

OFFICE OF COMMUNITY DEVELOPMENT

MEMO

RECEIVED MAY - 2 2005

TO: JOHN PICK

FROM: DEBORAH STAM

SUBJECT: CDBG 2005 ACTION PLAN

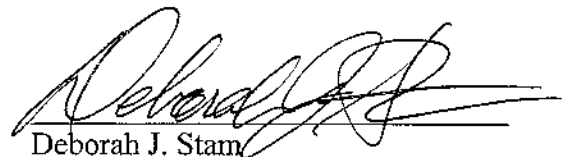
DATE: MAY 2, 2005

As you are aware, each year the City must submit a new Action Plan to the U.S. Department of Housing and Urban Development (HUD) outlining our goals and objectives, and identifying the projects that we wish to accomplish with our Community Development Block Grant (CDBG) funds for the coming program year. This Action Plan serves as our application to HUD for these funds.

Attached you will find the draft of the CDBG 2005 Action Plan. This draft will be made available to the public on May 4, 2005, and a Public Hearing will be held on May 11, 2005. The 30-day public comment period will run through June 10, 2005. The final version of the 2005 Action Plan will be submitted to HUD on or before July 1, 2005.

Also attached is the resolution approving the submission of the CDBG 2005 Action Plan. Please forward this on to the City Council for inclusion on the agenda of the council meeting on May 9, 2005.

Thank you for your assistance.



Deborah J. Stam  
Community Development Director

**RESOLUTION NO. 1240**

A RESOLUTION OF THE COUNCIL OF THE CITY OF SALISBURY, MARYLAND TO APPROVE THE CITY'S ACTION PLAN FOR COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS FOR CDBG PROGRAM YEAR 2005.

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

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

WHEREAS, the Council of the City of Salisbury wishes the City to receive this annual allotment of CDBG funds from HUD, in order that various community development projects may be completed.

NOW, THEREFORE, BE IT RESOLVED, that the Council of the City of Salisbury, Maryland does hereby authorize the Mayor to submit this CDBG 2005 Action Plan to HUD for review and approval.

THE ABOVE RESOLUTION was introduced and duly passed at a meeting of the Council of the City of Salisbury, Maryland held on May 9, 2005, and is to become effective immediately.

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Brenda J. Colegrove  
CITY CLERK

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Michael P. Dunn  
COUNCIL PRESIDENT

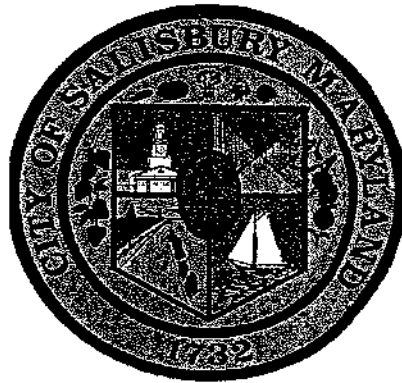
APPROVED BY ME THIS

\_\_\_\_\_ day of May, 2005.

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Barrie P. Tilghman  
MAYOR

# City of Salisbury



## Annual Action Plan

**CDBG PY 2005**

(7/1/05 – 6/30/06)

**Draft**

**Additional Copies Available:  
The Department of Community Development  
208 West Main Street (Downtown Plaza)  
Salisbury, Maryland**

Prepared By:  
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## INTRODUCTION

The City of Salisbury has prepared a Consolidated Plan which covers a five (5) year period from July 1, 2004 - June 30, 2009. For each CDBG Program Year the City must also prepare an Annual Action Plan to guide its use of affordable housing and community development resources. Both Plans address three basic goals: (1) the provision of decent housing, (2) the creation of a suitable living environment, and (3) the expansion of economic opportunities, primarily to benefit low and moderate income persons. The Consolidated Plan and Annual Action Plans also serve as the City of Salisbury's application for federal Community Development Block Grant (CDBG) Program funds. The City is not eligible as a grantee for any other formula entitlement programs administered by HUD.

The Strategic Plan portion of Salisbury's Consolidated Plan covers a five (5) year period from July 1, 2004 - June 30, 2009 (using CDBG Program Year (PY) 2004-2008 funds). This Annual Action Plan covers the upcoming one-year program period beginning July 1, 2005 and ending June 30, 2006 (using CDBG PY 2005 funds).

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### **Table 3: Listing of Projects:**

- CDBG Program General Administration – City of Salisbury
- Acquisition / Demolition / Site Improvements – Habitat for Humanity of Wicomico County
- Salisbury Homeless Outreach Project (SHOP) – Tri-County Coalition for the Homeless
- Down Payment / Closing Cost Assistance – Salisbury Neighborhood Housing Service
- Acquisition / Demolition – City of Salisbury

## I. SOURCES OF FUNDS

### A. Federal Resources

The City of Salisbury is an entitlement jurisdiction for CDBG funds. The Salisbury Consolidated Plan for CDBG PY 2004-2008 presents a strategic vision for future housing and community development for the City, which is the commercial / industrial center of Maryland's Lower Eastern Shore. This one-year Annual Action Plan for CDBG PY 2005 details the specific projects which the City will undertake with its \$342,154 in CDBG funds. Almost 65 percent of these funds will be spent on housing-related activities, while the remaining funds will support community development and public service activities. All of these activities will help to resolve housing and community development needs identified and prioritized in the City's Consolidated Plan.

Although the City is not a direct recipient of HUD's Emergency Shelter Grant (ESG), Housing Opportunities for People With AIDS (HOPWA), or HOME Partnership funds (HOME), the City, in its Consolidated Plan, has discussed in detail the needs of the homeless and the populations with special needs (such as the elderly and those with HIV/AIDS). Consequently, if any of the local providers of emergency shelter, transitional housing, supportive housing, or public services for these clients were to apply for such federal funds, the City would be entirely supportive of their efforts. In particular, the City would consider providing a portion of the required matching funds for such programs.

### B. Other Resources

Other resources available to help Salisbury resolve its housing and community development needs include funds from the Maryland (MD) Department of Housing and Community Development (DHCD), such as low interest mortgage finance (i.e., HOME), housing rehabilitation money (i.e., MD Housing Rehabilitation Program (MHRP), Special Targeted Area Rehabilitation (STAR) Program, lead paint reduction funds (i.e., Lead Hazard Reduction Program), first-time homebuyer settlement expenses, rental allowance funds (i.e., Rental Allowance Program), and neighborhood revitalization programs (i.e., Community Legacy, Neighborhood Partnership, and Live Near Your Work Programs). Salisbury also has successfully obtained funding from the MD Departments of Natural Resources and Transportation as well as the Governor's Office of Crime Control & Prevention to help with the revitalization and crime reduction activities.

The City also has good working relations with the local banking community which is supportive of many public housing and community development efforts. Most of Salisbury's private non-profit organizations not only have independent source of funds, but also seek assistance from private foundations, all of which have the City's support. For instance, the Salisbury Neighborhood Housing Services (SNHS) uses funds from the Neighborhood Reinvestment Corporation as well as from local banks.

Lastly, as indicated in the following Table, the City plans to use its own resources to help resolve its housing and community development problems. In particular, an additional \$67,800 in City funds will be used to directly operate the CDBG Program.

## City Funds for Community Development Efforts, FY2005

Fund Category	Fund Amount
Administrative Funds for City CDBG Program	\$77,374
Administrative Funds for City/County PZCD	\$174,711
Administrative Funds for Salisbury NHS	\$40,000
Salary of the City Grants/Special Projects Director	\$46,000
Administrative Funds for Urban Salisbury	\$47,500
Administrative Funds for SWED	\$19,000
Administrative Funds for the Life Crisis Center & Salvation Army	\$3,000
City Funds for Neighborhood Matching Grants Program	\$10,000
CDBG Revolving Loan Fund for Downtown	\$148,131
City Funds for Demolition of Dilapidated Housing	\$25,000
City Street Maintenance Funds	\$663,000
City Funds to Upgrade Paleo Water Plant	\$80,000
City Contribution to Recreational Projects funded by State POS Program	\$10,000
<b>Total</b>	<b>\$1,343,716</b>

However, given its limited resources, Salisbury will use innovative approaches and cooperative partnerships with other public agencies and private organizations to meet its affordable housing and community development goals and objectives. In general, the City plans to use its CDBG funds as financial incentives to help resolve its housing and community development needs.

### II. SPECIFIC ANNUAL OBJECTIVES

Salisbury's Strategic Plan details the City's investment priorities for its Community Development Block Grant (CDBG) funds for the Consolidated Plan period of CDBG PY 2004 to 2008. The goals and investment priorities for this Annual Action Plan for CDBG PY 2005 are identical to those of the five-year plan. The following three national goals will guide the use of CDBG resources for both Plans:

- Provide decent housing
- Provide a suitable living environment
- Expand economic opportunities

The City plans to provide comprehensive, financial assistance, especially housing rehabilitation and homeownership development Citywide. However, businesses in the Downtown and residents of the Camden, Newtown-North Division Street, Church Street-Doverdale, and Westside neighborhoods will be given priority for housing and community development assistance. Help for the homeless and special needs populations, especially the elderly, will be directed to agencies located throughout the City. Similarly, efforts will be made to increase housing choice and opportunity outside areas of minority and low-income concentration. In order of overall priority, the City will concentrate first on resolving its affordable housing needs, second its community development needs, and third its needs for both the homeless and populations with special needs. Given its limited resources, Salisbury plans to use its CDBG funds as financial incentives to accomplish the following goals and objectives.

#### ***Homeless Strategy***

*Strategy: Help Homeless Persons and Persons At-Risk of Becoming Homeless Obtain Affordable Housing*

**Objectives:**

1. Provide support to organizations to help increase emergency shelter and transitional housing space for the homeless.
2. Support the operations of homeless shelters and transitional housing providers.
3. Support intensive case management, housing counseling and job training for homeless individuals and families.
4. Support the development of permanent supportive housing for the homeless and disabled by non-profit organizations and governmental agencies.
5. Support and encourage the various homeless organizations to more fully coordinate their efforts and develop appropriate data.

***Strategy for Special Populations***

*Strategy: Assist in the Provision of Housing Options for Persons with Special Needs*

**Objectives:**

1. Finance accessibility alterations for existing owner-occupied units.
2. Support the rehabilitation and/or development of facilities for persons with special needs.

***Affordable Housing Strategy***

*Strategy: Promote Increased Homeownership Opportunities and Preservation of Affordable Housing*

**Objectives:**

1. Provide assistance to extremely low-, low- and moderate-income homeowners for housing rehabilitation.
2. Preserve and expand the supply of affordable housing through acquisition with rehabilitation, demolition and/or new construction.
3. Support housing counseling, down payment and closing cost assistance for first-time low- and moderate-income homebuyers.
4. Support the expansion of affordable housing opportunities for first-time homebuyers.
5. Support the development of affordable housing opportunities for extremely low- and low-income renters.

***Community Development Strategy***

*Strategy: Improve the Safety and Livability of Neighborhoods*

**Objectives:**

1. Support infrastructure improvements that improve safety, accessibility and connectivity.
2. Support improvement or construction of community facilities Citywide.
3. Improve security and public safety Citywide, especially in the priority neighborhoods.
4. Improve public safety through increased support of productive youth activities.

*Strategy: Provide Services and Financial Incentives to Assist with Employment, Empowerment and Self Sufficiency*



**Objectives:**

5. Continue to promote technical job training for all low- and moderate-income citizens.
6. Provide financial incentives and technical assistance to encourage mixed-use development (commercial and residential) in the Downtown.
7. Investigate and implement, if feasible, new public financing tools.

**III. DESCRIPTION OF PROJECTS**

**A. Projects Financed with CDBG PY 2005 CDBG Funds**

A listing of Salisbury's proposed projects, project sponsors and project objectives for CDBG PY 2005 is summarized below. The various projects are also detailed in HUD Table 3 at the end of this Annual Action Plan, as required by the Consolidated Plan. In general, the City has allocated \$68,431 of its CDBG funds for administration, with the remainder being used for the support of increased homeownership opportunities for low-income households (\$137,000), increased emergency shelter space for homeless individuals and outreach / case management services (\$50,840), down payment and closing cost assistance (\$50,000), and acquisition and/or demolition of dilapidated houses that have become a public nuisance and a safety hazard (\$35,883).

The City will spend 40% of its annual CDBG funds for the support of increased homeownership opportunities for low-income households by providing \$137,000 to Habitat for Humanity of Wicomico County for acquisition, demolition and site improvement costs (Affordable Housing Strategy - Objectives 2 & 4). The Tri-County Coalition for the Homeless will receive \$50,840 (15% of the grant award) for the Salisbury Homeless Outreach Project (SHOP). This project falls into the Public Services category, and will include the Community Emergency Shelter Project (CESP) during the winter months, and expanded outreach and case management services during the remainder of the year (Homeless Strategy - Objectives 1, 2 and 3). Salisbury Neighborhood Housing Service will receive \$50,000 (approx. 14.5% of the award) for down payment and closing cost assistance which will be tied to forgivable liens (Affordable Housing Strategy - Objectives 3 & 4). The City Department of Building, Housing and Zoning (BHZ) will receive the remaining \$35,883 (approx. 10.5% of the award) to be utilized for acquisition and demolition of dilapidated properties that have become a public nuisance and a safety hazard (Community Development Strategy - Objective 3).

<b>Salisbury's CDBG Projects</b>		
<b>Project Sponsor</b>	<b>Project Description</b>	<b>Priority</b>
Habitat for Humanity of Wicomico County	Acquisition, demolition and site improvement costs.	Increase Affordable Homeownership Opportunities.
Tri-County Coalition for the Homeless	Salisbury Homeless Outreach Project (SHOP) – increased emergency shelter space during the winter months, expanded outreach and case management services during the warmer months.	Increase emergency shelter space for homeless persons, support intensive case management.
Salisbury Neighborhood Housing Services	Down payment & closing cost assistance (tied to a forgivable lien).	Increase Affordable Homeownership Opportunities.
City of Salisbury	Acquisition and/or demolition of dilapidated properties that have become a public nuisance and a safety hazard.	Improve Neighborhood Safety & Livability.

The SNHS and the joint City/County Department of PZCD also will continue to seek additional housing assistance, especially for lead paint abatement, from Maryland DHCD. Together these two organizations will apply for roughly an additional \$150,000 in MHRP, \$240,000 in STAR, and \$275,000 in Lead Hazard Reduction funds in CDBG PY 2005. Given these limited resources, the City will give priority funding to low- and moderate-income residents in four neighborhoods, Camden, Westside, Newtown-North Division Street, and Church Street -Doverdale.

The City also plans to implement several actions that would reduce criminal activity. For instance, on the Westside near the Booth Street Public Housing Complex, the City will continue to utilize police walking and bike patrols. Salisbury will also continue to improve street lighting in high crime areas of city neighborhoods (Community Development Objective 3) by installing bullet-resistant street light shields on street lights in target areas. In PY 2004 the City set aside \$15,000 in CDBG funds for the purchase of 55 street light shields. These shields have been ordered, and when they are received they will be installed by the local electric utility, Conectiv. These lighting improvements will make criminal activity more difficult in the impacted neighborhoods. The City has also received another \$76,393 in CSAFE Program funds from the Governor's Office of Crime Control & Prevention to help reduce crime in the Church Street / Doverdale Neighborhood in CDBG PY 2005.

#### **B. Projects Financed with Other Funding Sources**

The Salisbury Building, Housing, and Zoning (BHZ) Department also will continue to identify existing vacant, substandard housing units suitable either for acquisition and rehabilitation or demolition and new construction and resale as an appropriate strategy to expand and preserve affordable housing (Affordable Housing Objective 2). In CDBG PY 2005 working with Habitat for Humanity of Wicomico County and SNHS to identify and rehab, using city and CDBG resources to acquire and demolish (if necessary), the City BHZ plans to add at least one more unit to the City's housing stock. The SNHS also has \$195,000 in Community Development Financial Institution (CDFI) funds that it plans to use to continue its own Purchase / Rehab / Resale Program for low-to-moderate income households. The CDFI funds may be used in the Camden, Johnson's Lake and Alvin Avenue / Monument Square neighborhoods.

In CDBG PY 2005 SNHS also will continue to offer below market mortgage loans in their target neighborhoods to promote their mission of neighborhood revitalization. Additionally, they will provide down payment and closing cost loans to qualified first-time homebuyers who are purchasing within the City limits (Affordable Housing Objective 4). In particular, the City and SNHS will seek to help low-income WCHA tenants, who wish to become homeowners. SNHS has its own revolving loan fund and also partners with local lending institutions to make these loans available.

Lastly, the City will seek to encourage private non-profit or for profit housing developers to initiate planning and development of a new multi-family rental complex (roughly 100 units) (Affordable Housing Objective 5). Such a development would be targeted primarily to extremely low- and low-income households needing affordable housing. City support may include property tax deferrals and/or the extension of water and sewer. Salisbury has provided similar incentives to promote the rental complexes at Mitchell's Landing and the Village at Mitchell Pond, the former was financed with State Partnership Rental Housing money and the latter with federal HOME and Low Income Tax Credits.

The City also intends to continue to work with Salisbury-Wicomico Economic Development (SWED), the Greater Salisbury Committee (GSC), and the local schools and churches to identify and encourage qualified individuals to participate in the existing technical training programs (Community Development Objective 5). For its part the City will act as a liaison and link SWED, Salisbury University, Wor-Wic Community College, and the Partnership for Work Force Quality with the City's faith-based community (i.e., local churches) to promote the training programs within the priority neighborhoods. The intent is to increase the incomes of low- and moderate-income persons, thereby helping them to become more self-sufficient.

The job opportunities in Salisbury's Downtown are not as diversified as the overall economy. As a consequence, the City will encourage more mixed-use development (e.g., residential in the upper floors and commercial on the ground floor) in the Downtown in CDBG PY 2005. In particular, the City will investigate sites for and encourage the implementation of, if feasible, a small business incubator in the Downtown (Community Development Objective 6). Working with Urban Salisbury, SWED, and the GSC, Salisbury has also been investigating the feasibility of utilizing Tax Increment Financing in the Downtown as a means to revitalize the Urban Core by providing financial assistance for specific development projects (Community Development Objective 7).

#### **IV. GEOGRAPHIC DISTRIBUTION**

Almost all of the projects financed with CDBG funds in CDBG PY 2005 are activities that benefit low- and moderate-income persons throughout the City. However, Salisbury will also give priority to revitalization of the City's urban core, rehabilitation of the stock of housing and reduction of crime in the adjacent four neighborhoods, and interconnection of these neighborhoods and urban core into a cohesive, vital community.

In addition to the City's Downtown, the four prioritized neighborhoods are: Camden, Newtown-North Division Street, Westside, and Church Street-Doverdale. Of the four neighborhoods, the Westside neighborhood has the highest rate of minority concentration as well as a large number of people with low median household incomes and high rates of poverty. Besides capital investments to improve the stock of housing and infrastructure in CDBG PY 2005, the City has made a commitment of staff to reduce crime, promote job training, and revitalize the Downtown.

#### **V. ACTIVITIES FOR THE HOMELESS AND OTHER SPECIAL POPULATIONS**

In CDBG PY 2005, the City of Salisbury will assist the non-profit organizations (e.g., Village of Hope, Joseph House, Christian Shelter, Center 4 Clean Start, Hudson Health Services, and Life Crisis Center) and public agencies (such as the County Health and Social Services Departments) to identify appropriate buildings that can serve as emergency or transitional shelters for homeless individuals (Homeless Objective 1). Additionally, the City will support the efforts of the Tri-County Alliance for the Homeless to identify appropriate financial resources for emergency shelters, permanent supportive housing, facility operations, intensive case management, job training, and housing counseling services (Homeless Objectives 1, 2, & 3). In CDBG PY 2005 the City will provide CDBG funds to the Tri-County Alliance for the Homeless to assist them in funding the Salisbury Homeless Outreach Project (SHOP), which encompasses an emergency shelter project for the cold-weather months in conjunction with expanded outreach and case management services carrying over into the rest of the year.

To better serve the homeless in Salisbury, the City will also promote increased cooperation and coordination by all the various shelter and service providers in the Salisbury area (Homeless Objective 5). In this way the Continuum of Care for the homeless will be more fully implemented. The City will do this both through active participation in monthly meetings of the Tri-County Alliance and through support of federal ESG applications for the local organizations, as necessary.

During the fiscal year, the City of Salisbury also will provide a portion of its CDBG resources for the rehabilitation of owner-occupied housing units, including the removal of architectural barriers for the physically disabled and the elderly. In particular, the City will continue working with the SNHS and the joint City/County PZCD to provide rehabilitation assistance to an estimated two extremely low-, low- and moderate-income homeowners (Special Populations Objective 1).

Finally, Salisbury will be supportive of all applications for federal and/or State funds to expand the supply and operations of supportive housing and/or residential facilities for the City's populations with special needs (e.g., the elderly, those with mental illness, developmental disabilities, alcohol/drug addiction). Federal Congregate Housing and Sheltered Housing funds and/or MD DHCD Group Home funds are possible sources of finance. The City will also assist the non-profit organizations and public agencies to identify appropriate buildings that could serve as group homes for these persons. Specifically, the City will support the rehabilitation and/or development of one or two (serving from three to 10 persons) new residential facilities for persons with special needs (Special Populations Objective 2).

## VI. PUBLIC HOUSING

The Wicomico County Housing Authority (WCHA) is a separate County agency with its own Board of Directors. The WCHA's current budget covers maintenance and operation costs plus capital restoration and revitalization. The WCHA restoration and revitalization costs include implementing maintenance improvements for all units as well as Section 504 handicapped accessibility improvements to 14 units. While rehabilitation and modernization are high priorities, the Authority is not considering any demolition or development/replacement of housing units. WCHA also has no plans to apply for a HOPE VI grant.

Another WCHA goal is to improve community quality of life and economic vitality by implementing measures to improve the income mix and de-concentrate poverty by bringing in higher income households. The Authority also wants to implement security improvements through County Sheriff's Department patrols. Finally, to promote self-sufficiency, the WCHA is providing or assisting with the provision of supportive services to improve the residents' employability. Specifically, WCHA will initiate a tenant orientation program led by a new tenant services coordinator.

The Authority also is actively pursuing safety and crime prevention at both the Booth Street and Riverside complexes. Safety measures are a high priority due to a high incidence of violent or drug-related crimes as well as occurrences of low level crimes, vandalism, and graffiti. Current residents are fearful, and prospective residents do not want to move into the Westside neighborhood. To address these problems, WCHA is implementing a volunteer resident "block watchers" program. There are regular meetings among the PHA management, residents and Salisbury Police Department. Finally, the County Sheriffs Office does intervention patrols by bike and car at the Booth Street complex.

The Authority also provides services to residents to improve their economic and social self sufficiency. These services include a food pantry serving 10 new public housing and Section 8 residents, and an after school tutoring program for 20 children. Also, WCHA is continuing to provide life skills training for residents. At present the Authority has not undertaken any public resident initiatives targeted at participating in management.

Despite these activities, the WCHA is currently in trouble with the federal government. WCHA, once rated "superior" by HUD, is now considered "troubled" and this rating could be lowered to "default." As reported in the April 22, 2004 Salisbury Daily Times, the Authority has two years to implement HUD's recommended changes or be taken over by the federal government. According to the Board Chairman of the WCHA, Chris Mills, the Board is working hard to implement the reforms outlined in HUD's Memorandum of Agreement.

Unfortunately, WCHA's Board is appointed by the Wicomico County Council, and Salisbury has no control of WCHA's operations. Regardless the City plans to monitor closely WCHA's activities, especially the allocation of 181 City Section 8 vouchers (previously transferred to WCHA by the City).

## **VII. ANTI-POVERTY STRATEGY**

The City of Salisbury is committed to addressing the needs of its citizens who live at or below the poverty level. During CDBG PY 2005, the City, in conjunction with other public agencies and private non-profit organizations, will seek to provide extremely low- and low-income households with opportunities to gain the knowledge, skills, and motivation to become fully self-sufficient. Specifically, the City will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and transportation. Partners with the City in these anti-poverty efforts are numerous Wicomico County agencies as well as WCHA, Shore Up, the Salvation Army, SWED, GSC, local banks, Salisbury University and Wor Wic Community College.

## **VIII. LEAD-BASED PAINT REDUCTION ACTIVITIES**

The County's Health Department and the joint City/County Department of PZCD work continuously to reduce the threat of lead-based paint contamination in the County and City housing stock. The Health Department staff periodically inspects all dilapidated or poorly maintained single-family homes. For those that fail inspection or for which lead paint hazards are found, the owners are notified of the need to make improvements or abate identified lead paint hazards. If the unit is located in Salisbury, and beyond repair, the City may demolish it. If the unit is owned and occupied by a low-to-moderate income household, the Health Department usually refers the homeowner to the joint City/County Department of PZCD or SNHS for rehabilitation and lead paint abatement assistance. However, both the County and City often learn of lead paint problems only after someone living in the house falls sick and they are referred to the County Health Department for testing.

Rental units in the City are inspected on the basis of complaint, random selection, or inspector-driven selection. If an inspector observes chipped or peeling paint, the tenant is provided written information on lead paint hazards and referral to the County Health Department for testing. The County Health Department, in turn, often refers the landlord whose apartments are contaminated to the joint City/County PZCD for lead paint abatement assistance. Despite the age of most of the City's rental as well as owner-occupied housing, the incidents of lead-based paint poisoning have been falling over the past few years.

The City will continue to follow these lead paint abatement procedures. In addition, the City will have its CDBG staff and the staffs of SNHS and the City/ County Department of PZCD distribute educational materials on the hazards of lead-based paint.

## **IX. OTHER ACTIONS**

### **A. Overcoming Obstacles to Underserved Housing Needs**

Unfortunately, Salisbury's financial resources are insufficient to address all the City's housing needs. The City has been supporting housing rehabilitation for extremely low-, low- and moderate-income homeowners for the past 16 years. Basically, the City has leveraged federal CDBG and State funds to serve its households. Despite becoming a HUD entitlement jurisdiction and receiving a five-year stream of resources, the City's housing needs will continue to outstrip its resources. Thus, Salisbury will continue to develop partnerships and seek additional sources of funds to provide rehabilitation, accessibility improvements, and lead paint abatement as well as housing counseling, down payment, and closing cost assistance to its citizens.

Also, the City's resources are insufficient to address most rental rehabilitation needs, especially lead paint abatement. Although the City has an aggressive code enforcement program for rental property, it does not currently assist landlords with rehabilitation costs. For its part, however, Wicomico County does help landlords with lead paint abatement, if the tenant(s) meets the required income qualifications. But such assistance still is insufficient. Therefore, meeting rental rehabilitation needs within the City will require Salisbury to develop creative partnerships and innovative solutions. The new Rental Registration and Inspection Program passed in October 2003, and the Administrative Clean & Lien program should provide some assistance in this effort.

### **B. Fostering and Maintaining Affordable Housing**

The City's housing stock includes 1,776 assisted housing units in 22 separate housing projects. Of the 22 projects, 14 are financed by HUD and eight are funded primarily by the State DHCD. Three of the MD DHCD projects also include federal HOME and Low Income Housing Tax Credits (LIHTC). Furthermore, 10 of the HUD financed projects (665 units) have project-based Section 8 vouchers. To date, none of the managers of the HUD-assisted units have chosen to opt out of their contracts. This decision is not unexpected, since incomes are lower and the number of renters is fewer in rural areas as opposed to those in urban areas. The City will have to closely monitor the renewal decisions for these assisted units, in order to maintain them in Salisbury's affordable housing stock.

### **C. Overcoming Barriers to Affordable Housing**

Primarily, Salisbury's ability to implement any significant strategy is constrained by the amount of funds allocated under the CDBG program (\$342,154 in PY 2005), and modest staff resources. To overcome these barriers, and any others that may eventually be identified (such as zoning or coordination barriers), the CDBG program staff will continue to work closely with representatives from other City, County, State and Federal agencies and the private sector to change relevant regulations, improve programs and leverage resources.

Taking into consideration these factors, the City will undertake the following actions in CDBG PY 2005 to maintain its existing stock and expand affordable housing in the future.

- Provide funds for the rehabilitation of homes owned by extremely low-, low- and moderate-income households.
- Identify, acquire, demolish or renovate, and resell housing for homeownership by low-to-moderate-income households.
- Identify rental units in need of rehabilitation through the City's new Rental Registration and Inspection Program.
- Assist first-time homebuyers by promoting construction of new units by non-profit housing developers (e.g., Habitat for Humanity of Wicomico County), if possible and appropriate.
- Continue to provide funds for housing and credit counseling and down payment and closing cost assistance for first-time homebuyers.
- Support the construction of new housing (financed with federal Low Income Housing Tax Credits) with property tax deferrals and/or the extension of water and sewer.

It is hoped that these strategies and the continued use of innovative financing programs through the DHCD will continue to provide for the affordable housing needs of the citizens of Salisbury.

### **D. Furthering Fair Housing**

Various forms of discrimination may exist in any community. For example, some families may face racial discrimination. Such discrimination may include refusing to rent or sell affordable housing to minority households, or the denial of equal credit. Lending discrimination may have an impact on neighborhoods. In addition, refusal to loan to minorities, or women, or the disabled, or other protected classes undermines efforts to integrate communities.

In addition, community residents with developmental disabilities may be denied access to affordable housing. For example, many have resided in group homes or have been hospitalized and have no credit or rental history. Some with such disabilities are able to work on a part-time basis only, while others cannot work at all. Thus, Social Security or Social Security disability benefits provide their major source of income. Many rental agents do not consider this a valid source of income and will not rent to these persons. Even if a person has a Section 8 certificate, there are an increasing number of landlords who choose not to accept them. Persons with physical disabilities also have difficulties finding affordable housing. The physically disabled often have lower than average incomes due to the difficulty of obtaining well paying jobs. Thus, their housing problems may be exacerbated both by low incomes and by the inability to physically enter into many housing units, affordable or otherwise.

Despite the prospective existence of barriers to housing choice in Salisbury, the City promotes fair housing choice and affirmatively furthers fair housing for all residents. Upon completion and approval of its Consolidated Plan for CDBG PY 2004-2008 and Annual Action Plan for CDBG PY 2004, the City began working with the consultant group Neighborhood Solutions, LLC on an Analysis of Impediments (AI) to Fair Housing as required by HUD. The City has received and reviewed the first draft of the AI, and the final version should be completed in the near future. This analysis will not only identify any impediments, but also will detail appropriate actions to remove any identified impediments.

#### **E. Enhancing Institutional Structure and Public/Private Coordination**

The Department of Community Development, a newly established department within City government, is responsible for the administration of the CDBG program (with assistance from the joint City/County Department of PZCD). In CDBG PY 2004 the City hired two new staff members with appropriate education, skills, and experience to fully implement its CDBG Program. While the City is handling the administration of the CDBG Program, it will award grant funds to the joint City/County Department of PZCD and SNHS to undertake most of the housing activities.

The City also will continue to work regularly with the Maryland DHCD to address its housing and community development priorities. Additionally, the City will work with non-profit organizations, such as the SNHS and Habitat for Humanity of Wicomico County, to provide first-time homebuyer opportunities. The City will work with the Wicomico County Housing Authority in all issues concerning the PHA's residents. These creative partnerships will help the City access housing resources, such as funding from the Federal Home Loan Bank Affordable Housing Program, which may not otherwise be available.

The City will continue to hold monthly meetings of the Mayor's Neighborhood Roundtable to obtain comment on the success of the City's programs and to identify new housing and community development problems. Salisbury also will continue to coordinate its economic development or job training and creation activities with Urban Salisbury, GSC, SWED, Wor Wic Community College and Salisbury University.

City staff will also participate regularly in the meetings of the Tri-County Alliance for the Homeless. This Alliance, which includes most of the City's private shelter and transitional housing providers, is responsible for program and funding decisions that directly affect Salisbury's homeless. Specifically, in CDBG PY 2005 the City will continue to encourage the participants of the Alliance to coordinate their activities. Such coordination will permit the City and the Alliance to better serve Salisbury's homeless.

#### **X. MONITORING**

During CDBG PY 2005 the City's CDBG staff will review all funded projects to ensure compliance with all Federal and State regulations and to ensure project goals are met during implementation. Staff will also review projects upon completion for proper documentation and compliance with Federal and State regulations. As required by HUD, the City will also contract for an annual audit of all Federal dollars according to OMB circular A-133.

The City CDBG staff will also annually monitor all projects considered to be public service activities. They will review documents and financial records for compliance with subrecipient



agreements, laws and regulations, and fulfillment of goals and objectives. City staff also will monitor capital projects before construction at pre-bid and pre-construction meetings, and during construction. Monitoring for such projects will include compliance with Davis-Bacon requirements, certified payroll requirements and verification of requests for payment.

## **XI. CDBG SPECIFIC REQUIREMENTS**

### **A. Program Income**

In addition to receiving \$342,154 in CDBG funds for use in CDBG PY 2005, the City of Salisbury also has \$148,131 in revolving loan fund money from a 1983 HUD CDBG grant. However, these funds may be used only for private businesses that are looking to develop or expand in the Central Business District of the Downtown. This amount is the only program income presently available to the City at this time. Salisbury does not currently have any plans to spend this income during CDBG PY 2005, however, these revolving loan funds are available should a local business present a viable project for consideration and approval.

### **B. Other CDBG Requirements**

The City of Salisbury has no float-funded activities planned during CDBG PY 2005. Nor does the City have any proceeds from Section 108 loan guarantees, surplus funds from any urban renewal settlements, or any returned grant funds for which use is unplanned. Further, Salisbury has not set aside any of its CDBG funds for contingencies. Finally, the City has not allocated any of its CDBG funds for an "urgent need."

### **C. CDBG Project Review and Approval Process**

The City of Salisbury's CDBG Program is a federally funded program designed to provide financial assistance for activities directed toward neighborhood revitalization, housing opportunities, economic development and improved public facilities and services.

#### ***Program Objectives***

The primary objectives of the Salisbury CDBG program are to provide decent housing and necessary supporting infrastructure, and to preserve and develop our community through the expansion of economic opportunities. The Salisbury CDBG program provides public funds for activities that meet at least one of the following national objectives as required by Title I of the Housing and Community Development Act of 1974, as amended:

- Gives maximum feasible priority to activities that will benefit low and moderate income (LMI) persons and households having an income equal to or less than the Section 8 lower income limits established by HUD;
- Aids in the prevention or elimination of slums or blight; or
- Meets community needs that are of an urgent nature or an immediate threat to community health and welfare.

Additional Salisbury CDBG program objectives include:

- Revitalization of older neighborhoods;

- Improvement of existing infrastructure; and
- Leveraging of CDBG funds with other public assistance programs and private resources.

## **Process Overview**

### **1. Application Process**

Applications for CDBG projects will be accepted annually on a competitive basis. The funding round will be announced in advance of program opening, and applicants will be given a minimum of 45 days to prepare their applications. The maximum amount an applicant may seek in any competitive round for CDBG funds will be \$200,000.

The applications will be evaluated in a three-step process: threshold review, project evaluation, and funding recommendations. Only complete applications that meet the threshold requirements set forth in these guidelines and have been submitted by the application deadline will be rated and ranked in any competitive round.

### **2. Threshold Review**

Applications in the competitive process will be pre-screened by Salisbury CDBG program staff for compliance with minimum thresholds. At the completion of the threshold review, applicants whose proposed project applications are not complete or do not meet basic eligibility and threshold requirements will be notified by mail that the project review has been terminated.

Each application must also meet the following minimum eligibility requirements:

- The proposed activities are eligible under Title I of the Housing and Community Development Act of 1974 as amended;
- The proposed project meets a national objective as required under 24 CFR Part 570;
- The project is located within the City of Salisbury corporate limits; and
- The applicant meets performance thresholds on prior CDBG grants, including timely drawdown of funds, submission of progress reports and resolution of monitoring issues.

### **3. Performance Thresholds**

Expenditure of certain minimum percentages of previous grants must be met by the last Friday of the week preceding the deadline for submission of the application in the competitive process. This requirement will apply to all open Salisbury CDBG program grants. Exceptions will be made only under extenuating circumstances, particularly where funds are targeted for recapture by the City but no formal letter has been issued.

#### **Start Date of Open Grant Agreement**

#### **Minimum % Required to be Expended**

- |   |      |
|---|------|
| • 24 months (or more) prior to current application due date | 100% |
| • 18 to 23 months prior to current application due date     | 65%  |
| • 12 to 18 months prior to current application due date     | 25%  |
| • 0 to 11 months prior to current application due date      | 10%  |

Monitoring issues will be reviewed on a case-by-case basis, taking into consideration the significance of the finding(s) or concern(s), the corrective action(s) taken by the grantee to resolve the issue(s) and the timeliness of the grantee in responding.

#### 4. Project Evaluation

All applications that meet the threshold criteria will be rated and ranked competitively by the CDBG Review Committee which will be composed of volunteer community members, with the Community Development Director acting as the staff liaison. Applicants will be given the opportunity to make oral presentations on their project proposals to the review committee. Rating of the criteria will be based on a 150 point scale. Point ranges for each criterion will be established to gauge the extent to which the criterion is met. The following criteria/factors will be used in determining the number of points assigned.

RANKING CRITERIA	MAXIMUM POINTS
<b>PUBLIC PURPOSE</b> - Consistency with Local Plans (10) - Severity of Need (30) - Community Support (5)	45 Points
<b>PROJECT IMPACT</b> - Impact on Need (10) - Benefit to LMI Households (15)	25 Points
<b>PROJECT MANAGEMENT</b> - Readiness (35) - Accuracy of Costs (10) - Applicant Capacity (10)	55 Points
<b>COMMITMENT / LEVERAGING</b> - Applicant Commitment (15) - Leveraging (10)	25 Points

#### Public Purpose (45 points maximum)

Severity of Need (30 points maximum) The information in the application, the degree of distress and the examples provided will determine the number of points awarded. Indicators of distress may include the quality and quantity of existing facilities; the need for rehabilitation or replacement; and the condition, age, adequacy, or absence of facilities, services, housing, etc. Up to twenty (20) points will be awarded, if the project addresses an unmet need for new or additional services or facilities. Up to five (5) points will be awarded, if existing physical health and safety conditions are documented. Up to five (5) additional points will be given to projects that address imminent health and safety issues, such as lead paint abatement (in a unit with a documented case of lead poisoning), accessibility modifications for elderly or disabled residents, or emergency housing repair.

Community Support and Involvement (5 points maximum) Maximum points will be awarded based on the evidence of community support and involvement in the project, its development and implementation. Letters of support may be provided by any local interest or neighborhood group, local public agency or non-profit organization, and individual that may benefit from the project.

Consistency with Local Needs/Plans/Strategies (10 points maximum) Up to five (5) points will be awarded based on the degree to which the project fills a need that is specifically identified and is consistent with a local revitalization strategy and/or the Salisbury Consolidated Plan. Maximum consideration will be given to projects that are consistent with local plans and most effectively reuse existing buildings and infrastructure (up to 5 additional points).

**Project Impact (25 points maximum)**

Impact on Need (10 points maximum) Points will be awarded based on the extent to which the project addresses the needs and alleviates the existing problems described by the applicant.

Benefit to Low- and Moderate-Income (LMI) Households (15 points maximum) Maximum points will be awarded to projects where there is a direct benefit to LMI households. Moderate points will be awarded to projects where an area wide benefit is provided to LMI households. No points will be given for slum and blight projects where there is no benefit to LMI households or where the benefit cannot be determined.

**Project Management (55 points maximum)**

Readiness to Proceed (35 points maximum) Points will be awarded for the extent to which the project is ready to proceed and the reasonableness of the implementation schedule. The assessment is based on the relative progress of factors such as site control/easements, architectural design or preliminary engineering, other project finance or the development of rehabilitation guidelines. Thirty (30) points will be awarded to applicants that have completed preliminary design and/or engineering, can document that all financial resources have been committed, can complete the environmental review process within 60 days of the award date, or can otherwise demonstrate an immediate readiness to proceed. Twenty (20) points will be awarded to applicants that can complete the environmental review process and commence the project within 90 days of the award date. Ten (10) points will be awarded to applicants that can complete the environmental review process within 90 days and commence the project within 91-120 days of the award date. No points will be awarded, if the environmental review process cannot be completed within 90 days or the project is expected to begin beyond 120 days of the award date. In addition, up to five (5) points will be awarded based on the reasonableness of the projected implementation schedule.

Accuracy of Costs (10 points maximum) Maximum points will be awarded to applicants who best document that project costs have been carefully estimated. Cost estimates should reflect the applicability and impact of Davis-Bacon wage rates, and acquisition, relocation or replacement housing requirements. Examples of acceptable documentation include preliminary professional studies, appraisals, tax assessments, and wage rate determinations. No points will be awarded, if documentation of costs is not submitted.

Administrative Capacity (10 points maximum) Up to a maximum of five (5) points will be awarded for projects based on the general stability and track record of the applicant organization. In addition, up to a maximum of five (5) points will be awarded for the adequacy of the applicant's staff to implement the project.

## **Applicant Commitment and Leveraging (25 points maximum)**

Applicant Commitment (15 points maximum) Maximum points (15) will be awarded to those applicants whose contributions exceed 20 percent of the total project costs. Applicant contributions that equal 10-19 percent of the total project costs will be awarded ten (10) points. If the applicants' contributions are less than 10 percent of the total project costs, only five (5) points will be awarded. No points will be awarded, if there is no applicant contribution.

An applicant's financial commitment may include cash and any in-kind contributions which materially contribute to the total project cost. In-kind contributions must be documented and may include the donation or long-term lease of land or buildings, site improvements or installed infrastructure, operation and/or maintenance or personnel expenses related to the project.

Leveraging (10 points maximum) Points will be awarded based on the documented commitment of funds specifically identified to supplement the CDBG funds. Maximum points (10) will be awarded for projects, if 50 percent or more of the total project costs are derived from sources other than the applicant or the CDBG Program. Only five (5) points will be awarded, if less than 50 percent of the total project costs are derived from sources other than the applicant or the CDBG Program. The applicant will be awarded no points, if other public or private funding sources are available, but are not sought by the applicant. Examples of leveraged funds include other public or private grants and/or loans, and individual or corporate donations.

## **5. Funding Recommendations**

The highest rated applications will be recommended for funding by the CDBG Review Committee until Salisbury's CDBG allocation for the competition is exhausted or the next highest rated project requires more funds than are available and the project cannot be phased. In this instance, the next highest scoring application may be funded. In case of a tie, the application with the highest combined score for the Public Purpose and the Project Management criteria will be funded first. The project review committee may recommend an award less than the amount requested by the applicant.

Next the project review committee's recommendations (both for approval and rejection) will be reviewed by the Mayor of Salisbury. The Mayor, as the final approval authority, will review and approve or reject the committee's recommendations, taking into consideration the following criteria:

- The City's housing and community development objectives and priorities;
- The availability of alternative funding sources for the project or some of its components;
- The degree of community commitment for the project.

The City expects to announce the final CDBG project awards within 90 days of the application submission deadline.

## **6. Program Policies and Procedures**

- **Applicants for CDBG funds must be either government agencies or registered private non-profit organizations, and the non-profit organization must submit supporting documentation that confirms its 501(c)(3) status.**

- The City of Salisbury reserves the right to negotiate with the applicant for elimination of certain components of the proposed project that do not make a strong contribution to the whole and/or for reduction of the grant amount.
- The Environmental Review and Request for Release of Funds must be completed by the subrecipient and submitted to the City within 90 days of the award date. Project development also must commence within 180 days of the award date, where "project development" is defined as construction, contract issuance for site work, or liability for soft costs. Projects not meeting one or both of these timeframes may be canceled at the discretion of the City.

## **7. Project Amendments**

Circumstances or conditions may arise during the course of a project's implementation that could prompt the subrecipient to request, in writing, an amendment to its grant agreement. If so, the subrecipient must obtain the City's approval for amendments under the following circumstances.

- If the addition of a new, or deletion of an existing activity or project is proposed.
- If activities in an area other than the approved target or project area are proposed.
- If a change in the scope of the existing project or activities are proposed (e.g., the number of beneficiaries).
- If a budget revision is proposed that results in a transfer between approved projects and activities of a cumulative amount in excess of 10 percent of the grant award.

The subrecipient's request for an amendment shall include sufficient information to explain and justify the proposed changes. An amendment to a grant agreement resulting from either the first, second or third above circumstances is subject to the following requirements.

- Citizen participation
- State Clearinghouse review
- Environmental clearance

The City will review a request for an amendment to a grant agreement on the basis of the eligibility and evaluation criteria applicable at the time of the request.

In some instances the City may determine that an amendment to the grant agreement is necessary (e.g., a technical change in legal or administrative terms occur).

A time extension may be granted, if the City determines that as a result of unforeseen circumstances, the subrecipient will not complete a project by the completion date listed in the grant agreement. A time extension will be processed internally by the City and is not subject to the project amendment requirements listed above.

## 8. Funds Recapture

Any funds recaptured by the City, as a result of project cancellation, misuse of funds, failure to expend funds in a reasonable timeframe, or completion of an activity at a cost savings, will be returned, less any amount eligible for City administration and technical assistance costs, for redistribution to an eligible project.

## 9. Program Income

Program income is defined as gross income received by the subrecipient directly generated from the use of CDBG funds. It includes, but is not limited to, income derived under the following circumstances.

- Proceeds from the sale or long-term lease of real property purchased or improved with CDBG funds.
- Proceeds from the disposition of equipment purchased with CDBG funds.
- Gross income from the use or rental of real or personal property acquired with CDBG funds, less the costs incidental to the generation of the income.
- Gross income from the use or rental of real property owned that was constructed or improved with CDBG funds, less the costs incidental to the generation of the income.
- Payments of principal and interest on loans made using CDBG funds.
- Proceeds from the sale of loans made with CDBG funds.
- Proceeds from the sale of obligations secured by loans made with CDBG funds.
- Interest earned on funds held in a revolving loan fund account.
- Interest earned on program income pending disposition of the income.
- Funds collected through special assessments made against properties owned and occupied by households not of LMI, where the assessments are used to recover all or part of the CDBG portion of a public improvement.

Program income may be retained by the subrecipient provided that the subrecipient pledges its funds to reimburse the City for any financial liability related to negative monitoring findings by HUD with regard to the reuse of income, and if:

- The program income is targeted for an eligible CDBG activity that meets a national objective and for which the City has given written approval; or
- The program income is targeted for use for the same activity, where the "same activity" is defined as one with the same purpose and the same location as the activity generating the program income; and
- Completion of the proposed activity will meet time constraints established by the City.

The subrecipient must submit a reuse plan for program income to the City as part of its application for CDBG funds, and it must be approved by Salisbury prior to generation of the income. This reuse plan must include a description of the proposed method to manage the funds and the capacity of the grantee to comply with relevant City, State, and federal regulations. The City's decision to permit retention of any program income by a subrecipient will be made on a case-by-case basis.

Upon written instructions of the City, a subrecipient will permit an authorized agent of the City to collect, distribute, or in any other manner deal with program income in accordance with such written instructions. HUD CDBG regulations provide that any program income generated by a local government in an amount of less than \$25,000 per year is excluded from CDBG Program requirements. The City may use two percent of any program income returned to the City during the program year for administration. Remaining program income received by the City will be distributed in an expeditious manner for activities in the same category from which it is derived. The distribution will be in accordance with the criteria and method of distribution for the category as set forth in the City's Consolidated or annual Action Plans.

City of Salisbury  
Revised April 30, 2005



**Table 3  
Consolidated Plan Listing of Projects**

**Applicant's Name:** City of Salisbury

**Priority Need:**  
Administration of the CDBG Program

**Project Title:**  
General Administration

**Project Description:**  
Overall administration of CDBG Program, all aspects

**Location:**  
The Director of the CDBG Program will be located at the Office of Community Development, 208 West Main Street, Salisbury.

Objective Number: Community Development	Project ID: SBY-2005-01
HUD Matrix Code: 21 A - General Program Administration	CDBG Citation: 570.206
Type of Recipient: Public agency	CDBG National Objective: (Not Applicable)
Start Date: 07/01/2005	Completion Date: 06/30/2006
Performance Indicator: Organization	Annual Units: 1
Local ID: SBY-2005-01	Units Upon Completion: 1

<b>Funding Sources:</b>	
CDBG	\$68,431
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	\$71,298
<b>Total</b>	<b>\$139,729</b>

The primary purpose of the project is to help: The Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name:** Habitat for Humanity of Wicomico County

**Priority Need:**  
Affordable Housing - Promote increased homeownership.

**Project Title:**  
Acquisition, Demolition, Site Improvements.

**Project Description:**

Provide financial assistance to Habitat for Humanity of Wicomico County to enable them to provide homeownership opportunities to six extremely-low or low-income families by covering the acquisition, demolition and site improvement costs for six lots.

**Location:**

The lots are all located within the Church Street / Doverdale neighborhood, one of the city's priority areas.

Objective Number: Affordable Housing - Objectives 2 & 4	Project ID: SBY-2005-02
HUD Matrix Code: 01 - Acquisition of Real Property 04 - Clearance & Demolition 03 - General Site Improvements	CDBG Citation: 570.201(n)
Type of Recipient: Non-profit organization	CDBG National Objective: Low / Mod Housing
Start Date: 07/01/2005	Completion Date: 06/30/2006
Performance Indicator: Housing Units	Annual Units: 6
Local ID: SBY-2005-02	Units Upon Completion: 6

<b>Funding Sources:</b>	
CDBG	\$137,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	\$276,000
<b>Total</b>	<b>\$413,000</b>

The primary purpose of the project is to help: The Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name:** Tri-County Coalition for the Homeless

**Priority Need:**

Homeless Assistance – Help increase emergency shelter space, support operations of homeless shelters, support intensive case management for homeless individuals.

**Project Title:**

Salisbury Homeless Outreach Project (SHOP)

**Project Description:**

Provide financial assistance to the Tri-County Coalition for the Homeless for the Salisbury Homeless Outreach Project (SHOP) which includes the Community Emergency Shelter Program (CESP) involving volunteer assistance from the local churches in the winter months to provide shelter and food for the homeless on a rotating basis, and expanded outreach and case management services for these individuals during the remainder of the year.

**Location:**

The project will serve homeless individuals Citywide, utilizing the local churches that have volunteered to help, and office space located within the city limits.

Objective Number: Homeless Strategy - Objectives 1, 2 and 3	Project ID: SBY-2005-03
HUD Matrix Code: 03T – Operating Costs of Homeless Programs	CDBG Citation: 570.208(a)(2)(i)(A)
Type of Recipient: Public agency	CDBG National Objective: Low/Mod Limited Clientele
Start Date: 07/01/2005	Completion Date: 06/30/2006
Performance Indicator: People	Annual Units: 200
Local ID: SBY-2005-03	Units Upon Completion: 200

**Funding Sources:**

CDBG	\$50,840
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	\$22,200
Total	\$73,040

The primary purpose of the project is to help:  The Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name:** Salisbury Neighborhood Housing Service

**Priority Need:**

Affordable Housing - Promote increased homeownership.

**Project Title:**

Down Payment & Closing Cost Assistance

**Project Description:**

Provide financial assistance to Salisbury Neighborhood Housing Service to enable them to offer a higher level of down payment and closing cost assistance for those low-income households that require additional assistance to maintain an affordable mortgage payment level. The assistance provided will be tied to a forgivable lien, the amount of which will decline each year until it is zeroed out.

**Location:**

The project will serve households Citywide, with priority to residents of the neighborhoods of Camden, Church Street / Doverdale, North Division Street / Newtown, and Westside.

Objective Number: Affordable Housing, Objective 3	Project ID: SBY-2005-04
HUD Matrix Code: 13 - Direct Homeownership Assistance	CDBG Citation: 570.201(n)
Type of Recipient: Non-profit organization	CDBG National Objective: Low/Mod Housing
Start Date: 07/01/2005	Completion Date: 06/30/2006
Performance Indicator: Households	Annual Units: 5
Local ID: SBY-2005-04	Units Upon Completion: 5

**Funding Sources:**

CDBG	\$50,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$ 50,000

The primary purpose of the project is to help:  The Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3  
Consolidated Plan Listing of Projects**

**Applicant's Name:** City of Salisbury

**Priority Need:**

Community Development - Improve the Safety and Livability of Neighborhoods

**Project Title:**

Acquisition / Demolition

**Project Description:**

The Department of Building, Housing & Zoning, working in conjunction with the Department of Community Development and the Mayor's Office, will seek to acquire dilapidated properties that have become a public nuisance and a safety hazard, either through donation or purchase. The hazardous structures will be demolished, and the City will seek a non-profit developer such as Salisbury Neighborhood Housing Service or Habitat for Humanity of Wicomico County, to develop unit for a low-to-moderate income homeowner on the property.

**Location:**

The project will be primarily focused within the priority neighborhoods of Camden, Church Street / Doverdale, Newtown / North Division Street and Westside.

Objective Number: Community Development, Objective 3	Project ID: SBY-2005-05
HUD Matrix Code: 01 - Acquisition of Real Property 04 - Clearance & Demolition	CDBG Citation: 570.201(a) and 570.201(d)
Type of Recipient: Public agency	CDBG National Objective: Elimination of Slums & Blight - Spot Basis
Start Date: 07/01/2005	Completion Date: 06/30/2006
Performance Indicator: Housing Units	Annual Units: 3
Local ID: SBY-2005-05	Units Upon Completion: 3


**Funding Sources:**

CDBG	\$35,883
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$35,883

The primary purpose of the project is to help:  The Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs