

City of Salisbury



Consolidated Annual Performance and Evaluation Report (CAPER)

CDBG FY 2025
(7/1/2025 – 6/30/2026)

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CR-00 - Executive Summary

In accordance with the Federal regulations found in 24 CFR Part 570, the City of Salisbury, Maryland has prepared this Consolidated Annual Performance and Evaluation Report (CAPER) for the period of July 1, 2025, to June 30, 2026. The CAPER describes the activities undertaken during this time period for funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant Program (CDBG). The projects/activities and accomplishments described in this CAPER principally benefit low- and moderate-income persons and the funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents in the City of Salisbury. The following is the overall program narrative based on the Five-Year Consolidated Plan and Annual Action Plans, as amended. The City of Salisbury completed the second year of its FY 2024-2028 Five Year Consolidated Plan for the Community Development Block Grant (CDBG) Program.

As a Federal Entitlement Community, the City of Salisbury received funding from the U.S. Department of Housing and Urban Development (HUD) through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136 that was passed by the U.S. Congress on March 27, 2020. The City received one allocation of in the amount of \$424,992.12 Community Development Block Grant - Coronavirus (CDBG-CV) funds. These funds were included as part of the City's FY 2019 Annual Action Plan, as amended.

The City of Salisbury's FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER) was made available for public display and comment at the City's website (<https://salisbury.md/departments/housing-community-development/community-development/>), as well as at the following location:

- **City of Salisbury** – 125 N Division Street, Salisbury MD 21801

The "Draft" CAPER was advertised in the "Daily Times" on Wednesday, September 2, 2026.

Funds Received –

The City of Salisbury received the following funds during the FY 2025 CAPER period from July 1, 2025 to June 30, 2026:

	CDBG	Total
Entitlement Grants	\$ 338,056.00	\$ 338,056.00
Program Income	\$ 0.00	\$ 0.00
Total Funds Received:	\$ 338,056.00	\$ 338,056.00

This chart only includes funds received during July 1, 2025 through June 30, 2026. Any previous program year funds that were not spent or which might have been spent during this time period are not included.

Funds Expended –

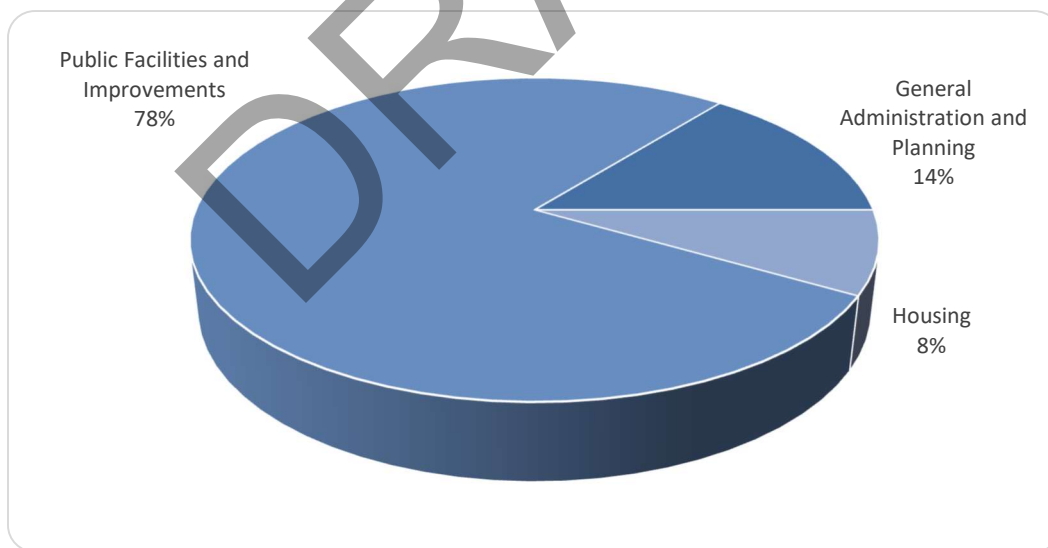
The funds shown in this chart are funds that were expended during the time period of July 1, 2025 through June 30, 2026. These expenditures consist of previous program year funds that were not drawn down until this time period and also includes any reprogrammed funds from previous years.

Funding Sources	Total Funds Expended
Community Development Block Grant (CDBG) Funds	\$ 564,780.58
Community Development Block Grant – Corona Virus (CDBG-CV) Funds	\$ 424,992.12
Total:	\$ 989,772.70

During the FY 2025 CAPER period, \$424,992.12 in CDBG-CV funds were expended. This leaves a remainder of \$47,659.88 in the CDBG-CV Program. The City's on going activities will be completed in the 2026 Fiscal Year.

Expenditures by Type:

The City's CDBG expenditures by type of activity are shown below.



Type of Activity	Expenditure	Percentage
Housing	\$ 47,042.84	8.33%
Acquisition	\$ 0.00	0.00%
Public Facilities and Improvements	\$ 437,278.35	77.42%
Public Services	\$ 0.00	0.00%
Economic Development	\$ 0.00	0.00%
General Administration and Planning	\$ 80,459.39	0.00%
Total:	\$ 564,780.58	100.00%

Regulatory Caps –

CDBG Program Administration Expense Cap:

The City of Salisbury CDBG program administration expenditures were within the regulatory cap. This is shown in the chart below:

	CDBG
FY 2025 Entitlement Grant	\$ 338,056.00
Administrative Cap Allowance	20%
Maximum Allowable Expenditures	\$ 67,611.20
Total Administration Obligated	\$ 67,611.00
Administrative Percentage:	19.99%

The City of Salisbury's total administrative obligation was \$67,611.00, which is 19.99% of the allowable expenditures and below the 20.0% cap on administrative expenditures.

CDBG Public Service Activity Cap:

	CDBG
FY 2025 Entitlement Grant	\$ 338,056.00
Public Service Cap Allowable	15%
Maximum Allowable Expenditures	\$ 50,708.40
Total Public Services Obligated	\$ 0.00
Public Service Percentage:	0.00%

The City of Salisbury total public services obligation was \$0.00 which was 0% of the allowable expenditures and below the 15% cap on public services.

Five Year Goals and Priorities:

The following goals and objectives have been identified for the Five-Year Consolidated Plan period of FY 2024 through FY 2028.

Housing Strategy Priority Need

There is a need to improve the quality of the housing stock in the City of Salisbury, by increasing the supply of decent, safe, and accessible housing for low- and moderate-income renters, homebuyers, and homeowners.

Goals:

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

Homeless Strategy Priority Need

There is a need for housing & supportive services for the homeless, those at risk of homelessness, and victims of domestic violence in the City of Salisbury.

Goals:

- **HO-1 Housing** - Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, & other permanent housing options.
- **HO-2 Operation/Support** - Assist partners operating housing or providing supportive services.

Other Special Needs Strategy Priority Need

There is a continuing need for affordable housing, services, and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with substance use disorder, and persons with other special needs.

Goals:

- **SN-1 Services/Facilities** - Support service programs & facilities for the elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol/drug dependency, & persons with other special needs.

Community Development Strategy Priority Need

There is a need to improve the public and community facilities, infrastructure, public/social welfare services, and quality of life in the City of Salisbury.

Goals:

- **CD-1- Community Facilities & Infrastructure** - Improve the city's public facilities & infrastructure through rehabilitation, reconstruction, & new construction.
- **CD-2- Public Safety & Services** - Improve & enhance public safety, public services, & recreational programs.
- **CD-3- Connectivity** - Improve connectivity within the city & to surrounding communities through physical, visual, transportation, & accessibility improvements.
- **CD-4- Clearance/Demolition** - Address & eliminate slum/blight conditions throughout the city.

Economic Development Strategy Priority Need

There is a need to increase employment, job training, technical assistance, workforce development and economic empowerment for low- and moderate-income residents in the City of Salisbury.

Goals:

- **ED-1 Employment** - Support & encourage job creation, job retention, & job training.
- **ED-2 Development** - Support business & commercial growth through expansion & new development.

- **ED-3 Redevelopment** - Plan & promote the development, redevelopment, & revitalization of vacant commercial & industrial sites.
- **ED-4 Financial Assistance** - Support & encourage new economic development through local, state, & federal tax incentives & programs such as TIF, LERTA, PILOT, Enterprise Zones/Entitlement Communities, Section 108 loan Guarantees, EDI funds, etc.
- **ED-5 Access to Transportation** - Support the expansion of public transportation & access to bus and automobile service to assist residents' transportation needs for employment & job training opportunities.

Administration, Planning, & Management Strategy Priority Need

There is a continuing need for sound planning, administration, management, & oversight of federal, state, and locally funded programs.

Goals:

- **AM-1 Overall Coordination** - Provide program management & oversight for the successful CD-01 administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, & compliance with all federal, state and local laws & regulations.

FY 2024 CAPER CDBG Budget:

The chart below lists the FY 2025 CDBG activities that were funded:

Project ID Number	Project Title/Description	2025 CDBG Budget	2025 CDBG Expenditures
CD-25-01	Low-Mod Neighborhood ADA Ramps, Sidewalk Construction & Pedestrian Improvements - Construction of ADA accessibility ramps, sidewalks, crosswalks and signal lamps in low to moderate income neighborhoods where none currently exist or are in disrepair, with first priority being to fund the installation of ADA ramps. The service area for the project will be the Church Street/Doverdale CDBG target area.	\$270,445.00	\$0.00
CD-25-02	CDBG Program Administration - Provide program management and oversight of the City's CDBG program.	\$67,611.00	\$67,611.00

The City of Salisbury spent \$67,611.00 of its FY 2025 CDBG allocation, which 19.99% of the allocation. Additionally, during the 2025 CAPER period, the City expended \$497,169.58 from previous fiscal years.

Housing Performance Measurements:

The chart on the follow page shows the objectives and outcomes that the City of Salisbury accomplished through the CDBG activities during this CAPER period:

Objectives	Outcomes						Total by Objective	
	Availability/ Accessibility		Affordability		Sustainability			
	Units	\$	Units	\$	Units	\$	Units	\$
Suitable Living	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00
Decent Housing	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00
Economic Opportunity	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00
Total by Outcome:	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00

National Objective:

The City of Salisbury met its National Objective requirements of principally benefiting low- and moderate-income persons. The City expended \$564,780.58 in CDBG funds during this CAPER period. Included in this amount was \$80,459.39 for Planning and Administration. This left a balance of \$484,321.19 that was expended for projects/activities. All of the \$484,321.19 was expended on projects/activities that benefit low- and moderate-income persons. This produces a Low/Mod Benefit Percentage of 100%. These funds were expended in the Low/Mod income areas or to benefit Low/Mod households for activities identified in the City's Five-Year Consolidated Plan.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This is the City's second year of the FY 2024-2028 Five-Year Consolidated Plan designed to address the housing and non-housing needs of City residents. This year's CAPER reports on the actions and achievements the City accomplished in Fiscal Year 2025.

The CAPER for the FY 2025 Annual Action Plan for the City of Salisbury includes the City's CDBG Program and outlines which activities the City undertook during the program year beginning July 1, 2025 and ending June 30, 2026. The City of Salisbury is the lead entity and administrator for the CDBG funds.

The CDBG Program and activities outlined in this FY 2025 CAPER principally benefited low- and moderate-income persons and funding was targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents.

The City during this CAPER period budgeted and expended CDBG funds on the following strategies:

- **Homeless Strategy** – Budgeted \$0.00, expended \$0.00.
- **Other Special Need** – Budgeted \$0.00, expended \$0.00.
- **Community Development Strategy** – Budgeted \$270,445.00, expended \$0.00.
- **Administration, Planning, and Management Strategy** – Budgeted \$67,611.00, expended \$67,611.00.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AM-1 Overall Coordination	Administration	Other	Other	5	2	40.00%	1	1	100.00%
CD-1 Community Facilities and Infrastructure	Non-Housing Community Development	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	13950	3995	28.64%	2680	3995	149.07%
CD-2 Public Safety and Services	Non-Housing Community Development	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-3 Connectivity	Non-Housing Community Development	Other	Other	0	0				
CD-4 Clearance/Demolition	Non-Housing Community Development	Buildings Demolished	Buildings	0	0				
ED-1 Employment	Economic Development	Other	Other	0	0				

ED-2 Development	Economic Development	Other	Other	0	0				
ED-3 Redevelopment	Economic Development	Other	Other	0	0				
ED-4 Financial Assistance	Economic Development	Other	Other	0	0				
ED-5 Access to Transportation	Economic Development	Other	Other	0	0				
HO-1 Housing	Homeless	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
HO-2 Operation/Support	Homeless	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50	0	0.00%			
HS-1 Homeownership	Affordable Housing	Homeowner Housing Added	Household Housing Unit	2	0	0.00%			
HS-2 Housing Construction	Affordable Housing	Homeowner Housing Added	Household Housing Unit	1	0	0.00%			
HS-3 Housing Rehabilitation	Affordable Housing	Homeowner Housing Rehabilitated	Household Housing Unit	24	0	0.00%	0	0	

SN-1 Services/Facilities	Non-Homeless Special Needs	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50	0	0.00%			
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Table 1 - Accomplishments – Program Year & Strategic Plan to Date

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Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Salisbury's FY 2024-2028 Five Year Consolidated Plan established strategic initiatives to be addressed using CDBG funds. During this CAPER period, the following goals and objectives were met:

Community Development Strategy Priority Need -

There is a need to improve the public and community facilities, infrastructure, public/social welfare services, and quality of life in the City of Salisbury.

Goals:

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

- **CoS – Low-Mod Neighborhood ADA Ramps, Sidewalk Construction & Pedestrian Improvements**
– Construction of ADA accessibility ramps, sidewalks, crosswalks and signal lamps in low to moderate income neighborhoods where none currently exist or are in disrepair, with first priority being to fund the installation of ADA ramps. The service area for the project will be the Church Street/Doverdale CDBG target area.

The City of Salisbury proposed assisting one (1) public facility and an estimated 2,680 low- and moderate-income persons. This activity is ongoing and will be completed in the FY 2026 CAPER period.

Administration, Planning, and Management Strategy Priority Need -

There is a continuing need for sound planning, administration, management, & oversight of federal, state, and locally funded programs.

Goals:

AM-1 Overall Coordination - Provide program management & oversight for the successful CD-01 administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, & compliance with all federal, state and local laws & regulations.

- **General Administration:** CDBG funds will be used for staff salaries and benefits, office expenses, planning services, and other facets of program management.

The City of Salisbury proposed to assist one (1) organization and met that goal by assisting one (1) organization. It used FY 2025 Program year and prior year CDBG funds for this activity.

CR-10 - Racial and Ethnic composition of families assisted

**Describe the families assisted (including the racial and ethnic status of families assisted).
91.520(a)**

	CDBG
White	730
Black or African American	2,870
Asian	66
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
Two or More Races	212
Total:	3,878
Hispanic	305
Not Hispanic	3,573
Total:	3,878

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The Low-Mod Neighborhood ADA Ramps project is ongoing and targeted to Census Tract 1, Block Groups 2, 3, and 5. According to the 2020-2024 American Community Survey Estimates, the total population of these block groups is 3,878. Of this population, approximately 730 (18.83%) are White, 2,870 (74%) are Black or African American, 66 (1.7%) are Asian, 0 (0.0%) are American Indian or American Native, 0 (0.0%) are Native Hawaiian or Pacific Islander, and 212 (5.47%) identified as Two or More Races. Additionally, 305 (7.86%) identified as Hispanic or Latino and 3,573 (92.14%) identified as not Hispanic or Latino. This project will be completed during the FY 2026 CAPER period.

CR-15 - Resources and Investments 91.520(a)**Identify the resources made available**

Source of Funds	Source	Expected Amount Available	Actual Amount Expended During Program Year 2025
CDBG	FY 2025	\$338,056.00	\$564,780.58

Table 3 – Resources Made Available**Narrative**

The City of Salisbury has received the following grant amounts during the time period of July 1, 2025, through June 30, 2026:

- **CDBG Allocation** - \$338,056.00
- **CDBG Program Income** - \$0.00
- **Total** - **\$338,056.00**

Under the FY 2025 Program Year, the City of Salisbury received \$338,056.00 in Federal Entitlement Grants. Of the CDBG expenditures made in the FY 2025 Program Year, \$67,611.00 was expended from the FY 2025 CDBG allocation and \$497,169.58 was expended from previous years' CDBG allocations. A total of \$564,780.58 in CDBG funds was expended during the FY 2025 Program Year.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Church Street-Doverdale CDBG Target Area	80	80	The City funded one (1) project during this CAPER Period in this Target Area.
Citywide Low-Mod	20	20	The City funded one (1) project during this CAPER Period in this Target Area.
Newtown-North Division CDBG Target Area	--	--	--
North Camden CDBG Target Area	--	--	--
Presidents-Princeton CDBG Target Area	--	--	--
West Side CDBG Target Area	--	--	--

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Salisbury has allocated its CDBG funds based on principally benefiting low- to moderate-income persons or presumed benefit; to activities that predominantly benefit low- to moderate-income areas; or to activities restricted to serving low- to moderate-income qualifying persons. All allocated funding will be utilized in a timely manner and within the budget.

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. The projects to be implemented with FY 2026 CDBG funds will benefit low- and- moderate income persons in the Church Street/Doverdale target neighborhood.

The City of Salisbury defines an Area of Minority Concentration as follows; "Census tracts where at least 60% of the population who reside within the census tract are identified as minority households, as defined by the 2010 U.S. Census." 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 67.09%. This is the project location for the FY 2025 ADA Ramp and Sidewalk project.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

In addition to its CDBG funds, the following other public resources were received by agencies in the City of Salisbury during the FY 2025 CAPER Period:

- Police Property Room - \$150,000.00
- Street Maintenance Program -\$146,021.63
- Street Maintenance Program - \$850,000.00
- Weside Community Center - \$297,922.69
- Weside Community Center – 27,473.63
- North Prong Park - \$55,298.00
- Truitt Community Center - \$83,727.71
- Service Center - \$387,857.99
- North Prong Park - \$162,726.20
- North Prong Park - \$85,460.35
- Amphitheater Pedestrian Bridge - \$103,650.00
- Apparatus Replacement - \$1,624,885.00
- Neighborhood Infrastructure - \$708,069.43

During this CAPER period in June 2026, the City was notified it was awarded a grant from the Economic Development Initiative – Community Project Funding (EDI-CPF). The City will implement this grant program starting in the FY 2026 CAPER period. These funds will be utilized for infrastructure improvements including street reconstruction, public facilities improvements, and other infrastructure repairs.

The City does not have any publicly owned land or property within the jurisdiction that was part of the CDBG program.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	0	0
Number of special-needs households to be provided affordable housing units	0	0
Total:	0	0

Table 5 - Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	0	0
Number of households supported through the rehab of existing units	0	0
Number of households supported through the acquisition of existing units	0	0
Total:	0	0

Table 6 - Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

During the FY 2025 CAPER period, the City of Salisbury used FY 2024 CDBG funds for the following housing rehabilitation programs:

- **Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs.** Habitat provided critical home repairs for low- and moderate-income owner-occupied housing units throughout the City. Four (4) Properties were environmentally cleared in this CAPER Period. Habitat for Humanity has started work on these four properties. It is estimated that seventeen (17) LMI households will receive assistance.
- **Project SBY-2024-02: Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation** provided critical home repairs for low- and moderate-income owner-occupied

housing units throughout the City. Five (5) Properties were environmentally cleared and work has begun on all properties. It is estimated that seven (7) LMI households will receive assistance.

The above Housing Rehabilitation programs are on-going. The City completed nine (9) Tier 2 Reviews for Habitat and SNHS to rehabilitate properties across the City. The subrecipients have started work on all properties. These activities are on going and will be completed in the FY 2026 CAPER period.

Discuss how these outcomes will impact future annual action plans.

Over the years the City has been very successful in partnering with Salisbury Neighborhood Housing Services and Habitat for Humanity of Wicomico County to address the affordable housing needs of our citizens. It is anticipated that this partnership will continue to expand and future funds may be awarded for the continuation of housing rehabilitation services by these non-profits. Maintaining existing homes will help to avoid a reduction in the affordable housing stock while we await the construction of new affordable units. The City additionally will continue to consider applications from these non-profits to continue the construction of new homes with Habitat and the continuation of the down payment and closing assistance program with Salisbury Neighborhood housing should these agencies request these types of funding.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual
Extremely Low-income	0
Low-income	0
Moderate-income	0
Total:	0

Table 7 – Number of Persons Served

Narrative Information

Under its FY 2024 CDBG Program, the City of Salisbury funded Owner-Occupied Housing Rehabilitation programs which was carried out through its subrecipients, Habitat for Humanity of Wicomico County and Salisbury Neighborhood Housing Services. During this CAPER period, there were no rehabilitation properties completed. Habitat for Humanity has four (4) on going housing rehabilitation properties. All four properties have received Environmental Clearance. Salisbury Neighborhood Housing Services has six (6) housing rehabilitation properties, of which five (5) have been environmentally cleared by the City and are on going.

Address the “Worst Case” Housing and Housing for the Disabled

The City of Salisbury did not provide any direct funding for “Worst Case” housing, but the City continued its Housing Rehabilitation Program run by Habitat for Humanity of Wicomico County and the Salisbury Neighborhood Housing Services to help low-income households to receive assistance to make repairs to essential housing components through loans, forgivable loans, and grants.

The City partnered with the Salisbury Neighborhood Housing Services Organization to rehabilitate single family dwelling units. Four properties have received environmental clearance in this CAPER period. SNHS identified several units with lead based paint and asbestos. All rehabilitation work will include addressing these hazards. These properties are on going.

Habitat for Humanity of Wicomico County will rehabilitate four (4) single family dwelling units. Several properties had lead based paint and asbestos hazards. All rehabilitation work will include addressing these hazards. These properties are on going.

Section 215 Affordable Housing

The City of Salisbury did not provide any funds for Section 215 Affordable Housing, during this CAPER period.

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CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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 HALS CoC uses various means to locate, contact, and assess the needs of the local homeless community. One of these outreach programs is a partnership with the Wicomico County Health Department which is grant funded by the Substance Abuse and Mental Health Services Administration (SAMHSA). The program offers people with serious mental illness who are experiencing homelessness services through its outreach efforts which include assessment and enrollment in the PATH program for qualified individuals.

The annual point-in-time (PIT) count is completed by each county on the lower shore as another means of reaching unsheltered persons to assess needs. The most recent available PIT count was conducted on January 28, 2026. There were 167 individuals sheltered in Wicomico County. There no unsheltered individuals or households identified. A total of 8 veterans were living in sheltered housing and there were 21 chronically homeless individuals. In total, 141 of persons living in sheltered housing were adults and 26 were children. There were 11 households consisting of at least one adult and one child. There no unaccompanied children.

The CoC continues to support a subcommittee that meets regularly to discuss the needs of local homeless individuals based on productive conversations with current and previously homeless residents about actions that truly help. The outgrowth of the subcommittee is the formation of community groups that are working to expand services such as access to showers and laundry and workforce development. Affordable housing remains an issue; ongoing discussions revolve around growing shelter services, converting hotel space to small rentals, and enticing developers to build affordable housing.

Since 2016, the City of Salisbury, has partnered with the Wicomico County Health Department (WiCHD) and Help and Outreach Point of Entry, Inc. (HOPE) to run a permanent supportive housing (PSH) program for chronically homeless persons. The program's 'Housing First' philosophy, stresses a relatively low barrier for access to the program and high bar for ejection from the program. 11 active households, consisting of 11 adults were participating in the PSH program at the close of PY 2024. No additional households were placed in the program over the prior year.

Participants are housed in scattered-site rentals, with the majority of the rent and utility cost subsidized by the City in return for participant contributions of 30% of income. The WiCHD provides targeted case management (TCM) to participants, reimbursable through Medicaid. In the spring of 2023 the City

implemented Anne Street Village, a transitional housing program with single room residences. As of June 2025, 50 adults have been housed in the program, providing case management by City staff, along with connection to a plethora of additional resources, including but not limited to, employment, social services benefits, medical care, behavioral health services, budgeting, etc. The City will continue to

In PY 2025, the total budget for the City's Homeless Services program was \$277,155.00. This consisted of \$277,155.00 from the City of Salisbury; no other funding was utilized.

Addressing the emergency shelter and transitional housing needs of homeless persons

Annually, at the same time the point-in-time count occurs, the housing inventory count (HIC) is reported. This is information received from each shelter provider that confirms the number of beds available at each shelter. The 2025 HIC data showed that the HALS CoC had 286 year-round emergency shelter beds, including 7 beds dedicated to homeless youth (ages 16-24). An additional 60 seasonal beds are available for the cold weather months.

Local providers that participate in 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 remain available:

- Wicomico County Department of Social Services
- Wicomico County Health Department
- Wicomico County Public Library
- Wicomico County Safe Station
- Rapid rehousing and homeless prevention through Diakonia, the Seton Center, Wraparound Maryland
- Catholic Charities - Seton Center
- Goodwill Industries
- Hands and Hearts Ending Homelessness
- HOPE
- Joseph House
- Lead4Life, Inc.
- Salisbury Urban Ministries
- Shore Transit
- Telamon Corporation
- The Salvation Army

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

additional beds being made available at emergency shelters 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
- Providing quarterly case conferencing for people who are on the PSH wait list.
- Managing two active supportive services for Veteran Families that provide rapid rehousing and prevention services.

The HALS CoC is also working to help low-income individuals and families avoid becoming homeless. They are particularly focused on the extremely low-income clients, and those who are: (a) being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care / other youth facilities, and corrections programs / institutions); (b) receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs and (c) providing eviction prevention due to financial hardships.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, 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 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 supportive service programs to help them avoid becoming homeless. Additionally, the Housing Authority has prioritized waiting list status for seniors and persons with disabilities.

The City of Salisbury has developed community centers in two target areas to address the needs of our local youth. The Newton Community Center at 306 Newton Street, offers a range of after-school programs at the facility. After-school programs are an effective means of preventing young people from engaging in destructive lifestyles, such as drug use, delinquency, violence, and school failure. These programs provide benefits to youth that extend beyond academics, helping to develop the whole child - academically, socially and emotionally.

The Newton Community Center also provides a space for adult programming, which includes English classes through Wor-Wic Community College, a meeting place for social groups, and continuing education classes. The center also provides a location for community events like wellness expos, job fairs, food distribution, and neighborhood revitalization.

The City Truitt St. Community Center at 319 Truitt Street is open to anyone who would like to participate in the activities offered, however the youth served are typically between 8 and 24 years of age. The Center uses basketball and other community partner programs to reach the neighborhood youth. The participants benefit from sports activities, tutoring, group and enrichment exercises, and homework help. The Center partnered with the Boys and Girls Club to serve the area youth, even during the summer months.

The city has also provided CDBG funding over the years to local agencies for projects that address the needs of the elderly and/or disabled populations. Those agencies include MAC, Inc., Area Agency on Aging; Holly Community, Inc. (now known as the Bay Area Center for Independent Living); and the Deaf Independent Living Association (DILA).

CR-30 - Public Housing 91.220(h); 91.320(j)**Actions taken to address the needs of public housing**

The Wicomico County Housing Authority budgeted its FY 2026 Public Housing Operating Fund allocation for the following uses:

- Capital Funds: \$496,000
- Physical Improvements: \$496,000
- Operations: \$75,000

The Wicomico County Housing Authority is an important part of the City of Salisbury's housing strategy, especially for extremely low-income households. The Housing Authority operates 90 units of public housing. There is a 70-person waiting list for public housing units, and the wait list is currently open. The Housing Authority administers 388 Housing Choice vouchers. There are currently 485 individuals on the waiting list for a Section 8 Housing Choice voucher, and the waitlist is closed.

The WCHA and its development partner Green Street Housing, LLC have completed the substantial renovations at the Riverside Homes. The project consists of the total interior and exterior renovations of the Riverside Homes complex. In addition, the authority purchased from the City of Salisbury the Mitchell Landing apartment complex, an additional twenty-four (24) units of affordable housing which is also underwent substantial renovations. WCHA will continue to renovate its scattered site public housing units as funding is made available.

Actions taken 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. The WCHA board meets every month on the third Monday at the Stone Grove Community Center. These meetings are open to the public and are a means to communicate information to the public. The public and all program participants are encouraged to participate in these regular WCHA meetings.

Actions taken to provide assistance to troubled PHAs

As of June 2026, the Wicomico County Housing Authority (WCHA) is designated as a "standard" performer by HUD for owned public housing units, but is designated as "SEMAP Troubled" under the Section Eight Management Assessment Program.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City continues 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 and amend sections of the municipal code upon the adoption of the updated Comprehensive Plan to allow for more flexibility in setback requirements, thus creating opportunities for the construction of additional housing units.
- Consider new incentive programs for our local non-profit partners including Habitat for Humanity and Salisbury Neighborhood Housing to increase the attainable housing stock and increase homeownership.
- Leverage its financial resources and apply for additional public and private housing funding.
- Continue to address homeless populations with the introduction of a Chronically Homeless Transitional Dwelling Unit Community offering 24 homeless individuals the opportunity to participate in a program which provides housing, job training and resources.
- Complete the administration of the City's Here is Home program to incentivize construction of roughly 7,000 new dwelling units before June 30, 2027.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City of Salisbury took the following actions to meet the underserved needs in the community:

- Continued to provide Homebuyer Assistance Grants through Salisbury Neighborhood Housing Services
- Funded subrecipients to provide housing rehabilitation services to single-family households.
- Amended program funds to improve recreational facilities in the City.
- Funded ADA improvements across the City.
- Continued its support and cooperation with the Homeless Alliance of the Lower Shore (HALS) Continuum of Care.
- Continued to maintain the Anne Street Village Transitional Housing which provides housing to those experiencing homelessness and at risk of homelessness and identified needed improvements to the facility.
- Applied to supplemental State and Federal funding to address public infrastructure and community development.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

According to the 2024 Five Year Estimates ACS data, it is estimated that there are 1,599 (or 44% of) owner-occupied housing units and 4,147 (or 43% of) renter-occupied housing units built before 1980 and may contain a lead-based paint hazard. It is estimated that there are 430 (or 27% of) owner-occupied housing units and 620 (or 15% 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 are being funded with FY 2024 CDBG funds.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Based on the 2019-2024 ACS Five-Year Estimates data an estimated 24.3% of the City of Salisbury's residents lived in poverty, which is greater than the State of Maryland where 9.4% of residents lived in poverty. Female-headed households with children are particularly affected by poverty at 42.4%, and 29.7% of all youth under the age of eighteen were living in poverty. The City of Salisbury continued the following activities that will reduce the number of poverty-level families:

- **Project SBY-2024-01: Habitat for Humanity of Wicomico County – Critical Home Repairs** provided 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** provided critical home repairs for low- and moderate-income owner-occupied housing units throughout the city.
- Continued the operation of Anne Street Village to provide transitional housing to persons experiencing or at-risk of homelessness.
- Provided case management and supportive services to members of the homeless population through the City's Housing First initiative.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

This coordination and collaboration between agencies is important to ensure that the needs of the residents of Salisbury are being addressed. The main agencies that are involved in the implementation of the Plan, as well as additional financial resources that are available, are the following:

Public Agencies:

- **City of Salisbury – Finance Department / HCDD** – is responsible for administration of the CDBG program.

- **City of Salisbury – Housing & Community Development Department (HCDD)** – is responsible for the administration of the City’s Homeless Services Program.
- **Wicomico Housing Authority** – is responsible for administering the Section 8 Housing Choice Vouchers and the public housing units.

Non-Profit Agencies:

There are several non-profit agencies that serve low-income households in the City. The City continues to collaborate with these agencies. The two main agencies that the City works with on a regular basis are the following:

- Salisbury Neighborhood Housing Services (SNHS)
- Habitat for Humanity of Wicomico County

Private Sector:

The private sector is a key collaborator in the services and programs associated with the Five-Year Consolidated Plan. The private sector brings additional financial resources and expertise that can be used to supplement existing services in the City. Examples of these private sector entities are: local lenders, affordable housing developers, business owners, community and economic development organizations, healthcare organizations, and others. The City continues to collaborate with local financial institutions, private housing developers, local realtors, etc.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City of Salisbury maintains close partnerships with non-profit housing and social services, community development agencies, County, State, and Federal agencies, and private and for-profit construction and inspection companies. The City accepts funding requests from eligible non-profit agencies. The City’s Grants Administrator provides technical assistance as needed to subrecipients.

The City of Salisbury conducted an onsite monitoring visit and training seminar with its subrecipients: Salisbury Neighborhood Housing Services (SNHS) and Habitat for Humanity of Wicomico County. The purpose of this visit was to identify program deficiencies and train staff to rectify any concerns identified. The City also trained and notified subrecipient staff of the documentation needed to maintain accurate files, complete environmental reviews, and procure and monitoring contractors.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

During this CAPER period, the City of Salisbury addressed the following Impediments identified in the PY 2024-2028 Analysis of Impediments to Fair Housing Choice:

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).

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 actions 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.

In 2025, the Housing and Community Development Department released The Fair Housing Guide series, a three-part series for renters, landlords, and homeowners to promote safe, fair and equitable housing.

- **1-B:** Support fair housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination.

The City did not fund any project/activity under this strategy.

- **1-C:** Identify the language and communication needs of LEP persons to provide the specific language assistance that is required.

To support Limited English Proficiency (LEP) persons with the specific language assistance that is needed, the City website has some programs and information in other languages other than English. For example, the Water Incentive Program information is offered in Spanish, Haitian Creole, and Korean. The Landlord's guide is offered in Spanish and Haitian Creole.

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.

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 actions should be undertaken:

- **2-A:** Support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable mixed-income housing.

The City did not fund any project/activity under this strategy.

- **2-B:** Support and encourage the rehabilitation of existing renter-occupied and owner-occupied housing units in the area for households below 80% AMI.

The City funded two subrecipient organizations during CY 2024 to provide critical home repairs to low to moderate income homeowners throughout the City. The program is still ongoing.

- **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.

The Salisbury Neighborhood Housing Services offers Homebuyer Education Training. The curriculum covers pre-purchase and post-purchase topics. Required of all SNHS customers prior to settlement. Such training is held quarterly and next class is scheduled for September 2026. Some additional resources offered by the Salisbury Neighborhood Housing Services include Individual Budget and Homeownership Readiness Counseling, Financial Empowerment Seminar, and Pre-Qualification Review.

Habitat for Humanity Wicomico County has a variety of programs and resources to assist with homeownership as well. The Affordable Home Ownership Program offers newly constructed and rehabilitated homes to qualified families and individuals who live or work in Wicomico County, Maryland and earn between 30% and 80% of the area median income. Moreover, homeownership information sessions and financial literacy classes are offered and cover topics such as banking, borrowing, credit cards, paying for education, building credit, and other.

- **2-D:** Support tenant education and maintenance training programs to encourage and support healthy rental housing units.

The City did not fund any project/activity under this strategy.

- **2-E:** Encourage organizations serving the LMI community to develop relationships with landlords to expand the supply of affordable rental housing units.

The City did not fund any project/activity under this strategy.

- **2-F:** Encourage affirmative marketing procedures to attract protected classes that are least likely to apply for new affordable housing opportunities.

The City did not fund any project/activity under this strategy.

- **2-G:** Support community led affordable housing task force initiatives that create decent, safe, and sanitary housing that is affordable and accessible for households below 80% AMI.

In the fall of 2024, the Greater Salisbury Committee Housing Task Force presented a report to the Salisbury City Council on the current state of affordable housing as well as actionable items for consideration by the City. As part of the report, the City's Horizon tax incentive program was included. Horizon real property tax credit was granted to the Ross Building – multiple apartment complex focused on meeting affordable housing and student needs. The tax credit was granted in April 2026 and the amount of credit was \$290,256. As part of the Horizon program, a tax credit is provided to eligible developments up to a period of twenty years.

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.

Goal: Increase the supply of accessible housing through new construction and rehabilitation of accessible housing for persons with disabilities.

Strategies: In order to meet this goal, the following actions 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, or rehabilitate housing that is accessible to persons with disabilities.

The City did not fund any project/activity under this strategy.

- **3-B:** Provide financial assistance for accessibility improvements to housing units to enable seniors and persons with disabilities to remain in their homes.

The City did not fund any project/activity under this strategy.

- **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.

The City did not fund any project/activity under this strategy.

Impediment 4 Public Policy

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

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

Strategies: In order to meet this goal, the following actions 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.

Concurrent with the development of the City's Comprehensive Plan, four focus group presentations on re-zoning were made to the public during the spring and summer of 2025. The presentations encompassed land use & future growth area and economic development, community facilities and transportation, housing and historic and cultural resources, and sustainability. In addition, planning commission agenda from April 9, 2026 is attached which discussed transportation, community facilities, and environmental resources and sustainability.

- **4-B:** Develop incentives to encourage developers and housing providers to offer more affordable housing options in the City.

There are multiple tax credit incentive programs offered by the City to encourage development of affordable housing. Some of them are listed below.

Horizon - a real property tax credit to accelerate construction or expansion of multifamily residential developments in the City of Salisbury. This tax credit was granted to the Ross Building – multiple apartment complex focused on meeting affordable housing and student needs. The tax credit was granted in April 2026 and the amount of credit was \$290,256. As part of the Horizon program, a tax credit is provided to eligible developments up to a period of twenty years.

Here is Home – Incentive program for all new residential development including single family, multi-family, duplexes, townhouses, apartments, assisted living facilities, senior housing and other. The program provides fee waivers to the following: building plan review fees, building permit fees, demo, mechanical, plumbing, annexation, water and sewer connection fees, subdivision reviews, water meter setting fees, and other.

As a result of this program, more than twenty developments are being built or have been completed. Moreover, during the period July 1, 2025 - June 30, 2026, approx. \$1.5 million in fees were waived and the City absorbed such fees. And life to date for this program over \$2.9 million in fees were waived.

PILOT – Payment in lieu of taxes and Low-Income Housing tax deferral programs. These programs offer a reduction in real estate taxes or a tax deferral for a period of multiple years to incentivize affordable housing development. Some of the examples of such programs the City administered and /or currently in effect are: Village of Hope/Homes on Johnsons Pond, Westbrook Apartment Homes, Victoria Park at Sassafras Meadows, Cottages of Riverhouse Phase IV on Pemberton Drive, Rivers Edge Apartments on Fitzwater St, Pemberton Manor at Fairground Drive, Lodges at Naylor Mill, Blackburn Housing, and others.

- **4-C:** Encourage LMI, minority, and protected class resident participation in the various City Boards and Commissions.

The City has multiple boards, commissions, and committees, including but not limited to Board of Appeals, Ethics Commission, Disability Advisory Committee, Human Rights Advisory Committee, Truth, Racial, Unity, Transformation & Healing Committee and others. Certain committees require a number of members to represent minority groups. For example, Human Right Advisory Committee requires at least two (2) representatives of racial or national minorities; at least two (2) representatives from the LGBTQ+ community; at least one (1) youth representative aged 16-24 years; and at least two (2) members of local religious organizations. And Truth, Racial, Unity, Transformation & Healing Committee requires at least seven (7) representatives of racial or national minorities; at least two (2) representatives from the LGBTQ+ community; and at least two (2) members of local religious organizations.

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

The City did not fund any project/activity under this strategy.

- **5-B:** Maintain a regional database of decent, safe, and sanitary housing that is affordable and accessible for households below 80% AMI.

The City did not fund any project/activity under this strategy.

- **5-C:** Work collaboratively with affordable housing developers and providers to ensure affirmative fair marketing plans and deconcentration policies are created and implemented.

The City did not fund any project/activity under this strategy.

- **5-D:** Support the Wicomico County Housing Authority to affirmatively further fair housing.

The City did not fund any project/activity under this strategy.

CR-40 - Monitoring 91.220 and 91.230

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

The City of Salisbury Grants Manager monitors all CDBG-funded projects on an ongoing basis to ensure compliance with all federal and State regulations and to insure project goals are met during implementation. Staff also reviews projects upon completion for proper documentation and compliance with federal and State regulations. HUD requires that the City have an annual audit of all federal dollars according to OMB circular A-133. This annual audit reviews all financial expenditures and assesses whether or not the City complied with all laws and regulations governing the CDBG program.

The Grants Manager monitors all public service activities on an ongoing basis throughout the program year. Documents and financial records are reviewed for compliance with subrecipient agreements, laws and regulations, and fulfillment of goals and objectives. Additionally, the City's Assistant Director of Operations bolsters the monitoring of CDBG financials. City staff reviews capital projects before construction at pre-bid and pre-construction meetings, and during construction. Monitoring for such projects will include compliance with Davis-Bacon and Section 3 requirements, certified payroll requirements and verification of requests for payment.

The City of Salisbury conducted an on-site monitoring and training with Salisbury Neighborhood Housing Services (4/27/2026) and Habitat for Humanity of Wicomico County (5/13/2026). The City funded these subrecipients to rehabilitate single family housing units. The onsite visits served to monitor the progress of the ongoing rehabilitations, refamiliarize subrecipient staff on all applicable federal regulations, and assess deficiencies in the program. During these visits, the SNHS reported four ongoing sites and Habitat reported four ongoing sites. The City provided training to these subrecipients on all aspects of the CDBG program including, the environmental review process; procurement of services; lead-based paint abatement; monitoring; quarterly reporting; and maintaining accurate and complete records of all activities in the years following completion.

Citizen Participation Plan 91.105(d); 91.115(d)**Description of the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The City of Salisbury placed the Draft FY 2025 CAPER on public display for a period of 15 days beginning on Thursday, September 3, 2026 through Thursday, September 17, 2026.

The Draft FY 2025 CAPER was on display on the City's web page: <https://salisbury.md/departments/housing-community-development/community-development>, as well as at the locations listed below:

- **Government Office Building** – 125 N Division Street, Room 103, Salisbury, MD 21801

The Public Notice of Display was published in the "Dominion Post" on Wednesday, September 2, 2026, a copy of which is attached in the Citizen Participation Section of this CAPER document.

DRAFT

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of Salisbury did not make any changes to the FY 2024-2028 Five-Year Consolidated Plan and its program objectives during this reporting period. This was the second year of the Consolidated Plan period.

Describe accomplishments and program outcomes during the last year.

During this CAPER period, the City of Salisbury expended CDBG funds on the following activities:

- **Housing** - \$47,042.84, which is 8.33% of the total expenditures.
- **Public Facilities and Improvements** - \$437,278.35, which is 77.42% of the total expenditures.
- **General Administration and Planning** - \$80,459.39, which is 14.25% of the total expenditures.
- **Total: \$564,780.58**

The City of Salisbury Timeliness Ratio of unexpended funds as a percentage of the FY 2025 CDBG allocation is 2.84, which is above the maximum 1.5 ratio.

During this CAPER period, the CDBG program targeted the following with its funds:

- **Percentage of Expenditures Assisting Low- and Moderate-Income Persons and Households Either Directly or On an Area Basis** - 100.00%
- **Percentage of Expenditures that Benefit Low- and Moderate-Income Areas** – 90.29%
- **Percentage of Expenditures that Aid in the Prevention or Elimination of Slum or Blight** - 0.00%

During this CAPER period, the income level beneficiary's data were the following:

- **Total Low- and Moderate-Income (<=80%)** - 0.00%
- **Non Low- and Moderate-Income (>80%)** - 0.00%

The City has several on-going projects which were not completed in this CAPER Period. Therefore, the accomplishment data has not been confirmed for the following projects:

- FY 2022 & FY 2023 CDBG – Waterside Park Improvements
- FY 2024 Habitat for Humanity of Wicomico County – Critical Home Repairs
- FY 2024 Salisbury Neighborhood Housing Services – Owner-Occupied Housing Rehabilitation
- FY 2025 Low-Mod Neighborhood ADA Ramps, Sidewalk Construction & Pedestrian Improvements.
- FY 2020 CV – Lake Street Park Improvements

During this CAPER period, the City had the following CDBG accomplishments:

- **Actual Jobs Created or Retained - 0**
- **Households Receiving Housing Assistance - 0**
- **Persons Assisted Directly, Primarily by Public Services and Public Facilities - 0**
- **Persons for Whom Services and Facilities were Available - 0**
- **Units Rehabilitated - Single Units - 0**
- **Units Rehabilitated - Multi Units Housing - 0**

The City has two housing rehabilitation activities. The City environmentally cleared eight (8) properties in this CAPER period. The City's subrecipients have started work on these locations and work is expected to be completed in the 2026 CAPER period.

The City had three (3) activities which would benefit low- and moderate income persons by access to public facilities. These activities are on-going and accomplishment data will be reported in the 2026 CAPER.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No. The City does not have any open Brownfields Economic Development Initiative Grants.

CR-58 - Section 3 Report

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG
Total Number of Activities	2
Total Labor Hours	2,186.5
Total Section 3 Worker Hours	502
Total Targeted Section 3 Worker Hours	0

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0
Direct, on-the job training (including apprenticeships).	0
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0
Outreach efforts to identify and secure bids from Section 3 business concerns.	1
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0
Provided or connected residents with assistance in seeking employment including drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0
Held one or more job fairs.	1
Provided or connected residents with supportive services that can provide direct services or referrals.	0
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	1
Assisted residents with finding child care.	0

Assisted residents to apply for, or attend community college or a four year educational institution.	0
Assisted residents to apply for, or attend vocational/technical training.	0
Assisted residents to obtain financial literacy training and/or coaching.	0
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0
Provided or connected residents with training on computer use or online technologies.	1
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0
Other.	0

Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

The City funded two (2) projects which triggered Section 3 in this CAPER period: Lake Street Park (CDBG-CV) Improvements and Waterside Park Improvements (CDBG). In total, the Section 3 hours worked does not meet the required 25% of total project hours. In addition, neither project reported Targeted Section 3 hours worked during this CAPER Period. These projects are ongoing and will be concluded in the FY 2026 CAPER Period.

The City carried out several activities to support its Section 3 requirements including holding a job fair to connect employees to potential employers; provided job training assistance to residents of the Ann Street village; connected residents with training on computer use and other online technologies to Anne Street residents; and provided technical assistance to lead contractors to support Section 3 Business Concerns as subcontractors on eligible projects.

CR-60 - IDIS Reports

Attached are the following U.S. Department of Housing and Urban Development (HUD) Reports from IDIS for FY 2025 for the period from July 1, 2025 through June 30, 2026.

The following reports are:

- **IDIS Report PR26** – CDBG Financial Summary
- **IDIS Report PR26** – CDBG-CV Financial Summary

DRAFT



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System

PR26 - CDBG Financial Summary Report

Program Year 2025

SALISBURY , MD

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PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	0.00
02 ENTITLEMENT GRANT	338,056.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	0.00
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	338,056.00

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	484,321.19
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	484,321.19
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	80,459.39
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	564,780.58
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	(226,724.58)

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	484,321.19
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	484,321.19
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	0.00
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	0.00
32 ENTITLEMENT GRANT	338,056.00
33 PRIOR YEAR PROGRAM INCOME	0.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	338,056.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	0.00%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	80,459.39
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	12,848.39
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	67,611.00
42 ENTITLEMENT GRANT	338,056.00
43 CURRENT YEAR PROGRAM INCOME	0.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	338,056.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	20.00%



Office of Community Planning and Development
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PR26 - CDBG Financial Summary Report
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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

No data returned for this view. This might be because the applied filter excludes all data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

No data returned for this view. This might be because the applied filter excludes all data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2022	2	122	7091647	City of Salisbury - Waterside Park Improvements	03F	LMA	\$13,376.00
2022	2	122	7136249	City of Salisbury - Waterside Park Improvements	03F	LMA	\$40,036.50
2022	2	122	7144975	City of Salisbury - Waterside Park Improvements	03F	LMA	\$82,657.57
2022	2	122	7155699	City of Salisbury - Waterside Park Improvements	03F	LMA	\$78,184.97
2022	2	122	7166170	City of Salisbury - Waterside Park Improvements	03F	LMA	\$79,363.87
2022	2	122	7178689	City of Salisbury - Waterside Park Improvements	03F	LMA	\$0.09
2023	5	128	7166170	Waterside Park Improvements	03F	LMA	\$43,178.91
2023	5	128	7178689	Waterside Park Improvements	03F	LMA	\$100,480.44
					03F	Matrix Code	\$437,278.35
2024	1	124	7083348	Habitat for Humanity of Wicomico County Critical Home Repairs	14A	LMH	\$4,109.70
2024	1	124	7083349	Habitat for Humanity of Wicomico County Critical Home Repairs	14A	LMH	\$707.53
2024	1	124	7117148	Habitat for Humanity of Wicomico County Critical Home Repairs	14A	LMH	\$1,542.46
2024	1	124	7129854	Habitat for Humanity of Wicomico County Critical Home Repairs	14A	LMH	\$23,161.40
2024	1	124	7145920	Habitat for Humanity of Wicomico County Critical Home Repairs	14A	LMH	\$10,119.32
2024	2	126	7090516	Salisbury Neighborhood Housing Services - Owner-Occupied Housing Rehabilitation	14A	LMH	\$4,322.43
2024	2	126	7133041	Salisbury Neighborhood Housing Services - Owner-Occupied Housing Rehabilitation	14A	LMH	\$3,080.00
					14A	Matrix Code	\$47,042.84
Total							\$484,321.19

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

No data returned for this view. This might be because the applied filter excludes all data.

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	3	125	7042729	General Administration - CDBG Program	21A		\$12,848.39
2025	2	129	7097158	CDBG Program Administration	21A		\$8,604.13
2025	2	129	7121315	CDBG Program Administration	21A		\$9,094.40
2025	2	129	7138469	CDBG Program Administration	21A		\$10,446.93
2025	2	129	7146913	CDBG Program Administration	21A		\$27,277.84
2025	2	129	7166305	CDBG Program Administration	21A		\$10,723.21
2025	2	129	7173827	CDBG Program Administration	21A		\$1,464.49
					21A	Matrix Code	\$80,459.39
Total							\$80,459.39



Office of Community Planning and Development
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PR26 - CDBG-CV Financial Summary Report
SALISBURY , MD

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PART I: SUMMARY OF CDBG-CV RESOURCES

01 CDBG-CV GRANT	472,652.00
02 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
03 FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
04 TOTAL CDBG-CV FUNDS AWARDED	472,652.00

PART II: SUMMARY OF CDBG-CV EXPENDITURES

05 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	417,101.30
06 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	7,890.82
07 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
08 TOTAL EXPENDITURES (SUM, LINES 05 - 07)	424,992.12
09 UNEXPENDED BALANCE (LINE 04 - LINE8)	47,659.88

PART III: LOWMOD BENEFIT FOR THE CDBG-CV GRANT

10 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
11 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
12 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	417,101.30
13 TOTAL LOW/MOD CREDIT (SUM, LINES 10 - 12)	417,101.30
14 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 05)	417,101.30
15 PERCENT LOW/MOD CREDIT (LINE 13/LINE 14)	100.00%

PART IV: PUBLIC SERVICE (PS) CALCULATIONS

16 DISBURSED IN IDIS FOR PUBLIC SERVICES	291,886.30
17 CDBG-CV GRANT	472,652.00
18 PERCENT OF FUNDS DISBURSED FOR PS ACTIVITIES (LINE 16/LINE 17)	61.76%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

19 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	7,890.82
20 CDBG-CV GRANT	472,652.00
21 PERCENT OF FUNDS DISBURSED FOR PA ACTIVITIES (LINE 19/LINE 20)	1.67%



Office of Community Planning and Development
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PR26 - CDBG-CV Financial Summary Report
SALISBURY , MD

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LINE 10 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 10

No data returned for this view. This might be because the applied filter excludes all data.

LINE 11 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 11

No data returned for this view. This might be because the applied filter excludes all data.

LINE 12 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 12

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	7	109	6426295	CV1 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$45,598.47
			6449078	CV1 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$49,629.96
			6455163	CV1 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$9,771.57
	8	110	6426298	CV1 - CoS - COVID-19 PPE Production for Local Businesses (M4Reactor)	05Z	LMA	\$41,291.00
			6479432	CV1 - CoS - COVID-19 PPE Production for Local Businesses (M4Reactor)	05Z	LMA	\$9,636.50
	9	111	6526352	CV1 - CoS - COVID-19 Critical Need Supplies for Low-Mod Income Residents	05Z	LMA	\$6,673.85
			6731640	CV1 - CoS - COVID-19 Critical Need Supplies for Low-Mod Income Residents	05Z	LMA	\$9,319.75
		120	6764509	CV1- Village of Hope Emergency Meals	05G	LMC	\$827.58
			6782459	CV1- Village of Hope Emergency Meals	05G	LMC	\$2,457.52
			6799057	CV1- Village of Hope Emergency Meals	05G	LMC	\$1,581.54
			6799064	CV1- Village of Hope Emergency Meals	05G	LMC	\$1,630.73
			6815932	CV1- Village of Hope Emergency Meals	05G	LMC	\$549.49
	11	113	6505094	CV3 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$43,542.28
			6614899	CV3 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$17,143.75
			6661494	CV3 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$4,932.68
			6680597	CV3 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$4,299.63
	12	114	6505419	CV3 - COVID-19 Critical Need Supplies for Low-Mod Income Residents	05Z	LMA	\$19,199.75
			6685225	CV3 - COVID-19 Critical Need Supplies for Low-Mod Income Residents	05Z	LMA	\$17,520.00
			6731640	CV3 - COVID-19 Critical Need Supplies for Low-Mod Income Residents	05Z	LMA	\$6,280.25
	14	130	7164347	Lake Street Park Improvements	03F	LMA	\$117,386.00
			7166942	Lake Street Park Improvements	03F	LMA	\$6,728.74
			7173824	Lake Street Park Improvements	03F	LMA	\$1,100.26
Total							\$417,101.30

LINE 16 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 16

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	7	109	6426295	CV1 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$45,598.47
			6449078	CV1 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$49,629.96
			6455163	CV1 - SNHS - COVID-19 Rental / Mortgage Assistance Program	05Q	LMC	\$9,771.57
	8	110	6426298	CV1 - CoS - COVID-19 PPE Production for Local Businesses (M4Reactor)	05Z	LMA	\$41,291.00

CR-65 - Fair Housing

During this CAPER period, The City of Salisbury addressed the following Impediments identified in the PY 2024-2028 Analysis of Impediments to Fair Housing Choice:

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).

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 actions 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.

In 2025, the Housing and Community Development Department released The Fair Housing Guide series, a three-part series for renters, landlords, and homeowners to promote safe, fair and equitable housing.

- **1-B:** Support fair housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination.

The City did not fund any project/activity under this strategy.

- **1-C:** Identify the language and communication needs of LEP persons to provide the specific language assistance that is required.

To support Limited English Proficiency (LEP) persons with the specific language assistance that is needed, the City website has some programs and information in other languages other than English. For example, the Water Incentive Program information is offered in Spanish, Haitian Creole, and Korean. The Landlord's guide is offered in Spanish and Haitian Creole.

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.

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 actions should be undertaken:

- **2-A:** Support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable mixed-income housing.

The City did not fund any project/activity under this strategy.

- **2-B:** Support and encourage the rehabilitation of existing renter-occupied and owner-occupied housing units in the area for households below 80% AMI.

The City funded two subrecipient organizations during CY 2024 to provide critical home repairs to low to moderate income homeowners throughout the City. The program is still ongoing.

- **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.

The Salisbury Neighborhood Housing Services offers Homebuyer Education Training. The curriculum covers pre-purchase and post-purchase topics. Required of all SNHS customers prior to settlement. Such training is held quarterly and next class is scheduled for September 2026. Some additional resources offered by the Salisbury Neighborhood Housing Services include Individual Budget and Homeownership Readiness Counseling, Financial Empowerment Seminar, and Pre-Qualification Review.

Habitat for Humanity Wicomico County has a variety of programs and resources to assist with homeownership as well. The Affordable Home Ownership Program offers newly constructed and rehabilitated homes to qualified families and individuals who live or work in Wicomico County, Maryland and earn between 30% and 80% of the area median income. Moreover, homeownership information sessions and financial literacy classes are offered and cover topics such as banking, borrowing, credit cards, paying for education, building credit, and other.

- **2-D:** Support tenant education and maintenance training programs to encourage and support healthy rental housing units.

The City did not fund any project/activity under this strategy.

- **2-E:** Encourage organizations serving the LMI community to develop relationships with landlords to expand the supply of affordable rental housing units.

The City did not fund any project/activity under this strategy.

- **2-F:** Encourage affirmative marketing procedures to attract protected classes that are least likely to apply for new affordable housing opportunities.

The City did not fund any project/activity under this strategy.

- **2-G:** Support community led affordable housing task force initiatives that create decent, safe, and sanitary housing that is affordable and accessible for households below 80% AMI.

In the fall of 2024, the Greater Salisbury Committee Housing Task Force presented a report to the Salisbury City Council on the current state of affordable housing as well as actionable items for consideration by the City. As part of the report, the City's Horizon tax incentive program was included. Horizon real property tax credit was granted to the Ross Building – multiple apartment complex focused on meeting affordable housing and student needs. The tax credit was granted in April 2026 and the amount of credit was \$290,256. As part of the Horizon program, a tax credit is provided to eligible developments up to a period of twenty years.

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.

Goal: Increase the supply of accessible housing through new construction and rehabilitation of accessible housing for persons with disabilities.

Strategies: In order to meet this goal, the following actions 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, or rehabilitate housing that is accessible to persons with disabilities.

The City did not fund any project/activity under this strategy.

- **3-B:** Provide financial assistance for accessibility improvements to housing units to enable seniors and persons with disabilities to remain in their homes.

The City did not fund any project/activity under this strategy.

- **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.

The City did not fund any project/activity under this strategy.

Impediment 4 Public Policy

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

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

Strategies: In order to meet this goal, the following actions 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.

Concurrent with the development of the City's 2024 and 2025 Comprehensive Plan, four focus group presentations on re-zoning were made to the public during the spring and summer of 2025. The presentations encompassed land use & future growth area and economic development, community facilities and transportation, housing and historic and cultural resources, and sustainability. In addition, planning commission agenda from April 9, 2026 is attached which discussed transportation, community facilities, and environmental resources and sustainability.

- **4-B:** Develop incentives to encourage developers and housing providers to offer more affordable housing options in the City.

There are multiple tax credit incentive programs offered by the City to encourage development of affordable housing. Some of them are listed below.

Horizon - a real property tax credit to accelerate construction or expansion of multifamily residential developments in the City of Salisbury. This tax credit was granted to the Ross Building – multiple apartment complex focused on meeting affordable housing and student needs. The tax credit was granted in April 2026 and the amount of credit was \$290,256. As part of the Horizon program, a tax credit is provided to eligible developments up to a period of twenty years.

Here is Home – Incentive program for all new residential development including single family, multi-family, duplexes, townhouses, apartments, assisted living facilities, senior housing and other. The program provides fee waivers to the following: building plan review fees, building permit fees, demo, mechanical, plumbing, annexation, water and sewer connection fees, subdivision reviews, water meter setting fees, and other.

As a result of this program, more than twenty developments are being built or have been completed. Moreover, during the period July 1, 2025 - June 30, 2026, approx. \$1.5 million in fees were waived and the City absorbed such fees. And life to date for this program over \$2.9 million in fees were waived.

PILOT – Payment in lieu of taxes and Low-Income Housing tax deferral programs. These programs offer a reduction in real estate taxes or a tax deferral for a period of multiple years to incentivize affordable housing development. Some of the examples of such programs the City administered and /or currently in effect are: Village of Hope/Homes on Johnsons Pond, Westbrook Apartment Homes, Victoria Park at Sassafras Meadows, Cottages of Riverhouse Phase IV on Pemberton Drive,

Rivers Edge Apartments on Fitzwater St, Pemberton Manor at Fairground Drive, Lodges at Naylor Mill, Blackburn Housing, and others.

- **4-C:** Encourage LMI, minority, and protected class resident participation in the various City Boards and Commissions.

The City has multiple boards, commissions, and committees, including but not limited to Board of Appeals, Ethics Commission, Disability Advisory Committee, Human Rights Advisory Committee, Truth, Racial, Unity, Transformation & Healing Committee and others. Certain committees require a number of members to represent minority groups. For example, Human Right Advisory Committee requires at least two (2) representatives of racial or national minorities; at least two (2) representatives from the LGBTQ+ community; at least one (1) youth representative aged 16-24 years; and at least two (2) members of local religious organizations. And Truth, Racial, Unity, Transformation & Healing Committee requires at least seven (7) representatives of racial or national minorities; at least two (2) representatives from the LGBTQ+ community; and at least two (2) members of local religious organizations.

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.

The City did not fund any project/activity under this strategy.

- **5-B:** Maintain a regional database of decent, safe, and sanitary housing that is affordable and accessible for households below 80% AMI.

The City did not fund any project/activity under this strategy.

- **5-C:** Work collaboratively with affordable housing developers and providers to ensure affirmative fair marketing plans and deconcentration policies are created and implemented.

The City did not fund any project/activity under this strategy.

- **5-D:** Support the Wicomico County Housing Authority to affirmatively further fair housing.

The City did not fund any project/activity under this strategy.

CR-70 - Citizen Participation

The following pages include the public display notice, and any public or written comments received by the City of Salisbury.

DRAFT

PUBLIC NOTICE

CITY OF SALISBURY, MARYLAND COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM FY 2025 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

In accordance with Title I of the National Affordable Housing Act of 1990, P.L. 101-625, the City of Salisbury has prepared its Fiscal Year 2025 Consolidated Annual Performance and Evaluation Report (CAPER) for its Community Development Block Grant Program (CDBG). This report describes the level of housing assistance and other community development activities designed to benefit low- and moderate-income persons and households through various federal funding programs during Fiscal Year 2025 (July 1, 2025, through June 30, 2026).

In order to obtain the views of residents, public agencies and other interested parties, the City has placed the FY 2025 CAPER on display for 15 days beginning Thursday, September 3, 2026, and ending on Thursday, September 17, 2026, at the following locations: the Government Office Building, 125 N Division Street, Room 103, Salisbury, MD 21801, between the hours of 8:30am – 4:30pm and on the City's website: <https://salisbury.md/>.

The City of Salisbury intends to submit the FY 2025 CAPER to the U.S. Department of Housing and Urban Development on or before September 28, 2026.

Written or oral comments may be directed to Ms. Olga Butar, Grant Administrator/Project Manager, Finance Department, City of Salisbury, 125 N. Division Street, #103, Salisbury, MD 21801. E-mail: obutar@salisbury.md. Phone: (410) 548-3110

Olga Butar,
Grants Administrator/Project Manager
City of Salisbury, MD