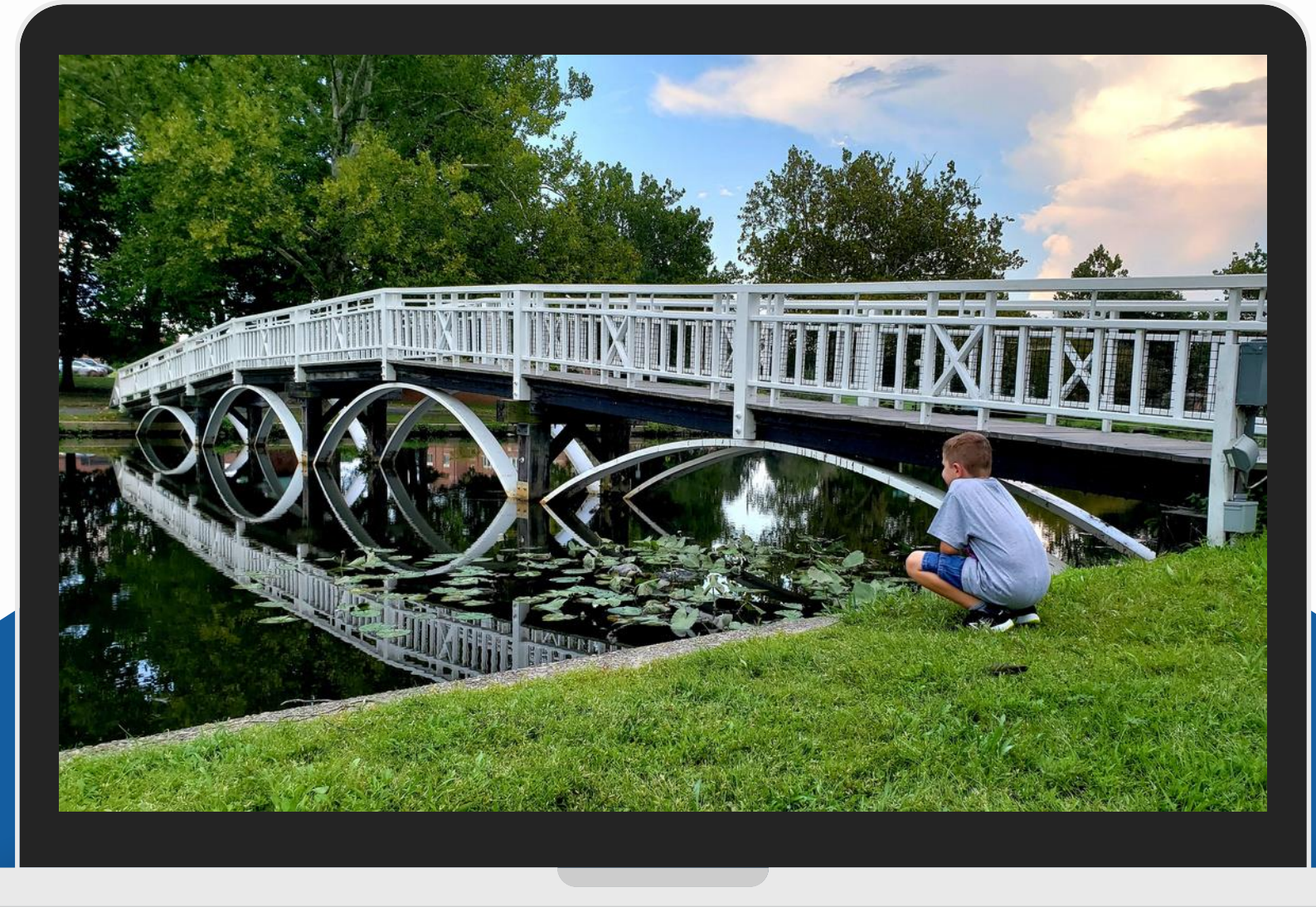




City of Salisbury Fair Housing Guide

Homeowner's Guide



Salisbury, Maryland 2024

Introduction and Overview

Welcome to the Homeowner's Fair Housing Guide for the City of Salisbury. The City of Salisbury requires all buildings within corporate limits to adhere to established codes and maintain proper upkeep. To ensure compliance, Code Enforcement monitors all buildings to verify that they meet municipal standards and can issue violations as necessary.

As a homeowner, you must ensure that your property complies with these codes and is maintained appropriately. This commitment not only contributes to the health and safety of your property's occupants but also enhances the well-being of the entire community.

This guide aims to provide homeowners with essential knowledge about fair housing practices, the importance of code compliance, and the resources available for maintaining your property. By being informed and proactive, you can help create a safe, attractive, and equitable environment for all residents in the City of Salisbury. Together, we can foster a community that values the integrity of our homes and the safety of all who live here.



The focus of this Guide

- Internal and External City Partners with contact information.
- Federal, state, and city regulations for buying, selling, or owning a property.
- Code compliance along with the most common violations that homeowners may receive.
- Loans and grants through the state of Maryland for eligible applicants to help maintain their homes.



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Section 01

Internal, External Partners &
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Internal Partners

Department of Infrastructure and Development (DID)

The Infrastructure & Development Department administers all infrastructure and development projects in the City. This Department is the one-stop shop for Developers entering the City to have projects reviewed through all phases, including Zoning, Planning, Engineering, Traffic Control, Building Permits, Fire Marshal, and Construction Inspection.

City Website Link: <https://salisbury.md/departments/infrastructure-development>

Department Email: infdev@salisbury.md

Field Operations

The Department of Field Operations is responsible for Trash Collection and Disposal, Recycling, Street Maintenance and Repair, Parks, Playgrounds, and Public Facility Maintenance, City-Owned Street Lights, Parking Lots, the Parking Garage, and the Port of Salisbury Marina.

City Website Link: <https://salisbury.md/departments/fieldoperations>

Phone: (833) SBY-CITY

Email: fieldops@salisbury.md

Salisbury Police Department

The Salisbury Police Department is committed to providing the highest measure of law enforcement services available to all citizens at any time, protecting life and property, and reducing crime and the fear of crime, real or perceived. We are dedicated to building trust and are committed to delivering services with the utmost respect, transparency, and equality, regardless of race, gender, or socio-economic status.

City Website Link: <https://salisbury.md/departments/police>

Emergency: 911

Non-Emergency Phone: (410)548-3165

Hearing Impaired Only: (410)749-5756

Email: spatrol@salisburypd.com



Internal Partners

Finance Department

The Finance Department accepts payments for the following:

- Water/Sewer/Trash Disposal Fees
- Parking Tickets
- Building Permits
- Personal Property Taxes
- Trash Can Purchases
- Real Estate Taxes beginning July 2019 (for FY2020) are billed and paid at the City Finance Office, Room 103

City Website Link: <https://salisbury.md/departments/finance>

Contact Numbers:

- Pay bills via Interactive Voice Response (IVR): 1-888-250-1639
- Taxes: 410-548-3110
- Utilities: 410-548-3115
- Ambulance Bills: 1-888-777-4911
- Parking Tickets: 410-548-3162
- Fax: 410-860-5154

Salisbury Fire Department

The Salisbury Fire Department strives to ensure the health, safety, and well-being of our community by effectively and efficiently preventing and mitigating fire and life safety hazards.

City Website Link: <https://salisbury.md/departments/fire>

Emergency: 911

Non-Emergency Phone: (410)548-3120

Email: fire_ems@salisburyfd.com



Internal Partners

Water Works

The Department of Water Works is responsible for the city water and wastewater systems, including the water and wastewater treatment facilities and all underground water and sewer utilities. The Department has three divisions — Water, Wastewater, and Utilities — with a total staff of 75 professionals. The Department is responsible for:

- The treatment and reliable potable water delivery to City homes and businesses.
- Storage of water and maintenance of a network of piping, valves, and hydrants for fire protection.
- Collection of wastewater and conveyance to a state-of-the-art treatment facility to protect public health.

City Website Link: <https://salisbury.md/departments/waterworks>

Water Division Phone: (410)548-3199

Wastewater Division Phone: (410)548-3180

Utilities Division Phone: (410)548-3103

Email: waterworks@salisbury.md



Community Partners

Habitat for Humanity:

Habitat for Humanity is a nonprofit housing organization working in local communities across all 50 states and worldwide. Habitat's vision is a world where everyone has a decent place to live. Habitat works toward this vision by building and improving homes in partnership with individuals and families needing a decent and affordable place to live.

Website Link: <https://wicomicohabitat.org/>

Phone Number: [\(410\) 546-1551](tel:(410)546-1551)

HFHWC Administrative Offices

[105 N. Dulany Ave.](#)

Fruitland, MD 21826

Monday - Thursday, 9:00 AM - 4:00 PM

Salisbury Neighborhood Housing Services:

Salisbury Neighborhood Housing Service (SNHS) is a 501c(3) non-profit organization serving targeted neighborhoods and populations in the City of Salisbury and surrounding areas. We aim to cultivate sustainable neighborhoods with partnerships and lending that inspire self-reliance, growth, and optimism.

Phone Number: (410) 543-4626

Fax: (410) 543-9204

560 Riverside Drive Suite A102

Salisbury, MD 21801

Monday - Friday: 8:30 AM - 4:30 PM

- **Closed from 12pm - 1pm for lunch*



Federal Regulations

Fair Housing Act

The Fair Housing Act was enacted on April 11 1968 to protect people from discrimination when renting or buying, obtaining a mortgage, seeking housing assistance, when engaging in most housing related activities.

Fair Housing Act Overview:

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview#_The_Fair_Housing

Fair Housing and Related Laws:

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

File a Complaint:

https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint



State Regulations

Housing Discrimination

The State of Maryland strongly opposes housing discrimination. The Maryland Commission on Civil Rights manages and investigates complaints of housing discrimination.

Housing Discrimination: <https://mccr.maryland.gov/Pages/Housing-Discrimination.aspx>

File a Complaint: <https://mccr.maryland.gov/Pages/Intake.aspx>

For individuals who require additional assistance, please contact MCCR at **410-767-8600** or **mccr@maryland.gov**

Carbon Monoxide Alarms

In Maryland, carbon monoxide alarms must be installed in certain dwellings. This includes hotels, lodging or rooming houses, and rental dwelling units. This requirement also applies to a dwelling that relies on fossil fuels (e.g., wood, kerosene, gasoline, charcoal, propane, natural gas, and oil) for heat, ventilation, hot water, or clothes dryer operation and is a newly constructed dwelling with a building permit issued on or after January 1, 2008. (Read the Law: Md. Public Safety, § 12-1102).

For more information: <https://www.peoples-law.org/carbon-monoxide-alarms>

Smoke Alarms and Sprinkler Systems

The State of Maryland requires that each sleeping area in a residential dwelling have an automatic smoke alarm.

For sprinkler systems, the City Fire Marshall's office can provide the appropriate information.

City Website Link: <https://salisbury.md/departments/fire>

Email: **ecramer@salisbury.md**

Phone: **(410)548-3120**



State Regulations

Lead Paint:

While there are no legal requirements for homeowners who may have lead paint, many health risks surround exposure to lead paint. Specifically in children, even a small amount of inhalation or consumption can lead to permanent nerve and brain damage. Lead paint is most prevalent in homes built before 1978 and is the most dangerous when the paint is chipping or deteriorating. Testing for lead paint in homes is recommended for residents' health and safety.

Follow this link for more information through the State of Maryland:

<https://mde.maryland.gov/programs/land/LeadPoisoningPrevention/Pages/homeowners.aspx>



Section 02

Code Compliance



Code Compliance

The City of Salisbury's Housing and Community Development Department Code Compliance team is committed to ensuring that housing is safe, healthy, and habitable in Salisbury. The Salisbury Municipal Code is the foundation of what our Code Compliance team uses daily to execute our mission. There are also more in-depth standard codes listed in Chapter 15.04 of the Building Code, which includes the International Residential Code (2018).

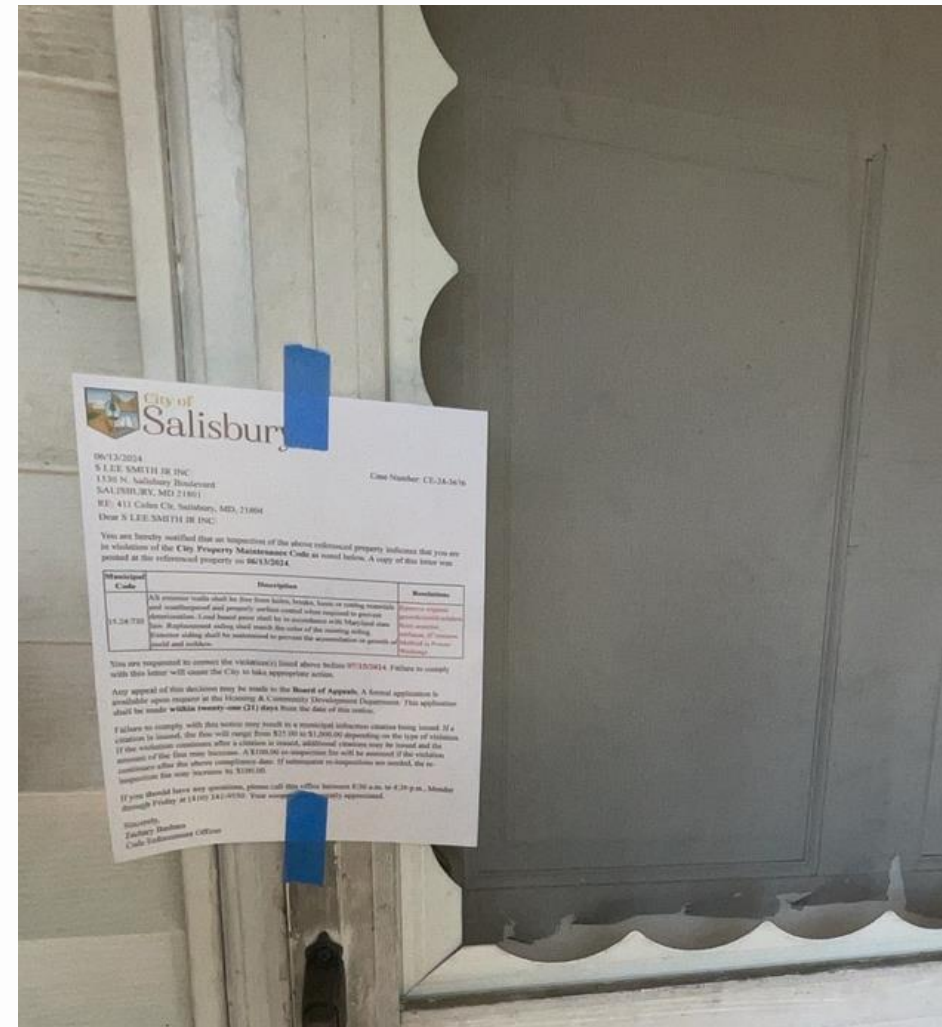
It is the property owner's responsibility to ensure that their properties comply with all municipal codes.

Common Violations

The most common violations include:

- Chapter 8.08 – Brush, Weeds, and Obnoxious Growth
- 15.24.1260 – Abandoned or Inoperable Vehicles
- 15.24.1320 – Rubbish
- 15.24.570 – Furniture – Interior furniture used/placed outdoors.
- 15.24.720 – Exterior walls free from mold and mildew.

Example of Corrective Action Letter posting:





Code Compliance

Corrective Action Letters

Corrective Action Letters (CAL) are issued when a violation is identified on your property. These letters will state what the violation is and the section in the municipal code for the violation, and they will have a deadline for the work to be completed. Sometimes, these inspections contain multiple violations, and you may receive multiple letters from one visit. This is because some violations may have a different deadline than others.

Citations

Citations are rare as our focus is on gaining voluntary compliance. However, if no effort is made or there is a refusal to abate the violation, a citation may be issued for a municipal infraction. Citation fines can range from \$25 to \$500 and can incrementally increase daily up to \$500 until the violation is abated. If the fine is not paid within thirty (30) days, the City Finance Department will record a lien against the property.

Abatements

Abatements are initiated if the violation is not corrected by the compliance date and an extension has not been granted. Any costs associated with an abatement will be billed to the property owner through the City's Finance Department. If the bill for the abatement is not paid within thirty (30) days then a lien will be placed on the property.



Code Compliance

Vacant Building Registration

“Vacant” means no person or persons actually currently conduct a lawfully licensed business or lawfully reside or live in any part of the building as the legal or equitable owner(s) or tenant occupant(s) on a permanent, non-transient basis. The fee for registering a building as vacant is \$200 for the first year. The requirements of this section shall apply to each owner of a building that shall have been vacant for more than one hundred eighty (180) consecutive days, except that a condemned building shall be registered within thirty (30) days after notice that the building official has condemned the structure under Chapter 15.24.

Effective July 1st of 2024, Vacant buildings are charged as seen below:

- Residential Vacant Building Registration \$200 Per year, Per Code 15.22.040
- Residential Vacant Building Annual Inspection Fee \$100 Per year, after the first fiscal year – Per Code 15.22.040
- Vacant Building Annual Fee: \$200.

- Nonresidential Vacant Building and Nonresidential Vacant Lot Registration: \$500
- Nonresidential Vacant Building Annual Inspection Fee: \$150 Per year, after the first fiscal year – Per Code 15.22.040
- Nonresidential Vacant Building Annual Fee: \$500– Per Code 15.22.040

An important tip is that if you know a property will be vacant for an extended period of time, registering it as vacant is critical to prevent squatters from establishing residency in the property. Posting “No Trespassing” signs on the property is also important. We update the Salisbury Police Department on current registered vacant properties within the city.

Vacant Building Registration: City Website Link: <https://salisbury.md/departments/housing-community-development/vacant-building-registration-form>



Common Violations

Violation	First Offense	Second Offense	Third+ Offense
Grass/Weeds 8.08.040- Action upon noncompliance with notice to remove growth	\$25 for initial offense	\$50 for each day that violation is not corrected (up to \$500)	Each person may be guilty of a separate offense for every day violation continues
Nuisance Trees 9.09.040 Action upon noncompliance with notice to remove or trim nuisance tree or plant growth	\$100 for initial offense	\$100 for each day that the violation has not been corrected (up to \$500)	Each person may be guilty of a separate offense for every day violation continues
Abandoned Whitegoods Violations 8.28.010 Abandoned refrigerators prohibited	Receive a notice in accordance with Section 8.28.010	Person shall be guilty of a misdemeanor and may be imprisoned for no more than 30 days in jail, receive a fine between \$25-\$100 or both.	



Common Violations

Violation	First Offense	Second Offense	Violation
Any violations regarding the exterior or interior of property use 15.24.160 Interior violations	\$100 citation for initial violation	\$200 citation for each day that the violation is not corrected	Any violations regarding the exterior or interior of property use 15.24.160 Interior violations
Zoning Violations 17.04.100 Violations-Penalties. Any person who changes or converts any building or land in violation of this title or who does not obtain the required permit shall be guilty of this offense	Guilty of a municipal infraction, violator shall pay fine or stand trial.		Zoning Violations 17.04.100 Violations-Penalties. Any person who changes or converts any building or land in violation of this title or who does not obtain the required permit shall be guilty of this offense
Zoning Violations 1.16.100 Waiver of fines-Authority to issue citations-violations and penalties-Repealer	Violations of codes and ordinances are civil zoning violations with a fine of \$500 for the initial offense	\$500 fine for each repeat offense	Zoning Violations 1.16.100 Waiver of fines-Authority to issue citations-violations and penalties-Repealer



Common Violations

Violation	First Offense	Second Offense	Violation
Vacant Building Violations 15.242.090 Violations-Penalties	Any person found guilty of the provisions shall be subject to a fine no greater than \$500	Each day the violation is not corrected is a separate violation subject to additional citation and fine.	
Violations Regarding Landlord License, Rental Registration, and Delinquent Owners use 15.26.140 Violations-Penalties	Any person found guilty of the provisions shall be subject to a fine no greater than \$500	Each day the violation is not corrected is a separate violation subject to additional citation and fine.	
Rubbish Violations Use 15.24.1340 Removal of rubbish by city	\$100 for initial offense	\$100 for each day that the violation has not been corrected (up to \$500)	Each person may be guilty of a separate offense for every day violation continues



Common Violations

Violation	First Offense	Second Offense	Third Offense
<p>Trash Can Violations 8.16.080 Violations-Penalties</p>	<p>Dated adhesive note shall be posted on the container</p>	<p>Written notice shall be sent to the Owner's address on file and a copy of notice will be posted on property</p>	<p>Third Violation: \$25 fine for a municipal infraction will be issued to the Owner. In buildings containing more than one unit \$25 fine shall be issued to the owner as a common area Refuse violation. Fourth+ Violation: City of Salisbury is authorized to remove the container, a service charge of \$50 shall be paid in advance for the return of the container.</p>
<p>Dead or Damaged Tree 8.10.040 Action upon noncompliance with notice to remove or trim dead or damaged trees</p>	<p>\$100 for initial offense</p>	<p>\$100 for each day that the violation has not been corrected (up to \$500)</p>	<p>Each person may be guilty of a separate offense for every day violation continues</p>



Example of Violations

Example of overgrown grass/weeds on sidewalk:



Example of abandoned whitegoods:



Example of dead or damaged trees:





Section 03

State of Maryland Loan and Grant Programs



Loan and Grant Programs

The Maryland Department of Housing and Community Development offer loan and grant programs to help eligible Maryland homeowners with home repairs to improve quality of life.

For More Information:

Special Loan Programs

Maryland Department of Housing and Community Development

7800 Harkins Road, 3rd Floor, Lanham, MD 20706

E: DHCD.SpecialLoans@maryland.gov

P: (301) 429-7409

Toll Free (Maryland Only): 877-218-8101

TTY 711 or 1-800-735-2258



Rehab Programs

Critical Home Repair Program

Need a new roof, HVAC system, or other costly critical home repair? **Habitat for Humanity of Wicomico County** matches homeowners with loans and grants to help low-income and older adult homeowners to 'age in place' in their owner-occupied homes. Note: Most programs require that the homeowner own their home for a minimum of 5 years before application.

Visit www.wicomichabitat.org or Call 410-546-1551 X205 to schedule an appointment to discuss your home repair needs.

Habitat for Humanity of Wicomico County, Inc. is an equal housing lender, Maryland Exempt Mortgage Lender, NMLS#1746721





Rehab Programs

Maryland Housing Rehabilitation Programs- Single Family

For this loan, applicants may not exceed 80% of the median income of the statewide or Washington D.C. metropolitan area. The interest rates are 0%- 6% based on the applicant's ability to pay. The maximum loan term is 30 years, and the maximum is \$50,000.

Issues that can be addressed with this loan:

- *Mold Remediation*
- *Gas leaks*
- *Roof repair and replacement, Gutters*
- *Lead abatement*
- *Combustion appliance repair and replacement for Health and Safety concerns, including gas ranges, domestic water heaters, and space heat.*
- *Chimney Repair*
- *Foundation and sub-space water-proofing and drainage, including bulk water mitigation by drain tile, sump pump, and minor grading.*
- *Electrical hazard, Knob, and tube removal, inclusive of necessary service upgrades.*
- *Electrical upgrades for future home electrification. (<100A to 200A upgrades)*
- *Plumbing issues*
- *Water and well*
- *Septic and sewer*
- *Windows and doors only for H&S, water intrusion, and security.*
- *Structural repair - atrophy, rot, insect, settling, storm-related*
- *Access for disabled and seniors, inclusive of Chair lifts, handicap ramps, bars, railings, and doors.*
- *Fall and injury prevention (handrails, rubber treads, bathroom grab bars)*
- *Pest treatments (rats, roaches, and mice)*

Find more information here: <https://dhcd.maryland.gov/Residents/Pages/mhrp-sf/default.aspx>



Rehab Programs

Indoor Plumbing Program

For this loan, applicants may not exceed 80% of the median income of the statewide or Washington D.C. metropolitan area. The interest rates are 0%- 6% based on the applicant's ability to pay. The maximum loan term is 30 years, and the maximum is \$50,000.

Issues that can be addressed with this loan:

- Wells
- Septic tanks and drain fields
- Piping from the septic system into the residential building
- Connection expenses to public water or sewer systems, including fees and assessments
- Plumbing fixtures and equipment, including handicapped fixtures
- Additions, modifications and alterations required to provide private space for toilet and bath facilities
- Sand mound systems
- Purification systems
- Cost of percolation tests
- Alternative and innovative septic and water systems

Find more information here: <https://dhcd.maryland.gov/Residents/Pages/mhrp-sf/default.aspx>

Particular Targeted Applicant Rehabilitation Program

The purpose of the Special Targeted Applicant Rehabilitation Program is to preserve and improve single-family properties. Special Targeted Applicant Rehabilitation is a program designed to bring properties up to applicable building codes and standards or a minimum housing quality standard. Household income of owner-occupants of single-family homes generally cannot exceed 50 percent of the [STAR/Adjusted HOME Income Limits](#) published annually by the U.S. Department of Housing and Urban Development. These loans have a zero percent interest rate, and the maximum loan is 100% of the property's value.

Find more information here: <https://dhcd.maryland.gov/Residents/Pages/starp/default.aspx>



Special Loan Programs

Accessible Homes for Seniors

The Maryland Department of Housing and Community Development offers a program for accessibility-related improvements to seniors' homes. These improvements may include, among others, the installation of grab bars and railings, the widening of doorways, and the installation of ramps. Home improvements such as these represent the key to remaining in their homes and maintaining their independence for many older people. The program provides zero percent interest, deferred loans for 30 years, or grants to finance accessibility improvements.

Qualifications for this loan:

- Be Maryland residents with at least one resident age 55 or older*
- Generally, they must own and occupy the home to be renovated as their principal residence. Seniors living with relatives will be considered on a case-by-case basis*
- Reside in a home that is structurally sound and free of health and safety hazards*
- Not have any outstanding federal or state tax liens, open bankruptcy, or foreclosure*
- Meet income requirements: The household income cannot exceed 80% of the Statewide or Washington DC MSA median. If the senior resides in a relative's home, eligibility is based on the income of all persons occupying the home as their primary residence.*

Issues that can be addressed with this loan:

- Installing grab bars or railings*
- Creating wider doorways*
- Making showers accessible*
- Installing ramps*

Find more information here: <https://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx>.



Special Loan Programs

Lead Hazard Reduction Grant and Loan Program

Eligible costs may include any activity required to meet the risk reduction standards identified in Environment Article 6-815 (i.e., door and window treatments and replacement; floor treatments; paint removal, stabilization, and repainting; encapsulation; enclosure; and specialized cleaning), any innovative lead hazard reduction method which the department approves, and any other lead-related costs required to meet the lead dust clearance standards. The work plan must fully address all of the lead hazards present in the project. General property improvements or rehabilitation are required to bring the property up to applicable building codes and standards, and the costs associated with repairing minor structural deficiencies are not eligible.

Qualifications for this loan:

- Applicants must be Maryland residents or owner-occupants who own and occupy the dwelling to be repaired as a principal residence.*
- Residential rental properties and licensed residential childcare facilities.*
- The financial assistance (grant or loan) will be based on the applicant's ability to repay and where they live. Grants are available in certain target areas. There are no income limits for this program in targeted areas; elsewhere, the limit is 80% of Area Median Income (AMI).*

Find more information here: <https://dhcd.maryland.gov/Residents/Pages/lhrglp/default.aspx>



Energy Efficiency

Ensuring your property is energy efficient will save your monthly utility bills. The Maryland Department of Housing and Community Development offers programs that provide homeowners of all income levels with the resources to improve their home's energy efficiency. Our programs can help with insulation, hot water system improvements, furnace repair or replacement, renewable energy systems, and other health and safety enhancements. The department also provides energy efficiency programs specifically for affordable multifamily rental properties and outreach and training to contractor partners who wish to participate in our residential and small commercial projects programs.

Programs:

- [EmPOWER Maryland Limited Income Energy Efficiency Program](#)
- [Weatherization Assistance Program](#)
- [Maryland Energy Assistance Program \(MEAP\)](#)
- [Multifamily Energy Efficiency and Housing Affordability Program \(MEEHA\)](#)
- [BeSMART Home Loan Program](#)



Contact HCDD

Office:

Address: 207 W. Main St. Suite 102, Salisbury, MD 21801

Phone: (410)341-9550

Email: HCDD@salisbury.md

Director: Muir Boda

Email: mboda@salisbury.md

Assistant Director: Mike Thomason

Email: mthomason@salisbury.md