

# City of Salisbury



## PY 2024~2028 Consolidated Plan PY 2024 Action Plan

**CDBG PY 2024~2028**  
(7/1/2024 – 6/30/2028)

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# Executive Summary

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

### 1. Introduction

The City of Salisbury, Maryland is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program. The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-530.1 et seq. (Source: <https://www.hudexchange.info/programs/cdbg-entitlement>)

In compliance with HUD regulations, the City must prepare a Consolidated Plan every five years to assess its affordable housing, community development, economic development, and strategic planning needs. The City of Salisbury prepared its Five Year Consolidated Plan (CP) for the period of PY 2024, beginning July 1, 2024, through PY 2028, ending June 30, 2029. The Five Year Consolidated Plan is a collaborative planning process between the City, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The process was implemented through a series of public meetings, stakeholder surveys, statistical data, and review of previous community development plans.

The needs and priorities identified in the Consolidated Plan are addressed annually through the Annual Action Plans which present what specific activities the City will accomplish with CDBG and other funding sources to primarily benefit low- and moderate-income residents. Ninety days after the end of the program year, the City reports on the progress made addressing its Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

In conjunction with the Plan, the City prepared an Analysis of Impediments to Fair Housing Choice (AI) to meet the HUD interim final rule to "implement the obligation to affirmatively further the purposes and policies of the Fair Housing Act, which is title VIII of the Civil Rights Act of 1968, with respect to certain recipients of HUD funds. The Fair Housing Act not only prohibits discrimination, but also directs HUD to ensure that the agency and its program participants will proactively take meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in housing-related opportunities, and foster inclusive communities that are free from discrimination." (Source: Federal Register Notice, Proposed Rulemaking (NPRM) "Affirmatively Furthering Fair Housing" dated February 9, 2023)

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

### Overview

The purpose of the Consolidated Plan is to serve as a strategic planning document for the City to make data based, market driven, housing and community development plans. The City of Salisbury's PY 2024-2028 Five Year Consolidated Plan proposes the following six (6) strategies to address the priority needs in the City:

**Housing Strategy Priority Need:** There is a need for decent, safe, accessible, and affordable housing.

Goals:

- HS-1 Homeownership – Increase the supply of affordable owner-occupied housing units through housing counseling and down payment/closing cost assistance.
- HS-2 Housing Construction – Encourage the construction of new accessible and affordable housing units in the City for owners and renters.
- HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and handicap accessibility.

**Homeless Strategy Priority Need:** There is a need for housing and supportive services for the homeless, those at-risk of homelessness, and victims of domestic violence.

Goals:

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

**Other Special Needs Strategy Priority Need:** There is a need for services and facilities for persons with special needs.

Goals:

- SN-1 Services/Facilities – Support supportive service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, 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 recreational programs.
- CD-3 Connectivity – Improve connectivity within the City and to surrounding communities through physical, visual, transportation, and accessibility improvements.
- CD-4 Clearance/Demolition – Address and eliminate slum and blighting conditions throughout the City.

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

Goals:

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

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

Goals:

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

### **3. Evaluation of past performance**

Annually, the City of Salisbury prepares its Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the previous program year CAPERs are available for review at the City’s Housing and Community Development Department website <https://salisbury.md/departments/housing-community-development>.

The PY 2022 CAPER, which was the fourth CAPER for the PY 2019-2023 Five Year Consolidated Plan, was approved by HUD in a confirmation letter dated January 23, 2024. In the PY 2022 CAPER, the City

expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended 0% of its funds during the PY 2022 CAPER period on public service, which is below the statutory maximum of 15%. The City expended 20% of its funds during this CAPER period on Planning and Administration, which is at the statutory maximum of 20%. The City's expenditure ratio at the end of the PY 2022 CAPER period was 1.40, which is below the 1.5 expenditure ratio maximum.

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

#### **4. Summary of citizen participation process and consultation process**

The City of Salisbury prepared the Consolidated Plan and Annual Action Plan in compliance with the City's Citizen Participation Plan. The City held two (2) public hearings on the needs of the City of Salisbury that provided residents with the opportunity to discuss the City's CDBG Program and to offer their suggestions on future CDBG program priorities and activities. The hearings were held on: January 24, 2024 and March 20, 2024. The public hearings were broadcast live on Cable Channel 14 (PAC 14) and uploaded to You Tube for future viewing. The City utilized an online resident's survey at the following address: <https://www.surveymonkey.com/r/SalisburyCDBG24-28> The City maintains a contact list for the CDBG program, and copies of the public hearing notices, engagement opportunities, and surveys were sent to the list. All contacts on the list were offered individual and group invitations to participate in the plan consultation process.

A "Draft Plan" was placed on display on the City's website at <https://salisbury.md/departments/housing-community-development> under the Community Development section and hard copies of the plan were available for review at the following location: Finance Department, City of Salisbury, 125 N. Division Street, #103, Salisbury, MD 21801.

The "Draft Plan" was available from March 1, 2024 until April 2, 2024 for review and comment.

#### **5. Summary of public comments**

The City held a Needs Public Hearing on January 24, 2024; the following comments were received:

- There is a need for decent safe affordable housing.

The City held its Second Public Hearing on March 20, 2024; the following comments were received:

- There is a need for housing rehabilitation assistance.

The "Draft Plan" was on display from March 1, 2024 until April 2, 2024; the following comments were received:

- There is a need for housing rehabilitation assistance.

The Survey was live from January 4, 2024 until February 16, 2024. There was a total of 436 responses. The survey results included the greatest needs as the need for affordable housing; new updated playground equipment; street repairs; vacant and underutilized buildings; crime prevention; lack of job opportunities; and transportation.

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

All comments and suggestions were incorporated into this plan.

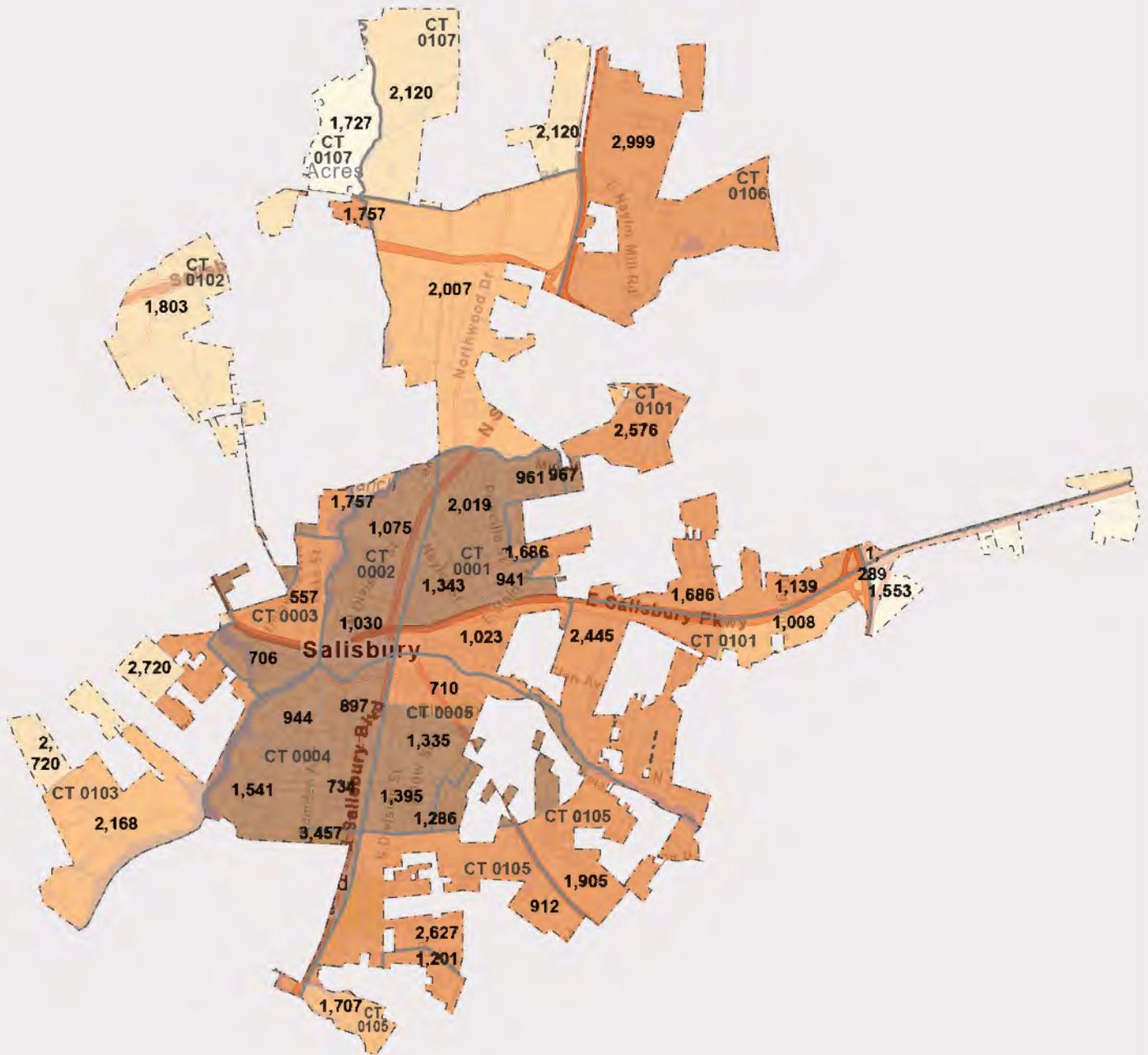
## **7. Summary**

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

The following maps are attached that highlight the demographic, economic, and housing trends in the City:

- Population Density
- Percent White Population
- Percent Minority Population
- Percent Hispanic Population
- Diversity Index
- Percent Population Age 65+
- Total Housing Units
- Percent Owner Occupied Housing Units
- Percent Renter Occupied Housing Units
- Percent Vacant Housing Units
- Percent LMI Population
- Percent LMI and Minority Populations
- Commercial Hotspots

# Population Density by Block Group: Salisbury MD



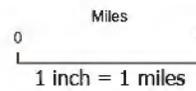
## Legend

**2023 Population Density (Per Sq Mi)**

4 - 212	1,183 - 2,690
213 - 721	2,691 - 25,054
722 - 1,182	

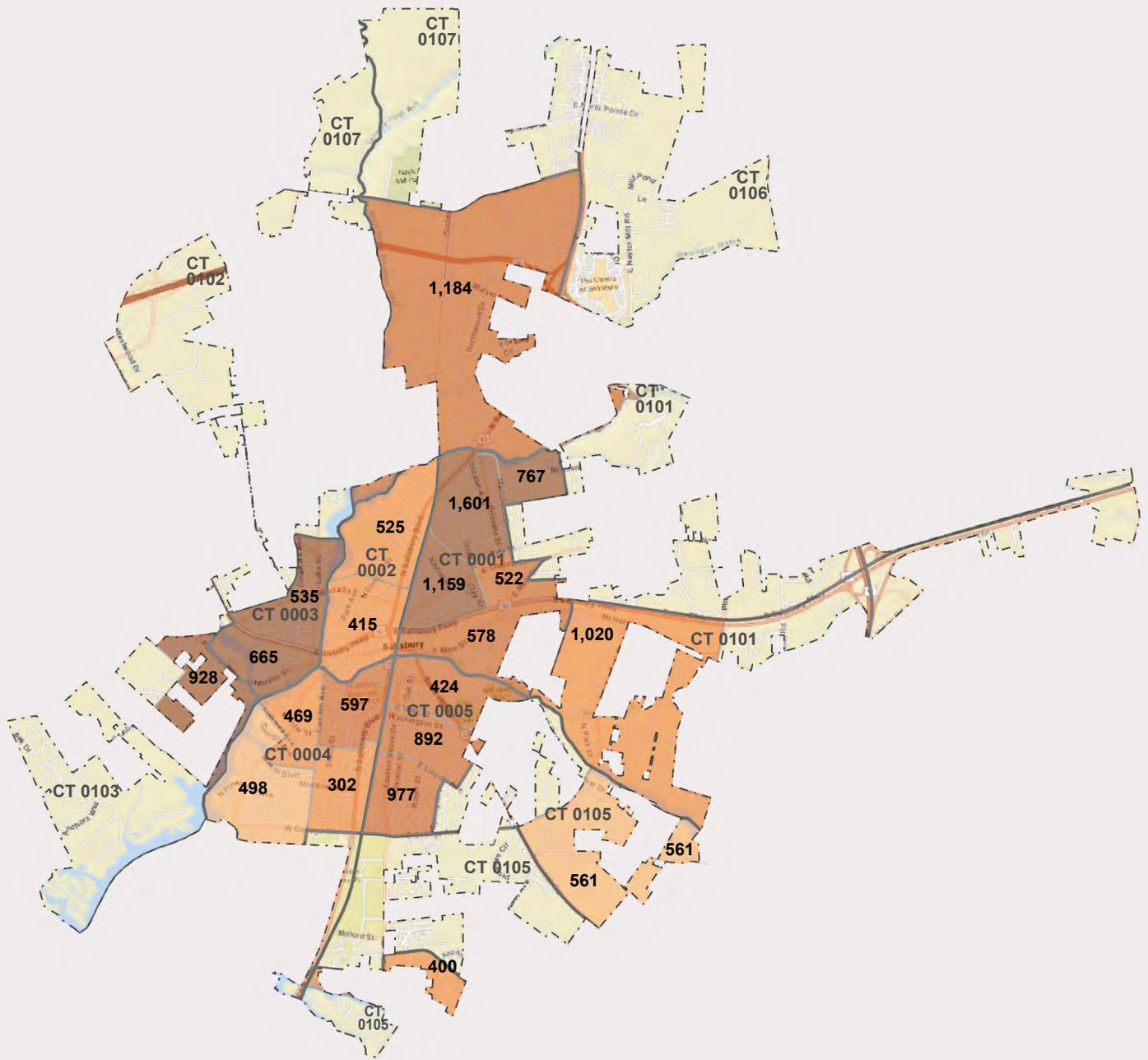
- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Census block group labels also show population 2023.





# Percent Minority Population by Block Group: Salisbury MD



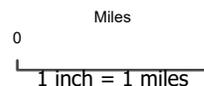
## Legend

- % Non-White Population 2023**
- 22% - 33%
  - 34% - 50%
  - 51% - 71%
  - 72% - 97%

- City Boundary
- Tracts Boundary

CT 9719 = tract number

Census block group labels also show total minority population 2023.





# Racial Diversity by Block Group: Salisbury MD



## Legend

### Racial Dot Density

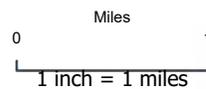
1 Dot = 1 Person

- Other Race
- Asian/Pacific Islander
- Black
- White

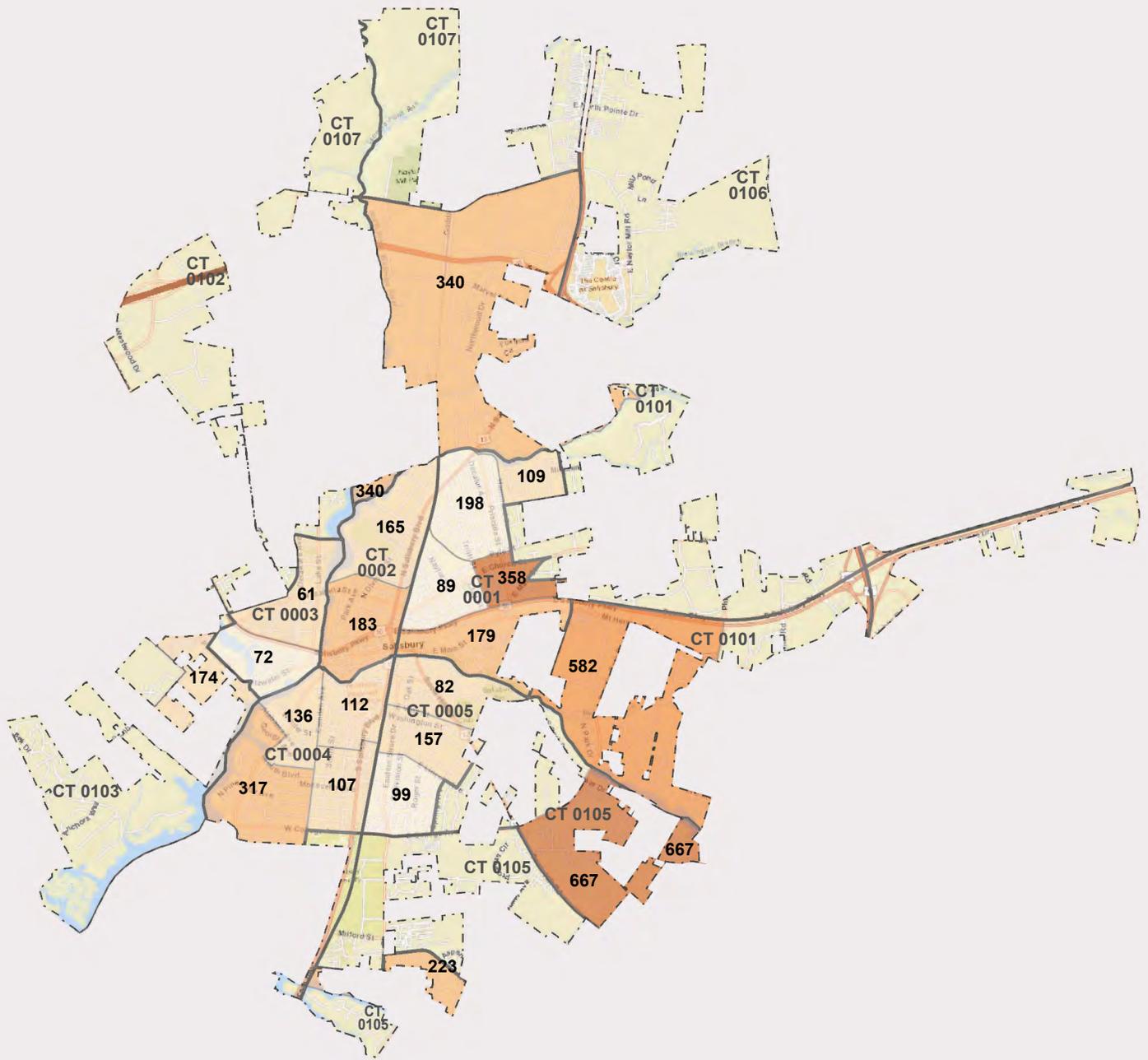
### Diversity Index

- |  |         |  |         |
|--|---------|--|---------|
|  | 32 - 46 |  | 61 - 74 |
|  | 47 - 60 |  | 75 - 88 |

Census block group labels also show the diversity index. The higher the index, the greater the diversity.



# Percent Population Age 65 and Over by Block Group: Salisbury MD



## Legend

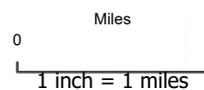
**% Population Age 65 and Over**

0% - 11%	23% - 28%
12% - 17%	29% - 39%
18% - 22%	

- City Boundary
- Tracts Boundary

CT 9719 = tract number

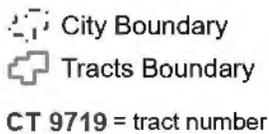
Census block group labels also show 2023 population Age 65 and over.



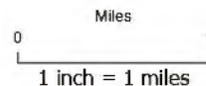
# Total Housing Units by Block Points: Salisbury MD



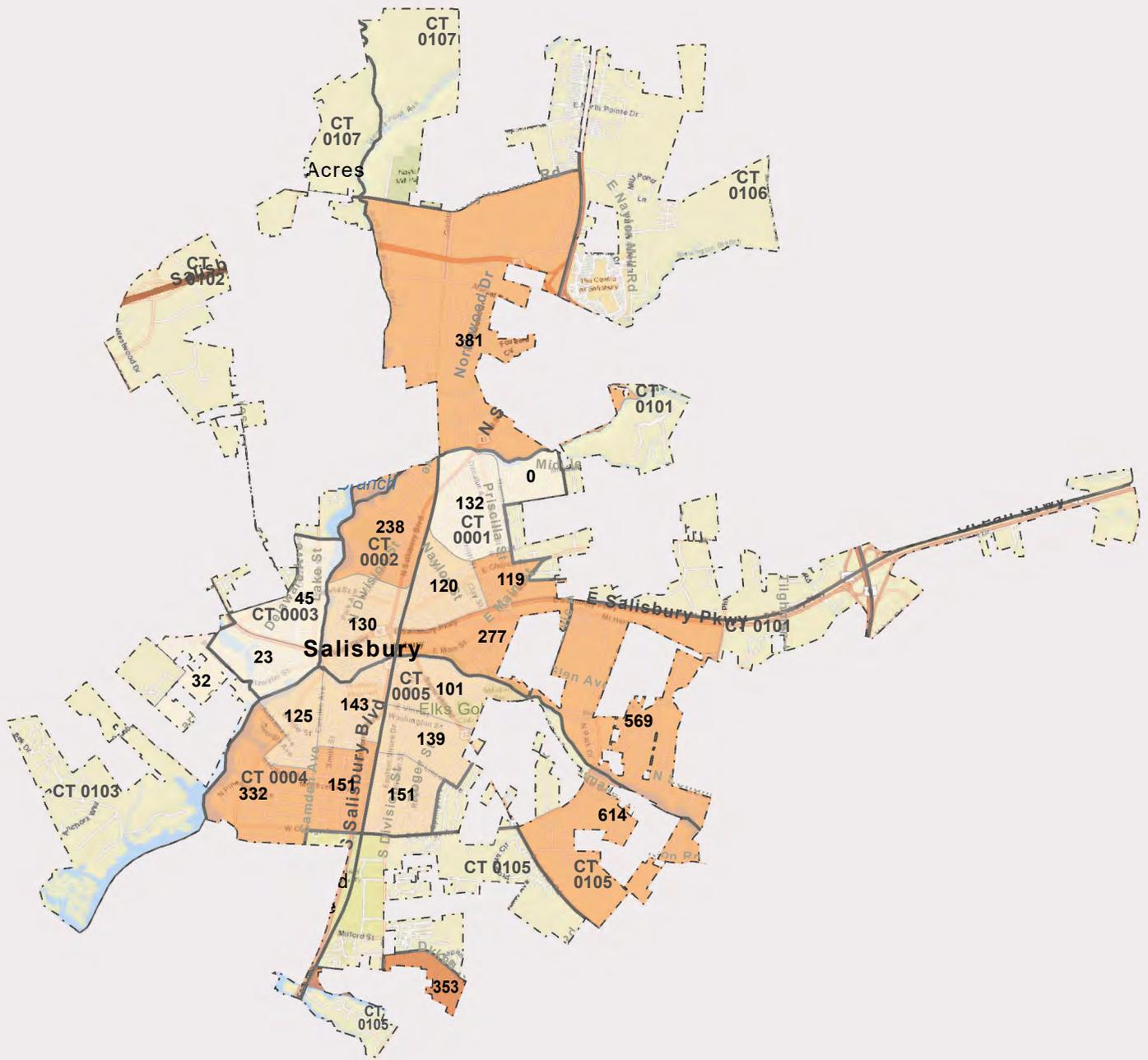
## Legend



Block group labels show 2023 total housing units.



# Percent Owner Occupied Housing Units by Block Group: Salisbury MD



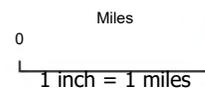
## Legend

**% Owner Occupied Housing Units**

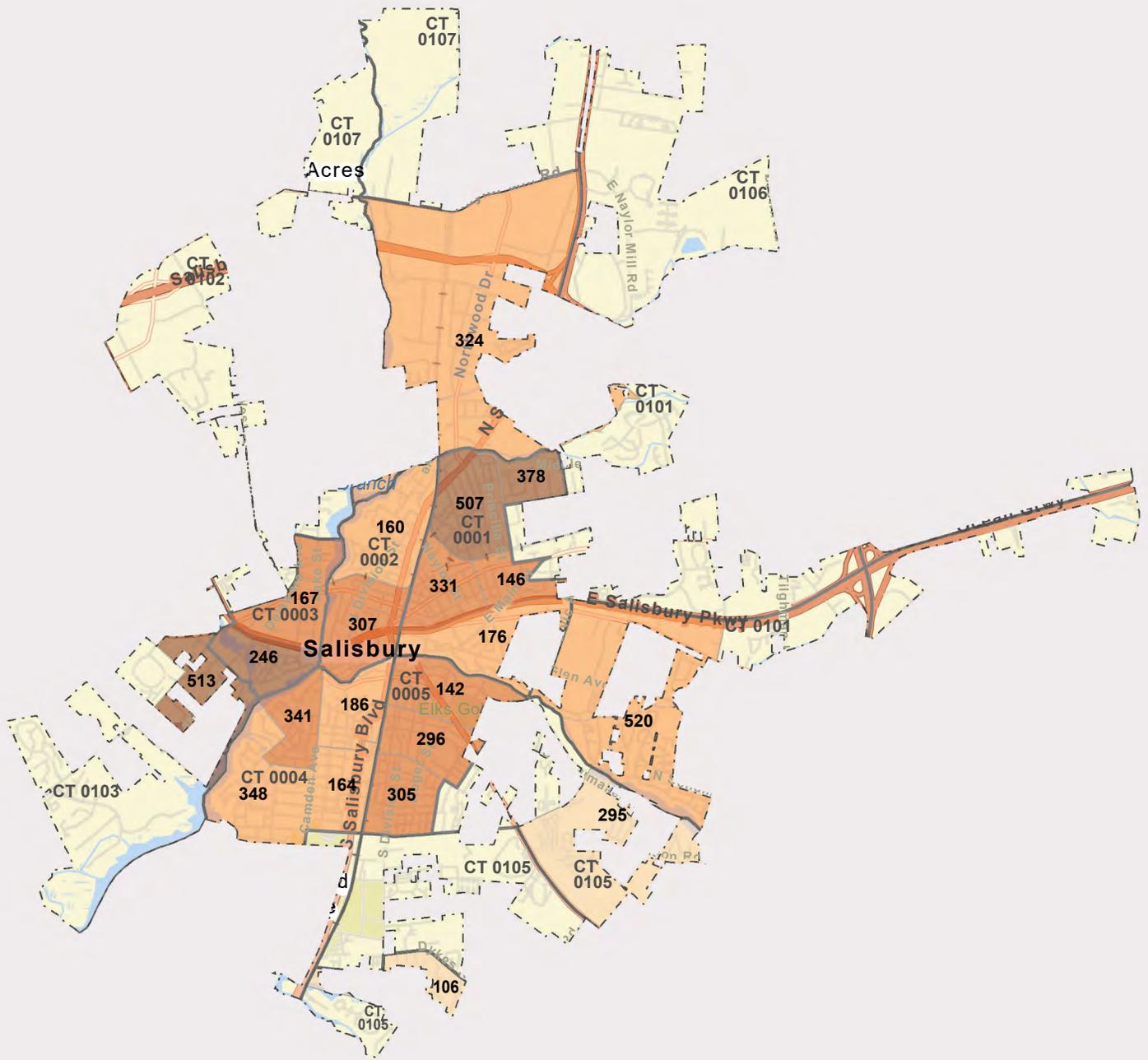
0% - 20%	43% - 62%
21% - 42%	63% - 80%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Census block group labels also show owner occupied housing units.



# Percent Renter Occupied Housing Units by Block Group: Salisbury MD



## Legend

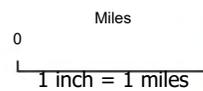
### % Renter Occupied Housing Units

- 19% - 34%
- 35% - 51%
- 52% - 69%
- 70% - 100%

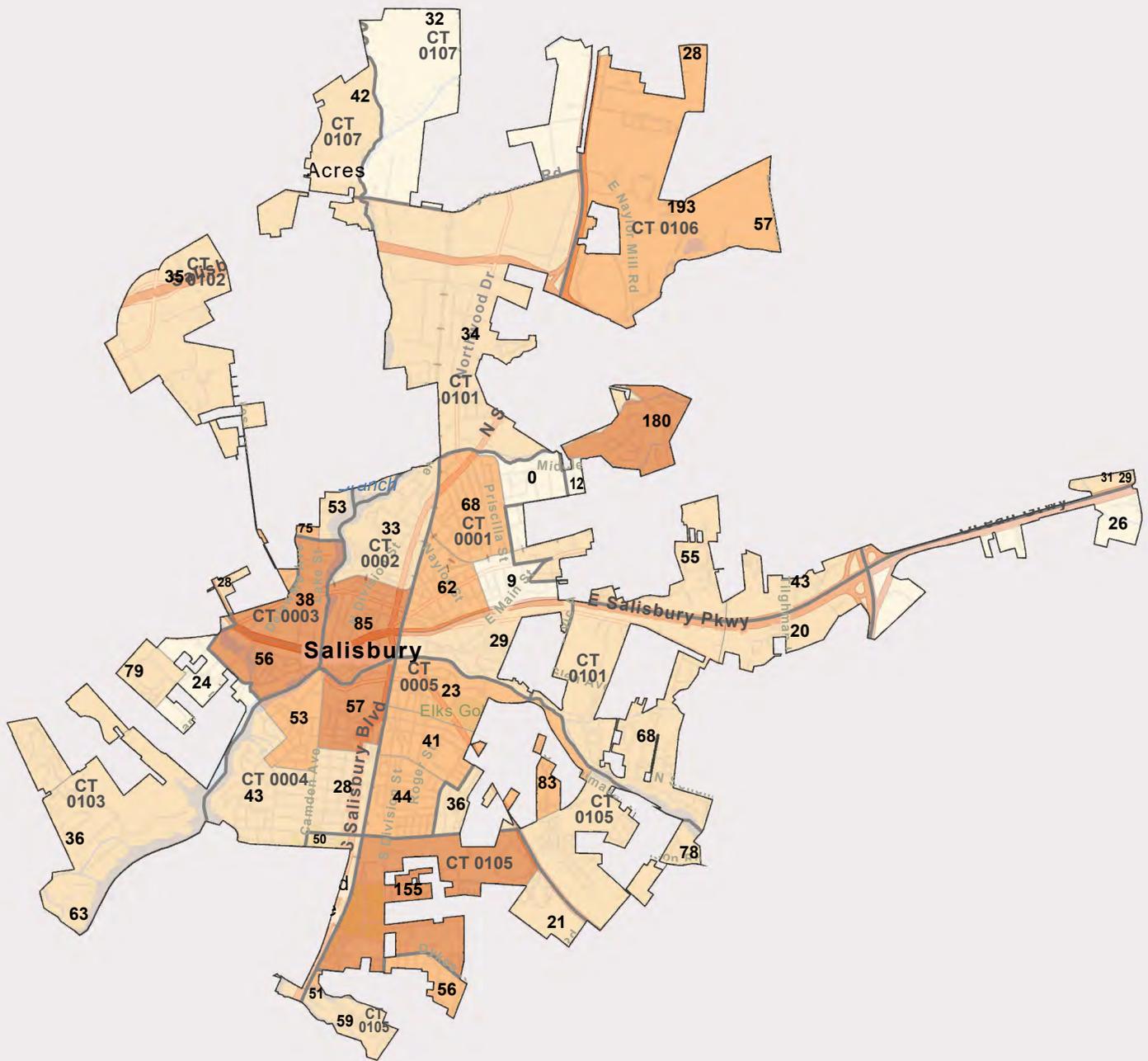
- City Boundary
- Tracts Boundary

CT 9719 = tract number

Block groups labels also show renter occupied housing units.

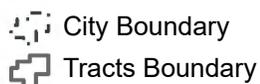


# Percent Vacant Housing Units by Block Group: Salisbury MD



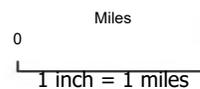
## Legend

### Percent Vacant Housing Units

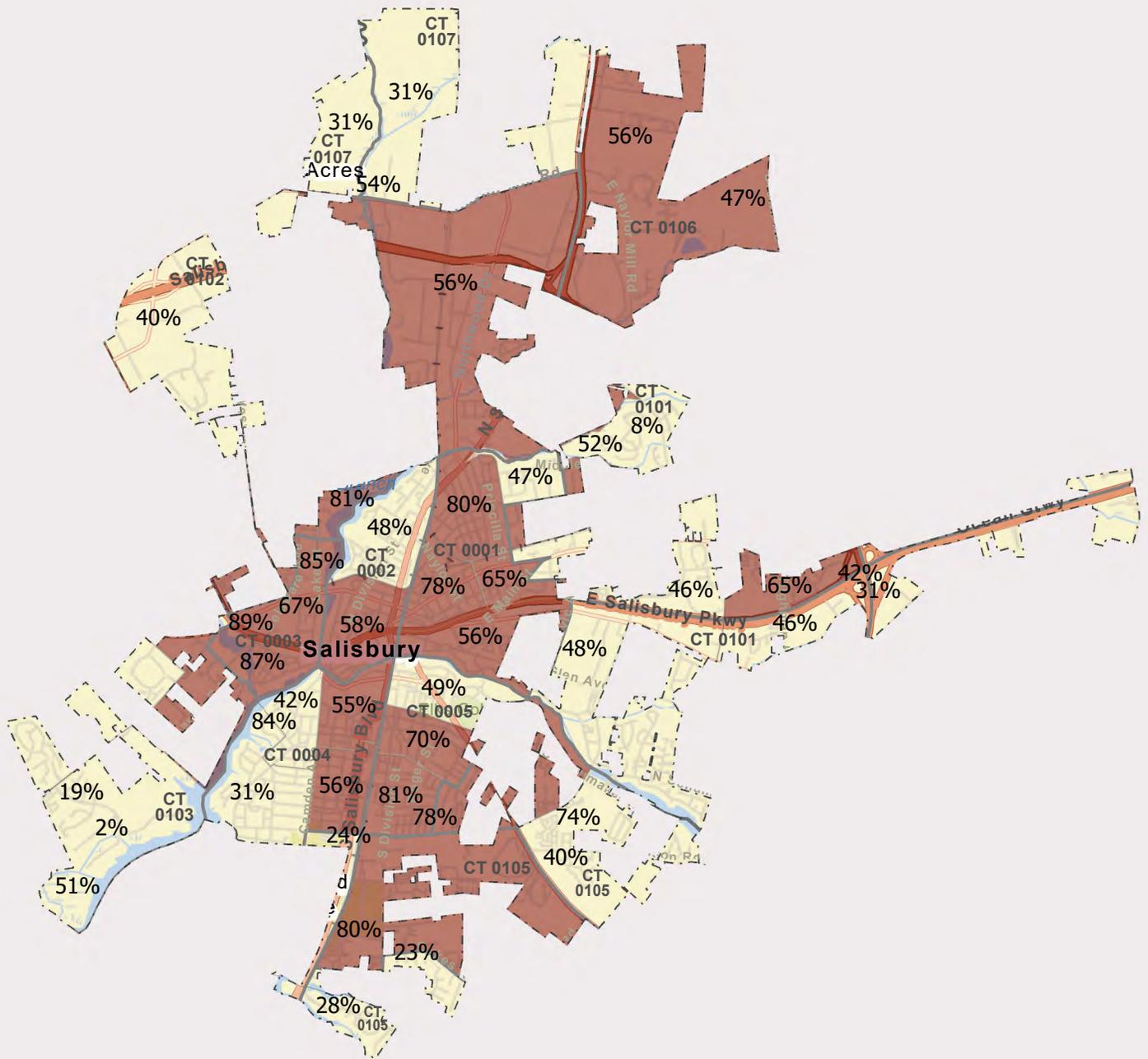


CT 9719 = tract number

Block group labels also show vacant housing units.



# Low/Moderate Income Percentage by Block Group: Salisbury MD



## Legend

### 2015 Low/Moderate Income

Less than 51%

51% or More

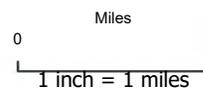
\* Based on ACS 2011-2015

City Boundary

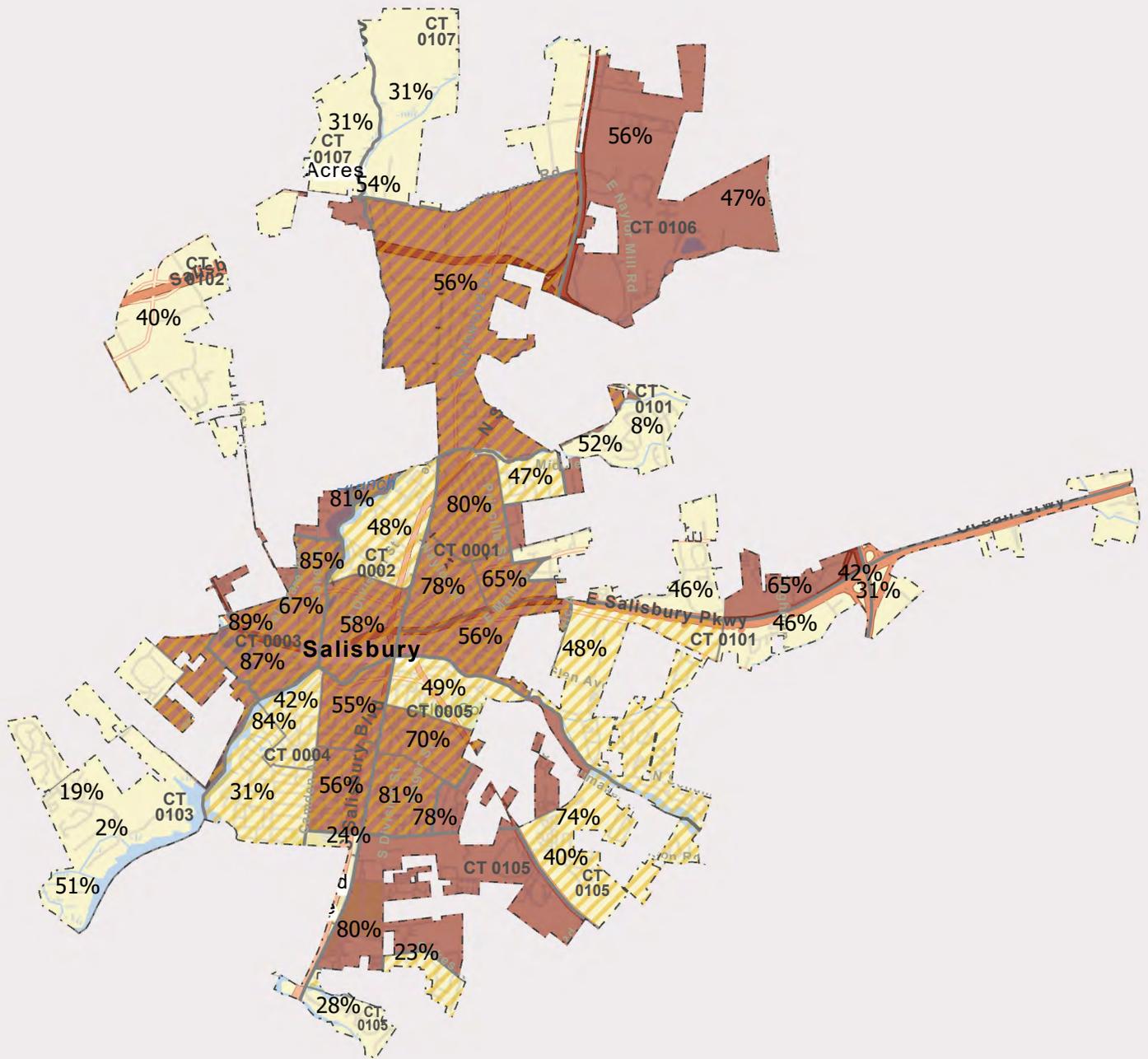
Tracts

CT 9719 = tract number

Block group labels show the low/moderate income percentage.



# Low/Moderate Income with Minority Percentage by Block Group: Salisbury MD



## Legend

### Low/Moderate Income

- Less than 51%
- 51% or More

\* Based on ACS 2011-2015

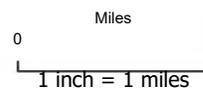
Minority >= 19%

City Boundary

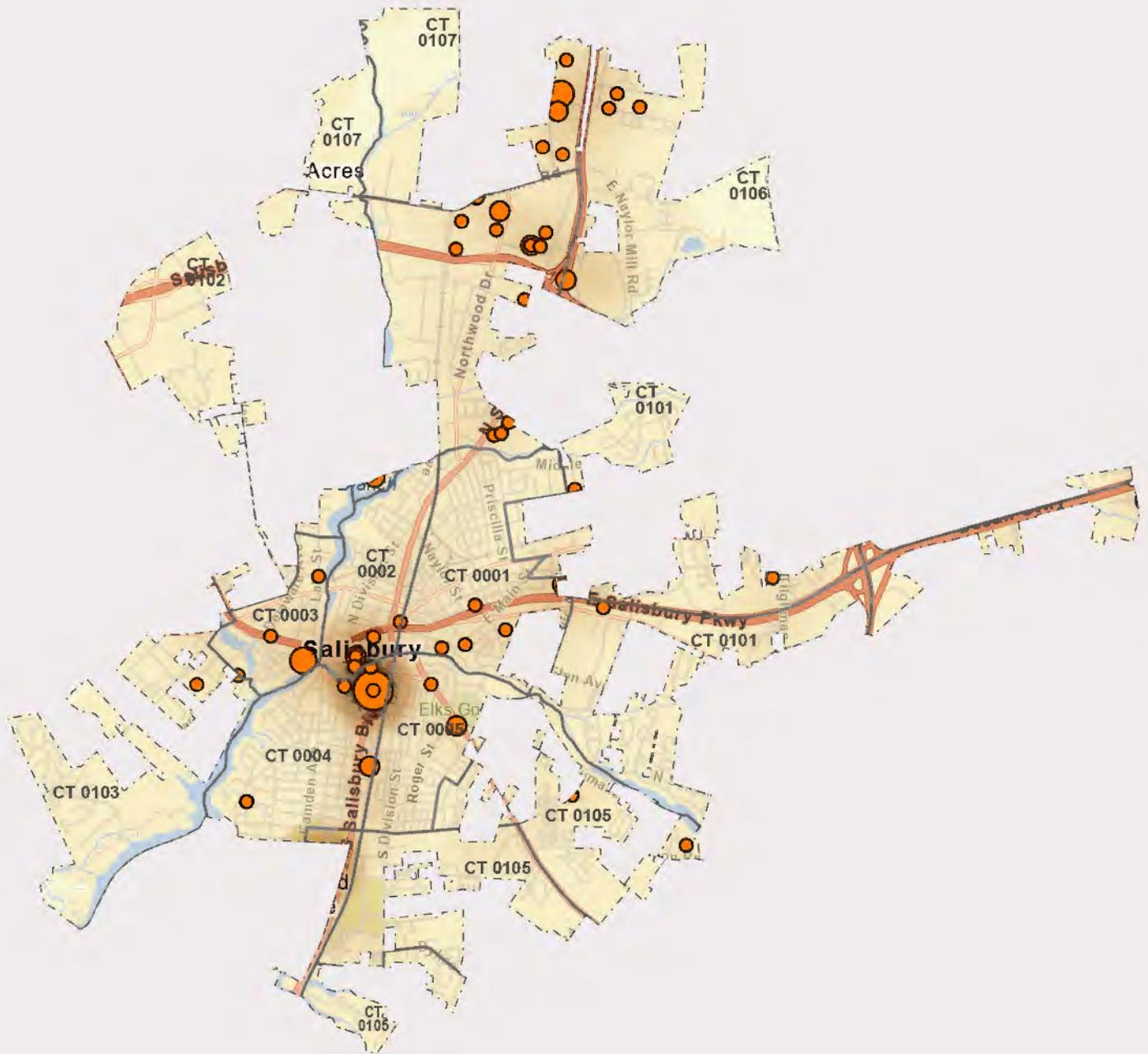
Tracts

CT 9719 = tract number

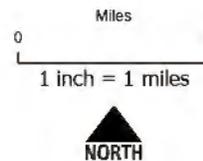
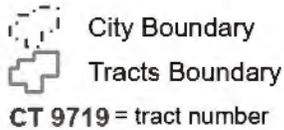
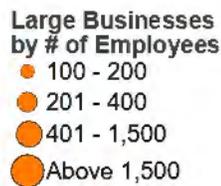
Block group labels show the low/moderate income percentage.



# Commercial Hot Spots: Salisbury MD



## Legend



# The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Salisbury	Finance Department

Table 1 – Responsible Agencies

### Narrative

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

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

To develop the Five Year Consolidated Plan, the City of Salisbury consulted with public and private stakeholders that serve the low- and moderate-income residents of Salisbury. Input from the consultations was used to establish the priority needs and goals to be addressed with CDBG and other funds during the PY 2024 to PY 2028 five year period.

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

The City’s Department of Housing and Community Development provides coordination between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. The Housing and Community Development Department works closely with the Community Development Grants and Finance segments of the City to address the needs of the City’s LMI population. The following partners collaborate through funding and planning efforts to address the housing and community development needs of the City:

- Salisbury Department of Housing and Community Development - is composed of three divisions: Code Enforcement that enforces the City property maintenance and zoning codes; Community Relation that identifies and cultivates relationships with neighborhood leaders, community partners, and stakeholder groups; and Housing First that provides housing and support services to the homeless.
- Salisbury Finance Department - administers the CDBG grant program.
- Wicomico County Housing Authority - manages the Housing Choice Voucher Program and Public Housing Units in the City.
- Homeless Alliance for the Lower Shore Continuum of Care Committee (HALS CoC) - coordinates the Continuum of Care (CoC) network, including the City.
- Social Services Agencies - provide supportive services to address the needs of low- and moderate-income persons.
- Housing Providers - rehabilitate and develop affordable housing units for low- and moderate-income households.

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

The Homeless Alliance for the Lower Shore Continuum of Care Committee (HALS CoC) is the Continuum of Care for Salisbury. The HALS CoC was formed to provide supportive services and housing for the

homeless individuals and families in Wicomico, Somerset, and Worcester Counties. Members include representatives from local housing programs, county homeless boards, area shelters, non-profits, service organizations, state, federal and county agencies, faith community, law enforcement, universities, Board of Education representatives of the three school districts, mental health agencies, hospitals, employment agencies, permanent supportive housing providers, landlords, local providers, foundations, the business community, local residents and formerly homeless individuals.

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

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

The CoC manages ESG funds and consults with the state agency that awards ESG funds for the balance of the state to the three (3) local jurisdictions to fund sub-recipients for ESG services. The Homelessness Solutions Program (HSP) serves as a statewide response to address the issue of homelessness in Maryland, providing technical support and funding to Continuums of Care (CoCs) and Local Homeless Coalitions (LHCs), which coordinate funding and resources for service providers across the state. All of the ESG program sub-recipients are active participants of the CoC and serve on the CoC's governing board. Annually, the CoC submits an application to the State for agencies providing ESG funded services for: Street Outreach; Emergency Shelter; Rapid Rehousing; Homeless Prevention; PSH Case Management; HMIS; and Administrative Costs based on recommendations from the CoC Ranking Committee and approval by the CoC Lead.

The CoC uses HMIS reports and the State Data Warehouse to monitor program progress by accessing data quality, number of clients served, bed utilization, length of stay, returns to homelessness, and exits to permanent housing. HMIS data is also used for PIT, HIC, AHAR/LSA, SSVF, and numerous HMIS reports that assures HMIS data can be used to prevent and end homelessness in the local CoC.

For ESG funded projects, the HMIS administrator sends reports to agencies to document data quality. While the data quality standard is 90%, the CoC routinely exceeds this threshold. Should reports show data quality issues, the HMIS system administrator provides additional applicable training to staff. For projects submitting data into the State Data Warehouse, the HMIS administrator provides technical

assistance and additional training to ensure that ESG programs meet the performance and data quality standards. The HMIS administrator goes over report results with program management staff and trains management and agency staff in how to ensure data quality. On a monthly basis, the HMIS administrator runs data quality reports and provides comprehensive HMIS data to the CoC on all projects on a quarterly basis.

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

The following agencies, groups, and organizations were consulted for the Five Year Consolidated Plan:

Salisbury Neighborhood Housing Services  
Shore Up!  
Department of Social Services  
Christian Shelter, Inc.  
Salisbury Urban Ministries  
Life Crisis Center  
Hudson Health Services, Inc.  
HALO  
Joseph House Crisis Center  
Little Sisters of Jesus and Mary  
Joseph House Workshop  
Wicomico County Housing Authority  
Homeless Alliance of the Lower Shore (HALS)  
Salisbury-Wicomico Economic Development  
Greater Salisbury Committee  
Salvation Army  
MAC, Inc.  
Village of Hope, Inc.  
Wicomico Co. Health Dept.  
Bay Area Center for Independent Living  
Deaf Independent Living  
Lower Shore Workforce Alliance  
Wicomico Co. Health Dept.

Hands & Hearts Healing Homelessness  
 United Needs & Abilities  
 Habitat for Humanity of Wicomico County  
 Pemberton manor Apartments  
 Help & Outreach Point of Entry (HOPE, Inc.)  
 Infrastructure & Development Department  
 Salisbury Police Department  
 Housing and Community Development Department  
 Haitian Development Center of Delmarva

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

The City of Salisbury maintains a CDBG contact list and regularly communicates with members providing updates on the City’s program. All stakeholders were contacted multiple times to consult on the Consolidated Plan, as well as being notified of the survey, public hearings, and draft plan display period. Some stakeholders did not provide direct responses.

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

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

**Table 2 – Other local / regional / federal planning efforts**

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

The City of Salisbury is the county seat for Wicomico County. Close consultation is maintained between City and County departments to ensure the needs of the area are adequately addressed. Wicomico County and the City of Salisbury have conducted joint planning activities since 1943 through the joint Planning and Zoning Commission, a joint planning office to provide assistance to both the City and the County, and the Salisbury/Wicomico Metropolitan Planning Organization (MPO). Development policies are determined by the Mayor and Council for the City of Salisbury. The Planning and Zoning Commission and the MPO Council have policy roles as designated by the governing bodies. The Planning Division of the

Infrastructure & Development Department is an agency of the City government and follows the City administrative policies and procedures. It is funded by the City.

**Narrative (optional):**

Consultations for the Five Year Consolidated Plan included stakeholders covering the following sectors:

- Housing Services and Assisted Housing
- Health Services
- Social and Fair Housing Services
- Continuum of Care
- Public and Private Agencies that address housing, health, social service, victim services, employment, and education needs
- Publicly Funded Institutions and Systems of Care that may discharge persons into homelessness
- Corrections Institutions
- Business and Civic Leaders
- Child Welfare Agencies concerned with lead poisoning
- Adjacent Units of general Local Government and Regional Government Agencies
- Broadband Internet Service Providers
- Natural Hazard Risk Assessors

**Consultation with persons, especially low-income persons, living in areas designated by the local jurisdiction as a revitalization area, areas designated by either a local jurisdiction or as a slum and blighted area and areas where CDBG funds are proposed to be used.**

The City prioritizes CDBG projects located in LMI Census Tracts and Block Groups. The City has identified five (5) CDBG Target Neighborhoods: North Camden; Newtown/North Division Street; Church Street/Doverdale; Presidents/Princeton Area; and the Westside. Meetings, communications, and announcements are directed to these areas of the City and organizations serving these areas. The City uses outreach efforts to consult and educate the residents of these areas concerning their housing and community development needs.

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

The City of Salisbury prepared the Consolidated Plan and Annual Action Plan in compliance with the City's Citizen Participation Plan. The City held two (2) public hearings on the needs of the City of Salisbury that provided residents with the opportunity to discuss the City's CDBG Program and to offer their suggestions on future CDBG program priorities and activities. The hearings were held on: January 24, 2024 and March 20, 2024. The public hearings were broadcast live on Cable Channel 14 (PAC 14) and were rebroadcast three (3) times after the original broadcast. The City utilized an online resident's survey at the following address: <https://www.surveymonkey.com/r/SalisburyCDBG24-28> The City maintains a contact list for the CDBG program, and copies of the public hearing notices, engagement opportunities, and surveys were sent to the list. All contacts on the list were offered individual and group invitations to participate in the plan consultation process.

A "Draft Plan" was placed on display on the City's website at <https://salisbury.md/departments/housing-community-development> under the Community Development section and hard copies of the plan were available for review at the following location: Finance Department, City of Salisbury, 125 N. Division Street, #103, Salisbury, MD 21801.

The "Draft Plan" was available from March 1, 2024 until April 2, 2024 for review and comment.

The City developed the Consolidated Plan based on the input received at the public hearings, stakeholder and staff interviews, draft plan review comments, and the resident's survey.

Public hearing notes, stakeholder interviews, and survey results can be found in the "Citizen Participation" attachment.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/ broad community	There were 436 responses to the survey.	The following comments were received: - There is a need for decent safe affordable housing.	All comments were accepted.	<a href="https://www.surveymonkey.com/r/SalisburyCDBG24-28">https://www.surveymonkey.com/r/SalisburyCDBG24-28</a>
2	Public Hearing	Non-targeted/ broad community	A public hearing was held on January 24, 2024. There were 14 attendees.	The following comments were received: - There is a need for decent safe affordable housing.	All comments were accepted.	N/A
3	Public Hearing	Non-targeted/ broad community	A public hearing was held on March 20, 2024. There were 8 attendees.	The following comments were received: - There is a need for housing rehabilitation assistance.	All comments were accepted.	N/A

**Table 3 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

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

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

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

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

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

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

### Summary of Housing Needs

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

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	31,880	32,850	3%
Households	12,095	12,705	5%
Median Income	\$37,705.00	\$44,474.00	18%

**Table 4 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,575	2,410	2,350	1,185	4,190
Small Family Households	674	845	1,095	540	1,815
Large Family Households	134	75	130	34	140
Household contains at least one person 62-74 years of age	420	355	310	168	1,044
Household contains at least one person age 75 or older	410	404	335	59	239
Households with one or more children 6 years old or younger	464	408	504	249	383

**Table 5 - Total Households Table**

Data Source: 2013-2017 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	115	40	35	15	205	0	0	20	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	130	10	4	40	184	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	20	25	30	130	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	1,345	800	140	15	2,300	305	55	34	4	398

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	194	920	654	170	1,938	59	94	109	65	327
Zero/negative Income (and none of the above problems)	50	0	0	0	50	80	0	0	0	80

**Table 6 – Housing Problems Table**

Data 2013-2017 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,650	875	210	100	2,835	305	55	65	4	429
Having none of four housing problems	460	1,280	1,590	790	4,120	164	215	485	285	1,149
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 7 – Housing Problems 2**

Data 2013-2017 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	595	690	349	1,634	28	45	50	123
Large Related	125	15	0	140	4	0	0	4
Elderly	320	360	159	839	175	84	83	342
Other	729	715	315	1,759	155	20	14	189
Total need by income	1,769	1,780	823	4,372	362	149	147	658

Table 8 – Cost Burden > 30%

Data 2013-2017 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	285	285	24	25	0	49
Large Related	0	0	0	0	4	0	0	4
Elderly	170	35	50	255	120	10	30	160
Other	0	700	475	1,175	155	0	0	155
Total need by income	170	735	810	1,715	303	35	30	368

Table 9 – Cost Burden > 50%

Data 2013-2017 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	135	30	29	70	264	0	0	10	0	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	0	0	0	0	0	0	0	0	0	0
Other, non-family households	50	0	0	0	50	0	0	0	0	0
Total need by income	185	30	29	70	314	0	0	10	0	10

Table 10 – Crowding Information – 1/2

Data 2013-2017 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	No data	No data	No data	No data	No data	No data	No data	No data

Table 11 – Crowding Information – 2/2

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

According to the 2018-2022 American Community Survey, there were 13,335 households in the City of Salisbury. Of those households, 4,134 (31.0%) live alone and 1,947 (14.6%) are age 65 and older living alone. Based on estimates, at least two out five Salisbury residents age 65 or older are living alone and are in need of housing assistance beyond the needs of the average single person household.

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

Disabled

It is estimated that three out of four disabled renters have a housing problem, including cost overburden by 30% or another type of housing problem. It is estimated that one out of two disabled homeowners have a housing problem, including cost overburden by 30% or another type of housing problem. From these estimates, it can be expected that approximately 600 disabled renters have a housing problem and approximately 200 disabled homeowners have a housing problem and are in need of housing assistance in combination with supportive services. According to the 2018-2022 American Community Survey, 13.0% of the population have a disability. Of the Under 18 Population, 4.5% have a disability. Of the 18-64 Population, 10.4% have a disability. Of the 65 plus Population, 40.2% have a disability. For the City of

Salisbury, 2.8% have a hearing difficulty, 2.7% have a vision difficulty, 6.7% have a cognitive difficulty, 6.8% have an ambulatory difficulty, 2.7% have a self-care difficulty, and 5.3% have an independent living difficulty.

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

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

### **What are the most common housing problems?**

In Salisbury, low- and moderate-income households may face various housing problems. While specific challenges can vary depending on factors such as neighborhood, housing market conditions, and individual circumstances, some common housing problems for low- and moderate-income households include:

1. **Affordability:** One of the primary challenges for low- and moderate-income households is finding affordable housing. Rising housing costs relative to incomes can make it difficult for these households to secure safe and stable housing without experiencing a significant cost burden.
2. **Limited Availability of Affordable Housing Units:** Low- and moderate-income households may face limited options when it comes to affordable rental or homeownership opportunities. There may be a shortage of subsidized housing units or affordable housing developments in Salisbury, leading to high demand and long waiting lists.
3. **Substandard Housing Conditions:** Some low- and moderate-income households may live in substandard housing conditions, including properties with issues such as poor maintenance, inadequate heating or plumbing, pest infestations, or structural deficiencies. These conditions can negatively impact residents' health, safety, and overall well-being.
4. **Housing Discrimination:** Discriminatory practices in the housing market, such as landlord discrimination based on race, ethnicity, gender, disability, or source of income, can limit housing options for low- and moderate-income households. This can lead to housing instability and barriers to accessing safe and affordable housing.
5. **Limited Access to Support Services:** Low- and moderate-income households may have limited access to support services such as rental assistance, housing counseling, financial education, or social services. Without access to these resources, households may struggle to address housing-related challenges and maintain housing stability.
6. **Eviction Risk:** Many low- and moderate-income households in Salisbury may be at risk of eviction due to factors such as inability to pay rent, lease violations, or other issues. Eviction can lead to housing instability, homelessness, and other negative outcomes for affected households and communities.
7. **Gentrification and Displacement:** Gentrification and rising property values in certain neighborhoods may lead to displacement of low- and moderate-income households as housing

becomes less affordable or as properties are renovated or redeveloped for higher-income residents.

Addressing these housing problems for low- and moderate-income households in the City requires a multifaceted approach that includes increasing the availability of affordable housing, addressing substandard housing conditions, combating housing discrimination, providing access to supportive services, and implementing policies to prevent displacement and eviction. Collaboration among policymakers, housing agencies, community organizations, and other stakeholders is essential to effectively address these challenges and promote housing stability for vulnerable households in Salisbury.

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

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

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

Low-income individuals and families with children who are currently housed but are at imminent risk of residing in shelters or becoming unsheltered often face a range of challenges that put their housing stability in jeopardy. These challenges can vary depending on factors such as location, available resources, and individual circumstances. Here are some common characteristics and needs of this population:

1. **Income Instability:** Many low-income families experience irregular or insufficient income, making it difficult to cover basic living expenses, including rent and utilities. Fluctuating income levels can lead to difficulty in maintaining stable housing and increase the risk of homelessness.
2. **High Housing Cost Burden:** A significant portion of the household income is often dedicated to housing costs, leaving little room for savings or unexpected expenses. This high housing cost burden can make it challenging to afford other necessities such as food, healthcare, and childcare.
3. **Limited Access to Affordable Housing:** Extremely low-income families often struggle to find affordable housing options that meet their needs. Affordable housing units may be scarce or have long waiting lists, leaving families with few options and vulnerable to housing instability.
4. **Inadequate Housing Conditions:** Even when housed, low-income families may live in substandard or overcrowded conditions due to affordability constraints. Issues such as inadequate heating, plumbing problems, pest infestations, or safety hazards can negatively impact the health and well-being of household members.
5. **Lack of Support Services:** Many low-income families require additional support services to address various needs, including childcare, healthcare, mental health services, substance abuse

treatment, and employment assistance. However, access to these services may be limited due to financial constraints or lack of availability in their community.

6. **Limited Social Support Network:** Low-income families may lack a strong social support network to provide assistance during times of crisis. Without access to friends, family, or community resources, they may struggle to navigate challenges related to housing instability and financial insecurity.
7. **Vulnerability to Eviction:** Low-income families are often at risk of eviction due to inability to pay rent, lease violations, or other factors. Eviction can lead to homelessness or displacement, especially if families do not have alternative housing options or support systems in place.
8. **Health and Educational Needs of Children:** Children in low-income families may face additional challenges related to health, education, and overall well-being. Access to quality healthcare, nutritious food, stable housing, and educational opportunities is essential for their development and future success.

Addressing the needs of low-income individuals and families at imminent risk of homelessness requires a comprehensive approach that includes affordable housing solutions, access to support services, eviction prevention programs, and efforts to address underlying issues such as poverty and income inequality. By providing resources and assistance tailored to their needs, policymakers and service providers can help prevent homelessness and promote housing stability for vulnerable families.

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

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

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

Several housing characteristics have been linked with instability and an increased risk of homelessness. These include:

1. **High Rent Burden:** When a household spends a significant portion of its income on rent, it leaves little room for savings or unexpected expenses, increasing the risk of homelessness if financial stability is compromised.

2. **Lack of Affordable Housing:** Limited availability of affordable housing options can force individuals and families into unstable living situations, such as overcrowded or substandard housing, or frequent moves.
3. **Eviction:** Being evicted from a rental property can lead to homelessness, especially if the individual or family does not have a stable support network or financial resources to secure alternative housing.
4. **Lack of Legal Tenure:** People living in informal settlements or with insecure tenure arrangements, such as squatting or living in temporary structures, are at higher risk of homelessness due to the lack of legal protection and stability.
5. **Housing Discrimination:** Discriminatory practices in housing, such as denial of rental applications based on race, ethnicity, gender, or other factors, can limit access to stable housing and contribute to homelessness.
6. **Housing Quality:** Poor housing conditions, including issues such as lack of heating, plumbing problems, or structural deficiencies, can lead to health problems and make housing unstable or uninhabitable, increasing the risk of homelessness.
7. **Limited Support Services:** Lack of access to support services such as mental health care, substance abuse treatment, or employment assistance can exacerbate housing instability, especially for individuals or families facing additional challenges.
8. **Lack of Social Support:** Individuals without a strong social support network, including friends, family, or community resources, may be more vulnerable to homelessness during times of crisis or instability.

Addressing these housing characteristics requires a comprehensive approach that includes increasing the availability of affordable housing, implementing tenant protections, providing support services, and addressing systemic issues such as housing discrimination and income inequality.

## **Discussion**

The City has determined the following Housing Priority Need: There is a need for decent, safe, accessible, and affordable housing. The City will continue to address the housing needs of the City's residents by: supporting the development of new affordable housing units; assisting in the maintenance of existing affordable housing units; assisting renters and owners to obtain affordable housing; providing housing rehabilitation assistance; and providing housing and supportive service assistance to the homeless and those at risk of being homeless.

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

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

### Introduction

Housing problems disaggregated by income, racial and ethnic cohorts were analyzed to determine if a cohort disproportionately experienced a housing problem as compared to the other cohorts. Disproportionality was identified when a racial or ethnic cohort 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%.

### 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	1,689	85	110
White	794	15	70
Black / African American	825	75	30
Asian	24	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	0	10

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

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

### 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	2,045	365	0
White	1,085	175	0
Black / African American	820	135	0
Asian	20	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	44	45	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,765	750	0
White	875	270	0
Black / African American	765	330	0
Asian	55	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	25	0
Hispanic	60	115	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

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

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	525	660	0
White	195	375	0
Black / African American	290	230	0
Asian	0	4	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	39	4	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

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

**Discussion**

There was one (1) disproportionately impacted cohort for housing problems; the 80%-100% of Area Median Income Black/African American cohort experienced 55% of the housing problems but represented 44% of the cohort.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

### Introduction

Severe housing problems disaggregated by income, racial and ethnic groups were analyzed to determine if a cohort disproportionately experienced a severe housing problem as compared to the other cohorts. Disproportionality was identified when a racial or ethnic cohort experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost burden is over 50%.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,554	219	110
White	759	50	70
Black / African American	725	169	30
Asian	24	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	0	10

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,395	1,004	0
White	830	414	0
Black / African American	480	489	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	49	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	615	1,895	0
White	270	885	0
Black / African American	285	810	0
Asian	35	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	25	0
Hispanic	20	155	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

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

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	185	985	0
White	80	480	0
Black / African American	80	430	0
Asian	0	4	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	29	14	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

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

### Discussion

There was one (1) disproportionately impacted cohort for severe housing problems; the 80%-100% of Area Median Income Hispanic cohort experienced 16% of the housing problems but represented 4% of the cohort.

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

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

### Introduction:

Housing cost burdens disaggregated by income, racial and ethnic groups were analyzed to determine if a cohort disproportionately experienced a housing cost burden as compared to the other cohorts. Disproportionality was identified when a racial or ethnic cohort experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as a household paying over 30% of household AMI on housing costs and a severe housing cost burden is defined as a household paying over 50% of household AMI on housing costs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,185	2,750	3,220	110
White	3,410	1,415	1,724	70
Black / African American	1,960	1,135	1,350	30
Asian	240	40	28	0
American Indian, Alaska Native	45	0	0	0
Pacific Islander	50	0	0	0
Hispanic	380	120	45	10

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2013-2017 CHAS

### Discussion:

There were no cohorts that were disproportionately affected by housing cost burdens or severe housing cost burdens.

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

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

There was one (1) disproportionately impacted cohort for housing problems; the 80%-100% of Area Median Income Black/African American cohort experienced 55% of the housing problems but represented 44% of the cohort.

There was one (1) disproportionately impacted cohort for severe housing problems; the 80%-100% of Area Median Income Hispanic cohort experienced 16% of the housing problems but represented 4% of the cohort.

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

The City recognizes that limited English proficiency is integrated into housing problems as it relates to racial/ethnic groups. According to the 2018-2022 ACS data, there were 925, or 6.9%, households identified as “Limited English-Speaking Households.” Households that speak French, Haitian, or Cajun numbered 807 and 536 of those households are Limited English Speaking households. Households that speak Spanish numbered 622 and 94 of those households are Limited English Speaking households. Limited English proficiency can make it challenging for households to understand housing-related information, such as lease agreements, housing applications, and tenant rights.

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

The City of Salisbury defines an Area of Minority Concentration as a Census Tract where at least 60% of the population residing within the Census Tract are identified as minority households. According to the 2017-2021 American Community Survey, there are four (4) Census Tracts within the City of Salisbury which meet this definition: Census Tract 1, Census Tract 3, Census Tract 5, and Census Tract 102.

Census Tract 1 includes the Church Street/Doverdale CDBG Target Neighborhood. The percentage of minority residents residing in Census Tract 1 is 76.6%.

Census Tract 3 encompasses the Westside CDBG Target Neighborhood. The percentage of minority residents residing in Census Tract 3 is 89.8%.

Census Tract 5 encompasses the Presidents/Princeton CDBG Target Neighborhood. The percentage of minority residents residing in Census Tract 5 is 63.8%.

Census Tract 102 is located north of the Westside and Newtown/North Division CDBG Target Neighborhoods. The percentage of minority residents residing in Census Tract 102 is 87.3%.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Wicomico County Housing Authority (WCHA) serves the City of Salisbury and Wicomico County by promoting adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. WCHA owns and manages 177 public housing units, 51 LIHTC units, 67 affordable rental homes, and administers 223 leased Housing Choice Vouchers, all of which are tenant based.

### Totals in Use

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

**Table 21 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	13,869	13,313	0	13,313	0	0	0

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

**Table 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	35	70	0	70	0	0	0

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	143	151	0	151	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3	6	0	6	0	0	0
Not Hispanic	0	0	176	217	0	217	0	0	0

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

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

The needs of public housing tenants and applicants on the waiting list are for accessible units and accommodations, such as first floor units, entrance ramps, and unit proximity to elevators. The Public Housing waiting list is comprised of 37% of individuals with a disability and the Housing Choice Voucher waiting list is comprised of 24% of individuals with a disability. The Housing Authority makes reasonable accommodations for residents of its public housing units to accommodate various disabilities. All new or improved units are designed for visitability and accessibility.

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

As of January 2024, there were 520 individuals on the Public Housing Waiting List. Of those individuals, 80% were extremely low-income, 4% were very low-income, and 16% were low-income. Units requested are: 52% 1 BR, 38% 2 BR, 7% 3 BR, and 3% 4+ BR. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households. The waiting list is currently closed.

As of January 2024, there were 733 individuals on the Housing Choice Voucher Waiting List. Of those individuals, 75% were extremely low-income, 20% were very low-income, and 5% were low-income. Units requested are: 43% 1 BR, 31% 2 BR, 18% 3 BR, and 8% 4+ BR. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households. The waiting list is currently closed.

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

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

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

## **Discussion**

The Wicomico County Housing Authority is an important part of the City of Salisbury's housing strategy, especially for extremely low-income households. The City of Salisbury recognizes the need for decent, safe, accessible, and affordable housing to address households affected by housing problems, severe housing problems and housing cost burdens. The City acknowledges that the important investment and redevelopment the Housing Authority continues throughout the Salisbury area to create attainable

housing that is located near transportation, services, and employment while not excessively concentrating housing in one particular area of the City.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

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

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	5	93	228	140	60	75
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	27	167	960	600	260	85
Chronically Homeless Individuals	10	33	165	35	20	300
Chronically Homeless Families	5	8	10	2	8	75
Veterans	2	21	110	30	70	75
Unaccompanied Child	0	10	85	25	22	75
Persons with HIV	1	3	3	3	3	85

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless**

**individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Not applicable.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	95	26
Black or African American	173	19
Asian	1	0
American Indian or Alaska Native	0	0
Pacific Islander	1	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	3	0
Not Hispanic	281	45

**Data Source:**

**Comments:**

Data provided by the Homeless Alliance for the Lower Shore (HALS CoC) 2020/2023 PIT Survey and HMIS.

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

Based on 2023 PIT data, there were 87 homeless people in families. Of those homeless families, 61 were under the age of 18, 6 were age 18 to 24, 10 were age 25 to 34, 5 were age 35 to 44, 3 were age 45 to 54, and 2 were age 55 to 64. The majority (86 out of 87) of homeless families are non-Hispanic and (71 out of 87) are Black, African American, or African. Of the homeless families, 9 were unsheltered, which included 7 under the age of 18 and 2 age 25 to 34.

Based on 2023 PIT data, there were 13 homeless veterans. Of those veterans, 1 was female and 12 were male; all 13 were non-Hispanic. There were 11 sheltered veterans and 2 unsheltered veterans.

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

Based on 2023 PIT data, there were 329 overall homeless persons, comprised of 262 sheltered ES homeless, 22 sheltered TH homeless, and 45 unsheltered homeless.

Sheltered ES Homeless – 259 were non-Hispanic and 3 were Hispanic; 94 were White, 152 were Black, African American, or African, 1 was Asian or Asian American, 1 was Native Hawaiian or Other Pacific Islander, and 14 Multiple Races.

Sheltered TH Homeless – 22 were non-Hispanic and 0 were Hispanic; 1 was White and 21 were Black, African American.

Unsheltered Homeless – 45 were non-Hispanic and 0 were Hispanic; 26 were White and 19 were Black, African American, or African.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

After seeing a decrease in homelessness during 2021 and 2022, unsheltered and sheltered homelessness returned to the slightly increasing levels of homelessness that the CoC documented from 2016 to 2020. The number, type of families, racial and ethnic patterns have remained consistent and have increased slightly.

**Discussion:**

The CoC has a Coordinated Entry workgroup that follows HUD requirements, ensuring all CoC, ESG, PATH & SSVF funded programs follow a housing first model. Shelters admit clients with substance abuse and/or mental health issues, and criminal backgrounds. When clients that are noticeably intoxicated seek shelter for the night accommodations are made to limit the disruption to other shelter guests. The coordinated entry system has improved shelter access throughout the area and ensures available beds are utilized. An assessment of homeless data from 2023 indicated that shelters are near full capacity with a bed utilization rate of 95%. The CoC is actively coordinating with privately funded shelters to collect homeless data and to encourage utilization of the coordinated entry system and housing first model. The CoC relies on information from stakeholders to identify and target known locations of unsheltered homeless people to analyze the housing needs of unsheltered persons.

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

### **Introduction:**

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

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

The needs of each one of these groups were determined by consultations with stakeholders and data provided by the U.S. Census Department and HUD.

### **Describe the characteristics of special needs populations in your community:**

Elderly Persons (65 years and older) - According to the 2018-2022 American Community Survey, there were 4,389 elderly persons living in the City which represented 13.3% of the total population.

Frail Elderly - The term "frail elderly" typically refers to older individuals who are in a state of physical or functional decline, often characterized by weakness, vulnerability, and increased susceptibility to adverse health outcomes. According to the 2018-2022 American Community Survey 23.1% of the City's 65 to 74 year population have a disability and 61.5% of the City's 75 plus population have a disability. Of the 65 and over population 14.0% have a hearing difficulty, 10.3% have a vision difficulty, 14.7% have a cognitive difficulty, 24.4% have an ambulatory difficulty, 9.0% have a self-care difficulty, and 17.6% have an independent living difficulty.

Persons with Mental, Physical, and/or Developmental Disabilities - According to the 2018-2022 American Community Survey, 13.0% of the population have a disability. Of the Under 18 Population, 4.5% have a disability. Of the 18-64 Population, 10.4% have a disability. For the 18-64 Age Group, 1.0% have a hearing difficulty, 2.1% have a vision difficulty, 5.4% have a cognitive difficulty, 4.5% have an ambulatory difficulty, 1.4% have a self-care difficulty, and 2.7% have an independent living difficulty.

Persons with Alcohol or other Drug Addiction - For Wicomico County the following alcohol and drug related deaths occurred: alcohol related intoxication deaths 4 in 2020, 1 in 2019, and 0 in 2018; cocaine related intoxication deaths 7 in 2020, 2 in 2019, and 6 in 2018; fentanyl related intoxication deaths 12 in 2020, 9 in 2019, and 8 in 2018; heroin related intoxication deaths 1 in 2020, 1 in 2019, and 5 in 2018; and total opioid related intoxication deaths 13 in 2020, 9 in 2019, and 8 in 2018.

Persons with HIV/AIDS and their families - In 2021, there were 9 people diagnosed with HIV in Wicomico County. At the end of 2021, there were 268 people living with diagnosed HIV in Wicomico County. Rates were two times as high in males as compared to females. Rates among people living with diagnosed HIV were 2 to 7 times higher among Non-Hispanic Black people as compared to Hispanic people and Non-Hispanic White people; 63.4% of people living with diagnosed HIV in Wicomico County were Non-Hispanic Black.

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

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

Elderly Persons (65 years and older) - Their housing needs are: accessibility; safety/security; affordability; social support/community; healthcare access; adaptability; transportation; supportive services; and housing choice.

Frail Elderly - Their housing needs are: assisted living facilities; skilled nursing facilities; memory care facilities; home healthcare services; accessibility modifications; social support; end-of-life care; family support/caregiver resources; and financial assistance.

Persons with Mental, Physical, and/or Developmental Disabilities - Their housing needs are: accessibility; safety/security; supportive services; affordability; community inclusion; flexibility in design; social support networks; legal protections; transitional and permanent housing; and family support.

Persons with Alcohol or other Drug Addiction - Their housing needs are: safe and stable housing; supportive housing; access to treatment services; peer support networks; safe withdrawal management; harm reduction approaches; access to mental health services; continuum of care; and culturally competent services.

Persons with HIV/AIDS and their families - Their housing needs are: safe and stable housing; affordable housing; housing discrimination protections; access to healthcare services; supportive housing services; mental health support; substance abuse treatment; nutritional support; and peer support and community engagement.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Their housing needs are: emergency shelter; transitional housing; safe and secure housing; confidentiality and privacy; access to supportive services; legal protections; financial assistance; culturally competent services; and child friendly housing.

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

At the end of 2021, there were 25 (9.3%) 20-29 year old, 51 (19.0%) 30-39 year old, 50 (18.7%) 40-49 year old, 64 (23.9%) 50-59 year old, and 78 (29.1%) 60+ year old people living with diagnosed HIV in Wicomico County. Rates among people living with diagnosed HIV were 2 to 7 times higher among Non-Hispanic Black people as compared to Hispanic people and Non-Hispanic White people; 63.4% of people living with diagnosed HIV in Wicomico County were Non-Hispanic Black. The most common exposure category was male-to-male sexual contact (43.6%), followed by heterosexual contact (41.4%), and injection drug use (10.0%).

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Not applicable; the City is not a HOME PJ.

**Discussion:**

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

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

### **Describe the jurisdiction's need for Public Facilities:**

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

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

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

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

### **How were these needs determined?**

These needs were determined from public input, interviews with City staff, and from the City of Salisbury's Comprehensive Plan. The City is updating its Comprehensive Plan which was last updated in 2010.

### **Describe the jurisdiction's need for Public Improvements:**

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

- Implement the strategies contained in the City Water – Sewer Allocation Management Plan.
- Update and implement the City's Stormwater Management Ordinance to reflect recent and future revisions to the State's stormwater regulations.

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

### **How were these needs determined?**

These needs were determined from public input, interviews with City staff, and from the City of Salisbury's Comprehensive Plan. The City is updating its Comprehensive Plan which was last updated in 2010.

### **Describe the jurisdiction's need for Public Services:**

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

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

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

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

### **How were these needs determined?**

These needs were determined from public input, interviews with City staff, and from the City of Salisbury's Comprehensive Plan. The City is updating its Comprehensive Plan which was last updated in 2010.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The City determined the funding priorities for its Strategic Plan by assessing the following areas:

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

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

### Introduction

Per the 2013-2017 ACS data, there were 14,312 total residential housing units in the City of Salisbury. Of these units, there were 7,735 single family housing units (5%), 1,275 two to four family housing units (9%), and 5,283 multi-family housing units (37%). The ratio of renter-occupied housing units (72.5%) to owner-occupied housing units (27.5%) is almost 3 to 1. The majority of rental units are 2 or more bedrooms, and the vast majority of owner units are 3 or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,895	41%
1-unit, attached structure	1,840	13%
2-4 units	1,275	9%
5-19 units	3,653	26%
20 or more units	1,630	11%
Mobile Home, boat, RV, van, etc.	19	0%
<b>Total</b>	<b>14,312</b>	<b>100%</b>

**Table 25 – Residential Properties by Unit Number**

Data Source: 2013-2017 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	510	6%
1 bedroom	44	1%	1,510	16%
2 bedrooms	595	17%	3,150	34%
3 or more bedrooms	2,850	82%	4,035	44%
<b>Total</b>	<b>3,499</b>	<b>100%</b>	<b>9,205</b>	<b>100%</b>

**Table 26 – Unit Size by Tenure**

Data Source: 2013-2017 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are a number of affordable housing options in the City of Salisbury. The City has public housing units, housing choice voucher units, Low-Income Housing Tax Credit units, supportive housing units, transitional housing units, and subsidized housing for seniors and person with disabilities. A complete list of affordable housing resources, last updated as of 12/20/2023, is attached in the appendix.

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

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

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

The number of housing units in the City of Salisbury is very close to the number of households in the City. The population of the City has remained constant so the supply, ignoring condition, is in general equilibrium with the number of households. Should the population grow, there will be a housing supply issue. Rental and owner housing costs are high, and the availability of affordable housing is an issue for all income levels in the City, but especially affects those at lower incomes. Almost half of the housing stock is over 50 years old and in need of substantial renovations, contributing to the lack of affordable housing in the City. The burden of housing maintenance disproportionately affects lower-income households.

**Describe the need for specific types of housing:**

The greatest need for housing in the City of Salisbury is decent, safe, and affordable housing. Specifically challenging to low-income large families is the availability of affordable rental units with 3 or more bedrooms. Additionally, households with mobility limitations and frail seniors have limited housing options that are accessible.

**Discussion**

According to the 2018-2022 American Community Survey almost half (46.3%) of the City's housing stock was built prior to 1979, which is almost 50 years old. Since 2010, there has been an estimated 1,271 (9.5%) housing units built. The top three housing unit structures were single-family detached (38.0%), 10 or more apartments (29.3%) and single-family attached (13.5%). The construction of new housing units in the City has mostly been multi-family housing units. The City's ratio of owner-occupied housing units to renter-occupied housing units of approximately 1 to 3. The City is prioritizing the development and maintenance of owner occupied housing units.

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

### Introduction

According to Realtor.com as of January 2024, there are 301 homes for sale in Salisbury ranging in price from \$13,500 to \$4,400,000. The median listing price for a home was \$262,500 (\$166 per square foot), the median sales price of a home was \$248,500 and on average was on the market for 50 days. Additionally, there were 49 rentals listed as available ranging in price from \$600 to \$2,700. According to Rentometer.com as of February 2024, the average rent for a 1 bedroom apartment was \$1,164, the average rent for a 2 bedroom apartment was \$1,581, and the average rent for a 3 bedroom apartment was \$1,617.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	149,000	167,800	13%
Median Contract Rent	809	868	7%

**Table 27 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,670	18.2%
\$500-999	4,524	49.2%
\$1,000-1,499	2,374	25.8%
\$1,500-1,999	330	3.6%
\$2,000 or more	300	3.3%
<b>Total</b>	<b>9,198</b>	<b>100.0%</b>

**Table 28 - Rent Paid**

Data Source: 2013-2017 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	505	No Data
50% HAMFI	2,280	409
80% HAMFI	5,673	1,158
100% HAMFI	No Data	1,570
<b>Total</b>	<b>8,458</b>	<b>3,137</b>

**Table 29 – Housing Affordability**

Data Source: 2013-2017 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$856	\$861	\$1,134	\$1,506	\$1,635
High HOME Rent	\$746	\$799	\$958	\$1,108	\$1,236
Low HOME Rent	\$856	\$861	\$1,134	\$1,407	\$1,550

**Table 30 – Monthly Rent**

Data Source: HUD FMR and HOME Rents FY 2023

## Is there sufficient housing for households at all income levels?

There is a need for affordable housing at all income levels below median HAMFI. The demand is proportionately greatest at lower income levels. Based on the 2018-2022 ACS data, the following housing affordability (as defined as a household paying less than 30% of their household income) applies to City residents:

- Household Income < \$20,000 – 9.3% of households live in affordable housing
- Household Income \$20,000 to \$34,999 – 14.0% of households live in affordable housing
- Household Income \$35,000 to \$49,999 – 33.9% of households live in affordable housing
- Household Income \$50,000 to \$74,999 – 69.3% of households live in affordable housing
- Household Income > \$75,000 – 98.5% of households live in affordable housing

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

Changes in home values and rents can directly impact the affordability of housing for residents. As home values in Salisbury rise it is becoming more challenging for residents to afford purchasing a home. This can lead to an increased demand for rental properties as buying a home becomes less feasible. The ratio of renter occupied housing compared to owner occupied housing during the previous five year period was around 2 to 1; this year the ratio is 3 to 1. As rents increase it becomes more difficult for residents to afford housing, especially for those with lower incomes. This leads to a higher demand for affordable housing options or an increase in the percentage of income spent on housing costs for renters. Census data suggests that the percentage of households paying 30% or more of their household income continues to increase in the City.

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

The City of Salisbury is part of the Salisbury, MD HUD Metro FMR Area, which consists of the following counties: Wicomico County, MD. The area median rent calculated by the 2018-2022 ACS data is \$1,189 which exceeds the high HOME rent limit and FMR for the City. The average rents posted commercially

also exceed the high HOME rent limit and FMR for the City. The difference between market rate rentals and subsidized HUD limits discourages development of affordable housing in the City.

### **Discussion**

The housing market in the City of Salisbury remains strong. Home values and rents continue to increase at rates that exceed the growth of household incomes. This situation continues to exacerbate the City's affordable housing problem; especially affecting households at the lowest income levels.

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

### Introduction

According to the 2018-2022 ACS, there were 14,615 housing units in the City of Salisbury. Almost half (47.4%) of those units were built prior to 1970 and are now over fifty years old. There was a building boom from 2000 to 2009 that added 2,951 housing units and represented 20.2% of the City's housing stock. Of the total housing units in the City, 5,450 (or 43.0%) housing units have at least one "selected condition." Additionally, 8,965 (or 61.3%) housing units were built before 1980 and potentially contain lead-based paint hazards.

### Definitions

The following definitions are used in the table below:

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

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

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

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	820	23%	4,630	50%
With two selected Conditions	25	1%	290	3%
With three selected Conditions	0	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,650	76%	4,280	47%
<b>Total</b>	<b>3,495</b>	<b>100%</b>	<b>9,204</b>	<b>100%</b>

Table 31 - Condition of Units

Data Source: 2013-2017 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,125	32%	2,220	24%
1980-1999	715	20%	2,660	29%
1950-1979	694	20%	2,964	32%
Before 1950	969	28%	1,355	15%
<b>Total</b>	<b>3,503</b>	<b>100%</b>	<b>9,199</b>	<b>100%</b>

**Table 32 – Year Unit Built**

Data Source: 2013-2017 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,663	47%	4,319	47%
Housing Units build before 1980 with children present	1,074	31%	110	1%

**Table 33 – Risk of Lead-Based Paint**

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,200	80	1,280
Abandoned Vacant Units	330	80	410
REO Properties	25	5	30
Abandoned REO Properties	5	5	10

**Table 34 - Vacant Units**

## Need for Owner and Rental Rehabilitation

Per the 2018-2022 ACS data, 1982 was the median year all housing units were built, 1975 was the median year owner-occupied housing units were built and 1982 was the median year renter-occupied housing units were built. The majority of the City's housing units are over 40 years old and in need of housing rehabilitation. Additionally, rental units outnumber owner units by a factor of 3.

The cost of rehabilitation exceeds the incomes and assets of many low- and moderate-income persons, as well as the market value after rehabilitation may exceed the cost of rehabilitation. To offset this disparity, there is a need for increased federal and state funding to provide financial rehabilitation assistance to owner-occupied and renter-occupied housing units to sustain and increase the supply of affordable housing.

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

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

Per ACS and CHAS data, it is estimated that there are 1,136 (or 47% of) owner-occupied housing units and 4,319 (or 47% of) renter-occupied housing units built before 1980 and may contain a lead-based paint hazard. It is estimated that there are 1,074 (or 31% of) owner-occupied housing units and 110 (or 1% of) renter-occupied housing units built before 1980 that may contain a lead-based paint hazard with children present located in the City.

### **Discussion**

For the housing vacancy data, the U.S. Census uses the following definitions:

**For Rent:** Housing units that are intended for occupancy by renters but are currently being marketed for occupancy.

**Rented, Not Occupied:** Housing units that are currently rented or leased but are not currently occupied by the renter. This could occur, for example, when a tenant has signed a lease but has not yet moved in or has temporarily vacated the unit.

**For Sale Only:** Housing units that are currently available for sale but are not occupied by the owner or a renter. These units are exclusively on the market for sale.

**Sold, Not Occupied:** Housing units that have been sold but are not currently occupied by the new owner or a renter. This could occur, for example, when a property is sold but the new owner has not yet moved in.

**For Seasonal, Recreational, or Occasional Use:** Housing units that are intended for temporary, seasonal, recreational, or occasional use rather than year-round occupancy. These units may include vacation homes, cabins, or other similar properties.

**For Migrant Workers:** Housing units that are specifically intended for occupancy by migrant workers, typically for temporary or seasonal agricultural work.

Other Vacant: Housing units that are vacant for reasons other than those mentioned above. This category may include units that are undergoing renovation or construction, units that are awaiting demolition, or units that are vacant for other unspecified reasons.

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

### Introduction

Salisbury, like many other cities across the United States, faces the challenge of providing adequate and affordable housing for its residents, particularly households with low to moderate incomes. As part of addressing this ongoing need, the supply of public housing units plays a crucial role in ensuring access to decent, safe, accessible, and affordable housing for vulnerable populations in the City. Public housing serves as a vital component of Salisbury's housing supply, providing a stable housing option for households who may otherwise struggle to secure housing in the private rental market.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Vouchers		
							Veterans Affairs Supportive Housing	Special Purpose Voucher Family Unification Program	Disabled *
# of units vouchers available	0	0	277	383	0	383	0	0	0
# of accessible units	0	0	14	20	0	20	0	0	0

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

**Table 35 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

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

The Housing Authority is in the progress of revitalizing its vacant, obsolete, and uninhabitable public housing units. Prior to redevelopment that started in 2015, the public housing units consisted of:

- 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

In partnership with Pennrose Properties LLC, the WCHA started revitalizing its public housing in January 2016 with the demolition of Booth Street and a \$37.4 million, two-phase redevelopment plan that replaced 100 low-income townhome units with 159 new modern, energy-efficient, affordable apartments financed through a combination of private mortgage, 9% LIHTC, RAD Capital, Deferred Developer Fee, and State of Maryland funding. Phase I was the construction of Stone Grove Crossing at the Booth Street Site.

Fifty (50) of the new units were one-for-one replacement public housing, and an additional thirty-four (34) units funded using the Low-Income Housing Tax Credit (LIHTC) funds. These one-, two-, and three-bedroom units for families, seniors, and individuals met National Green Building Standards and Energy Star Certification. Phase II began in December 2018 with the construction of Square at Merritt Mill a seventy-five (75) unit apartment building comprised of fifty (50) one-for-one replacement units, seventeen (17) LIHTC units, and eight (8) new market units. These one-, two-, and three-bedroom units for families, seniors, and individuals also met National Green Building Standards and Energy Star Certification.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Booth Street	52
Riverside Homes	79
Scattered Sites	59

**Table 36 - Public Housing Condition**

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

The WCHA continues its comprehensive redevelopment plan to address the vacancies and poor living conditions of some of its public housing units. Some uninhabitable units in Booth Street still need to be demolished. Rehabilitation work for the Scattered site homes, continues with RAD financing and the redevelopment of Riverside Homes will be completed within the next five years.

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

The Housing Authority has the following goals and objectives:

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

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

**Discussion:**

The Housing Authority has undertaken and accomplished a number of actions to increase the supply of decent, safe, accessible, and affordable housing. The Housing Authority continues to aggressively address the previous failures of the Housing Authority and has greatly contributed to the City's goal of providing attainable housing for all income levels.

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

### **Introduction**

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

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

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

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

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

## Facilities and Housing Targeted to Homeless Households

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

**Table 37 - Facilities and Housing Targeted to Homeless Households**

Data provided by the Homeless Alliance for the Lower Shore (HALS CoC) 2023 PIT Survey and HMIS.

**Data Source**  
**Comments:**

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

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

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

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

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

The following is a list of CoC member supported facilities:

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

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

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

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

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

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

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

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

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

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

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

### **Introduction**

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

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

Supportive housing needs for various vulnerable populations, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents, vary based on their specific circumstances and challenges. However, there are some common supportive housing needs that apply to all of these populations:

**Accessibility:** Supportive housing units should be designed to be accessible for individuals with mobility impairments, including features such as wheelchair ramps, grab bars, and widened doorways. Additionally, units should be adaptable to accommodate the changing needs of residents as they age or their disabilities progress.

**On-Site Support Services:** Many vulnerable populations require access to on-site support services to help them maintain stable housing and address their specific needs. These services may include case management, healthcare coordination, mental health services, substance abuse treatment, and assistance with activities of daily living.

**Affordability:** Supportive housing should be affordable for residents, taking into account their often-limited incomes and financial resources. This may involve subsidies or rental assistance programs to ensure that housing costs are manageable and do not exceed a certain percentage of residents' income.

**Social Support Networks:** Many vulnerable populations benefit from opportunities for socialization and community engagement within their housing environment. Supportive housing developments can include communal spaces, social activities, and programs that foster a sense of community and belonging among residents.

**Safety and Security:** Supportive housing should prioritize the safety and security of residents, particularly for populations such as persons with disabilities or those recovering from substance abuse. This may involve security measures such as secure entry systems, on-site security personnel, and partnerships with local law enforcement.

**Healthcare Access:** Access to healthcare services is crucial for many vulnerable populations, particularly those with chronic health conditions or complex medical needs. Supportive housing developments can provide on-site healthcare facilities or coordinate transportation to off-site healthcare providers.

**Case Management and Supportive Services Coordination:** Many residents of supportive housing require ongoing assistance in navigating various support systems and accessing the services they need. Case management services can help coordinate these efforts, ensuring that residents receive comprehensive support tailored to their individual needs.

**Culturally Competent Services:** Supportive housing providers should be sensitive to the cultural and linguistic needs of residents, particularly for populations with diverse backgrounds and experiences. Services should be delivered in a culturally competent manner, taking into account residents' cultural preferences and practices.

By addressing these supportive housing needs, communities can create environments that promote stability, independence, and overall well-being for vulnerable populations, allowing them to thrive and maintain their housing stability over the long term.

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

Ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing is crucial for their successful transition back into the community and for promoting their recovery and well-being. Several programs and initiatives are designed to address the housing needs of individuals leaving institutional settings:

**Transitional Housing Programs:** Transitional housing programs provide temporary housing and supportive services to individuals who are transitioning from institutional settings, such as psychiatric hospitals or rehabilitation centers, to community living. These programs typically offer a structured and supportive environment where individuals can stabilize, receive necessary services, and prepare for more permanent housing options.

**Permanent Supportive Housing (PSH) Programs:** Permanent supportive housing programs offer long-term housing solutions combined with supportive services for individuals with disabilities, including mental illness or physical health conditions. PSH programs provide individuals with a stable and permanent place to live, along with access to case management, healthcare services, and other supportive services tailored to their needs.

**Housing First Initiatives:** Housing First is an evidence-based approach that prioritizes providing immediate access to permanent housing for individuals experiencing homelessness, including those with mental and physical health challenges. Housing First programs focus on securing stable housing as the first step, with

supportive services provided as needed to help individuals maintain their housing stability and address other needs.

**Wraparound Services:** Wraparound services are comprehensive, individualized services designed to support individuals with complex needs, including those transitioning from mental and physical health institutions. These services may include case management, mental health treatment, substance abuse counseling, medical care, vocational support, and assistance with daily living activities. Wraparound services are often provided in conjunction with housing programs to address the multiple needs of individuals.

**Peer Support Programs:** Peer support programs involve individuals with lived experience of mental illness or recovery from physical health conditions providing support, guidance, and mentorship to others facing similar challenges. Peer support programs can be integrated into housing programs to offer individuals returning from institutions a sense of community, connection, and encouragement from others who have been through similar experiences.

**Housing Vouchers and Rental Assistance Programs:** Housing vouchers and rental assistance programs, such as the Housing Choice Voucher Program (Section 8) or Shelter Plus Care, help individuals with limited incomes afford housing in the private rental market. These programs can be instrumental in ensuring that individuals leaving mental and physical health institutions have access to safe and affordable housing options in the community.

**Collaborative Partnerships:** Collaboration among housing providers, healthcare organizations, government agencies, community-based organizations, and advocacy groups is essential for effectively addressing the housing needs of individuals returning from mental and physical health institutions. By working together, these stakeholders can coordinate services, leverage resources, and develop innovative approaches to support successful transitions to community living.

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

The City of Salisbury is funding the following activities with PY 2024 CDBG funds:

- Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seventeen (17) LMI households will receive assistance.
- Project SBY-2024-02: Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seven (7) LMI households will receive

assistance.

These activities address the City’s Housing Priority Need Goal, “HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and handicap accessibility.”

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

The City of Salisbury is funding the following activities with PY 2024 CDBG funds:

- Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seventeen (17) LMI households will receive assistance.
- Project SBY-2024-02: Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seven (7) LMI households will receive assistance.

These activities address the City’s Housing Priority Need Goal, “HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and handicap accessibility.” The households that will receive assistance through these activities may include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, and persons with HIV/AIDS and their families. Beneficiary data will be collected by the subrecipient and will be reported in the PY 2024 CAPER.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Public policies can unintentionally have negative effects on affordable housing and residential investment. Some of these effects include:

**Reduced Housing Supply:** Stringent land use controls, zoning ordinances, and growth limitations can restrict the development of new housing units, leading to a limited supply of housing. This scarcity can drive up housing prices and rents, making it more difficult for low- and moderate-income individuals and families to afford housing.

**Increased Housing Costs:** Tax policies affecting land, such as property taxes, can contribute to higher housing costs for homeowners and renters. Additionally, building codes and regulations aimed at ensuring safety and quality can increase construction costs, which are often passed on to consumers in the form of higher housing prices and rents.

**Barriers to Entry for Developers:** High fees and charges associated with permitting, impact fees, and other development costs can act as barriers to entry for developers, particularly small-scale developers and non-profit organizations focused on affordable housing. These barriers can reduce the overall supply of housing and limit the availability of affordable housing options.

**Displacement and Gentrification:** Public policies that incentivize residential investment in certain neighborhoods can contribute to gentrification and displacement of existing residents, particularly low-income and minority communities. As property values increase and neighborhoods undergo revitalization, long-time residents may be priced out of their homes and communities.

**Inequitable Distribution of Housing Benefits:** Public policies that prioritize residential investment in affluent neighborhoods or areas with high property values can exacerbate socioeconomic disparities and perpetuate segregation. This can result in an inequitable distribution of housing benefits, with low-income and minority communities bearing the brunt of negative housing market dynamics.

**Loss of Affordable Housing Stock:** Policies affecting the return on residential investment, such as rent control or strict rent stabilization measures, can disincentivize landlords from maintaining or investing in affordable housing properties. This can lead to a decline in the quality and availability of affordable housing stock over time.

**Financial Instability for Homeowners and Renters:** Fluctuations in property taxes, mortgage interest rates, and other housing-related costs driven by public policies can contribute to financial instability for homeowners and renters. This instability can lead to housing insecurity and increase the risk of foreclosure, eviction, and homelessness.

The City of Salisbury is in the process of updating its Comprehensive Plan. A component of the Comprehensive Plan is to analyze the City's public policies on affordable housing and residential investment as it relates to the effects listed above.

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

### Introduction

The City analyzed its economic development needs that are eligible for assistance. The following local economic data was evaluated:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	103	2	1	0	-1
Arts, Entertainment, Accommodations	1,712	2,849	15	13	-2
Construction	644	996	6	4	-1
Education and Health Care Services	2,293	6,689	20	29	10
Finance, Insurance, and Real Estate	450	1,043	4	5	1
Information	123	399	1	2	1
Manufacturing	2,035	2,671	18	12	-6
Other Services	480	1,038	4	5	0
Professional, Scientific, Management Services	671	1,104	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	1,561	3,156	13	14	0
Transportation and Warehousing	417	213	4	1	-3
Wholesale Trade	345	950	3	4	1
Total	10,834	21,110	--	--	--

**Table 38 - Business Activity**

Data: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)  
Source:

#### Labor Force

Total Population in the Civilian Labor Force	17,535
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Civilian Employed Population 16 years and over	15,850
Unemployment Rate	9.62
Unemployment Rate for Ages 16-24	22.24
Unemployment Rate for Ages 25-65	7.41

**Table 39 - Labor Force**

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	3,159
Farming, fisheries and forestry occupations	430
Service	2,679
Sales and office	3,039
Construction, extraction, maintenance and repair	985
Production, transportation and material moving	1,219

**Table 40 – Occupations by Sector**

Data Source: 2013-2017 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,967	72%
30-59 Minutes	3,275	22%
60 or More Minutes	986	6%
<b>Total</b>	<b>15,228</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2013-2017 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,130	185	834
High school graduate (includes equivalency)	2,795	485	1,044
Some college or Associate's degree	3,310	260	775

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	3,525	164	319

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2013-2017 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	85	230	195	300	184
9th to 12th grade, no diploma	329	400	390	625	385
High school graduate, GED, or alternative	1,265	1,575	875	1,869	1,355
Some college, no degree	4,355	1,095	670	1,169	700
Associate's degree	265	430	465	510	135
Bachelor's degree	580	1,094	325	905	625
Graduate or professional degree	8	405	370	929	634

**Table 43 - Educational Attainment by Age**

Data Source: 2013-2017 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	76,475
High school graduate (includes equivalency)	114,171
Some college or Associate's degree	135,369
Bachelor's degree	185,366
Graduate or professional degree	218,501

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2013-2017 ACS

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

According to the Maryland Department of Commerce Brief Economic Facts for Wicomico County updated 2023, " With its strategic location along the East Coast and situated at the crossroads of Maryland's Lower Eastern Shore, Wicomico County serves as a hub for commerce, industry, health care, education and transportation. Situated halfway between the Atlantic Ocean and the Chesapeake Bay, cultural, recreational and civic amenities add to the lure of Wicomico, offering citizens a lifestyle second to none.

Wicomico is the number one agricultural producing county in Maryland and ranks fourth in broiler chicken production. Popular crops include corn, soybeans, wheat and vegetables. In addition to agriculture and poultry, health care, educational sectors, and a diverse industrial base offer stability and a firm foundation for Wicomico's economy. Chesapeake Shipbuilding recently announced the addition of 100 new jobs associated with the expansion of its Salisbury shipyard.

Wicomico County's private sector industries generate \$5.6 billion in economic output. Major employers are Chesapeake Shipbuilding, Delmarva Power, Jubilant Cadista Pharmaceuticals, K&L Microwave, Tidal Health, Perdue Farms, Salisbury University and Tishcon."

(Source: <https://commerce.maryland.gov/Documents/ResearchDocument/WicomicoBef.pdf>)

**Describe the workforce and infrastructure needs of the business community:**

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

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

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

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

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

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

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

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

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

According to the 2013-2017 ACS, the largest employment sectors in the City are Education/Health Care Services (20%), Manufacturing (18%), and Arts, Entertainment, Accommodations. All three sectors have more job openings than the number of workers. In total there are 21,110 jobs estimated and 10,834 workers in the City filling those positions. Almost half of the workforce in the City is not a City resident.

According to the 2013-2017 ACS, 53.4% of the population is currently in the labor force. As of that time the overall unemployment rate was 9.62%, the unemployment rate for 16 to 24 year olds was significantly higher at 22.24%, and the unemployment rate for workers 18-64 was 7.4%.

According to the 2013-2017 ACS, 10.5% of the population do not have a high school diploma, 26.0% have a high school diploma or equivalent, 30.8% have some college or an associate's degree, and 32.8% have a bachelor's degree or higher.

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

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

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

Wor-Wic Community College offers a number of credit programs for residents to earn college credits towards a certificate or associate degree and non-credit courses for residents to expand their continuing education needs, prepare for a new a career, or improve their existing skills. Wor-Wic offers programs and courses in Business & Hospitality, Education & Human Services, Health Care, Humanities & Social Sciences, Public Safety, STEM (Science, Technology, Engineering, Math) and Skilled Trades & Transportation.

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

Yes.

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

Since 2010 the Tri-County Council for the Lower Eastern Shore of Maryland has been designated a federally recognized Economic Development District (EDD) composed of Somerset, Worcester and Wicomico counties. In 2018 the Tri-County Council created its Comprehensive Economic Development Strategy (CEDS) Plan. The following goals were identified in the CEDS Plan to create a pathway to opportunities for all residents of the Lower Eastern Shore of Maryland:

**GOAL 1: HEALTHY ECONOMY** - Grow a strong and healthy economy through helping resident businesses increase their competitiveness, supporting the growth of the entrepreneurial base, and attracting new industry sectors that are compatible with our socio-economic environment.

**GOAL 2: COMPETITIVE WORKFORCE** - Ensure that workers and job seekers of all ages have awareness of and access to the education and training opportunities needed to succeed in both our existing and emerging industries.

**GOAL 3: INFRASTRUCTURE** - Ensure the stable and growing infrastructure needed for economic diversification and growth, while adhering to guidelines that coincide with the goals of the region to help protect our environment, quantity of open spaces, and quality of life.

**GOAL 4: VIBRANT COMMUNITIES** - Implement flexible and resilient development practices that ensure the protection of the natural environment while fostering diverse cultural and recreational opportunities to ensure residents and visitors alike enjoy vibrant communities throughout the region.

## **Discussion**

Identifying the economic development needs of low- and moderate-income individuals in Salisbury, MD, involves understanding the specific challenges they face and tailoring interventions to address those challenges. The following are economic development needs for the low- and moderate-income individuals in Salisbury:

**Job Creation and Training Programs:** Low- and moderate-income individuals may benefit from job creation programs that focus on expanding employment opportunities in sectors that offer livable wages. Additionally, training and skill development programs can help individuals acquire the skills needed to access higher-paying jobs and advance in their careers.

**Affordable Housing:** Access to affordable housing is crucial for low- and moderate-income individuals to maintain financial stability and improve their quality of life. Economic development efforts should include initiatives to increase the supply of affordable housing options and address issues related to housing affordability and homelessness.

**Small Business Support:** Many low- and moderate-income individuals may aspire to start or expand their own businesses as a pathway to economic self-sufficiency. Economic development programs can provide support for entrepreneurship and small business development through access to financing, technical assistance, and mentorship programs.

**Financial Education and Asset Building:** Financial literacy and asset-building programs can empower low- and moderate-income individuals to make informed financial decisions, build savings, and access affordable financial services. These programs can help individuals build assets, increase their financial stability, and improve their long-term economic prospects.

**Access to Affordable Healthcare and Childcare:** Access to affordable healthcare and childcare services is essential for low- and moderate-income individuals to maintain their health and well-being while participating in the workforce. Economic development efforts should consider strategies to improve access to healthcare and childcare services, such as supporting community health clinics and expanding childcare subsidy programs.

**Transportation Access:** Reliable and affordable transportation options are critical for low- and moderate-income individuals to access employment opportunities, healthcare services, education, and other essential resources. Economic development initiatives should address transportation barriers and improve access to public transportation options for underserved communities.

**Community Development and Revitalization:** Investing in community development and neighborhood revitalization efforts can create opportunities for economic growth and improve the overall quality of life for low- and moderate-income residents. These efforts may include infrastructure improvements, affordable housing development, and the creation of community amenities and recreational facilities.

## **MA-50 Needs and Market Analysis Discussion**

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

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

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

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

The City of Salisbury defines an Area of Minority Concentration as a Census Tract where at least 60% of the population residing within the Census Tract are identified as minority households. According to the 2017-2021 American Community Survey, there are four (4) Census Tracts within the City of Salisbury which meet this definition: Census Tract 1, Census Tract 3, Census Tract 5, and Census Tract 102.

Census Tract 1 includes the Church Street/Doverdale CDBG Target Neighborhood. The percentage of minority residents residing in Census Tract 1 is 76.6%.

Census Tract 3 encompasses the Westside CDBG Target Neighborhood. The percentage of minority residents residing in Census Tract 3 is 89.8%.

Census Tract 5 encompasses the Presidents/Princeton CDBG Target Neighborhood. The percentage of minority residents residing in Census Tract 5 is 63.8%.

Census Tract 102 is located north of the Westside and Newtown/North Division CDBG Target Neighborhoods. The percentage of minority residents residing in Census Tract 102 is 87.3%.

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

Census Tract 1 includes the Church Street/Doverdale CDBG Target Neighborhood. The median home value is \$132,500 and the median rent is \$715. There are 69.74% renter-occupied housing units and 30.26% owner-occupied housing units. Median household income is \$44,935, the poverty rate is 9.07% and the unemployment rate is 9.07%.

Census Tract 3 encompasses the Westside CDBG Target Neighborhood. The median home value is \$97,600 and the median rent is \$606. There are 91.00% renter-occupied housing units and 9.00% owner-occupied

housing units. Median household income is \$30,682, the poverty rate is 34.48% and the unemployment rate is 4.75%.

Census Tract 5 encompasses the Presidents/Princeton CDBG Target Neighborhood. The median home value is \$84,000 and the median rent is \$917. There are 69.39% renter-occupied housing units and 30.61% owner-occupied housing units. Median household income is \$31,940, the poverty rate is 28.07% and the unemployment rate is 14.73%.

Census Tract 102 is located north of the Westside and Newtown/North Division CDBG Target Neighborhoods. The median home value is \$153,700 and the median rent is \$614. There are 68.94% renter-occupied housing units and 31.06% owner-occupied housing units. Median household income is \$36,387, the poverty rate is 2084% and the unemployment rate is 14.61%.

### **Are there any community assets in these areas/neighborhoods?**

The CDBG Target Areas have the following community assets:

**Human Capital:** Low-income communities often possess a wealth of human capital in the form of skilled residents, community leaders, volunteers, and activists. These individuals can contribute valuable expertise, knowledge, and social networks to community development efforts.

**Social Networks and Relationships:** Strong social networks and relationships within low-income communities can foster social cohesion, mutual support, and collective action. These networks can be harnessed to address community challenges, build resilience, and promote social inclusion.

**Cultural and Ethnic Diversity:** Low-income communities often exhibit rich cultural and ethnic diversity, which can be a source of strength, creativity, and resilience. Cultural assets such as traditions, languages, cuisines, and arts contribute to community identity and vitality.

**Community Organizations and Nonprofits:** Many low-income communities are home to grassroots organizations, nonprofits, faith-based groups, and community-based organizations that provide essential services, advocacy, and support to residents. These organizations play a critical role in addressing community needs and promoting community well-being.

**Local Businesses and Entrepreneurs:** Low-income communities may have a range of local businesses, entrepreneurs, and micro-enterprises that contribute to the local economy, provide employment opportunities, and offer goods and services to residents. Supporting these businesses can stimulate economic growth and build community wealth.

**Community Facilities and Infrastructure:** Community assets may include facilities such as schools, libraries, community centers, parks, and healthcare clinics that provide essential services and serve as hubs for community engagement and social activities. Accessible and well-maintained infrastructure supports community well-being and quality of life.

Community Pride and Resilience: Despite challenges, many low-income communities exhibit a strong sense of pride, resilience, and determination. Residents' commitment to their neighborhoods, histories of overcoming adversity, and collective efforts to create positive change are valuable community assets.

Civic Engagement and Advocacy: Low-income communities may have active residents who engage in civic activities, advocate for social justice, and work to improve their neighborhoods. Civic engagement assets include resident associations, advocacy groups, community organizing efforts, and participation in local decision-making processes.

Educational Institutions and Learning Opportunities: Schools, colleges, adult education centers, and other educational institutions in low-income communities provide opportunities for learning, skill development, and personal growth. Access to quality education is a critical asset for community development and economic mobility.

### **Are there other strategic opportunities in any of these areas?**

Strategic opportunities for low-income census tracts involve identifying and leveraging assets, resources, and potential interventions to promote economic development, improve quality of life, and address disparities within these communities.

Targeted Investment and Development: Low-income census tracts may offer opportunities for targeted investment and development initiatives aimed at revitalizing neighborhoods, creating jobs, and stimulating economic growth. This could include investment in affordable housing, mixed-use developments, commercial corridors, and infrastructure improvements.

Small Business Support and Entrepreneurship: Supporting small businesses and entrepreneurship within low-income census tracts can create economic opportunities, generate local employment, and contribute to community development. This could involve providing access to financing, technical assistance, and business development programs tailored to the needs of local entrepreneurs.

Workforce Development and Training Programs: Investing in workforce development and training programs within low-income census tracts can help residents acquire the skills and credentials needed to access higher-paying jobs and advance in their careers. This could include partnerships with local employers, educational institutions, and training providers to offer job training, apprenticeship programs, and career pathways.

Affordable Housing Development and Preservation: Increasing the supply of affordable housing within low-income census tracts is essential for addressing housing affordability challenges and promoting housing stability for residents. This could involve incentivizing affordable housing development, preserving existing affordable housing stock, and implementing inclusionary zoning policies.

Community Health and Wellness Initiatives: Promoting community health and wellness initiatives within low-income census tracts can improve residents' health outcomes, reduce healthcare disparities, and enhance overall quality of life. This could include investing in healthcare facilities, promoting access to healthy food options, and supporting recreational and green space development.

**Financial Inclusion and Economic Empowerment:** Increasing financial inclusion and economic empowerment within low-income census tracts can help residents build assets, improve financial stability, and create pathways out of poverty. This could involve providing access to financial services, financial education programs, and asset-building initiatives such as matched savings accounts or microfinance programs.

**Cultural and Community Development:** Celebrating and preserving the cultural heritage and diversity of low-income census tracts can contribute to community identity, pride, and cohesion. This could involve supporting cultural events, festivals, and community-led initiatives that highlight local arts, traditions, and history.

**Transit and Transportation Access:** Improving transit and transportation access within low-income census tracts can increase mobility, connect residents to employment opportunities and essential services, and reduce transportation barriers. This could include investing in public transit infrastructure, expanding transportation options, and implementing transit-oriented development strategies.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The need for broadband wiring and connections for low- and moderate-income households and neighborhoods is essential infrastructure for education, health care, supportive services, and economic development in Wicomico County. In today's digital age, access to reliable broadband internet is crucial for students of all ages to participate in remote learning, access educational resources, and complete homework assignments. Without broadband connectivity, students from low- and moderate-income households may face significant barriers to academic success, exacerbating educational disparities. Telehealth services have become increasingly important, especially in underserved rural and urban areas where access to healthcare facilities may be limited. Broadband internet enables individuals to access remote medical consultations, monitor chronic conditions, and access health information and resources online, improving healthcare access for low- and moderate-income households. Broadband internet access is essential for accessing job opportunities, online job training programs, and remote work opportunities. For low- and moderate-income households, broadband connectivity can open doors to employment options that may not be available locally, helping to bridge the digital divide and improve economic mobility. Many supportive services and resources are now accessible online, from applying for benefits and accessing tax information to registering to vote and accessing government assistance programs. Broadband internet access is essential for low- and moderate-income households to access these services efficiently and effectively, ensuring equal access to essential government resources and support.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

There are a number of internet providers in the City of Salisbury. They include: T-Mobile Home Internet 5G; Xfinity Cable; Verizon Home Internet 5G; HughesNet Satellite; Viasat Satellite; and Delmarva WiFi LLC.

The Emergency Broadband Benefit Program, through the Federal Communications Commission (FCC), provides a discount of up to \$50 per month towards broadband service for eligible households. Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 and less than \$50 toward the purchase price. The State of Maryland is in the initial planning stages of the Broadband Equity, Access, and Deployment ("BEAD") program which will use federal funding to expand high-speed internet access by funding planning, infrastructure deployment and adoption programs.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Salisbury, Maryland, like many coastal cities, faces increased natural hazard risks associated with climate change, which include:

**Sea Level Rise:** Salisbury is located near the Chesapeake Bay, and rising sea levels due to climate change threaten the city's low-lying areas. Higher sea levels increase the likelihood of coastal flooding during storms and high tides, leading to property damage, infrastructure disruption, and potential displacement of residents.

**Storm Intensity:** Climate change is expected to lead to more intense and frequent storms, including hurricanes and nor'easters, which can cause significant damage to Salisbury and its surrounding areas. These storms bring strong winds, heavy rainfall, and storm surges, exacerbating flooding and erosion along the coast.

**Heatwaves:** Increasing temperatures associated with climate change contribute to more frequent and severe heatwaves in Salisbury. Heatwaves can pose health risks, especially for vulnerable populations, and strain infrastructure such as power grids as demand for cooling increases.

**Precipitation Changes:** Climate change can alter precipitation patterns in Salisbury, leading to more intense rainfall events and periods of drought. Heavy rainfall can cause flash flooding, while drought conditions can impact agriculture, water resources, and ecosystems.

**Erosion and Coastal Vulnerability:** Rising sea levels and increased storm activity contribute to coastal erosion in Salisbury, threatening beaches, coastal infrastructure, and habitats. Erosion not only impacts the natural environment but also poses risks to property and public safety.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low- and moderate-income households are particularly vulnerable to the increased natural hazard risks associated with climate change for several reasons:

**Limited Resources:** Low- and moderate-income households often have limited financial resources, making it difficult for them to afford insurance premiums or invest in mitigation measures to protect their homes from natural hazards such as flooding, hurricanes, or wildfires. This lack of resources can leave them more exposed to the impacts of extreme weather events.

**Housing Quality:** Many low- and moderate-income households live in older housing stock that may not be built to withstand the increasing intensity of natural hazards associated with climate change. These homes may have inadequate insulation, roofing, or structural integrity, making them more susceptible to damage from storms, floods, or extreme heat.

**Geographic Location:** Low-income households are more likely to live in areas prone to natural hazards, such as floodplains, coastal zones, or areas at high risk of wildfires, due to the lower cost of housing in these locations. This places them at greater risk of experiencing the direct impacts of climate-related disasters.

**Limited Mobility:** Low- and moderate-income households may have limited mobility or lack access to transportation, making it difficult for them to evacuate in the event of an approaching hurricane or wildfire. This increases their vulnerability to harm and displacement during extreme weather events.

**Health Impacts:** Low-income households may also be more susceptible to the health impacts of climate change, such as heat-related illnesses during heatwaves or respiratory issues exacerbated by poor air quality from wildfires. Limited access to healthcare services or inability to afford medications further compounds these health risks.

**Employment Disruptions:** Natural disasters can disrupt local economies, leading to job loss or reduced work hours, which disproportionately affects low-income workers who may rely on hourly wages or have less job security. This economic instability can exacerbate financial strain and make recovery more challenging for low- and moderate-income households.

Addressing the vulnerability of low- and moderate-income households to increased natural hazard risks associated with climate change requires targeted policies and interventions aimed at improving housing quality, increasing access to affordable insurance and financial assistance for mitigation measures, enhancing community resilience and emergency preparedness efforts, and addressing underlying socioeconomic inequalities that contribute to disparities in vulnerability. Efforts to build more equitable and resilient communities must prioritize the needs of the most vulnerable populations to ensure that they are not disproportionately burdened by the impacts of climate change.

Wicomico County has a Hazard Mitigation and Resilience Plan that forms the foundation of the County's long-term strategy to reduce disaster losses and break the cycle of disaster damage, reconstruction, and repeated damage. The purpose of this plan, that was last updated in 2022, is to identify, plan, and implement cost-effective hazard mitigation measures through a comprehensive approach known as hazard mitigation planning.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan is a guide for the City of Salisbury to establish its housing, homeless, other special needs, community development, economic development, and anti-poverty priorities, objectives, and strategies that it anticipates will be completed during the next five years. The PY 2024-2028 Strategic Plan has been developed based on evaluating the needs and problems experienced by the City of Salisbury and its residents. This strategy is the result of the City's needs assessment and market analysis, which has determined the City's priorities based on this examination.

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. According to HUD's 2011-2015 ACS Low and Moderate Income Summary Data for FY 2023, the City of Salisbury has an overall low- and moderate-income population of 60.65%.

The City of Salisbury based its goals and objectives for the PY 2024-2028 Consolidated Plan on the following guiding principles, which provided a framework for the development of the Five Year Consolidated Plan:

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

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

- existing data on the needs of the community
- through consultation with City Department staff
- stakeholder consultations
- public hearings
- surveys

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

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

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

### Geographic Area

<b>1</b>	<b>Area Name:</b>	<b>Citywide Low-Mod</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	-
	<b>HUD Approval Date:</b>	-
	<b>% of Low/ Mod:</b>	-
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	-
	<b>Identify the neighborhood boundaries for this target area.</b>	The boundaries are the city limits.
	<b>Include specific housing and commercial characteristics of this target area.</b>	See sections NA and MA.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	See PR-10 and PR-15.
	<b>Identify the needs in this target area.</b>	See section NA.
	<b>What are the opportunities for improvement in this target area?</b>	See section SP.
	<b>Are there barriers to improvement in this target area?</b>	See MA-40.
<b>2</b>	<b>Area Name:</b>	<b>Church Street/Doverdale CDBG Target Area</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	-
	<b>HUD Approval Date:</b>	-
	<b>% of Low/ Mod:</b>	-
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	-
	<b>Identify the neighborhood boundaries for this target area.</b>	The boundaries are the city limits.
	<b>Include specific housing and commercial characteristics of this target area.</b>	See sections NA and MA.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See PR-10 and PR-15.
Identify the needs in this target area.	See section NA.
What are the opportunities for improvement in this target area?	See section SP.
Are there barriers to improvement in this target area?	See MA-40.
<b>3</b>	
<b>Area Name:</b>	<b>Newtown/North Division CDBG Target Area</b>
<b>Area Type:</b>	Local Target area
<b>Other Target Area Description:</b>	-
<b>HUD Approval Date:</b>	-
<b>% of Low/ Mod:</b>	-
<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	-
Identify the neighborhood boundaries for this target area.	The boundaries are the city limits.
Include specific housing and commercial characteristics of this target area.	See sections NA and MA.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See PR-10 and PR-15.
Identify the needs in this target area.	See section NA.
What are the opportunities for improvement in this target area?	See section SP.
Are there barriers to improvement in this target area?	See MA-40.
<b>4</b>	
<b>Area Name:</b>	<b>North Camden CDBG Target Area</b>
<b>Area Type:</b>	Local Target area
<b>Other Target Area Description:</b>	-
<b>HUD Approval Date:</b>	-
<b>% of Low/ Mod:</b>	-
<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	-

Identify the neighborhood boundaries for this target area.	The boundaries are the city limits.
Include specific housing and commercial characteristics of this target area.	See sections NA and MA.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See PR-10 and PR-15.
Identify the needs in this target area.	See section NA.
What are the opportunities for improvement in this target area?	See section SP.
Are there barriers to improvement in this target area?	See MA-40.
<b>5</b>	
<b>Area Name:</b>	<b>Presidents/Princeton CDBG Target Area</b>
<b>Area Type:</b>	Local Target area
<b>Other Target Area Description:</b>	-
<b>HUD Approval Date:</b>	-
<b>% of Low/ Mod:</b>	-
<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	-
Identify the neighborhood boundaries for this target area.	The boundaries are the city limits.
Include specific housing and commercial characteristics of this target area.	See sections NA and MA.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See PR-10 and PR-15.
Identify the needs in this target area.	See section NA.
What are the opportunities for improvement in this target area?	See section SP.
Are there barriers to improvement in this target area?	See MA-40.
<b>6</b>	
<b>Area Name:</b>	<b>West Side CDBG Target Area</b>
<b>Area Type:</b>	Local Target area
<b>Other Target Area Description:</b>	-
<b>HUD Approval Date:</b>	-
<b>% of Low/ Mod:</b>	-

<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	-
<b>Identify the neighborhood boundaries for this target area.</b>	The boundaries are the city limits.
<b>Include specific housing and commercial characteristics of this target area.</b>	See sections NA and MA.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	See PR-10 and PR-15.
<b>Identify the needs in this target area.</b>	See section NA.
<b>What are the opportunities for improvement in this target area?</b>	See section SP.
<b>Are there barriers to improvement in this target area?</b>	See MA-40.

**Table 45 - Geographic Priority Areas**

### **General Allocation Priorities**

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

The City of Salisbury has identified the City's urban core as a priority area for revitalization that includes the rehabilitation of the housing stock, reduction in crime in the adjacent five neighborhoods, and creating connectivity between the urban core neighborhoods and business district. In addition to the City's Downtown, the City identified five neighborhoods as CDBG Target Areas; they are: North Camden; Newtown/North Division Street; Church Street/Doverdale; Presidents/Princeton Area; and the Westside. The City has been focusing on the revitalization of these target neighborhoods for several years, utilizing a number of different funding programs. The City has determined that CDBG funds for program years 2024 to 2028 be directed to all of the CDBG target areas. Priority will be given to projects located in the CDBG Target Areas.

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

### Priority Needs

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

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

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

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

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

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

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

**Table 46 – Priority Needs Summary**

**Narrative (Optional)**

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

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

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

### Influence of Market Conditions

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

**Table 47 – Influence of Market Conditions**

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

### Introduction

Salisbury will receive \$346,673 in CDBG funds for the PY 2024 program year. The City's PY 2024 CDBG program year starts on July 1, 2024 and concludes on June 30, 2025. The City projects its CDBG allocations will remain level over the five-year period.

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

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of Con Plan	Narrative Description	
			Annual Allocation:	Program Income:	Prior Year Resources:			
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$346,673	\$0	\$0	\$346,673	\$1,400,000	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The City of Salisbury will fund three (3) projects with CDBG funds for PY 2023.

Table 48 - Anticipated Resources

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

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

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

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

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

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

**Discussion**

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

## SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 49 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Table 50 - Homeless Prevention Services Summary

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

The Maryland Department of Health and Mental Hygiene (DHMH) provides referral services and case management for homeless persons to ensure that those persons receive the supportive services that they need. The HALS CoC provides a number of housing/shelter options, as well as supportive services for homeless persons. The City of Salisbury also provides referral services, shelter housing, and resources on affordable housing options in the City.

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

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

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

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

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
1	HS-1 Homeownership	2024	2028	Affordable Housing	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Housing Need
2	HS-2 Housing Construction	2024	2028	Affordable Housing	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Housing Need
3	HS-3 Housing Rehabilitation	2024	2028	Affordable Housing	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Housing Need
4	HO-1 Housing	2024	2028	Homeless	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Homeless Need

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
5	HO-2 Operation/Support	2024	2028	Homeless	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Homeless Need
6	SN-1 Services/Facilities	2024	2028	Non-Homeless Special Needs	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Other Special Needs
7	CD-1 Community Facilities and Infrastructure	2024	2028	Non-Housing Community Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Community Development Need
8	CD-2 Public Safety and Services	2024	2028	Non-Housing Community Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Community Development Need

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
9	CD-3 Connectivity	2024	2028	Non-Housing Community Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Community Development Need
10	CD-4 Clearance/Demolition	2024	2028	Non-Housing Community Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Community Development Need
11	ED-1 Employment	2024	2028	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need
12	ED-2 Development	2024	2028	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
13	ED-3 Redevelopment	2024	2028	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need
14	ED-4 Financial Assistance	2024	2028	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need
15	ED-5 Access to Transportation	2024	2028	Economic Development	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Economic Development Need
16	AM-1 Overall Coordination	2024	2028	Planning	Citywide Low-Mod North Camden CDBG Target Area Presidents/Princeton CDBG Target Area Church Street/Doverdale CDBG Target Area Newtown/North Division CDBG Target Area West Side CDBG Target Area	Administration, Planning, and Management Need

Table 51 – Goals Summary

## Goal Descriptions

	<b>Goal Name</b>	<b>HS-1 Homeownership</b>
1	<b>Goal Description</b>	Increase the supply of owner-occupied housing units through housing counseling, down payment assistance, and closing cost assistance.
	<b>Goal Name</b>	<b>HS-2 Housing Construction</b>
2	<b>Goal Description</b>	Encourage the construction of new affordable housing units in the City for owners and renters.
	<b>Goal Name</b>	<b>HS-3 Housing Rehabilitation</b>
3	<b>Goal Description</b>	Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the City by addressing code violations, emergency repairs and handicap accessibility.
	<b>Goal Name</b>	<b>HO-1 Housing</b>
4	<b>Goal Description</b>	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
	<b>Goal Name</b>	<b>HO-2 Operation/Support</b>
5	<b>Goal Description</b>	Assist providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless.
	<b>Goal Name</b>	<b>SN-1 Services/Facilities</b>
6	<b>Goal Description</b>	Support supportive service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol/drug dependency, and persons with other special needs.
	<b>Goal Name</b>	<b>CD-1 Community Facilities and Infrastructure</b>
7	<b>Goal Description</b>	Improve the City's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.

	<b>Goal Name</b>	<b>CD-2 Public Safety and Services</b>
8	<b>Goal Description</b>	Improve and enhance public safety, public services, and public programs.
	<b>Goal Name</b>	<b>CD-3 Connectivity</b>
9	<b>Goal Description</b>	Improve connectivity within the City and to surrounding communities through physical, visual, transportation, and accessibility improvements.
	<b>Goal Name</b>	<b>CD-4 Clearance/Demolition</b>
10	<b>Goal Description</b>	Remove and eliminate slum and blighting conditions throughout the City.
	<b>Goal Name</b>	<b>ED-1 Employment</b>
11	<b>Goal Description</b>	Support and encourage job creation, job retention, and job training opportunities.
	<b>Goal Name</b>	<b>ED-2 Development</b>
12	<b>Goal Description</b>	Support business and commercial growth through expansion and new development.
	<b>Goal Name</b>	<b>ED-3 Redevelopment</b>
13	<b>Goal Description</b>	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
	<b>Goal Name</b>	<b>ED-4 Financial Assistance</b>
14	<b>Goal Description</b>	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.

	<b>Goal Name</b>	<b>ED-5 Access to Transportation</b>
<b>15</b>	<b>Goal Description</b>	Support the expansion of public transportation and access to bus and automobile service to assist residents' transportation needs for employment and job training opportunities.
	<b>Goal Name</b>	<b>AM-1 Overall Coordination</b>
<b>16</b>	<b>Goal Description</b>	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

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

The City of Salisbury estimates twenty-four (24) low- and moderate-income owner-occupied households will receive housing rehabilitation assistance through PY 2024 CDBG funds. The City is not a HOME entitlement grantee.

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

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

The Wicomico County Housing Authority was found to be in non-compliance with Section 504 of the Rehabilitation Act of 1973 based on a Compliance Review conducted by the Baltimore HUD Office in May 2003. The Housing Authority subsequently entered into a Voluntary Compliance Agreement with HUD. The Housing Authority is currently in compliance with its agreement. All new construction and rehabilitation units the Housing Authority has completed have met the requirement of 5% of units accessible for persons with mobility impairments and 2% of units accessible for persons with vision/hearing impairments.

### **Activities to Increase Resident Involvements**

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

- Community building with meeting space and computer lab
- Supportive services on-site
- Fitness center
- On-site parking and access to public transportation
- On-site professional management team
- Partnerships with supportive service agencies to provide classes, programming, and case management

The WCHA encourages resident involvement through a number of resident focused activities that utilize the Authority's community facilities. Residents have participated in the following activities:

- Back-to-School Night; including donated school supplies
- Food drop-offs
- Community Crock Pot dinners
- Onsite parent/teacher conferences
- Collaborations with various community groups to provide onsite services such as cooking classes, budgeting classes, and after-school activities

The Housing Authority will continue to offer these programs, as well as expand offerings as more partnerships with the community are created.

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

No.

**Plan to remove the 'troubled' designation.**

Not applicable.

## **SP-55 Barriers to Affordable Housing – 91.215(h)**

### **Barriers to Affordable Housing**

The City of Salisbury updated its Analysis of Impediments to Fair Housing Choice in conjunction with the development of the City's PY 2024-2028 Consolidated Five Year Plan. The City identified the following impediments, which directly and/or indirectly, affect housing affordability:

#### **Impediment 1 Need for Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights and responsibilities of individuals, families, members of the protected classes, landlords, real estate professionals, and public officials under the Fair Housing Act (FHA).

#### **Impediment 2 Need for Affordable Housing**

In the City of Salisbury, one out of every two (52%) renter households is paying over 30% of their monthly incomes on housing costs; one out of every four (24%) owner households with a mortgage is paying over 30% of their monthly income on housing costs; and one out of every six (16%) owner households without a mortgage is paying over 30% of their monthly income on housing costs. The number of households that are housing cost burdened significantly increases as household income decreases.

#### **Impediment 3 Need for Accessible Housing**

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

#### **Impediment 4 Public Policy**

The City's Zoning Ordinance needs additional definitions and provisions to affirmatively further fair housing.

#### **Impediment 5 Regional Approach to Fair Housing**

There is a need for a regional collaborative approach to affirmatively further fair housing in the area.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Cities have several options to address the negative effects of public policies that serve as barriers to affordable housing. Here are some actions they can take:

**Zoning Reform:** Cities can revise their zoning ordinances to allow for more diverse types of housing, including higher density developments, accessory dwelling units (ADUs), and mixed-use developments. This can increase the supply of affordable housing by allowing for more units to be built on available land.

**Inclusionary Zoning:** Implementing inclusionary zoning policies can require developers to include a certain percentage of affordable units in new residential developments. This ensures that new housing construction contributes to the overall supply of affordable housing in the city.

**Tax Incentives and Abatements:** Cities can offer tax incentives or abatements to developers who build affordable housing or who renovate existing housing to make it more affordable. These incentives can help offset the costs associated with affordable housing development.

**Impact Fee Reductions:** Impact fees are charges imposed on developers to offset the costs of providing public services and infrastructure. Cities can reduce or waive impact fees for affordable housing developments to make them more financially feasible.

**Streamlined Permitting Processes:** Simplifying and expediting the permitting process for affordable housing developments can reduce development costs and encourage more investment in affordable housing.

**Land Banking and Acquisition:** Cities can purchase land or properties for the purpose of developing affordable housing or preserving existing affordable housing stock. This can help ensure that affordable housing is available in desirable locations within the city.

**Housing Trust Funds:** Establishing dedicated housing trust funds can provide a consistent and reliable source of funding for affordable housing initiatives, such as down payment assistance programs, rental assistance programs, and housing development subsidies.

**Community Land Trusts:** Supporting the creation and expansion of community land trusts can help preserve affordable housing in perpetuity by taking land out of the speculative market and ensuring long-term affordability for residents.

**Tenant Protections:** Implementing or strengthening tenant protections, such as rent control, eviction protections, and tenant relocation assistance, can help prevent displacement and ensure housing stability for low-income renters.

**Public-Private Partnerships:** Collaborating with private developers, non-profit organizations, and community groups can leverage resources and expertise to develop affordable housing projects and address specific housing needs within the city.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

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

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

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

### **Addressing the emergency and transitional housing needs of homeless persons**

According to 2023 HIC data, the CoC had 294 emergency shelter beds and 29 transitional housing beds operating at 94.74% participation rate. During 2024, the CoC emergency shelter beds and transitional housing beds available will remain the same. The CoC will continue to operate two (2) day shelters that offer meals, services, and bathroom facilities: HALO, 119 South Boulevard, Salisbury, MD and Joseph House, 812 Boundary Street, Salisbury, MD. The following services will remain available:

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

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

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

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

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

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

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

While all of the publicly funded institutions and systems of care in the area have adopted discharge policies and procedures that are designed to not discharge clients into homelessness, CoC members have observed that the implementation of these plans is not flawless. The CoC has identified a lack of adequate

staffing levels to properly access post-discharge housing and services. The largest area of improvement the CoC has identified to address this issue is utilization of the CoC's coordinated entry system. The CoC will continue its efforts in collaboration with the City and tri-county members to improve knowledge and communication between publicly funded institutions and systems of care that could potentially discharge a client into homelessness and housing/service providers.

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

## **SP-65 Lead Based Paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards.**

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

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

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

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

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

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

Per ACS and CHAS data, it is estimated that there are 1,136 (or 47% of) owner-occupied housing units and 4,319 (or 47% of) renter-occupied housing units built before 1980 and may contain a lead-based paint hazard. It is estimated that there are 1,074 (or 31% of) owner-occupied housing units and 110 (or 1% of) renter-occupied housing units built before 1980 that may contain a lead-based paint hazard with children present located in the City.

According to the Childhood Blood Lead Surveillance in Maryland 2021 Annual Report, there were 112,466 children age 0-17 years tested for blood lead levels. There were 1,107 reported cases of blood lead levels of 5-9 µg/dL and 323 reported cases of blood lead levels > 10 µg/dL (0.3% of the population) for children 0-17 years.

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

The reported cases of childhood lead poisoning in Wicomico County are low. The County ranks in the lowest quartile of state blood lead levels over 5 µg/dL. State Health Department estimates emphasize that the number of unreported/undetected cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread.

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

Rehabilitation Programs - The City of Salisbury will continue to ensure that:

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

- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Homeownership Programs - The City of Salisbury will continue to ensure that:

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

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

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

The City of Salisbury is committed to addressing the needs of its residents who live at or below the poverty level. During the five-year period from 2024-2028, the City, in conjunction with other public agencies and private non-profit organizations, will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and transportation. Partners with the City in these anti-poverty efforts include Wicomico County service agencies as well as: Salisbury Neighborhood Housing Services; Shore Up!; Wicomico County Department of Social Services; Christian Shelter, Inc.; Salisbury Urban Ministries; Life Crisis Center; Hudson Health Services, Inc.; HALO; Joseph House Crisis Center; Little Sisters of Jesus and Mary; Joseph House Workshop; Wicomico County Housing Authority; Homeless Alliance of the Lower Shore (HALS); Salisbury-Wicomico Economic Development; Greater Salisbury Committee; Salvation Army; MAC, Inc.; Village of Hope, Inc.; Wicomico County Health Dept.; Bay Area Center for Independent Living; Deaf Independent Living; Lower Shore Workforce Alliance; Hands & Hearts Healing Homelessness; United Needs & Abilities; Habitat for Humanity of Wicomico County; Help & Outreach Point of Entry (HOPE, Inc.); Haitian Development Center of Delmarva; Wor-Wic Community College; and Salisbury University.

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

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

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

## **SP-80 Monitoring – 91.230**

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

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

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

- Program Performance
- Financial Performance
- Regulatory Compliance

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

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

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

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

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

The City of Salisbury provides the public with reasonable notice of, and the opportunity to comment on its Annual Action Plan, its performance under previously funded CDBG Program Years, and substantial amendments to the Five Year Consolidated Plan and Annual Action Plans. The City of Salisbury will respond within 15 days in writing to any written complaints or inquiries from the public in regard to the CDBG Program, its housing strategy, or its CAPER. This is enumerated in its Citizen Participation Plan.

The City monitors its performance with meeting its goals and objectives established in its Five Year Consolidated Plan. It reviews its goals on an annual basis in the preparation of its CAPER and makes adjustments to its goals as needed.

In the expenditure of CDBG funds for housing construction or project improvements, the City's inspectors make periodic on-site inspections to ensure compliance with the local housing code. The City also requires submittal of architectural drawings, site plans, and work specifications for this work. These are reviewed prior to issuance of building permits and the distribution of CDBG funds.

## Annual Action Plan

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

Salisbury will receive \$346,673 in CDBG funds for the PY 2024 program year. The City’s PY 2024 CDBG program year starts on July 1, 2024 and concludes on June 30, 2025. The City projects its CDBG allocations will remain level over the five-year period.

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

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$346,673	\$0	\$0	\$346,673	\$1,400,000	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The City will fund three (3) projects with CDBG funds for PY 2023.

Table 52 - Expected Resources – Priority Table

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

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

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

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

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

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

**Discussion**

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

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-3 Housing Rehabilitation	2024	2028	Affordable Housing	Citywide Low-Mod	Housing Need	CDBG: \$277,340	Homeowner Housing Rehabilitated: 24 Household Housing Unit
2	AM-1 Overall Coordination	2024	2028	Planning	Citywide Low-Mod	Administration, Planning, and Management Need	CDBG: \$69,333	Other: 1 Other

Table 53 – Goals Summary

#### Goal Descriptions

1	Goal Name	HS-3 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and handicap accessibility.
2	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City of Salisbury's PY 2024 CDBG Program year begins July 1, 2024 and ends June 30, 2025. The following projects will be funded with the City's PY 2024 CDBG allocation:

1. Habitat for Humanity of Wicomico County – Critical Home Repairs \$138,670
2. Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation \$138,670
3. CDBG Program Administration \$69,333

### Projects

#	Project Name
1	Habitat for Humanity of Wicomico County – Critical Home Repairs
2	Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation
3	CDBG Program Administration

**Table 54 – Project Information**

### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.**

The City allocated its CDBG funds to those geographic areas where the population exceeds 51% low- and moderate-income households. At least 70% of the City's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG funds will be used for the PY 2024 Annual Action Plan:

- Housing rehabilitation activities will directly benefit LMI households and prioritize housing units located in a CDBG Target Area.

The allocation priorities were established through consultations with stakeholders, a resident survey, and public meetings. The most significant obstacle for the City to address the underserved community needs is access to additional funding opportunities to develop additional or enhanced housing and community development activities.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	<b>Habitat for Humanity of Wicomico County – Critical Home Repairs</b>
	Target Area	Citywide Low-Mod
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Need
	Funding	CDBG: \$138,670
	Description	Critical home repairs for low- and moderate-income owner-occupied housing units.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Seventeen (17) LMI households
	Location Description	908 W. Isabella Street, Salisbury, MD 21801
	Planned Activities	Matrix Code: 14A Rehabilitation: Single-Unit Residential 24 CFR 570.202(a)(1) National Objective: LMH Low/mod housing benefit - activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
<b>2</b>	<b>Project Name</b>	<b>Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation</b>
	Target Area	Citywide Low-Mod
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Need
	Funding	CDBG: \$138,670

<b>Description</b>	Critical home repairs for low- and moderate-income owner-occupied housing units.
<b>Target Date</b>	6/30/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Seven (7) LMI households
<b>Location Description</b>	506 Riverside Drive, Suite A102, Salisbury, MD 21801
<b>Planned Activities</b>	Matrix Code: 14A Rehabilitation: Single-Unit Residential 24 CFR 570.202(a)(1) National Objective: LMH Low/mod housing benefit - activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
<b>3 Project Name</b>	<b>CDBG Program Administration</b>
<b>Target Area</b>	Citywide Low-Mod
<b>Goals Supported</b>	AM-1 Overall Coordination
<b>Needs Addressed</b>	Administration, Planning, and Management Need
<b>Funding</b>	CDBG: \$69,333
<b>Description</b>	Provide program management and oversight of the City's CDBG program.
<b>Target Date</b>	6/30/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30,570 persons (City of Salisbury population)
<b>Location Description</b>	Finance Department, City of Salisbury, 125 N. Division Street, #103, Salisbury, MD 21801
<b>Planned Activities</b>	Matrix Code: 21A General Program Administration

## AP-50 Geographic Distribution – 91.220(f)

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.**

The City of Salisbury will provide CDBG funds to activities principally benefitting low/mod income persons throughout the City. While specific target areas have been identified in the City, the majority of CDBG project funding is not directed to any specific geographic area, but based on income benefit. The City prioritizes CDBG projects located in LMI Census Tracts and Block Groups. The City has identified five (5) CDBG Target Neighborhoods: North Camden; Newtown/North Division Street; Church Street/Doverdale; Presidents/Princeton Area; and the Westside. Meetings, communications, and announcements are directed to these areas of the City and organizations serving these areas. The City uses outreach efforts to consult and educate the residents of these areas concerning their housing and community development needs.

### Geographic Distribution

Target Area	Percentage of Funds
Citywide Low-Mod	100%

Table 55 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically.

The rationale for funding activities was based on the eligibility of the activity. The activity must meet a national objective and demonstrate evidence of need in the community. Consideration was based on the organization's capacity to compliantly expend CDBG funds and the organization's ability to leverage other resources to fund the activity. Additionally, a high priority was given to activities based on the organization's ability to complete the project in a timely manner. The City will provide CDBG funds to activities principally benefitting low/mod income persons in the City; priority is given to persons residing in the target areas of the City.

The City of Salisbury has utilized the following criteria when establishing priorities for CDBG projects:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of very-low and low- and moderate-income residents
- Focusing on low- and moderate-income areas or communities
- Coordinating and leveraging of resources
- Response to expressed needs
- Projects that would otherwise cause a special assessment to be levied against low- and moderate-

income households

- Ability to complete the project in a timely manner

Affordable housing was identified as the largest underserved need in the City's Five Year Consolidated Plan. The City of Salisbury is not a HUD entitlement jurisdiction under the HOME program. Therefore, resources for housing activities are limited. The primary obstacle to meeting the underserved needs is the limited resources available to address the identified priorities in the City.

## **Discussion**

The geographic locations and the public benefit for the PY 2024 CDBG Activities/Projects are as follows:

- Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City.
- Project SBY-2024-02: Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City.
- Project SBY-2024-03: Administration will provide program administration on a city-wide basis.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of Salisbury utilizes its CDBG funds to rehabilitate existing affordable housing units, support the construction of new affordable housing units, and to provide down payment/closing cost assistance to facilitate housing affordability. For PY 2024, the City will concentrate on owner-occupied housing rehabilitation.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	24
Special-Needs	0
<b>Total</b>	<b>24</b>

**Table 56 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	24
Acquisition of Existing Units	0
<b>Total</b>	<b>24</b>

**Table 57 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

For PY 2024, the City will fund the following affordable housing activity:

- Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seventeen (17) LMI households will receive assistance.
- Project SBY-2024-02: Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seven (7) LMI households will receive assistance.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Over the past ten years the Wicomico County Housing Authority (WCHA) has dynamically redeveloped its public housing units. In partnership with Pennrose Properties LLC, the WCHA started revitalizing its obsolete public housing in January 2016 with the demolition of Booth Street and a \$37.4 million, two-phase redevelopment plan that replaced 100 low-income townhome units with 159 new modern, energy-efficient, affordable apartments financed through a combination of private mortgage, 9% LIHTC, RAD Capital, Deferred Developer Fee, and State of Maryland funding. Phase I was the construction of Stone Grove Crossing at the Booth Street Site. Fifty (50) of the new units were one-for-one replacement public housing, and an additional thirty-four (34) units funded using the Low-Income Housing Tax Credit (LIHTC) funds. These one-, two-, and three-bedroom units for families, seniors, and individuals met National Green Building Standards and Energy Star Certification. Phase II began in December 2018 with the construction of Square at Merritt Mill a seventy-five (75) unit apartment building comprised of fifty (50) one-for-one replacement units, seventeen (17) LIHTC units, and eight (8) new market units. These one-, two-, and three-bedroom units for families, seniors, and individuals also met National Green Building Standards and Energy Star Certification.

### **Actions planned during the next year to address the needs to public housing.**

The Wicomico County Housing Authority budgeted its FY 2024 Public Housing Operating Fund allocation for the following uses:

- Physical Improvements: \$338,306
- Management Improvements: \$7,500
- Administration: \$48,989
- Operations: \$97,978

The WCHA has partnered with Green Street Housing, LLC for the redevelopment of Riverside Homes. The project will consist of the total renovation of the Riverside Homes complex and include the addition of the Mitchell Landing complex, an additional twenty-four (24) units of new affordable housing. WCHA will continue to renovate its Scattered Site public housing units with RAD funding.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership.**

The Wicomico County Housing Authority encourages residents of its public housing units to organize community groups to become more involved in housing management. Neighborhood crime watch groups have been formed and assist in ensuring the safety of residents is maintained. During the COVID-19 pandemic the WCHA held monthly virtual board meetings to communicate information to the public. The public and all program participants are encouraged to participate in these regular WCHA meetings. As the WCHA continues the phased Scattered Site renovations, they are encouraging the public

to attend any of the meetings that will be held to update the community on changes to the project schedules.

The Housing Authority offers residents the opportunity to participate in the Family Self-Sufficiency Program. The Housing Authority's Family Self-Sufficiency Program provides program participants an opportunity to develop plans with specific goals and objectives for self-sufficiency. The Program connects participants with case managers to assist participants to achieve their goals. Purchasing a home is one of the possible participant goals.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.**

Not applicable; the Wicomico County Housing Authority (WCHA) is designated as a “standard” performer by HUD.

**Discussion**

The Wicomico County Housing Authority is an important part of the City of Salisbury’s housing strategy, especially for extremely low-income households. The City of Salisbury recognizes the need for decent, safe, accessible, and affordable housing to address households affected by housing problems, severe housing problems and housing cost burdens. The City acknowledges that the important investment and redevelopment the Housing Authority continues throughout the Salisbury area to create attainable housing that is located near transportation, services, and employment while not excessively concentrating housing in one particular area of the City.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The three lower shore counties of Wicomico, Worcester and Somerset comprise the Homeless Alliance for the Lower Shore Continuum of Care (HALS CoC) which includes representation from local health departments, governments, nonprofit organizations, businesses and interested residents both with and without lived experience of homelessness.

The CoC applies for Federal funding each year through the Department of Housing and Urban Development's (HUD) Notice of Funding Opportunity (NOFO) competition.

The most recent NOFO competition, covering PY 2022, provided a total award of \$1,323,314 that funded 7 permanent supportive housing (PSH) programs plus the CoC planning grant. These PSH programs are administered by either the Somerset County Health Department (SCHD) or the Maryland Department of Health (MDH) and operate in all three counties.

The SCHD programs account for 5 of the 7 total programs and that funding totaled \$950,765 which served 142 clients (103 designated as chronically homeless) in 84 households.

The MDH programs account for the remaining 2 programs, with a funding amount of \$331,294 that served 58 clients (27 chronically homeless) in 31 households.

In addition to HUD funded housing assistance, the US Department of Veterans Affairs provides HUD-VASH assistance for veterans and their families on the Lower Shore.

In addition, the City of Salisbury provides 10 units of PSH for unsheltered, chronically homeless clients at a cost of \$108,679.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

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

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

- Wicomico County has contracted with City of Salisbury to provide a PATH staff person to conduct street outreach including encampments
- City of Salisbury receives ESG funds to provide street outreach
- Two day facilities offer meals, services and bathroom facilities
- Community Resource Days are scheduled to provide outreach, information, and referrals for

housing and services

- Faith based organizations provide outreach and referral for housing and services
- Veteran outreach through SSVF
- SOAR case manager conducts outreach
- Homeless ID Project
- Distribution of Resource Cards and Guides throughout the area
- Outreach provided at community events
- Annual PIT count
- Food pantries and soup kitchen outreach
- 24-hour general help hotline 211
- HALS CoC website

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

The City continues to participate in CoC meetings and applicable subcommittees.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

According to 2023 HIC data, the CoC had 294 emergency shelter beds and 29 transitional housing beds. Both operated at 94.74% participation rate. During 2024, the CoC emergency shelter beds and transitional housing beds available will remain the same. The CoC will continue to operate two (2) day shelters that offer meals, services, and bathroom facilities: HALO, 119 South Boulevard, Salisbury, MD and Joseph House, 812 Boundary Street, Salisbury, MD. The following services will remain available:

- Wicomico County Department of Social Services
- Wicomico County Health Department
- Rapid rehousing and homeless prevention through Diakonia, the Seton Center, and the City of Salisbury
- Catholic Charities - Seton Center
- Goodwill Industries
- HOPE
- Joseph House
- The Salvation Army
- Shore Transit
- Telemon Corporation
- Salisbury Urban Ministries

The CoC will continue to expand its permanent supportive housing programs that will result in additional

beds being made available at emergency shelter and transitional housing locations.

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

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

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

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

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

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

communication between publicly funded institutions and systems of care that could potentially discharge a client into homelessness and the housing/service providers.

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

## **Discussion**

The CoC has identified the following goals for PY 2024:

- Reduce the number of homeless individuals and families
- Reduce the number of chronically homeless individuals and families
- Reduce the number of first-time homeless individuals and families
- Reduce the length of time people experience homelessness
- Reduce the returns to homelessness
- Declare an end to veteran homelessness

The City of Salisbury does not intend to provide housing and supportive services for persons with HIV/AIDS and their families, we will rely on the local health service agencies who work with those individuals to provide those services.

The City does not intend to provide housing and supportive services to public housing residents, as those services are provided by the Wicomico County Housing Authority.

## **AP-75 Barriers to Affordable Housing – 91.220(j)**

### **Introduction:**

The City of Salisbury is in the process of updating its Comprehensive Plan. A component of the Comprehensive Plan will review public policies for housing availability discriminatory practices that either directly or disproportionately affect certain protected classes. The City completed an Analysis of Impediments to Fair Housing Choice concurrent with the preparation of the Five Year Consolidated Plan during this program year (PY 2024).

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.**

The City will continue to undertake the following actions to address the negative effects of public policies that serve as barriers to affordable housing:

- Review the City Zoning Ordinance for revisions
- Leverage its financial resources and apply for additional public and private housing funding

The City of Salisbury has allocated PY 2024 CDBG funds to the following activity to address barriers to affordable housing:

- Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seventeen (17) LMI households will receive assistance.
- Project SBY-2024-02: Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seven (7) LMI households will receive assistance.

### **Discussion:**

The City of Salisbury is committed to removing or reducing barriers to the development of affordable

housing throughout the City. To achieve this goal, the City of Salisbury plans to:

- Provide developers with incentives for the construction of affordable housing.
- Continue to waive single-family owner-occupied building permit fees for affordable housing.
- Assist in acquiring sites for affordable housing.
- Promote Federal and State financial assistance for affordable housing development.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Salisbury has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public, private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs.**

The primary obstacle to meeting the underserved needs in the City of Salisbury is the limited financial resources available to address the priorities identified in the Five Year Consolidated Plan and the lack of affordable housing. The City of Salisbury is not a HUD entitlement jurisdiction under the HOME program. Therefore, resources from HUD for housing activities are limited to CDBG funding. Under the PY 2024 CDBG Program the City will take the following actions:

- Continue to leverage its financial resources and apply for additional public and private funds.
- Continue to provide funds for new affordable housing.
- Continue its support and cooperation with the Continuum of Care.
- Continue to promote economic development.
- Continue to provide public safety improvements.
- Continue to remove slum and blighting conditions in the City.

### **Actions planned to foster and maintain affordable housing.**

The City of Salisbury will fund the following affordable housing projects with PY 2024 CDBG funds:

- Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seventeen (17) LMI households will receive assistance.
- Project SBY-2024-02: Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seven (7) LMI households will receive assistance.

The Wicomico Housing Authority will continue to fund the following activities to foster and maintain

affordable housing in the City of Salisbury:

- Continue to provide Housing Choice Vouchers and public housing units
- Continue to rehabilitate, make 504 improvements, and develop new housing units

### **Actions planned to reduce lead-based paint hazards.**

Per ACS and CHAS data, it is estimated that there are 1,136 (or 47% of) owner-occupied housing units and 4,319 (or 47% of) renter-occupied housing units built before 1980 and may contain a lead-based paint hazard. It is estimated that there are 1,074 (or 31% of) owner-occupied housing units and 110 (or 1% of) renter-occupied housing units built before 1980 that may contain a lead-based paint hazard with children present located in the City.

The City of Salisbury will continue to comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule) for the housing rehabilitations activities that will be funded with PY 2024 CDBG funds.

### **Actions planned to reduce the number of poverty-level families.**

Based on the 2018-2022 ACS data an estimated 23.5% of the City of Salisbury's residents lived in poverty, which is greater than the State of Maryland where 9.6% of residents lived in poverty. Female-headed households with children are particularly affected by poverty at 37.6%, and 25.6% of all youth under the age of 18 were living in poverty.

The City of Salisbury will fund the following activities that will reduce the number of poverty-level families with PY 2024 CDBG funds:

- Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seventeen (17) LMI households will receive assistance.
- Project SBY-2024-02: Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation will provide critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. It is estimated that seven (7) LMI households will receive assistance.

### **Actions planned to develop institutional structure.**

The City of Salisbury has a productive working relationship with many community partners in the implementation of the City's housing and community development projects. The Finance Department will coordinate activities among the public and private agencies and organizations in the City. This coordination will ensure that the goals and objectives stated in the PY 2024-2028 Five Year Consolidated Plan will be effectively addressed by more than one entity. The following entities will carry out the PY

2024 annual goals and objectives:

- City of Salisbury Finance Department – manages and administers the CDBG program.
- The Wicomico County Housing Authority – manages and administers Housing Choice Vouchers and public housing units.
- Homeless Alliance for the Lower Shore (HALS) Continuum of Care (CoC) Committee – coordinates homeless services and homeless prevention activities.
- Habitat for Humanity of Wicomico County – affordable housing provider.
- Salisbury Neighborhood Housing Services – affordable housing provider.

The City will continue to develop relationships that will assist the City to address its housing and community development needs especially collaborative relationships that provide additional financial resources and expertise that can be used to supplement existing services in the City.

**Actions planned to enhance coordination between public and private housing and social service agencies.**

The City of Salisbury is committed to continuing its participation and coordination with social service agencies, housing agencies, community and economic development agencies, county, federal, and state agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the City of Salisbury.

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

The City Finance Department staff provides help and assistance as needed to assist the public agencies that receive CDBG funding.

During the PY 2024 application period, the City received two (2) applications. One from Habitat for Humanity for critical home repairs and one from Salisbury Neighborhood Services for critical home repairs. Both applications were approved for funding.

**Discussion:**

The Finance Department has the primary responsibility for monitoring the City's Five Year Consolidated Plan and Annual Action Plan. The Department maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity. The Department has a monitoring process

that is focused on analyzing activities based on program performance, financial performance, and regulatory compliance. The accomplishments of the PY 2024 CDBG activities will be reported in the PY 2024 Consolidated Annual Performance and Evaluation Report (CAPER) and will be used as a basis for future funding decisions.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

The City of Salisbury will receive an allocation of CDBG funds in the amount of \$346,673 for PY 2024. The following CDBG funds are expected to be available during the program year and program specific requirements will be met:

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**Discussion:**

Under the PY 2024 CDBG Program, the City will receive a grant in the amount of \$346,673 and anticipates \$0 in program income. The City budgeted \$69,333 for General Administration for a total planning and administration cost of \$69,333 (20.00%). The balance of funds (\$277,340) will be allocated to two (2) housing rehabilitation activities which will principally benefit low- and moderate-income households in the amount of \$277,340 (100.00%).



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GANNETT

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**PROOF OF PUBLICATION**

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City Of Salisbury  
125 N Division ST  
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Salisbury MD 21801-5030

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WORCESTER

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SBY Salisbury Daily Times 01/05/2024

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**PUBLIC HEARING NOTICE  
CITY OF SALISBURY, MARYLAND  
PY 2024 COMMUNITY DEVELOPMENT BLOCK GRANT  
(CDBG) PROGRAM**

Notice is hereby given that the City of Salisbury, MD will hold a public hearing on Wednesday, January 24, 2024 at 5:30 p.m., in the Council Chambers, Salisbury Headquarters, 115 S. Division Street, Salisbury MD 21801. The Council Chambers are accessible to persons with mobility limitations. 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. Jo Ellen Bynum, Grants Manager, Finance Department, City of Salisbury, (410) 548-3110 x1125 or [jbynum@salisbury.md](mailto:jbynum@salisbury.md) to make those arrangements. For persons who have a hearing impairment, please contact 7-1-1 for TTY/TTD relay. Si es necesario hacer arreglos especiales para acomodar a cualquier residente para que pueda participar en la audiencia pública, incluidos los servicios de traducción, llame a la Sra. Jo Ellen Bynum, Gerente de Subvenciones, Departamento de Finanzas, Ciudad de Salisbury, (410) 548-3110 x1125 o [jbynum@salisbury.md](mailto:jbynum@salisbury.md), para hacer esos arreglos. The hearing will additionally be broadcast live on PAC-14 and then uploaded to YouTube for viewing.

The purpose of this public hearing is to gather information for the City's Five-Year Consolidated Plan for PY 2024-2028, the Annual Action Plan for 2024, 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 residents to offer their views on the housing, community and economic development, and fair housing needs in the City of Salisbury.

Based on the PY 2023 CDBG allocation, the City of Salisbury anticipates that it will receive a CDBG entitlement grant of approximately \$363,857 for PY 2024. In order to receive those funds, the City of Salisbury must prepare a One Year Annual Action Plan for the use of the CDBG funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Salisbury. In preparing its CDBG application, the City intends to afford residents, local agencies, and interested parties the opportunity to become involved in the planning process.

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 Ms. Jo Ellen Bynum, Grants Manager, Finance Department, City of Salisbury, 125 N. Division Street, #103, Salisbury, MD 21801. E-mail: [jbynum@salisbury.md](mailto:jbynum@salisbury.md) Phone: (410) 548-3110 x1125.

Randolph J. Taylor, Mayor  
City of Salisbury, MD  
1/5/24





City of Salisbury, Maryland  
 PY 2024 Community Development Block Grant (CDBG) Program  
 5-Year Consolidated Plan (2024–2028), 2024 Action Plan, Analysis of Impediments to Fair Housing Choice  
 1<sup>st</sup> Public Hearing – Sign-In Sheet

Salisbury Headquarters Council Chambers  
 Wednesday, January 24, 2024 – 5:30 p.m.

Name	Mailing Address	Phone Number	Email Address
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OK Hardin	428 Snow Hill Rd Salisbury, MD 21804	410.251.7123	<del>habitat for humanity wico</del> OKhardin@gmail.com
Kat Harting Scott Duncan	1006 E. Schumaker Mar Dr. Sbry 21804	410-749-2088	
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Sheri Ewing	908 W. Isabella St. Salisbury MD 21801	443-235-4255	sheri@wicomicohabitat.org

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Matt Obert			mobert@salisbury.md

**City of Salisbury**  
**Finance Department**  
**CDBG Public Hearing #1**  
**2024-2028 Consolidated Plan, Analysis of Impediments to Fair Housing Choice, PY 2024**  
**Action Plan**

**Meeting Minutes**  
**1/24/2024**

Ms. Jo Ellen Bynum, Grants Manager, convened the first Public Hearing for the City of Salisbury's 2024-2028 Consolidated Plan, Analysis of Impediments to Fair Housing Choice (AI) and PY 2024 Community Development Block Grant (CDBG) Action Plan at 5:30 p.m. on January 24, 2024.

Ms. Bynum welcomed everyone to the first public hearing for the 2024 CDBG Program Year, and stated that this hearing would allow applicants during the open round for PY 2024 CDBG funding to present their projects to the CDBG Review Committee and the general public. Ms. Bynum then followed with an explanation of the Consolidated Plan and AI development purposes. She stated the PY 2024 program year includes the development of a new five-year consolidated plan, the 2024 action plan, and a new analysis of impediments to Fair Housing choice or AI, and advised that these documents are required of entitlement communities, according to the regulations of the US Department of Housing and Urban Development, in order to be eligible for CDBG funds.

Ms. Bynum further described the CDBG program as a provider of annual grants on a formula basis to entitlement cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. She stated that in compliance with HUD regulations, the city must prepare a consolidated plan every five years. The needs and priorities identified in the consolidated plan are addressed annually through the annual action plan, which presents what specific activities the city will accomplish with CDBG and other funding sources to primarily benefit low- and moderate-income residents. She advised that in conjunction with the plan, the city is preparing an analysis of impediments to Fair Housing Choice, which identifies any impediments to Fair Housing Choice and what steps it will take to affirmatively further fair housing.

Ms. Bynum followed with a description of the resident survey underway and requested that attendees and those listening at home complete the confidential survey at [survey@wwwsurveymonkey.com](mailto:survey@wwwsurveymonkey.com). She also indicated the survey could be accessed via the city's website, [salisbury.md](http://salisbury.md) and that the survey would be live until Friday, February 16th, 2024.

Ms. Bynum followed with an outline of the draft Consolidated Plan, AI, and PY 2024 Action Plan schedule and indicated consultations with stakeholders would continue through Friday, March 1st, 2024. 2) Draft plans on public display March 1, 2024. 3) Second public hearing March 20, 2024 4) Draft plans will be off display April 2, 2024. 5) Draft plans presented to the City Council April 15, 2024. 6) Council approval April 22, 2024 7) May 15, 2024 Plans to be submitted to HUD via the IDIS platform. 8) July 1, 2024, the 2024 program start.

Ms. Bynum invited the representatives of the local nonprofit agencies who applied for 2024 CDBG funding to provide presentations on their respective projects and requested that they stay at the podium to field questions from the review committee members.

Ms. Bynum first invited Ms. Molly Hilligoss of Habitat for Humanity to come forward and begin her presentation

#### Habitat For Humanity Presentation: Molly Hilligoss and Sherry Ewing

Ms. Hilligoss began with the history and background of Habitat for Humanity's activities since 1987, explaining that the organization serves the community by building homes, communities, and hope. She described the need for their proposed housing rehabilitation project based upon the observation that more than half of the residents pay more than half their income on housing, many on fixed incomes. She expressed further concern that utility bills and insurance costs have increased, with cost of repairs skyrocketing. Historically they have completed over 105 critical home repairs; most of those happening, since 2013. Year to date, six months into the fiscal year, 22 have already been completed as compared to last year 17 completions for the entire fiscal year. She described an upswing in the number of applicants and indicated Habitat has a waiting list of over a hundred families in their service area.

Ms. Hilligoss identified the city of Salisbury with 18 families that have requested services. The families were referred to their agency by the Mac Center, by Tidal Health, nursing homes, and Chesapeake Housing Mission. She described their hard work in the Church Street neighborhood for families looking to become homeowners, and stated they have served 88 families with affordable home ownership.

Ms. Hilligoss listed other sources of funding for their critical home repair program as follows: USDA, DHCD community housing, the Maryland Department of Housing and Community Development with the community Investment tax credit program, local donations, and net sales from Habitat for Humanity Restore. She described typical repairs to include roofs repairs, and removing physical hazards for families to reduce health barriers and healthcare costs. Of particular focus is the agency's desire to help residents "age in place" and stated that for every family they serve with a critical home repair results in an \$80,000 a year savings in potential nursing home expenses.

On behalf of Habitat for Humanity, Ms. Hilligoss requested \$145,000 to serve up to 17 families and explained she will be working with a total budget of \$355,000 and stated that they raised the difference between the grant request and the needs through secured funding from the Tome Aging Well grant. The organization has additionally been awarded by DHCD Secretary Jake Day another \$50,000 in tax credits through the community investment tax credit program. These tax credits allow donors to receive 50% of their donation as a Maryland tax credit, providing one hundred thousand dollars to this project.

#### Q&A from Review Committee to Habitat for Humanity

Is mold remediation included? - Ms. Hilligoss stated this is one of the first concerns addressed particularly as 30% of their applicants require a new roof and the leaking has potentially caused

mold issues. She indicated they hire licenses contractors to address these situations as well as lead paint. To assist with unexpected costs, they build in a 10% overage to cover.

If an applicant has applied and qualifies but you run out of funds, do you maintain a waiting list or must families reapply? – Ms. Hilligoss stated they plan to leverage the CDBG grant funds with other monies in order to serve all of the qualified applicants.

How do you determine the order of assistance? By date of application or by the critical nature of the repair? – Ms. Ewing answered that typically assistance is offered by date of application but critical repairs are pushed to the top of the list

If one of the 17 currently identified recipients is ultimately unable to qualify due to a change in circumstances, do you have systems in place to acquire other qualified applicants? – Ms. Ewing indicated this will not be an issue as they all ready have a total of 100 applicants in various stages of the process

Do you have sufficient contractors to complete rehabilitations in a timely manner? Ms. Ewing answered that they have relationships with a number of contractors who requested to be put on their list for homeowners to contact to receive estimates

Who develops the scope of work for your projects? – Ms. Ewing answered the agency and the contractor develop the scope of work with some input from homeowner as well. If the list of repairs exceeds CDBG funds then they will utilize other sources mentioned above to supplement and/or refer to Salisbury Neighborhood Housing to process a Special Loan application.

What is the timeline for the matching funds you have indicated will be provided? Do the timeline of these grants and the CDBG program mesh well together? Ms. Hilligoss indicated the programs will blend together well with fund availability being during the same time period.

Are your contractors vetted? Ms. Hilligoss responded the contractors used are licensed and insured, as well as Federal and State debarment checks are performed

### Salisbury Neighborhood Housing Services (SNHS) Presentation – Cheryl Meadows and Jane Hoy

Ms. Meadows opened with a brief history of SNHS, explaining that they are a chartered member of Neighbor Works America founded in this aera in 1994. The mission of SNHS is to increase home ownership and cultivate sustainable neighborhoods. This mission is accomplished through services such as HUD certified counseling, home buyer education, individual credit and budget counseling, foreclosure prevention, reverse mortgage counseling. Additionally lending programs are offered for down payment and closing cost assistance and housing rehabilitation. Sources include the agency's revolving loan fund and the State Special Loans Programs. Lastly, SNHS also acts as a developer within the City of Salisbury, focusing on acquisition rehab and a limited number of new housing construction through a partnership with Parkside High School.

Ms. Meadows explained SNHS is proposing a City-wide housing rehabilitation program focusing on ensuring safe, sanitary housing be made available to low- and moderate-income families, offering 100% low-mod direct benefit. She expressed that currently they envision serving seven households with seventeen individual beneficiaries utilizing the projected amount

of CDBG funding available. Average grant is expected to be \$20,000 per home to mitigate safety hazards and code violations. Grants will be recorded as a 5-year forgivable loan with a 20% payback step down per year. After year 5, the conditional grant is fully forgiven. When possible, the CDBG funds will be leveraged with the SNHS revolving loan funds, the Maryland Housing Rehabilitation loan funds, and the Lead Hazard Safety grant and loan program. Ms. Meadows requested \$150,000 for the project with \$135,000 allocated to direct assistance and 10% for program administration which includes inspections, work write-ups, progress reports and appraisals when needed, lien recording, wire transfer fees, and staff time.

Ms. Meadows turned the presentation over to Jane Hoy, the SNHS Grants and Loans Manager. Ms. Hoy explained the general application and rehab process, starting with the acceptance of referrals from other agencies. The applicants on the waiting list will come in for application assistance and document preparation, followed by a visit to the home to assess the condition and needs. The agency will then sit down with the homeowner to prioritize the list of needs. A contractor is next sent to the property to develop a work write-up which is covered with the homeowner. The homeowner is given a list of contractors to obtain quotes and then selects the contractor from one of at least 3 quotes that have been obtained; other contractors outside of the list may be solicited by the owner if desired. Following contractor selection, a contract is signed and the agency issues a proceed order. Draw inspections are performed by the SNHS contracted inspector to ensure work is performed to code. Ms. Hoy additionally visits the jobsite to follow up on quality of work and answer any questions from the homeowner. At the conclusion of the project a work completion certificate is signed by the homeowner prior to the contractor receiving the final draw.

Ms. Meadows and Ms. Hilligoss both expressed difficulties encountered in obtaining three bids for each project and asked if documenting effort will be sufficient as some of the State programs allow. Ms. Bynum explained that the HUD regulations are different but the City will be exploring ways to alleviate this concern, however, ultimately the City must comply with the HUD regulations.

Ms. Bynum opened the floor for questions.

#### Q&A from Review Committee to SNHS

Are all 7 applicants currently pre-qualified? – Five of the seven have provided all documents to verify qualification and the two remaining households are elderly on fixed income so anticipate no problem qualifying. Two households are currently obtaining estimates.

Have you ever had a situation where a family was displaced during the rehab work? – One relocation was required due to lead abatement and a lead hazards reduction grant was utilized for the work and the costs of relocation.

At what point in the process do you perform an inspection? – Initial inspection is done after the applicant has qualified and the final inspection is done at the end of the project.

Is the cost to obtain estimates included in your administration cost calculations? – No. We typically pay that upfront.

Are the current potential income qualified CDBG recipients also qualified to receive rehab loans from your revolving fund? One applicant is eligible although did not qualify for the State rehab loan program

If any of your waiting list applicants ultimately cannot qualify what is the plan to obtain a replacement? Clients are continuously applying and we have more applicants than funding; do not anticipate any issue with finding additional recipients. The State Special Loans program is always there but the process is cumbersome and the State ran into a personnel shortage and loan processing slowed.

Do homeowners in your program make the final contractor selection? – Yes.

Ms. Bynum concluded the Review Board Q&A and opened the floor to the attendees from the public to comment on anything concerning housing, community and economic development needs of the City, and barriers to Fair Housing.

#### Public Comments:

Molly Hilligoss from Habitat for Humanity stated she would like to add she had met with the new Mayor to brainstorm additional ways to fund replacement roofs throughout the City. Additionally, she advised she has started the process of obtaining more public input in preparation of accessing more programs such as the State of Maryland Uplift Program. She expressed that there are a lot of needs out there but people may not know how to access the help that is available.

Oak Hardin asked if additional funds could be allocated in case of cost overruns on the housing rehabs. Ms. Bynum advised that the funding available is limited to the HUD PY24 allocation which has not yet been announced. Mr. Hardin followed up asking if this might mean a reduction in the number of families assisted and Ms. Bynum answered affirmatively that the numbers given by the applicant agencies are estimates but rehab costs will ultimately determine the number of projects completed.

This was followed by an explanation of Federal vs. State fiscal years vs. City budget year.

Ms. Bynum thanked all attendees and listeners and requested comments be addressed to her either via mail to the office located in the City of Salisbury, Finance Dept., 125 N. Division Street, Suite 103, Salisbury, MD 21801, or be e-mailed to her, at [jbynum@salisbury.md](mailto:jbynum@salisbury.md).

Ms. Bynum stated this concluded the Public Hearing on the 2024-2025 Consolidated Plan, AI, and PY2024 Action Plan CDBG Action Plan. She adjourned the public hearing at 6:25 p.m.

**PROOF OF PUBLICATION**

CITY OF SALISBURY  
City Of Salisbury  
125 N Division ST  
Room 200  
Salisbury MD 21801-5030

STATE OF MARYLAND, COUNTIES OF WICOMICO &  
WORCESTER

The below stated newspapers that are generally circulated in the State of Maryland, Counties of Wicomico and Worcester, printed and published and personal knowledge of the facts herein state and that the notice hereto annexed was Published in said newspapers in the issues dated on:

SBY Salisbury Daily Times 03/01/2024

and that the fees charged are legal.  
Sworn to and subscribed before on 03/01/2024

PUBLIC HEARING NOTICE  
CITY OF SALISBURY, MARYLAND  
PY 2024 COMMUNITY DEVELOPMENT BLOCK GRANT  
(CDBG) PROGRAM  
DRAFT DISPLAY OF THE ANALYSIS OF IMPEDI-  
MENTS TO FAIR HOUSING CHOICE, PY 2023-2028  
CONSOLIDATED PLAN, AND PY 2024 ANNUAL ACTION  
PLAN

Notice is hereby given that the City of Salisbury, MD will hold a public hearing on Wednesday, March 20, 2024 at 5:30 PM, in the Council Chambers, Salisbury Headquarters, 125 S. Division Street, Salisbury, MD 21801. The Council Chambers are accessible to persons with mobility limitations. 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. Jo Ellen Bynum, Grants Manager, Finance Department, City of Salisbury, (410) 548-3110 x1125 or [jbynum@salisbury.md](mailto:jbynum@salisbury.md) to make those arrangements. For persons who have a hearing impairment, please contact 7-1-1 for TTY/TTD relay. Si es necesario hacer arreglos especiales para acomodar a cualquier residente para que pueda participar en la audiencia pública, incluidos los servicios de traducción, llame a la Sra. Jo Ellen Bynum, Gerente de Subvenciones, Departamento de Finanzas, Ciudad de Salisbury, (410) 548-3110 x1125 o [jbynum@salisbury.md](mailto:jbynum@salisbury.md), para hacer esos arreglos.

The hearing will additionally be broadcast live on PAC-14 and then uploaded to You Tube for future viewing.

The purpose of this public hearing is to present the draft Analysis of Impediments to Fair Housing Choice, draft PY 2024-2028 Consolidated Plan, and draft PY 2024 Annual Action Plan. The City of Salisbury estimates that it will receive a Federal Community Development Block Grant (CDBG) allocation from the U.S. Department of Housing and Urban Development (HUD) in the amount of \$363,857 for PY 2024. The City proposes to fund the following activities: Habitat for Humanity of Wicomico County - Critical Home Repairs in the amount of \$145,543; Salisbury Neighborhood Housing Services - Owner-Occupied Housing Rehabilitation in the amount of \$145,543; and CDBG Program Administration in the amount of \$72,771. The City has not yet received its PY 2024 allocation from HUD. Once the City receives its allocation, the actual activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

At the public hearing on March 20, 2024, the Grants Manager will discuss the development of the plans, as well as the needs and goals identified in the plan. It will also include a report on the status of the previously funded CDBG projects that are currently open. This hearing will provide residents with an opportunity to comment on all three documents and provide their views on the low- and moderate-income needs of the City of Salisbury. All interested parties are encouraged to attend and provide input.

In order to obtain the views of residents, public agencies and other interested parties, the City has placed the Analysis of Impediments to Fair Housing Choice, PY 2024-2028 Consolidated Plan, and PY 2024 Annual Action Plan on display for 30 days beginning Friday, March 1, 2024 and ending on Tuesday, April 2, 2024, at the following locations: <https://salisbury.md/departments/housing-community-development> under the Community Development section and at the City of Salisbury Finance Office - 125 N. Division Street, Salisbury, MD 21801.

This document will be available to the public during normal hours of operation for a period of thirty (30) days until Tuesday, April 2, 2024, after which time the Analysis of Impediments to Fair Housing Choice, PY 2024-2028 Consolidated Plan, and PY 2024 Annual Action Plan will be submitted to City Council for approval.

Written or oral comments may be directed to Ms. Jo Ellen Bynum, Grants Manager, Finance Department, City of Salisbury, 125 N. Division Street, #103, Salisbury, MD 21801. E-mail: [jbynum@salisbury.md](mailto:jbynum@salisbury.md) Phone: (410) 548-3110 x1125.

Randolph J. Taylor, Mayor  
City of Salisbury, MD  
03/01/2024

Legal Clerk

*[Handwritten signature]*  
*[Handwritten signature: Keegan Moran]*

Notary, State of WI, County of Brown

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City of Salisbury, Maryland  
PY 2024 Community Development Block Grant (CDBG) Program  
5-Year Consolidated Plan (2024-2028), 2024 Action Plan, Analysis of Impediments to Fair Housing Choice  
2nd Public Hearing – Sign-In Sheet

Salisbury Headquarters Council Chambers  
Wednesday, March 20, 2024 – 5:30 p.m.

Name	Mailing Address	Phone Number	Email Address
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Darryl L. Hillig	1009 E Church St	443-754-3012	Cibsonrod3@gmail.com
Cheryl Meadows	SNHS 560 Riverside Drive		
Jane Hay	SNHS 560 Riverside Drive		
Jane Yanakau/NAACP	604 Forest Drive		jane@yanakau.com

Name	Mailing Address	Phone Number	Email Address
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Olga Butar	125 N DIVISION ST	410 548 3110	obutar@salisbury.md

**City of Salisbury  
Finance Department  
CDBG Public Hearing #2  
2024-2028 Consolidated Plan, Analysis of Impediments to Fair Housing Choice, PY 2024  
Action Plan**

**Meeting Minutes  
3/20/2024**

Ms. Jo Ellen Bynum, Grants Manager, convened the second Public Hearing for the City of Salisbury's 2024-2028 Consolidated Plan, Analysis of Impediments to Fair Housing Choice (AI) and PY 2024 Community Development Block Grant (CDBG) Action Plan at 5:30 p.m. on March 20, 2024.

Ms. Bynum welcomed everyone to the second public hearing for the 2024 CDBG Program Year, and explained that the planning process includes the development of a new

5-year Consolidated Plan, the 2024 Action Plan, and a new

Analysis of Impediments to Fair Housing Choice (or AI).

She outlined that these are documents that all entitlement communities are required to

produce according to the regulations of the U.S. Dept. of Housing and

Urban Development in order to be eligible for CDBG funds.

Ms. Bynum informed attendees that Urban Design Ventures, a consultant group from Homestead, PA assisted with the development of the plans.

Ms. Bynum provided an overview of the goals and strategies

outlined in the new Consolidated Plan prepared for the

period of PY 2024, beginning July 1, 2024, through PY 2028, ending

June 30, 2028. She explained the Consolidated Plan is a strategic plan to implement federal programs for housing and community development activities

within the City of Salisbury that will principally benefit low- and

moderate-income individuals. She further stated that 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. Bynum described the Consolidated Plan as establishing the current needs identified in the City of Salisbury, and proposing goals and specific initiatives the City may undertake to address these needs by encouraging the development of decent housing, promoting a suitable living environment, and expanding economic opportunities. She expressed 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. Bynum described the process as being implemented through a series of public and stake holder meetings, surveys, statistical data, and reviews of previous community development plans. The purpose was identified as designed to serve as a consolidated planning document, an application for CDBG funds, and a strategic plan for the City of Salisbury.

Ms. Bynum listed the following six (6) strategies and goals intended to address the priority needs in the City as proposed in the City of Salisbury's PY 2024-2028 Consolidated Plan:

1.Housing Strategy Priority Need: There is a need for decent, safe, accessible, and affordable housing.

Goals:

- HS-1 – Homeownership – Increase the supply of owner-occupied housing units through housing counseling and down payment/ closing cost assistance.
- HS-2 – Housing Construction – Encourage the construction of new accessible and affordable housing units in the City for owners and renters.
- HS-3 – Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs and handicap accessibility.

2. Homeless Strategy - Priority Need: There is a need for housing and supportive services for the homeless, those at risk of homelessness, and victims of domestic violence.

Goals:

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

3. Other Special Needs Strategy – Priority Need: There is a need for services and facilities for persons with special needs.

Goals:

- SN-1 Services/Facilities – Support supportive service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol/drug dependency, and persons with other special needs.

4. 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 recreational programs.
- CD-3 Connectivity – Improve connectivity within the City and to surrounding communities through physical, visual, transportation, and accessibility improvements.
- CD-4 Clearance/Demolition – Address and eliminate slum and blighting conditions throughout the City.

5. 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.

6. 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.

The Consolidated Plan document for PY 2024–2028 includes the 2024 Action Plan, which outlines the projects which the City intends to fund with its 2024 CDBG allocation. The City estimates that its CDBG award amount for PY 2024 will be \$363,857.

Ms. Bynum provided the following information on the three projects to be funded with the 2024 CDBG allocation:

Project #1:

Project Name:

Habitat for Humanity of Wicomico County – Critical Home Repairs

Target Area: City-wide Low-Mod

Goal Supported: HS-3 – Housing Rehabilitation

Need Addressed: Housing Need

CDBG Funding Amount: \$145,543 \*estimate

Project Description: Critical home repairs for low- and moderate-income owner-occupied housing units

Target Completion Date: 6/30/2025

Location: City-Wide

Estimated Beneficiaries: Seventeen (17) Low-Mod Income Households

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

Project #2:

Project Name: Salisbury Neighborhood Housing Services – Owner Occupied Housing Rehabilitation

Target Area: Citywide Low-Mod

Goal Supported: HS – 3 Housing Rehabilitation

Need Addressed: Housing Need

CDBG Funding Amount: \$145,543 \*estimate

Project Description: Critical Home Repairs for low- and moderate-income owner-occupied housing units

Target Completion Date: 6/30/2025

Location: City-wide

Estimated Beneficiaries: Seven (7) LMI Households

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 Need

CDBG Funding Amount: \$72,771 \*estimate

Project Description: Provide management and oversight of the City's CDBG program.

Target Completion Date: 6/30/2025

Estimated Beneficiaries: 30,570 persons (City of Salisbury population)

Location:

Finance Department

City of Salisbury

125 N. Division Street #103

Salisbury, Maryland 21801

Ms. Bynum explained that as of the hearing date the City had not received notification from HUD as to the

amount of its allocation for PY 2024. She advised that the final allocations to the outlined

projects will be determined upon the City's notification by HUD of the

resources allotted for PY 2024. 20% of the official

allocation will be assigned to Program Administration and the

remaining 80% is to be split evenly between the two housing

rehabilitation programs.

Ms. Bynum next provided an overview of the second document that the City must complete every 5 years, which is the

Analysis of Impediments to Fair Housing Choice (or AI), which is updated in conjunction with the Consolidated Plan.

Following is Ms. Bynum's overview of the City's 2024 AI:

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 address those impediments. The 2024 AI will be submitted in concurrence with the submission of the City's 2024-2028 Consolidated Plan 2024-2028 to bring the two planning documents into sequence.

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.

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. Bynum listed the following impediments, and their assigned goals and strategies to address each impediment laid out in the City of Salisbury's PY 2024-2028 Analysis of Impediments to Fair

Housing Choice:

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

There is a need to improve the knowledge and understanding concerning the rights and responsibilities of individuals, families, members of the protected classes, landlords, real estate professionals, and public officials under the Fair Housing Act (FHA).

**Goal:** Improve the public's knowledge and awareness 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: Educate residents, realtors, bankers, housing providers, other real estate professionals, policy makers, and municipal staff of their responsibilities under the fair housing and related statutes, regulations, and executive orders.

1-B: Support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination.

1-C: Identify the language and communication needs of Limited English Proficiency (LEP) persons to provide the specific language assistance that is required.

### **Impediment 2: Need for Affordable Housing**

In the City of Salisbury one out of every two (52%) renter households is paying over 30% of their monthly incomes on housing costs; one out of every four (24%) owner households with a mortgage is paying over 30% of their monthly income on housing costs; and one out of every six

(16%) owner households without a mortgage is spending over 30% of their monthly income on housing costs.

**Goal:** Increase the supply of decent, safe, and sanitary housing that is affordable and accessible through the new construction and rehabilitation of various types of housing, especially 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:** Support and encourage private developers and nonprofit housing providers to create, through construction or rehabilitation, affordable mixed-income housing.

**2-B:** Support and encourage the rehabilitation of existing renter-occupied and owner-occupied housing units in the City for households below 80% AMI.

**2-C:** Support homebuyer education, training programs, and closing cost/down payment assistance to increase the number of owner-occupied housing units; especially in response to HMDA data discrimination patterns to support higher loan to value ratios for minority homebuyers.

**2-D:** Support tenant education and maintenance training programs to encourage and support healthy rental units.

**2-E:** Encourage organizations serving the LMI community to develop relationships with landlords to expand the supply of affordable rental housing units.

**2-F:** Encourage affirmative marketing procedures to attract protected classes that are least likely to apply for new affordable housing opportunities.

### **Impediment 3: 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:** Promote the need for accessible and visitable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons with disabilities.

**3-B:** Provide financial assistance for accessibility improvements to owner-occupied housing units to enable seniors and persons with disabilities to remain in their homes.

**3-C:** Promote and encourage the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so the units are accessible to tenants.

#### **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions to affirmatively further 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 that adopt model fair housing zoning provisions including reasonable accommodations, transit-oriented development, and regional cooperation.

**4-B:** Develop incentives to encourage developers and housing providers to offer more affordable housing options in the City.

**4-C:** Encourage LMI, minority, and protected class resident participation in the various City Boards and Commissions.

### **Impediment 5: Regional Approach to Fair Housing**

There is a need for a regional collaborative approach to affirmatively further fair housing in the area.

Goal: Form a regional cooperative fair housing consortium to affirmatively further fair housing in the area.

Strategies: In order to meet this goal, the following actions should be undertaken:

5-A: Form a regional fair housing partnership with existing organizations to encourage fair housing choice throughout the area, fair housing activities, and projects.

5-B: Maintain a regional database of decent, safe, and sanitary housing that is affordable and accessible for households below 80% of AMI.

5-C: Work collaboratively with affordable housing developers and providers to ensure affirmative fair marketing plans and deconcentration policies are created and implemented.

5-D: Support the Wicomico County Housing Authority to affirmatively further fair housing.

Ms. Bynum concluded the overview of the City's Analysis of Impediments to Fair Housing Choice and explained 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 may be used to make modifications based on events and activities in the community during that time period.

Ms. Bynum advised that both 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. Bynum began the portion of the hearing dedicated to providing a status update on the open CDBG projects and those that concluded within the last year. Following is the summary provided:

In PY 2020, the City received COVID relief allocations under the CDBG CV1 and CDBG CV3 programs

#### CDBG-CV1 Projects

City of Salisbury – Translation Services for Critical COVID-19 Information / Updates. Funding was provided for the translation and printing of COVID-

19 health and safety informational materials in other languages and/or sign language interpretation services for verbal public presentations as needed. Due to the slowdown of COVID related need this project has concluded.

City of Salisbury – COVID-19 Critical Need Supplies for Low-Mod Income Residents. Types of items provided included Food, PPE, Hand Sanitizer, and Antibacterial Soap. Due to the post-pandemic reduction in need for these supplies this project has concluded

### CDBG-CV3 Projects

Salisbury Neighborhood Housing Services – COVID-19 Rental / Mortgage Assistance Program. This project has ended as applicants are no longer able to document a COVID related loss of income now that we are post-pandemic. A total of 17 households were assisted through this program.

In PY 2021 the following projects were funded through CDBG:

Salisbury Neighborhood Housing Services – Homebuyer Assistance Grants.

This project is underway; 6 households have been assisted to date.

City of Salisbury –Truitt Street Community Center – Rehabilitation / Expansion. The exterior build of the Community Center was completed in

January 2023. The City is currently in process of completing the interior build-out and has executed contracts for the plumbing, electrical, HVAC, concrete flooring, insulation, drywall, and framing. The flooring and outdoor plumbing is complete, electrical and HVAC work scheduled to begin within the next two weeks.

In PY 2022 the following projects were funded through CDBG:

Waterside Park Improvements

Parking lot installation and stormwater improvements were completed in October 2023 utilizing 2019 Community Parks &

Playgrounds funding. The environmental review for the

installation of restrooms and a pavilion will be complete in 6 weeks. This project will enter the contractor procurement process upon release of funds.

In PY 2023 the following projects were funded through CDBG:

Low-Mod Sidewalk Construction and Pedestrian Improvements

This project will provide funds to continue the construction of sidewalks and/or ADA accessibility ramps, crosswalks, and signal lamps in low to moderate income neighborhoods where none currently exist. The environmental review for this project will be complete in 6 weeks and the project will enter into the procurement phase upon release of funds.

City of Salisbury Homeless Services Intensive Case Manager

The City's Department of Housing & Community Development secured other funding for homeless case management, eliminating the need for the CDBG allocation. An action plan amendment will be executed to reallocate this funding to another qualified project.

Anne Street Village Construction/Rehab

The City's Department of Housing & Community Development completed construction of the Anne Street facilities utilizing other funding sources, eliminating the need for the CDBG funding allocation. An action plan amendment will be executed to reallocate this funding to another qualified project.

Following the status report, Ms. Bynum opened the floor for comments from the public concerning the community development needs of the City of Salisbury.

Following is the list of speakers and comments received:

Molly Hilligoss, Habitat for Humanity

Ms. Hilligoss expressed the critical need for the home repair funding requested by Habitat for Humanity as her discussions of mortgage lenders has revealed that 117 Salisbury households applied for home improvement loans in 2022, with only 10 applicants being approved. Many of these were older adults on fixed income. Ms. Hilligoss stated she currently has 25 applicants needing assistance in the 21801 zip code. Ms. Hilligoss recommended the formation of a housing task force designed to address these as well as other housing needs and recommended the City apply to be a HOME entitlement jurisdiction. Ms. Hilligoss in closing asked the City to consider allocating additional monies to down payment and settlement cost assistance.

James Yanakawa, NAACP

Mr. Yanakawa presented a detailed outline of the uses of the HOME program and expressed support for the City exploring becoming an entitlement jurisdiction under this program as it can provide assistance with buying and rehabilitation affordable housing for rental or home ownership and provide direct rental assistance to low-income persons. Mr. Yanakawa outlined the disparity between the racial breakdown of home improvement loan approvals and presented statistics from the AI showing that only 40% of home loan applications submitted by black homeowners were approved, 45% of Hispanic applicants were approved, and Asians the smallest demographic had an 80% approval rate. He stated that FHA, RHS, and conventional loans show similar approval rates.

*Gurney York*

Mr. York expressed that he has sought assistance from Habitat for Humanity in the past for housing repairs as he is on a fixed income and his homeowner's insurance did not cover some damage to his home. He also expressed concern with the ability of seniors to perform maintenance on their homes to maintain code compliance, including lawn mowing. Mr. York also stated that there is a lack of parking on Church Street in his neighborhood.

Cheryl Meadows, SNHS

Ms. Meadows voiced the concern that some of the housing funding programs could be listed as impediments themselves due to regulatory restrictions from HUD and the State. She identified the need for 3 bids as one difficulty as well as the lack of funding to fully rehabilitate a home in need of major renovations.

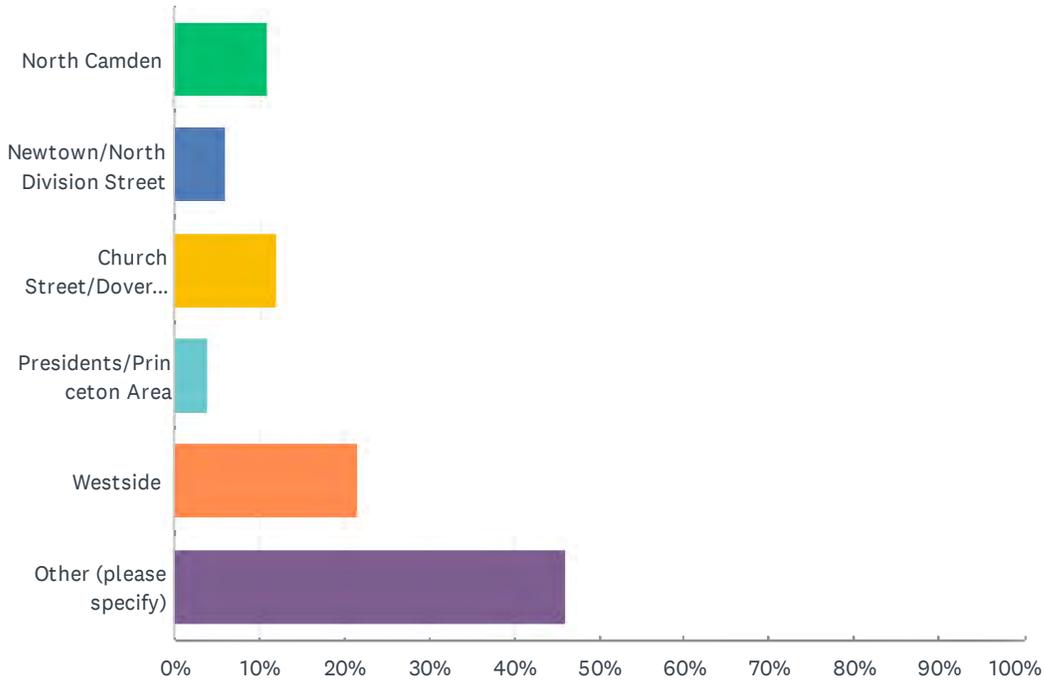
Ms. Bynum concluded the meeting by thanking everyone for their attendance and participation and asked for additional comments to be submitted to her by calling 667-264-0915 or via email at [jbynum@salisbury.md](mailto:jbynum@salisbury.md). The meeting was subsequently adjourned at 6:13 p.m.

# Q1 What street do you live on in the City of Salisbury?

Answered: 415 Skipped: 24

## Q2 What neighborhood do you live in in Salisbury?

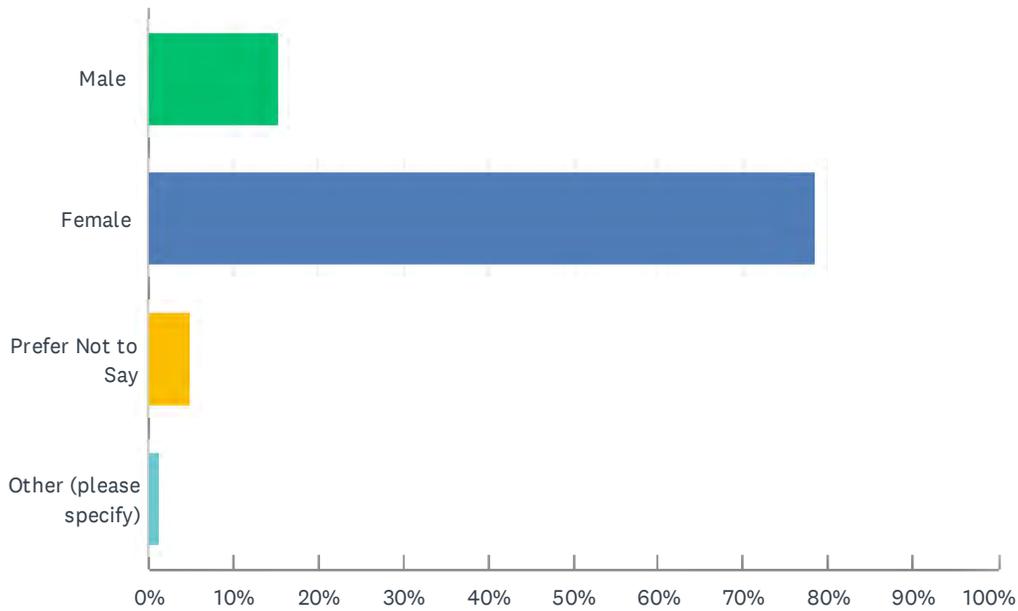
Answered: 424 Skipped: 15



ANSWER CHOICES	RESPONSES	
North Camden	10.85%	46
Newtown/North Division Street	5.90%	25
Church Street/Doverdale	12.03%	51
Presidents/Princeton Area	3.77%	16
Westside	21.46%	91
Other (please specify)	45.99%	195
<b>TOTAL</b>		<b>424</b>

### Q3 What is your gender?

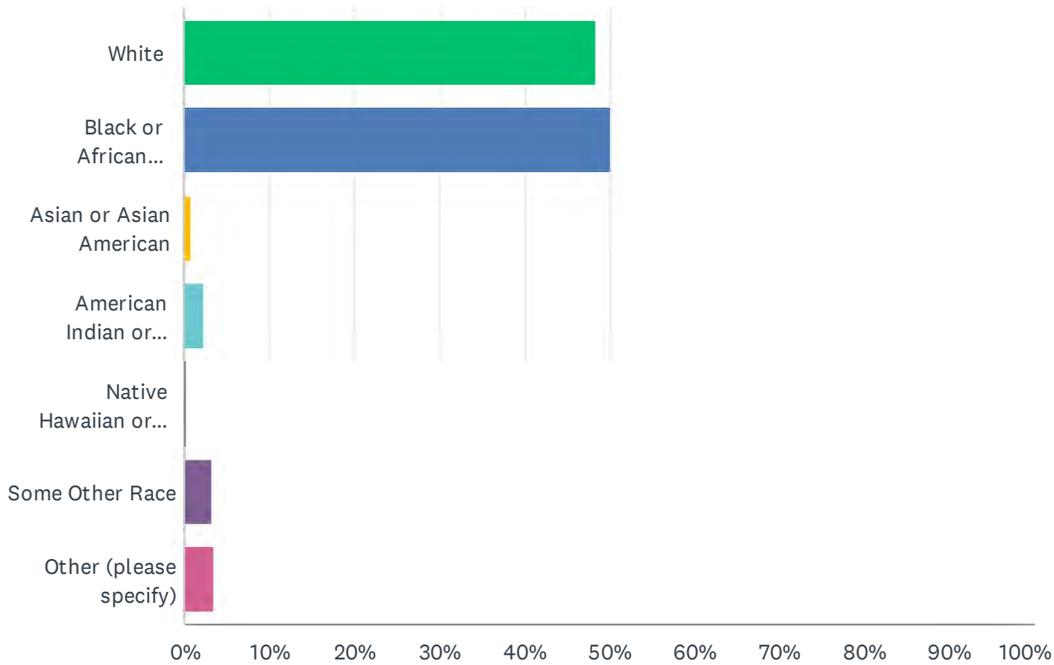
Answered: 435 Skipped: 4



ANSWER CHOICES	RESPONSES	
Male	15.40%	67
Female	78.39%	341
Prefer Not to Say	4.83%	21
Other (please specify)	1.38%	6
TOTAL		435

### Q4 What is your race? Please choose all that apply.

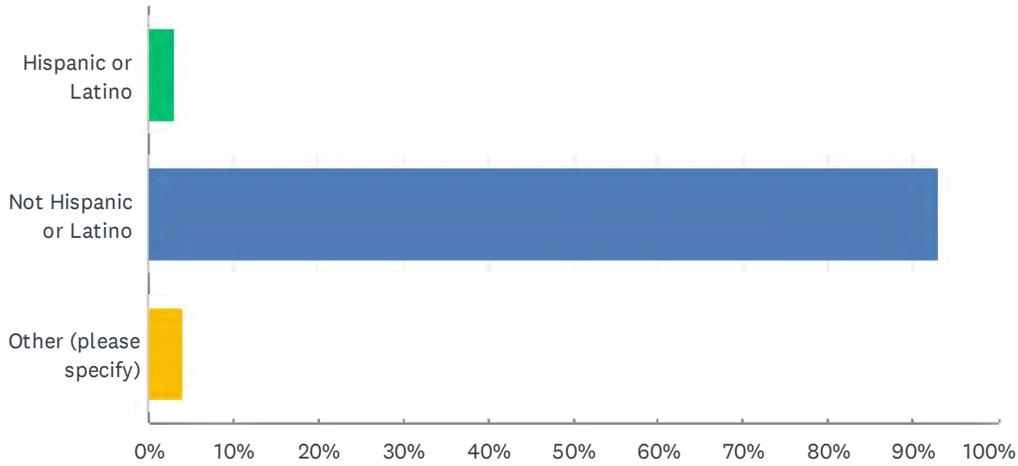
Answered: 433 Skipped: 6



ANSWER CHOICES	RESPONSES	
White	48.50%	210
Black or African American	50.12%	217
Asian or Asian American	0.92%	4
American Indian or Alaska Native	2.31%	10
Native Hawaiian or other Pacific Islander	0.00%	0
Some Other Race	3.23%	14
Other (please specify)	3.46%	15
Total Respondents: 433		

## Q5 What is your Ethnicity?

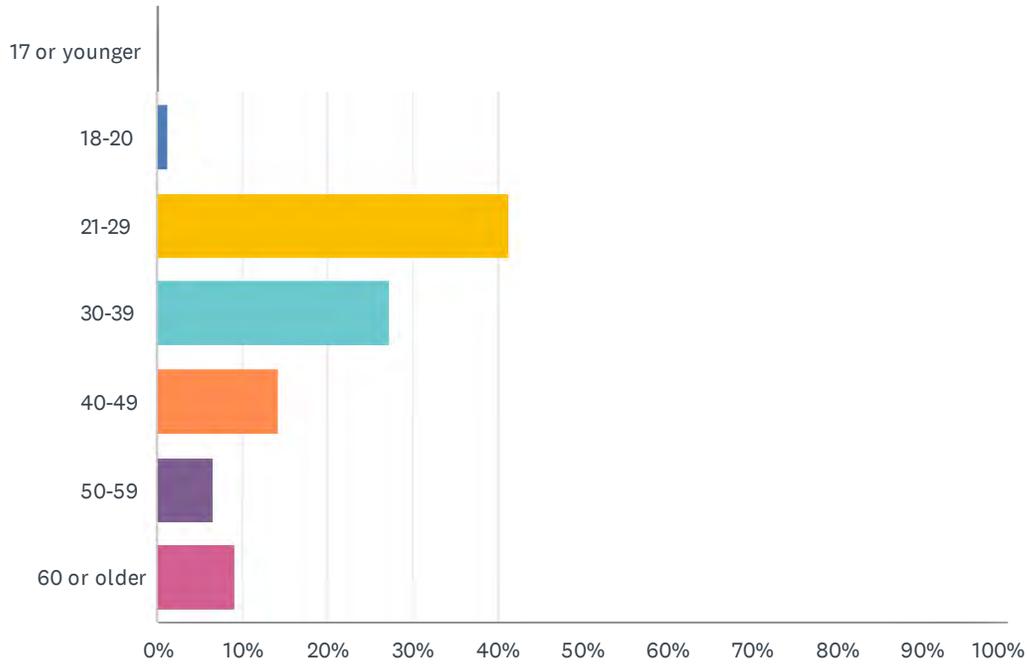
Answered: 427 Skipped: 12



ANSWER CHOICES	RESPONSES	
Hispanic or Latino	3.04%	13
Not Hispanic or Latino	92.97%	397
Other (please specify)	3.98%	17
<b>TOTAL</b>		<b>427</b>

## Q6 What is your age group?

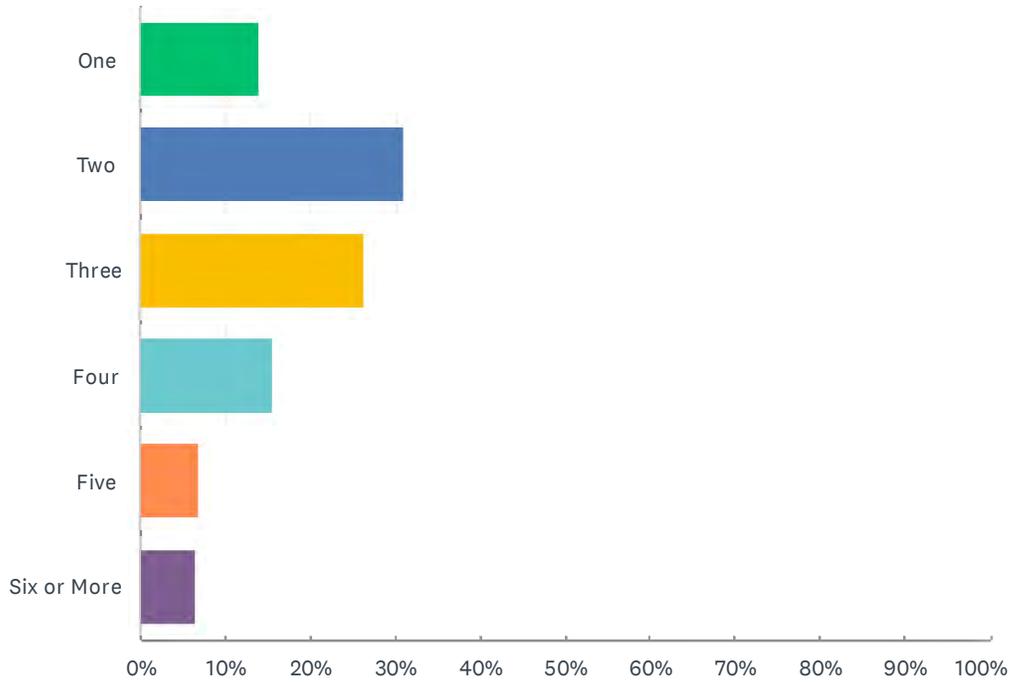
Answered: 436 Skipped: 3



ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-20	1.38%	6
21-29	41.28%	180
30-39	27.29%	119
40-49	14.22%	62
50-59	6.65%	29
60 or older	9.17%	40
TOTAL		436

## Q7 How many people are living in your household?

Answered: 433 Skipped: 6

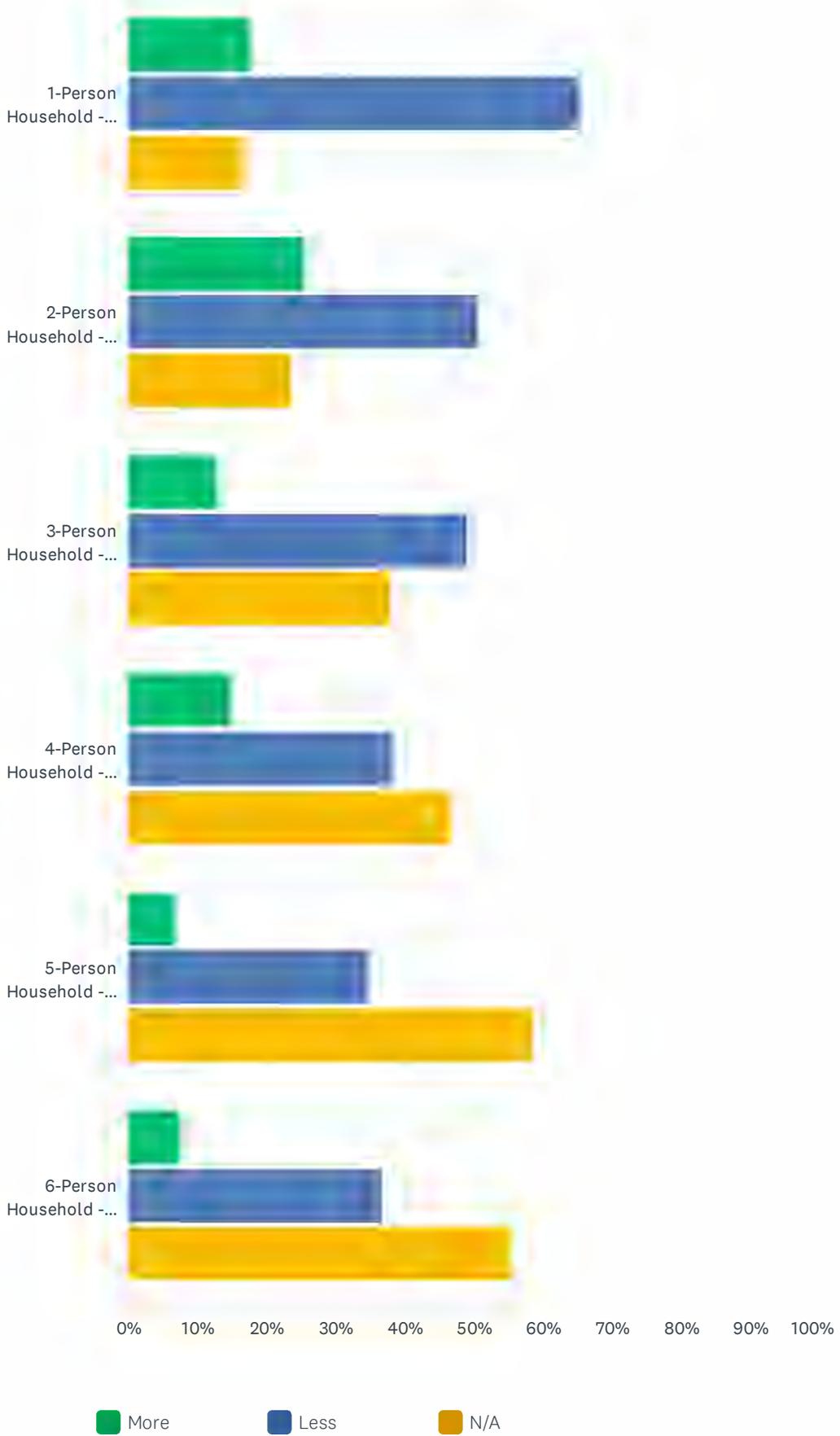


ANSWER CHOICES	RESPONSES	
One	13.86%	60
Two	30.95%	134
Three	26.33%	114
Four	15.47%	67
Five	6.93%	30
Six or More	6.47%	28
<b>TOTAL</b>		<b>433</b>

**Q8 Based on the number of persons living in your household, mark whether your household income is more or less than the listed income:**

Answered: 430 Skipped: 9

City of Salisbury, MD CONFIDENTIAL RESIDENT QUESTIONNAIRE PY 2024-2028 Five Year Consolidated Plan, PY 2024 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice



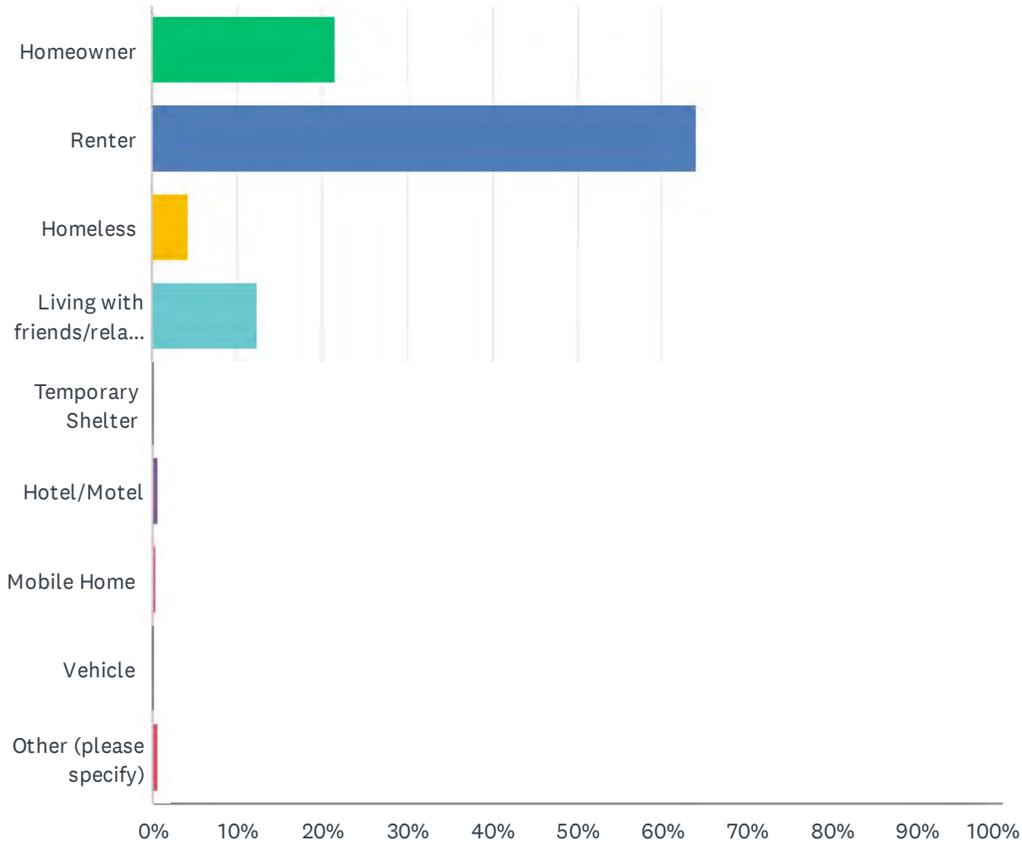
City of Salisbury, MD CONFIDENTIAL RESIDENT QUESTIONNAIRE PY 2024-2028 Five Year Consolidated Plan, PY 2024 Annual Action Plan, and Analysis of Impediments to Fair Housing

Choice

	<b>MORE</b>	<b>LESS</b>	<b>N/A</b>	<b>TOTAL</b>
1-Person Household - \$47,750	17.76% 38	65.42% 140	16.82% 36	214
2-Person Household - \$54,550	25.59% 65	50.79% 129	23.62% 60	254
3-Person Household - \$61,350	13.11% 27	49.03% 101	37.86% 78	206
4-Person Household - \$68,150	14.97% 25	38.32% 64	46.71% 78	167
5-Person Household - \$73,650	6.80% 10	34.69% 51	58.50% 86	147
6-Person Household - \$79,100	7.74% 12	36.77% 57	55.48% 86	155

## Q9 What is your current housing status?

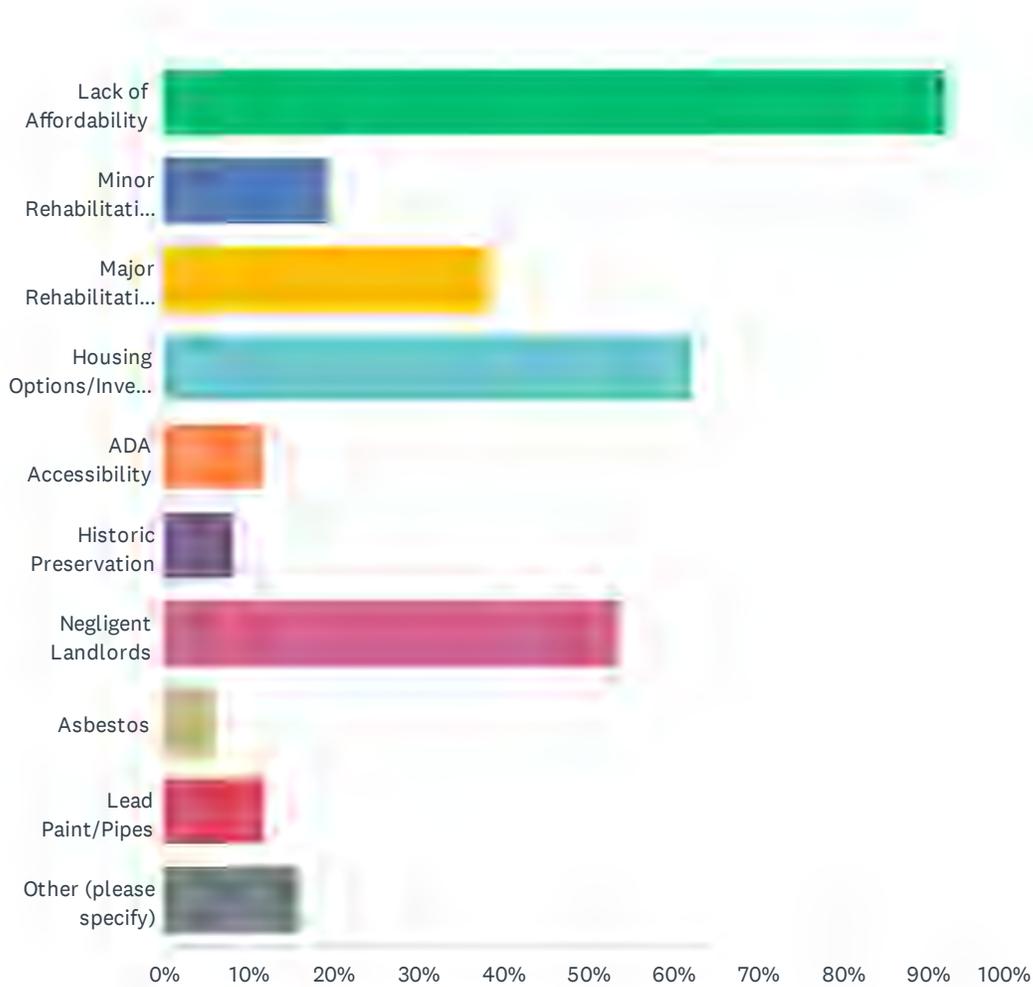
Answered: 436 Skipped: 3



ANSWER CHOICES	RESPONSES	
Homeowner	21.56%	94
Renter	63.99%	279
Homeless	4.36%	19
Living with friends/relatives	12.39%	54
Temporary Shelter	0.00%	0
Hotel/Motel	0.69%	3
Mobile Home	0.46%	2
Vehicle	0.23%	1
Other (please specify)	0.69%	3
Total Respondents: 436		

### Q10 Identify housing/rental issues you have observed in the City of Salisbury (Choose all that apply):

Answered: 430 Skipped: 9

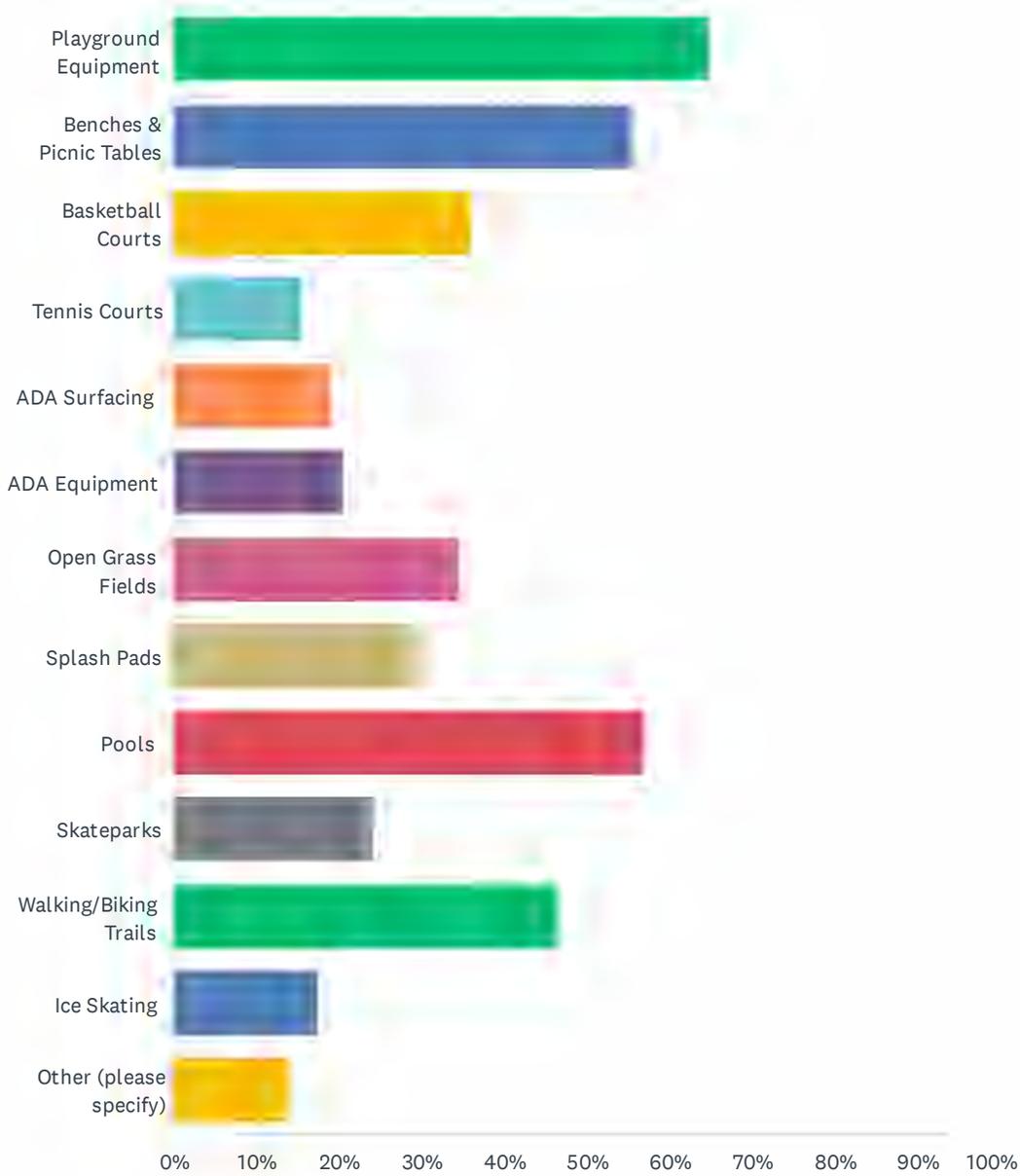


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Consolidated Plan, PY 2024 Annual Action Plan, and Analysis of Impediments to Fair Housing  
Choice

ANSWER CHOICES	RESPONSES	
Lack of Affordability	92.09%	396
Minor Rehabilitations Needed	19.30%	83
Major Rehabilitations Needed	38.37%	165
Housing Options/Inventory	62.33%	268
ADA Accessibility	11.63%	50
Historic Preservation	8.37%	36
Negligent Landlords	53.72%	231
Asbestos	6.28%	27
Lead Paint/Pipes	11.86%	51
Other (please specify)	16.05%	69
Total Respondents: 430		

### Q11 Identify any needs or improvements to parks/recreational facilities (Choose all that apply):

Answered: 327 Skipped: 112

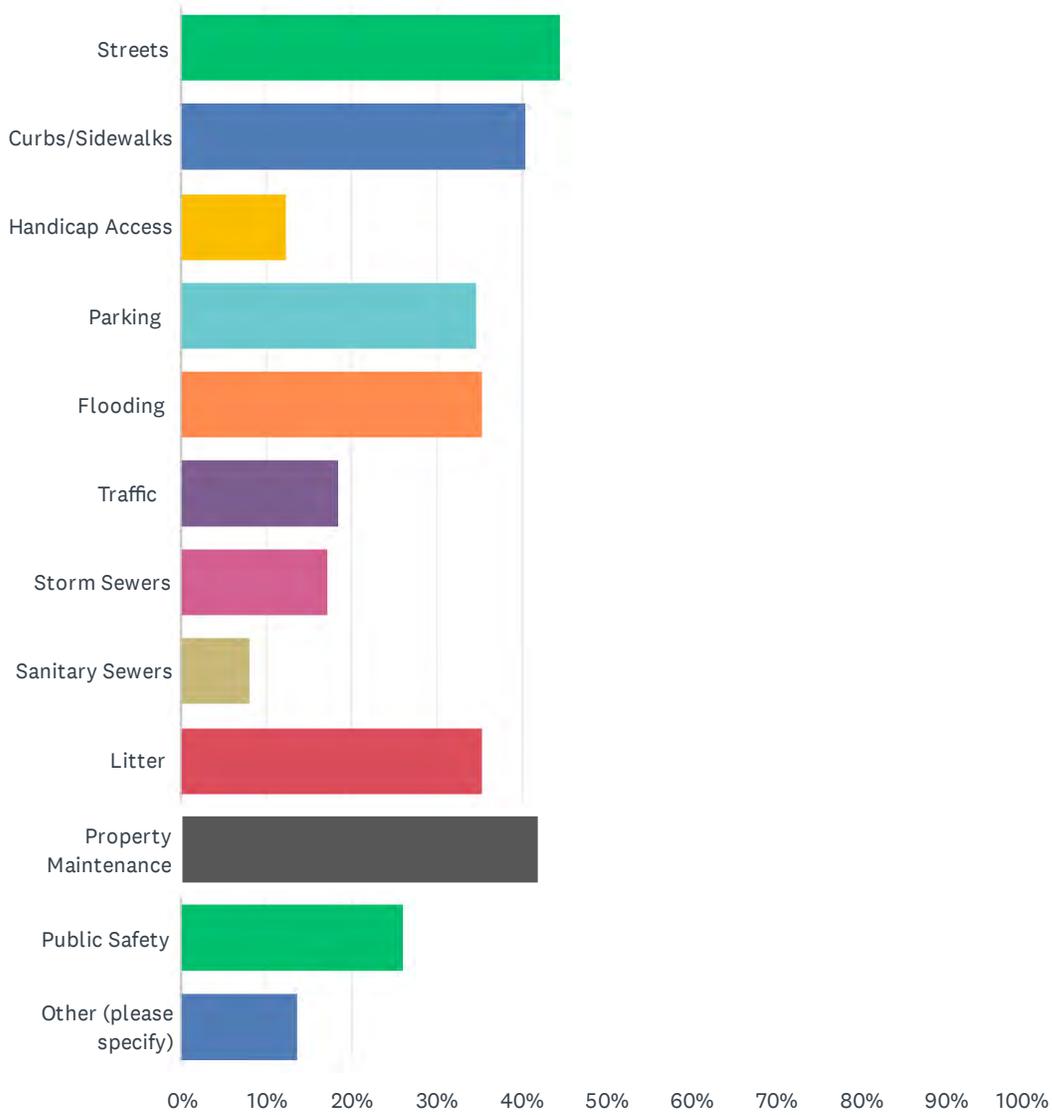


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Choice

ANSWER CHOICES	RESPONSES	
Playground Equipment	64.83%	212
Benches & Picnic Tables	55.35%	181
Basketball Courts	36.09%	118
Tennis Courts	15.60%	51
ADA Surfacing	18.96%	62
ADA Equipment	20.49%	67
Open Grass Fields	34.56%	113
Splash Pads	29.36%	96
Pools	56.88%	186
Skateparks	24.16%	79
Walking/Biking Trails	46.48%	152
Ice Skating	17.43%	57
Other (please specify)	13.76%	45
Total Respondents: 327		

### Q12 Are there any problems in your neighborhood with the following?

Answered: 323 Skipped: 116

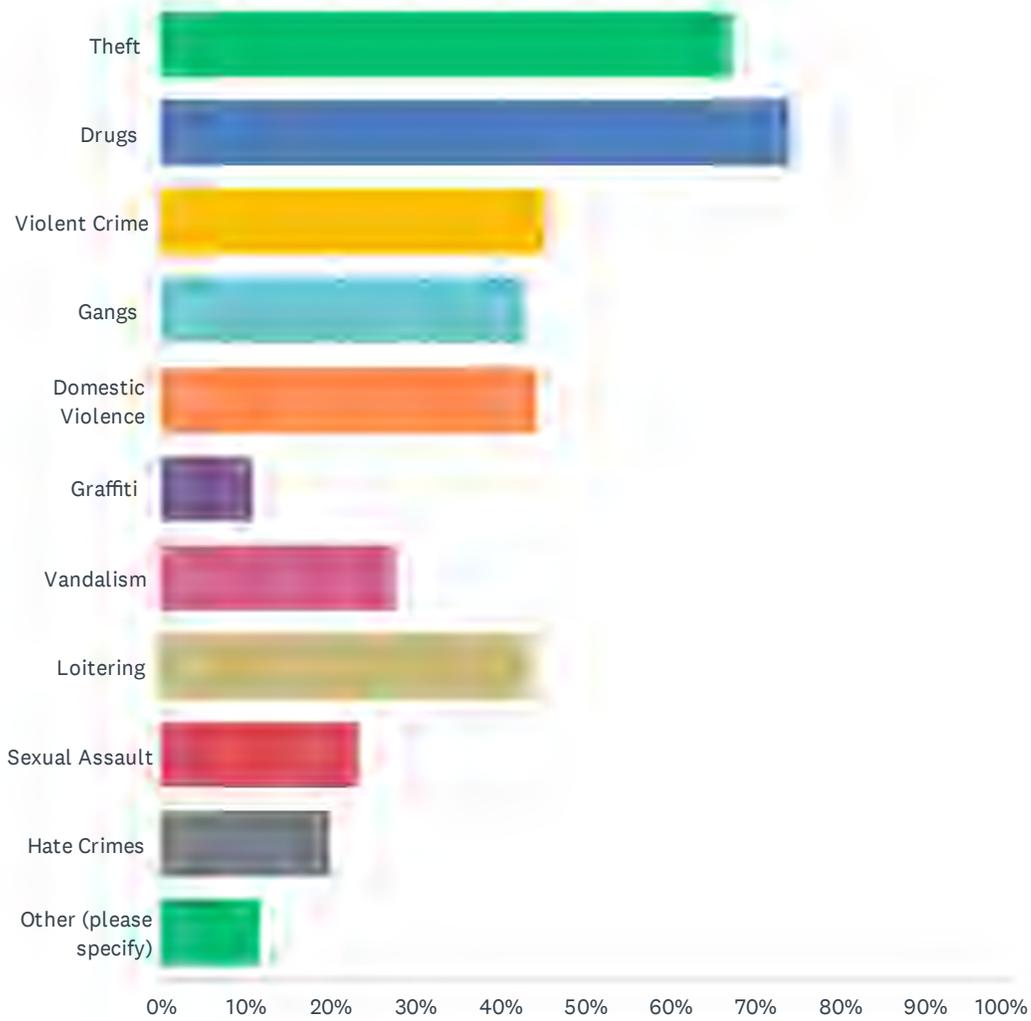


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Choice

ANSWER CHOICES	Choice	RESPONSES	
Streets		44.58%	144
Curbs/Sidewalks		40.56%	131
Handicap Access		12.38%	40
Parking		34.67%	112
Flooding		35.29%	114
Traffic		18.58%	60
Storm Sewers		17.34%	56
Sanitary Sewers		8.05%	26
Litter		35.29%	114
Property Maintenance		42.11%	136
Public Safety		26.01%	84
Other (please specify)		13.62%	44
Total Respondents: 323			

### Q13 Identify any crime issues within the City of Salisbury (Choose all that apply):

Answered: 315 Skipped: 124



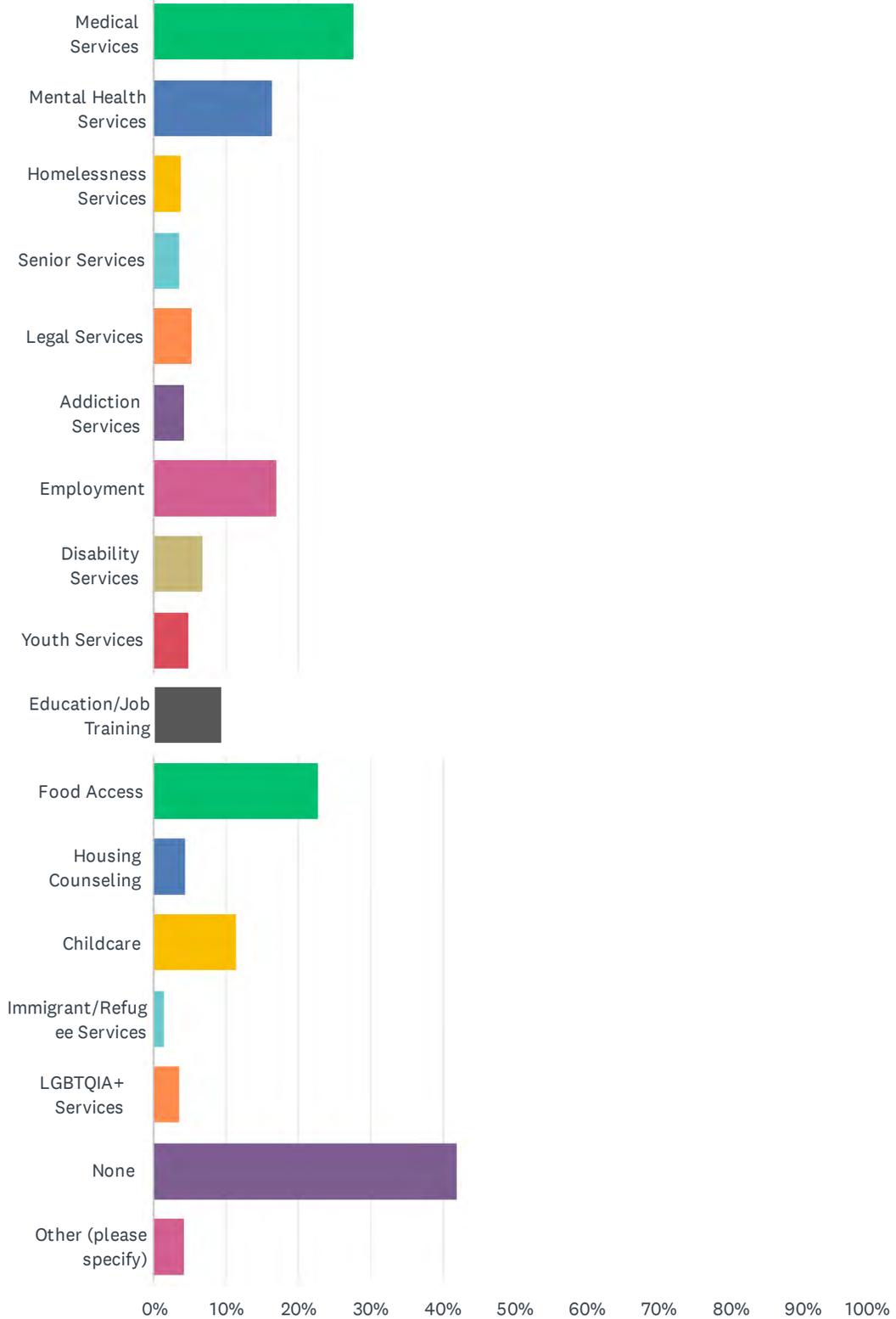
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Choice

ANSWER CHOICES	Choice	RESPONSES	
Theft		67.30%	212
Drugs		74.29%	234
Violent Crime		45.40%	143
Gangs		43.17%	136
Domestic Violence		44.44%	140
Graffiti		10.79%	34
Vandalism		27.62%	87
Loitering		43.81%	138
Sexual Assault		23.17%	73
Hate Crimes		20.00%	63
Other (please specify)		11.75%	37
Total Respondents: 315			

**Q14 Do you use any of the social service programs available in the City?  
(Choose all that apply)**

Answered: 333 Skipped: 106

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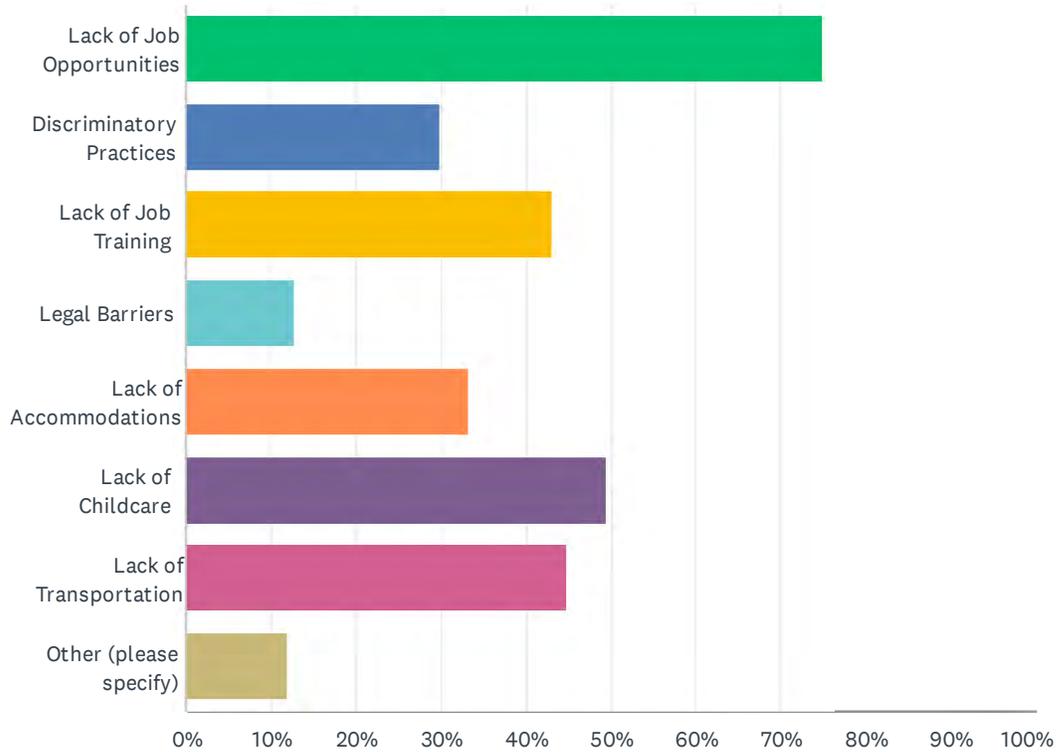


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Choice

ANSWER CHOICES	RESPONSES	
Medical Services	27.63%	92
Mental Health Services	16.52%	55
Homelessness Services	3.90%	13
Senior Services	3.60%	12
Legal Services	5.41%	18
Addiction Services	4.20%	14
Employment	17.12%	57
Disability Services	6.91%	23
Youth Services	4.80%	16
Education/Job Training	9.31%	31
Food Access	22.82%	76
Housing Counseling	4.50%	15
Childcare	11.41%	38
Immigrant/Refugee Services	1.50%	5
LGBTQIA+ Services	3.60%	12
None	42.04%	140
Other (please specify)	4.20%	14
Total Respondents: 333		

## Q15 Identify any employment issues in the City of Salisbury (Choose all that apply):

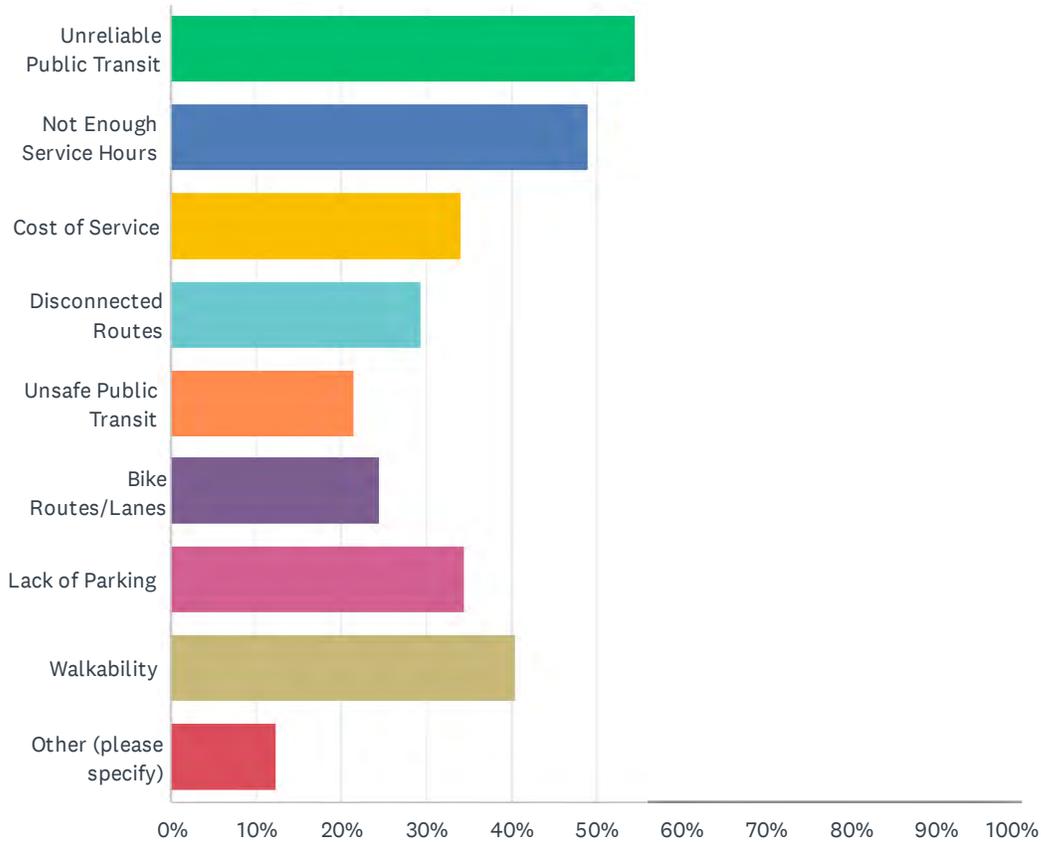
Answered: 342 Skipped: 97



ANSWER CHOICES	RESPONSES	
Lack of Job Opportunities	74.85%	256
Discriminatory Practices	29.82%	102
Lack of Job Training	42.98%	147
Legal Barriers	12.87%	44
Lack of Accommodations	33.33%	114
Lack of Childcare	49.42%	169
Lack of Transportation	44.74%	153
Other (please specify)	11.99%	41
Total Respondents: 342		

## Q16 Identify transportation issues in the City of Salisbury (Choose all that apply):

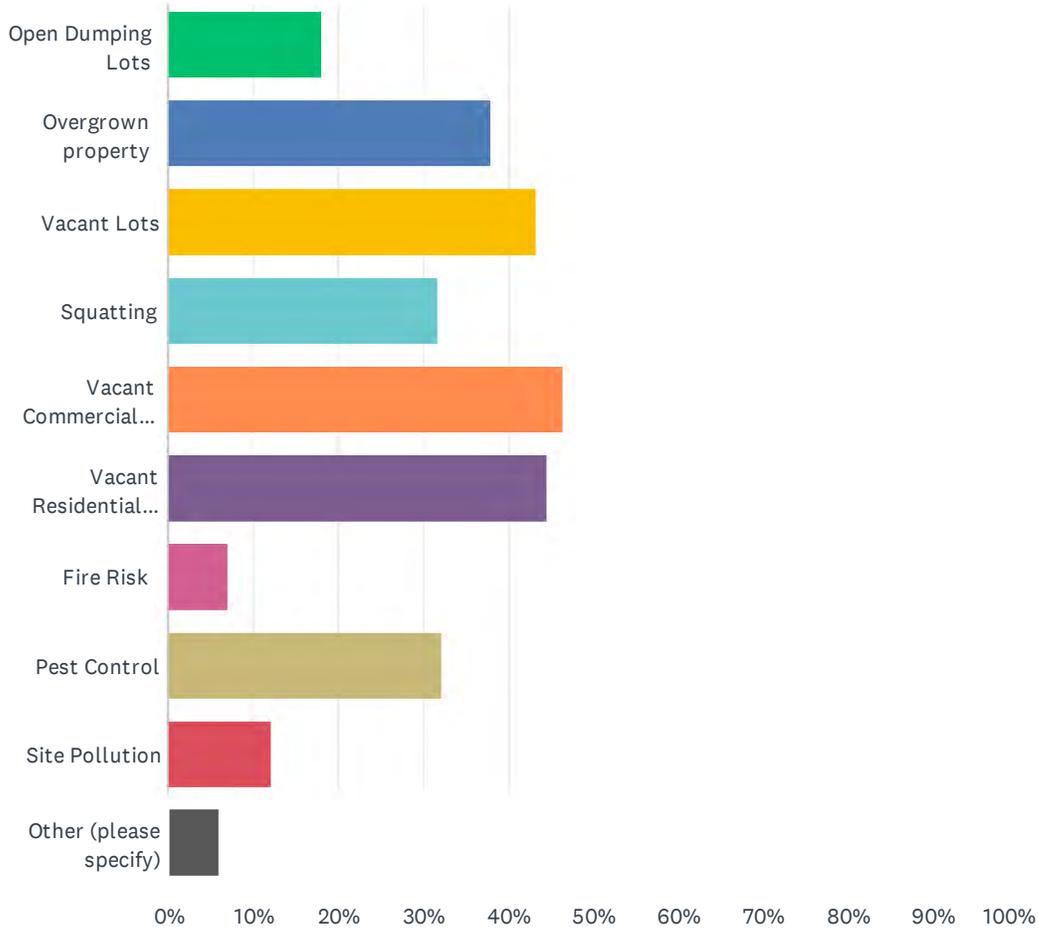
Answered: 293 Skipped: 146



ANSWER CHOICES	RESPONSES	
Unreliable Public Transit	54.61%	160
Not Enough Service Hours	49.15%	144
Cost of Service	34.13%	100
Disconnected Routes	29.35%	86
Unsafe Public Transit	21.50%	63
Bike Routes/Lanes	24.57%	72
Lack of Parking	34.47%	101
Walkability	40.61%	119
Other (please specify)	12.29%	36
Total Respondents: 293		

### Q17 Identify any blight (clearance/demolitions) issues in the City of Salisbury (Choose all that apply):

Answered: 280 Skipped: 159



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Choice

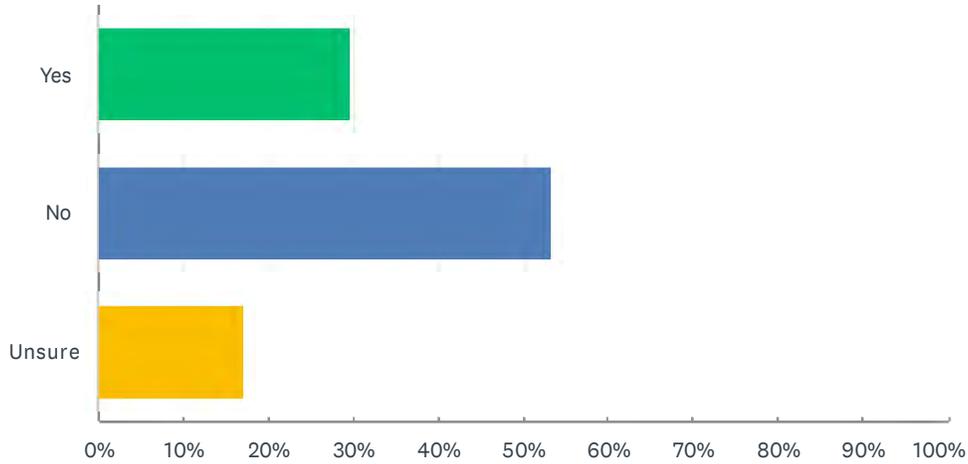
ANSWER CHOICES	Choice	RESPONSES	
Open Dumping Lots		18.21%	51
Overgrown property		37.86%	106
Vacant Lots		43.21%	121
Squatting		31.79%	89
Vacant Commercial Structures		46.43%	130
Vacant Residential Buildings		44.64%	125
Fire Risk		7.14%	20
Pest Control		32.14%	90
Site Pollution		12.14%	34
Other (please specify)		6.07%	17
Total Respondents: 280			

**Q18 Are there any programs or services that are missing or under-funded in the City? Please list:**

Answered: 124 Skipped: 315

## Q19 Are you aware of how to report fair housing violations in the City of Salisbury?

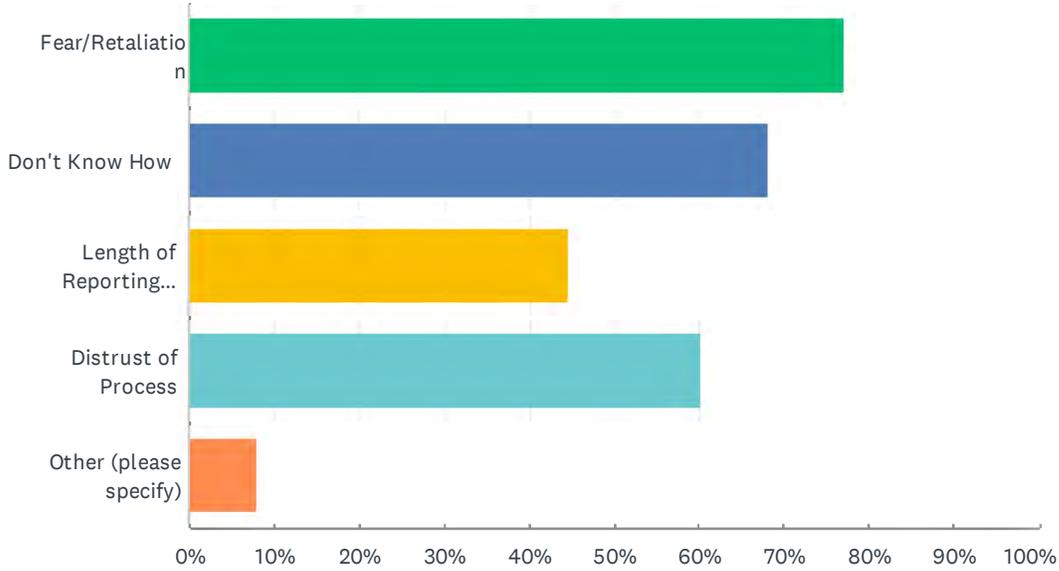
Answered: 338 Skipped: 101



ANSWER CHOICES	RESPONSES	
Yes	29.59%	100
No	53.25%	180
Unsure	17.16%	58
TOTAL		338

## Q20 Identify the reasons why fair housing complaints may not be reported? (Choose all that apply):

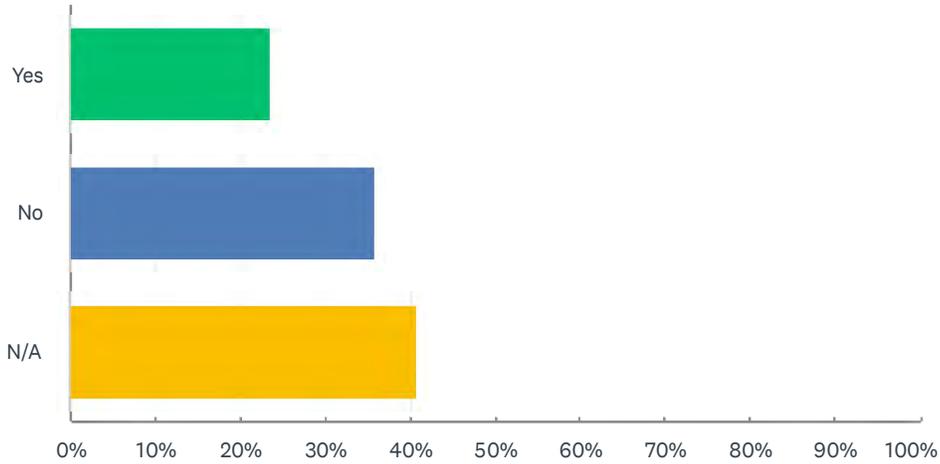
Answered: 321 Skipped: 118



ANSWER CHOICES	RESPONSES	
Fear/Retaliation	76.95%	247
Don't Know How	67.91%	218
Length of Reporting Process	44.55%	143
Distrust of Process	60.12%	193
Other (please specify)	7.79%	25
Total Respondents: 321		

## Q21 If you are a renter, has your landlord refused to make a reasonable accommodation?

Answered: 327 Skipped: 112



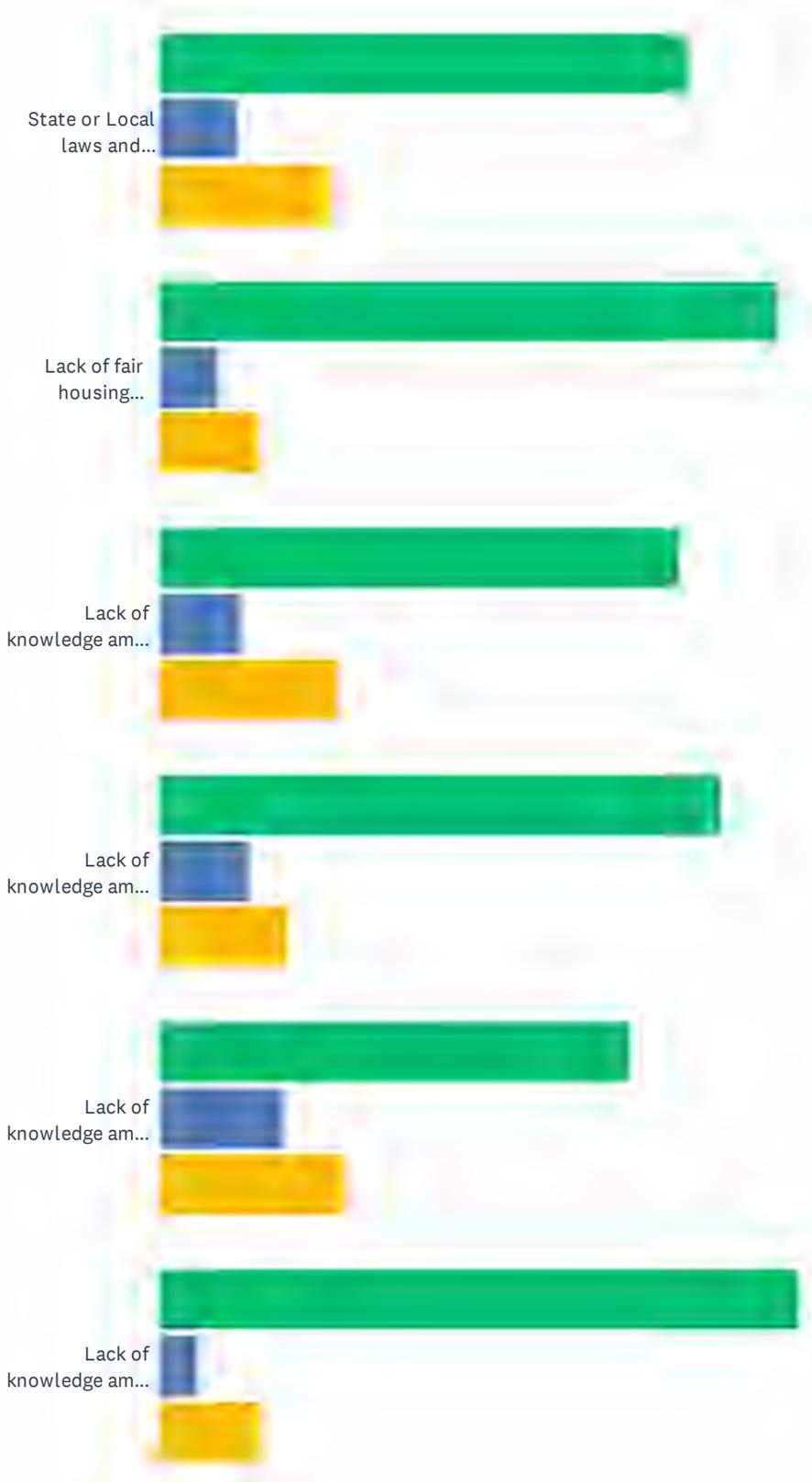
ANSWER CHOICES	RESPONSES	
Yes	23.55%	77
No	35.78%	117
N/A	40.67%	133
TOTAL		327

## Q22 If 'Yes,' what was the request?

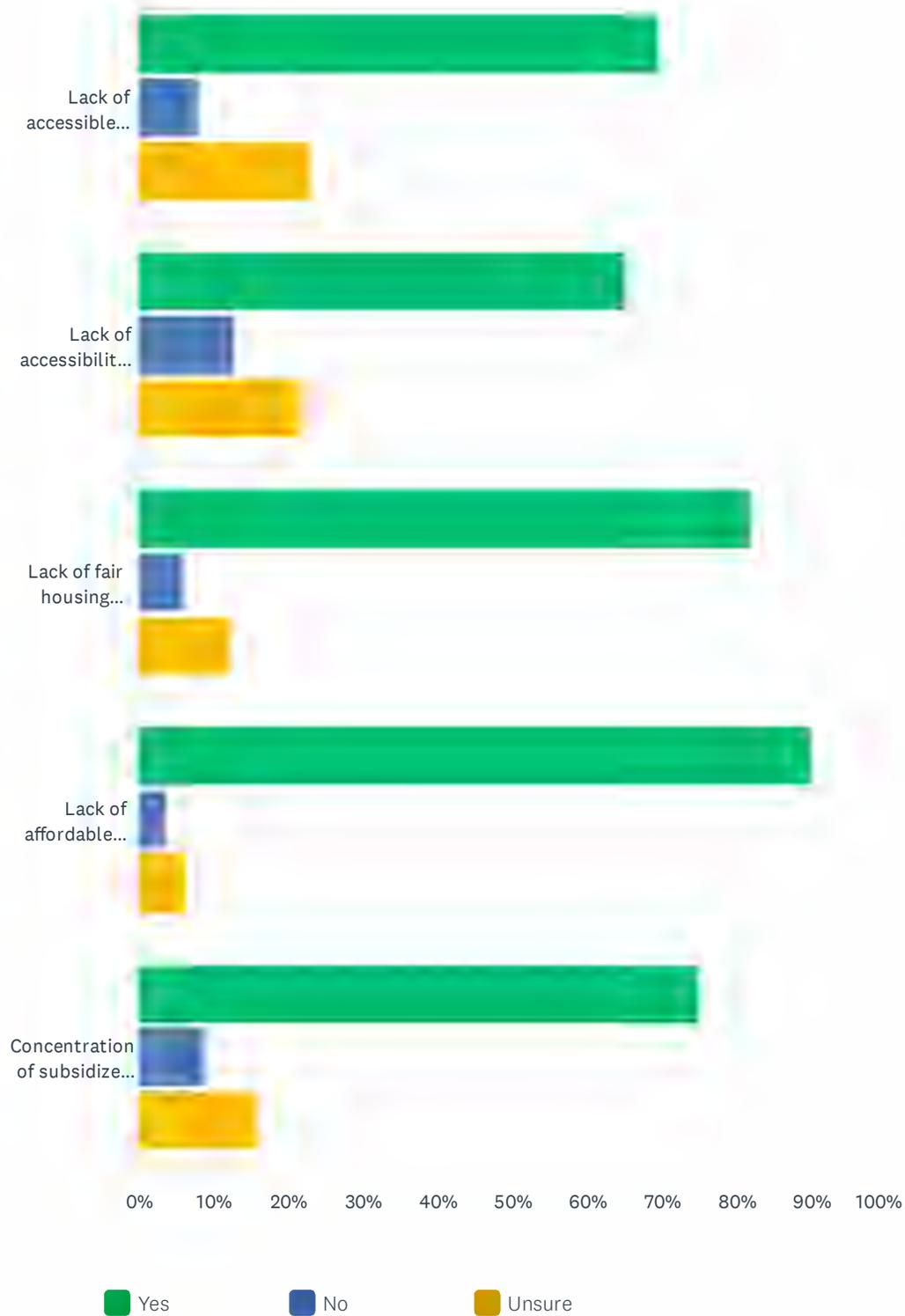
Answered: 73 Skipped: 366

### Q23 Do you believe that the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury?

Answered: 332 Skipped: 107



City of Salisbury, MD CONFIDENTIAL RESIDENT QUESTIONNAIRE PY 2024-2028 Five Year Consolidated Plan, PY 2024 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice



City of Salisbury, MD CONFIDENTIAL RESIDENT QUESTIONNAIRE PY 2024-2028 Five Year  
Consolidated Plan, PY 2024 Annual Action Plan, and Analysis of Impediments to Fair Housing  
Choice

	YES	NO	UNSURE	TOTAL
State or Local laws and policies that limit housing choice	67.90% 220	9.88% 32	22.22% 72	324
Lack of fair housing organizations in the City	79.45% 259	7.67% 25	12.88% 42	326
Lack of knowledge among bankers/lenders regarding fair housing	66.77% 217	10.46% 34	22.77% 74	325
Lack of knowledge among landlords and property managers regarding fair housing	72.22% 234	11.42% 37	16.36% 53	324
Lack of knowledge among real estate agents regarding fair housing	60.31% 193	15.94% 51	23.75% 76	320
Lack of knowledge among residents regarding fair housing	82.15% 267	4.92% 16	12.92% 42	325
Lack of accessible housing for persons with disabilities	69.47% 223	7.79% 25	22.74% 73	321
Lack of accessibility in neighborhoods (i.e. curb cuts)	65.22% 210	12.73% 41	22.05% 71	322
Lack of fair housing education	81.82% 261	5.96% 19	12.23% 39	319
Lack of affordable housing in certain areas	89.97% 296	3.65% 12	6.38% 21	329
Concentration of subsidized housing in certain neighborhoods	75.16% 242	9.01% 29	15.84% 51	322

**Q24 Are there any additional comments or concerns that you wish to share?**

Answered: 104 Skipped: 335