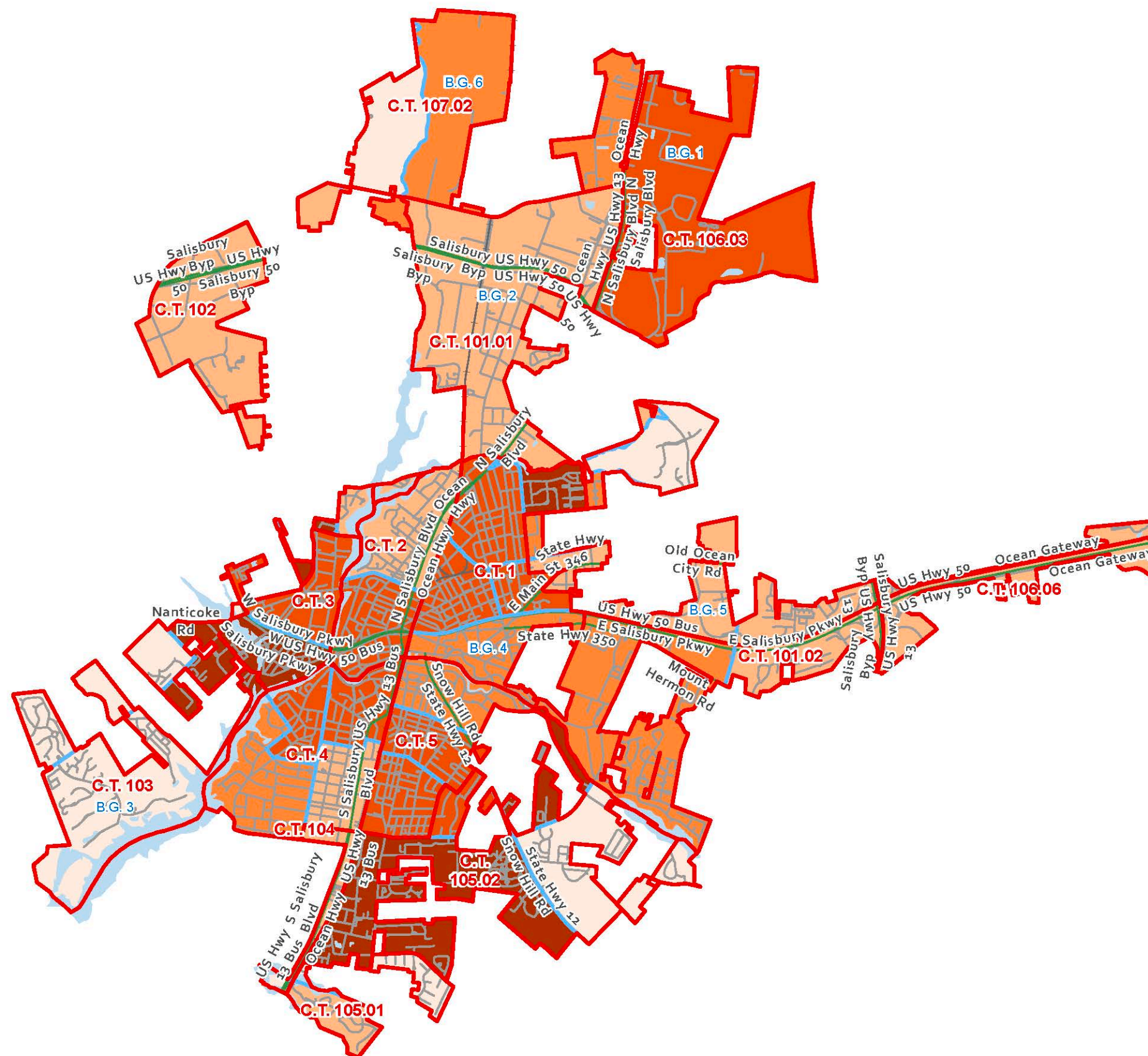
- Block Groups
- Census Tracts
- Rivers
- Major Roads
- Railroads
- Roads

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

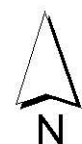
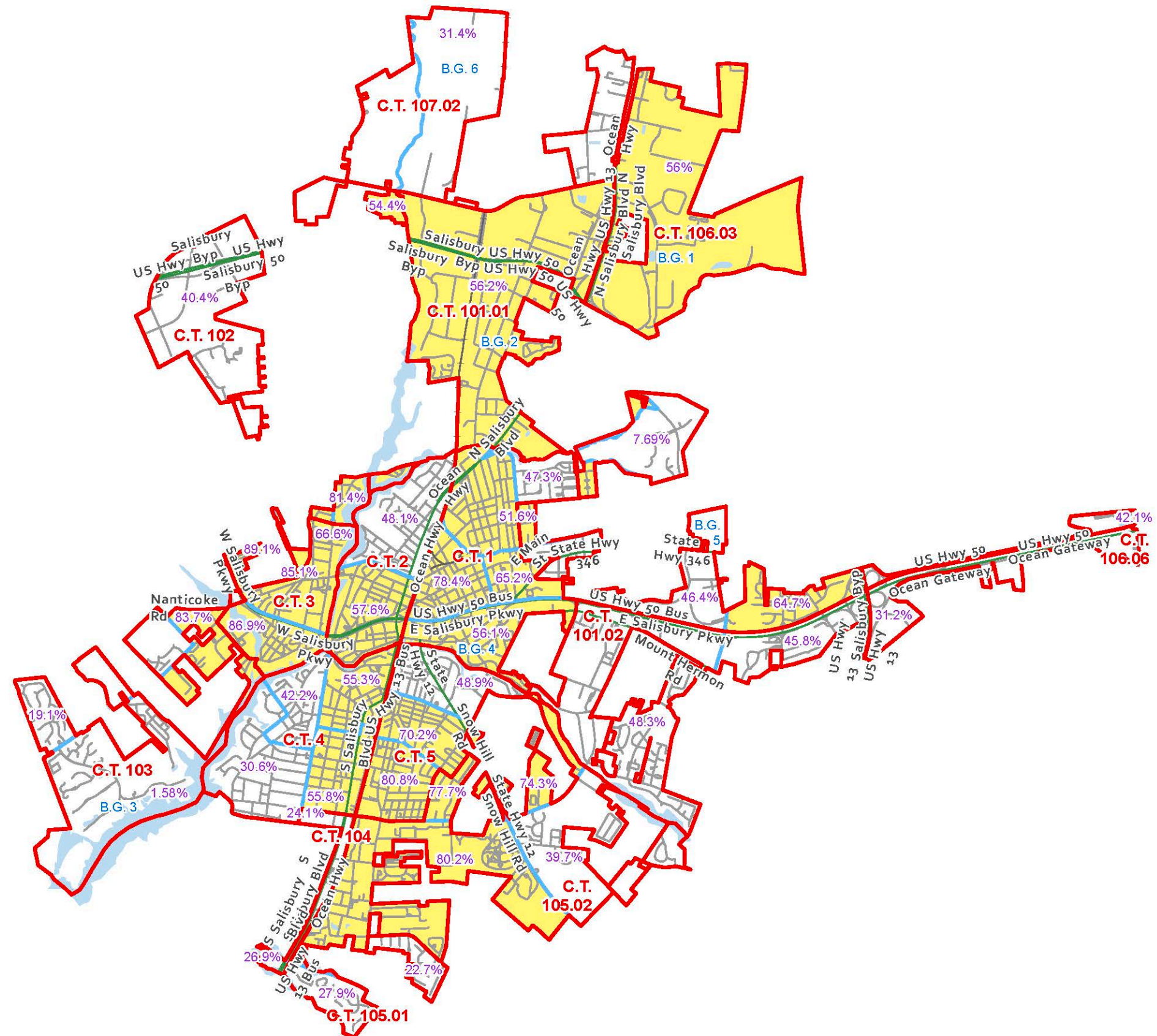
Block Group Parts by Low/Moderate

Income Percentage

Less than 51%

51% or More

Source: 2011-2015 ACS



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

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LEGEND:

Block Groups

Census Tracts

Railroads

City Streets/Roads

Rivers

Block Group Parts by Low/Moderate

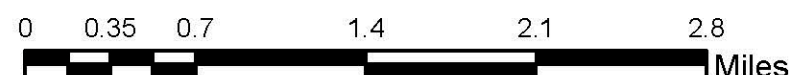
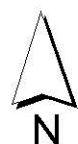
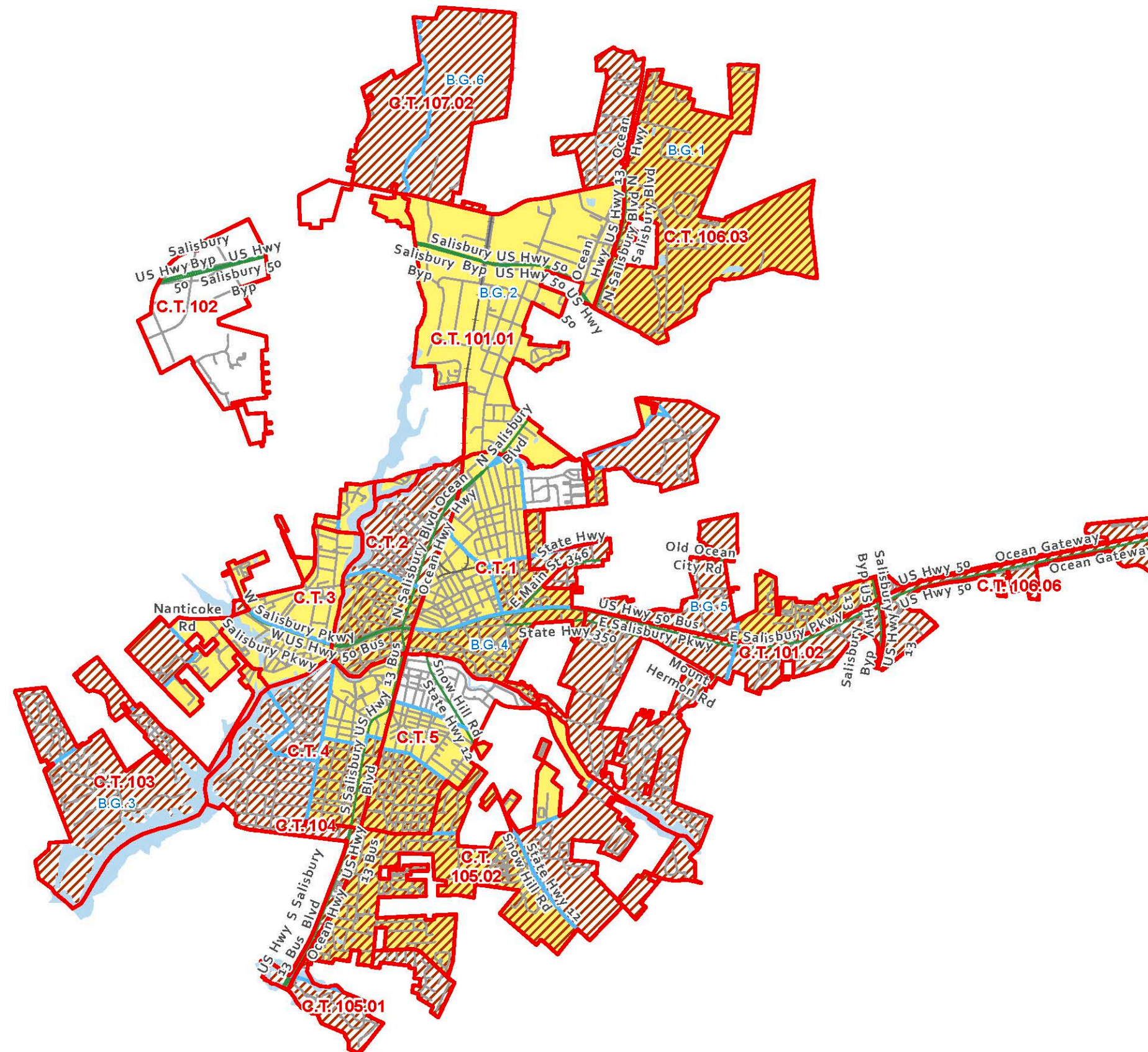
Income Percentage

Less than 51%

51% or More

51% or More

Source: 2011-2015 ACS,
2013-2017 ACS 5-Year Estimates



CITY OF SALISBURY, WICOMICO COUNTY, MD
LOW/MOD INCOME AND MINORITY POPULATION

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VII. Appendix

The following documents are attached:

- U.S. Census Data
- CHAS Data
- HMDA Data
- Citizen Participation

U.S. Census Data



DP-1

Profile of General Population and Housing Characteristics: 2010

2010 Demographic Profile Data

NOTE: For more information on confidentiality protection, nonsampling error, and definitions, see <http://www.census.gov/prod/cen2010/doc/dpsf.pdf>.

Geography: Salisbury city, Maryland

Subject	Number	Percent
SEX AND AGE		
Total population	30,343	100.0
Under 5 years	2,212	7.3
5 to 9 years	1,841	6.1
10 to 14 years	1,576	5.2
15 to 19 years	3,090	10.2
20 to 24 years	4,792	15.8
25 to 29 years	2,524	8.3
30 to 34 years	1,955	6.4
35 to 39 years	1,703	5.6
40 to 44 years	1,535	5.1
45 to 49 years	1,622	5.3
50 to 54 years	1,591	5.2
55 to 59 years	1,341	4.4
60 to 64 years	1,190	3.9
65 to 69 years	925	3.0
70 to 74 years	637	2.1
75 to 79 years	587	1.9
80 to 84 years	573	1.9
85 years and over	649	2.1
Median age (years)	28.1	(X)
16 years and over	24,420	80.5
18 years and over	23,755	78.3
21 years and over	20,294	66.9
62 years and over	4,044	13.3
65 years and over	3,371	11.1
Male population	14,043	46.3
Under 5 years	1,117	3.7
5 to 9 years	888	2.9
10 to 14 years	817	2.7
15 to 19 years	1,398	4.6
20 to 24 years	2,283	7.5
25 to 29 years	1,224	4.0
30 to 34 years	909	3.0
35 to 39 years	788	2.6
40 to 44 years	707	2.3
45 to 49 years	786	2.6
50 to 54 years	758	2.5
55 to 59 years	582	1.9
60 to 64 years	518	1.7

Subject	Number	Percent
65 to 69 years	417	1.4
70 to 74 years	254	0.8
75 to 79 years	221	0.7
80 to 84 years	175	0.6
85 years and over	201	0.7
Median age (years)	27.0	(X)
16 years and over	11,072	36.5
18 years and over	10,759	35.5
21 years and over	9,219	30.4
62 years and over	1,559	5.1
65 years and over	1,268	4.2
Female population	16,300	53.7
Under 5 years	1,095	3.6
5 to 9 years	953	3.1
10 to 14 years	759	2.5
15 to 19 years	1,692	5.6
20 to 24 years	2,509	8.3
25 to 29 years	1,300	4.3
30 to 34 years	1,046	3.4
35 to 39 years	915	3.0
40 to 44 years	828	2.7
45 to 49 years	836	2.8
50 to 54 years	833	2.7
55 to 59 years	759	2.5
60 to 64 years	672	2.2
65 to 69 years	508	1.7
70 to 74 years	383	1.3
75 to 79 years	366	1.2
80 to 84 years	398	1.3
85 years and over	448	1.5
Median age (years)	29.3	(X)
16 years and over	13,348	44.0
18 years and over	12,996	42.8
21 years and over	11,075	36.5
62 years and over	2,485	8.2
65 years and over	2,103	6.9
RACE		
Total population	30,343	100.0
One Race	29,361	96.8
White	16,911	55.7
Black or African American	10,441	34.4
American Indian and Alaska Native	81	0.3
Asian	964	3.2
Asian Indian	329	1.1
Chinese	111	0.4
Filipino	75	0.2
Japanese	14	0.0
Korean	245	0.8
Vietnamese	37	0.1
Other Asian [1]	153	0.5
Native Hawaiian and Other Pacific Islander	21	0.1
Native Hawaiian	3	0.0
Guamanian or Chamorro	15	0.0
Samoan	0	0.0

Subject	Number	Percent
Other Pacific Islander [2]	3	0.0
Some Other Race	943	3.1
Two or More Races	982	3.2
White; American Indian and Alaska Native [3]	65	0.2
White; Asian [3]	114	0.4
White; Black or African American [3]	482	1.6
White; Some Other Race [3]	95	0.3
Race alone or in combination with one or more other races: [4]		
White	17,745	58.5
Black or African American	11,100	36.6
American Indian and Alaska Native	243	0.8
Asian	1,153	3.8
Native Hawaiian and Other Pacific Islander	62	0.2
Some Other Race	1,106	3.6
HISPANIC OR LATINO		
Total population	30,343	100.0
Hispanic or Latino (of any race)	2,128	7.0
Mexican	990	3.3
Puerto Rican	382	1.3
Cuban	36	0.1
Other Hispanic or Latino [5]	720	2.4
Not Hispanic or Latino	28,215	93.0
HISPANIC OR LATINO AND RACE		
Total population	30,343	100.0
Hispanic or Latino	2,128	7.0
White alone	879	2.9
Black or African American alone	163	0.5
American Indian and Alaska Native alone	20	0.1
Asian alone	2	0.0
Native Hawaiian and Other Pacific Islander alone	10	0.0
Some Other Race alone	858	2.8
Two or More Races	196	0.6
Not Hispanic or Latino	28,215	93.0
White alone	16,032	52.8
Black or African American alone	10,278	33.9
American Indian and Alaska Native alone	61	0.2
Asian alone	962	3.2
Native Hawaiian and Other Pacific Islander alone	11	0.0
Some Other Race alone	85	0.3
Two or More Races	786	2.6
RELATIONSHIP		
Total population	30,343	100.0
In households	28,952	95.4
Householder	11,983	39.5
Spouse [6]	3,158	10.4
Child	7,223	23.8
Own child under 18 years	5,589	18.4
Other relatives	1,941	6.4
Under 18 years	801	2.6
65 years and over	164	0.5
Nonrelatives	4,647	15.3
Under 18 years	148	0.5
65 years and over	76	0.3
Unmarried partner	1,092	3.6
In group quarters	1,391	4.6

Subject	Number	Percent
Institutionalized population	155	0.5
Male	62	0.2
Female	93	0.3
Noninstitutionalized population	1,236	4.1
Male	563	1.9
Female	673	2.2
HOUSEHOLDS BY TYPE		
Total households	11,983	100.0
Family households (families) [7]	6,040	50.4
With own children under 18 years	3,056	25.5
Husband-wife family	3,158	26.4
With own children under 18 years	1,254	10.5
Male householder, no wife present	597	5.0
With own children under 18 years	301	2.5
Female householder, no husband present	2,285	19.1
With own children under 18 years	1,501	12.5
Nonfamily households [7]	5,943	49.6
Householder living alone	3,892	32.5
Male	1,505	12.6
65 years and over	330	2.8
Female	2,387	19.9
65 years and over	1,098	9.2
Households with individuals under 18 years	3,483	29.1
Households with individuals 65 years and over	2,638	22.0
Average household size	2.42	(X)
Average family size [7]	3.04	(X)
HOUSING OCCUPANCY		
Total housing units	13,401	100.0
Occupied housing units	11,983	89.4
Vacant housing units	1,418	10.6
For rent	717	5.4
Rented, not occupied	30	0.2
For sale only	216	1.6
Sold, not occupied	30	0.2
For seasonal, recreational, or occasional use	77	0.6
All other vacants	348	2.6
Homeowner vacancy rate (percent) [8]	5.1	(X)
Rental vacancy rate (percent) [9]	8.2	(X)
HOUSING TENURE		
Occupied housing units	11,983	100.0
Owner-occupied housing units	3,981	33.2
Population in owner-occupied housing units	8,908	(X)
Average household size of owner-occupied units	2.24	(X)
Renter-occupied housing units	8,002	66.8
Population in renter-occupied housing units	20,044	(X)
Average household size of renter-occupied units	2.50	(X)

X Not applicable.

[1] Other Asian alone, or two or more Asian categories.

[2] Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

[3] One of the four most commonly reported multiple-race combinations nationwide in Census 2000.

[4] In combination with one or more of the other races listed. The six numbers may add to more than the total population, and the six

percentages may add to more than 100 percent because individuals may report more than one race.

[5] This category is composed of people whose origins are from the Dominican Republic, Spain, and Spanish-speaking Central or South American countries. It also includes general origin responses such as "Latino" or "Hispanic."

[6] "Spouse" represents spouse of the householder. It does not reflect all spouses in a household. Responses of "same-sex spouse" were edited during processing to "unmarried partner."

[7] "Family households" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. They do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households. "Nonfamily households" consist of people living alone and households which do not have any members related to the householder.

[8] The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant "for sale." It is computed by dividing the total number of vacant units "for sale only" by the sum of owner-occupied units, vacant units that are "for sale only," and vacant units that have been sold but not yet occupied; and then multiplying by 100.

[9] The rental vacancy rate is the proportion of the rental inventory that is vacant "for rent." It is computed by dividing the total number of vacant units "for rent" by the sum of the renter-occupied units, vacant units that are "for rent," and vacant units that have been rented but not yet occupied; and then multiplying by 100.

Source: U.S. Census Bureau, 2010 Census.



QT-P3

Race and Hispanic or Latino Origin: 2010

2010 Census Summary File 1

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see <http://www.census.gov/prod/cen2010/doc/sf1.pdf>.

Geography: Salisbury city, Maryland

Subject	Number	Percent
RACE		
Total population	30,343	100.0
One race	29,361	96.8
White	16,911	55.7
Black or African American	10,441	34.4
American Indian and Alaska Native	81	0.3
American Indian, specified [1]	26	0.1
Alaska Native, specified [1]	2	0.0
Both American Indian and Alaska Native, specified	0	0.0
[1] American Indian or Alaska Native, not specified	53	0.2
Asian	964	3.2
Native Hawaiian and Other Pacific Islander	21	0.1
Some Other Race	943	3.1
Two or More Races	982	3.2
Two races with Some Other Race	151	0.5
Two races without Some Other Race	756	2.5
Three or more races with Some Other Race	12	0.0
Three or more races without Some Other Race	63	0.2
HISPANIC OR LATINO		
Total population	30,343	100.0
Hispanic or Latino (of any race)	2,128	7.0
Mexican	990	3.3
Puerto Rican	382	1.3
Cuban	36	0.1
Other Hispanic or Latino [2]	720	2.4
Not Hispanic or Latino	28,215	93.0
RACE AND HISPANIC OR LATINO		
Total population	30,343	100.0
One race	29,361	96.8
Hispanic or Latino	1,932	6.4
Not Hispanic or Latino	27,429	90.4
Two or More Races	982	3.2
Hispanic or Latino	196	0.6
Not Hispanic or Latino	786	2.6

X Not applicable.

[1] "American Indian, specified" includes people who provided a specific American Indian tribe, such as Navajo or Blackfeet. "Alaska Native, specified" includes people who provided a specific Alaska Native group, such as Inupiat or Yup'ik.

[2] This category is comprised of people whose origins are from the Dominican Republic, Spain, and Spanish-speaking Central or South American countries. It also includes general origin responses such as "Latino" or "Hispanic."

Source: U.S. Census Bureau, 2010 Census.



DP03

SELECTED ECONOMIC CHARACTERISTICS

2006-2010 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

Subject	Salisbury city, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	23,871	+/-457	23,871	(X)
In labor force	15,231	+/-723	63.8%	+/-3.0
Civilian labor force	15,140	+/-719	63.4%	+/-3.0
Employed	13,305	+/-727	55.7%	+/-3.1
Unemployed	1,835	+/-302	7.7%	+/-1.2
Armed Forces	91	+/-134	0.4%	+/-0.6
Not in labor force	8,640	+/-758	36.2%	+/-3.0
Civilian labor force	15,140	+/-719	15,140	(X)
Percent Unemployed	(X)	(X)	12.1%	+/-2.0
Females 16 years and over	12,644	+/-463	12,644	(X)
In labor force	7,532	+/-387	59.6%	+/-3.1
Civilian labor force	7,524	+/-384	59.5%	+/-3.1
Employed	6,574	+/-408	52.0%	+/-3.4
Own children under 6 years	2,238	+/-334	2,238	(X)
All parents in family in labor force	1,602	+/-335	71.6%	+/-13.2
Own children 6 to 17 years	3,335	+/-369	3,335	(X)
All parents in family in labor force	2,822	+/-398	84.6%	+/-6.0
COMMUTING TO WORK				
Workers 16 years and over	13,027	+/-754	13,027	(X)
Car, truck, or van -- drove alone	9,530	+/-614	73.2%	+/-3.0
Car, truck, or van -- carpooled	2,167	+/-418	16.6%	+/-2.9
Public transportation (excluding taxicab)	227	+/-105	1.7%	+/-0.8
Walked	612	+/-196	4.7%	+/-1.5
Other means	308	+/-159	2.4%	+/-1.2
Worked at home	183	+/-80	1.4%	+/-0.6
Mean travel time to work (minutes)	20.9	+/-1.3	(X)	(X)

Subject	Salisbury city, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
OCCUPATION				
Civilian employed population 16 years and over	13,305	+/-727	13,305	(X)
Management, business, science, and arts occupations	3,692	+/-469	27.7%	+/-3.0
Service occupations	2,824	+/-399	21.2%	+/-2.8
Sales and office occupations	3,411	+/-377	25.6%	+/-2.8
Natural resources, construction, and maintenance occupations	1,531	+/-309	11.5%	+/-2.3
Production, transportation, and material moving occupations	1,847	+/-413	13.9%	+/-2.9
INDUSTRY				
Civilian employed population 16 years and over	13,305	+/-727	13,305	(X)
Agriculture, forestry, fishing and hunting, and mining	124	+/-72	0.9%	+/-0.5
Construction	1,516	+/-393	11.4%	+/-2.9
Manufacturing	1,307	+/-340	9.8%	+/-2.4
Wholesale trade	208	+/-110	1.6%	+/-0.8
Retail trade	1,488	+/-253	11.2%	+/-1.9
Transportation and warehousing, and utilities	740	+/-245	5.6%	+/-1.9
Information	192	+/-83	1.4%	+/-0.6
Finance and insurance, and real estate and rental and leasing	638	+/-167	4.8%	+/-1.2
Professional, scientific, and management, and administrative and waste management services	1,010	+/-209	7.6%	+/-1.5
Educational services, and health care and social assistance	3,243	+/-402	24.4%	+/-2.8
Arts, entertainment, and recreation, and accommodation and food services	1,686	+/-304	12.7%	+/-2.2
Other services, except public administration	466	+/-148	3.5%	+/-1.1
Public administration	687	+/-198	5.2%	+/-1.5
CLASS OF WORKER				
Civilian employed population 16 years and over	13,305	+/-727	13,305	(X)
Private wage and salary workers	10,707	+/-722	80.5%	+/-2.8
Government workers	2,368	+/-382	17.8%	+/-2.8
Self-employed in own not incorporated business workers	230	+/-101	1.7%	+/-0.8
Unpaid family workers	0	+/-127	0.0%	+/-0.3
INCOME AND BENEFITS (IN 2010 INFLATION-ADJUSTED DOLLARS)				
Total households	11,019	+/-480	11,019	(X)
Less than \$10,000	1,000	+/-236	9.1%	+/-2.0
\$10,000 to \$14,999	801	+/-190	7.3%	+/-1.7
\$15,000 to \$24,999	1,609	+/-296	14.6%	+/-2.6
\$25,000 to \$34,999	1,389	+/-221	12.6%	+/-2.0
\$35,000 to \$49,999	2,352	+/-351	21.3%	+/-3.2
\$50,000 to \$74,999	1,855	+/-290	16.8%	+/-2.4
\$75,000 to \$99,999	934	+/-231	8.5%	+/-2.1
\$100,000 to \$149,999	796	+/-170	7.2%	+/-1.6
\$150,000 to \$199,999	155	+/-59	1.4%	+/-0.5
\$200,000 or more	128	+/-69	1.2%	+/-0.6
Median household income (dollars)	38,423	+/-1,850	(X)	(X)
Mean household income (dollars)	48,476	+/-2,447	(X)	(X)
With earnings	8,753	+/-412	79.4%	+/-2.1
Mean earnings (dollars)	47,961	+/-2,645	(X)	(X)
With Social Security	2,967	+/-304	26.9%	+/-2.4
Mean Social Security income (dollars)	14,355	+/-939	(X)	(X)
With retirement income	1,694	+/-223	15.4%	+/-1.9
Mean retirement income (dollars)	22,255	+/-2,976	(X)	(X)
With Supplemental Security Income	402	+/-160	3.6%	+/-1.4

Subject	Salisbury city, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
Mean Supplemental Security Income (dollars)	6,401	+/-1,545	(X)	(X)
With cash public assistance income	365	+/-151	3.3%	+/-1.4
Mean cash public assistance income (dollars)	3,365	+/-2,085	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	1,485	+/-271	13.5%	+/-2.5
Families	5,608	+/-370	5,608	(X)
Less than \$10,000	347	+/-139	6.2%	+/-2.5
\$10,000 to \$14,999	207	+/-102	3.7%	+/-1.8
\$15,000 to \$24,999	564	+/-167	10.1%	+/-2.8
\$25,000 to \$34,999	875	+/-197	15.6%	+/-3.3
\$35,000 to \$49,999	1,032	+/-221	18.4%	+/-3.8
\$50,000 to \$74,999	1,192	+/-233	21.3%	+/-3.8
\$75,000 to \$99,999	683	+/-227	12.2%	+/-3.9
\$100,000 to \$149,999	477	+/-126	8.5%	+/-2.2
\$150,000 to \$199,999	114	+/-55	2.0%	+/-1.0
\$200,000 or more	117	+/-69	2.1%	+/-1.2
Median family income (dollars)	43,833	+/-4,163	(X)	(X)
Mean family income (dollars)	57,665	+/-3,937	(X)	(X)
Per capita income (dollars)	19,373	+/-987	(X)	(X)
Nonfamily households	5,411	+/-429	5,411	(X)
Median nonfamily income (dollars)	28,307	+/-4,724	(X)	(X)
Mean nonfamily income (dollars)	35,780	+/-2,889	(X)	(X)
Median earnings for workers (dollars)	18,944	+/-1,709	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	36,170	+/-2,542	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	32,926	+/-3,663	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population under 18 years	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population 18 to 64 years	(X)	(X)	(X)	(X)
In labor force:	(X)	(X)	(X)	(X)
Employed:	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
Unemployed:	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
Not in labor force:	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)

Subject	Salisbury city, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	12.4%	+/-3.4
With related children under 18 years	(X)	(X)	18.6%	+/-5.6
With related children under 5 years only	(X)	(X)	15.3%	+/-9.6
Married couple families	(X)	(X)	3.8%	+/-3.1
With related children under 18 years	(X)	(X)	7.7%	+/-6.8
With related children under 5 years only	(X)	(X)	2.6%	+/-5.3
Families with female householder, no husband present	(X)	(X)	25.3%	+/-7.9
With related children under 18 years	(X)	(X)	27.7%	+/-9.4
With related children under 5 years only	(X)	(X)	19.3%	+/-14.8
All people	(X)	(X)	26.1%	+/-3.7
Under 18 years	(X)	(X)	28.6%	+/-9.0
Related children under 18 years	(X)	(X)	28.2%	+/-9.1
Related children under 5 years	(X)	(X)	37.9%	+/-14.7
Related children 5 to 17 years	(X)	(X)	22.9%	+/-7.7
18 years and over	(X)	(X)	25.4%	+/-2.9
18 to 64 years	(X)	(X)	28.6%	+/-3.3
65 years and over	(X)	(X)	6.9%	+/-3.1
People in families	(X)	(X)	15.9%	+/-4.8
Unrelated individuals 15 years and over	(X)	(X)	43.1%	+/-4.0

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2007. The Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.

Occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC) 2010. The 2010 Census occupation codes were updated in accordance with the 2010 revision of the SOC. To allow for the creation of 2006-2010 and 2008-2010 tables, occupation data in the multiyear files (2006-2010 and 2008-2010) were recoded to 2010 Census occupation codes. We recommend using caution when comparing data coded using 2010 Census occupation codes with data coded using previous Census occupation codes. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/hhes/www/oiindex/>.

While the 2006-2010 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2006-2010 American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.



QT-H1

General Housing Characteristics: 2010

2010 Census Summary File 1

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see <http://www.census.gov/prod/cen2010/doc/sf1.pdf>.

Geography: Salisbury city, Maryland

Subject	Number	Percent
OCCUPANCY STATUS		
Total housing units	13,401	100.0
Occupied housing units	11,983	89.4
Vacant housing units	1,418	10.6
TENURE		
Occupied housing units	11,983	100.0
Owner occupied	3,981	33.2
Owned with a mortgage or loan	2,863	23.9
Owned free and clear	1,118	9.3
Renter occupied	8,002	66.8
VACANCY STATUS		
Vacant housing units	1,418	100.0
For rent	717	50.6
Rented, not occupied	30	2.1
For sale only	216	15.2
Sold, not occupied	30	2.1
For seasonal, recreational, or occasional use	77	5.4
For migratory workers	0	0.0
Other vacant	348	24.5
TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER		
Occupied housing units	11,983	100.0
Owner-occupied housing units	3,981	33.2
Not Hispanic or Latino householder	3,889	32.5
White alone householder	3,172	26.5
Black or African American alone householder	536	4.5
American Indian and Alaska Native alone householder	9	0.1
Asian alone householder	125	1.0
Native Hawaiian and Other Pacific Islander alone householder	1	0.0
Some Other Race alone householder	5	0.0
Two or More Races householder	41	0.3
Hispanic or Latino householder	92	0.8
White alone householder	59	0.5
Black or African American alone householder	7	0.1
American Indian and Alaska Native alone householder	1	0.0
Asian alone householder	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	0	0.0
Some Other Race alone householder	18	0.2

Subject	Number	Percent
Two or More Races householder	7	0.1
Renter-occupied housing units	8,002	66.8
Not Hispanic or Latino householder	7,568	63.2
White alone householder	3,922	32.7
Black or African American alone householder	3,319	27.7
American Indian and Alaska Native alone householder	23	0.2
Asian alone householder	168	1.4
Native Hawaiian and Other Pacific Islander alone householder	4	0.0
Some Other Race alone householder	15	0.1
Two or More Races householder	117	1.0
Hispanic or Latino householder	434	3.6
White alone householder	165	1.4
Black or African American alone householder	27	0.2
American Indian and Alaska Native alone householder	4	0.0
Asian alone householder	1	0.0
Native Hawaiian and Other Pacific Islander alone householder	3	0.0
Some Other Race alone householder	191	1.6
Two or More Races householder	43	0.4

X Not applicable.

Source: U.S. Census Bureau, 2010 Census.

Summary File 1, Tables H3, H4, H5, and HCT1.



QT-H2

Tenure, Household Size, and Age of Householder: 2010

2010 Census Summary File 1

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see <http://www.census.gov/prod/cen2010/doc/sf1.pdf>.

Geography: Salisbury city, Maryland

Subject	Number	Percent
TENURE		
Occupied housing units	11,983	100.0
Owned with a mortgage or loan	2,863	23.9
Owned free and clear	1,118	9.3
Renter occupied	8,002	66.8
TENURE BY HOUSEHOLD SIZE		
Owner-occupied housing units	3,981	100.0
1-person household	1,327	33.3
2-person household	1,485	37.3
3-person household	539	13.5
4-person household	348	8.7
5-person household	169	4.2
6-person household	65	1.6
7-or-more-person household	48	1.2
Renter-occupied housing units	8,002	100.0
1-person household	2,565	32.1
2-person household	2,137	26.7
3-person household	1,359	17.0
4-person household	1,178	14.7
5-person household	438	5.5
6-person household	186	2.3
7-or-more-person household	139	1.7
TENURE BY AGE OF HOUSEHOLDER		
Owner-occupied housing units	3,981	100.0
15 to 24 years	85	2.1
25 to 34 years	522	13.1
35 to 44 years	526	13.2
45 to 54 years	724	18.2
55 to 64 years	775	19.5
65 years and over	1,349	33.9
65 to 74 years	626	15.7
75 to 84 years	482	12.1
85 years and over	241	6.1
Renter-occupied housing units	8,002	100.0
15 to 24 years	1,807	22.6
25 to 34 years	1,817	22.7
35 to 44 years	1,294	16.2
45 to 54 years	1,197	15.0
55 to 64 years	813	10.2

Subject	Number	Percent
65 years and over	1,074	13.4
65 to 74 years	456	5.7
75 to 84 years	370	4.6
85 years and over	248	3.1

X Not applicable.
Source: U.S. Census Bureau, 2010 Census.
Summary File 1, Tables H4, H16, and H17.



DP03

SELECTED ECONOMIC CHARACTERISTICS

2013-2017 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Technical Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	25,383	+/-451	25,383	(X)
In labor force	16,737	+/-653	65.9%	+/-2.4
Civilian labor force	16,678	+/-645	65.7%	+/-2.3
Employed	15,468	+/-661	60.9%	+/-2.5
Unemployed	1,210	+/-244	4.8%	+/-0.9
Armed Forces	59	+/-71	0.2%	+/-0.3
Not in labor force	8,646	+/-634	34.1%	+/-2.4
Civilian labor force	16,678	+/-645	16,678	(X)
Unemployment Rate	(X)	(X)	7.3%	+/-1.5
Females 16 years and over	14,029	+/-539	14,029	(X)
In labor force	9,120	+/-494	65.0%	+/-2.6
Civilian labor force	9,120	+/-494	65.0%	+/-2.6
Employed	8,483	+/-493	60.5%	+/-2.8
Own children of the householder under 6 years	2,757	+/-292	2,757	(X)
All parents in family in labor force	1,909	+/-291	69.2%	+/-8.3
Own children of the householder 6 to 17 years	4,757	+/-395	4,757	(X)
All parents in family in labor force	3,897	+/-477	81.9%	+/-5.3
COMMUTING TO WORK				
Workers 16 years and over	15,048	+/-701	15,048	(X)
Car, truck, or van -- drove alone	12,260	+/-804	81.5%	+/-3.1
Car, truck, or van -- carpooled	1,393	+/-342	9.3%	+/-2.3
Public transportation (excluding taxicab)	193	+/-96	1.3%	+/-0.6
Walked	549	+/-202	3.6%	+/-1.3
Other means	373	+/-136	2.5%	+/-0.9
Worked at home	280	+/-106	1.9%	+/-0.7
Mean travel time to work (minutes)	20.1	+/-1.2	(X)	(X)

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
OCCUPATION				
Civilian employed population 16 years and over	15,468	+/-661	15,468	(X)
Management, business, science, and arts occupations	4,383	+/-477	28.3%	+/-2.8
Service occupations	3,904	+/-556	25.2%	+/-3.3
Sales and office occupations	3,867	+/-495	25.0%	+/-3.0
Natural resources, construction, and maintenance occupations	928	+/-232	6.0%	+/-1.5
Production, transportation, and material moving occupations	2,386	+/-385	15.4%	+/-2.5
INDUSTRY				
Civilian employed population 16 years and over	15,468	+/-661	15,468	(X)
Agriculture, forestry, fishing and hunting, and mining	146	+/-92	0.9%	+/-0.6
Construction	660	+/-216	4.3%	+/-1.4
Manufacturing	1,870	+/-341	12.1%	+/-2.2
Wholesale trade	207	+/-88	1.3%	+/-0.6
Retail trade	1,988	+/-372	12.9%	+/-2.3
Transportation and warehousing, and utilities	520	+/-173	3.4%	+/-1.1
Information	236	+/-143	1.5%	+/-0.9
Finance and insurance, and real estate and rental and leasing	646	+/-213	4.2%	+/-1.4
Professional, scientific, and management, and administrative and waste management services	1,036	+/-229	6.7%	+/-1.5
Educational services, and health care and social assistance	4,561	+/-494	29.5%	+/-2.8
Arts, entertainment, and recreation, and accommodation and food services	2,182	+/-394	14.1%	+/-2.4
Other services, except public administration	817	+/-233	5.3%	+/-1.5
Public administration	599	+/-172	3.9%	+/-1.1
CLASS OF WORKER				
Civilian employed population 16 years and over	15,468	+/-661	15,468	(X)
Private wage and salary workers	12,003	+/-627	77.6%	+/-2.7
Government workers	2,914	+/-412	18.8%	+/-2.5
Self-employed in own not incorporated business workers	551	+/-145	3.6%	+/-0.9
Unpaid family workers	0	+/-25	0.0%	+/-0.2
INCOME AND BENEFITS (IN 2017 INFLATION-ADJUSTED DOLLARS)				
Total households	12,246	+/-373	12,246	(X)
Less than \$10,000	1,064	+/-251	8.7%	+/-2.0
\$10,000 to \$14,999	723	+/-181	5.9%	+/-1.5
\$15,000 to \$24,999	2,187	+/-324	17.9%	+/-2.5
\$25,000 to \$34,999	1,544	+/-306	12.6%	+/-2.4
\$35,000 to \$49,999	1,973	+/-316	16.1%	+/-2.6
\$50,000 to \$74,999	2,217	+/-294	18.1%	+/-2.3
\$75,000 to \$99,999	1,107	+/-214	9.0%	+/-1.7
\$100,000 to \$149,999	1,034	+/-199	8.4%	+/-1.6
\$150,000 to \$199,999	161	+/-74	1.3%	+/-0.6
\$200,000 or more	236	+/-132	1.9%	+/-1.1
Median household income (dollars)	37,416	+/-2,467	(X)	(X)
Mean household income (dollars)	54,624	+/-5,460	(X)	(X)
With earnings	9,910	+/-406	80.9%	+/-2.1
Mean earnings (dollars)	55,520	+/-6,814	(X)	(X)
With Social Security	3,200	+/-356	26.1%	+/-2.8
Mean Social Security income (dollars)	16,170	+/-1,097	(X)	(X)
With retirement income	1,620	+/-210	13.2%	+/-1.7
Mean retirement income (dollars)	19,637	+/-2,591	(X)	(X)
With Supplemental Security Income	761	+/-189	6.2%	+/-1.6

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Mean Supplemental Security Income (dollars)	9,621	+/-1,075	(X)	(X)
With cash public assistance income	508	+/-172	4.1%	+/-1.4
Mean cash public assistance income (dollars)	3,320	+/-1,376	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	2,929	+/-333	23.9%	+/-2.6
Families	6,435	+/-325	6,435	(X)
Less than \$10,000	516	+/-177	8.0%	+/-2.7
\$10,000 to \$14,999	310	+/-139	4.8%	+/-2.1
\$15,000 to \$24,999	810	+/-193	12.6%	+/-3.0
\$25,000 to \$34,999	844	+/-229	13.1%	+/-3.4
\$35,000 to \$49,999	781	+/-177	12.1%	+/-2.7
\$50,000 to \$74,999	1,370	+/-279	21.3%	+/-4.2
\$75,000 to \$99,999	821	+/-183	12.8%	+/-2.7
\$100,000 to \$149,999	730	+/-158	11.3%	+/-2.4
\$150,000 to \$199,999	105	+/-54	1.6%	+/-0.8
\$200,000 or more	148	+/-77	2.3%	+/-1.2
Median family income (dollars)	47,686	+/-8,177	(X)	(X)
Mean family income (dollars)	63,511	+/-7,550	(X)	(X)
Per capita income (dollars)	21,422	+/-1,956	(X)	(X)
Nonfamily households	5,811	+/-398	5,811	(X)
Median nonfamily income (dollars)	27,625	+/-3,690	(X)	(X)
Mean nonfamily income (dollars)	41,916	+/-7,153	(X)	(X)
Median earnings for workers (dollars)	21,438	+/-1,164	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	41,815	+/-3,701	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	32,490	+/-2,316	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	32,163	+/-115	32,163	(X)
With health insurance coverage	29,103	+/-536	90.5%	+/-1.7
With private health insurance	18,288	+/-888	56.9%	+/-2.8
With public coverage	13,530	+/-944	42.1%	+/-2.9
No health insurance coverage	3,060	+/-539	9.5%	+/-1.7
Civilian noninstitutionalized population under 19 years	8,384	+/-442	8,384	(X)
No health insurance coverage	341	+/-192	4.1%	+/-2.3
Civilian noninstitutionalized population 19 to 64 years	20,323	+/-502	20,323	(X)
In labor force:	15,390	+/-659	15,390	(X)
Employed:	14,300	+/-647	14,300	(X)
With health insurance coverage	12,479	+/-581	87.3%	+/-2.5
With private health insurance	10,374	+/-646	72.5%	+/-3.2
With public coverage	2,427	+/-342	17.0%	+/-2.4
No health insurance coverage	1,821	+/-394	12.7%	+/-2.5
Unemployed:	1,090	+/-223	1,090	(X)
With health insurance coverage	862	+/-216	79.1%	+/-11.1
With private health insurance	274	+/-122	25.1%	+/-9.8
With public coverage	588	+/-172	53.9%	+/-11.4
No health insurance coverage	228	+/-127	20.9%	+/-11.1
Not in labor force:	4,933	+/-537	4,933	(X)
With health insurance coverage	4,309	+/-516	87.4%	+/-3.4
With private health insurance	2,508	+/-381	50.8%	+/-5.2
With public coverage	1,985	+/-351	40.2%	+/-5.6
No health insurance coverage	624	+/-175	12.6%	+/-3.4

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	19.3%	+/-4.4
With related children of the householder under 18 years	(X)	(X)	26.3%	+/-6.4
With related children of the householder under 5 years only	(X)	(X)	29.9%	+/-14.8
Married couple families	(X)	(X)	8.8%	+/-3.2
With related children of the householder under 18 years	(X)	(X)	12.9%	+/-5.3
With related children of the householder under 5 years only	(X)	(X)	12.9%	+/-14.1
Families with female householder, no husband present	(X)	(X)	31.8%	+/-8.6
With related children of the householder under 18 years	(X)	(X)	36.2%	+/-10.6
With related children of the householder under 5 years only	(X)	(X)	29.7%	+/-19.9
All people	(X)	(X)	27.5%	+/-3.6
Under 18 years	(X)	(X)	29.6%	+/-7.2
Related children of the householder under 18 years	(X)	(X)	29.5%	+/-7.3
Related children of the householder under 5 years	(X)	(X)	29.0%	+/-9.6
Related children of the householder 5 to 17 years	(X)	(X)	29.8%	+/-8.3
18 years and over	(X)	(X)	26.8%	+/-3.0
18 to 64 years	(X)	(X)	29.2%	+/-3.4
65 years and over	(X)	(X)	12.9%	+/-4.4
People in families	(X)	(X)	21.2%	+/-4.6
Unrelated individuals 15 years and over	(X)	(X)	40.3%	+/-4.4

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Employment and unemployment estimates may vary from the official labor force data released by the Bureau of Labor Statistics because of differences in survey design and data collection. For guidance on differences in employment and unemployment estimates from different sources go to Labor Force Guidance.

Workers include members of the Armed Forces and civilians who were at work last week.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2012. The Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.

Occupation codes are 4-digit codes and are based on Standard Occupational Classification 2010.

Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added as of 2009 -- please see https://www.census.gov/library/working-papers/2010/demo/coverage_edits_final.html for more details. The 2008 data table in American FactFinder does not incorporate these edits. Therefore, the estimates that appear in these tables are not comparable to the estimates in the 2009 and later tables. Select geographies of 2008 data comparable to the 2009 and later tables are available at <https://www.census.gov/data/tables/time-series/acs/1-year-re-run-health-insurance.html>. The health insurance coverage category names were modified in 2010. See https://www.census.gov/topics/health/health-insurance/about/glossary.html#par_textimage_18 for a list of the insurance type definitions.

Beginning in 2017, selected variable categories were updated, including age-categories, income-to-poverty ratio (IPR) categories, and the age universe for certain employment and education variables. See user note entitled "Health Insurance Table Updates" for further details.

While the 2013-2017 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural populations, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
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6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.



DP04

SELECTED HOUSING CHARACTERISTICS

2013-2017 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Technical Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

A processing error was found in the Year Structure Built estimates since data year 2008. For more information, please see the errata note #110.

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY				
Total housing units	14,451	+/-425	14,451	(X)
Occupied housing units	12,246	+/-373	84.7%	+/-2.6
Vacant housing units	2,205	+/-411	15.3%	+/-2.6
Homeowner vacancy rate	2.2	+/-1.6	(X)	(X)
Rental vacancy rate	8.1	+/-2.2	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	14,451	+/-425	14,451	(X)
1-unit, detached	5,925	+/-356	41.0%	+/-2.4
1-unit, attached	1,447	+/-214	10.0%	+/-1.5
2 units	625	+/-163	4.3%	+/-1.1
3 or 4 units	800	+/-201	5.5%	+/-1.4
5 to 9 units	1,471	+/-269	10.2%	+/-1.8
10 to 19 units	2,847	+/-364	19.7%	+/-2.4
20 or more units	1,284	+/-293	8.9%	+/-2.0
Mobile home	41	+/-49	0.3%	+/-0.3
Boat, RV, van, etc.	11	+/-19	0.1%	+/-0.1
YEAR STRUCTURE BUILT				
Total housing units	14,451	+/-425	14,451	(X)
Built 2014 or later	91	+/-90	0.6%	+/-0.6
Built 2010 to 2013	519	+/-184	3.6%	+/-1.3
Built 2000 to 2009	3,302	+/-353	22.8%	+/-2.4
Built 1990 to 1999	1,929	+/-340	13.3%	+/-2.3
Built 1980 to 1989	2,006	+/-350	13.9%	+/-2.3
Built 1970 to 1979	1,271	+/-227	8.8%	+/-1.5
Built 1960 to 1969	991	+/-241	6.9%	+/-1.7
Built 1950 to 1959	1,468	+/-203	10.2%	+/-1.4
Built 1940 to 1949	1,131	+/-215	7.8%	+/-1.4

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Built 1939 or earlier	1,743	+/-229	12.1%	+/-1.6
ROOMS				
Total housing units	14,451	+/-425	14,451	(X)
1 room	801	+/-221	5.5%	+/-1.5
2 rooms	736	+/-221	5.1%	+/-1.5
3 rooms	2,157	+/-353	14.9%	+/-2.4
4 rooms	2,581	+/-345	17.9%	+/-2.2
5 rooms	3,445	+/-397	23.8%	+/-2.7
6 rooms	2,274	+/-284	15.7%	+/-2.0
7 rooms	1,055	+/-196	7.3%	+/-1.4
8 rooms	762	+/-149	5.3%	+/-1.0
9 rooms or more	640	+/-119	4.4%	+/-0.8
Median rooms	4.8	+/-0.2	(X)	(X)
BEDROOMS				
Total housing units	14,451	+/-425	14,451	(X)
No bedroom	801	+/-221	5.5%	+/-1.5
1 bedroom	1,850	+/-312	12.8%	+/-2.1
2 bedrooms	4,625	+/-444	32.0%	+/-2.9
3 bedrooms	5,020	+/-447	34.7%	+/-2.9
4 bedrooms	1,933	+/-276	13.4%	+/-1.9
5 or more bedrooms	222	+/-83	1.5%	+/-0.6
HOUSING TENURE				
Occupied housing units	12,246	+/-373	12,246	(X)
Owner-occupied	3,547	+/-306	29.0%	+/-2.5
Renter-occupied	8,699	+/-448	71.0%	+/-2.5
Average household size of owner-occupied unit	2.46	+/-0.15	(X)	(X)
Average household size of renter-occupied unit	2.57	+/-0.11	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	12,246	+/-373	12,246	(X)
Moved in 2015 or later	2,243	+/-293	18.3%	+/-2.3
Moved in 2010 to 2014	5,539	+/-449	45.2%	+/-3.3
Moved in 2000 to 2009	3,016	+/-330	24.6%	+/-2.7
Moved in 1990 to 1999	818	+/-154	6.7%	+/-1.3
Moved in 1980 to 1989	315	+/-90	2.6%	+/-0.7
Moved in 1979 and earlier	315	+/-95	2.6%	+/-0.8
VEHICLES AVAILABLE				
Occupied housing units	12,246	+/-373	12,246	(X)
No vehicles available	1,556	+/-255	12.7%	+/-2.1
1 vehicle available	5,543	+/-432	45.3%	+/-3.1
2 vehicles available	3,513	+/-384	28.7%	+/-2.9
3 or more vehicles available	1,634	+/-267	13.3%	+/-2.3
HOUSE HEATING FUEL				
Occupied housing units	12,246	+/-373	12,246	(X)
Utility gas	4,081	+/-368	33.3%	+/-3.0
Bottled, tank, or LP gas	314	+/-104	2.6%	+/-0.9
Electricity	6,935	+/-503	56.6%	+/-3.4
Fuel oil, kerosene, etc.	738	+/-160	6.0%	+/-1.3
Coal or coke	0	+/-25	0.0%	+/-0.3
Wood	50	+/-52	0.4%	+/-0.4
Solar energy	0	+/-25	0.0%	+/-0.3
Other fuel	37	+/-27	0.3%	+/-0.2
No fuel used	91	+/-63	0.7%	+/-0.5

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
SELECTED CHARACTERISTICS				
Occupied housing units	12,246	+/-373	12,246	(X)
Lacking complete plumbing facilities	37	+/-37	0.3%	+/-0.3
Lacking complete kitchen facilities	337	+/-110	2.8%	+/-0.9
No telephone service available	291	+/-111	2.4%	+/-0.9
OCCUPANTS PER ROOM				
Occupied housing units	12,246	+/-373	12,246	(X)
1.00 or less	11,544	+/-436	94.3%	+/-1.5
1.01 to 1.50	453	+/-157	3.7%	+/-1.3
1.51 or more	249	+/-139	2.0%	+/-1.1
VALUE				
Owner-occupied units	3,547	+/-306	3,547	(X)
Less than \$50,000	179	+/-56	5.0%	+/-1.6
\$50,000 to \$99,999	547	+/-132	15.4%	+/-3.5
\$100,000 to \$149,999	952	+/-181	26.8%	+/-4.3
\$150,000 to \$199,999	942	+/-184	26.6%	+/-4.4
\$200,000 to \$299,999	669	+/-133	18.9%	+/-3.7
\$300,000 to \$499,999	169	+/-74	4.8%	+/-2.0
\$500,000 to \$999,999	33	+/-35	0.9%	+/-1.0
\$1,000,000 or more	56	+/-55	1.6%	+/-1.5
Median (dollars)	153,700	+/-6,309	(X)	(X)
MORTGAGE STATUS				
Owner-occupied units	3,547	+/-306	3,547	(X)
Housing units with a mortgage	2,495	+/-256	70.3%	+/-4.0
Housing units without a mortgage	1,052	+/-171	29.7%	+/-4.0
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	2,495	+/-256	2,495	(X)
Less than \$500	69	+/-59	2.8%	+/-2.3
\$500 to \$999	505	+/-114	20.2%	+/-3.9
\$1,000 to \$1,499	1,034	+/-179	41.4%	+/-6.5
\$1,500 to \$1,999	545	+/-153	21.8%	+/-5.3
\$2,000 to \$2,499	141	+/-64	5.7%	+/-2.6
\$2,500 to \$2,999	114	+/-62	4.6%	+/-2.4
\$3,000 or more	87	+/-49	3.5%	+/-2.0
Median (dollars)	1,312	+/-76	(X)	(X)
Housing units without a mortgage	1,052	+/-171	1,052	(X)
Less than \$250	16	+/-22	1.5%	+/-2.1
\$250 to \$399	264	+/-104	25.1%	+/-8.3
\$400 to \$599	430	+/-111	40.9%	+/-8.7
\$600 to \$799	222	+/-82	21.1%	+/-7.1
\$800 to \$999	84	+/-39	8.0%	+/-3.5
\$1,000 or more	36	+/-36	3.4%	+/-3.3
Median (dollars)	526	+/-32	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	2,495	+/-256	2,495	(X)
Less than 20.0 percent	980	+/-159	39.3%	+/-5.8
20.0 to 24.9 percent	410	+/-115	16.4%	+/-4.2
25.0 to 29.9 percent	329	+/-111	13.2%	+/-4.1
30.0 to 34.9 percent	240	+/-105	9.6%	+/-3.9
35.0 percent or more	536	+/-123	21.5%	+/-4.5

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Not computed	0	+/-25	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	1,052	+/-171	1,052	(X)
Less than 10.0 percent	360	+/-114	34.2%	+/-9.3
10.0 to 14.9 percent	154	+/-62	14.6%	+/-5.8
15.0 to 19.9 percent	144	+/-64	13.7%	+/-5.8
20.0 to 24.9 percent	82	+/-46	7.8%	+/-4.4
25.0 to 29.9 percent	69	+/-62	6.6%	+/-5.8
30.0 to 34.9 percent	54	+/-41	5.1%	+/-3.8
35.0 percent or more	189	+/-106	18.0%	+/-8.7
Not computed	0	+/-25	(X)	(X)
GROSS RENT				
Occupied units paying rent	8,584	+/-451	8,584	(X)
Less than \$500	670	+/-173	7.8%	+/-2.0
\$500 to \$999	3,266	+/-370	38.0%	+/-3.8
\$1,000 to \$1,499	3,827	+/-372	44.6%	+/-3.8
\$1,500 to \$1,999	457	+/-160	5.3%	+/-1.9
\$2,000 to \$2,499	212	+/-126	2.5%	+/-1.4
\$2,500 to \$2,999	144	+/-128	1.7%	+/-1.5
\$3,000 or more	8	+/-14	0.1%	+/-0.2
Median (dollars)	1,035	+/-29	(X)	(X)
No rent paid	115	+/-70	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	8,476	+/-457	8,476	(X)
Less than 15.0 percent	870	+/-211	10.3%	+/-2.5
15.0 to 19.9 percent	913	+/-242	10.8%	+/-2.9
20.0 to 24.9 percent	692	+/-180	8.2%	+/-2.0
25.0 to 29.9 percent	891	+/-218	10.5%	+/-2.5
30.0 to 34.9 percent	829	+/-195	9.8%	+/-2.3
35.0 percent or more	4,281	+/-455	50.5%	+/-4.4
Not computed	223	+/-96	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Households not paying cash rent are excluded from the calculation of median gross rent.

Telephone service data are not available for certain geographic areas due to problems with data collection of this question that occurred in 2015 and 2016. Both ACS 1-year and ACS 5-year files were affected. It may take several years in the ACS 5-year files until the estimates are available for the geographic areas affected.

While the 2013-2017 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural populations, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
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6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.



DP05

ACS DEMOGRAPHIC AND HOUSING ESTIMATES

2013-2017 American Community Survey 5-Year Estimates

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Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
SEX AND AGE				
Total population	32,368	+/-68	32,368	(X)
Male	15,117	+/-597	46.7%	+/-1.9
Female	17,251	+/-605	53.3%	+/-1.9
Sex ratio (males per 100 females)	87.6	+/-6.5	(X)	(X)
Under 5 years	2,386	+/-260	7.4%	+/-0.8
5 to 9 years	2,214	+/-343	6.8%	+/-1.1
10 to 14 years	1,963	+/-325	6.1%	+/-1.0
15 to 19 years	3,123	+/-398	9.6%	+/-1.2
20 to 24 years	5,286	+/-549	16.3%	+/-1.7
25 to 34 years	3,916	+/-404	12.1%	+/-1.2
35 to 44 years	3,758	+/-372	11.6%	+/-1.1
45 to 54 years	3,126	+/-334	9.7%	+/-1.0
55 to 59 years	1,524	+/-233	4.7%	+/-0.7
60 to 64 years	1,517	+/-219	4.7%	+/-0.7
65 to 74 years	1,747	+/-239	5.4%	+/-0.7
75 to 84 years	1,192	+/-200	3.7%	+/-0.6
85 years and over	616	+/-158	1.9%	+/-0.5
Median age (years)	27.8	+/-1.4	(X)	(X)
Under 18 years	7,866	+/-409	24.3%	+/-1.3
16 years and over	25,383	+/-451	78.4%	+/-1.4
18 years and over	24,502	+/-411	75.7%	+/-1.3
21 years and over	21,327	+/-562	65.9%	+/-1.8
62 years and over	4,472	+/-329	13.8%	+/-1.0
65 years and over	3,555	+/-326	11.0%	+/-1.0
18 years and over	24,502	+/-411	24,502	(X)
Male	10,882	+/-522	44.4%	+/-2.0
Female	13,620	+/-523	55.6%	+/-2.0
Sex ratio (males per 100 females)	79.9	+/-6.4	(X)	(X)

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
65 years and over	3,555	+/-326	3,555	(X)
Male	1,382	+/-197	38.9%	+/-4.0
Female	2,173	+/-236	61.1%	+/-4.0
Sex ratio (males per 100 females)	63.6	+/-10.7	(X)	(X)
RACE				
Total population	32,368	+/-68	32,368	(X)
One race	31,557	+/-290	97.5%	+/-0.9
Two or more races	811	+/-275	2.5%	+/-0.9
One race	31,557	+/-290	97.5%	+/-0.9
White	17,089	+/-779	52.8%	+/-2.4
Black or African American	12,720	+/-691	39.3%	+/-2.1
American Indian and Alaska Native	132	+/-139	0.4%	+/-0.4
Cherokee tribal grouping	0	+/-25	0.0%	+/-0.1
Chippewa tribal grouping	0	+/-25	0.0%	+/-0.1
Navajo tribal grouping	0	+/-25	0.0%	+/-0.1
Sioux tribal grouping	0	+/-25	0.0%	+/-0.1
Asian	1,089	+/-384	3.4%	+/-1.2
Asian Indian	454	+/-264	1.4%	+/-0.8
Chinese	115	+/-90	0.4%	+/-0.3
Filipino	101	+/-138	0.3%	+/-0.4
Japanese	62	+/-83	0.2%	+/-0.3
Korean	206	+/-189	0.6%	+/-0.6
Vietnamese	93	+/-97	0.3%	+/-0.3
Other Asian	58	+/-94	0.2%	+/-0.3
Native Hawaiian and Other Pacific Islander	74	+/-76	0.2%	+/-0.2
Native Hawaiian	27	+/-41	0.1%	+/-0.1
Guamanian or Chamorro	0	+/-25	0.0%	+/-0.1
Samoan	0	+/-25	0.0%	+/-0.1
Other Pacific Islander	47	+/-62	0.1%	+/-0.2
Some other race	453	+/-262	1.4%	+/-0.8
Two or more races	811	+/-275	2.5%	+/-0.9
White and Black or African American	421	+/-158	1.3%	+/-0.5
White and American Indian and Alaska Native	53	+/-46	0.2%	+/-0.1
White and Asian	17	+/-28	0.1%	+/-0.1
Black or African American and American Indian and Alaska Native	30	+/-31	0.1%	+/-0.1
Race alone or in combination with one or more other races				
Total population	32,368	+/-68	32,368	(X)
White	17,847	+/-762	55.1%	+/-2.4
Black or African American	13,280	+/-715	41.0%	+/-2.2
American Indian and Alaska Native	301	+/-153	0.9%	+/-0.5
Asian	1,106	+/-383	3.4%	+/-1.2
Native Hawaiian and Other Pacific Islander	211	+/-222	0.7%	+/-0.7
Some other race	520	+/-273	1.6%	+/-0.8
HISPANIC OR LATINO AND RACE				
Total population	32,368	+/-68	32,368	(X)
Hispanic or Latino (of any race)	2,069	+/-506	6.4%	+/-1.6
Mexican	928	+/-396	2.9%	+/-1.2
Puerto Rican	204	+/-132	0.6%	+/-0.4
Cuban	44	+/-51	0.1%	+/-0.2
Other Hispanic or Latino	893	+/-401	2.8%	+/-1.2
Not Hispanic or Latino	30,299	+/-515	93.6%	+/-1.6
White alone	15,572	+/-760	48.1%	+/-2.3
Black or African American alone	12,643	+/-709	39.1%	+/-2.2
American Indian and Alaska Native alone	132	+/-139	0.4%	+/-0.4

Subject	Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Asian alone	1,079	+/-382	3.3%	+/-1.2
Native Hawaiian and Other Pacific Islander alone	74	+/-76	0.2%	+/-0.2
Some other race alone	50	+/-95	0.2%	+/-0.3
Two or more races	749	+/-266	2.3%	+/-0.8
Two races including Some other race	14	+/-32	0.0%	+/-0.1
Two races excluding Some other race, and Three or more races	735	+/-262	2.3%	+/-0.8
Total housing units	14,451	+/-425	(X)	(X)
CITIZEN, VOTING AGE POPULATION				
Citizen, 18 and over population	21,767	+/-730	21,767	(X)
Male	9,410	+/-580	43.2%	+/-2.1
Female	12,357	+/-591	56.8%	+/-2.1

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

For more information on understanding race and Hispanic origin data, please see the Census 2010 Brief entitled, Overview of Race and Hispanic Origin: 2010, issued March 2011. (pdf format)

While the 2013-2017 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural populations, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Explanation of Symbols:

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2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
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6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.



S2501

OCCUPANCY CHARACTERISTICS

2013-2017 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Technical Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

Subject	Salisbury city, Maryland				
	Occupied housing units		Percent occupied housing units		Owner-occupied housing units
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Occupied housing units	12,246	+/-373	12,246	+/-373	3,547
HOUSEHOLD SIZE					
1-person household	4,143	+/-364	33.8%	+/-2.5	1,129
2-person household	3,426	+/-374	28.0%	+/-2.8	1,289
3-person household	2,066	+/-321	16.9%	+/-2.6	450
4-or-more-person household	2,611	+/-301	21.3%	+/-2.6	679
OCCUPANTS PER ROOM					
1.00 or less occupants per room	11,544	+/-436	94.3%	+/-1.5	3,504
1.01 to 1.50 occupants per room	453	+/-157	3.7%	+/-1.3	34
1.51 or more occupants per room	249	+/-139	2.0%	+/-1.1	9
HOUSEHOLD TYPE (INCLUDING LIVING ALONE) AND AGE OF HOUSEHOLDER					
Family households	6,435	+/-325	52.5%	+/-2.6	2,305
Married-couple family	3,441	+/-327	28.1%	+/-2.8	1,810
Householder 15 to 34 years	648	+/-169	5.3%	+/-1.4	176
Householder 35 to 64 years	2,112	+/-295	17.2%	+/-2.5	1,159
Householder 65 years and over	681	+/-145	5.6%	+/-1.2	475
Other family	2,994	+/-363	24.4%	+/-2.8	495
Male householder, no wife present	630	+/-182	5.1%	+/-1.5	86
Householder 15 to 34 years	258	+/-122	2.1%	+/-1.0	15
Householder 35 to 64 years	346	+/-146	2.8%	+/-1.2	63
Householder 65 years and over	26	+/-23	0.2%	+/-0.2	8
Female householder, no husband present	2,364	+/-328	19.3%	+/-2.6	409
Householder 15 to 34 years	670	+/-184	5.5%	+/-1.5	51
Householder 35 to 64 years	1,560	+/-280	12.7%	+/-2.3	288
Householder 65 years and over	134	+/-57	1.1%	+/-0.5	70
Nonfamily households	5,811	+/-398	47.5%	+/-2.6	1,242
Householder living alone	4,143	+/-364	33.8%	+/-2.5	1,129
Householder 15 to 34 years	769	+/-225	6.3%	+/-1.8	93
Householder 35 to 64 years	1,921	+/-289	15.7%	+/-2.3	554

Subject	Salisbury city, Maryland				
	Occupied housing units		Percent occupied housing units		Owner-occupied housing units
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Householder 65 years and over	1,453	+/-235	11.9%	+/-1.9	482
Householder not living alone	1,668	+/-274	13.6%	+/-2.2	113
Householder 15 to 34 years	1,257	+/-246	10.3%	+/-2.0	9
Householder 35 to 64 years	327	+/-113	2.7%	+/-0.9	64
Householder 65 years and over	84	+/-61	0.7%	+/-0.5	40
FAMILY TYPE AND PRESENCE OF OWN CHILDREN					
With related children of householder under 18 years	3,908	+/-255	31.9%	+/-2.1	1,002
With own children of householder under 18 years	3,657	+/-263	29.9%	+/-2.1	908
Under 6 years only	883	+/-235	7.2%	+/-1.9	167
Under 6 years and 6 to 17 years	838	+/-175	6.8%	+/-1.4	260
6 to 17 years only	1,936	+/-253	15.8%	+/-2.1	481
No own children of householder under 18 years	251	+/-104	2.0%	+/-0.9	94
No related children of householder under 18 years	8,338	+/-398	68.1%	+/-2.1	2,545

Subject	Salisbury city, Maryland				
	Owner-occupied housing units	Percent owner-occupied housing units		Renter-occupied housing units	
	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Occupied housing units	+/-306	3,547	+/-306	8,699	+/-448
HOUSEHOLD SIZE					
1-person household	+/-194	31.8%	+/-4.4	3,014	+/-343
2-person household	+/-179	36.3%	+/-4.6	2,137	+/-312
3-person household	+/-111	12.7%	+/-3.0	1,616	+/-309
4-or-more-person household	+/-165	19.1%	+/-4.1	1,932	+/-304
OCCUPANTS PER ROOM					
1.00 or less occupants per room	+/-304	98.8%	+/-1.1	8,040	+/-465
1.01 to 1.50 occupants per room	+/-36	1.0%	+/-1.0	419	+/-162
1.51 or more occupants per room	+/-16	0.3%	+/-0.4	240	+/-138
HOUSEHOLD TYPE (INCLUDING LIVING ALONE) AND AGE OF HOUSEHOLDER					
Family households	+/-242	65.0%	+/-4.7	4,130	+/-368
Married-couple family	+/-212	51.0%	+/-4.6	1,631	+/-291
Householder 15 to 34 years	+/-88	5.0%	+/-2.5	472	+/-147
Householder 35 to 64 years	+/-197	32.7%	+/-4.7	953	+/-234
Householder 65 years and over	+/-109	13.4%	+/-3.1	206	+/-96
Other family	+/-138	14.0%	+/-3.7	2,499	+/-357
Male householder, no wife present	+/-51	2.4%	+/-1.4	544	+/-178
Householder 15 to 34 years	+/-15	0.4%	+/-0.4	243	+/-122
Householder 35 to 64 years	+/-46	1.8%	+/-1.3	283	+/-141
Householder 65 years and over	+/-11	0.2%	+/-0.3	18	+/-20
Female householder, no husband present	+/-122	11.5%	+/-3.3	1,955	+/-327
Householder 15 to 34 years	+/-55	1.4%	+/-1.5	619	+/-174
Householder 35 to 64 years	+/-110	8.1%	+/-3.0	1,272	+/-277
Householder 65 years and over	+/-39	2.0%	+/-1.1	64	+/-50
Nonfamily households	+/-209	35.0%	+/-4.7	4,569	+/-365
Householder living alone	+/-194	31.8%	+/-4.4	3,014	+/-343
Householder 15 to 34 years	+/-60	2.6%	+/-1.7	676	+/-222
Householder 35 to 64 years	+/-142	15.6%	+/-3.6	1,367	+/-269
Householder 65 years and over	+/-124	13.6%	+/-3.3	971	+/-199
Householder not living alone	+/-49	3.2%	+/-1.3	1,555	+/-262
Householder 15 to 34 years	+/-14	0.3%	+/-0.4	1,248	+/-242
Householder 35 to 64 years	+/-33	1.8%	+/-0.9	263	+/-108
Householder 65 years and over	+/-33	1.1%	+/-0.9	44	+/-51
FAMILY TYPE AND PRESENCE OF OWN CHILDREN					
With related children of householder under 18 years	+/-200	28.2%	+/-4.7	2,906	+/-291
With own children of householder under 18 years	+/-189	25.6%	+/-4.6	2,749	+/-295
Under 6 years only	+/-69	4.7%	+/-1.9	716	+/-228
Under 6 years and 6 to 17 years	+/-102	7.3%	+/-2.9	578	+/-157
6 to 17 years only	+/-138	13.6%	+/-3.5	1,455	+/-261
No own children of householder under 18 years	+/-68	2.7%	+/-1.9	157	+/-85
No related children of householder under 18 years	+/-250	71.8%	+/-4.7	5,793	+/-400

Subject	Salisbury city, Maryland	
	Percent renter-occupied housing units	
	Estimate	Margin of Error
Occupied housing units	8,699	+/-448
HOUSEHOLD SIZE		
1-person household	34.6%	+/-3.4
2-person household	24.6%	+/-3.4
3-person household	18.6%	+/-3.4
4-or-more-person household	22.2%	+/-3.4
OCCUPANTS PER ROOM		
1.00 or less occupants per room	92.4%	+/-2.1
1.01 to 1.50 occupants per room	4.8%	+/-1.9
1.51 or more occupants per room	2.8%	+/-1.6
HOUSEHOLD TYPE (INCLUDING LIVING ALONE) AND AGE OF HOUSEHOLDER		
Family households	47.5%	+/-3.3
Married-couple family	18.7%	+/-3.3
Householder 15 to 34 years	5.4%	+/-1.7
Householder 35 to 64 years	11.0%	+/-2.7
Householder 65 years and over	2.4%	+/-1.1
Other family	28.7%	+/-3.7
Male householder, no wife present	6.3%	+/-2.0
Householder 15 to 34 years	2.8%	+/-1.4
Householder 35 to 64 years	3.3%	+/-1.6
Householder 65 years and over	0.2%	+/-0.2
Female householder, no husband present	22.5%	+/-3.5
Householder 15 to 34 years	7.1%	+/-1.9
Householder 35 to 64 years	14.6%	+/-3.1
Householder 65 years and over	0.7%	+/-0.6
Nonfamily households	52.5%	+/-3.3
Householder living alone	34.6%	+/-3.4
Householder 15 to 34 years	7.8%	+/-2.4
Householder 35 to 64 years	15.7%	+/-3.0
Householder 65 years and over	11.2%	+/-2.3
Householder not living alone	17.9%	+/-3.0
Householder 15 to 34 years	14.3%	+/-2.8
Householder 35 to 64 years	3.0%	+/-1.2
Householder 65 years and over	0.5%	+/-0.6
FAMILY TYPE AND PRESENCE OF OWN CHILDREN		
With related children of householder under 18 years	33.4%	+/-2.9
With own children of householder under 18 years	31.6%	+/-3.0
Under 6 years only	8.2%	+/-2.5
Under 6 years and 6 to 17 years	6.6%	+/-1.8
6 to 17 years only	16.7%	+/-3.0
No own children of householder under 18 years	1.8%	+/-1.0
No related children of householder under 18 years	66.6%	+/-2.9

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S2503

FINANCIAL CHARACTERISTICS

2013-2017 American Community Survey 5-Year Estimates

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Subject	Salisbury city, Maryland				
	Occupied housing units		Percent occupied housing units		Owner-occupied housing units
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Occupied housing units	12,246	+/-373	12,246	+/-373	3,547
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)					
Less than \$5,000	419	+/-170	3.4%	+/-1.4	74
\$5,000 to \$9,999	645	+/-185	5.3%	+/-1.5	84
\$10,000 to \$14,999	723	+/-181	5.9%	+/-1.5	95
\$15,000 to \$19,999	1,089	+/-253	8.9%	+/-2.0	117
\$20,000 to \$24,999	1,098	+/-223	9.0%	+/-1.8	153
\$25,000 to \$34,999	1,544	+/-306	12.6%	+/-2.4	280
\$35,000 to \$49,999	1,973	+/-316	16.1%	+/-2.6	452
\$50,000 to \$74,999	2,217	+/-294	18.1%	+/-2.3	827
\$75,000 to \$99,999	1,107	+/-214	9.0%	+/-1.7	628
\$100,000 to \$149,999	1,034	+/-199	8.4%	+/-1.6	586
\$150,000 or more	397	+/-148	3.2%	+/-1.2	251
Median household income (dollars)	37,416	+/-2,467	37,416	+/-2,467	64,379
MONTHLY HOUSING COSTS					
Less than \$300	420	+/-152	3.4%	+/-1.2	121
\$300 to \$499	779	+/-160	6.4%	+/-1.3	408
\$500 to \$799	2,352	+/-335	19.2%	+/-2.6	687
\$800 to \$999	1,975	+/-314	16.1%	+/-2.5	374
\$1,000 to \$1,499	4,897	+/-414	40.0%	+/-3.0	1,070
\$1,500 to \$1,999	1,002	+/-216	8.2%	+/-1.8	545
\$2,000 to \$2,499	353	+/-144	2.9%	+/-1.2	141
\$2,500 to \$2,999	258	+/-138	2.1%	+/-1.1	114
\$3,000 or more	95	+/-50	0.8%	+/-0.4	87
No cash rent	115	+/-70	0.9%	+/-0.6	(X)
Median (dollars)	1,044	+/-26	1,044	+/-26	1,083
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS					
Less than \$20,000	2,725	+/-405	22.3%	+/-3.1	370
Less than 20 percent	21	+/-23	0.2%	+/-0.2	0

Subject	Salisbury city, Maryland				
	Occupied housing units		Percent occupied housing units		Owner-occupied housing units
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
20 to 29 percent	144	+/-94	1.2%	+/-0.8	42
30 percent or more	2,560	+/-401	20.9%	+/-3.1	328
\$20,000 to \$34,999	2,621	+/-373	21.4%	+/-2.9	433
Less than 20 percent	140	+/-73	1.1%	+/-0.6	69
20 to 29 percent	401	+/-153	3.3%	+/-1.2	120
30 percent or more	2,080	+/-327	17.0%	+/-2.6	244
\$35,000 to \$49,999	1,946	+/-307	15.9%	+/-2.5	452
Less than 20 percent	289	+/-124	2.4%	+/-1.0	120
20 to 29 percent	630	+/-160	5.1%	+/-1.3	120
30 percent or more	1,027	+/-249	8.4%	+/-2.1	212
\$50,000 to \$74,999	2,193	+/-300	17.9%	+/-2.4	827
Less than 20 percent	806	+/-164	6.6%	+/-1.3	299
20 to 29 percent	946	+/-212	7.7%	+/-1.7	305
30 percent or more	441	+/-147	3.6%	+/-1.2	223
\$75,000 or more	2,538	+/-313	20.7%	+/-2.5	1,465
Less than 20 percent	2,165	+/-302	17.7%	+/-2.5	1,150
20 to 29 percent	352	+/-141	2.9%	+/-1.2	303
30 percent or more	21	+/-26	0.2%	+/-0.2	12
Zero or negative income	108	+/-78	0.9%	+/-0.6	0
No cash rent	115	+/-70	0.9%	+/-0.6	(X)

Subject	Salisbury city, Maryland				
	Owner-occupied housing units	Percent owner-occupied housing units		Renter-occupied housing units	
	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Occupied housing units	+/-306	3,547	+/-306	8,699	+/-448
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)					
Less than \$5,000	+/-60	2.1%	+/-1.6	345	+/-155
\$5,000 to \$9,999	+/-59	2.4%	+/-1.6	561	+/-181
\$10,000 to \$14,999	+/-60	2.7%	+/-1.6	628	+/-171
\$15,000 to \$19,999	+/-66	3.3%	+/-1.9	972	+/-248
\$20,000 to \$24,999	+/-71	4.3%	+/-1.9	945	+/-216
\$25,000 to \$34,999	+/-87	7.9%	+/-2.4	1,264	+/-276
\$35,000 to \$49,999	+/-121	12.7%	+/-3.0	1,521	+/-308
\$50,000 to \$74,999	+/-157	23.3%	+/-4.2	1,390	+/-241
\$75,000 to \$99,999	+/-156	17.7%	+/-4.2	479	+/-187
\$100,000 to \$149,999	+/-139	16.5%	+/-3.8	448	+/-164
\$150,000 or more	+/-86	7.1%	+/-2.4	146	+/-111
Median household income (dollars)	+/-3,355	64,379	+/-3,355	31,705	+/-3,805
MONTHLY HOUSING COSTS					
Less than \$300	+/-82	3.4%	+/-2.2	299	+/-139
\$300 to \$499	+/-106	11.5%	+/-2.8	371	+/-116
\$500 to \$799	+/-151	19.4%	+/-3.9	1,665	+/-275
\$800 to \$999	+/-93	10.5%	+/-2.7	1,601	+/-281
\$1,000 to \$1,499	+/-177	30.2%	+/-4.7	3,827	+/-372
\$1,500 to \$1,999	+/-153	15.4%	+/-3.8	457	+/-160
\$2,000 to \$2,499	+/-64	4.0%	+/-1.8	212	+/-126
\$2,500 to \$2,999	+/-62	3.2%	+/-1.6	144	+/-128
\$3,000 or more	+/-49	2.5%	+/-1.4	8	+/-14
No cash rent	(X)	(X)	(X)	115	+/-70
Median (dollars)	+/-59	1,083	+/-59	1,035	+/-29
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS					
Less than \$20,000	+/-131	10.4%	+/-3.4	2,355	+/-405
Less than 20 percent	+/-25	0.0%	+/-0.9	21	+/-23
20 to 29 percent	+/-51	1.2%	+/-1.4	102	+/-84
30 percent or more	+/-121	9.2%	+/-3.1	2,232	+/-407
\$20,000 to \$34,999	+/-121	12.2%	+/-3.2	2,188	+/-336
Less than 20 percent	+/-60	1.9%	+/-1.6	71	+/-56
20 to 29 percent	+/-61	3.4%	+/-1.7	281	+/-140
30 percent or more	+/-78	6.9%	+/-2.1	1,836	+/-312
\$35,000 to \$49,999	+/-121	12.7%	+/-3.0	1,494	+/-298
Less than 20 percent	+/-59	3.4%	+/-1.6	169	+/-101
20 to 29 percent	+/-74	3.4%	+/-2.0	510	+/-161
30 percent or more	+/-79	6.0%	+/-2.2	815	+/-233
\$50,000 to \$74,999	+/-157	23.3%	+/-4.2	1,366	+/-247
Less than 20 percent	+/-92	8.4%	+/-2.7	507	+/-137
20 to 29 percent	+/-89	8.6%	+/-2.4	641	+/-193
30 percent or more	+/-102	6.3%	+/-2.8	218	+/-126
\$75,000 or more	+/-204	41.3%	+/-5.1	1,073	+/-267
Less than 20 percent	+/-162	32.4%	+/-4.5	1,015	+/-270
20 to 29 percent	+/-127	8.5%	+/-3.4	49	+/-47
30 percent or more	+/-21	0.3%	+/-0.6	9	+/-16
Zero or negative income	+/-25	0.0%	+/-0.9	108	+/-78
No cash rent	(X)	(X)	(X)	115	+/-70

Subject	Salisbury city, Maryland	
	Percent renter-occupied housing units	
	Estimate	Margin of Error
Occupied housing units	8,699	+/-448
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)		
Less than \$5,000	4.0%	+/-1.8
\$5,000 to \$9,999	6.4%	+/-2.1
\$10,000 to \$14,999	7.2%	+/-1.9
\$15,000 to \$19,999	11.2%	+/-2.7
\$20,000 to \$24,999	10.9%	+/-2.5
\$25,000 to \$34,999	14.5%	+/-3.1
\$35,000 to \$49,999	17.5%	+/-3.5
\$50,000 to \$74,999	16.0%	+/-2.7
\$75,000 to \$99,999	5.5%	+/-2.1
\$100,000 to \$149,999	5.2%	+/-1.9
\$150,000 or more	1.7%	+/-1.3
Median household income (dollars)	31,705	+/-3,805
MONTHLY HOUSING COSTS		
Less than \$300	3.4%	+/-1.6
\$300 to \$499	4.3%	+/-1.3
\$500 to \$799	19.1%	+/-3.1
\$800 to \$999	18.4%	+/-3.0
\$1,000 to \$1,499	44.0%	+/-3.8
\$1,500 to \$1,999	5.3%	+/-1.8
\$2,000 to \$2,499	2.4%	+/-1.4
\$2,500 to \$2,999	1.7%	+/-1.5
\$3,000 or more	0.1%	+/-0.2
No cash rent	1.3%	+/-0.8
Median (dollars)	1,035	+/-29
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS		
Less than \$20,000	27.1%	+/-4.1
Less than 20 percent	0.2%	+/-0.3
20 to 29 percent	1.2%	+/-1.0
30 percent or more	25.7%	+/-4.1
\$20,000 to \$34,999	25.2%	+/-3.8
Less than 20 percent	0.8%	+/-0.6
20 to 29 percent	3.2%	+/-1.6
30 percent or more	21.1%	+/-3.6
\$35,000 to \$49,999	17.2%	+/-3.4
Less than 20 percent	1.9%	+/-1.2
20 to 29 percent	5.9%	+/-1.7
30 percent or more	9.4%	+/-2.7
\$50,000 to \$74,999	15.7%	+/-2.8
Less than 20 percent	5.8%	+/-1.6
20 to 29 percent	7.4%	+/-2.2
30 percent or more	2.5%	+/-1.5
\$75,000 or more	12.3%	+/-3.0
Less than 20 percent	11.7%	+/-3.1
20 to 29 percent	0.6%	+/-0.5
30 percent or more	0.1%	+/-0.2
Zero or negative income	1.2%	+/-0.9
No cash rent	1.3%	+/-0.8

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data).

The effect of nonsampling error is not represented in these tables.

While the 2013-2017 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural populations, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

S2504

PHYSICAL HOUSING CHARACTERISTICS FOR OCCUPIED HOUSING UNITS

2013-2017 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Technical Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

Subject	Salisbury city, Maryland				
	Occupied housing units		Percent occupied housing units		Owner-occupied housing units
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Occupied housing units	12,246	+/-373	12,246	+/-373	3,547
UNITS IN STRUCTURE					
1, detached	5,125	+/-324	41.9%	+/-2.8	2,619
1, attached	1,394	+/-210	11.4%	+/-1.6	777
2 apartments	491	+/-152	4.0%	+/-1.2	13
3 or 4 apartments	686	+/-184	5.6%	+/-1.5	16
5 to 9 apartments	1,169	+/-247	9.5%	+/-2.0	12
10 or more apartments	3,355	+/-413	27.4%	+/-3.1	110
Mobile home or other type of housing	26	+/-32	0.2%	+/-0.3	0
YEAR STRUCTURE BUILT					
2014 or later	39	+/-33	0.3%	+/-0.3	28
2010 to 2013	444	+/-170	3.6%	+/-1.4	51
2000 to 2009	2,748	+/-332	22.4%	+/-2.5	862
1980 to 1999	3,386	+/-416	27.6%	+/-3.2	899
1960 to 1979	1,976	+/-265	16.1%	+/-2.2	294
1940 to 1959	2,194	+/-255	17.9%	+/-2.1	929
1939 or earlier	1,459	+/-214	11.9%	+/-1.7	484
ROOMS					
1 room	540	+/-180	4.4%	+/-1.5	9
2 or 3 rooms	2,274	+/-343	18.6%	+/-2.7	94
4 or 5 rooms	5,061	+/-433	41.3%	+/-3.2	1,114
6 or 7 rooms	3,032	+/-321	24.8%	+/-2.6	1,319
8 or more rooms	1,339	+/-199	10.9%	+/-1.6	1,011
BEDROOMS					
No bedroom	540	+/-180	4.4%	+/-1.5	9
1 bedroom	1,545	+/-257	12.6%	+/-2.1	12
2 or 3 bedrooms	8,502	+/-468	69.4%	+/-2.9	2,719
4 or more bedrooms	1,659	+/-235	13.5%	+/-2.0	807

Subject	Salisbury city, Maryland				
	Occupied housing units		Percent occupied housing units		Owner-occupied housing units
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
COMPLETE FACILITIES					
With complete plumbing facilities	12,209	+/-381	99.7%	+/-0.3	3,541
With complete kitchen facilities	11,909	+/-353	97.2%	+/-0.9	3,547
VEHICLES AVAILABLE					
No vehicle available	1,556	+/-255	12.7%	+/-2.1	107
1 vehicle available	5,543	+/-432	45.3%	+/-3.1	1,335
2 vehicles available	3,513	+/-384	28.7%	+/-2.9	1,419
3 or more vehicles available	1,634	+/-267	13.3%	+/-2.3	686
TELEPHONE SERVICE AVAILABLE					
With telephone service	11,955	+/-364	97.6%	+/-0.9	3,527
HOUSE HEATING FUEL					
Utility gas	4,081	+/-368	33.3%	+/-3.0	1,550
Bottled, tank, or LP gas	314	+/-104	2.6%	+/-0.9	83
Electricity	6,935	+/-503	56.6%	+/-3.4	1,380
Fuel oil, kerosene, etc.	738	+/-160	6.0%	+/-1.3	470
Coal or coke	0	+/-25	0.0%	+/-0.3	0
All other fuels	87	+/-62	0.7%	+/-0.5	64
No fuel used	91	+/-63	0.7%	+/-0.5	0

Subject	Salisbury city, Maryland				
	Owner-occupied housing units	Percent owner-occupied housing units		Renter-occupied housing units	
	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Occupied housing units	+/-306	3,547	+/-306	8,699	+/-448
UNITS IN STRUCTURE					
1, detached	+/-258	73.8%	+/-3.7	2,506	+/-269
1, attached	+/-151	21.9%	+/-3.6	617	+/-176
2 apartments	+/-18	0.4%	+/-0.5	478	+/-150
3 or 4 apartments	+/-26	0.5%	+/-0.7	670	+/-182
5 to 9 apartments	+/-20	0.3%	+/-0.6	1,157	+/-247
10 or more apartments	+/-50	3.1%	+/-1.4	3,245	+/-410
Mobile home or other type of housing	+/-25	0.0%	+/-0.9	26	+/-32
YEAR STRUCTURE BUILT					
2014 or later	+/-36	0.8%	+/-1.0	11	+/-19
2010 to 2013	+/-40	1.4%	+/-1.1	393	+/-172
2000 to 2009	+/-170	24.3%	+/-4.3	1,886	+/-300
1980 to 1999	+/-165	25.3%	+/-4.5	2,487	+/-383
1960 to 1979	+/-87	8.3%	+/-2.4	1,682	+/-267
1940 to 1959	+/-190	26.2%	+/-4.2	1,265	+/-202
1939 or earlier	+/-104	13.6%	+/-2.8	975	+/-187
ROOMS					
1 room	+/-16	0.3%	+/-0.4	531	+/-178
2 or 3 rooms	+/-61	2.7%	+/-1.7	2,180	+/-348
4 or 5 rooms	+/-209	31.4%	+/-4.7	3,947	+/-418
6 or 7 rooms	+/-184	37.2%	+/-4.3	1,713	+/-261
8 or more rooms	+/-152	28.5%	+/-4.0	328	+/-111
BEDROOMS					
No bedroom	+/-16	0.3%	+/-0.4	531	+/-178
1 bedroom	+/-20	0.3%	+/-0.6	1,533	+/-256
2 or 3 bedrooms	+/-303	76.7%	+/-4.7	5,783	+/-431
4 or more bedrooms	+/-171	22.8%	+/-4.6	852	+/-201
COMPLETE FACILITIES					
With complete plumbing facilities	+/-307	99.8%	+/-0.2	8,668	+/-452
With complete kitchen facilities	+/-306	100.0%	+/-0.9	8,362	+/-436
VEHICLES AVAILABLE					
No vehicle available	+/-67	3.0%	+/-1.8	1,449	+/-255
1 vehicle available	+/-180	37.6%	+/-4.0	4,208	+/-421
2 vehicles available	+/-199	40.0%	+/-4.8	2,094	+/-308
3 or more vehicles available	+/-171	19.3%	+/-4.5	948	+/-208
TELEPHONE SERVICE AVAILABLE					
With telephone service	+/-307	99.4%	+/-0.6	8,428	+/-440
HOUSE HEATING FUEL					
Utility gas	+/-212	43.7%	+/-5.0	2,531	+/-325
Bottled, tank, or LP gas	+/-49	2.3%	+/-1.4	231	+/-93
Electricity	+/-201	38.9%	+/-4.4	5,555	+/-458
Fuel oil, kerosene, etc.	+/-127	13.3%	+/-3.3	268	+/-96
Coal or coke	+/-25	0.0%	+/-0.9	0	+/-25
All other fuels	+/-58	1.8%	+/-1.6	23	+/-23
No fuel used	+/-25	0.0%	+/-0.9	91	+/-63

Subject	Salisbury city, Maryland	
	Percent renter-occupied housing units	
	Estimate	Margin of Error
Occupied housing units	8,699	+/-448
UNITS IN STRUCTURE		
1, detached	28.8%	+/-3.1
1, attached	7.1%	+/-2.0
2 apartments	5.5%	+/-1.7
3 or 4 apartments	7.7%	+/-2.1
5 to 9 apartments	13.3%	+/-2.7
10 or more apartments	37.3%	+/-3.9
Mobile home or other type of housing	0.3%	+/-0.4
YEAR STRUCTURE BUILT		
2014 or later	0.1%	+/-0.2
2010 to 2013	4.5%	+/-2.0
2000 to 2009	21.7%	+/-3.0
1980 to 1999	28.6%	+/-4.1
1960 to 1979	19.3%	+/-3.1
1940 to 1959	14.5%	+/-2.3
1939 or earlier	11.2%	+/-2.1
ROOMS		
1 room	6.1%	+/-2.0
2 or 3 rooms	25.1%	+/-3.7
4 or 5 rooms	45.4%	+/-4.3
6 or 7 rooms	19.7%	+/-2.9
8 or more rooms	3.8%	+/-1.3
BEDROOMS		
No bedroom	6.1%	+/-2.0
1 bedroom	17.6%	+/-2.9
2 or 3 bedrooms	66.5%	+/-3.6
4 or more bedrooms	9.8%	+/-2.2
COMPLETE FACILITIES		
With complete plumbing facilities	99.6%	+/-0.4
With complete kitchen facilities	96.1%	+/-1.2
VEHICLES AVAILABLE		
No vehicle available	16.7%	+/-2.9
1 vehicle available	48.4%	+/-3.9
2 vehicles available	24.1%	+/-3.4
3 or more vehicles available	10.9%	+/-2.4
TELEPHONE SERVICE AVAILABLE		
With telephone service	96.9%	+/-1.2
HOUSE HEATING FUEL		
Utility gas	29.1%	+/-3.5
Bottled, tank, or LP gas	2.7%	+/-1.1
Electricity	63.9%	+/-3.9
Fuel oil, kerosene, etc.	3.1%	+/-1.1
Coal or coke	0.0%	+/-0.4
All other fuels	0.3%	+/-0.3
No fuel used	1.0%	+/-0.7

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling

variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Telephone service data are not available for certain geographic areas due to problems with data collection of this question that occurred in 2015 and 2016. Both ACS 1-year and ACS 5-year files were affected. It may take several years in the ACS 5-year files until the estimates are available for the geographic areas affected.

While the 2013-2017 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural populations, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Explanation of Symbols:

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2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

CHAS Data

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: City

Created on: March 27, 2019

Data for: Salisbury city, Maryland

Year Selected: 2011-2015 ACS

Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	235	2,315	2,550	
Household Income >30% to less-than or= 50% HAMFI	350	1,610	1,960	
Household Income >50% to less-than or= 80% HAMFI	565	1,780	2,345	
Household Income >80% to less-than or=100% HAMFI	395	850	1,245	
Household Income >100% HAMFI	2,205	1,795	4,000	
Total	3,745	8,355	12,100	
Housing Problems Overview 1	Owner	Renter	Total	
Household has at least 1 of 4 Housing Problems	935	4,860	5,795	
Household has none of 4 Housing Problems	2,760	3,395	6,155	
Cost burden not available, no other problems	45	100	145	
Total	3,745	8,355	12,100	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has at least 1 of 4 Severe Housing Problems	410	3,305	3,715	
Household has none of 4 Severe Housing Problems	3,290	4,950	8,240	
Cost burden not available, no other problems	45	100	145	
Total	3,745	8,355	12,100	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	2,770	3,785	6,555	
Cost Burden >30% to less-than or= 50%	555	1,700	2,255	
Cost Burden >50%	385	2,765	3,150	
Cost Burden not available	45	105	150	
Total	3,745	8,355	12,100	
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	2,190	210	145	2,550

Household Income >30% to less-than or= 50% HAMFI	1,675	285		1,960
Household Income >50% to less-than or= 80% HAMFI	1,375	975		2,345
Household Income >80% to less-than or= 100% HAMFI	260	980		1,245
Household Income >100% HAMFI	295	3,705		4,000
Total	5,795	6,155	145	12,100
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	2,035	180	100	2,315
Household Income >30% to less-than or= 50% HAMFI	1,450	160		1,610
Household Income >50% to less-than or= 80% HAMFI	1,095	690		1,780
Household Income >80% to less-than or= 100% HAMFI	160	690		850
Household Income >100% HAMFI	120	1,675		1,795
Total	4,860	3,395	100	8,355
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	155	30	45	235
Household Income >30% to less-than or= 50% HAMFI	225	125		350
Household Income >50% to less-than or= 80% HAMFI	280	285		565
Household Income >80% to less-than or= 100% HAMFI	100	290		395
Household Income >100% HAMFI	175	2,030		2,205
Total	935	2,760	45	3,745
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	2,190	2,005	2,550	
Household Income >30% to less-than or= 50% HAMFI	1,625	985	1,960	
Household Income >50% to less-than or= 80% HAMFI	1,180	140	2,345	

Household Income >80% to less-than or= 100% HAMFI	170	10	1,245	
Household Income >100% HAMFI	225	10	4,000	
Total	5,390	3,150	12,100	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	2,035	1,870	2,315	
Household Income >30% to less-than or= 50% HAMFI	1,400	815	1,610	
Household Income >50% to less-than or= 80% HAMFI	900	80	1,780	
Household Income >80% to less-than or= 100% HAMFI	80		850	
Household Income >100% HAMFI	50		1,795	
Total	4,465	2,765	8,355	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	160	135	235	
Household Income >30% to less-than or= 50% HAMFI	230	170	350	
Household Income >50% to less-than or= 80% HAMFI	280	60	565	
Household Income >80% to less-than or= 100% HAMFI	95	10	395	
Household Income >100% HAMFI	175	10	2,205	
Total	940	385	3,745	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

HMDA Data

MSA/MD: 41540 - SALISBURY, MD-DE

INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST ALLIANCE LENDING, LLC
 21ST MORTGAGE
 ACADEMY MORTGAGE CORPORATION
 AMERICAN EQUITY MORTGAGE, INC.
 AMERICAN FINANCING CORPORATION
 AmeriHome Mortgage Company, LL
 ARK-LA-TEX FINANCIAL SERVICES
 ATLANTIC COAST MORTGAGE, LLC
 BANK OF AMERICA, N.A.
 BBMC MORTGAGE, LLC
 CALIBER HOME LOANS, INC.
 CARDINAL FINANCIAL COMPANY, LI
 CITIMORTGAGE, INC
 CLEARPATH LENDING
 COUNTY BANK
 CROSSCOUNTRY MORTGAGE
 DIRECT MORTGAGE LOANS
 DRAPER AND KRAMER MORTGAGE COR
 ENVOY MORTGAGE, LTD.
 ETHOS LENDING, LLC
 FBC MORTGAGE, LLC
 First Choice Loan Services Inc
 FIRST GUARANTY MORTGAGE CORP
 FIRST SAVINGS MORTGAGE CORPORA
 FRANKLIN AMERICAN MORTGAGE CO
 GATEWAY BANK MORT
 GSF MORTGAGE CORP
 HEBRON SAVINGS BANK
 HOMESIDE FINANCIAL, LLC
 IMPAC MORTGAGE CORP.
 INTERCONTINENTAL CAPITAL GROUP
 LAKEVIEW LOAN SERVICING, LLC
 loanDepot.com, LLC
 M&T REAL ESTATE TRUST
 MIDATLANTIC FARM CREDIT
 MORTGAGE AMERICA, INC.
 Mortgage Research Center
 Nations Direct Mortgage, LLC
 NATIONWIDE EQUITIES CORP.
 NEW PENN FINANCIAL, LLC
 NVR Mortgage Finance, Inc.
 PARAMOUNT EQUITY MORTGAGE, LLC
 PHH HOME LOANS
 PIKE CREEK MORTGAGE SERVICES
 PNC BANK N.A.
 Primary Residential Mortgage,

1ST FINANCIAL, INC.
 360 MORTGAGE GROUP LLC
 ACOPIA, LLC
 AMERICAN FINANCIAL NETWORK INC
 AMERICAN INTERNET MORTGAGE, IN
 AMERISAVE MORTGAGE CORPORATION
 ARTISANS' BANK
 ATLANTIC FINANCIAL, INC.
 BANK OF OCEAN CITY
 BRANCH BANKING AND TRUST CO
 CALVIN B TAYLOR BANKING CO. OF
 CARRINGTON MORTGAGE SERVICES
 CITIZENS BANK, NA
 CMG MORTGAGE, INC
 CREDIT UNION MORTGAGE ASSOC.
 Del One Federal Credit Union
 DISCOVER BANK
 E MORTGAGE MANAGEMENT, LLC
 Equity Prime Mortgage LLC
 EVERETT FINANCIAL, INC.
 FIFTH THIRD MORTGAGE COMPANY
 FIRST COMMUNITY MORTGAGE
 FIRST HERITAGE MORTGAGE
 FIRST SHORE FEDERAL S&L ASSOC
 Freedom Mortgage Corporation
 GEORGE MASON MORTGAGE LLC
 GUARANTEED RATE INC
 HOME POINT FINANCIAL CORP
 HOMEWARD RESIDENTIAL INC
 INTEGRITY FIRST FINANCIAL GROU
 J.G. WENTWORTH HOME LENDING
 LENDERLIVE NETWORK, LLC
 Low VA Rates, LLC
 MCLEAN MORTGAGE CORPORATION
 MILEND, INC.
 Mortgage Lenders of America, L
 MORTGAGE SOLUTIONS OF COLORADO
 NATIONS LENDING CORPORATION
 NETWORK CAPITAL FUNDING CORPOR
 NFM, INC.
 OCEANSIDE MORTGAGE COMPANY
 PARTNERS 1ST FCU
 PHH MORTGAGE CORPORATION
 PLANET HOME LENDING, LLC
 POTOMAC MORTGAGE GROUP, INC .
 PRIMELENDING

1ST PREFERENCE MORTGAGE
 AAG
 ALLIED MORTGAGE GROUP, INC.
 AMERICAN FINANCIAL RESOURCES
 American Neighborhood Mortgage
 APEX HOME LOANS, INC.
 ATLANTIC BAY MORTGAGE GRP LLC
 ATLANTIC HOME LOANS, INC.
 BAYSHORE MORTGAGE
 BROKER SOLUTIONS, INC.
 CAPITAL ONE, NA
 CENT MTG CO DBA CENTURY LEND
 CITYWORTH MORTGAGE LLC
 CORRIDOR MORTGAGE GROUP, INC.
 CRESCENT MORTGAGE COMPANY
 Delaware State Police Federal
 DITECH FINANCIAL
 EMBRACE HOME LOANS, INC.
 EQUITY RESOURCES INC
 FAIRWAY INDEPENDENT MORT CORP
 FINANCE OF AMERICA MORTGAGE LL
 FIRST CREDIT CORPORATION
 FIRST HOME MORTGAGE
 FLAGSHIP FINANCIAL GROUP, LLC.
 FULTON BANK, NA
 GMH MORTGAGE SERVICES LLC
 GUILD MORTGAGE COMPANY
 HomeBridge Financial Services,
 IFREEDOM DIRECT CORPORATION
 INTERCOASTAL MORTGAGE COMPANY
 K. HOVNANIAN AMERICAN MORTGAGE
 LIVE WELL FINANCIAL, INC
 M&T BANK
 MCS MORTGAGE BANKERS, INC.
 MILLENNIUM FINANCIAL GROUP, IN
 MORTGAGE NETWORK
 MOVEMENT MORTGAGE, LLC
 NATIONSTAR MORTGAGE
 NEW DAY FINANCIAL, LLC
 NORWICH COMMERCIAL GROUP
 PACIFIC UNION FINANCIAL, LLC
 PENNYMAC LOAN SERVICES LLC
 PHILADELPHIA MORTGAGE ADVISORS
 PLAZA HOME MORTGAGE, INC.
 PRIMARY CAPITAL MORTGAGE, LLC
 PRIORITY FUNDING LLC

MSA/MD: 41540 - SALISBURY, MD-DE

INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

PROSPECT MORTGAGE
PULTE MORTGAGE LLC
RELIANCE FIRST CAPITAL LLC
SIERRA PACIFIC MORTGAGE CO INC
SOUTHWEST STAGE FUNDING LLC
STONEGATE MORTGAGE CORPORATION
SUNTRUST MORTGAGE, INC
THE FARMERS BANK OF WILLARDS
TIDEWATER MORTGAGE SERVICES, I
United Shore Financial Service
VANDERBILT MORTGAGE
WASHINGTONFIRST MORTGAGE CORP
WOODFOREST NATIONAL BANK
XENITH BANK

PROSPERITY HOME MORTGAGE, LLC
QUICKEN LOANS
RESIDENTIAL MORTGAGE SERVICES
Signature Federal Credit Union
STATE EMP CREDIT UNION OF MD
SUN WEST MORTGAGE COMPANY, INC
TD BANK N.A.
THE MONEY SOURCE
TRIDENT MORTGAGE COMPANY LP
UNIVERSAL AMERICAN MTG. CO.LLC
VANDYK MORTGAGE CORPORATION
WEICHERT FINANCIAL SERVICES
WSFS BANK

PROVIDENT FUNDING ASSOCIATES
REDWOOD RES. ACQUISITION CORP
SHORE UNITED BANK
SOUTHERN TRUST MORTGAGE LLC
STEARNS LENDING
SUNTRUST BANKS, INC
THE BANK OF DELMARVA
TIDEMARK FEDERAL CREDIT UNION
UNITED MORTGAGE CORP.
UNIVERSAL MORTGAGE AND FINANCE
VILLAGE CAPITAL & INVESTMENT
WELLS FARGO BANK, NA
Wyndham Capital Mortgage, Inc

MSA/MD: 41540 - SALISBURY, MD-DE

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST MARINER BANK
 ABSOLUTE HOME MORTGAGE CORPORA
 ADMIRALS BANK
 Allied First Bank, sb
 AMCAP MORTGAGE LTD
 AMERICAN INTERBANC MORTGAGE
 AMERICAN SECURITY MORTGAGE COR
 ANDREWS FEDERAL CREDIT UNION
 APPLE FEDERAL CREDIT UNION
 ARVEST BANK
 B2R FINANCE LP
 BANC OF CALIFORNIA, NA
 BANK-FUND STAFF FCU
 BARRONS MORTGAGE GROUP LTD
 BAYCOAST BANK
 BENEFICIAL BANK
 BNC NATIONAL BANK
 BOFI FEDERAL BANK
 BURKE & HERBERT BK & TR CO
 CAPITAL BANK, NA
 CENTENNIAL LENDING GROUP, LLC
 CHARLES SCHWAB BANK
 CHEVRON FEDERAL CREDIT UNION
 CHURCHILL MORTGAGE CORPORATION
 CITADEL SERVICING CORPORATION
 CITY NATIONAL BANK
 CNB BANK INC.
 COMMUNITY BANK OF THE CHESAPEA
 CONGRESSIONAL BANK
 CORNERSTONE HOME LENDING, INC.
 COUNTRYSIDE FED CREDIT UNION
 DAMASCUS COMMUNITY BANK
 Digital Federal Credit Union
 DOVER FEDERAL CREDIT UNION
 EASTERN SAVINGS BANK
 EVERBANK
 FARMERS & MERCHANTS BANK
 FIDELITY BANK
 FINEMARK NATIONAL BANK & TRUST
 FIRST FEDERAL BANK OF FLORIDA
 FIRST INTERNET BANK OF INDIANA
 FIRST NATIONAL BANK OF AMERICA
 FIRST PERSONAL BANK
 FIRST TECHNOLOGY CREDIT UNION
 FIRST WESTERN FINANCIAL, INC
 FLAGSTAR BANK

1ST SUMMIT BANK
 ACCESS NATIONAL BANK
 ADVANCIAL FEDERAL CREDIT UNION
 ALLY BANK
 AMERICAN FEDERAL MORTGAGE CORP
 AMERICAN LENDING INC
 AMERICASH
 APCI FEDERAL CREDIT UNION
 Ardent Federal Credit Union
 ATLANTA POSTAL CREDIT UNION
 BALLSTON SPA NATIONAL BANK
 BANK OF ENGLAND
 BANKUNITED
 BAY BANK, FSB
 BELCO COMMUNITY CREDIT UNION
 BETHPAGE FEDERAL CREDIT UNION
 BNY MELLON, N.A.
 BOKF NA
 Busey Bank
 CARROLL COMMUNITY BANK
 CENTIER BANK
 CHEMICAL BANK
 CHICAGO MORTGAGE SOLUTIONS
 CIT BANK N.A.
 CITIBANK, N.A.
 CLEARVIEW FEDERAL CREDIT UNION
 Coastal Federal Credit Union
 COMMUNITY FIRST NATIONAL BANK
 CONSTELLATION FCU
 CORNING FEDERAL CREDIT UNION
 COUNTY SAVINGS BANK
 DEPARTMENT OF COMMERCE FCU
 DNB FIRST, NA
 EAGLEBANK
 Educational Systems F C U
 EVOLVE BANK & TRUST
 FARMERS AND MERCHANTS BANK
 FIDELITY BANK
 FIRST BANK
 First Federal Bank of Kansas C
 FIRST KEYSTONE COMMUNITY BANK
 FIRST NATIONAL BANK OF PENNSYL
 FIRST PRIORITY BANK
 FIRST UNITED BANK AND TRUST
 FIRSTBANK
 FLORIDA CAPITAL BANK, NA

ABERDEEN PROVING GROUND FCU
 ACNB BANK
 AFFINITY FEDERAL CREDIT UNION
 AMALGAMATED BANK
 AMERICAN HOUSING CAPITAL LLC
 AMERICAN NATIONWIDE MTG CO INC
 ANDIGO
 APL Federal Credit Union
 Arundel Federal Savings Bank
 ATLANTIC PACIFIC MORTGAGE CORP
 BALTIMORE COUNTY EMPLOYEES FCU
 BANK OF NEW HAMPSHIRE
 BARRINGTON BANK AND TRUST
 BAY-VANGUARD FEDERAL SAVINGS B
 BENCHMARK BANK
 BI-COASTAL MORTGAGE, INC.
 BOEING HELICOPTERS CU
 BRIDGEVIEW BANK GROUP
 C&F MORTGAGE CORP
 CBC NATIONAL BANK
 CHAIN BRIDGE BANK, N.A.
 CHESAPEAKE BANK OF MARYLAND
 CHOU TEAM REALTY, INC
 CITADEL FEDERAL CREDIT UNION
 CITIZENS BANK OF PENNSYLVANIA
 CNB BANK
 COLONIAL SAVINGS, F.A.
 COMMUNITY POWERED FCU
 CONTOUR MORTGAGE CORPORATION
 COUNTRYPLACE MORTGAGE, LTD
 CRESCOM BANK
 DIAMOND CREDIT UNION
 DOLLAR BANK, FSB
 EAST COAST CAPITAL CORP
 ESSEX BANK
 FAIRWAY ASSET CORPORATION
 FIDELITY BANK
 FINANCIAL RESOURCES F.C.U.
 FIRST COMMONWEALTH BANK
 FIRST FINANCIAL OF MD FCU
 FIRST MIDWEST BANK
 FIRST NIAGARA BANK
 FIRST SOURCE FEDERAL CU
 FIRST WESTERN FEDERAL SAVINGS
 FIRSTRUST
 FNB BANK, NA

MSA/MD: 41540 - SALISBURY, MD-DE

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

FNCB Bank	FORETHOUGHT LIFE INSURANCE CO	FRANKLIN BANK
FRANKLIN FIRST FINANCIAL, LTD.	FRANKLIN MINT FCU	FREEDOM CREDIT UNION
GATEWAY MORTGAGE GROUP	GENERATIONS BANK	GENEVA FINANCIAL, LLC
GEO-CORP, INC.	GEORGIA BANKING COMPANY	GOLDWATER BANK N.A.
GRANDBRIDGE REAL EST CAPITAL	GREAT LAKES CREDIT UNION	GREAT PLAINS NATIONAL BANK
GREENBOX LOANS	Greentree Mortgage Co., L.P.	GREENWOOD CREDIT UNION
GUARANTY BANK	GUARANTY TRUST COMPANY	GUIDANCE RESIDENTIAL LLC
HAMILTON BANK	HANCOCK MORTGAGE PARTNERS, LLC	HAR-CO CREDIT UNION
HARFORD BANK	High Tech Lending Inc.	HIWAY FEDERAL CREDIT UNION
HOMESERVICES LENDING, LLC	HOMESTEAD FUNDING CORP.	HOWARD BANK
HSBC BANK USA, NA	IDB-IIC FEDERAL CREDIT UNION	INDIANA FIRST BANK
INDUSTRIAL BANK	INTEGRITY HOME MORTGAGE	INTERCAP LENDING
INVESTORS BANK	INVESTORS HOME MORTGAGE	JAMES B. NUTTER & COMPANY
JMAC LENDING, INC	JOHN MARSHALL BANK	JONESTOWN BANK & TRUST CO
JPMORGAN CHASE BANK, NA	JUSTICE FEDERAL CREDIT UNION	KELLER MORTGAGE, LLC
KEYBANK NATIONAL ASSOCIATION	KONDAUR CAPITAL CORPORATION	Kopernik Bank
KS STATEBANK	LAFAYETTE AMBASSADOR BANK	LAFAYETTE FEDERAL CREDIT UNION
LANDMARK COMMUNITY BANK	LEADERONE FINANCIAL CORP. ISAO	LENDINGHOME FUNDING CORP.
Lenox Financial Mortgage Corpo	LEVEL ONE BANK	LIBERTY HOME EQUITY SOLUTIONS,
LIMA ONE CAPTIAL, LLC	LONGBRIDGE FINANCIAL, LLC	LOUVIERS FEDERAL CREDIT UNION
M&T REALTY CAPITAL CORPORATION	MALVERN FEDERAL SAVINGS BANK	MASON MCDUFFIE MORTGAGE CORPOR
MB FINANCIAL BANK NA	MCGRAW-HILL FCU	MEMBER FIRST MORTGAGE, LLC
MERCHANTS BANK OF INDIANA	Meridian Bank	MID PENN BANK
MID-ATLANTIC FEDERAL CREDIT UN	MID-ISLAND MORTGAGE CORP.	MIDCOAST COMMUNITY BANK
MIDDLETOWN VALLEY BANK	MIDFIRST BANK	MLD MORTGAGE, INC.
MONUMENT BANK	MORGAN STANLEY PRIVATE BANK NA	MORTGAGE ASSURANCE INC
MORTGAGE CAPITAL ASSOCIATES	MUNICIPAL EMPLOYEES CR UNION	MYCUMORTGAGE., LLC
NASA FEDERAL CREDIT UNION	NATIONS RELIABLE LENDING LLC	NATIONWIDE BANK
NBKC BANK	NEW AMERICA FINANCIAL CORP	NEW WINDSOR STATE BANK
NEW YORK COMMUNITY BANK	NEXBANK	NFCU
NORRISTOWN BELL CREDIT UNION	NORTH AMERICAN SAVINGS BANK	NORTHPOINTE BANK
NORTHROP GRUMMAN FEDERAL CREDI	NORTHWEST BANK	NORTHWEST FEDERAL CREDIT UNION
NUMARK CREDIT UNION	NYMEO FEDERAL CREDIT UNION	OAK MORTGAGE COMPANY
OAKSTAR BANK	OAKTREE FUNDING CORP	OCWEN LOAN SERVICING LLC
OLD LINE BANK	ORRSTOWN BANK	OwnersChoice Funding, Incorpor
PARKE BANK	PARKSIDE LENDING LLC	PEAPACK-GLADSTONE BANK
PENTAGON FEDERAL CREDIT UNION	PEOPLES BANK	PEOPLES HOME EQUITY, INC
PEOPLES SECURITY BANK & TRUST	PEOPLESBANK A CODORUS VALLEY	PHILADELPHIA FEDERAL CREDIT UN
PIEDMONT ADVANTAGE CU	PLATINUM HOME MORTGAGE CORP	POINT BREEZE CREDIT UNION
POLI MORTGAGE GROUP INC	POLICE & FIRE FEDERAL CU	Presidential Bank, FSB
PRINCE GEORGES COMMUNITY FCU	PRIVATE BANK OF BUCKHEAD	QUEENSTOWN BANK OF MARYLAND
QUORUM FEDERAL CREDIT UNION	RANLIFE, INC.	RAYMOND JAMES BANK, NA
RELIANT BANK	REVERE BANK	REVERSE MORTGAGE FUNDING LLC
ROSEDALE FEDERAL SAV & LOAN	SAC FEDERAL CREDIT UNION	SAN ANTONIO FEDERAL CREDIT UNI
SANDY SPRING BANK	SANTANDER BANK N.A.	SECKEL CAPITAL
SENECA FEDERAL S&L ASSOCIATION	SERVICE 1ST FCU	SEVERN SAVINGS BANK

MSA/MD: 41540 - SALISBURY, MD-DE

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

SHARONVIEW FEDERAL CU
 SoFi Lending Corp.
 SOVEREIGN LENDING GROUP
 STATE FARM BANK
 SUN EAST FEDERAL CREDIT UNION
 TAMMAC HOLDINGS CORPORATION
 THE COLUMBIA BANK
 THE FIDELITY DEPOSIT & DISCOUN
 THE NATIONAL BANK OF MALVERN
 THE VICTORY BANK
 TOTAL MORTGAGE SERVICES, LLC
 TRUMARK FINANCIAL CREDIT UNION
 UNIFY FINANCIAL CREDIT UNION
 UNITED NATIONS FEDERAL CU
 UNIVERSITY ISLAMIC FINANCIAL
 US MORTGAGE CORPORATIOIN
 VIST BANK
 WASHINGTONFIRST BANK
 WEST TOWN BANK & TRUST

Signal Financial Federal Credi
 SOMERSET TRUST COMPANY
 ST CASIMIRS SAVINGS BANK
 STIFEL BANK & TRUST
 SWBC Mortgage Corporation
 TEXAS CAPITAL BANK
 THE EPHRATA NATIONAL BANK
 THE FREEDOM BANK OF VIRGINIA
 THE NORTHERN TRUST COMPANY
 THIRD FEDERAL SAVINGS AND LOAN
 TOWER FEDERAL CREDIT UNION
 UBS AG, TAMPA BRANCH
 UNION HOME MORTGAGE
 United Security Financial
 UNIVEST BANK AND TRUST CO.
 USAA FEDERAL SAVINGS BANK
 WALDEN SAVINGS BANK
 WATERMARK CAPITAL, INC.
 WRIGHT PATMAN CONGRESSIONAL FC

SIMSBURY BANK & TRUST COMPANY
 SONABANK
 STATE DEPARTMENT FCU
 SUMMIT COMMUNITY BANK
 TALMER B&TC
 THE BRYN MAWR TRUST COMPANY
 THE FEDERAL SAVINGS BANK
 THE HUNTINGTON NATIONAL BANK
 THE PEOPLES BANK
 TIAA-CREF TRUST COMPANY, FSB
 TOWNEBANK
 UBS Bank USA
 UNITED BANK VA
 UNITED STATES SENATE FCU
 US BANK, N.A.
 VIRIVA COMMUNITY CREDIT UNION
 WASATCH PEAKS CREDIT UNION
 WEI MORTGAGE LLC
 YORK TRADITIONS BANK

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0501.01														15	109				
LOANS ORIGINATED	24	4864	18	3514	45	7807	12	1167			5	570	3	306					
APPS APPROVED, NOT ACCEPTED			1	50	3	431	1	138			1	50							
APPS DENIED	3	589	1	175	37	10243	4	630			3	492	1	24					
APPS WITHDRAWN	1	108			16	2875	2	212					2	190					
FILES CLOSED FOR INCOMPLETENESS	1	189			3	502							1	124					
DE/SUSSEX COUNTY/0501.03														15	137				
LOANS ORIGINATED	38	8167	54	11530	86	18163	9	583			23	4767	2	145					
APPS APPROVED, NOT ACCEPTED	2	406	2	347	9	1694					3	679							
APPS DENIED	3	644	21	2824	47	9742	6	302			9	1764	9	1244					
APPS WITHDRAWN	5	1057	8	1571	30	6469	3	371			6	1139	1	223					
FILES CLOSED FOR INCOMPLETENESS	2	340	4	304	16	3511					5	1291	6	644					
DE/SUSSEX COUNTY/0501.04														34	98				
LOANS ORIGINATED	34	5736	26	4079	29	4012	8	405	2	796	14	1900							
APPS APPROVED, NOT ACCEPTED			1	35	1	148													
APPS DENIED	10	1666	4	1050	20	3509	9	397			4	321							
APPS WITHDRAWN	7	1356	4	485	11	1877	1	138			3	684							
FILES CLOSED FOR INCOMPLETENESS			1	78	4	588							1	78					
DE/SUSSEX COUNTY/0501.05														44	95				
LOANS ORIGINATED	36	6618	17	2672	56	10269	10	867			7	879	15	1798					
APPS APPROVED, NOT ACCEPTED	1	147	1	117	6	3272					1	2400	2	2547					
APPS DENIED	5	1008	11	1564	57	9752	12	248			3	310	17	1702					
APPS WITHDRAWN	4	761			11	2043							2	263					
FILES CLOSED FOR INCOMPLETENESS	2	288	2	295	12	1955					2	242	2	117					
DE/SUSSEX COUNTY/0502.00														40	75				
LOANS ORIGINATED	16	3268	28	3300	31	5300	5	307			13	641	17	1213					
APPS APPROVED, NOT ACCEPTED	1	234			4	649					1	96	1	154					
APPS DENIED	3	394	9	1043	23	3801	7	93			3	363	10	844					
APPS WITHDRAWN	1	277	2	411	6	1239	1	240			2	363							
FILES CLOSED FOR INCOMPLETENESS	3	558	4	492	7	1578							6	745					

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0503.01														29	99				
LOANS ORIGINATED	50	8590	64	11813	66	11573	10	937	1	3000	16	2639	9	875					
APPS APPROVED, NOT ACCEPTED			1	55	3	500	1	13			1	55							
APPS DENIED	12	1972	25	3491	51	8529	16	587			9	991	25	2611					
APPS WITHDRAWN	13	2457	9	1706	23	4177	5	867	1	2625	4	752	5	537					
FILES CLOSED FOR INCOMPLETENESS	6	868	18	1304	9	1403	1	10			4	229	24	2047					
DE/SUSSEX COUNTY/0503.02														31	88				
LOANS ORIGINATED	19	3158	25	4443	43	8058	12	578			4	289	10	866					
APPS APPROVED, NOT ACCEPTED	2	193			1	144													
APPS DENIED	3	429	7	531	39	6397	15	155			2	234	19	1156					
APPS WITHDRAWN	4	490	2	268	8	1292	1	235			3	635	2	358					
FILES CLOSED FOR INCOMPLETENESS					8	1367					1	119	2	198					
DE/SUSSEX COUNTY/0504.01														21	97				
LOANS ORIGINATED	16	2742	16	3826	40	6515	12	1260			5	956	4	512					
APPS APPROVED, NOT ACCEPTED			1	392	1	149	1	4			2	396							
APPS DENIED	4	753	3	346	20	3050	10	547			5	490	1	181					
APPS WITHDRAWN	1	251			14	2258	1	151			1	136							
FILES CLOSED FOR INCOMPLETENESS	1	171			2	321													
DE/SUSSEX COUNTY/0504.03														36	98				
LOANS ORIGINATED	11	1977	9	1675	17	3012	4	123			3	482	1	149					
APPS APPROVED, NOT ACCEPTED																			
APPS DENIED			2	458	13	2277	4	80					1	130					
APPS WITHDRAWN	1	190	1	188	4	872	2	414			1	188							
FILES CLOSED FOR INCOMPLETENESS	1	146	1	24	5	1050	1	25			1	44	2	170					
DE/SUSSEX COUNTY/0504.05														24	111				
LOANS ORIGINATED	46	7357	18	2011	47	7537	2	37			7	598							
APPS APPROVED, NOT ACCEPTED	1	276			4	612							1	276					
APPS DENIED	8	1119	3	242	28	3982	2	8			4	426	1	5					
APPS WITHDRAWN	4	569	7	808	11	1926													
FILES CLOSED FOR INCOMPLETENESS					6	887					1	146	1	54					

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0504.06														52	65					
LOANS ORIGINATED	27	4454	16	2030	29	4383	6	671	1	83	6	764	1	62						
APPS APPROVED, NOT ACCEPTED			1	160							1	160								
APPS DENIED	11	1779	20	2568	26	4676	9	334			6	774	20	2455						
APPS WITHDRAWN	7	1235	1	211	9	1312					1	125								
FILES CLOSED FOR INCOMPLETENESS	10	1653	13	1022	4	463					1	70	19	2022						
DE/SUSSEX COUNTY/0504.07														44	97					
LOANS ORIGINATED	20	4215	27	5075	39	7943	17	673			9	1158	6	558						
APPS APPROVED, NOT ACCEPTED					2	61														
APPS DENIED	5	750	4	768	26	5005	5	40			1	10	5	457						
APPS WITHDRAWN	5	729	3	606	11	2446	2	65			1	280								
FILES CLOSED FOR INCOMPLETENESS	1	124	10	827	7	1456	1	25			2	237	10	827						
DE/SUSSEX COUNTY/0504.08														34	77					
LOANS ORIGINATED	31	5699	10	1295	24	3784	4	341			3	333	12	988						
APPS APPROVED, NOT ACCEPTED			2	178	4	828							3	210						
APPS DENIED	6	1126	9	669	19	2834	16	221			4	337	20	1168						
APPS WITHDRAWN	2	336	1	170	9	1869	1	135												
FILES CLOSED FOR INCOMPLETENESS	2	261			2	161	1	11					2	214						
DE/SUSSEX COUNTY/0505.01														24	77					
LOANS ORIGINATED	10	1892	11	2394	37	6215	12	1273			6	674	4	448						
APPS APPROVED, NOT ACCEPTED			1	219	2	283														
APPS DENIED	5	940	10	1244	24	3548	6	88					11	1195						
APPS WITHDRAWN	1	205	2	184	7	1001							1	79						
FILES CLOSED FOR INCOMPLETENESS	6	842	14	1038	2	407							19	1710						
DE/SUSSEX COUNTY/0505.03														70	52					
LOANS ORIGINATED	8	1470	16	3188	22	4113	1	5			11	1662	2	372						
APPS APPROVED, NOT ACCEPTED	1	145	1	57							1	57								
APPS DENIED	1	225	4	1056	12	1570	3	174			4	713								
APPS WITHDRAWN	3	527	1	72	9	1375	1	150												
FILES CLOSED FOR INCOMPLETENESS	1	63			3	391	1	60			1	62	1	63						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0505.04														42	106					
LOANS ORIGINATED	26	5763	37	7507	46	8845	10	1173		15	2475	3	415							
APPS APPROVED, NOT ACCEPTED	1	130			5	1008				1	104									
APPS DENIED	7	1019	5	874	29	5328	10	539		3	362	4	209							
APPS WITHDRAWN	6	904	8	1541	11	1960				2	233	1	72							
FILES CLOSED FOR INCOMPLETENESS	1	309			8	1572	1	380												
DE/SUSSEX COUNTY/0506.01														22	102					
LOANS ORIGINATED	30	7255	35	7740	55	11094	9	705		12	2032	10	1142							
APPS APPROVED, NOT ACCEPTED	4	862	2	240	5	1189	1	100		1	232	1	191							
APPS DENIED	8	1515	6	1140	49	10957	11	192		2	242	11	912							
APPS WITHDRAWN	6	1232	9	1987	20	4013	3	511		2	464	3	237							
FILES CLOSED FOR INCOMPLETENESS	1	174	1	25	10	1942	1	17		1	25	3	216							
DE/SUSSEX COUNTY/0506.02														32	96					
LOANS ORIGINATED	103	21387	133	23810	98	17982	8	403		47	8111	10	750							
APPS APPROVED, NOT ACCEPTED			4	592	15	2930				6	765									
APPS DENIED	16	3149	67	8401	54	9615	13	562		13	1619	52	5272							
APPS WITHDRAWN	16	3372	27	4645	25	4875	4	325		6	1158	4	340							
FILES CLOSED FOR INCOMPLETENESS	16	2744	56	4691	13	2857				2	178	63	5645							
DE/SUSSEX COUNTY/0507.01														35	88					
LOANS ORIGINATED	43	8621	79	18124	49	11015	5	766		30	7072	17	1616							
APPS APPROVED, NOT ACCEPTED			1	48	5	1325						1	48							
APPS DENIED	13	2865	6	1144	26	4549	8	209		3	358	7	682							
APPS WITHDRAWN	7	1377	13	3313	18	4139	1	3		3	918	4	549							
FILES CLOSED FOR INCOMPLETENESS	5	802	1	336	4	663				1	336	3	361							
DE/SUSSEX COUNTY/0507.03														30	92					
LOANS ORIGINATED	12	2521	28	4978	21	3890	4	36		19	3702	14	992							
APPS APPROVED, NOT ACCEPTED			3	267	1	104				1	69	2	149							
APPS DENIED	1	120	6	894	14	2802	5	34		3	675	11	750							
APPS WITHDRAWN			3	540	8	1617				4	923	4	288							
FILES CLOSED FOR INCOMPLETENESS	1	248	1	33	2	426				1	334	1	33							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0507.04															16	82				
LOANS ORIGINATED	15	2647	93	22594	64	15684	18	1129	1	265	73	20250	36	2912						
APPS APPROVED, NOT ACCEPTED	2	387	1	52	4	1128					2	469	2	256						
APPS DENIED	7	943	39	4740	38	7946	12	326			22	4559	40	2567						
APPS WITHDRAWN	5	830	11	3821	21	5255	3	225			8	4383	6	317						
FILES CLOSED FOR INCOMPLETENESS	1	167	1	138	11	2102					5	804	2	202						
DE/SUSSEX COUNTY/0507.05															9	85				
LOANS ORIGINATED	10	1912	33	6371	30	7621	8	101			20	4702	23	1667						
APPS APPROVED, NOT ACCEPTED			4	2655	3	573	1	35			2	2520	3	155						
APPS DENIED	4	891	23	2251	27	5158	7	485			15	2264	29	2037						
APPS WITHDRAWN	1	230	5	495	6	1498					5	796	3	255						
FILES CLOSED FOR INCOMPLETENESS	1	322	9	850	1	239	1	155			2	399	8	500						
DE/SUSSEX COUNTY/0507.06															5	81				
LOANS ORIGINATED	2	321	34	2403	2	214	8	74			24	1784	34	1941						
APPS APPROVED, NOT ACCEPTED	1	213	8	783							1	98	8	898						
APPS DENIED			25	1466	4	412	9	80			9	571	33	1567						
APPS WITHDRAWN			3	293	1	137					2	254	2	176						
FILES CLOSED FOR INCOMPLETENESS			1	26			1	25			1	26	2	51						
DE/SUSSEX COUNTY/0508.01															25	82				
LOANS ORIGINATED	27	5870	48	10144	55	10891	11	1032			16	2993	5	308						
APPS APPROVED, NOT ACCEPTED	4	740	1	180	4	961	1	50			1	180								
APPS DENIED	3	845	6	1236	28	5635	6	86			6	917	1	80						
APPS WITHDRAWN	4	1185	9	1629	12	2492	2	333			3	613								
FILES CLOSED FOR INCOMPLETENESS	2	276			10	2082	1	232			1	139								
DE/SUSSEX COUNTY/0508.02															23	105				
LOANS ORIGINATED	33	8117	141	34904	95	22574	18	2244			50	12622	1	166						
APPS APPROVED, NOT ACCEPTED			2	483	3	844					1	321	1	162						
APPS DENIED	6	1235	8	2041	28	5577	7	199			3	605	1	86						
APPS WITHDRAWN	5	817	16	4094	26	6010	2	334			4	1198	1	109						
FILES CLOSED FOR INCOMPLETENESS	1	125			8	1586							1	125						

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
DE/SUSSEX COUNTY/0508.03												14	122	
LOANS ORIGINATED	31	8935	155	34658	170	39664	9	803		79	17356	22	1795	
APPS APPROVED, NOT ACCEPTED			8	1230	12	3036	1	10		5	743	4	229	
APPS DENIED	8	2233	30	4276	57	14533	12	560		10	2109	26	1704	
APPS WITHDRAWN	5	1104	23	4584	48	9992	2	391		12	2524	4	251	
FILES CLOSED FOR INCOMPLETENESS	3	575	8	1521	15	3510	1	195		3	722	4	323	
DE/SUSSEX COUNTY/0509.01												10	132	
LOANS ORIGINATED	7	1658	81	19925	63	15181	8	1047		79	19379	4	386	
APPS APPROVED, NOT ACCEPTED					4	1104	1	413		1	413			
APPS DENIED	1	321	7	1185	23	6473	3	182		9	2089	2	135	
APPS WITHDRAWN	1	260	14	3958	16	4009	1	12		20	5690	1	195	
FILES CLOSED FOR INCOMPLETENESS					8	1893				3	703			
DE/SUSSEX COUNTY/0509.02												12	115	
LOANS ORIGINATED	7	2651	120	41463	101	35643	8	6366		106	37234	1	4991	
APPS APPROVED, NOT ACCEPTED	1	241	1	417	6	1992	1	25		5	1629			
APPS DENIED	2	437	4	550	27	8642	7	608		11	3561	3	78	
APPS WITHDRAWN			23	9670	18	5896	1	440		21	8701			
FILES CLOSED FOR INCOMPLETENESS			2	690	3	325				3	857	1	30	
DE/SUSSEX COUNTY/0510.03												18	87	
LOANS ORIGINATED	10	3191	195	70446	161	50245	12	1716	1	18337	206	66311	12	1199
APPS APPROVED, NOT ACCEPTED			6	1669	6	1201	1	25			7	1711	2	90
APPS DENIED	2	728	20	4624	56	17928	7	620			25	5027	15	836
APPS WITHDRAWN			25	9064	31	8855	1	67			28	9398		
FILES CLOSED FOR INCOMPLETENESS			4	660	12	3679					5	996	4	340
DE/SUSSEX COUNTY/0510.04												14	105	
LOANS ORIGINATED	25	7959	191	51601	124	28862	13	1466			112	29386	1	100
APPS APPROVED, NOT ACCEPTED	3	674	3	576	8	1407	1	25			4	791	1	131
APPS DENIED	6	1800	17	3999	54	12798	9	864			22	5213	3	260
APPS WITHDRAWN	2	843	23	7407	31	6891					19	5299		
FILES CLOSED FOR INCOMPLETENESS			5	663	10	2802	1	197			2	200	3	285

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	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
DE/SUSSEX COUNTY/0510.05													11	97
LOANS ORIGINATED	31	7801	107	22724	137	30152	16	1368			79	15280	10	435
APPS APPROVED, NOT ACCEPTED	1	162	3	468	8	2176					4	879		
APPS DENIED	4	1141	25	2197	35	6617	7	51			8	1680	25	1042
APPS WITHDRAWN	4	662	17	3729	40	10337	3	770			13	2695		
FILES CLOSED FOR INCOMPLETENESS	1	107	8	566	7	1276	1	180			1	160	7	345
DE/SUSSEX COUNTY/0510.06													6	102
LOANS ORIGINATED	10	2430	77	22753	64	18389	6	268			52	14768	6	642
APPS APPROVED, NOT ACCEPTED			2	672	3	601					2	672	1	21
APPS DENIED	1	110	8	1894	35	9753	5	54			7	2914	5	171
APPS WITHDRAWN	1	324	12	3349	24	6493	2	614			7	2146		
FILES CLOSED FOR INCOMPLETENESS			1	90	6	1453					4	937	1	90
DE/SUSSEX COUNTY/0510.07													9	123
LOANS ORIGINATED	2	570	156	54465	131	43006	6	566			151	50786	8	307
APPS APPROVED, NOT ACCEPTED			10	1460	8	4381					4	890	6	279
APPS DENIED			29	4805	55	15860	11	521			25	6824	22	888
APPS WITHDRAWN	3	919	23	7412	35	10948	1	318			31	9346	1	24
FILES CLOSED FOR INCOMPLETENESS			8	1643	5	1527	1	25			6	1682	4	207
DE/SUSSEX COUNTY/0511.01													5	172
LOANS ORIGINATED			36	22659	50	31533	3	1150			75	45423		
APPS APPROVED, NOT ACCEPTED			1	375	2	1250					3	1625		
APPS DENIED			3	2758	16	9621					14	8341		
APPS WITHDRAWN			1	400	12	7265	1	960			12	6565		
FILES CLOSED FOR INCOMPLETENESS					6	6899					2	2388		
DE/SUSSEX COUNTY/0511.02													6	131
LOANS ORIGINATED			92	54713	63	31601	5	1689			115	66953		
APPS APPROVED, NOT ACCEPTED			5	3456	1	352					6	3808		
APPS DENIED			4	1314	18	10271					16	9416	1	40
APPS WITHDRAWN			14	6697	15	8556	2	610			20	11372		
FILES CLOSED FOR INCOMPLETENESS			2	1075	4	1008	1	1125			7	3208		

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families									
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0511.03														6	189			
LOANS ORIGINATED			67	41502	61	25669	2	1200	1	220	117	58981						
APPS APPROVED, NOT ACCEPTED			4	1189	2	725	1	417			5	1806						
APPS DENIED	2	581	14	9158	18	7484	4	2210			27	13700						
APPS WITHDRAWN			10	4181	20	7489					23	9529						
FILES CLOSED FOR INCOMPLETENESS			1	413	5	2919					4	1643						
DE/SUSSEX COUNTY/0512.01														4	129			
LOANS ORIGINATED			85	52740	68	31359	6	868	2	1647	129	73168	1	142				
APPS APPROVED, NOT ACCEPTED			4	758	8	6260					8	3122	1	56				
APPS DENIED			8	3443	37	15664	3	1445			31	15834						
APPS WITHDRAWN	1	413	9	2866	18	13586					18	10991	1	121				
FILES CLOSED FOR INCOMPLETENESS			1	300	8	4986	1	610			7	2645						
DE/SUSSEX COUNTY/0512.02														3	148			
LOANS ORIGINATED			57	31854	55	28450	7	1913			95	54459						
APPS APPROVED, NOT ACCEPTED			1	495	2	1228					2	1228						
APPS DENIED			5	2102	23	7636					18	7747						
APPS WITHDRAWN			7	3388	17	5789					18	7391						
FILES CLOSED FOR INCOMPLETENESS			2	167	5	2494					3	1925	1	75				
DE/SUSSEX COUNTY/0512.03														5	107			
LOANS ORIGINATED			78	22966	47	13549	1	210			117	33892						
APPS APPROVED, NOT ACCEPTED			2	528	5	1316					7	1844						
APPS DENIED			6	1964	29	8119	1	10			24	6642						
APPS WITHDRAWN			10	3543	21	6748	2	717			27	8314						
FILES CLOSED FOR INCOMPLETENESS					4	777					4	777						
DE/SUSSEX COUNTY/0512.04														5	127			
LOANS ORIGINATED			72	34858	76	34383	3	1370			138	62860						
APPS APPROVED, NOT ACCEPTED			1	223	5	4480					5	3955						
APPS DENIED			1	823	22	9328					13	6697						
APPS WITHDRAWN			14	5354	14	6203					23	9486						
FILES CLOSED FOR INCOMPLETENESS			3	3153	3	1065					5	3787						

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	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
DE/SUSSEX COUNTY/0512.05													4	136
LOANS ORIGINATED			39	21509	40	16455	2	620			67	33590		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			5	2675	7	7717	1	20			6	5277	1	20
APPS WITHDRAWN			5	3209	3	1150	1	520			9	4879		
FILES CLOSED FOR INCOMPLETENESS					1	375								
DE/SUSSEX COUNTY/0513.01													4	101
LOANS ORIGINATED	25	5914	149	37389	149	34559	8	992			135	33931	8	598
APPS APPROVED, NOT ACCEPTED	2	463	3	594	12	2375					8	1641	2	225
APPS DENIED	4	989	18	3854	56	12268	7	956			17	4156	9	1198
APPS WITHDRAWN	7	1672	19	4263	41	8436	1	35			21	5049	2	199
FILES CLOSED FOR INCOMPLETENESS			1	95	10	2228					3	758	1	95
DE/SUSSEX COUNTY/0513.02													14	74
LOANS ORIGINATED	17	3888	230	53840	65	16375	9	493			167	42202	12	1352
APPS APPROVED, NOT ACCEPTED	2	469	5	915	1	417					4	645	3	397
APPS DENIED	5	1240	12	2745	40	8237	6	40			15	3484	4	358
APPS WITHDRAWN	4	695	15	3341	23	4592	2	182			8	1774	2	245
FILES CLOSED FOR INCOMPLETENESS	1	305	2	648	7	1574					3	635	1	138
DE/SUSSEX COUNTY/0513.03													8	112
LOANS ORIGINATED	14	3655	203	52877	154	34625	14	2740			217	53173	6	633
APPS APPROVED, NOT ACCEPTED	1	207	5	1063	10	1776					9	1813	1	207
APPS DENIED	3	883	12	3027	69	15658	4	54			37	8346	6	658
APPS WITHDRAWN	3	620	19	4522	41	8849	3	600			28	6416		
FILES CLOSED FOR INCOMPLETENESS	2	372	5	631	20	4779	1	10			11	2572	3	337
DE/SUSSEX COUNTY/0513.05													8	113
LOANS ORIGINATED	7	1497	164	50435	100	26334	9	1070			163	49101	6	751
APPS APPROVED, NOT ACCEPTED			3	771	6	1271					7	1427	2	142
APPS DENIED	3	800	17	3574	42	11249	5	554			20	5345	12	1763
APPS WITHDRAWN	3	1196	19	6412	24	6289	2	571			27	8523	1	220
FILES CLOSED FOR INCOMPLETENESS	3	520	10	1508	10	2547					8	2195	9	1001

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0513.06															7	115				
LOANS ORIGINATED	11	3793	103	27106	100	26341	9	856			120	31083	20	2125						
APPS APPROVED, NOT ACCEPTED			1	140	8	2599					5	1417								
APPS DENIED	2	309	20	3565	49	11854	2	18			24	5329	12	1419						
APPS WITHDRAWN			11	2365	29	6774	1	12			13	3065	4	755						
FILES CLOSED FOR INCOMPLETENESS			3	261	13	2561					7	1392	3	261						
DE/SUSSEX COUNTY/0514.00															44	93				
LOANS ORIGINATED	6	1251	60	14803	26	4798	6	88			41	9862	2	148						
APPS APPROVED, NOT ACCEPTED					3	329							1	21						
APPS DENIED	5	699	8	858	31	6112	2	24			5	601	4	277						
APPS WITHDRAWN	2	289	5	884	27	5766					2	499								
FILES CLOSED FOR INCOMPLETENESS					4	832														
DE/SUSSEX COUNTY/0515.00															32	81				
LOANS ORIGINATED	25	4460	51	11093	58	11390	11	522			15	2761	6	639						
APPS APPROVED, NOT ACCEPTED	1	140	2	288	3	505							2	214						
APPS DENIED	3	387	16	2966	32	6612	21	700			7	1026	13	1388						
APPS WITHDRAWN	7	1374	6	950	15	3205	1	143					2	187						
FILES CLOSED FOR INCOMPLETENESS	3	664	9	1226	8	1633	1	172			1	138	8	1027						
DE/SUSSEX COUNTY/0517.01															12	100				
LOANS ORIGINATED	19	3569	9	1367	46	7531	8	349			5	634	13	1703						
APPS APPROVED, NOT ACCEPTED	1	200			4	548							3	493						
APPS DENIED	4	593	1	130	23	3841	15	124	1	10	5	208	6	195						
APPS WITHDRAWN			3	436	18	3209					1	108	1	187						
FILES CLOSED FOR INCOMPLETENESS	1	162			8	1513							2	284						
DE/SUSSEX COUNTY/0517.02															12	109				
LOANS ORIGINATED	41	7530	24	4276	55	10247	13	1023			4	390	20	2449						
APPS APPROVED, NOT ACCEPTED	1	159			5	950							2	262						
APPS DENIED	6	1120	15	2332	40	7490	13	377			2	21	22	2313						
APPS WITHDRAWN	4	884	5	668	13	2007	5	764			1	132	3	448						
FILES CLOSED FOR INCOMPLETENESS	6	887	12	1172	10	1952							18	2101						

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0518.01															23	78				
LOANS ORIGINATED	34	5951	18	3494	45	7767	11	847			6	748	9	961						
APPS APPROVED, NOT ACCEPTED	2	348			4	643	1	5					2	326						
APPS DENIED	4	759	1	106	22	3041	8	199			2	23	5	237						
APPS WITHDRAWN	4	591	1	30	9	1599							2	301						
FILES CLOSED FOR INCOMPLETENESS			2	104	15	2147							3	190						
DE/SUSSEX COUNTY/0518.02															42	105				
LOANS ORIGINATED	25	3556	14	1446	23	4470	2	129	1	225	9	2460	1	209						
APPS APPROVED, NOT ACCEPTED	4	850	1	25	4	780					1	178	1	248						
APPS DENIED	10	1309	5	604	21	2843	7	255			4	223								
APPS WITHDRAWN	12	1683	2	178	9	1228					1	101								
FILES CLOSED FOR INCOMPLETENESS	3	467	2	283	4	549					2	283	2	325						
DE/SUSSEX COUNTY/0519.00															22	95				
LOANS ORIGINATED	32	5664	18	2920	48	8105	7	189			3	241	13	1391						
APPS APPROVED, NOT ACCEPTED	1	196	1	60	1	167	1	20			1	20	2	256						
APPS DENIED	8	1225	31	3940	30	4302	12	341			1	5	34	3718						
APPS WITHDRAWN	4	777	3	292	10	2269	1	34			4	479	1	222						
FILES CLOSED FOR INCOMPLETENESS	9	1500	17	1268	5	1014							21	2060						
MD/WICOMICO COUNTY/0001.00															64	61				
LOANS ORIGINATED	13	1533	5	323	10	1128	3	176			5	218								
APPS APPROVED, NOT ACCEPTED			1	64	2	157					1	64								
APPS DENIED	1	63	2	120	10	936	4	98			4	227								
APPS WITHDRAWN	4	550	3	146	6	519	1	125			3	196								
FILES CLOSED FOR INCOMPLETENESS					3	429														
MD/WICOMICO COUNTY/0002.00															35	78				
LOANS ORIGINATED	8	1084	7	708	12	1643	1	25			4	294								
APPS APPROVED, NOT ACCEPTED	1	91			1	100														
APPS DENIED	1	10001	5	10359	12	1886	3	15			1	169								
APPS WITHDRAWN	1	123	2	188	7	831					2	174								
FILES CLOSED FOR INCOMPLETENESS	1	210	3	233	1	91							4	443						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
MD/WICOMICO COUNTY/0003.00												95	43		
LOANS ORIGINATED			1	151	1	36					2	187			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					3	305									
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
MD/WICOMICO COUNTY/0004.00													33	100	
LOANS ORIGINATED	15	2200	25	3230	19	2561	4	343			12	1179			
APPS APPROVED, NOT ACCEPTED					2	418									
APPS DENIED			5	570	21	3041	2	16			1	35			
APPS WITHDRAWN	3	386			10	1618	1	131							
FILES CLOSED FOR INCOMPLETENESS					2	402	1	20			2	187			
MD/WICOMICO COUNTY/0005.00														55	78
LOANS ORIGINATED	10	997	7	575	4	491	1	25			8	628			
APPS APPROVED, NOT ACCEPTED	1	172	1	599							1	599	1	172	
APPS DENIED			3	178	8	1030					5	718			
APPS WITHDRAWN			2	148	2	214	1	254							
FILES CLOSED FOR INCOMPLETENESS															
MD/WICOMICO COUNTY/0101.01														30	91
LOANS ORIGINATED	23	3273	35	3914	36	4917	6	420	1	18980	14	1296			
APPS APPROVED, NOT ACCEPTED	3	460	3	225	1	196	1	10			2	190			
APPS DENIED	5	651	5	600	35	5104	5	307			2	269			
APPS WITHDRAWN	7	974	3	346	14	2049					3	328			
FILES CLOSED FOR INCOMPLETENESS	2	259	1	139	8	1246					1	152			
MD/WICOMICO COUNTY/0101.02														27	107
LOANS ORIGINATED	12	1727	25	3058	25	3456	5	179	1	7520	9	947			
APPS APPROVED, NOT ACCEPTED			2	454	4	681									
APPS DENIED	3	328	1	82	23	3255	5	225			4	371			
APPS WITHDRAWN	2	276	4	381	12	1822	1	75			3	261			
FILES CLOSED FOR INCOMPLETENESS	1	98	1	130	2	250									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
MD/WICOMICO COUNTY/0102.00														88	62				
LOANS ORIGINATED	13	1460	10	1014	14	1497	2	6	1	1250	5	296	1	39					
APPS APPROVED, NOT ACCEPTED			1	43	3	492													
APPS DENIED	1	126	11	1948	24	3715	4	35			2	1493	7	276					
APPS WITHDRAWN	2	228	3	470	16	2254					2	109							
FILES CLOSED FOR INCOMPLETENESS			2	82	6	1004							2	82					
MD/WICOMICO COUNTY/0103.00														31	157				
LOANS ORIGINATED	59	12215	74	15367	96	19189	16	1072			13	2427	2	19					
APPS APPROVED, NOT ACCEPTED	1	132	2	352	11	2226	1	50			2	212							
APPS DENIED	8	1327	8	1061	56	10939	1	5			6	1124	4	192					
APPS WITHDRAWN	12	2790	12	2109	34	6535	1	25			4	490							
FILES CLOSED FOR INCOMPLETENESS	2	203	2	148	16	3711	1	25			1	253	1	22					
MD/WICOMICO COUNTY/0104.00														24	121				
LOANS ORIGINATED	35	5575	48	9136	33	6290	4	523			15	1987	1	20					
APPS APPROVED, NOT ACCEPTED	1	147			5	1292	1	75											
APPS DENIED	4	498	4	363	30	5895	8	173			1	4	3	172					
APPS WITHDRAWN	9	1225	4	525	14	1945	1	80			4	462							
FILES CLOSED FOR INCOMPLETENESS					4	1046	3	66			1	130							
MD/WICOMICO COUNTY/0105.01														31	106				
LOANS ORIGINATED	47	7565	36	4581	45	10058	6	305			13	3965							
APPS APPROVED, NOT ACCEPTED			1	60	6	896	1	5			3	267							
APPS DENIED	6	899	4	421	21	4315	6	1007			4	2050							
APPS WITHDRAWN	8	1453	4	446	20	2990	1	194			4	530							
FILES CLOSED FOR INCOMPLETENESS			2	194	10	1924					1	24							
MD/WICOMICO COUNTY/0105.02														33	86				
LOANS ORIGINATED	12	1808	32	3313	32	5179	5	305			11	703							
APPS APPROVED, NOT ACCEPTED			1	99	4	761													
APPS DENIED	6	912	5	628	28	4252	3	55			4	584	5	551					
APPS WITHDRAWN	2	428	5	487	6	1126					3	254							
FILES CLOSED FOR INCOMPLETENESS			2	303	5	745					1	119	1	41					

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
MD/WICOMICO COUNTY/0106.03														24	108				
LOANS ORIGINATED	39	6340	29	3916	59	10015	7	201	2	32010	5	659	1	93					
APPS APPROVED, NOT ACCEPTED			3	304	3	447	1	15			2	192							
APPS DENIED	2	301	11	903	32	5026	6	493			3	261	5	197					
APPS WITHDRAWN	3	477	4	579	12	1866	3	65											
FILES CLOSED FOR INCOMPLETENESS			1	140	8	1278													
MD/WICOMICO COUNTY/0106.04														11	104				
LOANS ORIGINATED	33	5095	27	4856	49	8259	12	908			9	1453	7	583					
APPS APPROVED, NOT ACCEPTED	1	257	3	178	3	434	1	117			1	105	3	190					
APPS DENIED	5	746	3	473	36	5672	15	756			5	453	6	452					
APPS WITHDRAWN	5	767	3	382	18	2983	1	80					4	310					
FILES CLOSED FOR INCOMPLETENESS			2	80	4	810	1	13											
MD/WICOMICO COUNTY/0106.05														11	143				
LOANS ORIGINATED	20	3783	31	7357	59	10492	6	123			6	742							
APPS APPROVED, NOT ACCEPTED	2	370	1	83	5	806					2	422							
APPS DENIED	1	98	7	1371	27	5301	2	262			3	558							
APPS WITHDRAWN	1	164	4	811	15	2477					2	479	1	214					
FILES CLOSED FOR INCOMPLETENESS			1	293	3	558													
MD/WICOMICO COUNTY/0106.06														12	115				
LOANS ORIGINATED	17	2994	25	4329	36	6296	11	444			4	193	4	258					
APPS APPROVED, NOT ACCEPTED	1	87			4	691							1	87					
APPS DENIED	5	809	3	215	31	5644	8	328			4	575	5	325					
APPS WITHDRAWN	1	132	5	662	10	1659	2	430					1	137					
FILES CLOSED FOR INCOMPLETENESS	2	194			9	1388					1	106							
MD/WICOMICO COUNTY/0107.01														22	106				
LOANS ORIGINATED	22	3714	22	3723	41	6464	12	670			7	504	3	301					
APPS APPROVED, NOT ACCEPTED	3	404	1	147	4	616													
APPS DENIED	6	888	2	189	24	3793	10	263					4	423					
APPS WITHDRAWN	3	412			19	2610	2	149			1	181	2	283					
FILES CLOSED FOR INCOMPLETENESS					8	1433	2	122											

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MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
MD/WICOMICO COUNTY/0107.02															30	93				
LOANS ORIGINATED	60	9825	46	5531	56	7528	9	636			18	1389	4	189						
APPS APPROVED, NOT ACCEPTED	2	292	2	94	6	991					1	60	1	34						
APPS DENIED	7	1241	8	535	48	7373	15	649			4	384	7	323						
APPS WITHDRAWN	5	560	7	785	37	5028					9	992								
FILES CLOSED FOR INCOMPLETENESS			1	115	11	1623	1	25												
MD/WICOMICO COUNTY/0108.00															21	108				
LOANS ORIGINATED	27	4691	36	8120	64	13469	10	1007			12	1956	6	376						
APPS APPROVED, NOT ACCEPTED					9	1700														
APPS DENIED	7	1065	7	1250	43	7474	5	120			1	60	1	30						
APPS WITHDRAWN	3	500	1	700	26	7562	1	141			1	250								
FILES CLOSED FOR INCOMPLETENESS	2	212	2	380	7	1393	1	30					2	262						
MD/WORCESTER COUNTY/9500.00															19	124				
LOANS ORIGINATED			133	30644	54	12468	2	133	4	3136	169	38042	1	13						
APPS APPROVED, NOT ACCEPTED			4	796	6	1326					7	1855								
APPS DENIED	2	956	16	4259	35	7260	6	425			47	10417	1	100						
APPS WITHDRAWN			17	3301	33	6864					46	9573								
FILES CLOSED FOR INCOMPLETENESS			1	150	10	2027					7	1320								
MD/WORCESTER COUNTY/9501.00															8	120				
LOANS ORIGINATED	2	411	450	108360	204	48432	13	2608			608	144295	1	250						
APPS APPROVED, NOT ACCEPTED			12	3953	15	3461	2	52			25	5475								
APPS DENIED			48	12251	120	29261	5	184			135	32458	3	430						
APPS WITHDRAWN	2	366	36	10270	68	15119	1	367			87	21090								
FILES CLOSED FOR INCOMPLETENESS			11	2231	23	5256	1	177			30	6528	1	158						
MD/WORCESTER COUNTY/9503.00															8	110				
LOANS ORIGINATED	2	369	328	65891	142	29239	16	2601	1	1201	408	83384	38	5210						
APPS APPROVED, NOT ACCEPTED			11	1641	8	1734					15	2640	1	102						
APPS DENIED	1	172	31	6183	85	21973	7	741			90	19311	5	533						
APPS WITHDRAWN	2	393	44	9505	58	13127	3	480			83	17625	4	442						
FILES CLOSED FOR INCOMPLETENESS			8	1414	22	5583	2	560			24	5490								

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
MD/WORCESTER COUNTY/9504.00												8	134		
LOANS ORIGINATED	10	3191	61	16568	64	16484	8	1015			42	10550			
APPS APPROVED, NOT ACCEPTED			3	806	5	772					4	861			
APPS DENIED			8	2230	38	10504	2	26			7	1062			
APPS WITHDRAWN	1	147	7	2095	23	5709					8	1558			
FILES CLOSED FOR INCOMPLETENESS			2	500	13	3302					2	586			
MD/WORCESTER COUNTY/9506.00													7	119	
LOANS ORIGINATED	24	5057	91	18879	62	12426	7	560			93	18344	1	15	
APPS APPROVED, NOT ACCEPTED	2	461	4	567	1	139	1	740			3	1076			
APPS DENIED	2	397	9	1561	34	8319	2	805			17	3703			
APPS WITHDRAWN	5	1055	11	2181	17	3651	1	18			12	2318			
FILES CLOSED FOR INCOMPLETENESS			1	120	8	1911					4	637			
MD/WORCESTER COUNTY/9507.00														6	118
LOANS ORIGINATED	21	4115	46	9083	56	10917	5	1161			50	9037	5	341	
APPS APPROVED, NOT ACCEPTED			1	182	5	1031					1	182			
APPS DENIED	2	351	3	346	24	4826	2	58			8	1043	3	235	
APPS WITHDRAWN	4	908	5	1191	22	6120	1	204			9	2067			
FILES CLOSED FOR INCOMPLETENESS					3	684					1	245			
MD/WORCESTER COUNTY/9508.00														13	118
LOANS ORIGINATED	15	3520	53	14952	63	15337	19	1586			32	9058	7	1032	
APPS APPROVED, NOT ACCEPTED			3	801	4	1291	1	40			1	330			
APPS DENIED	2	512	8	1629	52	14272	12	538			6	1300	3	367	
APPS WITHDRAWN	5	760	7	1674	24	5824	2	242			5	1554	3	488	
FILES CLOSED FOR INCOMPLETENESS	2	401	6	671	12	3287							7	874	
MD/WORCESTER COUNTY/9509.00														21	86
LOANS ORIGINATED	4	832	19	4895	25	6766	3	529	1	420	7	1939	2	135	
APPS APPROVED, NOT ACCEPTED			1	370	2	229					1	370			
APPS DENIED	4	485	3	283	10	1951	3	330			2	463			
APPS WITHDRAWN	3	496	3	591	11	2746	1	250					1	63	
FILES CLOSED FOR INCOMPLETENESS			1	210	3	618									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
MD/WORCESTER COUNTY/9510.00														44	89				
LOANS ORIGINATED	20	4086	33	5016	39	6712	8	1119			16	1930	3	133					
APPS APPROVED, NOT ACCEPTED	2	431	5	654	5	830					2	98							
APPS DENIED	5	986	3	389	28	4465	3	66			1	10	2	276					
APPS WITHDRAWN	4	797	5	983	15	2265	3	175			3	371	1	10					
FILES CLOSED FOR INCOMPLETENESS	3	572	5	491	3	366					1	88	7	844					
MD/WORCESTER COUNTY/9511.00														7	122				
LOANS ORIGINATED	46	9330	173	38732	136	30727	7	342			133	27245							
APPS APPROVED, NOT ACCEPTED	1	229	3	750	6	1550					4	903							
APPS DENIED	3	609	15	3990	58	13372	6	59			23	5303							
APPS WITHDRAWN	7	1612	18	3532	51	12223					24	5097							
FILES CLOSED FOR INCOMPLETENESS	1	171	4	1128	17	4933	1	254			9	2770							
MD/WORCESTER COUNTY/9512.00														18	96				
LOANS ORIGINATED	5	836	19	3786	28	4794	4	397			5	826	2	240					
APPS APPROVED, NOT ACCEPTED			2	960	1	244													
APPS DENIED	3	472	4	648	20	3435	5	141			2	153							
APPS WITHDRAWN	3	363	2	226	11	2389					1	111							
FILES CLOSED FOR INCOMPLETENESS	1	217	2	247	4	1086							1	202					
MD/WORCESTER COUNTY/9513.00														47	93				
LOANS ORIGINATED	9	1262	20	2440	6	589	5	208			9	558							
APPS APPROVED, NOT ACCEPTED			1	100	3	424													
APPS DENIED			2	172	11	1572	4	39			2	172							
APPS WITHDRAWN	1	195	1	129	5	662													
FILES CLOSED FOR INCOMPLETENESS	3	572	1	65	1	131							1	222					
MD/WORCESTER COUNTY/9514.00														19	116				
LOANS ORIGINATED	7	1051	13	2202	32	5483	8	177											
APPS APPROVED, NOT ACCEPTED			1	510															
APPS DENIED	5	926	4	413	13	1703	8	389			1	119	5	392					
APPS WITHDRAWN	1	112	2	207	3	448	2	200											
FILES CLOSED FOR INCOMPLETENESS	1	145			5	610							1	145					

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
MD/WORCESTER COUNTY/9515.00														50	69
LOANS ORIGINATED	21	2844	11	2274	31	4412	5	123							
APPS APPROVED, NOT ACCEPTED			1	40	1	173					1	40			
APPS DENIED	6	763	4	551	23	2757	11	207			6	419	2	160	
APPS WITHDRAWN	1	145	4	711	11	1346	1	10			2	204			
FILES CLOSED FOR INCOMPLETENESS	1	78	2	175	5	651	2	76			1	61	1	67	
MD/WORCESTER COUNTY/9517.00														8	117
LOANS ORIGINATED	9	2694	84	22052	53	16865	8	1053	1	355	74	17245	24	2772	
APPS APPROVED, NOT ACCEPTED			2	868	5	3896					4	2542			
APPS DENIED	3	860	13	3124	34	12117	5	367	1	400	17	4992	6	665	
APPS WITHDRAWN	2	747	14	2816	15	5383	1	137			15	3266	5	591	
FILES CLOSED FOR INCOMPLETENESS			1	110	7	1538					2	475	1	25	
MD/WORCESTER COUNTY/9800.00														0	0
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					2	360									
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
MD/SOMERSET COUNTY/SMALL														48	82
LOANS ORIGINATED	59	8891	72	10706	127	20034	30	1640			63	8420	17	1503	
APPS APPROVED, NOT ACCEPTED	4	1081	1	29	13	1767	1	2			1	200			
APPS DENIED	14	2098	41	4447	121	16407	37	863			28	3201	38	3015	
APPS WITHDRAWN	10	1148	19	1787	55	10223	3	628			14	1428	5	251	
FILES CLOSED FOR INCOMPLETENESS	6	849	4	257	29	5015	3	169			5	361	4	352	
MSA/MD(TOTAL)														0	0
LOANS ORIGINATED	1785	344912	5794	1502984	5219	1245830	705	71428	23	89595	4932	1384830	551	56682	
APPS APPROVED, NOT ACCEPTED	65	12456	187	40011	379	94473	25	2386			214	59591	68	9228	
APPS DENIED	347	73180	972	181426	2926	638355	604	27448	2	410	987	244696	674	55146	
APPS WITHDRAWN	298	55490	744	182554	1649	379644	103	16929	1	2625	818	226682	93	10137	
FILES CLOSED FOR INCOMPLETENESS	125	20410	314	39626	645	146155	37	4991			220	54816	309	29399	

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional													
	A		B													
	Number		\$000's					C		D						E
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's		
INVALID GEOGRAPHIC IDENTIFIERS 2/															0	0
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0501.01	14	2660	2	266	5	887					2	266		
DE/SUSSEX COUNTY/0501.03	25	5351	7	1710	13	2716	2	206			3	710		
DE/SUSSEX COUNTY/0501.04	18	2662	4	487	7	826	1	60			1	98		
DE/SUSSEX COUNTY/0501.05	23	3973	1	60	15	2375					1	66	9	1027
DE/SUSSEX COUNTY/0502.00	8	1180	3	647	7	985							2	281
DE/SUSSEX COUNTY/0503.01	42	7233	14	3265	16	3311					2	506	7	1063
DE/SUSSEX COUNTY/0503.02	16	2628	4	363	9	1715							6	674
DE/SUSSEX COUNTY/0504.01	13	2404	9	2490	5	1184	1	25			3	779	1	94
DE/SUSSEX COUNTY/0504.03	6	964			3	666								
DE/SUSSEX COUNTY/0504.05	40	6190	2	184	12	2065								
DE/SUSSEX COUNTY/0504.06	23	3954	2	283	5	878							1	105
DE/SUSSEX COUNTY/0504.07	18	3386	3	593	5	1810	1	178					4	496
DE/SUSSEX COUNTY/0504.08	26	4360	4	225	7	1343					2	162	10	1191
DE/SUSSEX COUNTY/0505.01	4	788	2	482	7	1622							1	249
DE/SUSSEX COUNTY/0505.03	5	1021	4	607	2	279					1	110	2	190
DE/SUSSEX COUNTY/0505.04	13	2641	3	214	7	1770	1	216					1	6
DE/SUSSEX COUNTY/0506.01	14	3329	8	2235	10	1730					3	692	2	287
DE/SUSSEX COUNTY/0506.02	71	14477	32	6741	8	1458					7	1472	2	139
DE/SUSSEX COUNTY/0507.01	15	3476	24	5550	13	2712					8	2197	6	778
DE/SUSSEX COUNTY/0507.03	1	172	3	462	1	274					1	240	1	96
DE/SUSSEX COUNTY/0507.04	10	1814	13	2831	16	4069					10	2630	7	991
DE/SUSSEX COUNTY/0507.05	2	357	7	1371	6	1459					4	925	4	315
DE/SUSSEX COUNTY/0507.06	1	164	1	62									1	62
DE/SUSSEX COUNTY/0508.01	19	3493	15	3726	5	960					1	190	3	457
DE/SUSSEX COUNTY/0508.02	15	3274	24	5970	15	3907					7	1496		
DE/SUSSEX COUNTY/0508.03	20	5234	51	11914	26	6376					23	5489	5	601
DE/SUSSEX COUNTY/0509.01	5	1538	18	4976	6	1220	1	100			14	3736		

Report Date: 06/28/2017

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D				
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
DE/SUSSEX COUNTY/0509.02	2	900	15	4865	14	4463	1	210				14	4756				
DE/SUSSEX COUNTY/0510.03	6	1444	40	12995	30	12831						35	12836	2	395		
DE/SUSSEX COUNTY/0510.04	14	4519	47	13657	21	5189						22	6595				
DE/SUSSEX COUNTY/0510.05	17	4145	21	4304	17	3661						14	2892	4	352		
DE/SUSSEX COUNTY/0510.06	3	894	16	4366	15	4421	1	207				16	4179				
DE/SUSSEX COUNTY/0510.07	1	248	32	8767	21	7374	1	364				25	7762	7	271		
DE/SUSSEX COUNTY/0511.01			14	8703	9	6134						20	11834				
DE/SUSSEX COUNTY/0511.02			11	7176	7	2036	1	200				17	8835				
DE/SUSSEX COUNTY/0511.03			16	13692	11	4127						24	17269				
DE/SUSSEX COUNTY/0512.01			18	10402	8	2498	1	416				24	12574				
DE/SUSSEX COUNTY/0512.02			7	1815	13	5401						18	6357				
DE/SUSSEX COUNTY/0512.03			12	3872	9	3119						19	6133				
DE/SUSSEX COUNTY/0512.04			10	4450	17	5530						23	8345				
DE/SUSSEX COUNTY/0512.05	1	309	9	3324	4	1808						10	3749				
DE/SUSSEX COUNTY/0513.01	11	2748	22	4062	19	4562						16	3450	2	269		
DE/SUSSEX COUNTY/0513.02	9	2242	55	12900	11	2476						33	8008	2	281		
DE/SUSSEX COUNTY/0513.03	8	2281	43	11563	27	6545						49	13315	1	160		
DE/SUSSEX COUNTY/0513.05	4	864	25	8007	22	5613						28	8306				
DE/SUSSEX COUNTY/0513.06	8	2588	21	6435	15	3905						20	5681	2	417		
DE/SUSSEX COUNTY/0514.00	5	1249	10	2095	5	1128	2	36				4	783	1	149		
DE/SUSSEX COUNTY/0515.00	13	2541	4	567	14	2538						3	453	5	720		
DE/SUSSEX COUNTY/0517.01	13	2278	1	26	11	2078	1	21						8	1056		
DE/SUSSEX COUNTY/0517.02	37	6461	8	1508	10	1972	1	11				1	103	14	2003		
DE/SUSSEX COUNTY/0518.01	24	3746	3	510	3	613								3	237		
DE/SUSSEX COUNTY/0518.02	28	3676	3	248	6	2444	1	92				3	1918				
DE/SUSSEX COUNTY/0519.00	23	4131	3	459	9	1445								5	754		
MD/WICOMICO COUNTY/0001.00	14	1467	1	145	2	225											

Report Date: 06/28/2017

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
MD/WICOMICO COUNTY/0002.00	6	804	1	185	2	315								
MD/WICOMICO COUNTY/0003.00	1	77												
MD/WICOMICO COUNTY/0004.00	12	1965	4	485	4	642					2	207		
MD/WICOMICO COUNTY/0005.00	10	1029	2	223	3	217					2	158		
MD/WICOMICO COUNTY/0101.01	20	2806	7	732	10	1512	1	131	1	18980				
MD/WICOMICO COUNTY/0101.02	5	640	2	290	9	1400					2	300		
MD/WICOMICO COUNTY/0102.00	14	1606	1	71	5	628					1	71	1	71
MD/WICOMICO COUNTY/0103.00	40	7577	9	1819	17	3643					2	298		
MD/WICOMICO COUNTY/0104.00	23	3329	9	1892	7	1039					1	158	1	4
MD/WICOMICO COUNTY/0105.01	35	5348	2	214	13	2744								
MD/WICOMICO COUNTY/0105.02	6	864	6	714	12	1753					1	7		
MD/WICOMICO COUNTY/0106.03	27	4282	7	1021	12	1721					4	284		
MD/WICOMICO COUNTY/0106.04	16	2333	5	796	10	1486					2	326	1	48
MD/WICOMICO COUNTY/0106.05	13	2326	2	498	12	1896								
MD/WICOMICO COUNTY/0106.06	15	2546	2	326	7	1552	1	20						
MD/WICOMICO COUNTY/0107.01	16	2308	3	370	13	1981	1	12			3	285		
MD/WICOMICO COUNTY/0107.02	54	8324	6	623	16	2052							1	14
MD/WICOMICO COUNTY/0108.00	26	4372	4	1151	13	3128					1	211	1	128
MD/WORCESTER COUNTY/9500.00			36	7734	7	1251					38	7964		
MD/WORCESTER COUNTY/9501.00	1	116	98	22903	41	9937					126	29765		
MD/WORCESTER COUNTY/9503.00			105	21967	25	6267					109	24816		
MD/WORCESTER COUNTY/9504.00	9	3030	14	3608	18	4410	1	346			10	2279		
MD/WORCESTER COUNTY/9506.00	14	2850	29	6182	20	3924					21	4118		
MD/WORCESTER COUNTY/9507.00	12	2505	9	1738	12	2755					8	1795		
MD/WORCESTER COUNTY/9508.00	6	1275	13	3121	15	3533					6	1696	1	82
MD/WORCESTER COUNTY/9509.00	2	281	5	992	6	1470	1	400			1	417		
MD/WORCESTER COUNTY/9510.00	13	2564	5	890	11	1987					2	392		

Report Date: 06/28/2017

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
MD/WORCESTER COUNTY/9511.00	30	5578	38	8594	44	11122					27	5917		
MD/WORCESTER COUNTY/9512.00	6	879	3	949	5	1082					1	146		
MD/WORCESTER COUNTY/9513.00	6	850			1	50					1	50		
MD/WORCESTER COUNTY/9514.00	6	1067	3	324	1	254								
MD/WORCESTER COUNTY/9515.00	9	1131	2	142	3	436					1	52		
MD/WORCESTER COUNTY/9517.00	6	1658	22	6478	10	3682					15	3921		
MD/SOMERSET COUNTY/SMALL	47	6218	12	1788	19	2812	3	160			1	367	6	691
MSA/MD (TOTAL)	1214	219992	1193	307447	984	235414	25	3411	1	18980	919	263897	143	17204
INVALID GEOGRAPHIC IDENTIFIERS 2/														

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	6	1512	8	1155	4	760					1	188	2	244	1	100	2	665
ASIAN	53	12099	15	2642	25	5783					12	3023	11	2875	1	531	13	3140
BLACK OR AFRICAN AMERICAN	79	14066	181	32570	38	7334			6	1121	29	5038	92	16387	3	419	58	9430
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	445	1	155	4	828							2	376	1	256		
WHITE	3126	687572	1409	292908	1910	425573	3	632	25	12348	861	229604	1111	247543	73	32126	632	155559
2 OR MORE MINORITY RACES	1	288																
JOINT (WHITE/MINORITY RACE)	35	7551	31	7882	23	4917	1	181	2	839	9	2542	13	2857	2	1455	10	2868
RACE NOT AVAILABLE 6/	764	214436	1150	230682	579	132949			26	6837	135	36404	117	26710	33	34219	205	53232
ETHNICITY 7/																		
HISPANIC OR LATINO	37	6658	45	8073	27	4704			1	637	20	3669	32	5515	1	68	22	4757
NOT HISPANIC OR LATINO	3229	707152	1598	328663	1966	437551	4	813	30	13267	881	234754	1181	259465	77	34358	686	164862
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	39	9425	18	4136	20	4727			1	163	13	2999	12	4295	1	230	10	2743
ETHNICITY NOT AVAILABLE 6/	761	214734	1134	227122	570	131162			27	7078	133	35377	123	27717	35	34450	202	52532
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	3019	664209	1344	280649	1860	415844	3	632	22	11307	821	220684	1062	237458	70	31827	603	149047
OTHERS, INCLUDING HISPANIC	247	51015	288	54091	139	28359	1	181	10	2760	82	17214	158	30840	9	2829	113	22882
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	129	14255	111	11454	80	9128			5	536	29	3473	62	6979	5	538	41	4161
50-79% OF MSA/MD MEDIAN	343	46980	360	57139	195	30527			10	1743	111	17059	220	33241	5	622	143	20227
80-99% OF MSA/MD MEDIAN	304	52116	311	57704	228	38990	1	252	5	839	99	17376	184	34089	3	348	103	19759
100-119% OF MSA/MD MEDIAN	279	52853	193	40230	199	38633	2	380	4	784	88	18682	118	23968	7	1154	66	14220
120% OR MORE OF MSA/MD MEDIAN	2721	656471	443	111749	1538	379397	1	181	26	13114	689	208239	676	179041	78	35870	550	162821
INCOME NOT AVAILABLE 6/	290	115294	1377	289718	343	81469			9	4129	31	11970	88	19674	16	30574	17	3706
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	1968	464864	355	85980	1081	261086	1	181	20	11484	477	145846	436	114466	57	36070	266	83029
10-19% MINORITY	1038	253900	652	150711	748	176275	1	252	14	5156	260	70519	305	72640	24	6571	222	55991
20-49% MINORITY	1024	214287	1690	315819	721	135230	2	380	22	4085	299	58877	577	105111	33	26465	413	83134
50-79% MINORITY	30	4471	76	11598	28	4846			2	319	11	1557	27	4421			13	2145
80-100% MINORITY	6	447	22	3886	5	707			1	101			3	354			6	595
INCOME 12/ 13/																		
LOW INCOME	1	36	1	77														
MODERATE INCOME	194	36571	297	52465	175	35141			12	1916	67	13844	127	24057	7	928	89	18005
MIDDLE INCOME	2843	650400	2069	418932	1799	392291	4	813	31	8852	718	171755	944	200539	71	39288	687	166807
UPPER INCOME	1028	250962	428	96520	609	150712			16	10377	262	91200	277	72396	36	28890	144	40082
TOTAL 14/	4066	937969	2795	567994	2583	578144	4	813	59	21145	1047	276799	1348	296992	114	69106	920	224894

MSA/MD: 41540 - SALISBURY, MD-DE

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/	3312		1477		1901		4		33		1008		1260	1	98	1	869	11
REPORTED PRICING DATA	40		78		12				4		20	2	71				21	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	30	NA	60	NA	11	NA		NA		NA	16	NA	53	NA		NA	18	NA
2.00 - 2.49	8	NA	17	NA	1	NA		NA		NA	3	NA	10	NA		NA	1	NA
2.50 - 2.99	1	NA	1	NA		NA		NA		NA	1	NA		NA		NA	1	NA
3.00 - 3.49	1	NA		NA		NA		NA		NA		NA	1	NA		NA		NA
3.50 - 4.49									3				7					
4.50 - 5.49																		
5.50 - 6.49									1									
6.50 OR MORE												2					1	
MEAN	1.86		1.81		1.74				4.68		1.75	7.25	1.96				2.08	
MEDIAN	1.78		1.76		1.74				4.38		1.64	7.25	1.73				1.62	
HOEPA LOANS 17/																		

MSA/MD: 41540 - SALISBURY, MD-DE

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's
NO REPORTED PRICING DATA 15/	760313		312503		421545		813		13842		265995		278304	185	62611	1760	217920	64
REPORTED PRICING DATA	7380		12185		1717				1067		3762	48	11937				3607	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	5628	NA	9844	NA	1665	NA		NA		NA	3148	NA	8821	NA		NA	3077	NA
2.00 - 2.49	1074	NA	2218	NA	52	NA		NA		NA	511	NA	1849	NA		NA	245	NA
2.50 - 2.99	593	NA	123	NA		NA		NA		NA	103	NA		NA		NA	160	NA
3.00 - 3.49	85	NA		NA		NA		NA		NA		NA	133	NA		NA		NA
3.50 - 4.49									913				1134					
4.50 - 5.49																		
5.50 - 6.49									154									
6.50 OR MORE												48					125	
MEAN 30/	1.88		1.79		1.66				4.41		1.73	7.24	1.95				2.00	
MEDIAN 31/	1.78		1.73		1.62				4.29		1.67	7.02	1.73				1.66	
HOEPA LOANS 17/																		

MSA/MD: 41540 - SALISBURY, MD-DE												
RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	5	1035	4	964					1	71		
MALE	2	403	2	403								
FEMALE	2	488	1	417					1	71		
JOINT (MALE/FEMALE)	1	144	1	144								
ASIAN (TOTAL)	21	3944	17	3014			3	785	1	145		
MALE	9	1704	7	1167			2	537				
FEMALE	8	1320	7	1175					1	145		
JOINT (MALE/FEMALE)	4	920	3	672			1	248				
BLACK OR AFRICAN AMERICAN (TOTAL)	322	54498	209	35359	8	1429	50	8292	36	6582	19	2836
MALE	134	22130	92	14842	4	826	20	3366	12	2288	6	808
FEMALE	128	20177	78	12384	2	306	23	3433	17	2876	8	1178
JOINT (MALE/FEMALE)	58	11832	39	8133	2	297	6	1288	7	1418	4	696
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1995	382964	1395	273037	54	10418	238	44351	228	41666	80	13492
MALE	794	144015	531	98642	30	5749	107	19338	92	15272	34	5014
FEMALE	520	90083	360	63519	8	1159	66	10816	65	11045	21	3544
JOINT (MALE/FEMALE)	677	148066	503	110696	16	3510	65	14197	69	14859	24	4804
2 OR MORE MINORITY RACES (TOTAL)	3	670					2	588			1	82
MALE	2	588					2	588				
FEMALE	1	82									1	82
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	49	11232	34	7883			8	1622	5	1320	2	407
MALE	1	299							1	299		
FEMALE	3	986	2	611					1	375		
JOINT (MALE/FEMALE)	45	9947	32	7272			8	1622	3	646	2	407
RACE NOT AVAILABLE (TOTAL) 6/	225	52105	126	24655	3	609	46	17542	27	5706	23	3593
MALE	51	9008	31	5951	2	418	9	1223	2	340	7	1076
FEMALE	29	5017	16	2743	1	191	7	1195	5	888		
JOINT (MALE/FEMALE)	41	8280	25	4957			8	1299	7	1715	1	309

MSA/MD: 41540 - SALISBURY, MD-DE

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	110	18150	69	12014	3	360	18	2782	13	1755	7	1239
MALE	62	10010	34	5850	3	360	13	1928	7	886	5	986
FEMALE	29	4907	18	3253			4	674	5	727	2	253
JOINT (MALE/FEMALE)	19	3233	17	2911			1	180	1	142		
NOT HISPANIC OR LATINO (TOTAL)	2246	429173	1573	304775	59	11428	279	51838	255	47872	80	13260
MALE	882	159462	597	108946	33	6633	120	22009	98	16951	34	4923
FEMALE	621	106403	426	74271	10	1465	85	13509	78	13591	22	3567
JOINT (MALE/FEMALE)	740	162535	549	121378	16	3330	74	16320	77	16737	24	4770
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	25	5587	15	3309			4	740	5	1129	1	409
MALE	3	521	2	332			1	189				
FEMALE												
JOINT (MALE/FEMALE)	22	5066	13	2977			3	551	5	1129	1	409
ETHNICITY NOT AVAILABLE (TOTAL) 6/	239	53538	128	24814	3	668	46	17820	25	4734	37	5502
MALE	46	8154	30	5877			6	926	2	362	8	989
FEMALE	41	6843	20	3325	1	191	7	1261	7	1082	6	984
JOINT (MALE/FEMALE)	45	8355	24	4608	2	477	10	1603	3	630	6	1037
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1849	357468	1309	257630	50	9710	217	40812	210	38678	63	10638
MALE	729	133262	495	92204	28	5518	94	17196	85	14364	27	3980
FEMALE	486	84557	338	59873	8	1159	62	10071	60	10340	18	3114
JOINT (MALE/FEMALE)	632	139289	475	105373	14	3033	61	13545	64	13794	18	3544
OTHERS, INCLUDING HISPANIC (TOTAL)	524	92839	340	60793	11	1789	83	14427	60	10857	30	4973
MALE	209	35045	133	21984	7	1186	38	6608	20	3473	11	1794
FEMALE	169	27398	105	17423	2	306	27	4107	24	4049	11	1513
JOINT (MALE/FEMALE)	144	30037	102	21386	2	297	17	3507	16	3335	7	1512
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	256	30049	136	15096	2	179	61	8085	33	3718	24	2971
50-79% OF MSA/MD MEDIAN	780	129301	508	78029	21	3153	125	28944	83	12495	43	6680
80-99% OF MSA/MD MEDIAN	569	105727	414	78266	8	1321	52	9484	69	12174	26	4482
100-119% OF MSA/MD MEDIAN	352	74429	257	54301	19	4240	33	6715	32	7419	11	1754
120% OR MORE OF MSA/MD MEDIAN	645	163986	461	117730	14	3431	72	19261	78	19243	20	4321
INCOME NOT AVAILABLE 6/	18	2956	9	1490	1	132	4	691	3	441	1	202
TOTAL 14/	2620	506448	1785	344912	65	12456	347	73180	298	55490	125	20410

MSA/MD: 41540 - SALISBURY, MD-DE

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	21	4400	9	3225			7	467	2	445	3	263
MALE	5	2731	4	2321					1	410		
FEMALE	11	1110	3	539			5	399	1	35	2	137
JOINT (MALE/FEMALE)	5	559	2	365			2	68			1	126
ASIAN (TOTAL)	121	28685	93	23127	3	741	16	3113	8	1534	1	170
MALE	48	11615	38	9667			8	1526	1	252	1	170
FEMALE	22	4615	18	3674			2	455	2	486		
JOINT (MALE/FEMALE)	51	12455	37	9786	3	741	6	1132	5	796		
BLACK OR AFRICAN AMERICAN (TOTAL)	364	49068	112	21632	6	371	147	17605	23	3763	76	5697
MALE	89	10509	34	5977	3	152	25	2054	8	1105	19	1221
FEMALE	151	19457	34	6470			76	9358	8	1322	33	2307
JOINT (MALE/FEMALE)	112	17872	41	9055	3	219	39	5296	7	1336	22	1966
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	7	1287	4	1009			2	143	1	135		
MALE	4	710	2	489			1	86	1	135		
FEMALE												
JOINT (MALE/FEMALE)	3	577	2	520			1	57				
WHITE (TOTAL)	6281	1544081	4725	1224994	148	30750	646	120063	593	143150	169	25124
MALE	1478	339739	1043	250338	35	6604	197	39091	147	36083	56	7623
FEMALE	1223	246314	863	191020	28	4673	177	24028	110	22516	45	4077
JOINT (MALE/FEMALE)	3569	956055	2814	782444	85	19473	269	56792	334	84322	67	13024
2 OR MORE MINORITY RACES (TOTAL)	1	288	1	288								
MALE												
FEMALE	1	288	1	288								
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	93	22770	53	15039	1	369	16	1991	11	4170	12	1201
MALE	6	1747	5	1453			1	294				
FEMALE	3	406	1	290			2	116				
JOINT (MALE/FEMALE)	83	20542	47	13296	1	369	13	1581	11	4170	11	1126
RACE NOT AVAILABLE (TOTAL) 6/	1123	296022	797	213670	29	7780	138	38044	106	29357	53	7171
MALE	82	21891	57	16110	1	179	9	2816	7	1479	8	1307
FEMALE	62	9466	36	5807	2	252	9	1338	7	1345	8	724
JOINT (MALE/FEMALE)	190	47826	148	38579	1	331	14	2493	19	5466	8	957

MSA/MD: 41540 - SALISBURY, MD-DE

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	123	20336	60	11346	1	199	26	4351	17	2809	19	1631
MALE	47	7151	22	3728	1	199	11	1512	7	1157	6	555
FEMALE	37	5422	22	3889			5	607	3	382	7	544
JOINT (MALE/FEMALE)	38	7548	16	3729			9	2017	7	1270	6	532
NOT HISPANIC OR LATINO (TOTAL)	6509	1591668	4856	1258175	148	29839	710	129208	615	149731	180	24715
MALE	1524	354792	1099	264363	34	6210	192	40765	151	36919	48	6535
FEMALE	1317	261126	891	197287	27	4438	226	30439	117	24015	56	4947
JOINT (MALE/FEMALE)	3661	974111	2864	795694	87	19191	290	57792	346	88686	74	12748
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	81	23320	63	17930	2	1172	9	2490	5	1279	2	449
MALE	5	2160	4	1994			1	166				
FEMALE	1	80					1	80				
JOINT (MALE/FEMALE)	74	20912	58	15768	2	1172	7	2244	5	1279	2	449
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1298	311277	815	215533	36	8801	227	45377	107	28735	113	12831
MALE	136	24839	58	16270	4	526	37	3424	7	1388	30	3231
FEMALE	118	15028	43	6912	3	487	39	4568	8	1307	25	1754
JOINT (MALE/FEMALE)	240	53315	153	38854	4	770	38	5366	18	4855	27	3470
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5982	1487264	4569	1189382	139	28418	582	110896	566	138320	126	20248
MALE	1387	326410	1012	244028	32	6118	168	36070	138	34458	37	5736
FEMALE	1165	238858	831	185599	27	4438	165	23074	107	22261	35	3486
JOINT (MALE/FEMALE)	3425	920620	2724	758924	80	17862	248	51718	320	81490	53	10626
OTHERS, INCLUDING HISPANIC (TOTAL)	796	146561	387	90908	13	2852	221	29863	66	13826	109	9112
MALE	200	34699	105	23705	4	351	47	5638	18	3059	26	1946
FEMALE	223	30903	78	14862			90	10920	14	2225	41	2896
JOINT (MALE/FEMALE)	358	79271	200	52043	9	2501	76	12193	34	8542	39	3992
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	428	37989	137	13069	7	374	200	19028	25	2230	59	3288
50-79% OF MSA/MD MEDIAN	831	114360	444	60106	16	1959	195	33561	83	10759	93	7975
80-99% OF MSA/MD MEDIAN	616	91904	401	64470	15	1789	79	9803	67	10416	54	5426
100-119% OF MSA/MD MEDIAN	520	94209	362	69805	9	1045	78	12032	43	7986	28	3341
120% OR MORE OF MSA/MD MEDIAN	5399	1545900	4278	1248588	123	28949	403	102110	516	148757	79	17496
INCOME NOT AVAILABLE 6/	217	62239	172	46946	17	5895	17	4892	10	2406	1	2100
TOTAL 14/	8011	1946601	5794	1502984	187	40011	972	181426	744	182554	314	39626

MSA/MD: 41540 - SALISBURY, MD-DE

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	58	9192	16	2089			25	4750	12	1791	5	562
MALE	35	5635	11	1417			13	2635	8	1187	3	396
FEMALE	18	2651	4	530			10	1640	2	315	2	166
JOINT (MALE/FEMALE)	4	746	1	142			2	475	1	129		
ASIAN (TOTAL)	130	31314	55	13306	8	1949	35	8561	23	5616	9	1882
MALE	38	9391	17	3829	4	981	11	3034	4	1076	2	471
FEMALE	22	5686	12	3471	2	535	2	447	4	848	2	385
JOINT (MALE/FEMALE)	70	16237	26	6006	2	433	22	5080	15	3692	5	1026
BLACK OR AFRICAN AMERICAN (TOTAL)	653	109101	210	35561	21	3760	253	40204	123	21381	46	8195
MALE	275	48599	86	15116	11	2154	114	19236	47	9357	17	2736
FEMALE	181	25584	51	7711	6	973	82	11209	30	3660	12	2031
JOINT (MALE/FEMALE)	193	34358	73	12734	4	633	57	9759	42	7804	17	3428
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	16	2540	7	1171	2	165	5	889	2	315		
MALE	10	1737	4	563			4	859	2	315		
FEMALE	1	200	1	200								
JOINT (MALE/FEMALE)	5	603	2	408	2	165	1	30				
WHITE (TOTAL)	8330	1982426	4181	1021355	284	65332	2122	479346	1281	305205	462	111188
MALE	2562	616519	1082	270451	113	27778	796	177635	414	102944	157	37711
FEMALE	1704	340336	813	164691	48	9367	499	96669	275	56251	69	13358
JOINT (MALE/FEMALE)	4041	1020872	2274	583767	122	28129	821	203786	588	145071	236	60119
2 OR MORE MINORITY RACES (TOTAL)	11	1828					9	1502	1	238	1	88
MALE	3	572					3	572				
FEMALE	6	920					4	594	1	238	1	88
JOINT (MALE/FEMALE)	2	336					2	336				
JOINT (WHITE/MINORITY RACE) (TOTAL)	111	29651	58	15265	6	1863	28	6980	14	4388	5	1155
MALE	4	780	4	780								
FEMALE	5	872	3	679			2	193				
JOINT (MALE/FEMALE)	102	27999	51	13806	6	1863	26	6787	14	4388	5	1155
RACE NOT AVAILABLE (TOTAL) 6/	1509	338405	692	157083	58	21404	449	96123	193	40710	117	23085
MALE	209	43675	72	15990	9	1621	74	15195	32	6903	22	3966
FEMALE	110	19418	47	8152	2	177	33	5853	21	4025	7	1211
JOINT (MALE/FEMALE)	203	50122	98	25981	9	2265	46	11505	27	5147	23	5224

MSA/MD: 41540 - SALISBURY, MD-DE

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	167	33436	72	16340	6	1106	61	10476	21	4076	7	1438
MALE	87	17953	40	8938	5	830	27	4966	12	2634	3	585
FEMALE	41	7141	15	2975			17	2590	6	844	3	732
JOINT (MALE/FEMALE)	38	7755	16	3840	1	276	17	2920	3	598	1	121
NOT HISPANIC OR LATINO (TOTAL)	9060	2112759	4409	1061720	306	70188	2401	528105	1417	329313	527	123433
MALE	2848	665286	1167	283210	125	30418	915	198048	462	112109	179	41501
FEMALE	1898	369339	868	174380	55	10823	577	107375	312	60787	86	15974
JOINT (MALE/FEMALE)	4281	1071948	2359	601458	126	28947	896	220102	638	155483	262	65958
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	113	25304	56	13735	7	1567	24	4435	19	4281	7	1286
MALE	4	1071	1	375	1	254	1	255	1	187		
FEMALE	1	100					1	100				
JOINT (MALE/FEMALE)	107	24075	55	13360	5	1255	22	4080	18	4094	7	1286
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1478	332958	682	154035	60	21612	440	95339	192	41974	104	19998
MALE	197	42598	68	15623	6	1032	72	15897	32	6852	19	3194
FEMALE	107	19087	48	8079	3	229	37	6540	15	3706	4	533
JOINT (MALE/FEMALE)	194	47495	95	24186	13	3010	42	10656	28	6056	16	3587
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	7983	1907837	4020	984775	264	61506	2022	459527	1232	293974	445	108055
MALE	2453	593556	1038	260403	105	26338	759	170235	398	99559	153	37021
FEMALE	1652	331004	789	160551	47	9315	478	93361	272	55151	66	12626
JOINT (MALE/FEMALE)	3863	980213	2184	562217	112	25853	780	194845	561	138890	226	58408
OTHERS, INCLUDING HISPANIC (TOTAL)	1229	236294	460	94325	50	10410	431	76051	209	41007	79	14501
MALE	442	82561	157	29910	21	4219	169	30258	71	14091	24	4083
FEMALE	271	42385	84	15054	8	1508	117	16689	42	5732	20	3402
JOINT (MALE/FEMALE)	509	109983	218	48774	20	4625	145	29104	91	20464	35	7016
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	802	104185	240	26722	32	3274	363	51000	136	19802	31	3387
50-79% OF MSA/MD MEDIAN	1248	186186	496	69395	48	7656	462	71731	179	28533	63	8871
80-99% OF MSA/MD MEDIAN	1063	186765	451	77527	37	6546	354	65435	168	29025	53	8232
100-119% OF MSA/MD MEDIAN	850	164738	378	70310	24	4307	264	53893	135	25645	49	10583
120% OR MORE OF MSA/MD MEDIAN	5513	1573898	2894	833664	178	55051	1298	358950	822	235034	321	91199
INCOME NOT AVAILABLE 6/	1342	288685	760	168212	60	17639	185	37346	209	41605	128	23883
TOTAL 14/	10818	2504457	5219	1245830	379	94473	2926	638355	1649	379644	645	146155

MSA/MD: 41540 - SALISBURY, MD-DE

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	9	123	1	7			8	116				
MALE	4	87					4	87				
FEMALE	5	36	1	7			4	29				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	8	361	5	292			3	69				
MALE	3	87	2	62			1	25				
FEMALE	1	110	1	110								
JOINT (MALE/FEMALE)	4	164	2	120			2	44				
BLACK OR AFRICAN AMERICAN (TOTAL)	115	2979	40	1583	1	5	71	1086	1	50	2	255
MALE	44	1051	18	496			25	495			1	60
FEMALE	51	825	15	349	1	5	35	471				
JOINT (MALE/FEMALE)	19	1100	7	738			10	117	1	50	1	195
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	18	1	3			1	15				
MALE	1	3	1	3								
FEMALE	1	15					1	15				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1149	100312	565	55880	21	2186	438	21820	94	15755	31	4671
MALE	384	23278	165	11844	6	106	175	6618	26	3254	12	1456
FEMALE	307	16391	133	8997	2	35	143	4207	21	2644	8	508
JOINT (MALE/FEMALE)	454	60376	267	35039	13	2045	117	10932	46	9653	11	2707
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	8	428	3	69			4	27	1	332		
MALE												
FEMALE	1	4					1	4				
JOINT (MALE/FEMALE)	7	424	3	69			3	23	1	332		
RACE NOT AVAILABLE (TOTAL) 6/	183	18961	90	13594	3	195	79	4315	7	792	4	65
MALE	14	964	5	602			8	350	1	12		
FEMALE	12	666	5	463			7	203				
JOINT (MALE/FEMALE)	16	1828	9	1326			6	362	1	140		

MSA/MD: 41540 - SALISBURY, MD-DE

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	43	1616	12	318	1	4	27	567	2	550	1	177
MALE	22	480	5	47	1	4	15	329	1	100		
FEMALE	14	916	4	195			8	94	1	450	1	177
JOINT (MALE/FEMALE)	7	220	3	76			4	144				
NOT HISPANIC OR LATINO (TOTAL)	1238	102153	594	57166	21	2187	498	22718	93	15333	32	4749
MALE	414	24085	181	12358	5	102	190	6955	25	3154	13	1516
FEMALE	352	16461	146	9526	3	40	177	4624	19	1940	7	331
JOINT (MALE/FEMALE)	468	61352	267	35282	13	2045	128	11088	48	10035	12	2902
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	9	608	6	314			2	40	1	254		
MALE												
FEMALE	1	254							1	254		
JOINT (MALE/FEMALE)	8	354	6	314			2	40				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	184	18805	93	13630	3	195	77	4123	7	792	4	65
MALE	14	905	5	602			8	291	1	12		
FEMALE	11	416	5	205			6	211				
JOINT (MALE/FEMALE)	17	1966	12	1620			4	206	1	140		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1095	97716	542	54919	20	2182	412	21170	91	14951	30	4494
MALE	366	22944	161	11822	5	102	163	6410	25	3154	12	1456
FEMALE	291	15060	127	8781	2	35	136	3973	19	1940	7	331
JOINT (MALE/FEMALE)	435	59460	254	34316	13	2045	111	10739	46	9653	11	2707
OTHERS, INCLUDING HISPANIC (TOTAL)	189	6072	67	2561	2	9	112	1884	5	1186	3	432
MALE	71	1670	25	583	1	4	43	923	1	100	1	60
FEMALE	72	2137	21	661	1	5	47	590	2	704	1	177
JOINT (MALE/FEMALE)	45	2262	21	1317			21	368	2	382	1	195
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	195	4203	61	1621	2	29	124	2063	7	479	1	11
50-79% OF MSA/MD MEDIAN	286	11225	114	5029	6	307	144	3614	14	1762	8	513
80-99% OF MSA/MD MEDIAN	182	10904	74	5067	2	125	89	4130	13	1497	4	85
100-119% OF MSA/MD MEDIAN	138	8634	74	5000	2	45	47	1539	11	1915	4	135
120% OR MORE OF MSA/MD MEDIAN	622	77649	351	45661	12	1848	183	14677	57	11226	19	4237
INCOME NOT AVAILABLE 6/	51	10567	31	9050	1	32	17	1425	1	50	1	10
TOTAL 14/	1474	123182	705	71428	25	2386	604	27448	103	16929	37	4991

MSA/MD: 41540 - SALISBURY, MD-DE												
RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	7	1369	6	1359			1	10				
MALE	1	536	1	536								
FEMALE	2	365	1	355			1	10				
JOINT (MALE/FEMALE)	4	468	4	468								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	19	91261	17	88236			1	400	1	2625		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

MSA/MD: 41540 - SALISBURY, MD-DE

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	308	2	308								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	308	2	308								
NOT HISPANIC OR LATINO (TOTAL)	5	1061	4	1051			1	10				
MALE	1	536	1	536								
FEMALE	2	365	1	355			1	10				
JOINT (MALE/FEMALE)	2	160	2	160								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	19	91261	17	88236			1	400	1	2625		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	1061	4	1051			1	10				
MALE	1	536	1	536								
FEMALE	2	365	1	355			1	10				
JOINT (MALE/FEMALE)	2	160	2	160								
OTHERS, INCLUDING HISPANIC (TOTAL)	2	308	2	308								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	308	2	308								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	26	92630	23	89595			2	410	1	2625		
TOTAL 14/	26	92630	23	89595			2	410	1	2625		

MSA/MD: 41540 - SALISBURY, MD-DE

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	11	3094	6	2511			2	7	1	410	2	166
MALE	6	2515	3	2098			2	7	1	410		
FEMALE	4	459	2	293							2	166
JOINT (MALE/FEMALE)	1	120	1	120								
ASIAN (TOTAL)	109	29174	71	19401	3	932	19	4901	12	3199	4	741
MALE	30	8437	21	5782	1	230	6	2031	1	242	1	152
FEMALE	25	6109	18	4301	1	360	3	737	3	711		
JOINT (MALE/FEMALE)	54	14628	32	9318	1	342	10	2133	8	2246	3	589
BLACK OR AFRICAN AMERICAN (TOTAL)	142	26635	76	16425	2	197	37	5337	21	3962	6	714
MALE	56	9962	31	6061	1	60	12	1505	9	2071	3	265
FEMALE	41	6713	20	4342	1	137	14	1728	5	396	1	110
JOINT (MALE/FEMALE)	44	9957	25	6022			10	2101	7	1495	2	339
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	7	1623	6	1261			1	362				
MALE	4	815	3	453			1	362				
FEMALE												
JOINT (MALE/FEMALE)	3	808	3	808								
WHITE (TOTAL)	5728	1591630	3987	1133938	160	38682	767	195005	651	180153	163	43852
MALE	1372	383205	856	240285	47	10871	260	68860	161	49393	48	13796
FEMALE	859	207688	550	143152	23	4918	157	29779	106	26277	23	3562
JOINT (MALE/FEMALE)	3485	997475	2575	748409	89	22835	347	95772	383	104365	91	26094
2 OR MORE MINORITY RACES (TOTAL)	2	479	1	288			1	191				
MALE	1	191					1	191				
FEMALE	1	288	1	288								
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	76	24139	47	14971	4	1286	11	2361	12	5248	2	273
MALE	3	920	3	920								
FEMALE	1	173	1	173								
JOINT (MALE/FEMALE)	72	23046	43	13878	4	1286	11	2361	12	5248	2	273
RACE NOT AVAILABLE (TOTAL) 6/	1096	293841	738	196035	45	18494	149	36532	121	33710	43	9070
MALE	77	23293	44	13181	2	249	17	5826	10	2824	4	1213
FEMALE	46	7848	22	3825	1	244	9	1351	11	1993	3	435
JOINT (MALE/FEMALE)	176	48135	127	35530	3	955	16	3709	20	5678	10	2263

MSA/MD: 41540 - SALISBURY, MD-DE

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	92	19651	52	13068	3	330	23	3752	11	2102	3	399
MALE	36	7609	19	5441	2	54	10	1258	4	736	1	120
FEMALE	26	4535	16	2812			5	728	3	716	2	279
JOINT (MALE/FEMALE)	29	6920	16	4228	1	276	8	1766	4	650		
NOT HISPANIC OR LATINO (TOTAL)	5860	1625002	4074	1157319	156	37820	793	198990	668	186412	169	44461
MALE	1423	395973	894	248314	45	10683	269	72395	166	50810	49	13771
FEMALE	897	215070	570	148844	24	5180	168	31471	111	25934	24	3641
JOINT (MALE/FEMALE)	3530	1011236	2604	758265	87	21957	353	94697	391	109668	95	26649
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	90	26132	56	16867	6	1960	13	3933	15	3372		
MALE	7	2735	3	1873	1	254	2	421	1	187		
FEMALE												
JOINT (MALE/FEMALE)	82	23339	53	14994	4	1648	11	3512	14	3185		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1129	299830	750	197576	49	19481	158	38021	124	34796	48	9956
MALE	83	23021	45	13152	3	419	18	4708	11	3207	6	1535
FEMALE	54	9673	28	4718	2	479	10	1396	11	2727	3	353
JOINT (MALE/FEMALE)	194	52674	133	36598	5	1537	22	6101	21	5529	13	2909
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5491	1532611	3853	1099103	147	35405	720	183585	620	172974	151	41544
MALE	1318	371084	834	233781	43	10393	242	65726	154	47926	45	13258
FEMALE	828	201707	530	139728	22	4683	153	29151	103	24887	20	3258
JOINT (MALE/FEMALE)	3338	957612	2485	724210	82	20329	323	88284	363	100161	85	24628
OTHERS, INCLUDING HISPANIC (TOTAL)	517	127459	307	82118	18	4705	106	20841	69	17502	17	2293
MALE	136	30834	78	20679	5	598	33	5772	15	3248	5	537
FEMALE	96	17796	56	11728	2	497	22	3193	11	1823	5	555
JOINT (MALE/FEMALE)	282	78181	172	49124	10	3552	50	11873	43	12431	7	1201
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	124	13998	46	4918	3	173	54	5975	17	2624	4	308
50-79% OF MSA/MD MEDIAN	177	21576	84	9909	10	1308	53	7200	19	2132	11	1027
80-99% OF MSA/MD MEDIAN	218	31326	114	16461	6	1156	58	8496	28	4067	12	1146
100-119% OF MSA/MD MEDIAN	247	41163	142	22390	6	985	59	10560	34	6350	6	878
120% OR MORE OF MSA/MD MEDIAN	6034	1766845	4284	1270676	165	44535	722	199814	689	204633	174	47187
INCOME NOT AVAILABLE 6/	371	95707	262	60476	24	11434	41	12651	31	6876	13	4270
TOTAL 14/	7171	1970615	4932	1384830	214	59591	987	244696	818	226682	220	54816

MSA/MD: 41540 - SALISBURY, MD-DE

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	15	1216	1	105			9	715	2	133	3	263
MALE	1	98							1	98		
FEMALE	10	683	1	105			6	406	1	35	2	137
JOINT (MALE/FEMALE)	4	435					3	309			1	126
ASIAN (TOTAL)	3	319	1	70			2	249				
MALE	1	47					1	47				
FEMALE	1	70	1	70								
JOINT (MALE/FEMALE)	1	202					1	202				
BLACK OR AFRICAN AMERICAN (TOTAL)	295	27005	42	3046	7	854	145	14059	10	1109	91	7937
MALE	73	6427	14	1126	6	806	28	2507	1	42	24	1946
FEMALE	139	12424	15	1097			78	7315	6	721	40	3291
JOINT (MALE/FEMALE)	71	6850	10	693	1	48	33	3420	3	346	24	2343
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	30					1	30				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	30					1	30				
WHITE (TOTAL)	1142	102929	434	42081	54	5240	427	32652	73	8079	154	14877
MALE	352	31680	120	11960	18	2266	140	10084	21	2190	53	5180
FEMALE	342	26323	113	9717	12	671	154	10734	17	1642	46	3559
JOINT (MALE/FEMALE)	445	44579	200	20270	24	2303	132	11751	35	4247	54	6008
2 OR MORE MINORITY RACES (TOTAL)	1	82									1	82
MALE												
FEMALE	1	82									1	82
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	30	2700	6	494			14	1155			10	1051
MALE	2	201	2	201								
FEMALE	2	116					2	116				
JOINT (MALE/FEMALE)	25	2308	4	293			12	1039			9	976
RACE NOT AVAILABLE (TOTAL) 6/	208	26311	67	10886	7	3134	76	6286	8	816	50	5189
MALE	20	2605	5	781	1	129	5	598	1	117	8	980
FEMALE	23	2057	3	317	1	191	11	982	1	93	7	474
JOINT (MALE/FEMALE)	22	2231	8	992	1	21	6	509	1	140	6	569

MSA/MD: 41540 - SALISBURY, MD-DE

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	55	5458	10	1131	1	129	19	1812	2	78	23	2308
MALE	25	2771	6	720	1	129	9	912	1	54	8	956
FEMALE	16	1515	2	286			5	506	1	24	8	699
JOINT (MALE/FEMALE)	14	1172	2	125			5	394			7	653
NOT HISPANIC OR LATINO (TOTAL)	1234	110299	442	41923	60	6034	483	37283	79	8913	170	16146
MALE	349	31621	126	12141	23	3012	130	9530	22	2276	48	4662
FEMALE	416	31560	119	9710	12	671	204	14372	22	2257	59	4550
JOINT (MALE/FEMALE)	466	46721	196	19938	25	2351	148	13203	35	4380	62	6849
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	16	1252	9	833			6	387			1	32
MALE	2	280	2	280								
FEMALE	1	80					1	80				
JOINT (MALE/FEMALE)	13	892	7	553			5	307			1	32
ETHNICITY NOT AVAILABLE (TOTAL) 6/	390	43583	90	12795	7	3065	166	15664	12	1146	115	10913
MALE	73	6386	7	927	1	60	35	2794	1	117	29	2488
FEMALE	85	8600	12	1310	1	191	41	4595	2	210	29	2294
JOINT (MALE/FEMALE)	76	7850	17	1632	1	21	30	3356	4	353	24	2488
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1008	90578	400	38662	54	5240	378	28446	69	7851	107	10379
MALE	296	26616	110	10767	18	2266	115	8134	20	2136	33	3313
FEMALE	309	23591	103	8659	12	671	144	10007	16	1618	34	2636
JOINT (MALE/FEMALE)	402	40237	186	19102	24	2303	119	10305	33	4097	40	4430
OTHERS, INCLUDING HISPANIC (TOTAL)	406	37264	68	5619	8	983	191	17968	14	1320	125	11374
MALE	104	9824	24	2327	7	935	38	3466	3	194	32	2902
FEMALE	168	14783	19	1558			91	8328	8	780	50	4117
JOINT (MALE/FEMALE)	121	11278	22	1604	1	48	56	5357	3	346	39	3923
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	372	27067	54	3371	2	46	227	17497	15	1302	74	4851
50-79% OF MSA/MD MEDIAN	456	40623	119	10669	15	1642	187	15059	23	2187	112	11066
80-99% OF MSA/MD MEDIAN	247	23287	76	7328	14	1486	83	6828	13	1134	61	6511
100-119% OF MSA/MD MEDIAN	133	12205	39	2893	10	1362	52	4349	8	1171	24	2430
120% OR MORE OF MSA/MD MEDIAN	390	39430	188	19386	23	1827	115	10476	27	3323	37	4418
INCOME NOT AVAILABLE 6/	97	17980	75	13035	4	2865	10	937	7	1020	1	123
TOTAL 14/	1695	160592	551	56682	68	9228	674	55146	93	10137	309	29399

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	470	2	158			1	312				
BLACK OR AFRICAN AMERICAN	58	6470	32	3286			14	1847	8	855	4	482
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	171	20409	93	10809	2	179	40	5151	22	2515	14	1755
2 OR MORE MINORITY RACES	1	82									1	82
JOINT (WHITE/MINORITY RACE)	1	82	1	82								
RACE NOT AVAILABLE 6/	22	2536	8	761			6	775	3	348	5	652
ETHNICITY 7/												
HISPANIC OR LATINO	22	2633	12	1366			6	892	3	277	1	98
NOT HISPANIC OR LATINO	208	24261	116	12962	2	179	48	6198	26	2970	16	1952
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	26	3155	8	768			7	995	4	471	7	921
MINORITY STATUS 8/												
WHITE NON-HISPANIC	149	17766	82	9587	2	179	35	4372	18	2115	12	1513
OTHERS, INCLUDING HISPANIC	84	9593	46	4748			21	3051	11	1132	6	662
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	9	1588	7	1195			1	248	1	145		
BLACK OR AFRICAN AMERICAN	113	16661	76	10969	6	1018	17	2568	7	1145	7	961
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	582	89680	390	60709	13	1815	86	13039	70	10374	23	3743
2 OR MORE MINORITY RACES	1	107					1	107				
JOINT (WHITE/MINORITY RACE)	4	650	1	144			1	99			2	407
RACE NOT AVAILABLE 6/	71	20615	34	5012	2	320	19	12883	5	831	11	1569
ETHNICITY 7/												
HISPANIC OR LATINO	42	6234	20	3000	2	234	8	1042	8	1127	4	831
NOT HISPANIC OR LATINO	663	101580	451	69488	18	2728	100	15172	70	10558	24	3634
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	1094	2	347			1	169	1	169	1	409
ETHNICITY NOT AVAILABLE 6/	70	20393	35	5194	1	191	16	12561	4	641	14	1806
MINORITY STATUS 8/												
WHITE NON-HISPANIC	534	82339	365	56883	12	1710	78	11868	63	9413	16	2465
OTHERS, INCLUDING HISPANIC	172	26101	105	15567	8	1252	29	4233	16	2441	14	2608

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	474	2	403					1	71		
ASIAN	6	1198	5	973			1	225				
BLACK OR AFRICAN AMERICAN	71	12457	49	8884			7	1055	10	1670	5	848
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	432	80764	324	61229	8	1321	34	6747	49	8553	17	2914
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	13	2351	10	1863			2	293	1	195		
RACE NOT AVAILABLE 6/	44	8483	24	4914			8	1164	8	1685	4	720
ETHNICITY 7/												
HISPANIC OR LATINO	23	4095	18	3252	1	126	1	167	2	351	1	199
NOT HISPANIC OR LATINO	488	90699	369	69569	7	1195	39	7399	58	9962	15	2574
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	1054	3	515			1	192	1	347		
ETHNICITY NOT AVAILABLE 6/	53	9879	24	4930			11	1726	8	1514	10	1709
MINORITY STATUS 8/												
WHITE NON-HISPANIC	397	74456	301	56993	7	1195	30	6018	46	7990	13	2260
OTHERS, INCLUDING HISPANIC	118	21059	85	15512	1	126	11	1740	15	2634	6	1047
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	269	1	269								
BLACK OR AFRICAN AMERICAN	31	6383	23	4847	2	411	3	504	2	467	1	154
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	288	61588	209	44338	17	3829	25	5359	27	6462	10	1600
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	588	3	588								
RACE NOT AVAILABLE 6/	29	5601	21	4259			5	852	3	490		
ETHNICITY 7/												
HISPANIC OR LATINO	10	1853	7	1402			2	340			1	111
NOT HISPANIC OR LATINO	308	65786	228	48277	18	4022	26	5533	28	6625	8	1329
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	582	2	419					1	163		
ETHNICITY NOT AVAILABLE 6/	31	6208	20	4203	1	218	5	842	3	631	2	314
MINORITY STATUS 8/												
WHITE NON-HISPANIC	273	58582	200	42455	16	3611	23	5029	26	6158	8	1329
OTHERS, INCLUDING HISPANIC	48	9675	36	7525	2	411	5	844	3	630	2	265

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	561	2	561								
ASIAN	2	419	2	419								
BLACK OR AFRICAN AMERICAN	47	12171	29	7373			7	1962	9	2445	2	391
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	509	128338	371	94542	13	3142	53	14055	57	13321	15	3278
2 OR MORE MINORITY RACES	1	481					1	481				
JOINT (WHITE/MINORITY RACE)	28	7561	19	5206			5	1230	4	1125		
RACE NOT AVAILABLE 6/	56	14455	38	9629	1	289	6	1533	8	2352	3	652
ETHNICITY 7/												
HISPANIC OR LATINO	13	3335	12	2994			1	341				
NOT HISPANIC OR LATINO	564	144306	401	103069	13	3172	64	17180	70	17316	16	3569
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	2857	8	2028			2	379	2	450		
ETHNICITY NOT AVAILABLE 6/	56	13488	40	9639	1	259	5	1361	6	1477	4	752
MINORITY STATUS 8/												
WHITE NON-HISPANIC	483	122140	353	90302	12	2883	51	13525	54	12561	13	2869
OTHERS, INCLUDING HISPANIC	100	26055	68	17441			15	4203	15	4020	2	391
TOTAL 14/	2620	506448	1785	344912	65	12456	347	73180	298	55490	125	20410

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	186					3	101			1	85
ASIAN	9	1184	6	496			3	688				
BLACK OR AFRICAN AMERICAN	116	10118	12	863			75	7578	2	250	27	1427
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	86					1	86				
WHITE	254	22305	107	10652	7	374	99	8540	21	1656	20	1083
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	204					3	152			1	52
RACE NOT AVAILABLE 6/	40	3906	12	1058			16	1883	2	324	10	641
ETHNICITY 7/												
HISPANIC OR LATINO	20	1692	6	537			7	672			7	483
NOT HISPANIC OR LATINO	300	26292	117	11199	7	374	125	11340	23	1906	28	1473
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	95	1	95								
ETHNICITY NOT AVAILABLE 6/	107	9910	13	1238			68	7016	2	324	24	1332
MINORITY STATUS 8/												
WHITE NON-HISPANIC	218	19570	100	9895	7	374	78	6957	21	1656	12	688
OTHERS, INCLUDING HISPANIC	153	13271	25	1991			91	9075	2	250	35	1955
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	248					2	213	1	35		
ASIAN	14	2304	6	1051	1	147	7	1106				
BLACK OR AFRICAN AMERICAN	90	8276	16	1036	3	140	36	4249	6	650	29	2201
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	57					1	57				
WHITE	623	81051	377	51657	12	1672	118	14054	68	9284	48	4384
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	9	850	4	466			2	68			3	316
RACE NOT AVAILABLE 6/	91	21574	41	5896			29	13814	8	790	13	1074
ETHNICITY 7/												
HISPANIC OR LATINO	23	2830	7	895			7	945	2	304	7	686
NOT HISPANIC OR LATINO	667	86856	388	53188	13	1682	140	17494	73	9664	53	4828
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	400	2	256			2	112			1	32
ETHNICITY NOT AVAILABLE 6/	136	24274	47	5767	3	277	46	15010	8	791	32	2429
MINORITY STATUS 8/												
WHITE NON-HISPANIC	578	76673	363	50101	10	1455	108	13196	65	8865	32	3056
OTHERS, INCLUDING HISPANIC	143	14858	34	3629	4	287	57	6750	9	989	39	3203

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	273					1	95			2	178
ASIAN	4	558	4	558								
BLACK OR AFRICAN AMERICAN	37	3968	9	1025	1	43	11	1157	4	391	12	1352
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	501	77034	353	57520	12	1340	53	6639	56	8841	27	2694
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	10	1094	4	479			4	475			2	140
RACE NOT AVAILABLE 6/	61	8977	31	4888	2	406	10	1437	7	1184	11	1062
ETHNICITY 7/												
HISPANIC OR LATINO	21	2685	12	1503			2	350	4	551	3	281
NOT HISPANIC OR LATINO	508	77366	350	56792	13	1383	62	7451	55	8770	28	2970
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	647	4	647								
ETHNICITY NOT AVAILABLE 6/	83	11206	35	5528	2	406	15	2002	8	1095	23	2175
MINORITY STATUS 8/												
WHITE NON-HISPANIC	471	73173	336	55037	12	1340	50	6269	51	8197	22	2330
OTHERS, INCLUDING HISPANIC	76	8841	32	4037	1	43	17	1982	8	942	18	1837
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	246	1	188			1	58				
ASIAN	10	1649	7	1067			1	200	2	382		
BLACK OR AFRICAN AMERICAN	28	4183	15	2711			6	856	2	203	5	413
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	414	76091	295	57094	8	1037	60	9555	35	6310	16	2095
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	6	668	2	289			2	195			2	184
RACE NOT AVAILABLE 6/	60	11372	42	8456	1	8	8	1168	4	1091	5	649
ETHNICITY 7/												
HISPANIC OR LATINO	14	2508	4	1013	1	199	3	458	4	657	2	181
NOT HISPANIC OR LATINO	440	79140	317	60014	7	838	65	10158	33	6003	18	2127
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	417	1	417								
ETHNICITY NOT AVAILABLE 6/	65	12144	40	8361	1	8	10	1416	6	1326	8	1033
MINORITY STATUS 8/												
WHITE NON-HISPANIC	396	72794	289	55523	7	838	56	9112	30	5535	14	1786
OTHERS, INCLUDING HISPANIC	60	9610	30	5685	1	199	13	1767	8	1242	8	717

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	9	3447	8	3037					1	410		
ASIAN	82	22650	68	19615	2	594	5	1119	6	1152	1	170
BLACK OR AFRICAN AMERICAN	92	22368	60	15997	2	188	18	3610	9	2269	3	304
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	1144	4	1009					1	135		
WHITE	4422	1267789	3545	1034861	107	25861	306	79088	407	115211	57	12768
2 OR MORE MINORITY RACES	1	288	1	288								
JOINT (WHITE/MINORITY RACE)	63	19724	42	13575	1	369	5	1101	11	4170	4	509
RACE NOT AVAILABLE 6/	725	208490	550	160206	11	1937	69	17192	81	25410	14	3745
ETHNICITY 7/												
HISPANIC OR LATINO	45	10621	31	7398			7	1926	7	1297		
NOT HISPANIC OR LATINO	4525	1301859	3634	1063294	106	25096	308	80712	425	121540	52	11217
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	69	21472	55	16515	2	1172	6	2089	5	1279	1	417
ETHNICITY NOT AVAILABLE 6/	760	211948	558	161381	15	2681	82	17383	79	24641	26	5862
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4253	1225532	3433	1005616	101	23945	281	73464	393	112219	45	10288
OTHERS, INCLUDING HISPANIC	359	98967	263	74996	7	2323	41	9845	39	10403	9	1400
TOTAL 14/	8011	1946601	5794	1502984	187	40011	972	181426	744	182554	314	39626

INCOME, RACE AND ETHNICITY	MSA/MD: 41540 - SALISBURY, MD-DE											
	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	13	1429	4	316			6	807	2	244	1	62
ASIAN	9	1428	1	70	1	280	3	459	3	575	1	44
BLACK OR AFRICAN AMERICAN	86	10592	15	1288	3	440	46	5920	20	2748	2	196
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	227	1	120			1	107				
WHITE	575	75746	180	20846	24	2252	256	36788	94	13351	21	2509
2 OR MORE MINORITY RACES	2	160					1	72			1	88
JOINT (WHITE/MINORITY RACE)	3	365	2	248			1	117				
RACE NOT AVAILABLE 6/	112	14238	37	3834	4	302	49	6730	17	2884	5	488
ETHNICITY 7/												
HISPANIC OR LATINO	22	3200	5	658			11	1544	4	715	2	283
NOT HISPANIC OR LATINO	663	86724	199	22431	27	3006	299	42439	116	16442	22	2406
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	343	2	260			1	83				
ETHNICITY NOT AVAILABLE 6/	114	13918	34	3373	5	268	52	6934	16	2645	7	698
MINORITY STATUS 8/												
WHITE NON-HISPANIC	546	72412	170	19836	22	2182	245	35432	91	12841	18	2121
OTHERS, INCLUDING HISPANIC	136	17353	29	2909	4	720	69	9003	28	4153	6	568
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	9	1073	3	334			4	463	2	276		
ASIAN	9	1596	3	495	2	384	2	238	1	305	1	174
BLACK OR AFRICAN AMERICAN	117	15466	34	4409	1	35	58	7799	20	2697	4	526
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	85			1	55	1	30				
WHITE	932	141784	388	54595	38	6282	323	52404	138	22301	45	6202
2 OR MORE MINORITY RACES	3	532					3	532				
JOINT (WHITE/MINORITY RACE)	5	740	2	213			1	204	1	110	1	213
RACE NOT AVAILABLE 6/	171	24910	66	9349	6	900	70	10061	17	2844	12	1756
ETHNICITY 7/												
HISPANIC OR LATINO	29	3912	12	1460			14	1971	3	481		
NOT HISPANIC OR LATINO	1045	157408	418	58881	41	6611	377	59513	159	25400	50	7003
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	801					1	150	2	412	2	239
ETHNICITY NOT AVAILABLE 6/	169	24065	66	9054	7	1045	70	10097	15	2240	11	1629
MINORITY STATUS 8/												
WHITE NON-HISPANIC	892	136290	374	53220	37	6137	305	49533	133	21437	43	5963
OTHERS, INCLUDING HISPANIC	174	23578	52	6571	4	474	82	11273	28	4108	8	1152

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	8	1383	1	246			4	741	3	396		
ASIAN	11	2861	5	1597			5	1067			1	197
BLACK OR AFRICAN AMERICAN	60	8941	17	2302			27	4200	12	1844	4	595
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	138							1	138		
WHITE	810	143399	354	61008	35	6151	249	46283	133	23711	39	6246
2 OR MORE MINORITY RACES	3	515					3	515				
JOINT (WHITE/MINORITY RACE)	14	2476	7	1528			3	417	2	267	2	264
RACE NOT AVAILABLE 6/	156	27052	67	10846	2	395	63	12212	17	2669	7	930
ETHNICITY 7/												
HISPANIC OR LATINO	21	3545	8	1565			9	1529	2	228	2	223
NOT HISPANIC OR LATINO	880	155890	371	64392	34	5899	285	52797	146	25714	44	7088
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	14	2129	5	799	1	252	4	507	3	406	1	165
ETHNICITY NOT AVAILABLE 6/	148	25201	67	10771	2	395	56	10602	17	2677	6	756
MINORITY STATUS 8/												
WHITE NON-HISPANIC	772	136787	339	58146	34	5899	234	43569	129	23315	36	5858
OTHERS, INCLUDING HISPANIC	126	21291	41	7747	1	252	53	8864	21	2984	10	1444
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	497	1	121			2	376				
ASIAN	5	1028	2	157	1	269	2	602				
BLACK OR AFRICAN AMERICAN	47	6922	14	1854	2	314	25	3789	4	598	2	367
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	375	1	112			1	86	1	177		
WHITE	672	132582	309	58337	19	3222	197	41303	112	21598	35	8122
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	9	1885	5	987			4	898				
RACE NOT AVAILABLE 6/	111	21449	46	8742	2	502	33	6839	18	3272	12	2094
ETHNICITY 7/												
HISPANIC OR LATINO	7	1021	3	362	1	112	1	169	2	378		
NOT HISPANIC OR LATINO	721	139590	322	60039	21	3693	225	45633	115	21532	38	8693
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11	2031	6	1052			2	224	3	755		
ETHNICITY NOT AVAILABLE 6/	111	22096	47	8857	2	502	36	7867	15	2980	11	1890
MINORITY STATUS 8/												
WHITE NON-HISPANIC	644	127193	295	55991	18	3110	190	39961	106	20009	35	8122
OTHERS, INCLUDING HISPANIC	84	13647	31	4533	4	695	37	6144	10	1908	2	367

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	18	3818	6	980			7	2067	4	667	1	104
ASIAN	80	21381	33	8919	4	1016	22	5845	16	4345	5	1256
BLACK OR AFRICAN AMERICAN	176	36900	54	11288	3	437	68	14049	35	7724	16	3402
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	7	1560	4	784	1	110	2	666				
WHITE	4436	1291016	2411	702959	137	40352	984	280044	662	195065	242	72596
2 OR MORE MINORITY RACES	2	429					1	191	1	238		
JOINT (WHITE/MINORITY RACE)	65	20322	31	9404	4	1235	18	5217	10	3788	2	678
RACE NOT AVAILABLE 6/	729	198472	355	99330	29	11901	196	50871	94	23207	55	13163
ETHNICITY 7/												
HISPANIC OR LATINO	63	16834	32	10156	4	885	22	4572	4	919	1	302
NOT HISPANIC OR LATINO	4649	1338856	2466	714001	138	40722	1069	299226	708	206084	268	78823
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	67	17222	36	9911	6	1315	13	3005	10	2540	2	451
ETHNICITY NOT AVAILABLE 6/	734	200986	360	99596	30	12129	194	52147	100	25491	50	11623
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4260	1244694	2319	677585	124	37379	942	269665	638	188526	237	71539
OTHERS, INCLUDING HISPANIC	468	115512	191	49986	22	4998	149	34198	79	20137	27	6193
TOTAL 14/	10818	2504457	5219	1245830	379	94473	2926	638355	1649	379644	645	146155

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	29					4	29				
ASIAN	2	138	1	110			1	28				
BLACK OR AFRICAN AMERICAN	32	208	10	75			22	133				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	15					1	15				
WHITE	133	3294	43	1306	2	29	80	1469	7	479	1	11
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	23	519	7	130			16	389				
ETHNICITY 7/												
HISPANIC OR LATINO	7	77	1	6	1	4	5	67				
NOT HISPANIC OR LATINO	167	3782	54	1566	1	25	104	1701	7	479	1	11
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	21	344	6	49			15	295				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	127	3236	42	1300	1	25	76	1421	7	479	1	11
OTHERS, INCLUDING HISPANIC	45	452	12	191	1	4	32	257				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	19					2	19				
ASIAN	1	16					1	16				
BLACK OR AFRICAN AMERICAN	36	760	10	202	1	5	23	298			2	255
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	3	1	3								
WHITE	218	9433	94	4169	3	139	101	3105	14	1762	6	258
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	28	994	9	655	2	163	17	176				
ETHNICITY 7/												
HISPANIC OR LATINO	16	208	4	123			12	85				
NOT HISPANIC OR LATINO	239	9920	100	4321	4	144	113	3180	14	1762	8	513
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	10	1	10								
ETHNICITY NOT AVAILABLE 6/	30	1087	9	575	2	163	19	349				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	203	9080	89	4036	3	139	91	2885	14	1762	6	258
OTHERS, INCLUDING HISPANIC	55	998	16	338	1	5	36	400			2	255

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	10	1	7			1	3				
ASIAN												
BLACK OR AFRICAN AMERICAN	11	271	2	25			9	246				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	149	10167	67	4975	2	125	65	3507	12	1485	3	75
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	10					1	10				
RACE NOT AVAILABLE 6/	19	446	4	60			13	364	1	12	1	10
ETHNICITY 7/												
HISPANIC OR LATINO	6	277	1	82			5	195				
NOT HISPANIC OR LATINO	157	10267	67	4904	2	125	73	3678	12	1485	3	75
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	19	360	6	81			11	257	1	12	1	10
MINORITY STATUS 8/												
WHITE NON-HISPANIC	143	9966	64	4872	2	125	62	3409	12	1485	3	75
OTHERS, INCLUDING HISPANIC	19	565	4	114			15	451				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	9	266	4	63			5	203				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	111	7077	60	4480	2	45	36	864	10	1583	3	105
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	332							1	332		
RACE NOT AVAILABLE 6/	17	959	10	457			6	472			1	30
ETHNICITY 7/												
HISPANIC OR LATINO	4	121	2	6			1	15	1	100		
NOT HISPANIC OR LATINO	115	7535	61	4527	2	45	39	1043	10	1815	3	105
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	19	978	11	467			7	481			1	30
MINORITY STATUS 8/												
WHITE NON-HISPANIC	105	6937	57	4464	2	45	34	840	9	1483	3	105
OTHERS, INCLUDING HISPANIC	14	719	6	69			6	218	2	432		

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	65					1	65				
ASIAN	4	165	3	140			1	25				
BLACK OR AFRICAN AMERICAN	21	1254	12	1083			9	171				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	519	69525	292	40380	12	1848	146	12629	51	10446	18	4222
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	6	86	3	69			3	17				
RACE NOT AVAILABLE 6/	71	6554	41	3989			23	1770	6	780	1	15
ETHNICITY 7/												
HISPANIC OR LATINO	10	933	4	101			4	205	1	450	1	177
NOT HISPANIC OR LATINO	535	69821	301	41351	12	1848	156	12835	49	9742	17	4045
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	598	5	304			2	40	1	254		
ETHNICITY NOT AVAILABLE 6/	69	6297	41	3905			21	1597	6	780	1	15
MINORITY STATUS 8/												
WHITE NON-HISPANIC	499	67931	282	39927	12	1848	139	12369	49	9742	17	4045
OTHERS, INCLUDING HISPANIC	49	3076	26	1672			20	523	2	704	1	177
TOTAL 14/	1474	123182	705	71428	25	2386	604	27448	103	16929	37	4991

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	62									1	62
ASIAN	2	79	1	35							1	44
BLACK OR AFRICAN AMERICAN	8	548	3	411			5	137				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	92	10320	35	3802	3	173	41	4836	11	1307	2	202
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	21	2989	7	670			8	1002	6	1317		
ETHNICITY 7/												
HISPANIC OR LATINO	10	1022	3	447	1	4	5	395	1	176		
NOT HISPANIC OR LATINO	93	10051	34	3589	2	169	42	4678	11	1307	4	308
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	160	1	160								
ETHNICITY NOT AVAILABLE 6/	20	2765	8	722			7	902	5	1141		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	82	9362	30	3143	2	169	37	4541	11	1307	2	202
OTHERS, INCLUDING HISPANIC	22	1871	8	1053	1	4	10	532	1	176	2	106
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	4					1	4				
ASIAN	1	142					1	142				
BLACK OR AFRICAN AMERICAN	11	1252	3	336			6	756			2	160
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	141	17139	72	8389	8	1093	35	4861	18	2007	8	789
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	23	3039	9	1184	2	215	10	1437	1	125	1	78
ETHNICITY 7/												
HISPANIC OR LATINO	6	732	4	400			2	332				
NOT HISPANIC OR LATINO	144	17525	70	8270	8	1093	39	5256	18	2007	9	899
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	27	3319	10	1239	2	215	12	1612	1	125	2	128
MINORITY STATUS 8/												
WHITE NON-HISPANIC	133	16192	67	7944	8	1093	32	4359	18	2007	8	789
OTHERS, INCLUDING HISPANIC	18	1937	6	543			10	1234			2	160

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	3					1	3				
ASIAN	1	73					1	73				
BLACK OR AFRICAN AMERICAN	6	581	3	279					2	217	1	85
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	187	27576	100	14407	5	912	47	7676	25	3692	10	889
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	172									1	172
RACE NOT AVAILABLE 6/	22	2921	11	1775	1	244	9	744	1	158		
ETHNICITY 7/												
HISPANIC OR LATINO	11	1261	5	731			2	78	2	230	2	222
NOT HISPANIC OR LATINO	184	26936	99	14188	5	912	46	7258	25	3679	9	899
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	260					1	260				
ETHNICITY NOT AVAILABLE 6/	22	2869	10	1542	1	244	9	900	1	158	1	25
MINORITY STATUS 8/												
WHITE NON-HISPANIC	175	25992	96	13851	5	912	44	7125	23	3462	7	642
OTHERS, INCLUDING HISPANIC	19	2172	7	835			4	411	4	447	4	479
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	188	1	188								
ASIAN	5	826	3	337			1	279	1	210		
BLACK OR AFRICAN AMERICAN	9	1155	5	673			3	396	1	86		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	206	34367	116	18587	6	985	51	9011	29	5286	4	498
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	138					1	138				
RACE NOT AVAILABLE 6/	25	4489	17	2605			3	736	3	768	2	380
ETHNICITY 7/												
HISPANIC OR LATINO	2	288							2	288		
NOT HISPANIC OR LATINO	213	35395	125	19842	6	985	51	9019	27	5051	4	498
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	125							1	125		
ETHNICITY NOT AVAILABLE 6/	31	5355	17	2548			8	1541	4	886	2	380
MINORITY STATUS 8/												
WHITE NON-HISPANIC	195	32819	114	18375	6	985	46	8206	25	4755	4	498
OTHERS, INCLUDING HISPANIC	19	2720	9	1198			5	813	5	709		

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7	2837	5	2323					1	410	1	104
ASIAN	96	27522	63	18497	3	932	16	4407	11	2989	3	697
BLACK OR AFRICAN AMERICAN	96	21245	58	14173	2	197	17	3327	17	3261	2	287
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	7	1623	6	1261			1	362				
WHITE	4965	1463948	3579	1066231	135	33742	574	163214	546	162962	131	37799
2 OR MORE MINORITY RACES	2	479	1	288			1	191				
JOINT (WHITE/MINORITY RACE)	71	23238	44	14380	4	1286	10	2223	12	5248	1	101
RACE NOT AVAILABLE 6/	790	225953	528	153523	21	8378	103	26090	102	29763	36	8199
ETHNICITY 7/												
HISPANIC OR LATINO	59	15298	39	11288	2	326	12	2497	5	1010	1	177
NOT HISPANIC OR LATINO	5077	1495590	3654	1087925	132	32884	594	167565	565	169469	132	37747
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	83	24703	53	16287	6	1960	10	3209	14	3247		
ETHNICITY NOT AVAILABLE 6/	815	231254	538	155176	25	9365	106	26543	105	30907	41	9263
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4777	1411637	3465	1034025	123	30469	546	154861	521	156544	122	35738
OTHERS, INCLUDING HISPANIC	413	114246	263	76191	17	4701	67	16216	58	15772	8	1366
TOTAL 14/	7171	1970615	4932	1384830	214	59591	987	244696	818	226682	220	54816

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	193					4	108			1	85
ASIAN	2	272	1	70			1	202				
BLACK OR AFRICAN AMERICAN	121	10191	9	408			76	7368	5	506	31	1909
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	198	13388	37	2435	2	46	121	8304	10	796	28	1807
2 OR MORE MINORITY RACES	1	82									1	82
JOINT (WHITE/MINORITY RACE)	5	340	1	136			3	152			1	52
RACE NOT AVAILABLE 6/	40	2601	6	322			22	1363			12	916
ETHNICITY 7/												
HISPANIC OR LATINO	19	1717	3	288			9	946			7	483
NOT HISPANIC OR LATINO	244	16507	43	2667	2	46	145	10000	15	1302	39	2492
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	83					1	83				
ETHNICITY NOT AVAILABLE 6/	108	8760	8	416			72	6468			28	1876
MINORITY STATUS 8/												
WHITE NON-HISPANIC	165	10812	34	2132	2	46	100	6570	10	796	19	1268
OTHERS, INCLUDING HISPANIC	152	12584	14	902			93	8657	5	506	40	2519
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	346					2	213	2	133		
ASIAN	1	47					1	47				
BLACK OR AFRICAN AMERICAN	93	8263	15	1105	6	709	37	3419	1	140	34	2890
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	30					1	30				
WHITE	298	26183	100	8959	6	592	121	9588	18	1754	53	5290
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	791					2	68			5	723
RACE NOT AVAILABLE 6/	52	4963	4	605	3	341	23	1694	2	160	20	2163
ETHNICITY 7/												
HISPANIC OR LATINO	21	2448	4	545	1	129	6	523			10	1251
NOT HISPANIC OR LATINO	329	29164	101	8837	11	1241	136	10921	21	2027	60	6138
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	144					2	112			1	32
ETHNICITY NOT AVAILABLE 6/	103	8867	14	1287	3	272	43	3503	2	160	41	3645
MINORITY STATUS 8/												
WHITE NON-HISPANIC	257	22517	89	7837	6	592	110	8725	18	1754	34	3609
OTHERS, INCLUDING HISPANIC	128	12007	19	1650	7	838	50	4382	3	273	49	4864

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	273					1	95			2	178
ASIAN												
BLACK OR AFRICAN AMERICAN	37	3680	5	345			16	1396	1	63	15	1876
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	165	15184	60	6092	13	1324	51	3681	11	992	30	3095
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	8	824	1	44			5	640			2	140
RACE NOT AVAILABLE 6/	34	3326	10	847	1	162	10	1016	1	79	12	1222
ETHNICITY 7/												
HISPANIC OR LATINO	8	665	2	210			1	95	2	78	3	282
NOT HISPANIC OR LATINO	173	15657	59	5769	13	1324	63	4620	9	914	29	3030
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	412	3	300			2	112				
ETHNICITY NOT AVAILABLE 6/	61	6553	12	1049	1	162	17	2001	2	142	29	3199
MINORITY STATUS 8/												
WHITE NON-HISPANIC	147	13197	56	5572	13	1324	48	3311	9	914	21	2076
OTHERS, INCLUDING HISPANIC	56	5473	10	839			22	2131	3	141	21	2362
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	299					2	299				
ASIAN												
BLACK OR AFRICAN AMERICAN	15	1628	2	88			6	856	1	117	6	567
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	104	9026	34	2585	10	1362	40	2732	6	937	14	1410
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	306	1	50			2	195			1	61
RACE NOT AVAILABLE 6/	8	946	2	170			2	267	1	117	3	392
ETHNICITY 7/												
HISPANIC OR LATINO	6	540					3	248			3	292
NOT HISPANIC OR LATINO	110	9733	37	2734	10	1362	43	3529	6	937	14	1171
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	17	1932	2	159			6	572	2	234	7	967
MINORITY STATUS 8/												
WHITE NON-HISPANIC	93	8122	33	2551	10	1362	34	2442	6	937	10	830
OTHERS, INCLUDING HISPANIC	26	2712	3	138			13	1598	1	117	9	859

MSA/MD: 41540 - SALISBURY, MD-DE

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	105	1	105								
ASIAN												
BLACK OR AFRICAN AMERICAN	19	1915	6	461			8	759			5	695
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	324	32557	166	17275	21	1596	86	7671	23	2863	28	3152
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	5	277	2	102			2	100			1	75
RACE NOT AVAILABLE 6/	41	4576	13	1443	2	231	19	1946	4	460	3	496
ETHNICITY 7/												
HISPANIC OR LATINO	1	88	1	88								
NOT HISPANIC OR LATINO	314	31157	159	16380	21	1596	86	7276	21	2713	27	3192
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	613	6	533			1	80				
ETHNICITY NOT AVAILABLE 6/	68	7572	22	2385	2	231	28	3120	6	610	10	1226
MINORITY STATUS 8/												
WHITE NON-HISPANIC	293	29339	151	15835	21	1596	78	6722	21	2713	22	2473
OTHERS, INCLUDING HISPANIC	33	2998	16	1289			11	939			6	770
TOTAL 14/	1695	160592	551	56682	68	9228	674	55146	93	10137	309	29399

MSA/MD: 41540 - SALISBURY, MD-DE

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	290	68010	202	46917	7	1573	31	7273	43	10862	7	1385
10-19% MINORITY	513	110050	355	78481	17	3412	73	15987	46	8481	22	3689
20-49% MINORITY	1610	297641	1098	200709	35	6073	215	45629	183	32459	79	12771
50-79% MINORITY	98	14866	58	8454	2	317	13	2067	14	2312	11	1716
80-100% MINORITY	16	1814	13	1460			1	126	2	228		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	315	62297	208	34540	8	1459	44	17416	30	4912	25	3970
MIDDLE INCOME	1872	357129	1270	248057	46	8632	257	46399	213	39739	86	14302
UPPER INCOME	340	72955	248	53424	7	1284	32	7267	45	9691	8	1289
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	29	6597	17	3888	2	469	5	1240	4	695	1	305
20-49% MINORITY	172	39020	120	20738	4	673	25	13983	10	1677	13	1949
50-79% MINORITY	98	14866	58	8454	2	317	13	2067	14	2312	11	1716
80-100% MINORITY	16	1814	13	1460			1	126	2	228		
MIDDLE INCOME												
LESS THAN 10% MINORITY	204	47999	137	32168	6	1344	25	5762	30	7511	6	1214
10-19% MINORITY	361	74621	249	53708	11	2167	54	10816	31	5461	16	2469
20-49% MINORITY	1307	234509	884	162181	29	5121	178	29821	152	26767	64	10619
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	86	20011	65	14749	1	229	6	1511	13	3351	1	171
10-19% MINORITY	123	28832	89	20885	4	776	14	3931	11	2325	5	915
20-49% MINORITY	131	24112	94	17790	2	279	12	1825	21	4015	2	203
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	93	14067	59	8891	4	1081	14	2098	10	1148	6	849
ALL OTHER TRACTS 21/												
TOTAL 14/	2620	506448	1785	344912	65	12456	347	73180	298	55490	125	20410

MSA/MD: 41540 - SALISBURY, MD-DE

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3585	1049574	2759	836090	90	23929	332	79543	330	94297	74	15715
10-19% MINORITY	2022	492148	1497	386139	44	9052	230	37600	193	51554	58	7803
20-49% MINORITY	2142	371428	1411	262768	47	6078	329	53966	192	33869	163	14747
50-79% MINORITY	97	12517	44	6116	4	880	29	3922	7	577	13	1022
80-100% MINORITY	28	3708	11	1165	1	43	11	1948	3	470	2	82
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	151	1	151								
MODERATE INCOME	552	109173	369	74435	14	2275	90	22587	37	6082	42	3794
MIDDLE INCOME	5444	1194089	3938	919475	123	25387	656	105755	498	118692	229	24780
UPPER INCOME	1877	625962	1414	498217	49	12320	185	48637	190	55993	39	10795
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	151	1	151								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	264	61489	230	53840	5	915	12	2745	15	3341	2	648
20-49% MINORITY	164	31610	85	13465	4	437	38	13972	12	1694	25	2042
50-79% MINORITY	97	12517	44	6116	4	880	29	3922	7	577	13	1022
80-100% MINORITY	27	3557	10	1014	1	43	11	1948	3	470	2	82
MIDDLE INCOME												
LESS THAN 10% MINORITY	2390	564583	1840	446565	58	14417	233	45060	208	51205	51	7336
10-19% MINORITY	1230	318749	894	248110	24	5681	144	22125	126	37946	42	4887
20-49% MINORITY	1824	310757	1204	224800	41	5289	279	38570	164	29541	136	12557
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1195	484991	919	389525	32	9512	99	34483	122	43092	23	8379
10-19% MINORITY	528	111910	373	84189	15	2456	74	12730	52	10267	14	2268
20-49% MINORITY	154	29061	122	24503	2	352	12	1424	16	2634	2	148
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	137	17226	72	10706	1	29	41	4447	19	1787	4	257
ALL OTHER TRACTS 21/												
TOTAL 14/	8011	1946601	5794	1502984	187	40011	972	181426	744	182554	314	39626

MSA/MD: 41540 - SALISBURY, MD-DE

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3812	1124998	1970	584359	124	42874	925	265257	591	171551	202	60957
10-19% MINORITY	2684	616112	1375	323502	89	19772	668	151304	403	89022	149	32512
20-49% MINORITY	3751	677411	1667	306287	148	29411	1129	193155	558	103174	249	45384
50-79% MINORITY	159	23187	65	10115	2	157	56	8212	26	3420	10	1283
80-100% MINORITY	67	9303	15	1533	3	492	27	4020	16	2254	6	1004
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	341	1	36			3	305				
MODERATE INCOME	758	125928	324	57108	22	3742	243	38031	114	18151	55	8896
MIDDLE INCOME	7209	1550213	3462	757538	253	56482	1990	415652	1082	234061	422	86480
UPPER INCOME	2500	774169	1305	411114	91	32482	567	167600	398	117209	139	45764
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	4	341	1	36			3	305				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	136	31195	65	16375	1	417	40	8237	23	4592	7	1574
20-49% MINORITY	400	62584	180	29121	16	2676	123	17867	49	7885	32	5035
50-79% MINORITY	159	23187	65	10115	2	157	56	8212	26	3420	10	1283
80-100% MINORITY	63	8962	14	1497	3	492	24	3715	16	2254	6	1004
MIDDLE INCOME												
LESS THAN 10% MINORITY	2346	569430	1163	279511	81	20772	608	150967	367	88624	127	29556
10-19% MINORITY	1811	425024	941	226340	56	12493	462	106231	254	58628	98	21332
20-49% MINORITY	3052	555759	1358	251687	116	23217	920	158454	461	86809	197	35592
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1464	555208	807	304848	43	22102	315	113930	224	82927	75	31401
10-19% MINORITY	737	159893	369	80787	32	6862	166	36836	126	25802	44	9606
20-49% MINORITY	299	59068	129	25479	16	3518	86	16834	48	8480	20	4757
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	345	53446	127	20034	13	1767	121	16407	55	10223	29	5015
ALL OTHER TRACTS 21/	2	360					2	360				
TOTAL 14/	10818	2504457	5219	1245830	379	94473	2926	638355	1649	379644	645	146155

MSA/MD: 41540 - SALISBURY, MD-DE

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	300	45676	169	26074	6	1657	91	8829	24	6175	10	2941
10-19% MINORITY	383	32911	189	20231	7	380	154	7341	29	4374	4	585
20-49% MINORITY	680	39180	304	22600	11	347	302	9774	44	5223	19	1236
50-79% MINORITY	31	2072	11	877			16	606	3	529	1	60
80-100% MINORITY	6	41	2	6			4	35				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	150	7044	60	4292	1	5	77	1504	8	1096	4	147
MIDDLE INCOME	1055	85077	512	50479	18	1414	425	18891	79	11918	21	2375
UPPER INCOME	195	27759	103	15017	5	965	65	6190	13	3287	9	2300
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	17	715	9	493			6	40	2	182		
20-49% MINORITY	96	4216	38	2916	1	5	51	823	3	385	3	87
50-79% MINORITY	31	2072	11	877			16	606	3	529	1	60
80-100% MINORITY	6	41	2	6			4	35				
MIDDLE INCOME												
LESS THAN 10% MINORITY	201	24169	112	14294	4	827	61	4366	18	3755	6	927
10-19% MINORITY	307	28038	154	18096	6	370	122	5752	22	3430	3	390
20-49% MINORITY	547	32870	246	18089	8	217	242	8773	39	4733	12	1058
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	99	21507	57	11780	2	830	30	4463	6	2420	4	2014
10-19% MINORITY	59	4158	26	1642	1	10	26	1549	5	762	1	195
20-49% MINORITY	37	2094	20	1595	2	125	9	178	2	105	4	91
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	74	3302	30	1640	1	2	37	863	3	628	3	169
ALL OTHER TRACTS 21/												
TOTAL 14/	1474	123182	705	71428	25	2386	604	27448	103	16929	37	4991

MSA/MD: 41540 - SALISBURY, MD-DE

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6	3823	5	3423			1	400				
10-19% MINORITY	7	21748	6	21738			1	10				
20-49% MINORITY	11	65726	10	63101					1	2625		
50-79% MINORITY	1	83	1	83								
80-100% MINORITY	1	1250	1	1250								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	1483	3	1483								
MIDDLE INCOME	16	86144	13	83109			2	410	1	2625		
UPPER INCOME	7	5003	7	5003								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	150	1	150								
50-79% MINORITY	1	83	1	83								
80-100% MINORITY	1	1250	1	1250								
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	1956	2	1556			1	400				
10-19% MINORITY	3	18612	2	18602			1	10				
20-49% MINORITY	10	65576	9	62951					1	2625		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	3	1867	3	1867								
10-19% MINORITY	4	3136	4	3136								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	26	92630	23	89595			2	410	1	2625		

MSA/MD: 41540 - SALISBURY, MD-DE

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4653	1426056	3222	998133	131	41958	609	179364	542	162833	149	43768
10-19% MINORITY	1536	391656	1084	284694	46	10308	200	41693	171	47870	35	7091
20-49% MINORITY	801	130171	526	89828	32	6245	129	16513	85	14121	29	3464
50-79% MINORITY	59	7037	30	3272	4	880	19	2432	4	321	2	132
80-100% MINORITY	11	2085	7	483			2	1493	2	109		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	187	2	187								
MODERATE INCOME	333	65081	245	50927	10	1661	52	8720	20	2945	6	828
MIDDLE INCOME	4608	1080610	3176	756581	142	35208	642	134509	504	125738	144	28574
UPPER INCOME	2117	811127	1446	568715	61	22522	265	98266	280	96571	65	25053
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	2	187	2	187								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	197	48740	167	42202	4	645	15	3484	8	1774	3	635
20-49% MINORITY	68	7406	43	5157	2	136	16	1311	6	741	1	61
50-79% MINORITY	59	7037	30	3272	4	880	19	2432	4	321	2	132
80-100% MINORITY	9	1898	5	296			2	1493	2	109		
MIDDLE INCOME												
LESS THAN 10% MINORITY	3027	718520	2081	494739	89	23347	420	97074	336	80929	101	22431
10-19% MINORITY	895	246414	640	181585	25	5964	116	23361	97	32381	17	3123
20-49% MINORITY	686	115676	455	80257	28	5897	106	14074	71	12428	26	3020
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1626	707536	1141	503394	42	18611	189	82290	206	81904	48	21337
10-19% MINORITY	444	96502	277	60907	17	3699	69	14848	66	13715	15	3333
20-49% MINORITY	47	7089	28	4414	2	212	7	1128	8	952	2	383
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	111	13610	63	8420	1	200	28	3201	14	1428	5	361
ALL OTHER TRACTS 21/												
TOTAL 14/	7171	1970615	4932	1384830	214	59591	987	244696	818	226682	220	54816

MSA/MD: 41540 - SALISBURY, MD-DE

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	417	37402	185	17780	25	2085	149	11759	24	2978	34	2800
10-19% MINORITY	434	42952	153	19513	21	2135	174	12257	28	3010	58	6037
20-49% MINORITY	726	69574	192	17413	21	4836	286	25384	36	3898	191	18043
50-79% MINORITY	44	5146	3	434	1	172	20	2455			20	2085
80-100% MINORITY	10	397	1	39			7	276			2	82
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	211	19689	59	5438	10	1259	79	6693	5	625	58	5674
MIDDLE INCOME	1274	125597	434	46914	47	7405	488	40943	74	8233	231	22102
UPPER INCOME	146	10185	41	2827	11	564	69	4495	9	1028	16	1271
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	22	2490	12	1352	3	397	4	358	2	245	1	138
20-49% MINORITY	135	11656	43	3613	6	690	48	3604	3	380	35	3369
50-79% MINORITY	44	5146	3	434	1	172	20	2455			20	2085
80-100% MINORITY	10	397	1	39			7	276			2	82
MIDDLE INCOME												
LESS THAN 10% MINORITY	363	34527	172	16945	18	1750	123	10676	21	2638	29	2518
10-19% MINORITY	331	33577	116	16208	14	1509	134	8851	20	2077	47	4932
20-49% MINORITY	580	57493	146	13761	15	4146	231	21416	33	3518	155	14652
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	54	2875	13	835	7	335	26	1083	3	340	5	282
10-19% MINORITY	81	6885	25	1953	4	229	36	3048	6	688	10	967
20-49% MINORITY	11	425	3	39			7	364			1	22
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	64	5121	17	1503			38	3015	5	251	4	352
ALL OTHER TRACTS 21/												
TOTAL 14/	1695	160592	551	56682	68	9228	674	55146	93	10137	309	29399

MSA/MD: 41540 - SALISBURY, MD-DE

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN					1	33					1	33					1	33	3	100
BLACK OR AFRICAN AMERICAN	14	30	3	6	10	21	5	11	4	9	3	6	2	4			6	13	47	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	39	22	5	3	41	23	32	18	16	9	11	6	19	10			18	10	181	100
2 OR MORE MINORITY RACES											1	50	1	50					2	100
JOINT (WHITE/MINORITY RACE)					2	50	1	25									1	25	4	100
RACE NOT AVAILABLE 6/	7	23			10	33	5	17	1	3	2	7	2	7			3	10	30	100
ETHNICITY 7/																				
HISPANIC OR LATINO	5	36			5	36	2	14									2	14	14	100
NOT HISPANIC OR LATINO	48	22	6	3	49	22	37	17	19	9	17	8	22	10			23	10	221	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	50											1	50	2	100
ETHNICITY NOT AVAILABLE 6/	7	23	2	7	9	30	4	13	2	7	1	3	2	7			3	10	30	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	33	20	3	2	37	22	31	19	16	10	11	7	19	12			15	9	165	100
OTHERS, INCL. HISPANIC	19	27	3	4	18	25	8	11	4	6	5	7	3	4			11	15	71	100
GENDER 19/																				
MALE	22	21	3	3	25	23	20	19	6	6	8	7	11	10			12	11	107	100
FEMALE	17	22	3	4	18	24	13	17	10	13	2	3	4	5			9	12	76	100
JOINT (MALE/FEMALE)	18	27	2	3	16	24	7	11	4	6	7	11	7	11			5	8	66	100
GENDER NOT AVAILABLE 6/	3	17			5	28	3	17	1	6	1	6	2	11			3	17	18	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	14	29	3	6	7	14	8	16	7	14	2	4	2	4			6	12	49	100
50-79% OF MSA/MD MEDIAN	23	24	2	2	23	24	19	20	7	7	4	4	7	7			9	10	94	100
80-99% OF MSA/MD MEDIAN	6	14			15	34	3	7	4	9	5	11	6	14			5	11	44	100
100-119% OF MSA/MD MEDIAN	10	33	2	7	5	17	4	13	1	3	3	10	4	13			1	3	30	100
120% OR MORE OF MSA/MD MEDIAN	6	13	1	2	13	28	9	19	2	4	4	9	5	11			7	15	47	100
INCOME NOT AVAILABLE 6/	1	33			1	33											1	33	3	100

MSA/MD: 41540 - SALISBURY, MD-DE

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	1	50															1	50	2	100
ASIAN	7	50	2	14			1	7	1	7			1	7			2	14	14	100
BLACK OR AFRICAN AMERICAN	8	35	1	4	10	43	3	13									1	4	23	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																	1	100	1	100
WHITE	172	32	12	2	102	19	92	17	35	7	18	3	47	9			60	11	538	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	2	25	1	13	4	50	1	13											8	100
RACE NOT AVAILABLE 6/	32	28	4	4	20	18	20	18	8	7	4	4	9	8			17	15	114	100
ETHNICITY 7/																				
HISPANIC OR LATINO	5	26			3	16	4	21	4	21			1	5			2	11	19	100
NOT HISPANIC OR LATINO	180	32	16	3	107	19	94	17	32	6	19	3	47	8			59	11	554	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	33			1	17			1	17							2	33	6	100
ETHNICITY NOT AVAILABLE 6/	35	29	4	3	25	21	19	16	7	6	3	2	9	7			19	16	121	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	160	32	12	2	91	18	89	18	30	6	18	4	46	9			54	11	500	100
OTHERS, INCL. HISPANIC	25	34	4	5	18	25	9	12	6	8			2	3			9	12	73	100
GENDER 19/																				
MALE	75	39	5	3	30	16	28	15	15	8	5	3	12	6			20	11	190	100
FEMALE	50	32	5	3	42	27	23	15	14	9	1	1	11	7			11	7	157	100
JOINT (MALE/FEMALE)	76	28	6	2	48	18	51	19	10	4	14	5	26	10			39	14	270	100
GENDER NOT AVAILABLE 6/	21	25	4	5	16	19	15	18	5	6	2	2	8	10			12	14	83	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	36	43	5	6	22	26	7	8	5	6	3	4	3	4			3	4	84	100
50-79% OF MSA/MD MEDIAN	48	39	5	4	33	27	11	9	5	4	1	1	4	3			15	12	122	100
80-99% OF MSA/MD MEDIAN	17	33	4	8	14	27	7	13	2	4	1	2	3	6			4	8	52	100
100-119% OF MSA/MD MEDIAN	17	27	2	3	16	25	8	13	6	10	4	6	4	6			6	10	63	100
120% OR MORE OF MSA/MD MEDIAN	96	26	4	1	50	14	84	23	25	7	11	3	43	12			52	14	365	100
INCOME NOT AVAILABLE 6/	8	57			1	7			1	7	2	14					2	14	14	100

MSA/MD: 41540 - SALISBURY, MD-DE

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	14	4	57					2	29					7	100
ASIAN	8	32			2	8	7	28	2	8	2	8	1	4			3	12	25	100
BLACK OR AFRICAN AMERICAN	21	18			32	28	22	19	4	4	4	4	16	14			15	13	114	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	33			1	33			1	33					3	100
WHITE	222	21	6	1	142	13	323	30	44	4	50	5	172	16	1	0	114	11	1074	100
2 OR MORE MINORITY RACES	1	25			2	50											1	25	4	100
JOINT (WHITE/MINORITY RACE)					2	14	6	43	1	7			4	29			1	7	14	100
RACE NOT AVAILABLE 6/	40	13	1	0	25	8	84	27	6	2	12	4	120	38			27	9	315	100
ETHNICITY 7/																				
HISPANIC OR LATINO	10	31			8	25	7	22	1	3	2	6	3	9			1	3	32	100
NOT HISPANIC OR LATINO	235	20	6	1	172	14	353	29	49	4	52	4	199	17	1	0	130	11	1197	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	12			4	24	4	24			1	6	2	12			4	24	17	100
ETHNICITY NOT AVAILABLE 6/	45	15	1	0	23	7	82	26	8	3	13	4	112	36			26	8	310	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	207	20	6	1	131	13	313	31	42	4	46	5	167	16	1	0	108	11	1021	100
OTHERS, INCL. HISPANIC	40	19			51	24	48	23	9	4	9	4	29	14			24	11	210	100
GENDER 19/																				
MALE	93	21	2	0	70	16	118	27	20	5	25	6	66	15			43	10	437	100
FEMALE	69	23	2	1	41	14	76	25	14	5	12	4	50	17			38	13	302	100
JOINT (MALE/FEMALE)	98	17	2	0	82	14	186	33	20	4	23	4	94	17	1	0	61	11	567	100
GENDER NOT AVAILABLE 6/	32	13	1	0	14	6	66	26	4	2	8	3	106	42			19	8	250	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	55	36	1	1	19	12	27	18	5	3	7	5	24	16			15	10	153	100
50-79% OF MSA/MD MEDIAN	66	26	1	0	40	16	58	23	8	3	6	2	43	17			28	11	250	100
80-99% OF MSA/MD MEDIAN	33	19	1	1	33	19	41	24	4	2	10	6	30	17			22	13	174	100
100-119% OF MSA/MD MEDIAN	27	20	1	1	22	16	41	30	2	1	2	1	30	22			10	7	135	100
120% OR MORE OF MSA/MD MEDIAN	99	13	3	0	77	10	267	35	35	5	38	5	176	23			69	9	764	100
INCOME NOT AVAILABLE 6/	12	15			16	20	12	15	4	5	5	6	13	16	1	1	17	21	80	100

MSA/MD: 41540 - SALISBURY, MD-DE

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	3	38			5	63													8	100
ASIAN	2	50			2	50													4	100
BLACK OR AFRICAN AMERICAN	12	20			43	73	2	3			1	2					1	2	59	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	106	25	8	2	217	52	35	8	4	1	9	2	11	3			31	7	421	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					2	67											1	33	3	100
RACE NOT AVAILABLE 6/	22	31	2	3	34	47	4	6	1	1			6	8			3	4	72	100
ETHNICITY 7/																				
HISPANIC OR LATINO	5	23			12	55					2	9	1	5			2	9	22	100
NOT HISPANIC OR LATINO	118	25	8	2	258	54	36	8	5	1	7	1	11	2			31	7	474	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	50	1	50											2	100
ETHNICITY NOT AVAILABLE 6/	22	32	2	3	32	46	4	6			1	1	5	7			3	4	69	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	100	25	8	2	208	52	34	9	4	1	7	2	10	3			29	7	400	100
OTHERS, INCL. HISPANIC	22	23			63	66	3	3			3	3	1	1			4	4	96	100
GENDER 19/																				
MALE	50	25	4	2	108	53	17	8			7	3	3	1			13	6	202	100
FEMALE	49	28	3	2	102	58	8	5	1	1	2	1	6	3			6	3	177	100
JOINT (MALE/FEMALE)	31	22	2	1	70	51	13	9	4	3	1	1	3	2			14	10	138	100
GENDER NOT AVAILABLE 6/	15	30	1	2	23	46	3	6					5	10			3	6	50	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	43	40	2	2	52	49	5	5			1	1	1	1			3	3	107	100
50-79% OF MSA/MD MEDIAN	31	23	2	1	90	66	4	3			1	1	3	2			6	4	137	100
80-99% OF MSA/MD MEDIAN	21	27	1	1	41	52	8	10	1	1	1	1					6	8	79	100
100-119% OF MSA/MD MEDIAN	5	13			23	59	4	10	1	3			1	3			5	13	39	100
120% OR MORE OF MSA/MD MEDIAN	42	22	5	3	89	47	20	10	3	2	4	2	12	6			16	8	191	100
INCOME NOT AVAILABLE 6/	3	21			8	57					3	21							14	100

MSA/MD: 41540 - SALISBURY, MD-DE

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE																				
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																	1	100	1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO																				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																	1	100	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																	1	100	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																	1	100	1	100

MSA/MD: 41540 - SALISBURY, MD-DE

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	100													1	100
ASIAN	7	37					2	11	2	11	2	11	2	11			4	21	19	100
BLACK OR AFRICAN AMERICAN	4	17			9	39	3	13	1	4			3	13			3	13	23	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND									1	100									1	100
WHITE	155	26	2	0	62	10	167	28	32	5	20	3	83	14	1	0	72	12	594	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	14	4	57					1	14			1	14	7	100
RACE NOT AVAILABLE 6/	29	21			18	13	39	29	5	4	6	4	19	14			20	15	136	100
ETHNICITY 7/																				
HISPANIC OR LATINO	4	22					6	33	3	17	1	6	3	17			1	6	18	100
NOT HISPANIC OR LATINO	156	25	2	0	70	11	170	28	31	5	21	3	87	14	1	0	74	12	612	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	27			3	27			1	9	1	9	1	9			2	18	11	100
ETHNICITY NOT AVAILABLE 6/	32	23			18	13	39	28	6	4	5	4	17	12			23	16	140	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	144	26	2	0	58	10	161	29	27	5	18	3	80	14	1	0	66	12	557	100
OTHERS, INCL. HISPANIC	18	23			14	18	15	19	8	10	4	5	10	13			11	14	80	100
GENDER 19/																				
MALE	63	29			24	11	52	24	13	6	12	6	26	12			27	12	217	100
FEMALE	34	25	2	1	22	16	33	25	12	9			18	13			13	10	134	100
JOINT (MALE/FEMALE)	78	23			31	9	104	31	13	4	14	4	49	15	1	0	44	13	334	100
GENDER NOT AVAILABLE 6/	20	21			14	15	26	27	3	3	2	2	15	16			16	17	96	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	16	55	1	3	5	17	2	7			1	3	3	10			1	3	29	100
50-79% OF MSA/MD MEDIAN	20	45			9	20	6	14	1	2			1	2			7	16	44	100
80-99% OF MSA/MD MEDIAN	12	24			5	10	12	24	2	4	2	4	7	14			9	18	49	100
100-119% OF MSA/MD MEDIAN	14	33			10	24	4	10	2	5	2	5	6	14			4	10	42	100
120% OR MORE OF MSA/MD MEDIAN	123	21	1	0	58	10	188	32	36	6	23	4	90	15			76	13	595	100
INCOME NOT AVAILABLE 6/	10	45			4	18	3	14					1	5	1	5	3	14	22	100

MSA/MD: 41540 - SALISBURY, MD-DE

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	2	40			1	20	1	20									1	20	5	100
ASIAN																				
BLACK OR AFRICAN AMERICAN	6	16	1	3	18	49	4	11	1	3	1	3	2	5			4	11	37	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100
WHITE	90	28	8	2	132	41	35	11	9	3	12	4	7	2			28	9	321	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	17	1	17	4	67													6	100
RACE NOT AVAILABLE 6/	11	23	1	2	19	40	6	13	1	2			4	8			6	13	48	100
ETHNICITY 7/																				
HISPANIC OR LATINO	2	18			5	45	1	9	1	9	1	9					1	9	11	100
NOT HISPANIC OR LATINO	91	27	10	3	145	43	36	11	8	2	12	4	8	2			31	9	341	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	25	1	25					1	25			1	25	4	100
ETHNICITY NOT AVAILABLE 6/	17	27	1	2	24	39	8	13	2	3			4	6			6	10	62	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	83	28	8	3	121	41	32	11	8	3	11	4	6	2			26	9	295	100
OTHERS, INCL. HISPANIC	11	18	2	3	29	48	6	10	2	3	2	3	3	5			6	10	61	100
GENDER 19/																				
MALE	31	27	3	3	44	39	14	12	4	4	6	5	2	2			10	9	114	100
FEMALE	39	26	4	3	69	46	12	8	6	4	2	1	4	3			13	9	149	100
JOINT (MALE/FEMALE)	31	26	3	3	48	40	16	13	1	1	5	4	3	3			13	11	120	100
GENDER NOT AVAILABLE 6/	9	26	1	3	14	40	4	11					4	11			3	9	35	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	39	34	3	3	35	31	12	11	8	7	5	4	4	4			8	7	114	100
50-79% OF MSA/MD MEDIAN	29	24	4	3	62	52	8	7			3	3	1	1			12	10	119	100
80-99% OF MSA/MD MEDIAN	13	25	3	6	26	49	6	11					1	2			4	8	53	100
100-119% OF MSA/MD MEDIAN	11	27			19	46	4	10	1	2	1	2	1	2			4	10	41	100
120% OR MORE OF MSA/MD MEDIAN	18	21	1	1	31	36	14	16	2	2	4	5	5	6			11	13	86	100
INCOME NOT AVAILABLE 6/					2	40	2	40					1	20					5	100

MSA/MD: 41540 - SALISBURY, MD-DE

CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans On Manufactured Home Dwellings From Columns A,B,C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
2000 - 2010														
LOANS ORIGINATED	21	5313	284	72802	217	49806	22	3787			296	72552	10	1019
APPLICAT'N APPROVED, NOT ACCEPTED	1	207	5	1063	14	2880	1	413			10	2226	1	207
APPLICATIONS DENIED	4	1204	19	4212	92	22131	7	236			46	10435	8	793
APPLICATIONS WITHDRAWN	4	880	33	8480	57	12858	4	612			48	12106	1	195
FILES CLOSED FOR INCOMPLETENESS	2	372	5	631	28	6672	1	10			14	3275	3	337
1990-1999														
LOANS ORIGINATED	674	146970	2082	541092	1956	480037	228	22190	3	18957	1415	392369	214	19127
APPLICAT'N APPROVED, NOT ACCEPTED	24	4609	59	11786	148	36925	7	265			66	15489	26	2210
APPLICATIONS DENIED	111	22325	370	62557	961	222171	189	8149	1	400	258	60587	282	22000
APPLICATIONS WITHDRAWN	110	23903	290	72461	573	133845	36	5458			237	64479	33	3169
FILES CLOSED FOR INCOMPLETENESS	41	6790	118	13741	232	54495	9	1336			57	14129	123	11552
1980-1989														
LOANS ORIGINATED	658	125757	2195	587368	1998	482965	295	30721	7	38078	1980	584980	287	32968
APPLICAT'N APPROVED, NOT ACCEPTED	20	3728	76	13775	133	38642	11	1565			84	26818	37	6094
APPLICATIONS DENIED	124	23085	370	67095	1120	251858	246	13722	1	10	381	102384	292	24151
APPLICATIONS WITHDRAWN	95	17528	277	71541	599	146829	40	6556	1	2625	322	96127	50	6166
FILES CLOSED FOR INCOMPLETENESS	49	7957	139	18386	234	51780	14	1890			88	22490	138	12516
1970-1979														
LOANS ORIGINATED	251	40303	1099	284485	866	206143	129	13259	9	31389	1160	324440	38	3356
APPLICAT'N APPROVED, NOT ACCEPTED	13	2523	41	12524	66	13214	6	143			50	14177	1	21
APPLICATIONS DENIED	72	11645	180	33716	594	119974	120	4306			271	68580	89	8037
APPLICATIONS WITHDRAWN	56	8172	119	27279	348	75891	18	3645			200	52611	9	607
FILES CLOSED FOR INCOMPLETENESS	25	3964	43	6034	125	29480	10	1659			55	14245	35	3805
1969 OR EARLIER														
LOANS ORIGINATED	181	26569	134	17237	182	26879	31	1471	4	1171	81	10489	2	212
APPLICAT'N APPROVED, NOT ACCEPTED	7	1389	6	863	18	2812					4	881	3	696
APPLICATIONS DENIED	36	14921	33	13846	157	21861	42	1035			31	2710	3	165
APPLICATIONS WITHDRAWN	33	5007	25	2793	72	10221	5	658			11	1359		
FILES CLOSED FOR INCOMPLETENESS	8	1327	9	834	26	3728	3	96			6	677	10	1189
AGE UNKNOWN														
LOANS ORIGINATED														
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED					2	360								
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

MSA/MD: 41540 - SALISBURY, MD-DE

LOCATION CATEGORY	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans On Manufactured Home Dwellings From Columns A,B,C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F		G			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
PRINCIPAL CITY 24/																
LOANS ORIGINATED	363	58596	405	59146	478	80284	80	4660	5	59760	138	16368	13	618		
APPLICAT'N APPROVED, NOT ACCEPTED	10	1381	17	2294	52	9348	5	155			12	1584	3	293		
APPLICATIONS DENIED	49	17156	75	17983	382	62716	70	3406			45	8264	36	2036		
APPLICATIONS WITHDRAWN	59	9602	58	7272	200	30456	12	1379			37	3796	1	137		
FILES CLOSED FOR INCOMPLETENESS	8	964	15	1484	85	15137	6	136			8	971	8	588		
MSA/MD LESS PRINCIPAL CITY 25/																
LOANS ORIGINATED	1422	286316	5389	1443838	4741	1165546	625	66768	18	29835	4794	1368462	538	56064		
APPLICAT'N APPROVED, NOT ACCEPTED	55	11075	170	37717	327	85125	20	2231			202	58007	65	8935		
APPLICATIONS DENIED	298	56024	897	163443	2544	575639	534	24042	2	410	942	236432	638	53110		
APPLICATIONS WITHDRAWN	239	45888	686	175282	1449	349188	91	15550	1	2625	781	222886	92	10000		
FILES CLOSED FOR INCOMPLETENESS	117	19446	299	38142	560	131018	31	4855			212	53845	301	28811		

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #	
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN		
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE		1	1							1.56	1.56	
ASIAN	13	2	2							1.72	1.72	
BLACK OR AFRICAN AMERICAN	89	19	14	3			2			1.92	1.69	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	541	85	65	14	3		3			1.84	1.65	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	14											
RACE NOT AVAILABLE 6/	53	4	3	1						1.78	1.77	
ETHNICITY 7/												
HISPANIC OR LATINO	35	5	4	1						1.67	1.56	
NOT HISPANIC OR LATINO	618	101	78	15	3		5			1.86	1.68	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6											
ETHNICITY NOT AVAILABLE 6/	51	5	3	2						1.82	1.89	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	505	81	62	13	3		3			1.85	1.67	
OTHERS, INCLUDING HISPANIC	152	26	20	4			2			1.86	1.66	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	77	17	11	6						1.83	1.77	
50-79% OF MSA/MD MEDIAN	200	33	25	5	2		1			1.82	1.64	
80-99% OF MSA/MD MEDIAN	129	23	21	1	1					1.76	1.61	
100-119% OF MSA/MD MEDIAN	91	11	9				2			2.02	1.65	
120% OR MORE OF MSA/MD MEDIAN	208	27	19	6			2			1.90	1.70	
INCOME NOT AVAILABLE 6/	5											
GENDER 19/												
MALE	239	36	27	7	1		1			1.83	1.66	
FEMALE	222	41	34	5			2			1.82	1.67	
JOINT (MALE/FEMALE)	224	32	23	5	2		2			1.91	1.66	
GENDER NOT AVAILABLE 6/	25	2	1	1						1.79	1.79	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	73	9	8	1						1.73	1.63	
10-19% MINORITY	136	18	14	3	1					1.85	1.79	
20-49% MINORITY	465	76	58	13	2		3			1.83	1.66	
50-79% MINORITY	28	7	4	1			2			2.26	1.75	
80-100% MINORITY	8	1	1							1.54	1.54	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	92	14	8	3	1		2			2.07	1.68	
MIDDLE INCOME	500	85	67	14	2		2			1.81	1.68	
UPPER INCOME	118	12	10	1			1			1.88	1.64	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE		144	144							1.56	1.56	
ASIAN	2262	294	294							1.73	1.80	
BLACK OR AFRICAN AMERICAN	13911	2810	2218	292			300			1.90	1.69	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	104234	14383	10870	2531	449		533			1.85	1.68	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3322											
RACE NOT AVAILABLE 6/	9651	681	525	156						1.74	1.65	
ETHNICITY 7/												
HISPANIC OR LATINO	5989	699	565	134						1.67	1.56	
NOT HISPANIC OR LATINO	116615	16811	12961	2568	449		833			1.86	1.69	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1527											
ETHNICITY NOT AVAILABLE 6/	9249	802	525	277						1.78	1.65	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	97847	13828	10449	2397	449		533			1.86	1.70	
OTHERS, INCLUDING HISPANIC	25977	3803	3077	426			300			1.85	1.69	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	8768	1840	1119	721						1.85	1.87	
50-79% OF MSA/MD MEDIAN	31548	4429	3361	672	263		133			1.81	1.64	
80-99% OF MSA/MD MEDIAN	24516	4366	4000	180	186					1.76	1.61	
100-119% OF MSA/MD MEDIAN	19675	2116	1762				354			2.00	1.65	
120% OR MORE OF MSA/MD MEDIAN	47914	5561	3809	1406			346			1.89	1.70	
INCOME NOT AVAILABLE 6/	959											
GENDER 19/												
MALE	43394	6265	4782	1190	160		133			1.82	1.68	
FEMALE	38398	6352	5163	835			354			1.85	1.69	
JOINT (MALE/FEMALE)	46886	5382	3949	798	289		346			1.89	1.62	
GENDER NOT AVAILABLE 6/	4702	313	157	156						1.78	1.50	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	15840	1993	1753	240						1.73	1.63	
10-19% MINORITY	29035	3399	2593	620	186					1.85	1.77	
20-49% MINORITY	83771	11921	9142	2041	263		475			1.83	1.68	
50-79% MINORITY	3731	933	497	78			358			2.39	1.75	
80-100% MINORITY	1003	66	66							1.54	1.54	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	14982	1940	1048	348	186		358			2.15	1.61	
MIDDLE INCOME	93695	13988	11128	2309	263		288			1.80	1.69	
UPPER INCOME	24703	2384	1875	322			187			1.89	1.65	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #	
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN		
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3											
ASIAN												
BLACK OR AFRICAN AMERICAN	44	1				1			3.58	3.58		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	314	1				1			3.77	3.77		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	9											
RACE NOT AVAILABLE 6/	35											
ETHNICITY 7/												
HISPANIC OR LATINO	8											
NOT HISPANIC OR LATINO	358	2				2			3.68	3.68		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3											
ETHNICITY NOT AVAILABLE 6/	36											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	301	1				1			3.77	3.77		
OTHERS, INCLUDING HISPANIC	65	1				1			3.58	3.58		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	10											
50-79% OF MSA/MD MEDIAN	74											
80-99% OF MSA/MD MEDIAN	86	2				2			3.68	3.68		
100-119% OF MSA/MD MEDIAN	69											
120% OR MORE OF MSA/MD MEDIAN	165											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	167	2				2			3.68	3.68		
FEMALE	29											
JOINT (MALE/FEMALE)	194											
GENDER NOT AVAILABLE 6/	15											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	55											
10-19% MINORITY	93											
20-49% MINORITY	242	2				2			3.68	3.68		
50-79% MINORITY	11											
80-100% MINORITY	4											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	41	1				1			3.77	3.77		
MIDDLE INCOME	302	1				1			3.58	3.58		
UPPER INCOME	62											

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/										
	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's	
BORROWER CHARACTERISTICS													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE	820												
ASIAN													
BLACK OR AFRICAN AMERICAN	9311	154				154				3.58	3.58		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND													
WHITE	76463	80				80				3.77	3.77		
2 OR MORE MINORITY RACES													
JOINT (WHITE/MINORITY RACE)	2550												
RACE NOT AVAILABLE 6/	8471												
ETHNICITY 7/													
HISPANIC OR LATINO	2070												
NOT HISPANIC OR LATINO	86262	234				234				3.64	3.58		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	706												
ETHNICITY NOT AVAILABLE 6/	8577												
MINORITY STATUS 8/													
WHITE NON-HISPANIC	73306	80				80				3.77	3.77		
OTHERS, INCLUDING HISPANIC	14885	154				154				3.58	3.58		
INCOME 9/													
LESS THAN 50% OF MSA/MD MEDIAN	1133												
50-79% OF MSA/MD MEDIAN	12370												
80-99% OF MSA/MD MEDIAN	17782	234				234				3.64	3.58		
100-119% OF MSA/MD MEDIAN	15005												
120% OR MORE OF MSA/MD MEDIAN	51179												
INCOME NOT AVAILABLE 6/	146												
GENDER 19/													
MALE	34855	234				234				3.64	3.58		
FEMALE	6683												
JOINT (MALE/FEMALE)	52163												
GENDER NOT AVAILABLE 6/	3914												
CENSUS TRACT CHARACTERISTICS 10/													
RACIAL/ETHNIC COMPOSITION 11/													
LESS THAN 10% MINORITY	16026												
10-19% MINORITY	26492												
20-49% MINORITY	52984	234				234				3.64	3.58		
50-79% MINORITY	1722												
80-100% MINORITY	391												
INCOME CHARACTERISTICS 12/ 13/													
LOW INCOME													
MODERATE INCOME	7657	80				80				3.77	3.77		
MIDDLE INCOME	73644	154				154				3.58	3.58		
UPPER INCOME	16314												

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #	
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN		
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3											
ASIAN	37	3	2	1					1.85	1.87		
BLACK OR AFRICAN AMERICAN	40	7	5		1	1			1.94	1.60		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1											
WHITE	1923	60	27	16	12	3	1	1	2.26	2.08		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	18	2	1		1				2.35	2.35		
RACE NOT AVAILABLE 6/	276	7	5			1	1		2.24	1.69		
ETHNICITY 7/												
HISPANIC OR LATINO	25	1	1						1.87	1.87		
NOT HISPANIC OR LATINO	1971	68	33	16	13	4	1	1	2.22	2.04		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	25											
ETHNICITY NOT AVAILABLE 6/	277	10	6	1	1	1	1		2.23	1.77		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1859	56	25	15	11	3	1	1	2.27	2.08		
OTHERS, INCLUDING HISPANIC	147	13	9	1	2	1			1.98	1.77		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	93	9	3	4	2				2.14	2.30		
50-79% OF MSA/MD MEDIAN	342	13	8	2	1	2			2.10	1.87		
80-99% OF MSA/MD MEDIAN	287	12	5	3	4				2.20	2.13		
100-119% OF MSA/MD MEDIAN	243	11	10	1					1.66	1.60		
120% OR MORE OF MSA/MD MEDIAN	1316	33	14	7	6	3	2	1	2.46	2.08		
INCOME NOT AVAILABLE 6/	17	1			1				2.59	2.59		
GENDER 19/												
MALE	541	24	10	7	5	1		1	2.31	2.13		
FEMALE	508	18	12	2	3	1			2.01	1.85		
JOINT (MALE/FEMALE)	1067	32	16	8	5	2	1		2.18	1.98		
GENDER NOT AVAILABLE 6/	182	5	2		1	1	1		2.72	2.89		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	608	9	5	1	1	2			2.32	1.95		
10-19% MINORITY	690	18	10	4	2	1	1		2.15	1.98		
20-49% MINORITY	968	49	23	12	11	1	1	1	2.22	2.07		
50-79% MINORITY	28	1	1						1.86	1.86		
80-100% MINORITY	4	2	1			1			2.34	2.34		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	155	6	4			1		1	2.69	1.82		
MIDDLE INCOME	1652	56	24	14	12	4	2		2.24	2.08		
UPPER INCOME	491	17	12	3	2				1.95	1.86		

MSA/MD: 41540 - SALISBURY, MD-DE

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	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	714											
ASIAN	7371	530	330	200						1.88	1.87	
BLACK OR AFRICAN AMERICAN	8195	1198	981		183	34				1.78	1.60	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	332											
WHITE	460872	10063	4880	2746	1469	504	310	154		2.26	2.07	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4215	341	270		71					2.01	1.77	
RACE NOT AVAILABLE 6/	69692	1846	1326			208	312			2.25	1.69	
ETHNICITY 7/												
HISPANIC OR LATINO	5286	152	152							1.87	1.87	
NOT HISPANIC OR LATINO	469408	11449	6284	2512	1651	538	310	154		2.19	1.91	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6522											
ETHNICITY NOT AVAILABLE 6/	70175	2377	1351	434	72	208	312			2.26	1.85	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	445571	9380	4703	2312	1397	504	310	154		2.26	1.99	
OTHERS, INCLUDING HISPANIC	32403	2221	1733	200	254	34				1.85	1.62	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9956	784	210	409	165					2.19	2.43	
50-79% OF MSA/MD MEDIAN	50063	1659	1178	287	62	132				1.92	1.86	
80-99% OF MSA/MD MEDIAN	50994	1259	466	409	384					2.22	2.14	
100-119% OF MSA/MD MEDIAN	50892	2410	1976	434						1.72	1.60	
120% OR MORE OF MSA/MD MEDIAN	384419	7618	3957	1407	864	614	622	154		2.39	1.95	
INCOME NOT AVAILABLE 6/	5067	248			248					2.59	2.59	
GENDER 19/												
MALE	127667	3487	1584	994	670	85		154		2.27	2.08	
FEMALE	97490	3164	2179	246	367	372				2.08	1.78	
JOINT (MALE/FEMALE)	278593	5987	3276	1706	614	81	310			2.13	1.89	
GENDER NOT AVAILABLE 6/	47641	1340	748		72	208	312			2.55	1.69	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	175702	2325	1379	314	175	457				2.32	1.95	
10-19% MINORITY	177367	3994	2280	993	362	47	312			2.11	1.86	
20-49% MINORITY	193132	7474	3977	1639	1186	208	310	154		2.21	1.87	
50-79% MINORITY	4512	41	41							1.86	1.86	
80-100% MINORITY	678	144	110			34				1.96	1.62	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	30868	814	626			34		154		2.60	1.77	
MIDDLE INCOME	387020	9308	4296	2190	1488	712	622			2.27	2.07	
UPPER INCOME	133503	3856	2865	756	235					1.92	1.88	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN	HOEPA LOANS 17/
	#	#	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	#				
BORROWER CHARACTERISTICS													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE													
ASIAN													
BLACK OR AFRICAN AMERICAN	3												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND													
WHITE	12												
2 OR MORE MINORITY RACES													
JOINT (WHITE/MINORITY RACE)													
RACE NOT AVAILABLE 6/	3												
ETHNICITY 7/													
HISPANIC OR LATINO	2												
NOT HISPANIC OR LATINO	14												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)													
ETHNICITY NOT AVAILABLE 6/	2												
MINORITY STATUS 8/													
WHITE NON-HISPANIC	10												
OTHERS, INCLUDING HISPANIC	5												
INCOME 9/													
LESS THAN 50% OF MSA/MD MEDIAN	2												
50-79% OF MSA/MD MEDIAN	6												
80-99% OF MSA/MD MEDIAN	4												
100-119% OF MSA/MD MEDIAN													
120% OR MORE OF MSA/MD MEDIAN	6												
INCOME NOT AVAILABLE 6/													
GENDER 19/													
MALE	11												
FEMALE	3												
JOINT (MALE/FEMALE)	3												
GENDER NOT AVAILABLE 6/	1												
CENSUS TRACT CHARACTERISTICS 10/													
RACIAL/ETHNIC COMPOSITION 11/													
LESS THAN 10% MINORITY	1												
10-19% MINORITY	3												
20-49% MINORITY	13												
50-79% MINORITY													
80-100% MINORITY	1												
INCOME CHARACTERISTICS 12/ 13/													
LOW INCOME													
MODERATE INCOME	1												
MIDDLE INCOME	14												
UPPER INCOME	3												

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ \$000's	
	\$000's	\$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's		
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	18											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	613											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	102											
ETHNICITY 7/												
HISPANIC OR LATINO	31											
NOT HISPANIC OR LATINO	512											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	190											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	423											
OTHERS, INCLUDING HISPANIC	49											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	13											
50-79% OF MSA/MD MEDIAN	36											
80-99% OF MSA/MD MEDIAN	41											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	643											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	424											
FEMALE	18											
JOINT (MALE/FEMALE)	286											
GENDER NOT AVAILABLE 6/	5											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	101											
10-19% MINORITY	414											
20-49% MINORITY	213											
50-79% MINORITY												
80-100% MINORITY	5											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5											
MIDDLE INCOME	551											
UPPER INCOME	177											

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	3	1	1						1.81	1.81	
ASIAN	5										
BLACK OR AFRICAN AMERICAN	43	5	5						1.65	1.70	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	305	20	15	5					1.81	1.79	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	4										
RACE NOT AVAILABLE 6/	80	1	1						1.72	1.72	
ETHNICITY 7/											
HISPANIC OR LATINO	6										
NOT HISPANIC OR LATINO	360	25	20	5					1.78	1.78	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3										
ETHNICITY NOT AVAILABLE 6/	71	2	2						1.73	1.73	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	294	19	14	5					1.82	1.79	
OTHERS, INCLUDING HISPANIC	63	6	6						1.68	1.72	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	34	1	1						1.81	1.81	
50-79% OF MSA/MD MEDIAN	39	1	1						1.56	1.56	
80-99% OF MSA/MD MEDIAN	41	5	5						1.61	1.54	
100-119% OF MSA/MD MEDIAN	30	2	1	1					2.03	2.03	
120% OR MORE OF MSA/MD MEDIAN	72	10	9	1					1.79	1.76	
INCOME NOT AVAILABLE 6/	224	8	5	3					1.83	1.78	
GENDER 19/											
MALE	113	4	4						1.70	1.69	
FEMALE	108	10	8	2					1.77	1.77	
JOINT (MALE/FEMALE)	173	13	10	3					1.81	1.75	
GENDER NOT AVAILABLE 6/	46										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	60	3	3						1.73	1.79	
10-19% MINORITY	102	6	6						1.71	1.70	
20-49% MINORITY	263	16	12	4					1.80	1.74	
50-79% MINORITY	12	2	1	1					1.92	1.92	
80-100% MINORITY	3										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	43	6	5	1					1.76	1.74	
MIDDLE INCOME	324	18	14	4					1.79	1.77	
UPPER INCOME	73	3	3						1.79	1.87	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's		
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's	
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	269	82	82							1.81	1.81	
ASIAN	838											
BLACK OR AFRICAN AMERICAN	7114	577	577							1.66	1.73	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	55882	3617	2974	643						1.78	1.78	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	953											
RACE NOT AVAILABLE 6/	13237	117	117							1.72	1.72	
ETHNICITY 7/												
HISPANIC OR LATINO	776											
NOT HISPANIC OR LATINO	65131	4067	3424	643						1.77	1.75	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	723											
ETHNICITY NOT AVAILABLE 6/	11663	326	326							1.73	1.73	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	54151	3408	2765	643						1.78	1.79	
OTHERS, INCLUDING HISPANIC	10622	659	659							1.68	1.73	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2885	82	82							1.81	1.81	
50-79% OF MSA/MD MEDIAN	5513	121	121							1.56	1.56	
80-99% OF MSA/MD MEDIAN	7092	683	683							1.58	1.54	
100-119% OF MSA/MD MEDIAN	5632	318	195	123						1.97	1.78	
120% OR MORE OF MSA/MD MEDIAN	15350	2097	1919	178						1.79	1.73	
INCOME NOT AVAILABLE 6/	41821	1092	750	342						1.79	1.75	
GENDER 19/												
MALE	19019	762	762							1.68	1.56	
FEMALE	18148	1463	1221	242						1.76	1.79	
JOINT (MALE/FEMALE)	33475	2168	1767	401						1.79	1.73	
GENDER NOT AVAILABLE 6/	7651											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	12140	628	628							1.69	1.54	
10-19% MINORITY	21465	1302	1302							1.73	1.75	
20-49% MINORITY	42449	2278	1732	546						1.79	1.73	
50-79% MINORITY	1737	185	88	97						1.92	2.04	
80-100% MINORITY	502											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6751	768	671	97						1.72	1.73	
MIDDLE INCOME	56568	2869	2323	546						1.77	1.75	
UPPER INCOME	14974	756	756							1.77	1.87	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN	2										
BLACK OR AFRICAN AMERICAN	51	1	1						1.56	1.56	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1										
WHITE	424										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	8										
RACE NOT AVAILABLE 6/	75	1	1						1.89	1.89	
ETHNICITY 7/											
HISPANIC OR LATINO	7										
NOT HISPANIC OR LATINO	486	1	1						1.56	1.56	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5										
ETHNICITY NOT AVAILABLE 6/	65	1	1						1.89	1.89	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	416										
OTHERS, INCLUDING HISPANIC	71	1	1						1.56	1.56	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	8										
50-79% OF MSA/MD MEDIAN	37	1	1						1.89	1.89	
80-99% OF MSA/MD MEDIAN	45										
100-119% OF MSA/MD MEDIAN	21	1	1						1.56	1.56	
120% OR MORE OF MSA/MD MEDIAN	115										
INCOME NOT AVAILABLE 6/	337										
GENDER 19/											
MALE	198	2	2						1.73	1.73	
FEMALE	27										
JOINT (MALE/FEMALE)	295										
GENDER NOT AVAILABLE 6/	43										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	95										
10-19% MINORITY	173										
20-49% MINORITY	284	2	2						1.73	1.73	
50-79% MINORITY	8										
80-100% MINORITY	3										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	56										
MIDDLE INCOME	397	2	2						1.73	1.73	
UPPER INCOME	110										

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's	
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/		MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	232										
ASIAN	259										
BLACK OR AFRICAN AMERICAN	10233	134	134						1.56	1.56	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	155										
WHITE	108352										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	2629										
RACE NOT AVAILABLE 6/	18186	70	70						1.89	1.89	
ETHNICITY 7/											
HISPANIC OR LATINO	1520										
NOT HISPANIC OR LATINO	122044	134	134						1.56	1.56	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1378										
ETHNICITY NOT AVAILABLE 6/	15104	70	70						1.89	1.89	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	106244										
OTHERS, INCLUDING HISPANIC	15070	134	134						1.56	1.56	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1179										
50-79% OF MSA/MD MEDIAN	6968	70	70						1.89	1.89	
80-99% OF MSA/MD MEDIAN	9930										
100-119% OF MSA/MD MEDIAN	4934	134	134						1.56	1.56	
120% OR MORE OF MSA/MD MEDIAN	31500										
INCOME NOT AVAILABLE 6/	85535										
GENDER 19/											
MALE	43733	204	204						1.67	1.56	
FEMALE	6635										
JOINT (MALE/FEMALE)	80144										
GENDER NOT AVAILABLE 6/	9534										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	29320										
10-19% MINORITY	46614										
20-49% MINORITY	61998	204	204						1.67	1.56	
50-79% MINORITY	1762										
80-100% MINORITY	352										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	11207										
MIDDLE INCOME	99654	204	204						1.67	1.56	
UPPER INCOME	29185										

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#		1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	10										
ASIAN	30										
BLACK OR AFRICAN AMERICAN	67	2	2						1.72	1.72	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2										
WHITE	2028	13	7	4	2				1.98	1.97	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	27										
RACE NOT AVAILABLE 6/	295	4	1	1	1	1			2.40	2.49	
ETHNICITY 7/											
HISPANIC OR LATINO	35										
NOT HISPANIC OR LATINO	2101	16	10	4	2				1.92	1.79	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	27										
ETHNICITY NOT AVAILABLE 6/	296	3		1	1	1			2.69	2.91	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1948	13	7	4	2				1.98	1.97	
OTHERS, INCLUDING HISPANIC	192	2	2						1.72	1.72	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	154										
50-79% OF MSA/MD MEDIAN	340	7	5	2					1.76	1.57	
80-99% OF MSA/MD MEDIAN	299	1				1			3.09	3.09	
100-119% OF MSA/MD MEDIAN	269	2		1	1				2.51	2.51	
120% OR MORE OF MSA/MD MEDIAN	1341	8	5	2	1				1.97	1.95	
INCOME NOT AVAILABLE 6/	56	1			1				2.58	2.58	
GENDER 19/											
MALE	559	7	4	2	1				1.96	1.66	
FEMALE	538	5	3	1	1				1.86	1.59	
JOINT (MALE/FEMALE)	1140	5	3	2					1.95	1.97	
GENDER NOT AVAILABLE 6/	222	2			1	1			3.00	3.00	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	705	3	1	2					1.91	2.04	
10-19% MINORITY	726	7	3	2	2				2.12	2.19	
20-49% MINORITY	994	9	6	1	1	1			2.02	1.66	
50-79% MINORITY	28										
80-100% MINORITY	6										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	161	1	1						1.66	1.66	
MIDDLE INCOME	1736	16	7	5	3	1			2.12	2.05	
UPPER INCOME	562	2	2						1.60	1.60	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's	
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1506										
ASIAN	8036										
BLACK OR AFRICAN AMERICAN	10534	288	288						1.73	1.92	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	312										
WHITE	459710	2987	1282	1430	275				1.96	2.04	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	6661										
RACE NOT AVAILABLE 6/	66578	1317	102	675	388	152			2.39	2.06	
ETHNICITY 7/											
HISPANIC OR LATINO	6016										
NOT HISPANIC OR LATINO	474784	3377	1672	1430	275				1.93	2.04	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5816										
ETHNICITY NOT AVAILABLE 6/	66721	1215		675	388	152			2.46	2.06	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	444132	2987	1282	1430	275				1.96	2.04	
OTHERS, INCLUDING HISPANIC	37379	288	288						1.73	1.92	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	17421										
50-79% OF MSA/MD MEDIAN	47267	945	615	330					1.80	1.57	
80-99% OF MSA/MD MEDIAN	51034	152				152			3.09	3.09	
100-119% OF MSA/MD MEDIAN	51007	310		160	150				2.50	2.24	
120% OR MORE OF MSA/MD MEDIAN	373230	3060	1057	1615	388				2.03	2.04	
INCOME NOT AVAILABLE 6/	13378	125			125				2.58	2.58	
GENDER 19/											
MALE	124581	1144	678	316	150				1.94	1.66	
FEMALE	103628	1162	362	675	125				1.96	2.06	
JOINT (MALE/FEMALE)	275958	1746	632	1114					1.95	2.04	
GENDER NOT AVAILABLE 6/	49170	540			388	152			2.96	2.91	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	199766	1998	383	1615					1.97	2.04	
10-19% MINORITY	166614	930	321	334	275				2.17	2.19	
20-49% MINORITY	181917	1664	968	156	388	152			2.13	1.92	
50-79% MINORITY	4541										
80-100% MINORITY	499										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	27683	145	145						1.66	1.66	
MIDDLE INCOME	370611	3784	864	2105	663	152			2.16	2.06	
UPPER INCOME	155043	663	663						1.60	1.62	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/
	#	#	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1										
WHITE	21	2	1	1					4.00	4.00	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	5	3	1	2					4.09	4.26	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	23	2	1	1					4.00	4.00	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	5	3	1	2					4.09	4.26	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	21	2	1	1					4.00	4.00	
OTHERS, INCLUDING HISPANIC	2										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN	3	1		1					4.41	4.41	
80-99% OF MSA/MD MEDIAN	1	1		1					4.10	4.10	
100-119% OF MSA/MD MEDIAN	3	1	1						3.60	3.60	
120% OR MORE OF MSA/MD MEDIAN	17	2	1	1					4.08	4.08	
INCOME NOT AVAILABLE 6/	2										
GENDER 19/											
MALE	4	1		1					4.41	4.41	
FEMALE	6										
JOINT (MALE/FEMALE)	14	2	1	1					4.00	4.00	
GENDER NOT AVAILABLE 6/	4	2	1	1					3.93	3.93	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	7	2	1	1					4.16	4.16	
10-19% MINORITY	11	1		1					4.10	4.10	
20-49% MINORITY	10	2	1	1					3.93	3.93	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	20	3	2	1					3.92	3.90	
UPPER INCOME	8	2		2					4.26	4.26	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's	
	\$000's		3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	80										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	120										
WHITE	1824	69	32	37					4.01	4.10	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	625	119	52	67					4.00	4.26	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2024	69	32	37					4.01	4.10	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	625	119	52	67					4.00	4.26	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1824	69	32	37					4.01	4.10	
OTHERS, INCLUDING HISPANIC	200										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	346										
50-79% OF MSA/MD MEDIAN	222	20		20					4.41	4.41	
80-99% OF MSA/MD MEDIAN	235	37		37					4.10	4.10	
100-119% OF MSA/MD MEDIAN	251	52	52						3.60	3.60	
120% OR MORE OF MSA/MD MEDIAN	1459	79	32	47					4.11	4.26	
INCOME NOT AVAILABLE 6/	136										
GENDER 19/											
MALE	406	20		20					4.41	4.41	
FEMALE	458										
JOINT (MALE/FEMALE)	1295	69	32	37					4.01	4.10	
GENDER NOT AVAILABLE 6/	490	99	52	47					3.91	3.60	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	808	52	32	20					4.10	3.90	
10-19% MINORITY	1066	37		37					4.10	4.10	
20-49% MINORITY	775	99	52	47					3.91	3.60	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1718	131	84	47					3.91	3.90	
UPPER INCOME	931	57		57					4.21	4.10	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/
	#	#	1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN	5											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	126	11	5	3		3			2.37	2.12		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	15											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	133	11	5	3		3			2.37	2.12		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	13											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	124	11	5	3		3			2.37	2.12		
OTHERS, INCLUDING HISPANIC	7											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	12	2	1			1			2.46	2.46		
50-79% OF MSA/MD MEDIAN	27	2	1			1			2.68	2.68		
80-99% OF MSA/MD MEDIAN	17											
100-119% OF MSA/MD MEDIAN	16											
120% OR MORE OF MSA/MD MEDIAN	74	7	3	3		1			2.25	2.12		
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	25	3	1			2			2.80	3.04		
FEMALE	36	1	1						1.50	1.50		
JOINT (MALE/FEMALE)	80	7	3	3		1			2.30	2.12		
GENDER NOT AVAILABLE 6/	6											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	39	2				2			3.91	3.91		
10-19% MINORITY	37	6	2	3		1			2.20	2.19		
20-49% MINORITY	68	3	3						1.67	1.57		
50-79% MINORITY	3											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	10	2	1			1			2.50	2.50		
MIDDLE INCOME	110	8	4	3		1			2.15	2.00		
UPPER INCOME	27	1				1			3.86	3.86		

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	\$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	110										
BLACK OR AFRICAN AMERICAN	565										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	25355	1723	780	689		254			2.20	2.12	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	2324										
ETHNICITY 7/											
HISPANIC OR LATINO	102										
NOT HISPANIC OR LATINO	25967	1723	780	689		254			2.20	2.12	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	2285										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	25003	1723	780	689		254			2.20	2.12	
OTHERS, INCLUDING HISPANIC	777										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	900	136	108			28			2.12	1.88	
50-79% OF MSA/MD MEDIAN	2776	81	55			26			2.26	1.50	
80-99% OF MSA/MD MEDIAN	2622										
100-119% OF MSA/MD MEDIAN	2531										
120% OR MORE OF MSA/MD MEDIAN	19275	1506	617	689		200			2.20	2.12	
INCOME NOT AVAILABLE 6/	250										
GENDER 19/											
MALE	3589	143	89			54			2.24	1.51	
FEMALE	5627	55	55						1.50	1.50	
JOINT (MALE/FEMALE)	18473	1525	636	689		200			2.22	2.12	
GENDER NOT AVAILABLE 6/	665										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	9312	226				226			3.95	3.96	
10-19% MINORITY	6525	914	197	689		28			2.12	2.12	
20-49% MINORITY	11768	583	583						1.65	1.57	
50-79% MINORITY	749										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2342	156	128			28			2.15	1.95	
MIDDLE INCOME	19952	1541	652	689		200			2.17	2.12	
UPPER INCOME	6060	26				26			3.86	3.86	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	#	#	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	40	3	1	1	1				4.19	4.15		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	8	1	1						3.82	3.82		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	37	3	1	1	1				4.19	4.15		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3											
ETHNICITY NOT AVAILABLE 6/	10	1	1						3.82	3.82		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	3	1	1	1				4.19	4.15		
OTHERS, INCLUDING HISPANIC	5											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	5											
80-99% OF MSA/MD MEDIAN	3											
100-119% OF MSA/MD MEDIAN	7	1			1				4.86	4.86		
120% OR MORE OF MSA/MD MEDIAN	35	3	2	1					3.85	3.82		
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	10											
FEMALE	7	1			1				4.86	4.86		
JOINT (MALE/FEMALE)	27	3	2	1					3.85	3.82		
GENDER NOT AVAILABLE 6/	6											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	11	1	1						3.57	3.57		
10-19% MINORITY	18	1	1						3.82	3.82		
20-49% MINORITY	21	2		1	1				4.51	4.51		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	1		1					4.15	4.15		
MIDDLE INCOME	40	2	1		1				4.22	4.22		
UPPER INCOME	8	1	1						3.82	3.82		

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's		
	\$000's	\$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's	
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	10											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2063	74	20	29	25				4.23	4.15		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	25											
RACE NOT AVAILABLE 6/	305	23	23						3.82	3.82		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1836	74	20	29	25				4.23	4.15		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	194											
ETHNICITY NOT AVAILABLE 6/	373	23	23						3.82	3.82		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1811	74	20	29	25				4.23	4.15		
OTHERS, INCLUDING HISPANIC	229											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	134											
80-99% OF MSA/MD MEDIAN	65											
100-119% OF MSA/MD MEDIAN	307	25			25				4.86	4.86		
120% OR MORE OF MSA/MD MEDIAN	1897	72	43	29					3.88	3.82		
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	376											
FEMALE	214	25			25				4.86	4.86		
JOINT (MALE/FEMALE)	1568	72	43	29					3.88	3.82		
GENDER NOT AVAILABLE 6/	245											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	658	20	20						3.57	3.57		
10-19% MINORITY	733	23	23						3.82	3.82		
20-49% MINORITY	1012	54		29	25				4.48	4.15		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	246	29		29					4.15	4.15		
MIDDLE INCOME	1826	45	20		25				4.29	4.86		
UPPER INCOME	331	23	23						3.82	3.82		

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	11	765					7	467	1	35	3	263
ASIAN	2	249					2	249				
BLACK OR AFRICAN AMERICAN	212	18612	15	750	3	140	116	11775	4	430	74	5517
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	448	36322	107	8386	21	1407	211	17667	20	1628	89	7234
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	22	1664	2	94			12	926			8	644
RACE NOT AVAILABLE 6/	81	7161	7	530	2	308	34	3165	2	129	36	3029
ETHNICITY 7/												
HISPANIC OR LATINO	38	3600	7	717			11	1294	2	78	18	1511
NOT HISPANIC OR LATINO	501	40374	104	7859	23	1487	248	20885	21	1835	105	8308
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	432	2	208			3	192			1	32
ETHNICITY NOT AVAILABLE 6/	231	20367	18	976	3	368	120	11878	4	309	86	6836
MINORITY STATUS 8/												
WHITE NON-HISPANIC	362	29265	94	7404	21	1407	172	14169	18	1550	57	4735
OTHERS, INCLUDING HISPANIC	285	24726	26	1769	3	140	149	14606	7	543	100	7668
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	230	17373	17	1091	2	46	148	12605	5	458	58	3173
50-79% OF MSA/MD MEDIAN	239	20217	39	2826	4	168	111	10404	7	511	78	6308
80-99% OF MSA/MD MEDIAN	131	11275	27	1992	7	509	49	4426	7	385	41	3963
100-119% OF MSA/MD MEDIAN	67	6452	16	1328	4	403	26	2665	4	414	17	1642
120% OR MORE OF MSA/MD MEDIAN	107	9336	30	2403	9	729	48	4149	4	454	16	1601
INCOME NOT AVAILABLE 6/	2	120	2	120								
GENDER 19/												
MALE	195	15488	33	2623	8	433	90	7481	9	473	55	4478
FEMALE	277	22044	40	3085	6	269	152	13006	9	954	70	4730
JOINT (MALE/FEMALE)	240	21285	52	3713	10	845	108	10564	7	666	63	5497
GENDER NOT AVAILABLE 6/	64	5956	6	339	2	308	32	3198	2	129	22	1982
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	155	11987	40	3016	14	1063	73	5864	6	463	22	1581
10-19% MINORITY	176	14174	37	3104	4	156	92	6988	8	815	35	3111
20-49% MINORITY	405	35144	52	3539	8	636	193	19004	13	944	139	11021
50-79% MINORITY	30	3071	1	62			17	2117			12	892
80-100% MINORITY	10	397	1	39			7	276			2	82
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	106	9117	16	1425	2	178	49	4527	1	79	38	2908
MIDDLE INCOME	585	49690	102	7382	18	1379	283	26101	22	1828	160	13000
UPPER INCOME	85	5966	13	953	6	298	50	3621	4	315	12	779

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN		15				1	1	2	11	6.55	6.43	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	40	67		2	7	31	7	4	16	4.53	3.72	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)		2							2	7.79	7.79	
RACE NOT AVAILABLE 6/	2	5							5	6.99	7.13	
ETHNICITY 7/												
HISPANIC OR LATINO	3	4				1			3	5.87	6.43	
NOT HISPANIC OR LATINO	37	67		2	7	29	7	4	18	4.68	3.86	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		2				1	1			3.60	3.60	
ETHNICITY NOT AVAILABLE 6/	2	16				1		2	13	6.76	6.74	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	37	57		2	7	28	6	3	11	4.33	3.67	
OTHERS, INCLUDING HISPANIC	3	23				3	2	2	16	6.28	6.43	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	10		1		2			7	6.15	6.51	
50-79% OF MSA/MD MEDIAN	11	28			3	9	3	1	12	5.08	4.35	
80-99% OF MSA/MD MEDIAN	9	18			1	7	2		8	5.14	4.32	
100-119% OF MSA/MD MEDIAN	8	8				1		3	4	6.45	6.46	
120% OR MORE OF MSA/MD MEDIAN	7	23			2	13	3	2	3	4.34	3.72	
INCOME NOT AVAILABLE 6/		2		1	1					2.36	2.36	
GENDER 19/												
MALE	18	15			1	5	1	2	6	5.61	5.41	
FEMALE	11	29		2	3	12		2	10	4.58	3.56	
JOINT (MALE/FEMALE)	11	41			3	15	7	2	14	5.04	4.31	
GENDER NOT AVAILABLE 6/	2	4							4	7.19	6.97	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	16	24			2	13	3	2	4	4.44	3.62	
10-19% MINORITY	14	23		1	4	13	1	2	2	3.94	3.41	
20-49% MINORITY	12	40		1	1	6	3	2	27	6.07	6.43	
50-79% MINORITY		1					1			4.77	4.77	
80-100% MINORITY		1							1	7.49	7.49	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	9	7			1	2	1		3	5.21	4.77	
MIDDLE INCOME	32	70		2	5	25	4	5	29	5.18	4.47	
UPPER INCOME	1	12			1	5	3	1	2	4.45	3.79	

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		750				48	20	142	540	6.40	6.43
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	4374	4012		135	572	1886	440	226	753	4.24	3.67
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)		94							94	7.83	8.45
RACE NOT AVAILABLE 6/	182	348							348	6.72	6.43
ETHNICITY 7/											
HISPANIC OR LATINO	382	335				59			276	5.96	6.43
NOT HISPANIC OR LATINO	3992	3867		135	572	1697	373	243	847	4.40	3.67
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		208				121	87			3.50	3.03
ETHNICITY NOT AVAILABLE 6/	182	794				57		125	612	6.51	6.43
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3992	3412		135	572	1649	353	172	531	4.09	3.56
OTHERS, INCLUDING HISPANIC	382	1387				228	107	142	910	5.96	6.43
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	652	439		60		96			283	5.72	6.46
50-79% OF MSA/MD MEDIAN	1247	1579			250	550	104	71	604	4.79	3.85
80-99% OF MSA/MD MEDIAN	978	1014			18	399	78		519	5.22	6.18
100-119% OF MSA/MD MEDIAN	935	393				16		202	175	6.53	5.79
120% OR MORE OF MSA/MD MEDIAN	744	1659			259	873	278	95	154	4.03	3.67
INCOME NOT AVAILABLE 6/		120		75	45					2.29	2.06
GENDER 19/											
MALE	1864	759			18	372	20	142	207	5.09	3.89
FEMALE	1271	1814		135	281	628		159	611	4.50	3.56
JOINT (MALE/FEMALE)	1239	2474			273	934	440	67	760	4.77	4.00
GENDER NOT AVAILABLE 6/	182	157							157	6.81	6.43
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1600	1416			259	771	162	67	157	4.03	3.51
10-19% MINORITY	1508	1596		75	260	857	129	176	99	3.86	3.37
20-49% MINORITY	1448	2091		60	53	306	107	125	1440	5.94	6.43
50-79% MINORITY		62					62			4.77	4.77
80-100% MINORITY		39							39	7.49	7.49
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1104	321			53	112	62		94	4.82	3.95
MIDDLE INCOME	3407	3975		135	447	1422	162	263	1546	4.90	3.97
UPPER INCOME	45	908			72	400	236	105	95	4.24	3.51

MSA/MD: 41540 - SALISBURY, MD-DE							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	6942	42	7872	86	427	124	652
FHA	1181		1294	2	28	21	
VA	576		1237		39		
FSA/RHS	666		39				
LOANS ORIGINATED							
CONVENTIONAL	5484	27	3972	41	246	61	282
FHA	821		482		14	11	
VA	407		572		22		
FSA/RHS	492		18				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	149	1	253	1	6	1	15
FHA	22		64		1		
VA	12		48				
FSA/RHS	15						
APPLICATIONS DENIED							
CONVENTIONAL	528	6	2110	31	99	43	337
FHA	160		405	2	6	6	
VA	73		277		9		
FSA/RHS	79		4				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	692	8	1153	11	58	16	10
FHA	146		223		6	1	
VA	67		221		7		
FSA/RHS	72		10				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	89		384	2	18	3	8
FHA	32		120		1	3	
VA	17		119		1		
FSA/RHS	8		7				

MSA/MD: 41540 - SALISBURY, MD-DE							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	165		NA	NA	NA	NA	NA
FHA	41		NA	NA	NA	NA	NA
VA	16		NA	NA	NA	NA	NA
FSA/RHS	18		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	4142	12	3049	1	129		2
FHA	783		469		13	2	
VA	383		537		22		
FSA/RHS	455		16				

MSA/MD: 41540 - SALISBURY, MD-DE							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	1027		164	3	22	8	146
FHA	179		88		4		
VA	12		33		3		
FSA/RHS	6						
LOANS ORIGINATED							
CONVENTIONAL	283		73	1	12	4	49
FHA	58		40		1		
VA	6		20		3		
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	37		6				1
FHA	12		6		1		
VA			1				
FSA/RHS	4						
APPLICATIONS DENIED							
CONVENTIONAL	438		63		6	2	94
FHA	30		24		2		
VA	4		10				
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	44		16	1	4	1	
FHA	11		12				
VA	2		2				
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	225		6	1		1	2
FHA	68		6				
VA							
FSA/RHS							

MSA/MD: 41540 - SALISBURY, MD-DE							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	2		NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	54		32		2		
FHA	47		40		1		
VA	6		19		3		
FSA/RHS	1						

MSA/MD: 41540 - SALISBURY, MD-DE							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	7		7		4		6
FHA			1		1		
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	6		6		4		5
FHA			1		1		
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			1				1
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	1		1		1		
FHA			1		1		
VA							
FSA/RHS							

MSA/MD: 41540 - SALISBURY, MD-DE

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE			NA	NA	NA	NA
ASIAN	2	653	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	7	2108	NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			NA	NA	NA	NA
WHITE	137	34983	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	3	654	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	16	5291	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO	2	395	NA	NA	NA	NA
NOT HISPANIC OR LATINO	144	36420	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	1498	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	15	5376	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	131	32899	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	18	5308	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	2	146	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	17	2337	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	13	2554	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	8	1677	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	124	36829	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	1	146	NA	NA	NA	NA
GENDER 19/						
MALE	33	10027	NA	NA	NA	NA
FEMALE	37	8646	NA	NA	NA	NA
JOINT (MALE/FEMALE)	88	22736	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	7	2280	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	72	22030	NA	NA	NA	NA
10-19% MINORITY	53	14794	NA	NA	NA	NA
20-49% MINORITY	40	6865	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	3	754	NA	NA	NA	NA
MIDDLE INCOME	110	24447	NA	NA	NA	NA
UPPER INCOME	52	18488	NA	NA	NA	NA

MSA/MD: 41540 - SALISBURY, MD-DE							
PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	2298	18	2459	28	147	50	NA
PRICING REPORTED	79		19	5	11	4	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.21		2.04	4.05	2.37	4.10	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.99		1.97	4.10	2.12	3.99	NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	2377	18	2478	33	158	54	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	42		39	1	8	4	NA
PRICING REPORTED	89		21		2		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.08		2.19		3.52		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.31		1.70		3.52		NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	131		60	1	10	4	NA

Citizen Participation

RESOLUTION NO. 2949

A RESOLUTION OF THE CITY OF SALISBURY, MARYLAND 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.

WHEREAS, the Maryland State Office of the U.S. Department of Housing & Urban Development (HUD) has determined that the City of Salisbury qualifies as an “entitlement community;” and

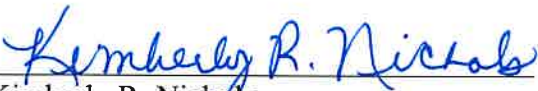
WHEREAS, the City of Salisbury is, therefore, entitled to receive Community Development Block Grant (CDBG) funds directly from HUD upon HUD's approval of the City's Consolidated Plan, annual Action Plan, and Analysis of Impediments to Fair Housing Choice; and

WHEREAS, the Council of the City of Salisbury wishes the City to receive this annual allotment of CDBG funds from HUD, to fund the completion of various community development projects.

NOW, THEREFORE, BE IT RESOLVED, that the Council of the City of Salisbury, Maryland does hereby authorize the Mayor to submit the Consolidated Plan (PY 2019–2023), the 2019 CDBG Action Plan, and the 2019 Analysis of Impediments to Fair Housing Choice, as are found on the City's Community Development website page as of the date of the passage of this resolution, to HUD for review and approval.

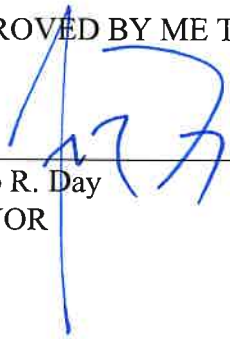
THE ABOVE RESOLUTION was introduced and duly passed at a meeting of the Council of the City of Salisbury, Maryland held on May 28, 2019 and is to become effective immediately.

ATTEST:


Kimberly R. Nichols
CITY CLERK


Muir Boda
COUNCIL VICE-PRESIDENT

APPROVED BY ME THIS 30th day of May 2019.


Jacob R. Day
MAYOR

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>

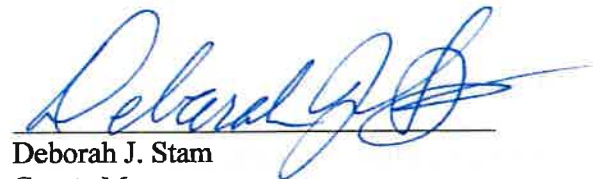
The drafts of the Consolidated Plan (2019 - 2023), the 2019 CDBG Action Plan, and the 2019 Analysis of Impediments to Fair Housing Choice (AI) were made available for public review beginning on April 23, 2019. The documents are posted on the City website on the Housing & Community Development Department 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



Legal Notices

Notice Public Hearing

Notice Public Hearing

PUBLIC HEARING NOTICE

CITY OF SALISBURY, MARYLAND PY 2019 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Notice is hereby given that the City of Salisbury, MD will hold a public hearing on Tuesday, January 29, 2019 at 5:30 p.m., in the Council Chambers, Room 301, of the Government Office Building, 125 N. Division Street, Salisbury, MD 21801. The Government Office Building and Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate any resident in order for them to participate in the public hearing, including translation services, please call Ms. Deborah J. Stam, Grants Manager, Finance Department / HCDD, City of Salisbury (410) 341-9550, to make those arrangements, or for persons who may have a hearing impairment, please contact 7-1-1 for TTY/TTD relay.

The purpose of this public hearing is to gather information for the City's Five-Year Consolidated Plan for PY 2019–2023, the Annual Action Plan for 2019, and to update the City's Analysis of Impediments to Fair Housing Choice (AI), which the City must submit to the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) Program Entitlement Funds.

This hearing will also provide the local non-profit agencies who have applied for CDBG funds the opportunity to make a presentation on their proposed project to the members of the CDBG Review Committee, and field questions from the committee members. Once the project presentations have been made, the Committee will open up the floor to the general public to allow citizens to offer their views on the housing, community and economic development, and fair housing needs in the City of Salisbury.

Based on the PY 2018 CDBG allocation, the City of Salisbury anticipates that it will receive a CDBG entitlement grant of approximately \$343,878 for PY 2019. This funding level is contingent upon the final approval of the Federal Budget for FY 2019. The City does not anticipate receiving notification of its funding allocation from HUD until the Spring of 2019. In order to receive those funds, the City of Salisbury must prepare a Five-Year Consolidated Plan and a One-Year Annual Action Plan for the use of the federal funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Salisbury. The City will be preparing its CDBG application and it intends to afford residents, local agencies, and interested parties the opportunity to become involved in the planning process.

The following types of activities may be eligible for funding under the CDBG program: acquisition of property; disposition costs; improvements to public facilities (including the removal of architectural barriers); demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a Community-Based Development Organization (CBDO); home ownership assistance for purchase; planning; environmental reviews; program administration; audit; and other miscellaneous activities.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of the expenditure of CDBG funds.

The Analysis of Impediments (AI) is a review of impediments to fair housing choice in the public and private sector. 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.

All interested residents are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the City of Salisbury and the use of CDBG funds to address those needs over the next five (5) years. Written or oral comments may be directed to Deborah J. Stam, Grants Manager, Finance Department / HCDD, City of Salisbury, 207 West Main Street, Suite 102, Salisbury, MD 21801. E-mail: dstam@salisbury.md Phone: (410) 341-9550.

Deborah Stam – Grants Manager
City of Salisbury, MD
1/15/19



City of Salisbury, Maryland
PY 2019 Community Development Block Grant (CDBG) Program
5-Year Consolidated Plan (2019–2023), 2019 Action Plan, Analysis of Impediments to Fair Housing Choice
1st Public Hearing – Sign-In Sheet

Government Office Building, Room 301, Council Chambers
Tuesday, January 29, 2019 – 5:30 p.m.

Name	Mailing Address	Phone Number	Email Address
Molly Hilligoss	908 W. Isabella St. Salisbury, MD 21801	410-546-1551	molly@wiconicohabitat.org
Dan Jordan	UDV		
Debbie Stam	City of Salisbury	410-341-9050	dstam@salisbury.md
Jon Haglund	UDV		
Troy Fooks	906 W. ISABELLA ST SALISBURY MD	410-546-1551	CONSTRUCTION@WICONICO HABITAT.ORG
Debra Jones Samyah Whiting	312 Martin St Salis, md	443-365-3506	DedraJones@gmail.com

Name	Mailing Address	Phone Number	Email Address
Jesus F. Cruz III	908 W. Isabelle St Salisbury, MD 21801	210 410-546-1551	familyservices@wcomicohabitat.org
Bill Holland	125 N Duncanson St Isle MD	410 588-3130	wholland@Salisbury.md
Nancy Talbott	207 W Main, #102 Salisbury	410 341-9880	ntalbott@salisbury.md
Jim Phillips	Hq of W/Comco Cntr 908 W. Isabelle St. SBy 21801	410-744-6728	jim@wcomicohabitat.org
Deborah Sims	410 Delaware Avenue Salisbury MD 21801		Dbstnle@aol.com
Gene Malone	21344 Patriot Dr Salis MD 21801	410-742-8525	CrushCoach95@Comcast.net
Thomas E. Zach	410 - Delaware Ave	410-546-5664	thomas.tzacha11@yahoo.com

City of Salisbury
Finance Department / HCDD
CDBG Public Hearing #1
PY 2019 Project Application Presentations
5-Year Consolidated Plan (2019–2023), 2019 Action Plan,
Analysis of Impediments to Fair Housing Choice

January 29, 2019

Deborah Stam, Grants Manager for the City of Salisbury, opened the hearing at 5:30 p.m. on January 29, 2019 by welcoming all audience members, both those present in the room and at home watching on PAC 14. She stated that this year the plan includes the development of a new 5-Year Consolidated Plan, the 2019 Action Plan and a new Analysis of Impediments to Fair Housing Choice (AI). She explained that these are documents that all entitlement communities are required to produce according to the regulations of the U.S. Department of Housing and Urban Development in order to be eligible for CDBG funds. Ms. Stam stated that this year the CDBG Review Committee was comprised of City staff members – Andy Kitzrow, Deputy City Administrator; Amanda Pollack, Infrastructure & Development Department Director; Bill Holland, Building, Permitting & Inspections Director; Nancy Talbott, Grants Coordinator; and herself. She introduced Bill Holland and Nancy Talbott, Andy Kitzrow and Amanda Pollack were not able to attend the public hearing, but all five members did participate in the application review process.

Ms. Stam stated that to assist with the planning process this year the City had contracted with the Urban Design Ventures (UDV) consultant group. She introduced Jon Haglund and Dave Jordan of Urban Design Ventures, who will be assisting the City in the development of the Consolidated Plan, Action Plan and AI. She then turned the floor over to Mr. Haglund.

Mr. Haglund thanked everyone for coming to the hearing and participating in the planning process. He then provided a brief overview on the process involved in the development of the three required documents. He stated that these documents are basically a hybrid between an application to receive an allocation of funds from HUD and a planning document that is available to assist stakeholders and residents of the City of Salisbury. Mr. Haglund stated that the allocation of funds that the City receives through HUD is called CDBG, which stands for Community Development Block Grant. CDBG is a HUD program which provides communities with a financial grant to address a unique range of community development needs. He stated that in addition UDV will be preparing the Analysis of Impediments to Fair Housing Choice (AI). The AI is a document which looks at the Fair Housing Act and deals with discrimination in housing, whether it's renting, or purchasing, or obtaining a mortgage for housing. It looks at whether or not individuals have the same access to housing choice throughout the community, normalized by their income levels.

Mr. Haglund stated that the purpose of this first Public Hearing is to determine what the priority needs are for the community. This information will be obtained from the

community, and discussed with stakeholders and City staff. That material will be paired with data and demographic information to arrive at goals that fall under the priority needs that we have identified. The City will then utilize those goals to select CDBG activities to fund during the 5-year period of the Consolidated Plan. We want the Plan to be broad so that it can respond to the future. By having larger needs and goals identified we can be more open to where things will move in the future. These are living documents so over time the City will continue to interact with the community to understand what the needs are and how to address them.

Mr. Haglund stated that after the first public hearing UDV will be putting together the draft version of all three documents. Those draft documents will be on display for the 30-day public comment period. UDV will then be submitting the Plan documents to HUD. Unfortunately, we won't be able to finalize and submit the Plan to HUD until after the Federal entitlement allocation amounts have been announced by HUD, and at this time we are unsure of when that will be. All of that information will be posted on the City website as it becomes available. Mr. Haglund stated that anyone who is a stakeholder and has interacted with UDV staff, or anyone who is putting their information on the meeting sign-in sheet, please provide an e-mail address, and when the draft Plan is available for review we will e-mail you so that you can take a look. Mr. Haglund stated that there would be a second Public Hearing while the draft Plan is on display, and we want to have your feedback on that. So you can either call, e-mail or provide written comments in response to the Plan while it's on display.

Mr. Haglund stated that first there would be a presentation on an application that the City had received for CDBG funds. After the presentation he would like to turn the meeting over to those that are in attendance for their input. He asked that the meeting attendees think about what the needs are in the City related to housing, homelessness, other special needs (specific to individuals with disabilities or seniors), community development and economic development. Then when we go back into the open forum we can have a conversation about those needs. Mr. Haglund then turned the meeting back over to Ms. Stam.

Ms. Stam stated that we are now going to hear from the local non-profit agency that applied for 2019 CDBG funds for their specific project. The agency representative will provide a presentation on the project and then they will field questions from the Review Committee members and/or the consultants. Ms. Stam then invited the agency representative up to make her presentation.

Molly Hilligoss of Habitat for Humanity of Wicomico County introduced herself to the meeting attendees and handed out information packets to the Review Committee members and the consultants. Ms. Hilligoss stated that she would like to begin by recognizing some people in the audience – Gene Malone, Board President; Troy Fooks, Construction Manager; Jesse Cruz, Roof and Repair Coordinator; and Jim Phillips, Re-Store Manager. She stated that we also have the partner family with us today that will be purchasing the home on Tangier Street – Delores Jones and her daughter. Ms. Hilligoss said she would like to start by giving a little background on Habitat for Humanity and why we do what we do. We believe that every person should have a safe, decent and affordable place to live. We bring people together to build homes,

communities and hope. We do that by building and rehabbing homes, and repairing homes for existing homeowners.

Ms. Hilligoss presented charts showing the poverty level in Wicomico County in relation to the rest of the State of MD, and how the number of people living at or below the poverty level in our area has increased. People at that income level cannot obtain a conventional mortgage, which is why the work that Habitat does is so necessary. The median income levels in Salisbury are half the median income for the State of MD, and that income level is not high enough to qualify for a conventional mortgage. However the rent levels in Salisbury are not that much lower than the rest of the State. When our partner client, Ms. Jones, first came to Habitat she was working 3 jobs to just to pay \$945 per month in rent.

Ms. Hilligoss presented the 'ALICE' Report from United Way – ALICE stands for Assets Limited Income Constrained but Employed. The income level needed to get by in Wicomico County is \$21,156 for a single adult and \$59,448 for a family. None of the Habitat homeowners in Wicomico County currently make that amount of money. Fewer people can afford to buy a home in Wicomico County, and the homeownership rate in Salisbury has declined over the last few years dropping from 35.4% in 2013 to 29.9% in 2016. Some of that is due to new apartment complexes opening up, but it is still not a good trend. The Habitat program hopes to improve that percentage. Ms. Hilligoss presented another slide related to housing affordability based upon the income levels of various local job positions occupied by Habitat applicants.

Ms. Hilligoss provided information on the community building outcomes that Habitat tracks, such as financial literacy, financial self-sufficiency, and number of individuals attending college / community college. Habitat for Humanity of Wicomico Co. has completed 89 projects since 2006. Ms. Hilligoss shared some of the success stories of Wicomico Habitat homeowners. On average Habitat mortgage payments are half of what people were paying in rent. 86% of Habitat homeowners are making their mortgage payments on time. Currently 7 Habitat partner families are waiting for housing.

This application proposes to construct a 3-bedroom 2-bath home on Tangier Street. The client's mortgage payment will be no more than \$575 per month. This project ties in well with the other Habitat projects that are in the works in the Westside Neighborhood. Ms. Hilligoss went over the detailed project cost breakdown. The client has some health issues that make it difficult for her to climb stairs, so she has requested a single-story home. Ms. Hilligoss covered the ways in which the proposed project aligns with the City's Consolidated Plan, and the other local agencies that Habitat partners with in assisting their clients. Habitat will be ready to proceed with construction as soon as the funds are released by HUD / the City. Ms. Hilligoss thanked the City for the past support provided and said she would be happy to answer any questions.

Ms. Deborah Stam questioned Ms. Hilligoss about the necessity for the white vinyl picket fence for \$7,500 that was included in the budget breakdown. Ms. Hilligoss stated that most of the Habitat homeowners had been requesting fences for security purposes. Ms. Hilligoss also stated that she knew the Mayor really wants white picket fences, and

that type of fencing is more expensive than chain link. Ms. Stam asked Ms. Hilligoss if she would classify that item as a security issue. Ms. Hilligoss said yes. Ms. Stam asked Mr. Bill Holland to comment on the item he had identified concerning permit costs that were included in the project budget. Mr. Holland stated that the \$2,500 that was included in the project budget for permit fees could be eliminated due to the fact that the City currently has a moratorium on permit fees for homeowner-occupied construction, and that moratorium has been extended another 24 months, so that cost can be eliminated. Ms. Hilligoss was happy to hear that item could be deducted.

Ms. Stam asked Ms. Nancy Talbott if she had any questions. Ms. Talbott asked Ms. Hilligoss for an explanation on the \$25,000 that was included in the budget for Site Supervision. Ms. Hilligoss stated that Troy Fooks, the Construction Manager would need to be paid, and like any other builder Habitat builds that cost into the project. Most builders will factor in 20% for Site Supervision, but Habitat is well under that amount.

Ms. Stam asked Mr. Jon Haglund if he had any questions, he did not. Ms. Stam then asked Ms. Hilligoss about project readiness. Ms. Stam stated that timely expenditure of funds is very important to the City, because it is very important to HUD. She asked Ms. Hilligoss how ready Habitat was to proceed once the Action Plan had been approved and the funds had been released by HUD. Ms. Hilligoss stated that Habitat was going to be starting a project on Grace Street next month, and that project should be finished by September 2019. Ms. Hilligoss stated that based upon past experience with the environmental review process, etc., she would expect that the City would give Habitat the green light by November 2019, which would work out perfectly. Ms. Stam asked if Habitat had any other projects in the pipeline besides the Grace Street house that would fall before the Tangier Street house. Ms. Hilligoss stated that they did, but those houses were already built or rehabbed, so that would not prevent them from starting construction on the Tangier Street house. Ms. Hilligoss stated that at this point Habitat really only has the ability to do one new construction at a time. She said there is a chart in the presentation packet which shows the order in which the pending houses would fall.

Ms. Stam asked Ms. Hilligoss if Habitat was not awarded the full \$100,000 requested, would they still be able to complete the house? Ms. Hilligoss stated that yes, Habitat will build the house. Ms. Stam asked the other Review Committee members if they had any additional questions, there were none. Ms. Stam thanked Ms. Hilligoss for her presentation.

Ms. Stam then opened up the floor for comments from the public in the audience. Ms. Stam stated that as with all CDBG public hearings this one is being broadcast on PAC14, so if you would like to comment on Habitat, or the project, or anything else please just go up to the podium and introduce yourself so that the folks watching at home know who you are, and just speak directly into the microphone so that everyone watching at home can hear you.

Ms. Delores Jones, the Habitat partner client for the Tangier Street house, approached the podium and introduced herself. Ms. Jones stated that she was very excited to be a homeowner. She said that she used to be working three jobs just to provide for her

family. It was very hard and she was really struggling with all the bills. She is now going back to school to be a Medical Assistant, so she is going to be really busy, and she is very excited to learn this new trade. She is very grateful for everyone that has assisted her on this journey, and she is grateful for this program. Without the Habitat program there is no way she would ever be able to afford a home of her own, and she wanted to thank everyone for their support.

Ms. Stam asked if anyone else would like to speak, either about Habitat or any other questions or comments on the community development needs of the City of Salisbury. There were no additional comments, so Ms. Stam turned the floor back over to Mr. Haglund.

Mr. Haglund told everyone that on the City's website there is an on-line survey for local residents to allow them to provide input on the community development needs of the City. The survey is about 30-40 questions long, and paper copies are also available from the Housing & Community Development Dept. if needed. He asked everyone attending and those watching at home to please spread the word that this survey is available. A member of the audience asked if you have to be a resident of the City to complete the survey. Mr. Haglund said they would prefer that those completing the survey are residents of the City, however if you represent a service provider and you are providing a service such as housing to City residents, you would have a good idea of what the needs of the community are so you would be qualified to provide feedback. Mr. Haglund said that UDV does want to hear what the needs of the community are – housing affordability, community development, job training, youth activities, recreation centers, etc., they would love to hear any comments. No comments were provided by the audience members, so Mr. Haglund turned the meeting back over to Ms. Stam.

Ms. Stam advised the audience that if they had any additional questions concerning the CDBG planning process they could contact her at the Housing & Community Development Dept. and she provided her phone number. She said people could call her or send her an e-mail, whichever they prefer.

Ms. Stam adjourned the meeting at 6:02 p.m.



City of Salisbury, Maryland
PY 2019 Community Development Block Grant (CDBG) Program
5-Year Consolidated Plan (2019–2023), 2019 Action Plan, Analysis of Impediments to Fair Housing Choice
Public Input Meeting – Sign-In Sheet

Government Office Building, Room 301, Council Chambers
Monday, January 28, 2019 – 2:00 to 4:00 p.m.

Name	Mailing Address	Phone Number	Email Address
Dave Jordan	UDV	717-553-7747	dave@urbandesignventures.com
Debbie Stam	City of Salisbury- Finance/HCDI	410-341-9550	dstan@salisbury.md
Jon Haglund	UDV	412-461-6916	jon@urbandesignventures.com



City of Salisbury, Maryland
 PY 2019 Community Development Block Grant (CDBG) Program
 5-Year Consolidated Plan (2019–2023), 2019 Action Plan, Analysis of Impediments to Fair Housing Choice
 HALS CoC Input Meeting – Sign-In Sheet

Community Foundation of the Eastern Shore
 Wednesday, January 30, 2019 – 10:00 a.m.

Name	Mailing Address	Phone Number	Email Address
Arroyo Brindley H.O.P.E. Inc	P.O. Box 5113 Salisbury MD 21802	410-430-3667	GABBA650@gmail.com
Debbie Stam	City of Salisbury	410-341-9550	dostam@salisbury.md
Jan Haglund	UDV		
Dave Jordan	UDV		
CLAUDIA NABLE	6977 Ashworth Ct Sky, MD 21804 12747 Old Bridge Rd Ocean City, MD 21842	443-397-0285	Claudia@diakerncc.org claudianagle7@gmail.com
Christine Chestnutt	207 W. Main Street Suite 102 Salisbury MD 21801	410 334-3031	Cchestnutt@salisbury.md

Name	Mailing Address	Phone Number	Email Address
Jessica Taylor	108 E. Main St. Salisbury, MD 21801	410-543-6981	jessica.taylor@maryland.gov
Tyanthe G. Randall	30632 Hampden Ave Princess Anne MD 21853	410-651-9608	trandall@ccwilm.org
Greta ROLLAND	6176 Bayshore Court Ocean City MD 21842	443-880-0794	greta.ROLLAND@HARyl and. gov or gretarolland@aol.com
James Barnes	334 Barclay St Salisbury, MD 21804	410-749-5673	jimb@christianshelter.org

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City of Salisbury, MD - Resident Survey

[QUESTION SUMMARIES](#)[DATA TRENDS](#)[INDIVIDUAL RESPONSES](#)

All Pages ▼

Q1



What is the name of your street and ZIP Code where you live in the City of Salisbury? (Optional)

Answered: 60 Skipped: 18

ANSWER CHOICES

RESPONSES

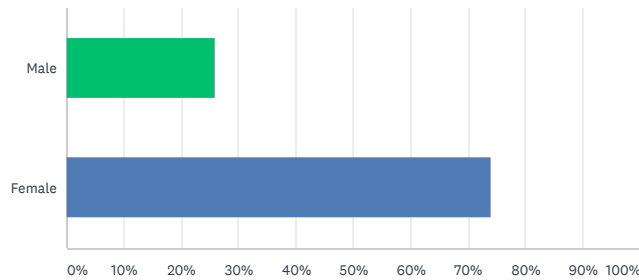
Street Name:	Responses	91.67%	55
ZIP Code:	Responses	96.67%	58

Q2



Gender

Answered: 73 Skipped: 5



ANSWER CHOICES

RESPONSES

Male	26.03%	19
Female	73.97%	54
TOTAL		73

Q3



Race/Ethnicity (choose all that apply)

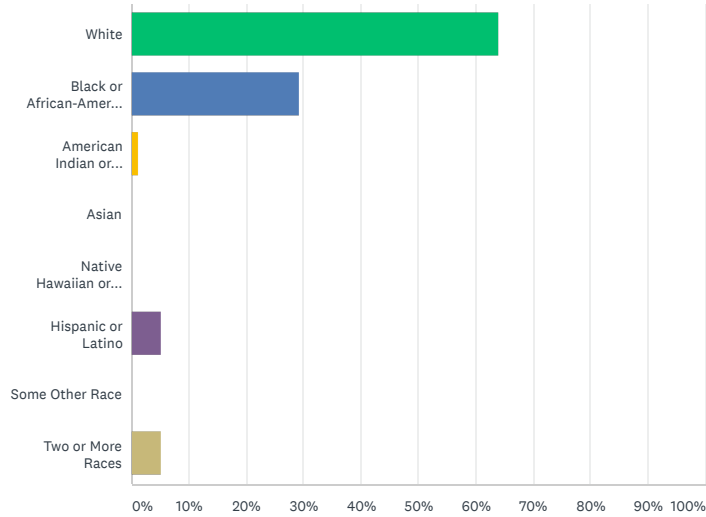
Answered: 75 Skipped: 3

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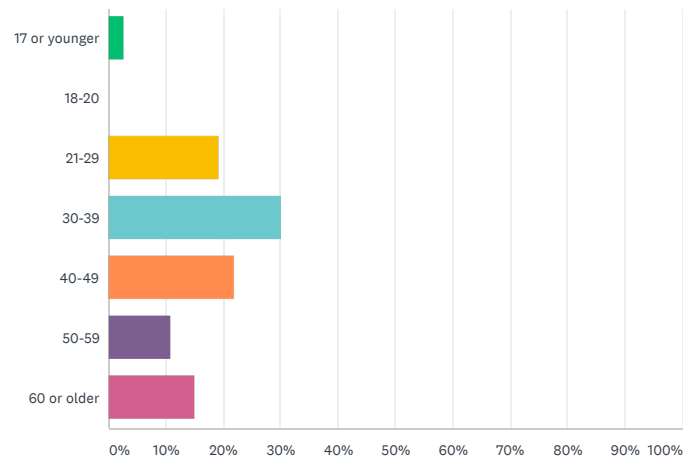
78 responses

[SIGN UP FREE](#)**ANSWER CHOICES****RESPONSES**

White	64.00%	48
Black or African-American	29.33%	22
American Indian or Alaskan Native	1.33%	1
Asian	0.00%	0
Native Hawaiian or other Pacific Islander	0.00%	0
Hispanic or Latino	5.33%	4
Some Other Race	0.00%	0
Two or More Races	5.33%	4

Total Respondents: 75**Q4****Age**

Answered: 73 Skipped: 5

**ANSWER CHOICES****RESPONSES**

17 or younger	2.74%	2
18-20	0.00%	0
21-29	19.18%	14
30-39	27.03%	20
40-49	19.18%	14
50-59	13.70%	10
60 or older	13.70%	10

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ANSWER CHOICES	RESPONSES	
30-39	30.14%	22
40-49	21.92%	16
50-59	10.96%	8
60 or older	15.07%	11
TOTAL		73

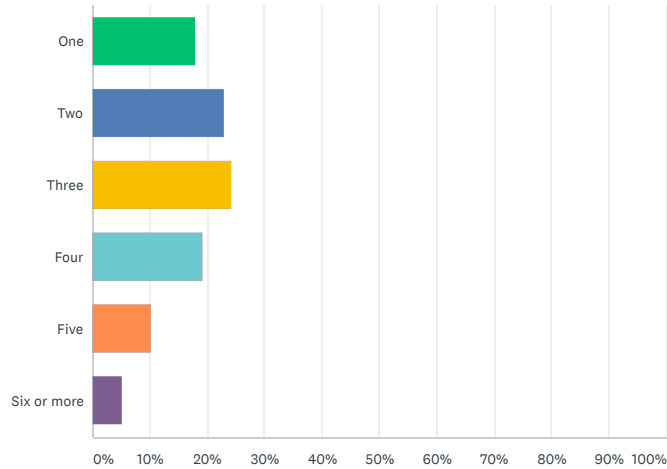
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Q5



Number of persons living in your household?

Answered: 78 Skipped: 0



ANSWER CHOICES	RESPONSES	
One	17.95%	14
Two	23.08%	18
Three	24.36%	19
Four	19.23%	15
Five	10.26%	8
Six or more	5.13%	4
TOTAL		78

Q6



If you are a one (1) person household, is your total household income above or below \$40,250 per year?

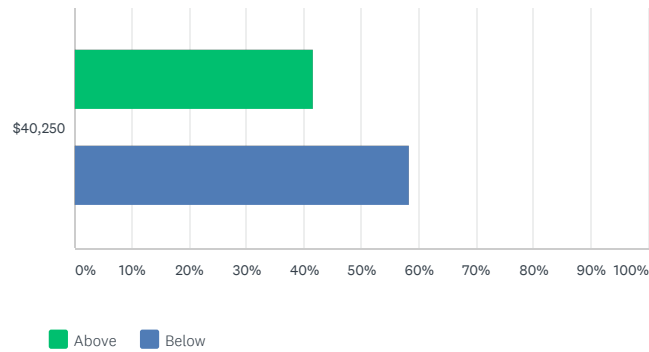
Answered: 12 Skipped: 66

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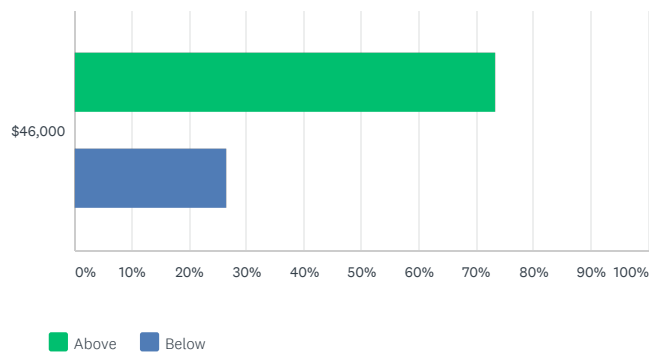
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ABOVE		BELOW		TOTAL	
\$40,250	41.67%	58.33%			
	5	7		12	

Q7

If you are a two (2) person household, is your total household income above or below \$46,000 per year?

Answered: 15 Skipped: 63



ABOVE		BELOW		TOTAL	
\$46,000	73.33%	26.67%			
	11	4		15	

Q8

If you are a three (3) person household, is your total household income above or below \$51,750 per year?

Answered: 18 Skipped: 60

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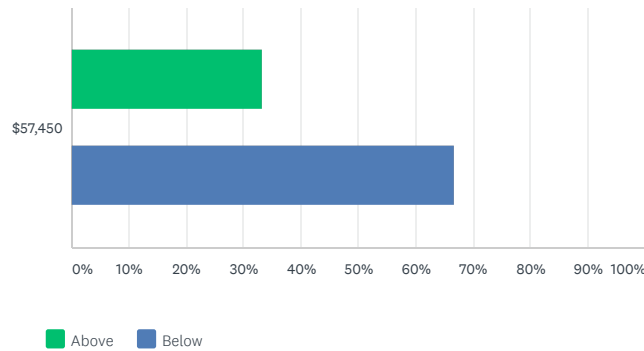
	ABOVE	BELOW	TOTAL
\$51,750		50.00% 9	50.00% 9
			18

Q9



If you are a four (4) person household, is your total household income above or below \$57,450 per year?

Answered: 15 Skipped: 63



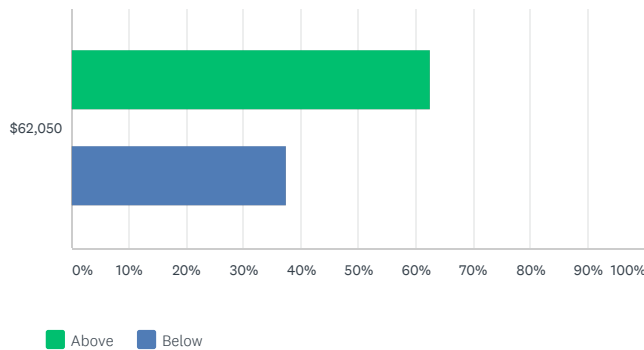
	ABOVE	BELOW	TOTAL
\$57,450		33.33% 5	66.67% 10
			15

Q10



If you are a five (5) person household, is your total household income above or below \$62,050 per year?

Answered: 8 Skipped: 70



	ABOVE	BELOW	TOTAL
\$62,050		62.50% 5	37.50% 3
			8

Q11



If you are a six (6) person household, is your total household income above or below \$66,650 per year?

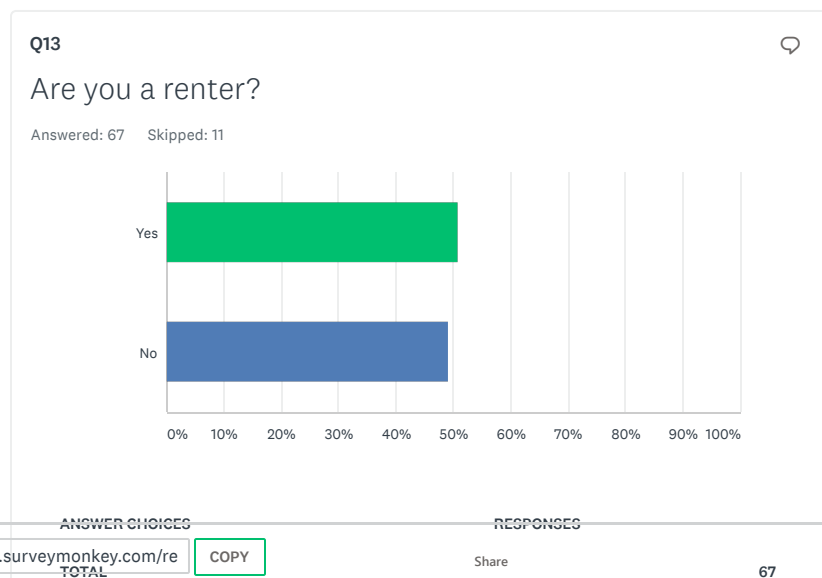
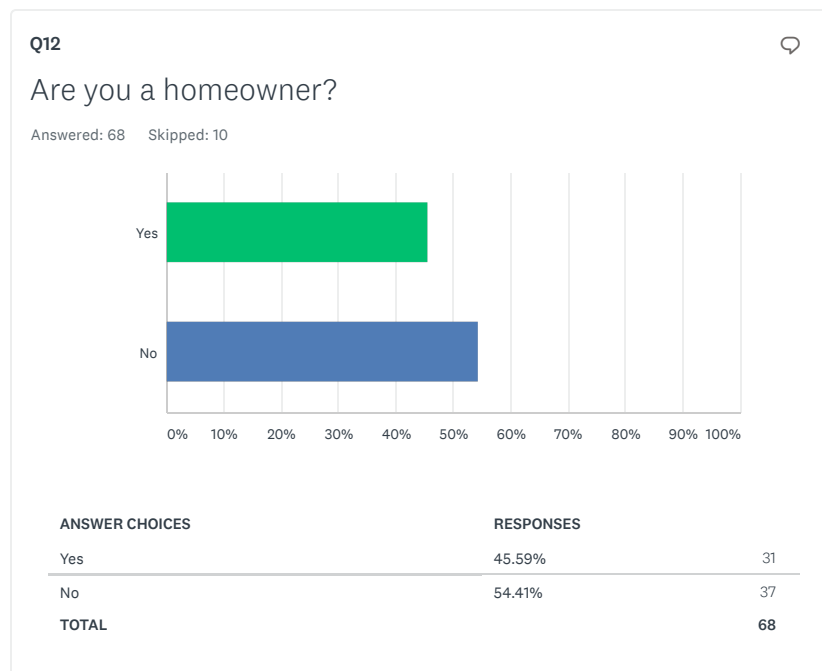
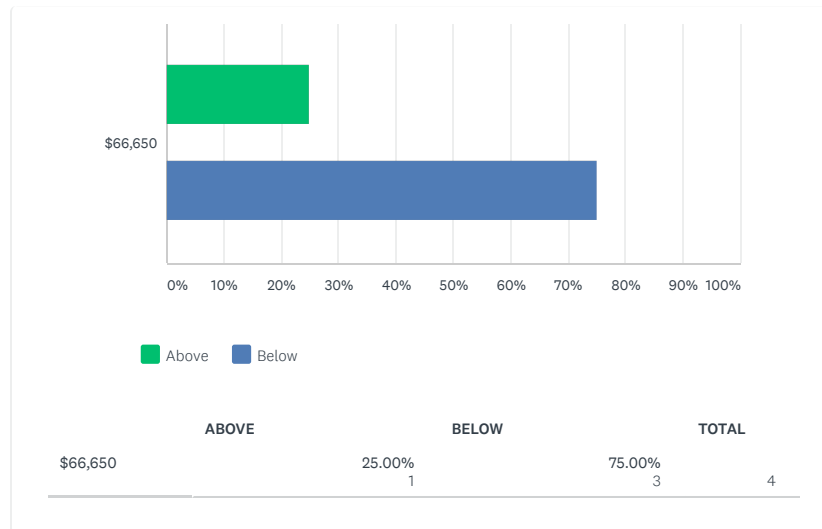
Answered: 4 Skipped: 74

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78 responses



ANSWER CHOICES	RESPONSES	
Yes	50.75%	34
No	49.25%	33
TOTAL		67

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Q14



What improvements to the City's recreational facilities would you like to see? Please list:

Answered: 40 Skipped: 38

Activities for toddlers

6/5/2019 7:01 PM

More for the children, in all areas, close to their walking distance.

6/5/2019 6:24 PM

More activities for the youth.

6/5/2019 6:16 PM

Improvements in the park recreational facilities.

6/5/2019 6:12 PM

Q15



Are there any problems in your immediate neighborhood with the following (choose all that apply):

Answered: 37 Skipped: 41

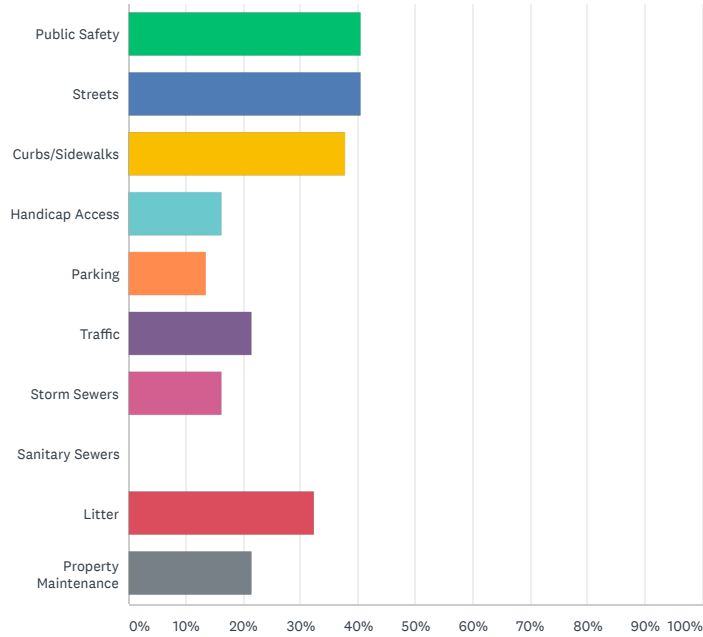
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[SIGN UP FREE](#)**ANSWER CHOICES****RESPONSES**

Public Safety	40.54%	15
Streets	40.54%	15
Curbs/Sidewalks	37.84%	14
Handicap Access	16.22%	6
Parking	13.51%	5
Traffic	21.62%	8
Storm Sewers	16.22%	6
Sanitary Sewers	0.00%	0
Litter	32.43%	12
Property Maintenance	21.62%	8

Total Respondents: 37[Comments \(8\)](#)**Q16**

What medical care, if any, is missing or lacking in the City of Salisbury and the surrounding area? Please list:

Answered: 19 Skipped: 59

good knowledgeable and affordable

2/21/2019 8:39 PM

none that i know of..

2/21/2019 4:16 PM

Lack of Black doctors

2/16/2019 4:10 PM

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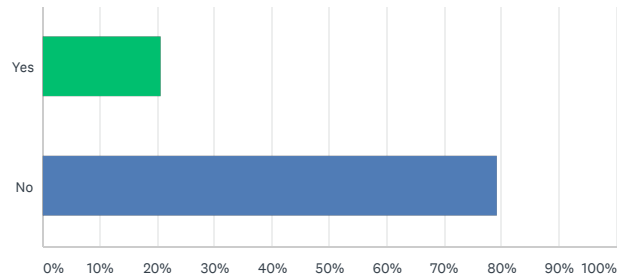
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Q17



Do you use any of the social service programs available in the City?

Answered: 63 Skipped: 15



ANSWER CHOICES

RESPONSES

Yes	20.63%	13
No	79.37%	50
TOTAL		63

[Comments \(13\)](#)

Q18



Are there any programs or services that are missing or under funded in the City? Please list:

Answered: 20 Skipped: 58

No

6/5/2019 7:05 PM

Yes. They don't help the people on the street.

6/5/2019 6:38 PM

More free programs

6/5/2019 6:27 PM

Youth programs

6/5/2019 6:21 PM

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Q19



Are there any employment issues in the City of Salisbury?
Please list:

Answered: 25 Skipped: 53

No

6/5/2019 7:05 PM

They want to help the young people.

6/5/2019 6:38 PM

Higher wages

6/5/2019 6:27 PM

More jobs.

6/5/2019 6:21 PM

Q20



Are there any housing issues in the City of Salisbury?
Please list:

Answered: 29 Skipped: 49

Yes, I want my Section 8 back. I need to talk to someone about it, how to get it back please.

6/5/2019 7:05 PM

they don't have no place that some people can't afford to pay.

6/5/2019 6:38 PM

Rent too high, wages too low.

6/5/2019 6:27 PM

Yes, rent is over the average income.

6/5/2019 6:21 PM

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Q21

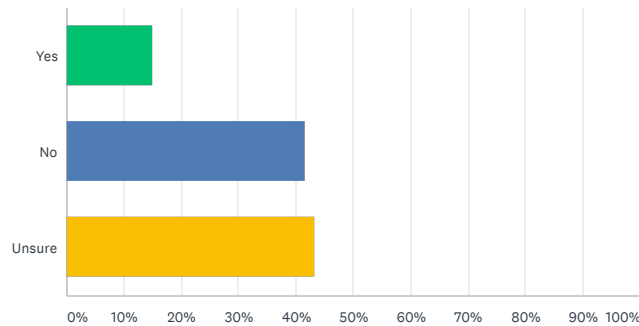


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Fair Housing Impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin. In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?

Answered: 60 Skipped: 18



ANSWER CHOICES

RESPONSES

Yes	15.00%	9
No	41.67%	25
Unsure	43.33%	26
TOTAL		60

Q22



What do you think are the primary reasons why fair housing complaints are not reported?

Answered: 34 Skipped: 44

Do not know how to report it.

6/5/2019 7:02 PM

because will not report any thing what come going on.

6/5/2019 6:38 PM

Not sure

6/5/2019 6:29 PM

Afraid of landlord kicking them out.

6/5/2019 6:27 PM

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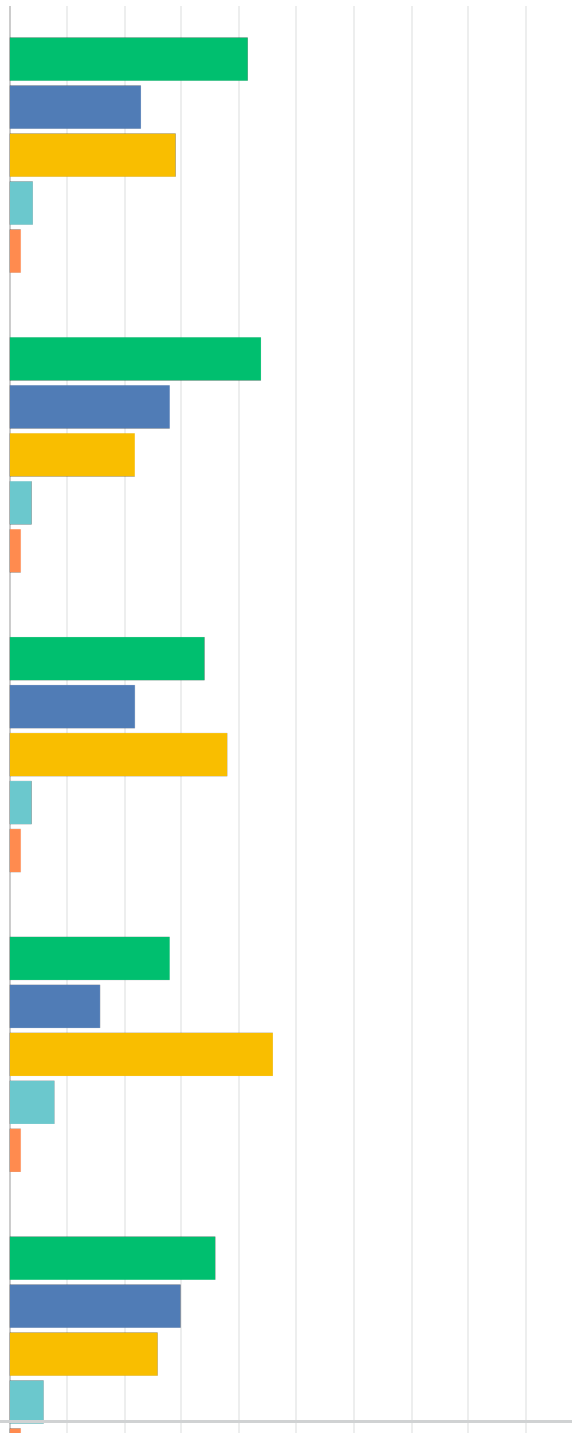


Q23



Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Answered: 50 Skipped: 28



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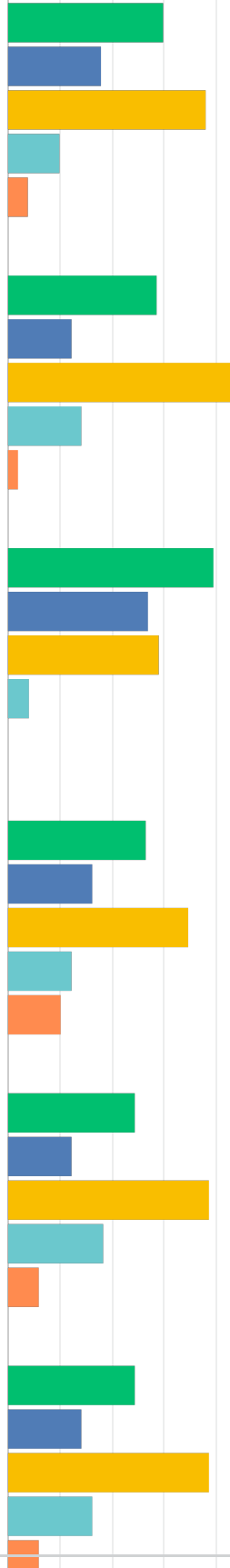
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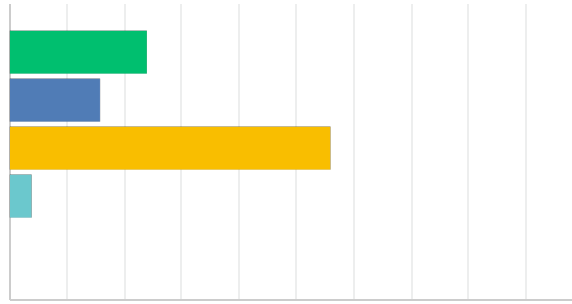
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Strongly Agree Agree Neutral/Unsure Disagree
Strongly Disagree

	STRONGLY AGREE	AGREE	NEUTRAL/UNSURE	DISAGREE	STRONGLY DISAGREE	TOTAL
Concentration of subsidized housing in certain neighborhoods	41.67% 20	22.92% 11	29.17% 14	4.17% 2	2.08% 1	48
Lack of affordable housing in certain areas	44.00% 22	28.00% 14	22.00% 11	4.00% 2	2.00% 1	50
Lack of accessible housing for persons with disabilities	34.00% 17	22.00% 11	38.00% 19	4.00% 2	2.00% 1	50
Lack of accessibility in neighborhoods (i.e. curb cuts)	28.00% 14	16.00% 8	46.00% 23	8.00% 4	2.00% 1	50
Lack of fair housing education	36.00% 18	30.00% 15	26.00% 13	6.00% 3	2.00% 1	50
Lack of fair housing organizations in the City	30.00% 15	18.00% 9	38.00% 19	10.00% 5	4.00% 2	50
State or Local laws and policies that limit housing choice	28.57% 14	12.24% 6	42.86% 21	14.29% 7	2.04% 1	49
Lack of knowledge among residents regarding fair housing	39.58% 19	27.08% 13	29.17% 14	4.17% 2	0.00% 0	48
Lack of knowledge among landlords and property managers regarding fair housing	26.53% 13	16.33% 8	34.69% 17	12.24% 6	10.20% 5	49
Lack of knowledge among real estate agents regarding fair housing	24.49% 12	12.24% 6	38.78% 19	18.37% 9	6.12% 3	49
Lack of knowledge among bankers/lenders regarding fair housing	24.49% 12	14.29% 7	38.78% 19	16.33% 8	6.12% 3	49
Other barriers	24.00% 6	16.00% 4	56.00% 14	4.00% 1	0.00% 0	25

[Comments \(2\)](#)

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Q24



Are there any additional comments or concerns that you wish to share?

Answered: 8 Skipped: 70

No

6/5/2019 6:30 PM

No.

6/5/2019 6:15 PM

Can residents vote to abolish historic district? Or at least vote on issues within historic district code?

2/4/2019 3:02 AM

Work to bring strong employment partners to wicomico county. Workshops on how to improve and maintain good credit. Encourage home ownership.

1/23/2019 4:18 AM

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Notice Public Hearing



Notice Public Hearing

PUBLIC HEARING NOTICE

CITY OF SALISBURY, MARYLAND
FY 2019 COMMUNITY DEVELOPMENT BLOCK GRANT
PROGRAM

Notice is hereby given that the City of Salisbury, MD will hold a public hearing on **Wednesday, May 8, 2019** at 5:30 p.m., in the Council Chambers, Room 301, of the Government Office Building, 125 N. Division Street, Salisbury, MD 21801. The Government Office Building and Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate any resident in order for them to participate in the public hearing, including translation services, please call Ms. Deborah J. Stam, Grants Manager, Finance Department / HCDD, City of Salisbury (410) 341-9550, to make those arrangements, or for persons who may have a hearing impairment, please contact 7-1-1 for TTY/TTD relay.

The drafts of the City of Salisbury's new 5-year Consolidated Plan (2019-2023) the Community Development Block Grant (CDBG) 2019 Action Plan and the updated Analysis of Impediments to Fair Housing Choice (AI) will be available for public review beginning on Tuesday, April 23, 2019. The Consolidated Plan, the Action Plan and the AI may be viewed on the City website (www.salisbury.md) under the Housing & Community Development Department, Community Development section, and at the Wicomico Public Library - Downtown Branch, 122 S. Division St., Salisbury, MD 21801.

At the Public Hearing on May 8, 2019 the Grants Manager will discuss the development of the new Consolidated Plan, the 2019 Action Plan, and the AI, and the goals and objectives outlined in those plans. It will also include a report on the status of the previously funded CDBG projects that are currently open. This hearing will provide citizens with an opportunity to comment on all three documents, and provide their views on the community development needs of the City of Salisbury. All interested persons are encouraged to attend and provide input.

The City will be accepting written comments on the Consolidated Plan, the 2019 Action Plan and the AI through 4:30 p.m. on Thursday, May 23, 2019. Written comments may be directed to Deborah Stam, Grants Manager, Finance Department / HCDD, City of Salisbury, 207 West Main Street, Suite 102, Salisbury, MD 21801. E-mail: dstam@salisbury.md.

Deborah J. Stam
Grants Manager – Finance Dept. / HCDD
4/23'19

0003510458-01

City of Salisbury



Maryland

PY 2019 Community Development Block Grant (CDBG) Program

2nd Public Hearing

5-Year Consolidated Plan (2019–2023), 2019 Action Plan,
and the Analysis of Impediments to Fair Housing Choice

AGENDA

May 8, 2019
5:30 p.m.

Government Office Building
Council Chambers, Room 301

Opening Remarks – Ms. Deborah Stam

Overview of the CDBG PY 2019 Documents: 5-Year Consolidated Plan (2019–2023),
2019 Action Plan, and the Analysis of Impediments to Fair Housing – Ms. Deborah Stam

Status Report on CDBG Projects That Are Currently Open or Were Closed Within the Last Year
– Ms. Deborah Stam

Opportunity for Comments from the Public on the Community Development Needs of the City
of Salisbury

Closing Remarks – Ms. Deborah Stam

Adjournment – Ms. Deborah Stam



City of Salisbury, Maryland
PY 2019 Community Development Block Grant (CDBG) Program
5-Year Consolidated Plan (2019–2023), 2019 Action Plan, Analysis of Impediments to Fair Housing Choice
2nd Public Hearing – Sign-In Sheet

Government Office Building, Room 301, Council Chambers
Wednesday, May 8, 2019 – 5:30 p.m.

Name	Mailing Address	Phone Number	Email Address
Molly Hilligoss	908 W. Isabella St. Salisbury, MD 21801	410-546-1551	molly@wiconicshabitat.org
Ashley Telen	107 S. Main St. MD	410-745-7612	Ashley@wiconicshabitat.org
Brian Murphy	300 Rte 1 Salisbury, MD	410-745-7612	
Thérèse Vorel	PO Box 2995/ACP 18054 Annapolis Md 21404	[REDACTED] (DO NOT PUBLISH)	tvorel@live.com
Keith Eagle	3817 Devonshire Dr. Salisbury, MD 21804	[REDACTED] (DO NOT PUBLISH)	keagle2121@gmail.com
Deborah Stam	27829 Island Dr. Salisbury, MD 21801	(410) 341-9550	dstam@salisbury.md

City of Salisbury
CDBG PY 2019 – Public Hearing #2
5-Year Consolidated Plan (2019 – 2023), 2019 Action Plan,
Analysis of Impediments to Fair Housing Choice (AI),
Status of Open CDBG Projects

May 8, 2019

Ms. Deborah Stam, Grants Manager, Finance Dept. / HCDD, convened the second Public Hearing for the City of Salisbury's 2019 Community Development Block Grant (CDBG) Program Year at 5:30 p.m. on Wednesday, May 8, 2019. Ms. Stam welcomed both those present and the television audience.

Ms. Stam stated that this year the planning process includes the development of a new 5-year Consolidated Plan (2019–2023), the 2019 Action Plan, and a new Analysis of Impediments to Fair Housing Choice (or AI). To assist us in our planning process this year we contracted with the Urban Design Ventures consultant group from Homestead, Pennsylvania. Ms. Stam stated that she would begin by providing an overview of the goals and strategies outlined in the new Consolidated Plan.

Ms. Stam stated that the City of Salisbury has prepared its 5-Year Consolidated Plan 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 years in conjunction with an update to the City's Analysis of Impediments to Fair Housing Choice (AI).

Ms. Stam stated that the Consolidated Plan establishes the current needs identified in the City of Salisbury, and proposes goals and specific initiatives the City will undertake to address these needs by encouraging the development of decent housing, promoting a suitable living environment, and expanding economic opportunities. The 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. Ms. Stam stated that the process was implemented through a series of public meetings, stakeholder surveys, statistical data, and reviews of previous community development plans. The purpose of the Consolidated Plan is to serve as a consolidated planning document, an application for CDBG funds, and a strategic plan for the City of Salisbury.

Ms. Stam stated that the City of Salisbury's PY 2019-2023 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 and/or 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 and/or 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.

Ms. Stam stated that the Consolidated Plan document for PY 2019–2023 includes the 2019 Action Plan, which outlines the projects which the City intends to fund with its 2019 CDBG allocation. The City has been advised by HUD that its CDBG award amount for PY 2019 will be \$349,401.

Ms. Stam stated that the City plans to fund the following three projects with the 2019 CDBG funds:

Project #1:

Project Name: Habitat for Humanity of Wicomico County – Housing Construction

Target Area: West Side CDBG Target Area

Goal Supported: HS-2 – Housing Construction

Need Addressed: Housing Need

CDBG Funding Amount: \$88,000

Project Description: Construction of a new single-family owner-occupied home.

Target Completion Date: 6/30/2020

Location: 504 Tangier Street, Salisbury, MD 21801

Estimated Beneficiaries: One (1) Low-Mod Income Household

National Objective Met: LMH – Low/mod housing benefit.

Project #2:

Project Name: Low-Mod Neighborhood Sidewalk Construction

Target Area: Church Street–Doverdale CDBG Target Area

Goal Supported: CD-1 – Community Facilities and Infrastructure

Need Addressed: Community Development Need

CDBG Funding Amount: \$191,521

Project Description: Construction of new sidewalks in CDBG Target Areas.

Target Completion Date: 6/30/2020

Location: Church Street–Doverdale CDBG Target Area

Estimated Beneficiaries: 4,310 persons

National Objective Met: LMA – Low/mod area benefit – the service area identified for the activity is primarily low/mod income (77.6% LMI).

Project #3:

Project Name: CDBG Program Administration

Target Area: Citywide

Goal Supported: AM-1 – Overall Coordination
Need Addressed: Administration, Planning, and Management
CDBG Funding Amount: \$69,880
Project Description: Provide management and oversight of the City's CDBG program.
Target Completion Date: 6/30/2020
Estimated Beneficiaries: 30,570 persons (City of Salisbury population)
Location: Department of Housing and Community Development
207 West Main Street, Suite 102
Salisbury, Maryland 21801

Ms. Stam stated that the second document that the City must complete every 5 years is the Analysis of Impediments to Fair Housing Choice (or AI). This document is updated in conjunction with the Consolidated Plan. Ms. Stam stated that she would now provide an overview of the City's 2019 AI.

Ms. Stam stated that 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.

Ms. Stam stated that the City of Salisbury would be submitting its 2019–2023 Consolidated Plan in June 2019. The 2019 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. Ms. Stam stated that this Fair Housing 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.

Ms. Stam stated that 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.

Ms. Stam stated that 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 Limited English Proficiency (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 nonprofit 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 Home Mortgage Disclosure Act (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 and 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 Review Committee.

Ms. Stam stated that this concludes the overview of the City’s Analysis of Impediments to Fair Housing Choice. 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 years, and continue to make modifications based on events and activities in the community during that time period. Ms. Stam stated that both documents – the Consolidated Plan and the Analysis of Impediments to Fair Housing Choice – have been posted on the City website and may be viewed under the Housing and Community Development Department page – Community Development section.

Ms. Stam stated that she would now like to provide a status report on the City’s CDBG projects that are currently open or were closed within the last year.

Ms. Stam stated that in PY 2016 the following projects were funded through CDBG:

Habitat for Humanity of Wicomico County – Housing Construction (707 East Church Street). The start of this project was delayed several times due to issues that Habitat was having with some of their other properties. Construction finally began in the Spring of 2018. Construction is now nearly complete, and Habitat expects to close on this house in May 2019.

City of Salisbury – Low-Mod Neighborhood Sidewalk Construction Program. The remaining funds from the 2015 Sidewalk Construction project were rolled forward and added to the 2016 funds. The project was then bid out utilizing both the 2016 and the 2017 Low-Mod Neighborhood Sidewalk funds. The winning bidder was Barker's Landing Excavation & General Contracting from Easton, MD. The funds were expended to construct new sidewalks where none previously existed in the Presidents–Princeton CDBG target neighborhood. This project was completed in September 2018.

Ms. Stam stated that in PY 2017 the following projects were funded through CDBG:

Salisbury Neighborhood Housing Services (SNHS) – Homebuyer Assistance Grants. Funding was provided to enable SNHS to continue to offer homeownership opportunities to low- to moderate-income households. The Homebuyer Assistance grant funds may be utilized for closing costs, down payment and/or principal write down assistance. Ten (10) of the Homebuyer Assistance grants were reserved until May 31,

2018 for new Salisbury University (SU) grads who wished to participate in the 'Buy a Home, Build a Business' program developed with SU. Beginning on June 1, 2018, any of the reserved grant funds that were not already allocated to an individual in the 'Buy a Home, Build a Business' program were made available to any qualified applicant. A total of 13 households have been served with these grant funds to date.

City of Salisbury – Homeless Services Case Manager. The City utilized this funding to increase the Homeless Services Case Manager position from part-time (32 hrs. wk.) to full-time (40 hrs. wk.). The individual in this position conducts Street Outreach among the homeless population, performs intakes and needs assessments, provides resource navigation through third-party referrals, and if appropriate, provides intensive case management for these clients. The Homeless Services Case Manager position served a total of 393 clients during this grant period. This project was closed out in April 2019.

City of Salisbury – Low-Mod Neighborhood Sidewalk Construction Program. This funding was provided to enable the City to continue the construction of sidewalks in low- to moderate-income neighborhoods within the city where none currently exist. As previously stated, the project was bid out utilizing both the 2016 and the 2017 Low-Mod Neighborhood Sidewalk funds. The funds were expended to construct new sidewalks where none previously existed in the Presidents–Princeton CDBG target neighborhood. This project was completed in September 2018.

Ms. Stam stated that in PY 2018 the following projects were funded through CDBG:

Salisbury Neighborhood Housing Services (SNHS) – Homebuyer Assistance Grants. Additional funding was provided to enable SNHS to continue to offer homeownership opportunities to low- to moderate-income households. The Homebuyer Assistance grant funds may be utilized for closing costs, down payment and/or principal write down assistance. Ten (10) of the Homebuyer Assistance grant were reserved until February 28, 2019 for new Salisbury University (SU) grads who wished to participate in the 'Buy a Home, Build a Business' program developed with SU. Beginning on March 1, 2019, any of the reserved grant funds that were not already allocated to an individual in the 'Buy a Home, Build a Business' program were made available to any qualified applicant. As SNHS is still expending the PY 2017 funds for this project, they have not yet begun to utilize these funds.

City of Salisbury – Homeless Services Case Managers. Funding was provided to increase the Homeless Services Case Manager from one position to two positions. To date we have only hired one Case Manager, and it has now been determined that we do not really need to fill a second position at this point in time, based upon the number of housing vouchers we can currently afford to fund. We are going to explore the possibility of funding housing vouchers with CDBG funds in the future.

City of Salisbury – Low-Mod Neighborhood Sidewalk Construction Program. This funding was provided to enable the City to continue the construction of sidewalks in low- to moderate-income neighborhoods within the city where none currently exist. This funding will be utilized in the Church Street–Doverdale CDBG target neighborhood. The bid package was issued on December 11, 2018, and the bids were opened on January 10, 2019. The winning bidder was ECM Corporation. Construction began in late March and is almost complete.

Ms. Stam stated that she would now like to open up the floor for comments from the public concerning the community development needs of the City of Salisbury. As with all CDBG Public Hearings, this hearing is being televised on PAC 14, so if you would like to make a comment please go up to the podium, identify yourself, and be sure to speak directly into the microphone so that the folks watching at home will be able to hear you and will know who you are.

Molly Hilligoss, the Executive Director of Habitat for Humanity of Wicomico County, spoke. Ms. Hilligoss thanked Ms. Stam for the fantastic overview of the plans for the future. Ms. Hilligoss stated that she was very encouraged to hear about future CDBG funding being utilized to help seniors age in place with rehabilitation of their homes, and the City's thoughtful planning in this regard. Ms. Hilligoss stated that this topic was one that was near and dear to her heart, because she believes that in order for people to want to move to Salisbury the aging homes in the area need to be rehabbed. She stated that it makes a difference when you are driving on Rt. 50 and you see older homes with roofs that need to be repaired, wouldn't it be great if the City could help that

homeowner save that home and continue to live out their life in a home that they were once proud of. She stated that was pretty exciting, and she will be interested to see how that comes to fruition in the future.

Ms. Hilligoss stated that she was also there to answer any questions regarding the project that Habitat applied for 2019 CDBG funding for – a project on the Westside at 504 Tangier Street. Habitat will be serving a low-income family with handicapped-accessible housing. Habitat has already demolished a blighted housing unit that was previously located on the site. The total cost of the construction (including the demolition) will be over \$145,000, but Habitat will sell the house for less than that. Ms. Hilligoss stated that Habitat will sell the house for whatever the appraised value is, so she believes the mortgage will probably be around \$575 per month including taxes and insurance, which is very affordable. It will be a 3-bedroom, 1 ½ -bathroom house. Ms. Hilligoss stated again that she would be happy to answer any questions about that project. There were no questions from the audience, and Ms. Hilligoss left the podium.

Ms. Stam thanked Ms. Hilligoss for her comments, and asked if there were any other members of the audience who would like to comment or had any questions. There were no comments or questions from anyone else in the audience.

Ms. Stam stated that as there are no further comments from the public that concludes today's CDBG public hearing. If you have any questions concerning the CDBG planning process you may contact me, Deborah Stam, at the Department of Housing & Community Development at (410) 341-9550, or if you would like to e-mail me my e-mail address is dstam@salisbury.md

Ms. Stam thanked everyone for attending and adjourned the Public Hearing at 6:03 p.m.