City of Salisbury

2014 Analysis of Impediments to Fair Housing Choice

CDBG PY 2014 – 2018
(7/1/2014 – 6/30/2018)

Prepared By:

The Department of Community Development
125 North Division Street
Salisbury, Maryland 21801

Urban Design Ventures
212 East 7th Avenue
Homestead, Pennsylvania 15120

JAMES IRETON, JR.
MAYOR

M. THOMAS STEVENSON, JR.
CITY ADMINISTRATOR

TERENCE ARRINGTON
ASSISTANT CITY ADMINISTRATOR

City of Salisbury

MARYLAND

Department of Community Development

125 NORTH DIVISION STREET
SALISBURY, MARYLAND 21801
Tel: 410-334-3031
Fax: 410-334-3033

Deborah J. Stam
Director

May 14, 2014
DUNS # 030321699

Mr. Charles E. Halm, Jr.
Director – Community Planning & Development
U.S. Department of Housing & Urban Development
Maryland State Office
10 South Howard Street
Baltimore, Maryland 21201

RE: City of Salisbury – Analysis of Impediments to Fair Housing Choice – 2014

Dear Mr. Halm,

On behalf of the City of Salisbury, Maryland, I hereby submit our 2014 Analysis of Impediments to Fair Housing Choice (AI). Enclosed you will find three (3) hard copies of this document, which was created utilizing the new HUD eCon Planning software.

If you have any questions or require any additional information please feel free to contact us. Thank you for your assistance.

Sincerely,

James Ireton, Jr.
Mayor

JI:DJS
Enclosures
CC: (letter only)
Evelyn Cartagena
Debra McGhee
Rodney Camphor
Tom Stevenson
Deborah Stam
Keith Cordrey
Terence Arrington
Jack Lenox
Ginny Hussey
Jon Haglund

Table of Contents

Executive Summary 2
I. Introduction 9
II. Background Data 11
A. Population, Race, Ethnicity, and Religion 11
B. Households 17
C. Income and Poverty 21
D. Employment 25
E. Housing Profile 27
F. Financing 29
G. Household Types 33
H. Cost Overburden 36
I. Housing Problems 37
J. Disabled Households 42
III. Review/Update to Original Plan 45
A. Summary of Impediments 45
IV. Impediments to Fair Housing 2012 54
A. Fair Housing Complaints 54
B. Public Sector 61
C. Private Sector 85
D. Citizen Participation 94
V. Actions and Recommendations 97
VI. Certification 97
VII. Appendix 103
A. Appendix A – Demographic Data 104
B. Appendix B – Maps 105
C. Appendix C – HUD-CHAS Data 106
D. Appendix D – Home Mortgage Disclosure Act Data 107
E. Appendix E – Meeting Summaries 108

Executive Summary

The City of Salisbury, Maryland is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the City, as part of its Annual Action Plan, must sign certifications that the City will affirmatively further fair housing. This means that the City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The City of Salisbury previously prepared an Analysis of Impediments to Fair Housing Choice in August 2005. The City of Salisbury is anticipating that it will be submitting its PY 2014 – 2018 Five Year Consolidated Plan on May 16, 2014. The PY 2014-2018 AI is being prepared and submitted in concurrence with the preparation and submission of the City's Consolidated Plan to bring the two planning documents into sequence.

This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Salisbury:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory

condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their ***race***, ***color***, ***religion***, ***sex***, ***national origin***, ***disability***, or ***familial status*** in the sale, rental, and financing of housing.

Race	Color	Religion	Sex	National Origin	Disability	Familial Status

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
  - A review of the City's 2005 Analysis of Impediments to Fair Housing Choice, the City's Zoning Ordinance, and the City's 2010 Comprehensive Plan, as well as a review of the PY 2009-2013 Five Year Consolidated Plan, PY 2012 Annual Action Plan, PY 2013 Annual Action Plan, and the Consolidated Annual Performance Evaluation Reports for PY 2011 and PY 2012.
  - A review of the Wicomico County Housing Authority's Five Year and Annual PHA Plans.
  - The most recent demographic data for the City was analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
  - A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
  - A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
  - A review of the real estate and mortgage practices was undertaken.
  - Home mortgage foreclosure data was reviewed.

- **Interviews & Meetings**
  - Meetings and/or interviews were conducted with the various City Departments; the Mayor and City Administrator; the Wicomico County-Salisbury Department of Planning, Zoning, and Community Development; the Wicomico County Housing Authority; community,

social service, and advocacy agencies for the disabled; housing providers; etc.

- Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.

- **Analysis of Data**
  - Low- and moderate-income areas were identified and mapped.
  - Concentrations of minority populations were identified and mapped.
  - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
  - Fair housing awareness in the community was evaluated.
  - Distribution by location of public and assisted housing units were analyzed and mapped.
  - The location of CDBG expenditures throughout the City were analyzed.
  - The location of HOME expenditures throughout the City were analyzed.
  - The City's Five Year Goals and Objectives were reviewed.

- **Potential Impediments**
  - Public sector policies that may be viewed as impediments were analyzed.
  - Private sector policies that may be viewed as impediments were analyzed.
  - The status of previously identified impediments were analyzed.

- **Citizen Participation**
  - Electronic copies of a fair housing survey were made available on the City's website, public meetings were held, and copies were placed on public display to encourage citizen input.
  - A "Draft Plan" was placed on display on the City's website at **www.ci.salisbury.md.us** in the Community Development Department section and copies of the draft plan were available at the Community Development Office, 125 North Division Street, Salisbury, MD, 21801, and at the Wicomico Public Library, 122 South Division Street, Salisbury, MD, 21801, from March 24, 2014

to April 24, 2014 for review and comment. Additionally, the City developed and distributed an online citizen's survey

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

- The City developed the Consolidated Plan based on the input received at the public hearings, draft plan review comments, and the citizen's survey.
- The City of Salisbury held a Public Hearing on the "draft" PY 2014-2018 Analysis of Impediments on April 22, 2014.

The City of Salisbury's PY 2014-2018 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

  There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

  Goal: Improve the knowledge and awareness of both the public and the local officials of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

  Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

  - **1-A:** Continue to promote Fair Housing awareness through the media and with the assistance of Social Service Agencies such as the Shore Housing Resource Board (SHRB) to provide educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans With Disabilities Act.
  - **1-B:** Continue to coordinate efforts between non-English speaking residents and local educational institutions and social service agencies to provide a network of language interpreters.
  - **1-C:** Continue to promote public awareness of Fair Housing rights and responsibilities in the local community by issuing a proclamation in support of Fair Housing Month each April to the Shore Housing Resource Board (SHRB).

- **Impediment 2: Continuing Need for Affordable Housing**

The City of Salisbury has the greatest supply of affordable housing in the region. However, the monthly cost of rent for apartments and the monthly costs associated with owning a house has steadily increased to the point that over 48.8% of all renter households and 36.1% of all owner households are considered cost overburdened.

Goal: Additional affordable rental and for-sale housing should be developed outside impacted areas throughout the City of Salisbury and the surrounding region, especially for households whose income is less than 80% of the median income, through new construction and in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income buildings, to reduce the number of households who are cost overburdened.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed-income housing that would be located outside of areas with lower income concentrations throughout the Salisbury area.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers and move outside areas of low-income concentrations.
- **2-D:** Regularly update the information on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 3: Continuing Need for Accessible Housing Units That Are For-Sale or Rent**

There is a lack of accessible housing units in the City of Salisbury.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for both the physically and the developmentally disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and will keep their rents affordable.
- **3-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make "reasonable accommodations" to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Regularly update the information on the Affordable Housing Resources database located on the City of Salisbury website. This database also includes the number of handicapped-accessible units available in each apartment complex, and whether or not additional units are handicapped-adaptable should the need arise.

- **Impediment 4: Need to Improve Private Lending and Insurance Practices**

The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** The City should encourage or partner with an outside independent non-profit agency, foundation, or university to conduct an in depth review of the mortgage lending and insurance practices of the local banks and financial institutions.
- **4-B:** Encourage testing to be performed by an outside independent non-profit agency determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in lower-income areas of the City.
- **4-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

- **Impediment 5: There is a Need for a Coordinated Approach to Affirmatively Furthering Fair Housing**

The City and County should coordinate efforts to affirmatively further fair housing.

Goal: The City of Salisbury, as lead jurisdiction, should partner with the County to initiate a process to coordinate fair housing practices and policies throughout the City and County.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City of Salisbury and Wicomico County will continue to work with the Maryland Department of Housing & Community Development (DHCD) and the U.S. Dept. of Housing & Urban Development (HUD) to conduct Fair Housing seminars and workshops in the Salisbury area to educate both local residents and those involved in the rental and/or purchase of housing of their rights and responsibilities in association with the Fair Housing Act.
- **5-B:** The City of Salisbury and Wicomico County will continue to work with local agencies such as the Shore Housing Resource Board (SHRB), Salisbury Neighborhood Housing Services (SNHS), and Habitat for Humanity of Wicomico County to address the housing needs of the area residents.

- **Impediment 6: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

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

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Revise the definition of “family.”
- **6-B:** Revise the definition of “group domiciliary care facility.”
- **6-C:** Revise the definition of “group home.”
- **6-D:** Revise the definition of “housing for the elderly and handicapped.”
- **6-E:** Include the definition of “the Fair Housing Act.”

I. Introduction

The City of Salisbury is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively further fairing housing" the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding "visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is "visitable" has the most basic level of accessibility that enables persons with

disabilities to visit the home of a friend, family member, or neighbor. "Visitable" housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as "Section 504" prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Salisbury previously prepared an Analysis of Impediments to Fair Housing Choice in August 2005. This Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the City into sequence with the PY 2014-2018 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the City of Salisbury with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

In order to affirmatively further fair housing in the City of Salisbury, the City must look beyond its boundaries and coordinate fair housing with Wicomico County and the surrounding region. Fair housing choice is the goal of the AI and the opportunity should be made available to low-income residents and the members of the protected classes to live anywhere in Wicomico County and the eastern shore of Maryland.

II. Background Data

In order to perform an analysis of impediments to fair housing choice in the City of Salisbury, the demographic, housing, economic, and social characteristics of the City were evaluated as a basis for determining and identifying any existing impediments to fair housing choice.

The City of Salisbury, Maryland, is located in the southeastern portion of Maryland and is the County Seat of Wicomico County, Maryland. It is the largest City in Maryland's Eastern Shore. Salisbury is the commercial hub of the Delmarva Peninsula, and is referred to as "the Crossroads of Delmarva". The City is located about 2 hours south of Baltimore, and a half hour west of Ocean City, Maryland. Salisbury sits at the head of the Wicomico River, which flows into the Chesapeake Bay. The Port of Salisbury Marina is the second largest marina of the Chesapeake Bay.

The City of Salisbury has been named by the America's Promise Alliance as one of the top 100 places for young people three times, and its cost of living is 14% below the national average. The City is also home to the Salisbury Zoological Park, which has been recognized as one of the best small zoos in the Country (Source: **http://www.ci.salisbury.md.us/**).

Much of the information from the 2010 U.S. Census has been released to date. The 2006-2010 American Community Surveys offer recent estimations of general demographics of the City of Salisbury, and are used in instances where the 2010 Census Data is unavailable. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Salisbury's demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.

Part VII, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections. Part VIII, Appendix B includes full-page maps of the demographic data which are also shown on the following pages.

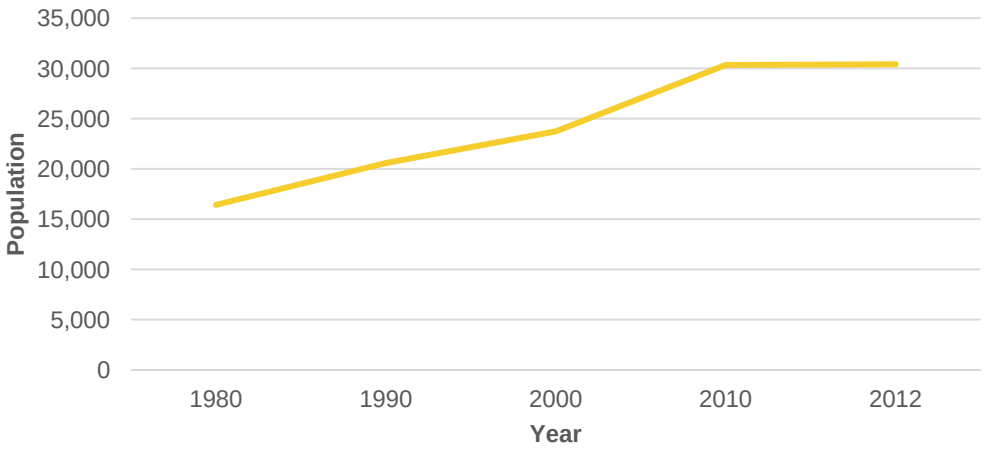
A. Population, Race, Ethnicity, and Religion:

Population

The City has experienced strong population growth over the last two decades, increasing approximately 47%, in a time when many U.S. cities experienced population losses. The U.S. Census Bureau reports that the City of Salisbury's population increased from 20,592 people in 1990 to 23,743 in 2000, and increased to 30,343 people in 2010. The increase from 2000 to 2010 was 27.8%

Between 2000 and 2010, the population of Wicomico County increased 16.6% from 84,644 people in 2000 to 98,733 people in 2010. The State of Maryland experienced less of an increase in population growth of 9.0% from 5,296,486 people in 2000 to 5,773,552 people in 2010.

Population Change for the City of Salisbury



Source: U.S. Census Data (1980 – 2012)

Race

The following table highlights the racial composition of the City of Salisbury as shown in the 2000 and 2010 U.S. Census counts.

Race and Hispanic or Latino Population in the City of Salisbury

Race and Hispanic or Latino	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	23,743	100.00%	30,343	100.00%
One race	23,253	97.94%	29,361	96.76%
White alone	14,414	60.71%	16,911	55.73%
Black or African American alone	7,673	32.32%	10,441	34.41%
American Indian and Alaska Native alone	55	0.23%	81	0.27%

Asian alone	757	3.19%	964	3.18%
Native Hawaiian and Other Pacific Islander alone	6	0.03%	21	0.07%
Some other race alone	348	1.47%	943	3.11%
Hispanic or Latino	806	3.39%	2,128	7.01%

Source: 2000 U.S. Census and 2010 U.S. Census

During this time period, the City experienced a decrease in the percentage of people identifying themselves as One Race and White Alone. The Black or African American Alone, Some Other Race Alone, and Hispanic or Latino populations increased during this time period. During this same time period, Wicomico County and the State of Maryland experienced a decrease in the White Alone population and an increase in minority populations. Maps are included in Section VII, Appendix B that illustrate the racial and ethnic demographics for the City of Salisbury. The majority of minorities are located in the northwestern section and eastern central sections of the City.

Ethnicity

The following table highlights the ethnicities of Salisbury residents at the time of the 2000 and 2010 U.S. Census reports.

Ethnicity and Ancestry in the City of Salisbury

ANCESTRY	2000 U.S. Census		2006-2010 American Community Survey	
	#	%	#	%
Total population	**24,159**	**-**	**29,343**	**-**
American	2,123	8.79%	1,133	3.86%
Arab	72	0.30%	81	0.28%
Czech	68	0.28%	147	0.50%
Danish	30	0.12%	48	0.16%
Dutch	156	0.65%	252	0.86%
English	2,487	10.29%	3,261	11.11%
French (except Basque)	425	1.76%	425	1.45%
French Canadian	87	0.36%	98	0.33%
German	2,639	10.92%	4,156	14.16%
Greek	87	0.36%	168	0.57%

Hungarian	15	0.06%	154	0.52%
Irish	2,599	10.76%	3,288	11.21%
Italian	1,108	4.59%	1,530	5.21%
Lithuanian	3	0.01%	80	0.27%
Norwegian	89	0.37%	209	0.71%
Polish	378	1.56%	647	2.20%
Portuguese	7	0.03%	16	0.05%
Russian	112	0.46%	200	0.68%
Scotch-Irish	337	1.39%	425	1.45%
Scottish	427	1.77%	665	2.27%
Slovak	57	0.24%	24	0.08%
Sub-Saharan African	484	2.00%	205	0.70%
Swedish	145	0.60%	154	0.52%
Swiss	104	0.43%	105	0.36%
Ukrainian	57	0.24%	72	0.25%
Welsh	132	0.55%	199	0.68%
West Indian (excluding Hispanic origin groups)	349	1.44%	1,305	4.45%
Other ancestries	8,446	34.96%	10,296	35.09%

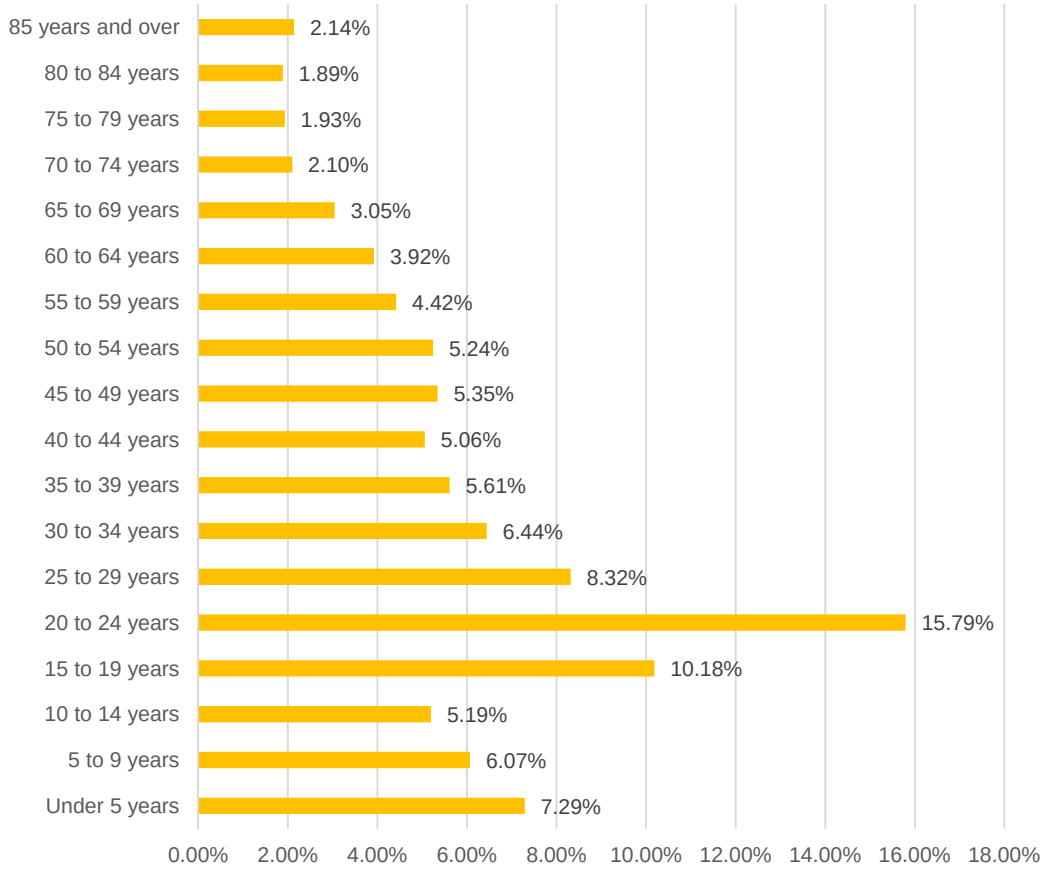
Source: 2000 U.S. Census and 2006-2010 American Community Survey

The most common ancestries in the City of Salisbury include Other Ancestries, English, German, and Irish. Between 2000 and 2010, the City of Salisbury noted slight fluctuations in ancestry breakdowns, but none were extreme. Most notable were increases in Other Ancestries, West Indian, and German ancestry populations.

Age

The following chart illustrates age distribution in the City at the time of the 2010 U.S. Census. The Census shows that currently, children under five years of age represent 7.3% of the population; 28.7% of the City's population is under 20 years of age; and 11.1% of the population is 65 years of age or older.

Age of Population in Salisbury



Source: 2010 U.S. Census

The median age in the City of Salisbury at the time of the 2000 U.S. Census was 29.0 years. The median age in the City decreased to 28.1 years at the time of the 2010 U.S. Census. During this same time period, the median age in Wicomico County increased from 29.4 to 35.7 years, and the median age for the State of Maryland increased from 36.0 to 38.0 years.

Included in Part VIII, Appendix B is a map illustrating the percentage of the population in the City of Salisbury that is over the age of 65. The highest concentration of persons age 65 and over is in the eastern and western sections of the City.

Religion

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Salisbury, the City used the data

made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of Wicomico County across various denominational groups, as a percentage of the population which reported affiliation with a church.

Religious Affiliation in Wicomico County

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	5,591	21.21%	12,128	35.54%	16,869	41.57%	16,168	43.27%
Black Protestant	2,203	8.36%	1,203	3.53%	0	0.00%	956	2.56%
Mainline Protestant	15,587	59.12%	16,191	47.45%	16,479	40.61%	13,834	37.03%
Catholic	3,480	13.20%	3,731	10.93%	5,675	13.98%	4,656	12.46%
Orthodox	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other	504	1.91%	869	2.55%	1,557	3.84%	1,749	4.68%
Total Adherents:	26,365	40.85%	34,122	45.90%	40,580	47.94%	37,363	37.84%
Unclaimed (% of total population)	38,175	59.15%	40,217	54.10%	44,064	52.06%	61,370	62.16%
Total Population:	64,540	100%	74,339	100%	84,644	100%	98,733	100%

Source: The Association of Religion Data

Between 1980 and 2010, Wicomico County saw a substantial increase in the number of people identifying themselves with no religious affiliation. In

addition, there was an increase in the population of people identifying themselves as Evangelical Protestants.

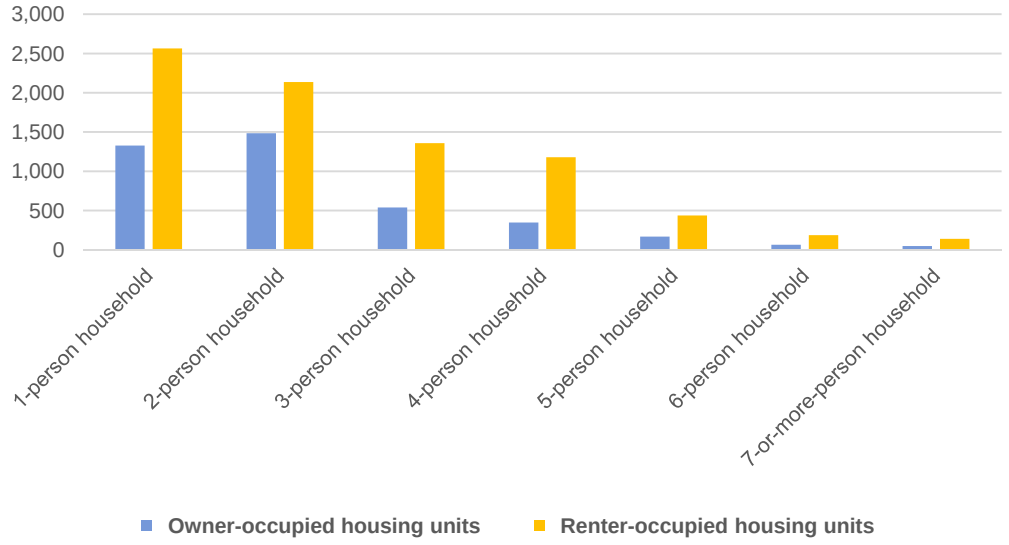
B. Households:

Household Tenure

According to the U.S. Census for 2000, there were 9,769 housing units in the City of Salisbury. Of these housing units, 94.4% were occupied and 5.6% were vacant. Of the occupied housing units, 33.3% were owner-occupied and 66.7% were renter-occupied. According to the 2010 U.S. Census, the total number of housing units increased to 13,401; 89.4% of which were occupied and 10.6% of which were vacant. Of the occupied housing units in 2010, 33.2% were owner-occupied and 66.8% were renter-occupied. There was a noticeable increase in the total number of housing units from 2000 to 2010. Additionally, the ratio of owner-occupied to renter-occupied housing units is about 1:2. Based on this housing unit type disparity, special consideration should be made by the City concerning housing related policy and development decisions.

In 2000, the average household size was 2.36 persons and the average family size was 3.00 persons. In 2010, the average household size was 2.42 persons and the average family size was 3.04 persons. The following chart illustrates the breakdown by household size for owner and renter households according to the 2010 U.S. Census.

Household Tenure by Size in Salisbury



Source: 2010 U.S. Census Data

One-person renter-occupied households are the most common household types, followed by two-person renter-occupied households. As stated earlier, renter-occupied households outnumber owner-occupied households and renter-occupied households outnumber owner-occupied households in all tenure categories.

The maps located in Part VII, Appendix B highlight the distribution of owner-occupied and renter-occupied housing units across the City. Owner-Occupied units are scattered across the City, with the highest concentrations being located in the outskirts of the City. The highest concentrations of rental units is more centrally located in the City.

The maps in Part VII, Appendix B illustrate the Section 8 Housing Choice Voucher distribution and locations of HUD Assisted Housing. Section 8 Voucher usage, public housing developments, and Low Income Housing Tax Credit developments are distributed throughout the City. The northwestern section of the City will be monitored to discourage additional HUD assisted housing to be developed in the area.

The table below compares homeowners and renters by race and ethnicity. This table shows that "White" households represent the largest percentage of homeownership (81.98%) with Black or African-American households comprising only 13.46% of the total homeowners in 2010.

Household Tenure by Race and Ethnicity in the City of Salisbury

Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner	Renter	Owner	Renter
Householder who is White alone	82.18%	54.19%	81.98%	54.43%
Householder who is Black or African American alone	12.54%	39.66%	13.46%	41.48%
Householder who is American Indian and Alaska Native alone	0.40%	0.52%	0.23%	0.29%
Householder who is Asian alone	3.68%	3.41%	3.14%	2.10%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.00%	0.00%	0.03%	0.05%
Householder who is some other race alone	0.14%	1.00%	0.13%	0.19%
Householder who is two or more races	1.06%	1.22%	1.03%	1.46%
Householder who is Hispanic or Latino	0.80%	2.55%	2.31%	5.42%

Source: 2000 U.S. Census and 2010 U.S. Census

The results of the 2010 U.S. Census indicate a decline in the rate of homeownership in the City from 37.8% (3,427 households) in 2000 to

33.2% (3,981 households) in 2010, even though there was a slight increase in the total number of owner-occupied households.

The results of the 2010 U.S. Census indicate an increase in the rate of rentals in the City from 62.2% (5,634 households) in 2000 to 66.8% (8,002 households) in 2010, as well as a significant increase in the total number of renter-occupied households.

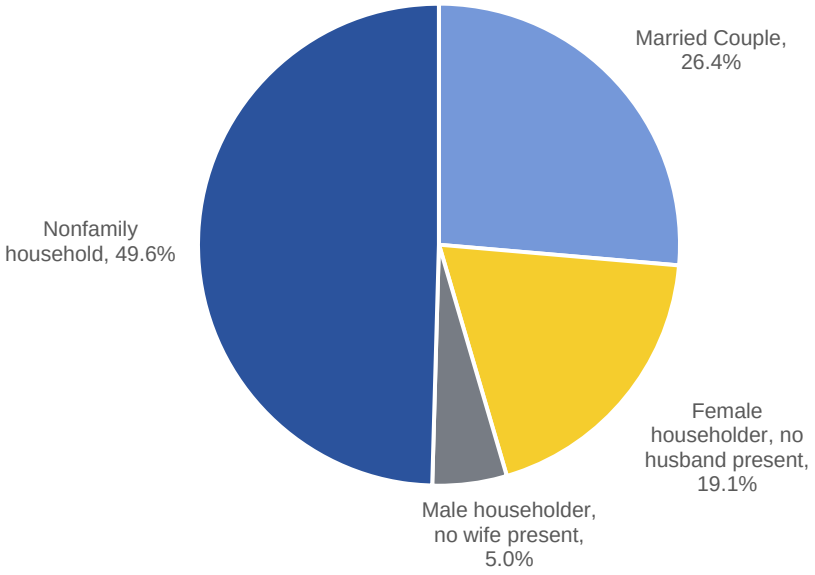
Of all homeowners in the City in 2010, 81.98% are White, which is a slight decrease from 82.18% in 2000. African American homeownership increased slightly from 12.54% to 13.46% in the City, and African American renters increased from 39.66% to 41.48% of renter households. The percentage of households in the City that are Hispanic or Latino increased overall since 2000. The percentage of Hispanic or Latino homeownership increased from 0.80% to 2.31% in the City; and Hispanic or Latino renters increased from 2.55% to 5.42% of renter households.

Families

In 2000, nonfamilies comprised 47.0% and families comprised 53.0% of households in the City; 27.4% of all households included children less than 18 years of age. The 2010 Census reports that the percentage of nonfamilies increased to 49.6% and families in the City decreased to 50.4% of all households in the City; of which 25.5% of all households have children under the age of eighteen. A nonfamily household is defined as a householder living alone or with nonrelatives only.

Approximately eighteen percent (18.2%) of families were female-headed households at the time of the 2000 U.S. Census, while 19.1% of family households are currently female-headed. The chart below illustrates the breakdown of households by type in the City of Salisbury at the time of the 2010 U.S. Census.

Households in Salisbury



Source: 2010 U.S. Census

C. Income and Poverty:

The median household income for the City of Salisbury was $29,191, compared to $39,035 for Wicomico County, and $52,868 for the State of Maryland at the time of the 2000 U.S. Census. The 2006-2010 American Community Survey estimates that the median household income increased to $38,423 in the City of Salisbury, $50,752 in Wicomico County, and $70,647 in Maryland. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2006-2010 American Community Survey. There was an increase in the number and percentage of all income groups above $35,000 per year.

Household Income in Salisbury, MD

Items	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	9,233	100.00%	11,019	100.00%
Less than $10,000	1,251	13.55%	1,000	9.08%
$10,000 to $14,999	887	9.61%	801	7.27%
$15,000 to $24,999	1,830	19.82%	1,609	14.60%
$25,000 to $34,999	1,521	16.47%	1,389	12.61%
$35,000 to $49,999	1,602	17.35%	2,352	21.34%
$50,000 to $74,999	1,203	13.03%	1,855	16.83%
$75,000 to $99,999	432	4.68%	934	8.48%
$100,000 to $149,999	384	4.16%	796	7.22%
$150,000 to $199,999	57	0.62%	155	1.41%
$200,000 or more	66	0.71%	128	1.16%
Median Household Income	$29,191	(X)	$38,423	(X)

2006-2010 American Community Survey

According to the 2006-2010 American Community Survey, the Median Household Income in 2010 increased to $38,423 per year, meaning that half of all Salisbury households earn less than $38,423 per year. From 2000 to 2010 the Median Household Income is estimated to have increased by $9,232 or a 31.6% increase.

The table below identifies the Section 8 Income Limits in the Salisbury, MD MSA based on household size for FY 2014. The Median Income for a family of four (4) in the Salisbury, MD MSA is $74,375 for 2014.

Salisbury, MD MSA Section 8 Income Limits for FY2014

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	$15,650	$17,850	$20,100	**$22,300**	$24,100	$25,900	$27,700	$29,450
Very Low (50%) Income Limits	$26,050	$29,800	$33,500	**$37,200**	$40,200	$43,200	$46,150	$49,150
Low (80%) Income Limits	$41,650	$47,600	$53,550	**$59,500**	$64,300	$69,050	$73,800	$78,550

Data obtained from www.hud.gov

The table below highlights the current low- and moderate-income population in the City of Salisbury. The block groups that have a population of more than 51% low- and moderate-income are **highlighted and bold**. The City of Salisbury has an overall low- and moderate-income population of 58.65%. For comparison, Wicomico County has a low- and moderate-income population of 43.8% (including the City's population).

Low- and Moderate-Income Population in 2013 for the City of Salisbury

PLACENAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT	POP100
Salisbury	**000100**	**1**	**368**	**720**	**51.11%**	**832**
Salisbury	**000100**	**2**	**1,069**	**1,719**	**62.19%**	**1,712**
Salisbury	000100	3	297	607	48.93%	634
Salisbury	**000100**	**4**	**131**	**247**	**53.04%**	**324**
Salisbury	**000100**	**5**	**1,095**	**1,483**	**73.84%**	**1,416**
Salisbury	000200	1	298	867	34.37%	1,011
Salisbury	000200	2	399	842	47.39%	928
Salisbury	**000300**	**1**	**688**	**733**	**93.86%**	**662**
Salisbury	**000300**	**2**	**688**	**865**	**79.54%**	**829**
Salisbury	**000400**	**1**	**699**	**963**	**72.59%**	**1,333**
Salisbury	**000400**	**2**	**475**	**810**	**58.64%**	**2,164**
Salisbury	000400	3	429	1,411	30.40%	1,394
Salisbury	**000400**	**4**	**397**	**778**	**51.03%**	**873**
Salisbury	**000500**	**1**	**448**	**732**	**61.20%**	**613**
Salisbury	**000500**	**2**	**603**	**905**	**66.63%**	**968**
Salisbury	**000500**	**3**	**618**	**1,081**	**57.17%**	**1,148**
Salisbury	010101	1	73	231	31.60%	262
Salisbury	010101	2	0	10	0.00%	29
Salisbury	**010101**	**4**	**51**	**59**	**86.44%**	**73**
Salisbury	010101	5	154	342	45.03%	368
Salisbury	**010101**	**6**	**481**	**654**	**73.55%**	**583**
Salisbury	010102	1	632	1,428	44.26%	1,365
Salisbury	**010102**	**2**	**64**	**91**	**70.33%**	**118**
Salisbury	010200	3	40	86	46.51%	104
Salisbury	010200	4	20	68	29.41%	77
Salisbury	**010200**	**5**	**132**	**132**	**100.00%**	**127**
Salisbury	**010300**	**2**	**577**	**659**	**87.56%**	**571**
Salisbury	010300	3	0	117	0.00%	147
Salisbury	**010500**	**1**	**677**	**942**	**71.87%**	**895**
Salisbury	**010500**	**2**	**411**	**577**	**71.23%**	**560**
Salisbury	010500	3	113	421	26.84%	472
Salisbury	**010500**	**4**	**485**	**742**	**65.36%**	**800**
Salisbury	010500	5	49	205	23.90%	174

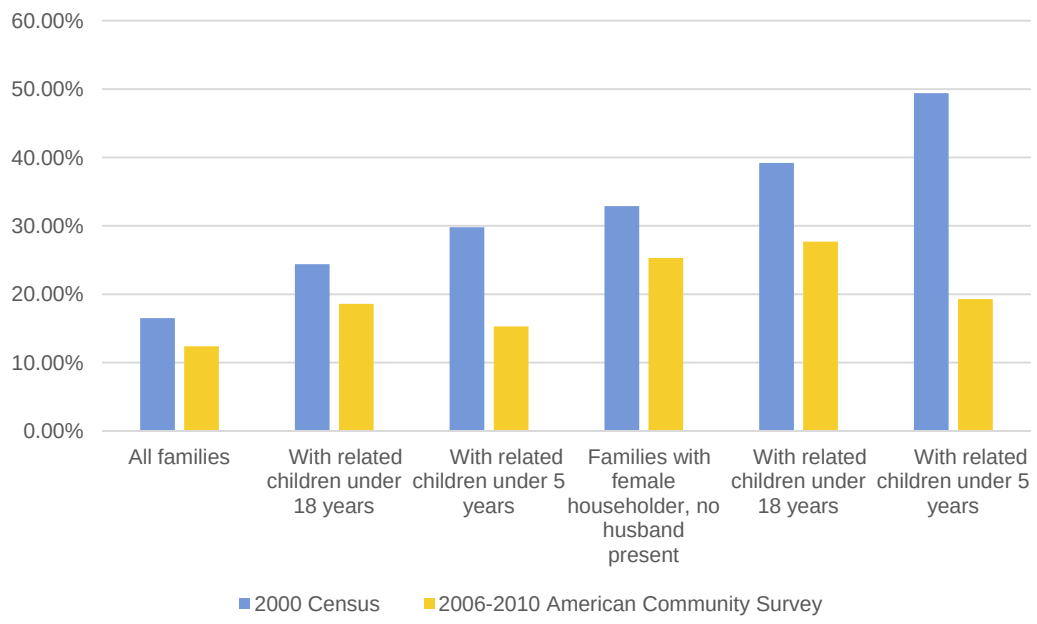
Salisbury	010603	1	137	295	46.44%	164
Total:			**12,798**	**21,822**	**58.65%**	**23,730**

Source: U.S. Department of Housing and Urban Development

Include in Section VII, Appendix B are maps of the low- and moderate-income population in the City of Salisbury. The low- and moderate-income census tracts are located in the central and southern sections of the City. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the south central section of the City.

The percentage of all families living in poverty experienced a decrease from 16.5% in 2000 to 12.4% according to the 2006-2010 American Community Survey, this decrease was consistent for all family types. There was an increase in All People from 23.8% in 2000 to 26.1% according to the 2006-2010 American Community Survey estimates and an increase in All People Under 18 Years of Age from 22.0% in 2000 to 28.6% according to the 2006-2010 American Community Survey estimates. The City's poverty statistics for families with children are highlighted in the chart below.

Percentage of Families and Female-Headed Households in Poverty in the City of Salisbury

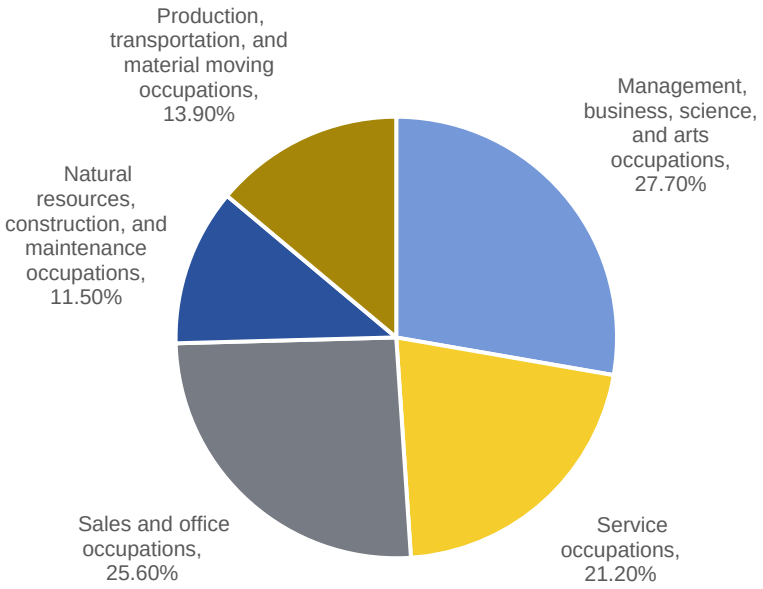


Source: 2000 U.S. Census and 2006-2010 American Community Survey

D. Employment:

In 2000, 63.5% of the City's residents 16 years of age and over were considered a part of the labor force. The 2006-2010 American Community Survey estimates that approximately 63.8% of the population is currently in the labor force. The following charts illustrate the categories of workers and their occupations. The largest portion of Salisbury workers are in management, business, science, and arts occupations. Approximately one fifth of all workers are in "service occupations," and one quarter are in "sales and office occupations."

Occupations in the City of Salisbury

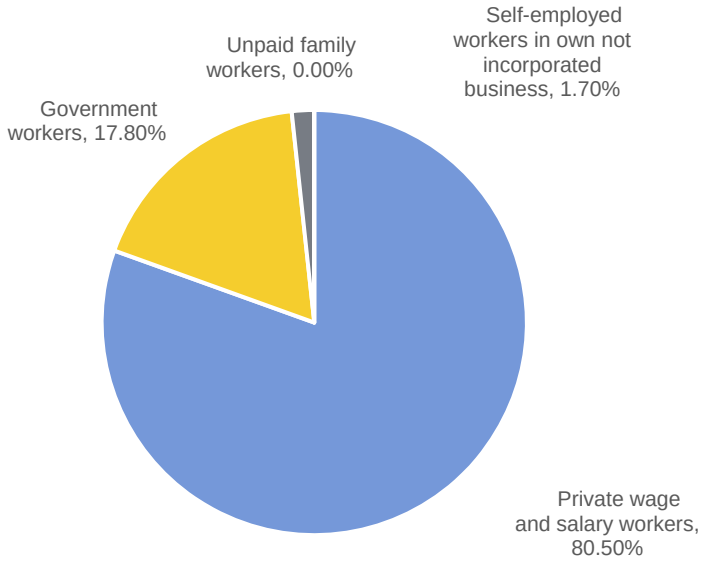


Source: 2006-2010 American Community Survey

According to the 2006-2010 American Community Survey, an estimated 26.9% of households in the City of Salisbury receive income from Social Security.

The vast majority of workers (80.5%) in the City of Salisbury are classified as Private Wage and Salary. The chart below highlights the various worker classifications in the City of Salisbury.

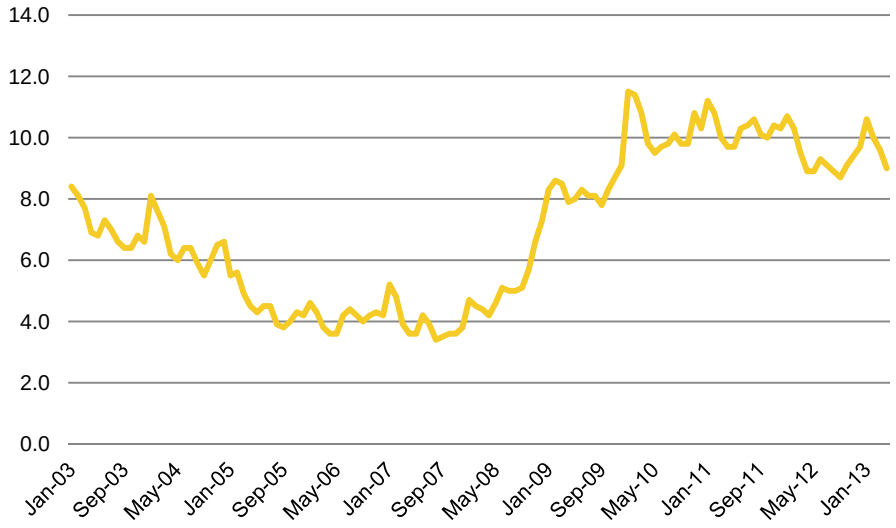
Worker Class in the City of Salisbury



Source: 2006-2010 American Community Survey

The following chart illustrates the trends of the unemployment rate for the City of Salisbury from January 2003 through April 2013 as reported by the Bureau of Labor Statistics (**www.bls.gov**).

City of Salisbury Unemployment Rate



Source: http://data.bls.gov

The unemployment rate in the City of Salisbury fluctuated greatly during the ten year time period starting at an unemployment rate of 8.4% to a low of 3.6% and a high of 11.5%. In April 2013, the City of Salisbury had an unemployment rate of 9.0%, compared to the Wicomico County

unemployment rate of 8.2%, Maryland's unemployment rate of 6.4%, and the national average unemployment rate for April 2013 of 7.5%.

E. Housing Profile:

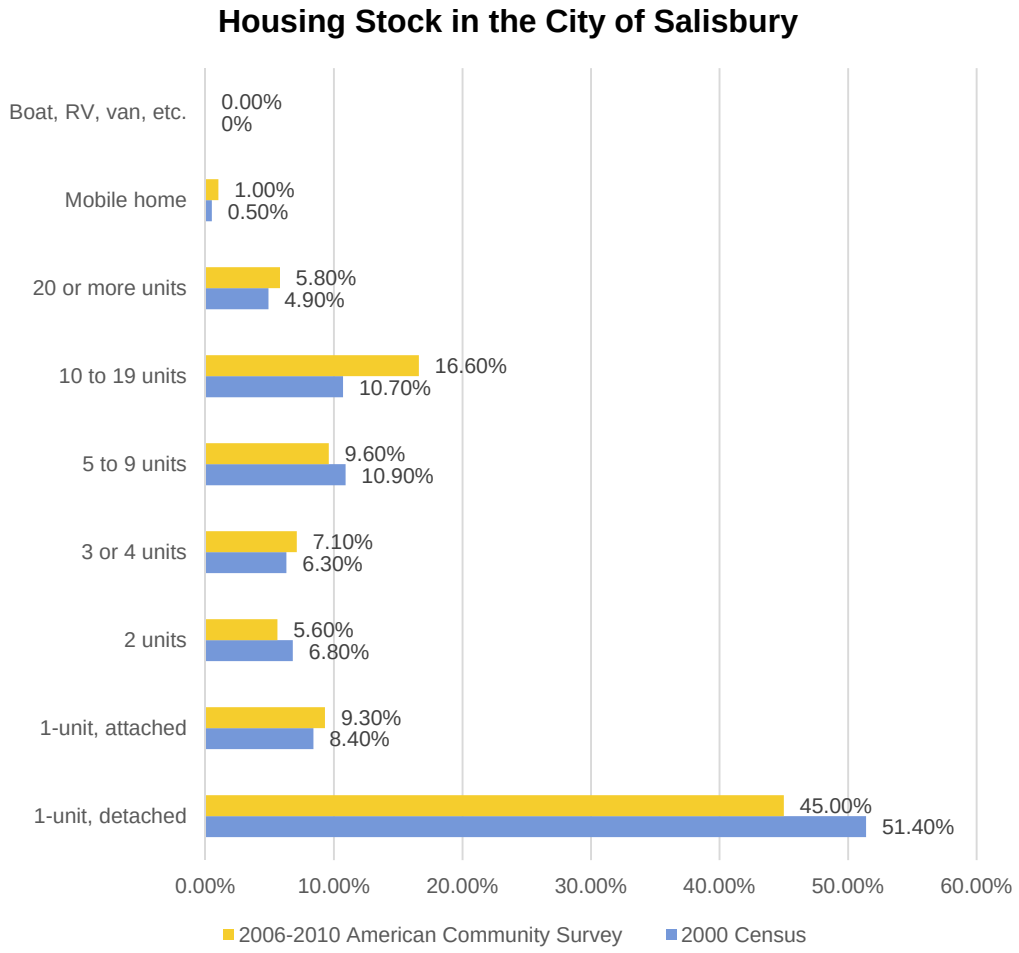
A little over forty percent (42.2%) of the City's housing stock was built prior to 1960, which is now over 50 years old. Just under forty percent (37.4%) of the City's housing stock was built between 1960 and 1999. The following chart illustrates the year that housing structures were built in the City of Salisbury based on the 2006-2010 American Community Survey.

Year Structure Built in the City of Salisbury

Built 2005 or later	910	7.2%
Built 2000 to 2004	1,645	13.0%
Built 1990 to 1999	1,372	10.8%
Built 1980 to 1989	1,607	12.7%
Built 1970 to 1979	1,751	13.8%
Built 1960 to 1969	1,035	8.2%
Built 1950 to 1959	1,485	11.7%
Built 1940 to 1949	970	7.7%
Built 1939 or earlier	1,875	14.8%

Source: 2006-2010 American Community Survey
Total = 12,650 Structures

The following chart outlines the composition of the housing stock in the City of Salisbury at the time of 2000 U.S. Census and the 2006-2010 American Community Survey.



Source: 2000 U.S. Census and 2006-2010 American Community Survey

As shown in the chart above, there were some shifts, mostly minor, in the percentage breakdowns of the housing stock in the City of Salisbury between 2000 and the 2006-2010 American Community Survey; single-unit detached houses remained the most common during the ten year period. The portion of housing units that are single units detached are the most notable decrease. With the exception of 2 units and 5 to 9 units, which had a slight decrease, all other housing structures saw a slight increase in their prevalence. The median value of owner-occupied homes in the City of Salisbury in 2000 was $81,700 compared to $94,500 for Wicomico County. The 2006-2010 American Community Survey estimates that the median value of owner-occupied homes in the City of Salisbury has more than doubled to $173,000, as compared to a similar increase in Wicomico County to a median value of $195,100.

The table below outlines the number of new units for which building permits were filed annually for the Salisbury, MD Metro Area based on the SOCDS Building Permits Database. The City of Salisbury has seen an overall decrease in the total number of new units constructed since 2003

but an increase from 2011 to 2012 that is expected to continue as the area recovers from the housing crisis.

Units Authorized by Building Permits – Salisbury, MD Metro Area

Year	Single Family	Multi Family	5+ Units	Total
2003	981	317	261	1,298
2004	859	326	313	1,185
2005	1,027	185	182	1,212
2006	836	381	381	1,217
2007	374	303	303	677
2008	252	140	136	392
2009	184	141	139	325
2010	190	4	0	194
2011	167	2	0	169
2012	102	240	240	342

Source: http://socds.huduser.org/permits/summary.odb

According to the City the number of building permits for 2012 was 247. Additionally, there were107 certificates of occupancy issued in 2012, 24 demolition permits issued in 2012, and 31 zoning variances issued in 2012.

F. Financing:

Owner Costs

The median monthly mortgage expense in the City of Salisbury for 2000 was $845. The 2006-2010 American Community Survey estimates that the median monthly mortgage expense increased to $1,392. Monthly owner costs increased from 17.2% of homeowners in 2000 with monthly housing expenses exceeding 35% of their household income to 31.2% of homeowners in 2006-2010 American Community Survey estimates with monthly housing expenses exceeding 35% of their household income.

The following table illustrates mortgage status and selected monthly owner costs according to the 2000 U.S. Census and the 2006-2010 American Community Survey. Almost forty percent (39.3%) of all owner-occupied houses in 2010 do not have mortgages. Between the 2000 census count and the 2006-2010 estimate, there is an overall trend of increased monthly housing costs.

Mortgage Status and Selected Monthly Owner Costs in Salisbury

Monthly Owner Cost	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	2,044	66.58%	3,046	69.24%
Less than $300	0	0.00%	0	0.00%
$300 to $499	74	3.62%	48	1.58%
$500 to $699	497	24.32%	244	8.01%
$700 to $999	939	45.94%	469	15.40%
$1,000 to $1,499	411	20.11%	984	32.30%
$1,500 to $1,999	96	4.70%	738	24.23%
$2,000 or more	27	1.32%	563	18.48%
Median	$835	(X)	$1,392	(X)
Houses without a mortgage	1,026	33.42%	1,353	30.76%
Median	$274	(X)	$483	(X)

Source: 2000 U.S. Census, 2006-2010 American Community Survey

As a result of rising monthly housing costs, 50.0% of all owner-occupied households with a mortgage have monthly housing costs that exceeded 30% of their monthly income in 2010, indicating a relatively high percentage of owners whose housing is not considered "affordable" as compared to 28.1% of all owner-occupied households with a mortgage have monthly housing costs that exceeded 30% of their monthly income in 2000. The following table illustrates housing costs for owner-households according to the 2000 U.S. Census and the 2006-2010 American Community Survey.

Selected Monthly Owner Costs as a Percentage of Household Income in the City of Salisbury

Owner Costs as a % of Income	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage of Total Units	Number of Housing Units	Percentage of Total Units
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	2,044	66.58%	3,046	69.24%
Less than 20 percent	859	42.03%	640	21.01%
20 to 24.9 percent	293	14.33%	583	19.14%
25 to 29.9 percent	302	14.77%	291	9.55%
30 to 34.9 percent	135	6.60%	432	14.18%

35 percent or more	440	21.53%	1,100	36.11%
Not computed	15	0.73%	0	0.00%
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	1,026	33.42%	1,353	30.76%
Less than 20 percent	788	76.80%	925	68.37%
20 to 24.9 percent	81	7.89%	80	5.91%
25 to 29.9 percent	48	4.68%	47	3.47%
30 to 34.9 percent	17	1.66%	28	2.07%
35 percent or more	88	8.58%	273	20.18%
Not computed	4	0.39%	0	0.00%

Source: 2000 U.S. Census, 2006-2010 American Community Survey

According to Trulia.com:

The median sales price for homes in Salisbury MD for November 2013 to February 2014 was $226,750. This represents an increase of 48.6%, or $74,200, compared to the prior quarter and an increase of 62.1% compared to the prior year. Sales prices have appreciated 37.5% over the last 5 years in Salisbury. The average listing price for Salisbury homes for sale on Trulia was $176,655 for the week ending February 12, 2014, which represents an increase of 0.7%, or $1,286, compared to the prior week and an increase of 1.1%, or $1,884, compared to the week ending January 22, 2014. Average price per square foot for Salisbury MD was $119, an increase of 36.8% compared to the same period last year.

Foreclosures

According to RealtyTrac, the City of Salisbury had 189 properties in some stage of foreclosure in January 2014; a foreclosure rate of 1 in every 448 housing units. In January 2014, the number of properties that received a foreclosure filing in Salisbury, MD was 5% higher than the previous month and 244% higher than the same time last year. The number of foreclosures for the City of Salisbury was at its highest in July 2013 with close to 70 foreclosures.

Renter Costs

The median monthly rent in 2000 was $574 and has increased to $930 per month according to the 2006-2010 American Community Survey. The following table illustrates rental rates within the City at the time of the 2000 U.S. Census and the 2006-2010 American Community Survey.

Gross Monthly Rent in the City of Salisbury

Rental Rates	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than $200	257	4.50%	195	2.99%
$200 to $299	310	5.43%	134	2.05%
$300 to $499	1,497	26.22%	556	8.53%
$500 to $749	2,403	42.09%	1,098	16.84%
$750 to $999	942	16.50%	1,915	29.37%
$1,000 to $1,499	192	3.36%	2,094	32.11%
$1,500 or more	0	0.00%	529	8.11%
No cash rent	108	1.89%	99	1.52%
Median	$574	(X)	$930	(X)

Source: 2000 U.S. Census, 2006-2010 American Community Survey

The monthly housing costs for 45.17% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating a high percentage of renters whose housing is not considered affordable. The Census Bureau estimates that the percentage of households for which rent exceeds 30% of their income has grown to an estimated 55.61%. The following table illustrates the housing cost for renter-households in 2000 and at the time of the 2006-2010 American Community Survey. The increase in rental households whose rental costs exceed 30% of their monthly income indicates the need for affordable rental options in the City.

Gross Rent as a Percentage of Household Income in the City of Salisbury

Rental Cost as a % of Income	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	813	14.24%	789	12.35%
15 to 19 percent	826	14.47%	711	11.13%
20 to 24 percent	657	11.51%	572	8.95%
25 to 29 percent	605	10.60%	765	11.97%
30 to 34 percent	517	9.06%	435	6.81%
35 percent or more	2,062	36.12%	3,119	48.80%
Not computed	229	4.01%	229	3.58%

Source: 2000 U.S. Census, 2006-2010 American Community Survey

The table above shows an additional 1,057 households spending 35% or more of their income on rent according to the 2006-2010 American Community Survey.

The 2013 Fair Market Rents for the Salisbury, MD HUD MSA are shown in the table below.

Proposed FY 2013 Fair Market Rents (FMRs) by Unit Bedrooms in the Salisbury, MD MSA

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Proposed FY 2013 FMR	$539	$670	$906	$1,166	$1,286
Final FY 2012 FMR	$625	$778	$914	$1,132	$1,299
Percentage Change	-13.8%	-13.9%	-0.9%	3.0%	-1.0%

Source: U.S. Department of Housing and Urban Development

G. Household Types:

Summary of Housing Needs

Based on a comparison of the 2000 U.S. Census and the 2006-2010 American Community Survey, the City of Salisbury experienced a significant population growth over the ten year period and also experienced substantial increases in median household incomes during the same timeframe. The increase in population and the overall economics affecting the housing market has created a demand for housing that has increased the housing cost burden for all households living in the City of Salisbury. According to the 2006-2010 American Community Survey, 48.8% of renter households in the City of Salisbury have a gross rent that exceeds 35% of their household income and 36.1% of owner households with a mortgage in the City of Salisbury have housing costs that exceed 35% of their household income.

General Demographics for the City of Salisbury

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	23,743	29,343	24%
Households	9,233	11,019	19%
Median Income	$29,191.00	$38,423.00	32%

Source: 2000 U.S. Census, 2006-2010 American Community Survey

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,275	1,925	2,440	1,485	2,895
Small Family Households	500	660	980	710	1,340
Large Family Households	155	215	50	10	250
Household contains at least one person 62-74 years of age	330	295	299	130	485
Household contains at least one person age 75 or older	300	325	280	60	355
Households with one or more children 6 years old or younger	439	365	320	260	420

Source: 2006-2010 American Community Survey

Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	35	0	25	15	75	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	0	0	40	110	0	85	0	0	85
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	30	0	20	140	0	10	10	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	1,265	390	155	0	1,810	230	109	145	20	504

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	199	600	640	85	1,524	60	205	360	190	815
Zero/negative Income (and none of the above problems)	105	0	0	0	105	0	0	0	0	0

Source: 2006-2010 American Community Survey

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	1,465	420	180	75	2,140	230	205	155	20	610
Having none of four housing problems	380	840	1,330	915	3,465	105	460	780	465	1,810
Household has negative income, but none of the other housing problems	105	0	0	0	105	0	0	0	0	0

Source: 2006-2010 American Community Survey

Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	355	435	190	980	35	50	235	320
Large Related	120	30	0	150	0	110	25	135
Elderly	290	155	135	580	145	199	105	449
Other	829	395	480	1,704	104	55	135	294
Total need by income	1,594	1,015	805	3,414	284	414	500	1,198

Source: 2006-2010 American Community Survey

Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	275	155	10	440	35	10	30	75
Large Related	55	0	0	55	0	0	25	25
Elderly	215	10	0	225	110	89	35	234
Other	805	225	140	1,170	80	10	55	145
Total need by income	1,350	390	150	1,890	225	109	145	479

Source: 2006-2010 American Community Survey

Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	85	30	0	40	155	0	85	0	0	85
Multiple, unrelated family households	35	0	0	0	35	0	10	10	0	20
Other, non-family households	40	0	0	20	60	0	0	0	0	0
Total need by income	160	30	0	60	250	0	95	10	0	105

Source: 2006-2010 American Community Survey

The largest housing problem in the City of Salisbury is housing affordability. According to the 2008-2010 American Community Survey 51.7% of all renter households are cost overburdened by 35% or more and 33.6% of owner households are cost overburdened by 35% or more. Additional housing problems that were recorded in consultations and citizen comments included handicap accessible housing, availability of senior housing, availability of group homes or communal living arrangement housing, housing density issues, and code compliance for housing. Lower income households and renter households are more are more likely to be affected by these housing problems.

H. Cost Overburden:

In order for the City of Salisbury to properly plan for its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS Data and the 2010 Census. Disproportionate need is defined as a group having at

least 10 percentage points higher than the percentage of persons as a whole. The following tables highlight disproportionate needs in the City of Salisbury.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,045	2,620	2,005	65
White	3,895	1,725	1,100	35
Black / African American	1,720	725	805	30
Asian	120	55	25	0
American Indian, Alaska Native	20	0	0	0
Pacific Islander	0	0	0	0
Hispanic	220	105	35	0

Source: 2006-2010 American Community Survey

The racial makeup of the City of Salisbury according to the 2010 U.S. Census was 60.71% White, 32.32% African American, 0.23% Native American, 3.19% Asian, 0.03% Pacific Islander, 1.47% from other races, and 2.06% from two or more races. Hispanic or Latino of any race were 3.39% of the population. The only disproportionately impacted group in terms of housing cost burden is the African American greater than 50% Group.

I. Housing Problems:

In order for the City of Salisbury to properly plan for its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS Data and the 2010 Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables highlight disproportionate needs in the City of Salisbury.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,485	185	65
White	850	60	35
Black / African American	625	130	30
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

Source: 2006-2010 American Community Survey

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,125	440	0
White	540	210	0
Black / African American	445	205	0
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	15	0

Source: 2006-2010 American Community Survey

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,435	1,200	0
White	1,025	650	0
Black / African American	300	490	0
Asian	50	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	24	0

Source: 2006-2010 American Community Survey

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	315	1,145	0
White	210	710	0
Black / African American	75	395	0
Asian	0	0	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	10	19	0

Source: 2006-2010 American Community Survey

The racial makeup of the City of Salisbury according to the 2010 U.S. Census was 60.71% White, 32.32% African American, 0.23% Native American, 3.19% Asian, 0.03% Pacific Islander, 1.47% from other races, and 2.06% from two or more races. Hispanic or Latino of any race were 3.39% of the population. There are two disproportionately impacted groups in terms of housing problems; they are the 0%-30% of Area Median Income African American Group and the 50%-80% of Area Median Income White Group.

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,280	395	65
White	745	155	35
Black / African American	520	230	30
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

Source: 2006-2010 American Community Survey

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	585	980	0
White	240	510	0
Black / African American	255	390	0
Asian	15	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	60	0

Source: 2006-2010 American Community Survey

50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	290	2,345	0
White	145	1,530	0
Black / African American	70	720	0
Asian	50	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	60	0

Source: 2006-2010 American Community Survey

80%-100% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	95	1,360	0
White	50	870	0
Black / African American	30	440	0
Asian	0	0	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	0	29	0

Source: 2006-2010 American Community Survey

The racial makeup of the City of Salisbury according to the 2010 U.S. Census was 60.71% White, 32.32% African American, 0.23% Native American, 3.19% Asian, 0.03% Pacific Islander, 1.47% from other races, and 2.06% from two or more races. Hispanic or Latino of any race were 3.39% of the population. There were three disproportionately impacted groups in terms of severe housing problems, the 30%-50% of Area Median Income African American Group, the 50%-80% of Area Median Income Asian Group, and the 80%-100% of Area Median Income American Indian, Alaska Native Group.

The website **www.dataplace.org** provides an overview of data for communities across the country. The following table highlights important data to further illustrate the problem housing in the City of Salisbury as compared to Wicomico County and Maryland. More households in the City of Salisbury experience housing problems than households in Wicomico County or Maryland do. Over half (52.0%) of households with income less than 80% of the median income are cost overburdened in the City, and almost a quarter (24.7%) are severely cost overburdened.

Housing Hardships in the City of Salisbury, Wicomico County, and Maryland

Categories of Housing Hardships (2000)	Salisbury	Wicomico County	Maryland
Percentage of Households with income 0-80% of area median with housing cost burden	52.00%	49.50%	42.50%
Percentage of Households with income 0-80% of area median with severe housing cost burden	24.70%	23.50%	19.30%
Percentage housing units that are overcrowded	3.60%	2.40%	2.30%
Percentage housing units without complete kitchen facilities	0.40%	0.50%	0.50%
Percentage occupied housing units without complete plumbing facilities	0.50%	0.20%	0.50%

Source: www.dataplace.org

J. Disabled Households:

The following table includes the 2006-2010 American Community Survey estimate that shows the number of disabled individuals in the City of Salisbury. The total population of disabled persons in the City of Salisbury is estimated to be 3,085 persons which represents 10.5% of the total population of the City. This is an indicator of the need for housing that is available for disabled persons that is accessible and/or affordable.

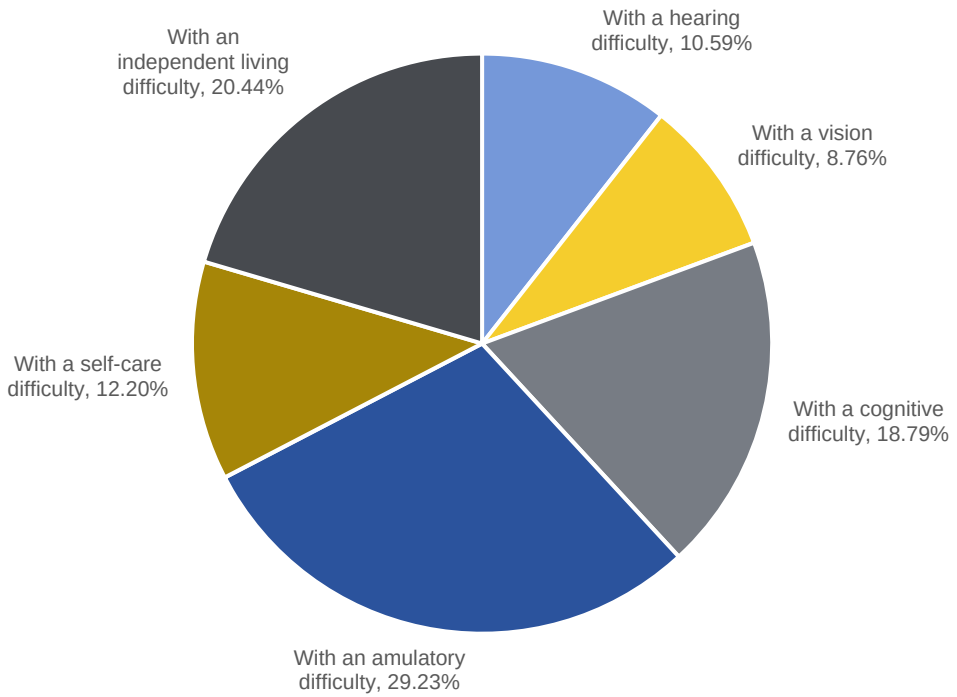
Disabled Persons in the City of Salisbury

Disability Status of the Civilian Non-Institutional Population	Total Population	Population with a Disability	Percent with a Disability
Total	29,442	3,085	10.50%
Population under 5 years	233	16	0.70%
With a hearing difficulty	(X)	16	0.70%
With a vision difficulty	(X)	-	0.00%
Population 5 to 17 years	3,666	152	4.10%
With a hearing difficulty	(X)	26	0.70%
With a vision difficulty	(X)	-	0.00%
With a cognitive difficulty	(X)	126	3.40%
With an ambulatory difficulty	(X)	-	0.00%
With a self-care difficulty	(X)	-	0.00%
Population 18 to 64 years	20,051	1,609	8.00%
With a hearing difficulty	(X)	198	1.00%
With a vision difficulty	(X)	349	1.70%
With a cognitive difficulty	(X)	926	4.60%
With an ambulatory difficulty	(X)	1,002	5.00%
With a self-care difficulty	(X)	540	2.70%
With an independent living difficulty	(X)	825	4.10%
Population 65 years and over	3,395	1,308	38.50%
With a hearing difficulty	(X)	419	12.30%
With a vision difficulty	(X)	196	5.80%
With a cognitive difficulty	(X)	117	3.40%
With an ambulatory difficulty	(X)	817	24.10%
With a self-care difficulty	(X)	219	6.50%
With an independent living difficulty	(X)	447	13.20%

SEX			
Male	13,820	1,274	9.20%
Female	15,622	1,811	11.60%
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	-	-	-
White alone	17,141	2,068	12.10%
Black or African American alone	10,310	957	9.30%
American Indian and Alaska Native alone	-	-	-
Asian alone	-	-	-
Native Hawaiian and Other Pacific Islander alone	-	-	-
Some other race alone	-	-	-
Two or more races	-	-	-
White alone, not Hispanic or Latino	16,315	2068	12.70%
Hispanic or Latino (of any race)	-	-	-

Source: 2006 – 2010 American Community Survey

Type of Disability for Population 5 Years and Over in the City of Salisbury



Source: 2008-2010 American Community Survey

The CHAS Data from 2000 also provides insight as to the number of households with residents who have a disability and/or mobility issues. The CHAS Data can be found in Part VII, Appendix C. The CHAS Data identifies the following prevalence of housing problems for households with mobility and self-care limitations:

- 42.0% of all households report having any housing problem, including 56.4% of renters and 22.1% of homeowners
- 75.6% of all households earning less than or equal to 30% MFI report having any housing problem, including 78.9% of renters and 64.6% of homeowners
- 55.4% of all households earning between 30% and 50% MFI report any housing problems, including 62.5% of renters and 39.8% of homeowners
- 30.9% of all households earning between 50% and 80% MFI report any housing problems, including 46.3% of renters and 9.5% of homeowners

Renter households with mobility and self-care limitations are disproportionately affected by housing problems in the City of Salisbury.

The Housing Authority of the City of Salisbury recognizes the need for accessible and visitable housing units in the City. The Wicomico County Housing Authority was found to be in non-compliance with Section 504 of the Rehabilitation Act of 1973 based on a Compliance Review conducted by the Baltimore HUD Office during May 2003. The Housing Authority subsequently entered into a Voluntary Compliance Agreement with the Department, which the Housing Authority continues to abide and comply with.

III. Review/Update to Original Plan

The present "Analysis of Impediments to Fair Housing Choice" was prepared in August 2005, and the identified Impediments to Fair Housing Choice are reviewed twice each year in the City's Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Reports (CAPER). The following text paragraphs restate the identified impediments from the previous AI and summarize the progress made on each.

A. Summary of Impediments:

The following text is the Fair Housing Strategy identified in the previous 2005 AI and the progress made by the City on each strategy.

Based on the previous summary of statistics (Section II) and public actions to affirmatively further fair housing (Section III), focus group/public meeting comments (Section IV), and the review of public zoning and land use practices, public and private rental practices, public and private lending practices (Section V), some impediments to fair housing choice appear to exist in the City of Salisbury. However, various actions can be undertaken to resolve these problems or impediments. These actions can be succinctly summarized as follows: to "educate, coordinate, and create a formal Housing Policy." In fact, this three-pronged approach constitutes the Fair Housing Strategy for Salisbury.

Education

As highlighted in the focus group discussions, there is a lack of public awareness of fair housing, in general, and specific rights and responsibilities, in particular. This is further supported by the recent MCHR cases regarding discrimination based on race and religion, the results of the 1996 testing for racial discrimination in private rental practices, and the results of the analysis of private lending practices. Fair housing is a topic most Marylanders are uncomfortable discussing, and thus they are generally ignorant of their rights and responsibilities. Nevertheless, Salisbury, like Maryland, is home to minorities, women, the elderly, and the disabled.

Several actions, especially the development and implementation of a comprehensive local educational campaign, will overcome this problem. As discussed in detail by the focus group participants and summarized in Section III, education on fair housing is crucial to improving public awareness. Currently Salisbury, like other Entitlement communities, engages in educational activities, but most of these actions are targeted to

Fair Housing Month (April). Thus, the establishment of a continuous year-round, local campaign would be helpful. Moreover, the focus of the campaign should be the prevention of discrimination based on race and disability, since the majority of the recent MCHR fair housing complaints have been in these two areas. Partners in this undertaking should include Salisbury, Wicomico County, MCHR, HUD, the local CHRB, the NAACP, and realtors. This should be a five year activity to be initiated in PY2007. Because fair housing education is an eligible CDBG activity, these federal funds could be a primary resource for this action.

In the past ten years, Salisbury has become more ethnically diverse. During the October 2004 focus group meeting for landlords, realtors, and bankers, it was noted that assistance was needed to help Hispanic and Asian persons understand their rights, responsibilities and opportunities. A way to provide this assistance would be for the City to work with Salisbury University and Wor-Wic Community College to develop and maintain a group of interpreters that would be available on call to assist bankers, realtors, and landlords in their transactions with non-English speaking persons. This activity should be initiated in PY2007.

Accessible housing for those with disabilities also was a major topic at the November 2004 meeting with the Salisbury Disability Council. In order to facilitate accessibility this Council, in partnership with others, has committed to promoting an accessible downtown to shopping as well as other activities. The Council members also cited the lack of supply of accessible and affordable housing units in Salisbury and the need for information on existing accessible units. To help resolve this problem, the City could compile information and create an automated database on assisted, accessible rental units. With the aid of WCHA, local housing administrators, and developers, Salisbury could develop such a database within the next two to five years. The database for handicap-accessible units is expected to be completed by the end of PY2008, while that for all other assisted rental units should be done by PY2010.

Complementary to the establishment of a comprehensive local educational campaign, is the development and implementation of fair housing training. While the City and others have sponsored fair housing training in the past, it has been targeted to recipients of federal funds. The proposed training would be designed to inform Maryland housing developers, realtors, bankers, insurers, and management agents about fair housing. In particular, the developers would be educated about "reasonable accommodations," "reasonable modifications," and cost-efficient, accessible designs. While Salisbury would assume the lead in sponsoring such training, partners include HUD, MCHR, Maryland Association of Realtors (MAR), Maryland Bankers Association (MBA), and Home Builders Association of Maryland (HBAM). This activity too would

be a five year one initiated in PY2007, but unlike the others, the training would be held periodically depending on the need and funding availability.

Coordination

Although not discussed by any of the focus group participants, nor revealed by analyses of data, another problem or barrier to fair housing in Salisbury is a lack of coordination. This includes a lack of coordination between the public and private sectors, but also between the City and County. Affirmatively furthering fair housing basically requires cooperation among all partners at all levels all the time. While disaggregating of communities into entitlement and non-entitlement jurisdictions facilitates the allocation of federal funds for HUD, it creates artificial barriers between and among the partners responsible for fair housing in Maryland.

To overcome this impediment Salisbury, as the primary public partner, would attempt to initiate a process which results in consistent, coordinated fair housing practices throughout the City and County. Such a process would include meetings among all the partners to review the analyses of various impediments and the actions designed to resolve them. This process also would attempt to include consideration of various differences and housing priorities. Once development of the Fair Housing Strategy is complete, Salisbury and the other public and private partners would jointly implement the actions. Development of this process is foreseen by the City as a five year activity to be initiated in PY2007.

Formal Housing Policy

The City of Salisbury supports the development of affordable housing through annexation, higher density zoning, and the extension of water and sewer service. The latter policy fosters the development of affordable housing. The developer has to pay upfront for any extended facilities; however, the City may reimburse the developer if the public facilities were to eventually serve adjacent housing projects as well. This policy applies to all neighborhoods, but the City could deny services to a housing development if the cost of the facilities was too high for the viability of the project. The City also obtains federal funds to assist with the development of affordable housing.

Despite these actions and others in support of affordable housing, possible impediments reviewed included bad credit, language barriers, rising housing prices, rising property taxes, and the recently passed “4 to 2” ordinance. To help resolve these issues the meeting participants discussed the value of and need for a formal City housing policy (covering such issues as annexation, tipping fees, unpaid property taxes, and

zoning), a tenant advocate, increased education programs (especially by SNHS and CCCHRB), and improved coordination.

Currently the City handles housing development on a project by project basis, no formal housing policy exists. Such a policy would, at the minimum, include annexation. Unfortunately, the City's current annexation policy is inconsistent across neighborhoods. For housing developers, these unknowns drive up housing costs. They want consistency, so that everyone knows the requirements upfront. One reason for differential treatment could be current water and sewer capacity which is nearing maximum capacity. The City Public Utilities Department is working on developing more capacity, but it isn't completed yet. The County is also getting more restrictive with their development decisions.

Tipping fees and unpaid back taxes also impact the development of affordable housing. For instance, when SNHS demolishes a vacant, dilapidated house prior to constructing new affordable housing, getting rid of the debris is very expensive. The County used to assist by waiving the tipping fee and/or burning it down. Now neither option is available to SNHS. In addition, certain properties in foreclosure have large amounts of accrued taxes. Forgiveness by the City of these unpaid property taxes would help with housing affordability. In particular, the City could offer to forgive such taxes for non-profit housing developers, like SNHS, in certain circumstances.

The recently passed "4 to 2" ordinance also appears to be creating an impediment to affordable housing. The new City regulation has resulted in higher rents and a tighter rental market. Although the policy is applied Citywide, virtually all of the complaints have come from the neighborhoods serving college students. A review of the problems resulting from this zoning regulation and others could become part of a formal City Housing Policy. Given the City's strong commitment to affordable housing, a formal City Housing Policy, including consideration of all of the previously cited issues and others, could help to make housing more affordable and available.

Actions Taken

Identified Need: Development and implementation of a comprehensive local Fair Housing educational campaign.

Actions Taken: The city has provided CDBG funds to the Shore Housing Resource Board (SHRB) for Fair Housing Training and Outreach. This grant was provided to SHRB in PY 2009 to enable them to produce training materials and conduct training sessions.

On June 23, 2010 SHRB hosted a Fair Housing training session entitled "Fair Housing & Reasonable Accommodations for Persons with Disabilities." This event was funded through the CDBG grant that the City of Salisbury had awarded to SHRB.

On April 18, 2011 SHRB hosted another Fair Housing workshop in conjunction with the Maryland Insurance Administration which focused on how the agency assists consumers, the importance of Homeowners and Renters insurance, what insurance covers and what is excluded, and how to shop for insurance. Ms. Joy Hatchette, Esq., Associate Commissioner of the Consumer Education & Advocacy branch of the MD Insurance Administration was the guest speaker. As the content of this event did not fall within the focus of the CDBG grant, it was funded by SHRB directly.

The City of Salisbury also worked with Wicomico County and the Maryland Dept. of Housing & Community Development (DHCD) to organize a DHCD-sponsored Fair Housing event which took place on September 29, 2011. This event was very well attended, and the topics covered by the speakers included Fair Housing enforcement and laws, homeless prevention and foreclosure prevention.

SHRB also completed production on some new Fair Housing training materials which they are distributing to the appropriate local agencies. These training materials include both brochures and posters, and the posters are English on one side and Spanish on the other.

Some of the CDBG funds were used by SHRB to put up Fair Housing billboards in select locations around Salisbury for six weeks in March and April 2013. SHRB is utilizing the remaining grant funds to develop an on-line "webinar" style training format for their website.

In addition, in April of every year the City of Salisbury issues a proclamation to SHRB declaring April "Fair Housing Month" in the city.

The funding of the fair housing training materials, the organizing / hosting of the fair housing events, the Fair Housing billboards, the website training format, and the issuing of the annual proclamations, are all activities which focus specifically on increasing public awareness of fair housing.

Identified Need: Identify sources of interpreters for persons with limited English proficiency to help them understand their rights, responsibilities and opportunities. These interpreters may be utilized by bankers, realtors, and landlords in their transactions with non-English speaking persons.

Actions Taken: Information on locally available sources of interpreters for any clients who might have a language barrier is covered in the Limited English Proficiency (LEP) section of Salisbury's current Consolidated Plan (2009-2013). This information is found on page 9 of the Con Plan. These sources include Bienvenidos a Delmarva and Telamon (two local agencies that provide services to Hispanic residents), the Language Department at Salisbury University, bi-lingual staff members at several local agencies, and the Language Line. All of these resources are available to assist bankers, realtors, landlords and other agency representatives in their transactions with non-English speaking persons. The Deaf Independent Living Association (DILA) also maintains a list of sign-language interpreters that will provide their services for an hourly fee.

Identified Need: An inadequate supply of accessible and affordable housing units in Salisbury, and the need for information on existing accessible units. Compile information and create an automated database on assisted, accessible rental units.

Actions Taken: Six new affordable housing complexes have opened in Salisbury since 2004.

Salisbury Commons opened in May of 2004, and The Homes at Foxfield opened in August of 2004. Both of these projects are income-restricted and target individuals who make no more than 50% or 60% of area median income. Both of these complexes offer 1-bedroom, 2-bedroom and 3-bedroom units.

Westbrook Commons is a 96-unit complex that targets individuals at 30%, 40% and 50% of area median income. This project received funding through the Low Income Housing Tax Credit (LIHTC) program, and the City approved a Payment In Lieu of Taxes (PILOT) and an exemption from the water and sewer capacity fee. Westbrook Commons opened in May 2007.

The Cottages at Riverhouse is a housing project for low to moderate income seniors. This project was financed with tax credits, and the unit rents are based upon the income of the individual. Phase 1 opened in January of 2004, and consists of 30 units. Phase 2 of the complex opened September 1, 2006 with an additional 52 units. Phase 3 opened in the fall of 2009, and includes another 32 units, a garage and a storage shed building.

The Lodges at Naylor Mill is a senior housing project (age 55 and up) which was developed by the Rainmaker Group. This project contains 65 total units, 11 of which are HOME assisted units. There are 52 one-bedroom units and 13 two-bedroom units. There are 8 one-bedroom

HOME assisted units and 3 two-bedroom HOME assisted units in the project. Two (2) units are in the 30% or below (of area median income) range, 58 units are in the 50% or below range, and 5 units are in the 60% or below range. This project opened in August of 2007.

Victoria Park is a new housing project developed by Osprey Property Company, LLC, which serves seniors aged 62 and over and earning 30% to 60% of the area median income. The project includes one-bedroom and two-bedroom units, and eight of the units are handicap accessible. The project began leasing in January of 2009, and opened April of 2009.

In PY 2006 the Mayor's Office developed a listing of affordable housing resources in the Salisbury area which can be accessed from the City's website under the Mayor's Office section. This listing includes all of the affordable apartment complexes in the area, indicates which of them are for seniors only, and gives some basic information on each one. The list also includes the number of handicapped-accessible units available in each apartment complex, and whether or not additional units are handicapped-adaptable should the need arise.

The Affordable Housing Resource List also provides information on those agencies that provide affordable homeownership opportunities, the types of assistance provided, and how to contact them. This list is updated regularly, and has proven to be a very beneficial tool.

Identified Need: Develop and implement fair housing training designed to inform Maryland housing developers, realtors, bankers, insurers, and management agents about fair housing. In particular, the developers would be educated about "reasonable accommodations," "reasonable modifications," and cost-efficient, accessible designs.

Actions Taken: The project description for the PY 2009 CDBG grant that was provided to SHRB by the City of Salisbury reads as follows:

Provide financial assistance to the Shore Housing Resource Board (SHRB) to enable them to produce training materials and conduct training sessions. The proposed training will be designed to inform Maryland housing developers, realtors, bankers, insurers, landlords and management agents about fair housing. In particular, the developers would be educated about "reasonable accommodations," "reasonable modifications," and cost-efficient, accessible designs.

On June 23, 2010 SHRB hosted a Fair Housing training session entitled "Fair Housing & Reasonable Accommodations for Persons with Disabilities." This event was funded through the 2009 CDBG grant from the City.

SHRB also completed production on some new Fair Housing training materials which they are distributing to the appropriate local agencies. These training materials include both brochures and posters, and the posters are English on one side and Spanish on the other.

Some of the CDBG funds were used by SHRB to put up Fair Housing billboards in select locations around Salisbury for six weeks in March and April 2013.

SHRB is utilizing the remaining grant funds to develop an on-line "webinar" style training format for their website which will enable individuals to participate in a training session, and then complete a quiz that will test them on what they have just learned. This training webinar would be accessed from the SHRB website.

Identified Need: A lack of coordination between the public and private sectors, and between the City and County, concerning the steps that are taken by the various agencies to affirmatively further fair housing.

Actions Taken: The Assistant City Administrator of Salisbury, Mr. Terence Arrington, represents the City of Salisbury at the meetings of the Homeless Alliance of the Lower Shore (HALS), the Continuum of Care Organization that address housing and homelessness in the three lower counties.

The Director of Community Development for Salisbury, Ms. Deborah Stam, has worked with Wicomico County staff, DHCD staff, SHRB, Salisbury Neighborhood Housing Services, Habitat for Humanity of Wicomico County, the Homeless Alliance of the Lower Shore, the Village of Hope, and many other local agencies, to address the housing needs of our local residents and the problem of homelessness in our area.

This ongoing interaction with our local public and private partners demonstrates the steps that the city has taken toward addressing the lack of coordination that was identified as a concern in the AI.

Identified Need: Need for a formal City housing policy.

Actions Taken: The Salisbury City Council held two public forums during 2005 to review the work of the Salisbury-Wicomico Department of Planning, Zoning & Community Development on the development of an inclusionary zoning policy in support of moderately priced dwelling units. The Council then decided to further consider "inclusionary zoning" in conjunction with the development of refined annexation policies and procedures.

In 2006, the Salisbury Mayor and City Council adopted refined annexation policies and procedures requiring affordable housing to be addressed with new major annexations. This involves the provision of affordable units on-site, or the payment of a fee to a City-administered affordable housing fund. The development of affordable housing will be supported through this fund in the coming years.

During 2007 the Mayor's Office began working on developing policies for the use of these funds for neighborhood reinvestment projects and workforce housing. In 2008 these draft policies were presented to the City Council for their consideration. To date the City Council has continued to review the proposed policies, but they have not yet adopted them.

Identified Need: A method to address any unintended impediment to affordable housing that might be caused by the "4 to 2" ordinance.

Actions Taken: In 2004, the City Council began discussing possible modifications to the "4 to 2" legislation, which had reduced the number of unrelated individuals who may reside in a single-family housing unit from 4 persons to 2 persons. This legislation was originally created to mitigate the overcrowding, noise and parking problems associated with student rentals in the neighborhoods surrounding Salisbury University. However, a perceived potential side effect of this legislation was the limiting of affordable housing options for low-to-moderate income households such as single mothers, immigrants, and young working people just starting out on their own.

During 2005 the local "4 to 2" ordinance was amended to allow landlords to make requests, on an individual unit basis, to be granted an exception from the ordinance. During 2006, a total of 419 exemptions to the ordinance were granted; 165 for 4 unrelated people and 254 for 3 unrelated people. All of these units were "grandfathered in" based on a previously approved use. The chance to receive an exemption was a one-time only opportunity.

The new legislation does allow for unrelated persons to apply for a "functional family" designation. This option gives the City the ability to take into account the need for affordable housing, and give consideration to the possibility of relief from the occupancy limitations on a case-by-case basis.

IV. Impediments to Fair Housing 2014

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Salisbury was undertaken.

A. Fair Housing Complaints:

1. Shore Housing Resource Board, Inc.

The Shore Housing Resource Board (SHRB) is a non-profit organization comprised of business, government and other non-profit agencies and individuals working for Fair Housing in the Tri-County area of Wicomico, Worcester & Somerset Counties in Maryland.

Shore Housing Resource Board
P.O. Box 971
Salisbury, Maryland 21803
1-800-652-6312
http://www.shorehousingrb.com/

SHRB is one of more than 500 Community Housing Resource Boards organized nationwide to encourage voluntary compliance of the housing industry with Fair Housing Laws, and to maximize communication between the Housing Industry and the Minority, Handicapped, Women's and Retired Citizens Groups in Wicomico, Somerset and Worcester Counties.

The Shore Housing Resource Board is committed to:

- Promoting compliance with Fair Housing Laws
- Tenant education, responsibility and referral
- Acting as an authority on Housing Issues
- Facilitating open communication with all stakeholders - public and private
- Encouraging development of affordable/workforce housing
- Influencing housing policy by encouraging the counties to support affordable/workforce housing opportunities

The City of Salisbury directs all fair housing complaints to SHRB for consultation. Additionally, the City has funded SHRB education activities with CDBG funds. Some of the activities are:

- Fair Housing Seminar
- Advertising – Billboards, Posters & Brochures

- "Webinar" style training module for the SHRB website

2. Maryland Commission on Civil Rights

The State of Maryland Commission on Civil Rights (MCCR) enforces Maryland's anti-discrimination laws and promotes equal opportunity in education, employment, housing and commercial property, as well as public accommodations.

State of Maryland
Commission on Civil Rights
William Donald Schaefer Tower
6 Saint Paul Street, Suite 900
Baltimore, MD 21202-1631
Main: 410.767.8600
Toll Free: 1.800.637.6247
TTY: 410.333.1737

The mission statement of the MCCR is as follows: *It is the mission of the Maryland Commission on Civil Rights to ensure opportunity for all through the enforcement of Maryland's laws against discrimination in employment, housing, public accommodations, and state contracts; to provide educational outreach services related to provisions of this law; and to promote and improve civil rights in Maryland.*

The following is a summary of the housing services offered through MCCR:

Pursuant to State Government Article, §20-702, Annotated Code of Maryland, it is the policy of the State of Maryland to provide for fair housing throughout the State, to all its citizens, regardless of ***race, gender/sex, ethnicity, national origin, religion, color, sexual orientation, physical or mental disability, marital status, or familial status.***

Housing discrimination laws make it illegal to:

- *Refuse to rent a dwelling to any qualified buyer or renter;*
- *Use discriminatory terms and conditions in selling or renting;*
- *Set terms and conditions of home loans in such a way as to discriminate;*
- *Use discriminatory notices or advertisements indicating a preference or discriminatory limitations;*
- *Say that a dwelling is not available for inspection, sale, or rent when, in fact, it is available;*
- *Attempt to steer persons into or away from neighborhoods or apartment complexes due to being members of a protected class;*
- *Treat a person differently from everyone else because of race, disability, familial status (parent or legal custodian with children, pregnant), religion, sex, marital status, national origin or sexual orientation;*

- *Request information about birth control and/or family planning practices;*
- *Refuse to consider both applicants' incomes when seeking to buy or rent;*
- *Commit acts of prejudice, violence, harassment, intimidation, or abuse directed against families or individuals or their residential property.*

If you have a disability, you are protected under the law. It is against the law to:

- *Refuse to permit, or at the expense of the renter, reasonable house modifications that are necessary for the daily life of a person with a mental or physical disability;*
- *Refuse to reasonably accommodate or adjust rules, policies, services or practices that hamper the use of an apartment, condominium, or house by a person with a physical or mental disability;*
- *Have multi-family housing that is not accessible to people with disabilities. Multi-family housing is required to have accessible units and access routes (wide doors and hallways), accessible public and common areas, and management must provide for effective communication as needed by a disabled person.*

Harassment on the basis of a protected class (above, such as sexual harassment), and retaliation for filing a complaint or being involved in the investigation are both prohibited under law and enforced by MCCR.

If you have been denied your housing rights, you may have experienced unlawful discrimination. If you believe that actions have been taken against you based on a discriminatory animus, it is imperative that you contact our agency immediately to initiate an inquiry, so that we can assist you in determining if you have been a victim of housing discrimination. Our trained Intake Staff will guide you through the intake process and, through a series of questions and interviews, help you analyze your situation to determine if the actions taken against meet the threshold of being considered discriminatory.

The MCCR has its main office in Baltimore, as well as a regional office in Salisbury. There are two eastern shore offices:

MCCR
Salisbury District Court Multi-Purpose Center
201 Baptist Street, Suite 33
Salisbury, Maryland 21801

Phone: 410.713.3611
Fax: 410.713.3614

MCCR
301 Bay Street, Suite 301
Easton, Maryland 21601
Phone: 410.822.3030 x345
Fax: 410.820.9966

In addition to its staff members, the MCCR has nine (9) Commissioners appointed by the Governor and confirmed by the State Senate.

The MCCR publishes an annual summary of Housing Complaints filed during the State's fiscal year (July 1st – June 30th). The following is a summary from the PY 2013 annual report:

MCCR's Housing Complaints data is illustrated in the following series of charts. The table below identifies the breakdown of the allegations selected by complainants of housing discrimination. Complaints of discrimination in housing accounted for 10% (71 of 729) of our total number of complaints received during PY 2013. MCCR's Strategic Plan outlines the initiatives that we are putting in place to address the low number of housing complaints that we receive annually. These initiatives address concerns in the areas of (1) trust, (2) accessibility/visibility in the community, (3) awareness of rights and (4) building and sustaining key partnerships with local advocacy/community organizations. MCCR believes that if advancements can be made in these four key areas, then the number of reported complaints of housing discrimination will increase.

Race – 17 complaints
Color – 0 complaints
Sex – 4 complaints
Sexual Orientation – 0 complaints
Retaliation – 11 complaints
Disability – 11 complaints
Religion – 3 complaints
National Origin – 7 complaints
Familial Status – 2 complaints
Marital Status – 0 complaints

The highest category of allegations in MCCR's housing complaints was disability. Allegations on the basis of disability accounted for 47% (39) of the 83 allegations selected in the area of housing discrimination. Researching MCCR's database of housing complaints, the area of disability complaints, which is the most prevalent, is in the area of reasonable accommodations.

3. Fair Housing Assistance Program (FHAP) Agencies

The Fair Housing Assistance Program offers grants to state and local agencies that have sufficiently demonstrated to HUD that they support or enforce a fair housing law that is substantially equivalent to the Fair Housing Act. Thirty-nine (39) states and the District of Columbia all have at least one state or local agency serving as a FHAP. These funded FHAP agencies carryout fair housing activities such as enforcement and education in order to protect families and individuals who believe that they have been the victims of housing discrimination.

Maryland has one (1) FHAP agency; it is the State of Maryland Commission on Civil Rights.

4. Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. According to the HUD FHEO complaint tracking system (TEAPOTS) the following three (3) complaints were filed in the City of Salisbury:

Salisbury Area Property Owners Association v. the City of Salisbury – HUD Case Number 03-11-0147-8

Allegations: Otherwise deny or make housing unavailable; Using ordinances to discriminate in the zoning and land use.

Basis: Race and Handicap

Status: Closed by the Philadelphia Region on 12/17/2013 – "No Cause" determination issued.

Hebreux St. Fleur v. the City of Salisbury – HUD Case Number 03-10-0299-8

Allegations: Otherwise deny or make housing unavailable; Using ordinances to discriminate in zoning and land use; Failure to make reasonable accommodation.

Basis: Handicap

Status: Currently under consideration by the Department of Justice.

Chaplin v. University Orchard at Salisbury – HUD Case Number: 03-14-0029-8

Allegations: Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services, and facilities.

Basis: Race

Status: Currently assigned to the Maryland Commission on Civil Rights for Investigation.

The HUD FHEO complaint tracking system did not show any complaints filed against Wicomico County; however, The Wicomico County Housing Authority was found to be in non-compliance with Section 504 of the Rehabilitation Act of 1973 based on a Compliance Review conducted by the Baltimore Office on during May 2003. The Housing Authority subsequently entered into a Voluntary Compliance Agreement with the Department, which is now closed.

National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis of complaint from 2007 to 2010. The 2010 information is the most up to date data that has been released.

Housing Complaints Nationwide

Basis	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,410	43%	4,675	44%	4,458	44%	4,839	48%
Race	3,750	37%	3,669	35%	3,203	31%	3,483	34%
Familial Status	1,441	14%	1,690	16%	2,017	20%	1,560	15%
National Origin	1,299	13%	1,364	13%	1,313	13%	1,177	12%
National Origin - Hispanic or Latino	784	8%	848	8%	837	8%	722	7%
Sex	1,008	10%	1,133	11%	1,075	10%	1,139	11%
Religion	266	3%	339	3%	302	3%	287	3%
Color	173	2%	262	2%	251	2%	219	2%
Retaliation	588	6%	575	5%	654	6%	707	7%
Number of Complaints filed	10,154	-	10,552	-	10,242	-	10,155	-

Source: U.S. Department of HUD

The housing complaints filed in the City of Salisbury were primarily based on disability and race, which are consistently the most common causes for complaints across the nation. Note, the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there are often more than one basis for the filing of a fair housing complaint.

5. Housing and Human Services Agencies

The City of Salisbury interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Coastal Association of Realtors
- Habitat for Humanity
- HALO Ministry
- Help and Outreach Point of Entry
- Maryland Agency on Aging
- Maryland Legal Aid
- NAACP
- Salisbury Neighborhood Housing Services
- Shore Housing Resource Board
- Shore Up!

Each of these agencies provided feedback on their perception of housing-related issues in the City of Salisbury. Complete meeting notes can be found in Part VIII, Appendix E. Below is a list of key points from each of the meetings.

- There is a need for more affordable rental and for sale housing
- Blight and the declining quality of housing stock is an issue, particularly in affordable neighborhoods
- There is a shortage of accessible housing units
- Many households are cost overburdened
- Home maintenance assistance is needed, particularly for elderly homeowners

Many agencies also provided suggestions of how to address the identified areas of inequality or discrimination in the City. Commonly suggested strategies to further fair housing in the City are included below:

- An expanded rehab assistance grant program is needed
- Ensure that fair housing information and education is available
- Support rental housing counseling, including assistance in locating affordable housing units
- Improve collaboration and information sharing among agencies to better serve clients

B. Public Sector:

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of Salisbury receives CDBG funds from HUD as an entitlement city under the program. The City receives approximately $300,000 in CDBG funds each year. This funding level has seen a notable decrease in recent years. The City allocates its funds to public facility improvements, public services, removal of slum and blight, and housing activities.

In particular, the City in its PY 2014 CDBG Program proposed to allocate the CDBG funds as outlined in the table below to affirmatively further fair housing. The City of Salisbury anticipates a reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

PY 2014 CDBG Allocation for the City of Salisbury

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)	
Housing Assistance Grants	$ 100,000
Affordable Housing Construction	$ 71,300
Public Service Project	$ 24,960
Administration	$ 57,463
Nuisance Code Enforcement Officer	$ 14,000
Demolition of Blighted Properties	$ 19,595
Total:	**$ 287,318**

The majority of the activities listed above are undertaken in low/mod income areas of the City, as this is a high priority for the City. The Direct Homeownership Assistance Grants are available to qualified low-mod income clientele city-wide. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum/blight. Many activities in each funding category specifically work to increase the supply of quality affordable housing units, as well as promote fair housing choice in the City.

In its PY 2014-2018 Five Year Consolidated Plan, the City of Salisbury identified several goals to prioritize funding and address housing and community development needs, as outlined below:

Housing Strategy -

Priority Need: There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

Goals:
HS-1 Conserve and rehabilitate the existing housing stock in the community.

HS-2 Increase the supply of owner occupied housing units.
HS-3 Assist low- to moderate-income homebuyers to purchase a home through housing counseling, down payment assistance, and closing cost assistance.
HS-4 Increase the supply of affordable rental housing units.

Homeless Strategy -

Priority Need: There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless.

Goals:
HO-1 Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
HO-2 Assist providers in obtaining funding for the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

Other Special Needs Strategy -

Priority Need: There is a need for housing opportunities, services, and facilities for persons with special needs.

Goals:
SN-1 Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.
SN-2 Support an increase in the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.
SN-3 Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.

Community Development Strategy -

Priority Need: There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of Salisbury.

Goals:
CD-1 Improve the City's public facilities and infrastructure through rehabilitation and new construction.
CD-2 Improve the physical, visual, and handicapped accessibility and connectivity to all neighborhoods.
CD-3 Improve and increase public safety, city facilities and public services throughout the City.
CD-4 Remove and correct slum and blighting conditions throughout the City.

Economic Development Strategy -

Priority Need: There is a need to increase employment, self-sufficiency, educational/job training, and empowerment for residents of the City of Salisbury.

Goals:

ED-1 Support and encourage new job creation, job retention, and job training opportunities.
ED-2 Support business and commercial growth through expansion and new development.
ED-3 Plan and promote the development and redevelopment of vacant commercial and industrial sites.

Administration, Planning, and Management Strategy -

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

Goals:
AM-1 Provide program management and oversight for the successful administration of federal, state, and local funded programs.
AM-2 Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

2. HOME Program

The City of Salisbury is not a HOME entitlement city. The City may apply for HOME funds on a competitive basis through Maryland Department of Housing and Community Development (DHCD). The City has not applied for HOME funds for PY 2014, and has no current plans to apply for HOME funds during the next five (5) years.

3. Emergency Solutions Grant (ESG) Funds

The City of Salisbury applies each year on a competitive basis to the Maryland Department of Housing and Community Development (DHCD) for Emergency Solutions Grant (ESG) Funds to assist local agencies that participate in the Homeless Alliance of the Lower Shore (HALS), the local Continuum of Care agency. HALS (previously known as TCAH) was formed in 2001 by the lead agency, the Somerset County Health Department. The ESG funds received by the City are awarded to homeless service provider agencies that serve the Salisbury area. The 2014 ESG funding breakdown is outlined below.

PY 2014 ESG Allocation

Project Name	ESG Funds
Diakonia, Inc.	$ 43,698
Village of Hope	$ 23,780
Samaritan Ministries, Inc.	$ 13,890
Second Chance Help, Inc.	$ 11,890
Total	**$ 93,258**

The ESG funds must be allocated for projects that are eligible under the following six (6) ESG Components:

- **Street Outreach –** is for the unsheltered homeless persons which includes:
  - Engagement
  - Case Management
  - Emergency Health and Mental Health Services
  - Transportation
  - Services for Special Populations
- **Emergency Shelter –** is divided into two (2) sub-categories: Essential Services and Shelter for the sheltered homeless persons.
  - Essential Services include:
    - case management
    - child care, education, employment, and life skills services
    - legal services
    - health, mental health, and substance abuse services
    - transportation
    - services for special population.
  - Shelter includes:
    - renovation including major rehabilitation or conversion
    - operations cost including maintenance, utilities, furniture, food, etc.
- **Homeless Prevention –** includes the following items to prevent and stabilize an individual or family from becoming homeless:
  - Housing Relocation and Stabilization Services

- Short- and Medium-Term Rental Assistance

- **Rapid Re-housing –** includes the following items to assist the actual homeless:
  - Housing Relocation and Stabilization Services
  - Short- and Medium-Term Rental Assistance
- **Homeless Management Information System (HMIS) –** includes payment of the costs of establishing, hosting, customizing, and upgrading the HMIS.
- **Administration –** Up to 7.5 percent can be allocated for the payment of administrative cost relating to the planning and execution of the ESG activities.

Up to 60% of each fiscal year's ESG grant allocation can be used for Street Outreach and Emergency Shelter expenditures. The remaining 40% is for Homeless Prevention, Rapid Re-housing, HMIS, and Administration.

4. Housing Opportunity for Persons with AIDS (HOPWA) Funds

The City of Salisbury does not receive HOPWA funds.

5. Other Funds

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

Salisbury has successfully obtained funding from the Environmental Protection Agency, the National Fish & Wildlife Foundation, the Maryland Department of Natural Resources, the Department of Transportation, and the State Highway Administration. To help with crime reduction and revitalization activities the City has received funds through the Law Enforcement Block Grant program, the Justice Assistance Grant (JAG) and Byrne grant programs, and the Bulletproof Vest Partnership Program

(DOJ), as well as Wicomico Exile (gun control) and the Safe Streets program through the Governor's Office of Crime Control & Prevention (GOCCP).

The following list outlines the state and federal grant funds that the City of Salisbury expects to use in PY 2014 to address its community development and crime prevention/reduction needs:

Parkside High School Lift Station Construction (MDE WQ Infrastructure Program – State) $1,200,000
Beaglin Park Drive Hike & Bike Path (POS – State) $101,250
Beaglin Park Drive Hike & Bike Path (MSHA Transportation Enhancement Program – State) $225,000
Waverly Drive Water Quality Catch Basins (MDE WQ Infrastructure Program – State) $967,680
Hampshire Road Sewage Lift Station (MDE WQ Infrastructure Grant – State) $1,400,000
Fitzwater Street Sewage Lift Station (MDE WQ Infrastructure Grant – State) $3,721,600
Isabella Street Water Main – Delaware Avenue to Route 50 (Federal Earmark Grant) $485,000
North Division Street Relief Sewer $2,275,176
Tank and Reservoir Mixing System $259,200
Park Well Field Raw Water Main & Valve Replacement $648,000
Disinfection Byproducts Rule $540,000
Paleo Well No. 3 $3,078,000
WWTP BNR/ENR Upgrade Design $2,419,102
Skate Park Project, North Park Drive (CP&P Grant – DNR) $262,000
Safe Streets Grant (GOCCP – State – Crime Prevention) $299,000
Bullet-Proof Vests (Federal – 50-50 Matching Grant) $17,000
U.S. Marshals – Joint Warrant Task Force – Overtime (Federal) $26,000
Drug Court – Overtime (GOCCP – State) $7,400
Smooth Operator – Traffic Enforcement (State) $12,500
Gun Reduction/Salary Support $36,000
Byrne Memorial Justice Assistance Grant (2010) $28,000
Byrne Memorial Justice Assistance Grant (2011) $10,000
Byrne Memorial Justice Assistance Grant (2012) $5,000
Maryland Housing Rehabilitation Program (MHRP – State – SNHS and PZ&CD) $187,000
Special Targeted Area Rehabilitation (STAR – State – SNHS and PZ&CD) $275,000
Lead Hazard Reduction Funds (State – SNHS and PZ&CD) $152,000
Indoor Plumbing Program (IPP – State – PZ&CD) $25,000
Emergency Solutions Grant Funding (Federal) $75,000

Community Legacy – Mill Street/West Main Street Intersection Improvements, Phase 2 (State) $100,000
The total of these funds equals $18,836,908.

The City also plans to use its own resources to help resolve its housing and community development problems. In particular, an additional $68,656 in City funds will be used to directly operate the CDBG Program. Additional funds to be utilized are:

Administrative Funds for City CDBG Program $68,656
Administrative Funds for City/County PZ&CD Dept. $164,803
Administrative Funds for Salisbury NHS $40,000
Administrative Funds for SWED $20,500
CDBG Revolving Loan Fund for Downtown $248,123
City Street Maintenance / Sidewalk Repair Funds $240,000
Beaglin Park Dr. Hike & Bike Path $126,750
WWTP Modifications - BNR/ENR Upgrade Design $1,794,398
Parsons Rd. Pavement Reconstruction (Exaction & Streets & Lots Funds) $385,000
North Division Street Relief Sanitary Sewer (FY'11 GO Bond) $2,100,000
Replace underside water distribution pipe $350,000
Restore Park Well Field $150,000
Elevated Water Tank Maintenance $100,000
Tank and Reservoir Mixing System $80,000
Johnson's Lake Dam Improvements $35,000
Germania Circle Regional Storm Drain $410,000
Coty Cox Branch Drainage Improvements $1,200,000
Naylor Mill Road Bridge Repairs $50,000
Marine Road Elevated Water Tower design $350,000
Gordy Road 24" water main extension $280,000
Mill Street Lift Station improvements $165,000
City Contribution to Community Legacy Project – Mill & West Main Streets Intersection $49,522
City Contribution to CP&P Project – Skatepark (City Labor + Fundraising Proceeds) $17,000
The total of these funds equals $8,424,752.

6. Public Housing, HUD Assisted Housing, and Low Income Housing Tax Credits

The City of Salisbury has a variety of affordable housing options, including public housing managed by the Wicomico County Housing Authority. There are also several privately managed HUD-assisted developments throughout the City. Maps in Part VII, Appendix B illustrate the distribution

of Low Income Housing Tax Credit (LIHTC) and other HUD-assisted developments, Public Housing developments, and Section 8 Voucher usage across the City. These affordable housing developments and Section 8 Vouchers are located across the City in areas of varying income, demographics, and housing tenure. The maps in Appendix B illustrate the locations of public housing, Low-Income Housing Tax Credit developments, and Section 8 Vouchers as compared to income, race, and housing tenure.

Housing Authority

The Wicomico County Housing Authority (WCHA) is the Public Housing Authority serving the City of Salisbury and Wicomico County. WCHA owns and manages 277 units of public housing of which 179 units are in the City of Salisbury. Additionally, the WCHA administers 223 Housing Choice Vouchers, all of which are tenant based. According to WCHA's Five-Year Plan covering 2009-2013, the goals of the Housing Authority are to:

- expand the supply of assisted housing
- improve the quality of assisted housing, particularly the existing public housing units
- increase assisted housing choices
- provide an improved living environment
- promote self-sufficiency and asset development of assisted households
- ensure equal opportunity and affirmatively further fair housing
- leverage WCHA's ability to further its mission through partnering with other entities

As of the end of 2012, there were 298 families on the Wicomico County Housing Authority's public housing waiting list. Of those families on the waiting list, 239 (80.2%) were extremely low-income, 34 (11.4%) were very low-income, and 3 (1.0%) were low-income. The largest area of need is affordable housing for extremely low-income families. Other families on the waiting list, 158 (53.0%) were families with children, 107 (35.9%) were families with disabilities, and 13 (4.4%) were elderly families. Based on this information, there is a strong need for affordable housing that serves families and families with disabilities. Families on the waiting list include 47 (15.8%) waiting for an efficiency unit, 89 (29.9%) waiting for a one-bedroom unit, 87 (29.2%) waiting for a two-bedroom unit, 57 (19.1%) waiting for a three-bedroom unit, 19 (6.4%) waiting for a four-bedroom unit, and 2 (0.5%) waiting for a five-bedroom unit. Based on this information, there is a strong need for one or two-bedroom affordable housing units.

The most immediate need of the current residents of Public Housing is for employment training, job opportunities, and access to transportation for commuting to work, shopping, and medical services.

The immediate needs of the Housing Choice Voucher holders is similar. They need housing units that are close to public transportation or their place of employment. There does not appear to be any housing needs, except the supply of available housing units is limited and therefore there is a shortage of housing choice.

The Wicomico County Housing Authority plans to allocate the following PY 2014 funds (Total $474,440) for its public housing units:

Physical Improvements $335,996
Management Improvements $5,000
Administration $47,444
Other $26,000
Operations $40,000

The WCHA's current operating budget provides funding for routine maintenance and operation costs. In addition, the WCHA obtains funding from HUD through the Capital Fund Program (CFP) for the purpose of capital restoration and revitalization, management improvements and other allowable needs. The CFP funding includes implementing capital maintenance initiatives, as well as implementing Section 504 handicapped accessibility improvements, such as grab bars and special features for the visual and/or hearing impaired tenant, to units on an as-needed basis.

After a number of years of being rated a "troubled" agency, the WCHA is recognized as a standard performer. The biggest challenge for the Housing Authority is renovating existing public housing units. According to the latest CFP application, the Housing Authority is expecting to make improvements to 112 housing units. These units are at the Booth Street complex, Riverside Homes, and at scatted sites in throughout Salisbury and Fruitland. It is WCHA's goal to leverage Public Housing assets for additional funds through banking institutions, local agencies, and state agencies to continue its housing improvement initiative.

Homeless Facilities

The following is a list of HALS Continuum of Care member supported facilities:

1) Camp Royal Oak (formerly known as Forbes Hall) 22121 Royal Oak Road, Quantico, Maryland 21856; Camp Royal Oak is a 60 Day emergency care program that focuses on meeting the immediate needs of the homeless and disabled veterans on the Eastern Shore of Maryland

2) Christian Shelter 334 Barclay Street, Salisbury, MD 21804; Largest shelter in the CoC, providing emergency shelter services to men, women and children

3) Cold Weather Shelter for Men; Location changes weekly, only available during cold months January through March

4) Diakonia, Inc. 12747 Old Bridge Road, Ocean City, MD 21842; Emergency and Transitional Shelter for individuals and families, also provides prevention and rapid rehousing services and supportive services for veteran families

5) HALO 701 Snow Hill Road, Salisbury, MD 21804; Provides a day facility for all homeless, a café and shelter for women and children

6) Life Crisis Center; Life Crisis offers emergency shelter for domestic violence victims and families

7) Samaritan Ministries, Inc. 814 Fourth St, Pocomoke City, MD 21851; Provides an emergency shelter for individuals and families

8) Village of Hope Lake Street, Salisbury, MD; Operates a transitional shelter that serves women and children

9) Second Chance, Inc. Isabella Street, Salisbury, MD; Operates an emergency shelter for individuals and women with children

10) Remove all Hindrances to Success Ministries; Operates a transitional shelter for women

11) Joseph House Workshop Boundary Street, Salisbury, MD; Operates an outreach and day facility center as well as a transitional shelter for men.

Low Income Housing Tax Credit (LIHTC) Housing

The following is a list of Low Income Housing Tax Credit housing in the City of Salisbury:

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
MDA0000520	SALISBURY COMMONS	105 WINTERBORN LN	SALISBURY	MD	21804	96	96
MDA0000525	SALISBURY HOUSING II, LLC	939 GATEWAY ST	SALISBURY	MD	21801	62	62
MDA0000530	SALISBURY SENIOR HOUSING, LP	939 GATEWAY ST	SALISBURY	MD	21801	58	58
MDA0000630	THE COTTAGES AT RIVER HOUSE PHASE III	1002 RIVERHOUSE DR	SALISBURY	MD	21801	32	32
MDA0000635	THE COTTAGES AT RIVER HOUSE, PHASE I	1002 RIVERHOUSE DR	SALISBURY	MD	21801	30	30
MDA0000715	VILLAGE AT MITCHELL POND	1117 PARSONS RD	SALISBURY	MD	21801	68	68
MDA1992075	SCHUMAKER PLACE	816 S SCHUMAKER DR	SALISBURY	MD	21804	96	
MDA1995075	EASTGATE VILLAGE ASSOCIATES, L.P.	1701 EASTGATE DR	SALISBURY	MD	21804	60	60
MDA1997050	GATEWAY VILLAGE (AKA SALISBURY SENIOR HOUSING	952 GATEWAY ST	SALISBURY	MD	21801	58	58
MDA1999055	GATEWAY II	939 GATEWAY ST	SALISBURY	MD	21801	62	62
MDA2003015	COTTAGES AT RIVER HOUSE, PHASE I	1000 RIVERHOUSE DR	SALISBURY	MD	21801	30	30
MDA2004050	HOMES AT FOXFIELD	100 FOXFIELD CIR	SALISBURY	MD	21801	112	112
MDA2004075	PEMBERTON MANOR	1017 FAIRGROUND DR	SALISBURY	MD	21801	209	209
MDA2004100	SALISBURY COMMONS	DYKES RD AT BARRY LN	SALISBURY	MD	21804	96	96
MDA2005065	GATEWAY VILLAGE III, LP	939 GATEWAY ST	SALISBURY	MD	21801	36	36

MDA2005130	VILLAGES AT MITCHELL POND APTS	1101 PARSONS RD	SALISBURY	MD	21801	68	68
MDA2006022	Cottages at River House II (The)	1002 River House Dr	Salisbury	MD	21136	52	52
MDA2006100	THE COTTAGES AT RIVER HOUSE, PHASE II	1002 RIVERHOUSE DR	SALISBURY	MD	21801	52	52
MDA2007070	LODGES AT NAYLOR MILL	29339 NAYLOR MILL RD	SALISBURY	MD	21801	65	65
MDA2007135	WESTBROOK COMMONS	555 WEST RD	SALISBURY	MD	21801	96	95
MDA2009025	COTTAGES AT RIVER HOUSE III (THE)	1022 RIVERHOUSE DR	SALISBURY	MD	21801	32	32
MDA2009110	VICTORIA PARK AT SASSAFRAS	875 VICTORIA PARK DR	SALISBURY	MD	21801	80	80

Source: U.S. Department of HUD LIHTC Database

Multi-Family Housing

The following is a list of HUD Multi-Family housing in the City of Salisbury:

HUD PROJECT NUMBER	PROPERTY NAME	PROPERTY STREET	PROPERTY CITY	PROPERTY STATE	PROPERTY ZIP	UNITS	SOA CATEGORY/SUB CATEGORY
05211182	TIDE MILL APARTMENTS	623 EDGEWATER DRIVE	SALISBURY	MD	21804	104	207/ 223(f) Pur/ Refin Hsg.
05212012	MOSS HILL TOWNHOUSES	MOSS HILL LANE	SALISBURY	MD	21801	202	241(a)/ 236 /Improvements & Additions/Lower Inc Families
05235721	VILLAGE AT MITCHELL POND	1101-1117 PARSONS ROAD	SALISBURY	MD	21801	68	223(a)(7)/221(d)(4) MKT Refi/ Moderate Income
05238023	VICTORIA PARK AT SASSAFRAS MEA	875 VICTORIA PARK DRIVE	SALISBURY	MD	21801	80	231 Elderly Housing
05298030	LEONARD APARTMENTS	800 BOOTH STREET	SALISBURY	MD	21801	66	542(c) HFA Risk Sharing-Recent Comp

7. Planning, Zoning, and Building Codes

City of Salisbury

The City of Salisbury, Maryland has codified its ordinances. The City amended its zoning code in November 2002 with the passage of Ordinance No.1864. The Zoning Ordinance is listed as Title 17, Zoning, under the City's Code of Ordinances.

The City's Comprehensive Plan was recently updated and it appears to be in compliance with the Federal regulations governing fair housing. There was previously a need to update the City's Zoning Ordinance to bring it into compliance with the City's Comprehensive Plan.

In reviewing the City's Zoning Ordinance, it became apparent that there is a need to add information and clarification of definitions and provisions concerning Fair Housing. It is recommended that the City consider the following revisions to its Zoning Ordinance:

There is nothing written in the Zoning Ordinance about the *Purpose and Intent* of zoning. The City Council should consider adopting additional words in its Fair Housing Month Resolution that would evidence the City's commitment to affirmatively further fair housing through its land use regulations and public policies, such as zoning. The following language is suggested:

> ***The Zoning Ordinance of the City of Salisbury is intended to affirmatively further fair housing in the City of Salisbury by:***
>
> ***A. Abiding by the provisions of the Fair Housing Act of 1968, as amended.***
> ***B. Promoting fair housing choice for all residents in the City of Salisbury.***
> ***C. Assuring the rights of all individuals that are identified as members of a protected class by the Federal Government.***
> ***D. Prevention of discrimination in housing based on a person's race, color, national origin, religion, sex familial status or handicap.***

The City's Zoning Ordinance does not appear to contain any specific discriminatory language, however several definitions should be reviewed and consideration should be given to revising them.

§ 17.04.120 Definitions

"Family" means and includes, subject to the exceptions stated below:

1. *A core consisting of one person living alone or one of the following groups living as a single housekeeping unit:*
   A. *Two or more persons who are related by blood, marriage, adoption, guardianship or other duly authorized custodial relationship, such as foster children, placed by an agency licensed to operate in Maryland;*
   B. *Up to a maximum of four persons who are not so related, hereinafter referred to as "unrelated persons" provided, however, that:*
      a. *Any existing lawful occupancy, in any dwelling or dwelling unit, including an apartment, in an R-5, R-8, or R-10 district or in Spring Chase PRD No. 1, the maximum shall be two unrelated persons, not including the children of either of them, after December 16, 2002, subject to the occupancy permitted by subsections (I) (B)(1)(b) and (c) of this section.*
      b. *Any existing lawful occupancy, in any dwelling or dwelling unit, including an apartment, in an R-5, R-8, or R-10 district or in Spring Chase PRD No. 1, the maximum shall be three unrelated persons, not including the children of either of them, if the dwelling or dwelling unit was occupied by three unrelated persons, during the one year period prior to December 16, 2002. The occupancy may continue as a nonconforming use. In an apartment, the maximum occupancy shall not exceed the number of unrelated persons set forth in subsection (I)(B)(1)(c) of this section.*
      c. *Any existing lawful occupancy, in any dwelling or dwelling unit, including an apartment, in an R-5, R-8, or R-10 district or in Spring Chase PRD No. 1, the maximum shall be four unrelated persons, not including the children of either of them, if the dwelling or dwelling unit was occupied by four unrelated persons, during the one year period prior to December 16, 2002, and meets the requirements of Section 15.24.1600. The occupancy may continue as a nonconforming use. In an apartment, the maximum occupancy shall not exceed the number of unrelated persons set forth in subsection (I)(B)(2) of this section.*

ADD C. Up to a maximum of six persons who are not so related and who are considered handicapped based on the Federal definition of "disabled":

"Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment."

1. *In any district other than an R-5, R-8 or R-10 district, in an apartment or any attached dwelling unit, except a townhouse or duplex dwelling, the maximum shall be the following number of unrelated persons not including the children of any of them:*
   Two – in an efficiency or one bedroom unit;
   Three – in a unit having two or more bedrooms; or
   Four – in any unit constructed after November 25, 2002 (effective date of Ordinance No. 1864) having two or more bedrooms, if the entire parcel or tract of land on which it is located complies with the off-street parking requirement in effect when it was completed.

Note: Based on recent decisions arising out of law suits filed under the Fair Housing Act, that have been adjudicated, this definition would exclude a group of 4 to 6 disabled persons from living together as a single family unit. The Federal Courts have found that 4 to 6 disabled persons living together in a single family residence, should be considered a "family" and thereby be permitted to live together as a family in any zoning district that permits residential uses. The City's Zoning Ordinance does contain a definition for a "Group domiciliary care facility" and a "Group Home", but neither of which address the issue of 4 to 6 disabled persons living together who possess the appropriate life skills to live independently and not require on-site supervision.

The following definitions are listed in the City of Salisbury's Zoning Ordinance under §17.04.120 Definitions

"Group domiciliary care facility" means a facility which does not constitute a group home and which provides lodging and residence services in a single dwelling which is occupied by ten or fewer unrelated persons, including support personnel and that provides service and supervision by licensed operators in accordance with federal, state and local laws, regulations and requirements. Residents shall be the elderly or persons protected by reason of handicap or familial status under the Federal Fair Housing Act, as amended, or Maryland housing discrimination statutes. As permitted by 32 U.S.G.S.

Section 3604 (f) (9), the residents of a group domiciliary care facility shall not include any person who, during his term of residence at such facility, commits a violent act or causers substantial physical damage to the property of others, and any such person must be removed from such facility.

"Group Home" means a facility providing housing facilities and/or rehabilitation in a single dwelling for not more than ten persons, including support personnel, for persons who need specialized housing, treatment and/or counseling service because of delinquency or criminal rehabilitation, such as a criminal half-way house, current addiction to or illegal use of a controlled substance, or a type of mental illness that involves or has involved behavior related to violent felony crime. Residents are provided service and supervision by licensed operators in accordance with federal, state and local laws, regulations and requirements. Treatment and counseling shall be limited to the residents of the dwelling. The residents of a group home shall not include any person who, during his term of residence at such facility, commits a violent act or causes substantial physical damage to the property of others, and any such person must be removed from such home.

These two definitions do not address the situation of four to six disabled individuals who propose to reside together as a family, in a single family home, in a low density residential zoning district. These persons are being discriminated against since as individuals they may not be able to afford a single dwelling unit, but by pooling their financial resources, they are able to live together as a family unit. As members of a protected class, their rights are being violated.

It is understandable that "Group Domiciliary Care Facilities" and "Group Homes" with 6 to 10 individual residents are not permitted in low density residential zoning districts, however it is not legal to eliminate these types of residential facilities with 2 to 6 individuals from all lower density residential districts.

There is also a definition for housing for the elderly and handicapped.

Housing for the elderly and handicapped means a dwelling specifically designed for the needs of the elderly and/or handicapped person or persons and conforming to the requirements of state and/or federal programs providing for housing for the elderly and/or handicapped.

Elderly and/or handicapped housing for over two unrelated persons per dwelling unit is not permitted in the R-5, R-8 and R-10 Residential

Zoning Districts. In the R-5A, R-8A and R-10A Residential Zoning Districts, apartment buildings and group domiciliary care facilities are listed as permitted uses. Group domiciliary care facilities are permitted by "special exception" in the R-5S, R-8S and R-10S Residential Zoning Districts. Housing for the "elderly and handicapped" (§17.168.030 B) is limited to 20 units per acre only in the R-5A and RR-5A Zoning Districts.

This appears to be restrictive zoning since two types of protected classes are being discriminated against and their rights are being denied.

The City should also include in its definitions "The Fair Housing Act" since the Act is mentioned in the definition of "Group Domiciliary Care Facility":

Fair Housing Act means Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, which prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and persons with a disability.

City of Salisbury Building Codes

The City of Salisbury has adopted the *International Building Code* (IBC), latest edition. The International Building Code (new construction) and the International Existing Building Code (renovation/rehabilitation) are model codes and are in compliance with the Federal laws and regulations governing fair housing, accessibility, etc. The State of Maryland also has its own Accessibility Code which follows the Federal ANSI guidelines.

Building inspections are administered by the Department of Building, Permitting and Inspections. The Building Codes are enforced through plan review and inspections. Interviews with the Department of Inspections staff indicated that developers and contractors are abiding by the State and Federal accessibility regulations and there does not appear to be any blatant violations.

Accessibility Regulations

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" includes the most basic level of accessibility that enables persons with disabilities to visit the home of a

friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have at least a 32-inch clear opening. As a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The City of Salisbury appears to be in full compliance with the HUD visitability standards.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as "Section 504" prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act prohibits discrimination in the sale or rental of housing. It also requires that landlords must make reasonable modifications dwellings and common use areas to accommodate persons who have a disability. For all new residential buildings of four or more units built after March 13, 1991: public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; all housing units must have accessible routes into and through the unit; there must be accessible light switches, outlets, thermostats; bathroom walls must be reinforced to allow for the installation of grab bars; and kitchens and baths must be accessible so they can be used by persons in wheelchairs.

8. Limited English Proficiency (LEP) Persons

Title VI of the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination on the basis of their race, color, or national origin in programs that receive federal financial assistance. In certain situations, failure to ensure that persons who are LEP can effectively participate in, or benefit from, federally assisted programs may violate Title VI's prohibition against national origin discrimination.

A Limited English Proficiency persons are persons who, as a result of national origin, do not speak English as their primary language and who have a limited ability to speak, read, write, or understand English. Based on Title VI and LEP Guidance, persons may be entitled to language assistance with respect to a particular service, benefit, or encounter.

According to the 2006-2010 American Community Survey for the City of Salisbury, 16.5% of residents speak a language other than English at home. Of those residents, 42.6% report that they speak English “very well” and 57.4% report that they speak English less than “very well.” The following languages are spoken at home (Source 2006-2010 ACS):

Spanish or Spanish Creole	7.1%
Other Indo-European languages	7.5%
Asian and Pacific Island languages	1.4%
Other languages	0.5%

The majority of Spanish or Spanish Creole speakers are in the age group 18-64 years of age. There are no Spanish or Spanish Creole speakers over the age of 65. In the Spanish or Spanish Creole group, 40.6% report that they speak English “very well.” Based on these estimates, it can be assumed that 1,300 residents, or 4.2% of the populations, in the City of Salisbury are Spanish or Spanish Creole speakers can be considered LEP persons.

Four Factor Analysis – The City of Salisbury has taken reasonable steps to ensure meaningful access to LEP persons.

1. The number or proportion of LEP persons served or encountered in the eligible service population ("served or encountered" includes those persons who would be served or encountered by the recipient if the persons received adequate education and outreach and the recipient provided sufficient language services): It is estimated that the City has 4.2% of its population that primarily speaks Spanish or Spanish Creole. There are additional non-English speakers in the City but in very limited numbers.

2. The frequency with which LEP persons come into contact with the program: The City of Salisbury Community Development Department regularly contact community representatives and social service agencies that serve non-English speaking persons, as well as actively encourages participation of these groups for CDBG eligible activities.

3. The nature and importance of the program, activity, or service provided by the program: The majority of the low-mod public benefit programs are housing related activities. The City has confirmed that the housing service providers have plans in place to provide translation services.

4. The resources available and costs to the recipient: The City of Salisbury is extremely limited in terms of funding to provide LEP resources. As such, the City has utilized existing networks of non-English speakers to assist in translation issues.

The City of Salisbury utilizes the following language assistance to LEP persons:

- Interpretation services
- Notices to staff and recipients of the availability of LEP services
- Referrals to community liaisons proficient in the language of LEP persons
- Utilize HUD translated documents found at **http://www.hud.gov/offices/fheo/lep.xml**

9. Taxes

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

Real Estate Tax Rates in the City of Salisbury for 2014 –

County Rate = $0.9086

City Rate = $0.884

Based on these tax rates and the median value (2006-2010 American Community Survey) of an owner-occupied house in the City of Salisbury which was $173,000, a homeowner could expect to pay $3,101 annually in real estate taxes in the City of Salisbury.

10. Comprehensive Plan

In 2010, the City of Salisbury began the process of updating its Comprehensive Plan. The goals and outcomes identified for the City are:

Goals –

For the purpose of this Comprehensive Plan, goals articulate the vision by setting the direction for the City of Salisbury as it changes over time. These goals will provide a balanced, sustainable, environmentally sound, and financially secure City where existing and new residents can continue to thrive.

• To use open space, pedestrian and street corridors to strengthen connections between residential neighborhoods, the downtown and employment areas.

• To provide for the appropriate use of limited land resources in the City of Salisbury in an orderly and controlled manner to grow and develop according to the specific needs of the City.

• To promote a compact development pattern and to grow in an orderly and controlled manner that enhances sustainability and provides a livable community.

• To pursue infill annexation opportunities while assuring that future growth does not outpace available public facilities.

Objectives –

Objectives provide the framework to reach the City of Salisbury's goals. For Salisbury, the objectives work to ensure orderly and efficient growth while balancing the welfare of its residents.

• Provide a clear direction for growth in the City, as well as the associated infrastructure and facilities necessary to support future growth and development.

• Redevelop underutilized areas in the City in an appropriate manner for the benefit of existing and future residents, while encouraging responsible and sustainable new development in appropriate areas.

• Provide a comprehensive, balanced transportation system for the safe, convenient, and efficient movement of people, goods, and services among places of residence, employment, shopping and recreation throughout the City.

• Strengthen Main Street and the Downtown Corridor to encourage continued commercial growth while also utilizing valuable resources outside of the Downtown.

• Promote Salisbury as the urban center of the Delmarva Peninsula by creating opportunities to expand into new tourism markets and enhancing existing tourism markets, such as interconnecting the existing hiking and biking trails through the City.

• Provide a variety of public-accessible open space areas and recreational facilities.

• Protect and restore historically- and culturally-significant places throughout Salisbury.

• Improve the quality of housing while offering a variety of housing types in the City to meet different income needs.

• Streamline the annexation process to reduce conflict between the City and Wicomico County, establish clear boundaries between Salisbury and the surrounding jurisdictions and to update annexation plans as necessary.

• Preserve and conserve the valuable natural resource lands and other sensitive areas in the City to improve the quality of the resource.

11. Section 3

HUD's definition of Section 3 is:

> *Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.*

All Section 3 covered contracts for the City of Salisbury include the following clause (referred to as the Section 3 clause):

A. The work to be performed under this contract is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (Section 3). The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by Section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.

B. The parties to this contract agree to comply with HUD's regulations in 24 CFR part 135, which implement Section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the part 135 regulations.

C. The contractor agrees to send to each labor organization or representative of workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or workers' representative of the contractor's commitments under this Section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the Section 3 preference, shall set forth minimum number and job titles subject to hire, availability of apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.

D. The contractor agrees to include this Section 3 clause in every subcontract subject to compliance with regulations in 24 CFR part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this Section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 24 CFR part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR part 135.

E. The contractor will certify that any vacant employment positions, including training positions, that are filled (1) after the contractor is selected but before the contract is executed, and (2) with persons other than those to whom the regulations of 24 CFR part 135 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 24 CFR part 135.

F. Noncompliance with HUD's regulations in 24 CFR part 135 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.

G. With respect to work performed in connection with Section 3 covered Indian housing assistance, Section 7(b) of the Indian Self-Determination and Education Assistance Act (25

U.S.C. 450e) also applies to the work to be performed under this contract. Section 7(b) requires that to the greatest extent feasible (i) preference and opportunities for training and employment shall be given to Indians, and (ii) preference in the award of contracts and subcontracts shall be given to Indian organizations and Indian-owned Economic Enterprises. Parties to this contract that are subject to the provisions of Section 3 and Section 7(b) agree to comply with Section 3 to the maximum extent feasible, but not in derogation of compliance with Section 7(b).

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, and national origin.

1. Real Estate Practices

The Coastal Association of REALTORS is the local organization of real estate brokers operating in Somerset, Wicomico, and Worcester Counties. The Realtors Association has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing. Through the Realtors Association agents are required to complete annual

EQUAL HOUSING OPPORTUNITY

continuing education on topics that focus on protecting the rights of persons covered under the Fair Housing Act, the Civil Rights Act, and ADA laws.

2. Newspaper/Magazine Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed from several real estate publications, including *Apartments for Rent* and Sunday editions of the *Daily Times*. The *Apartments for Rent* and *Daily Times* included a disclaimer from the publisher indicating that each advertisement is subject to the Federal Fair Housing Act, and reinforcing that all dwellings advertised in each publication are available on an equal opportunity basis. None of the publications appeared to contain discriminatory language. None of the advertisements contained language that prohibited occupancy by any protected class.

3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at **www.ffiec.gov/hmda/** and is included in Part VII, Appendix C of this Analysis of Impediments. The most recent HMDA Data is that of 2012, which is the data that was used for this analysis. The available data indicates discriminatory lending patterns between minority and non-minority households. The following tables provide an analysis of the HMDA data in the Salisbury, MD Metropolitan Statistical Area (MSA).

HMDA Data Analysis for 2012

	Home Purchase Loans							
	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
Salisbury	134	19,508	76	8,915	247	39,662	4	837
Wicomico County	248	37,071	105	13,102	403	68,159	8	1,509
MSA/MD	275	40,538	120	15,072	466	78,027	10	1,682
% of County lending in Salisbury	54.0%	52.6%	72.4%	68.0%	61.3%	58.2%	50.0%	55.5%
% of metro area lending in Wicomico County	90.2%	91.4%	87.5%	86.9%	86.5%	87.4%	80.0%	89.7%
% of metro area lending in Salisbury	48.7%	48.1%	63.3%	59.1%	53.0%	50.8%	40.0%	49.8%

Disposition of Conventional Loans

	Salisbury Applications	% of Salisbury Applications	% of Wicomico County Applications	% of Total MSA Applications
Loans Originated	231	65.4%	43.26%	36.4%
Approved, Not Accepted	30	8.5%	5.62%	4.7%
Applications Denied	54	15.3%	10.11%	8.5%
Applications Withdrawn	33	9.3%	6.18%	5.2%
File Closed for Incompleteness	5	1.4%	0.94%	0.8%

Disposition of Conventional Loans by Income Level

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations
Less than 50% of MSA Median	91	14.33%	22	24.18%	8	8.79%	51	56.04%	8	8.79%	2	2.20%
50-79% of MSA Median	117	18.43%	61	52.14%	18	15.38%	30	25.64%	5	4.27%	3	2.56%
80-99% of MSA Median	77	12.13%	42	54.55%	5	6.49%	18	23.38%	10	12.99%	2	2.60%
100-119% of MSA Median	59	9.29%	36	61.02%	4	6.78%	15	25.42%	4	6.78%	-	0.00%
120% or More of MSA Median	232	36.54%	165	71.12%	14	6.03%	28	12.07%	23	9.91%	2	0.86%
Income not Available	59	9.29%	53	89.83%	2	3.39%	2	3.39%	1	1.69%	1	1.69%
Total	635	100%	379	59.69%	51	8.03	144	22.68	51	8.03	10	1.57

Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	49	62.82%	17	34.69%	5	10.20%	21	42.86%	4	8.16%	2	4.08%
Minority, Including Hispanic	29	37.18%	5	17.24%	3	10.34%	17	58.62%	4	13.79%	-	0.00%
Total	78	--	22	--	8	--	38	--	8	--	2	--

Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	80	78.43%	48	60.00%	11	13.75%	15	18.75%	3	3.75%	3	3.75%
Minority, Including Hispanic	22	21.57%	7	31.82%	3	13.64%	11	50.00%	1	4.55%	-	0.00%
Total	102	--	55	--	14	--	26	--	4	--	3	--

Conventional Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	53	76.81%	33	62.26%	3	5.66%	11	20.75%	6	11.32%	-	0.00%
Minority, Including Hispanic	16	23.19%	7	43.75%	2	12.50%	2	12.50%	4	25.00%	1	6.25%
Total	69	--	40	--	5	--	13	--	10	--	1	--

Conventional Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	44	84.62%	28	63.64%	4	9.09%	8	18.18%	4	9.09%	-	0.00%
Minority, Including Hispanic	8	15.38%	5	62.50%	-	0.00%	3	37.50%	-	0.00%	-	0.00%
Total	52	--	33	--	4	--	11	--	4	--	0	--

Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	189	89.57%	138	73.02%	9	4.76%	20	10.58%	20	10.58%	2	1.06%
Minority, Including Hispanic	22	10.43%	14	63.64%	2	9.09%	6	27.27%	-	0.00%	-	0.00%
Total	211	--	152	--	11	--	26	--	20	--	2	--

Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt to Income Ratio	15	40.54%	2	11.76%	6	50.00%	5	31.25%	4	11.76%	-	0.00%	32	27.35%
Employment History	5	13.51%	1	5.88%	-	0.00%	-	0.00%	2	5.88%	-	0.00%	8	6.84%
Credit History	14	37.84%	9	52.94%	3	25.00%	6	37.50%	7	20.59%	-	0.00%	39	33.33%
Collateral	-	0.00%	2	11.76%	-	0.00%	-	0.00%	10	29.41%	-	0.00%	12	10.26%

Insufficient Cash	1	2.70%	1	5.88%	2	16.67%	-	0.00%	3	8.82%	-	0.00%	7	5.98%
Unverifiable Information	-	0.00%	1	5.88%	-	0.00%	-	0.00%	1	2.94%	-	0.00%	2	1.71%
Credit Application Incomplete	-	0.00%	1	5.88%	-	0.00%	1	6.25%	2	5.88%	1	######	5	4.27%
Mortgage Insurance Denied	-	0.00%	-	0.00%	1	8.33%	-	0.00%	-	0.00%	-	0.00%	1	0.85%
Other	2	5.41%	-	0.00%	-	0.00%	4	25.00%	5	14.71%	-	0.00%	11	9.40%
Total Denials/ % of Total	37	31.62%	17	14.53%	12	10.26%	16	13.68%	34	29.06%	1	0.85%	117	100%

The following data was prepared by dataplace.org to provide an additional analysis of Home Mortgage Disclosure Act (HMDA) data. The Home Mortgage Disclosure Act (HMDA) requires most lending institutions to report mortgage loan applications, including the outcome of the application, information about the loan and applicant, and location of the property. In 2004 and later years, data is also available about loans with high interest rates, lien status, and property structure type. The data are collected to assist in determining whether financial institutions are meeting the housing credit needs of their communities; to target community development funds to attract private investment to underserved areas; and to identify possible discriminatory lending patterns. In DataPlace, the loan-level data are summarized into indicators such as the distribution of borrowers by income, denial rates by gender, and loans from subprime lenders by race.

Home Purchase Loans by Race

Loans by Race	City of Salisbury	Wicomico County	Maryland	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	79.10%	82.10%	56.60%	72.70%
Percentage of owner-occupied home purchase loans to Blacks (2007)	12.80%	10.10%	25.70%	7.90%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	1.50%	3.10%	6.10%	5.20%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.50%	0.10%	0.20%	0.30%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	4.60%	2.40%	8.00%	10.80%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	1.00%	1.90%	3.10%	2.90%
Percentage of owner-occupied home purchase loans to minorities (2007)	20.90%	17.90%	43.40%	27.30%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.50%	0.30%	0.30%	0.20%

Home Purchase Loans by Income

Income (2007)	City of Salisbury	Wicomico County	Maryland	United States
Median borrower income for owner-occupied purchase 1 to 4 family	$51,000	$62,000	$88,000	$74,000
Median income of purchase borrowers (1-4 families) /median owner income	0.99	1.02	1.09	1.13
Percentage of owner-occupied home purchase loans to very low-income borrowers	9.90%	5.10%	5.20%	5.70%

Percentage of owner-occupied home purchase loans to low-income borrowers	31.50%	22.80%	22.80%	19.20%
Percentage of owner-occupied home purchase loans to middle-income borrowers	35.70%	32.70%	30.40%	25.80%
Percentage of owner-occupied home purchase loans to high-income borrowers	23.00%	39.40%	41.60%	49.30%

Loans from Subprime Lenders by Purpose and Loan Type

Type	City of Salisbury	Wicomico County	Maryland	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	7.60%	9.90%	17.60%	17.70%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	27.90%	25.70%	24.80%	20.40%

4. Insurance

There was not suitable data available to determine if discrepancies existed in the rates and amounts of insurance coverage available to minority households in the City of Salisbury. Further investigation and assessment is needed to determine if there is a barrier to fair housing choice.

C. Citizen Participation:

The City of Salisbury, in compliance with the City's Citizen Participation Plan, advertised and held three (3) public hearings on the needs of the City of Salisbury that provided residents with the opportunity to discuss the City's CDBG Program and to offer their suggestions on future CDBG program priorities. The public hearings were broadcast live on Cable Channel PAC 14 and were rebroadcast three times after the original broadcast. A "Draft Plan" was placed on display on the City's website at http://www.ci.salisbury.md.us and copies of the plan were available at the Community Development Office, 125 North Division Street, Salisbury, MD 21801 and at the Wicomico Public Library, 122 South Division Street, Salisbury, MD 21801, from March 24, 2014 through April 24,

2014 for review and comment. Additionally, the City developed and distributed an online citizen's survey at:

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

The City developed the AI based on the input received at the public hearings, draft plan review comments, and the citizen's survey.

The City of Salisbury received the following public comments:

Public Hearing #1 - October 9, 2013; Some of the comments received were:

Need for accessible affordable housing
Need for funding to modify existing homes to be accessible
Need for group living arrangements in the community
Need for safe and affordable housing
Need for housing to be located close to public transportation
Need for more supportive services for the poor
Need to address the growing homeless veteran's population
Need to address the growing homeless family population
Need for financial assistance for persons and families for security deposits and first month's rent

Public Hearing #2 - February 11, 2014; Some of the comments received were:

Need for accessible affordable housing
Need for safe and affordable housing
Need for additional transportation services
Need for a community center
Need to encourage job development for jobs that pay a living wage

Public Hearing #3 - April 22, 2014; Some of the comments received were:
Need for more programs to address community and economic development needs of the City

The City of Salisbury created a Citizen's Survey on SurveyMonkey, an online electronic survey provider. The survey was live from August 2013 until March 2014 and can be viewed at **https://www.surveymonkey.com/s/CityofSalisbury.**

The City received thirty three (33) completed electronic surveys as of March, 2014. Of those respondents, fifteen (55.6%) were female and twelve (44.4%) were male. The largest racial category of respondents were White individuals with twenty five (89.3%) respondents, followed by Black/African-Americans with two (7.1%) respondents, and then Asians with one (3.6%) respondent. The age

breakdown of the respondents is as follows: 60 years of age or older, nine respondents or 32.1%; 21-29 years of age, eight respondents or 28.6%; 50-59 years of age, five respondents or 17.9%; 40-49 years of age, four respondents or 14.3%; 30-39 years of age, two respondents or 7.1%; and no respondents 20 years of age or younger. Of the respondents the most common type of living arrangement was two (2) persons in the household, followed by three (3) persons, four (4) persons, one (1) person, and five (5) persons. The majority of respondents (63.0%) own their home.

Respondents were asked to consider a list of problems with their neighborhood and identify issues they believed their neighborhood faces. The most pervasive problem identified was public safety (52.4%), followed by streets (47.6%), curbs/sidewalks (33.3%), parking (23.8%), traffic (19%), storm sewers (19%), sanitary sewers (4.8%), and handicap access (4.8%).

When asked if they use any of the social service programs available in the City, 90.9% of the respondents said they did not with only 9.1% claiming they used those services. Only 18.2% of respondents said they thought the residents of the City of Salisbury were aware of how to report fair housing violations or concerns.

Respondents were asked to consider a list of potential barriers to fair housing in the City of Salisbury and identify if they “Strongly Agree,” “Agree,” “Neutral/Unsure,” “Disagree,” or “Strongly Disagree” with the option. Respondents overwhelmingly identified “Concentration of Subsidized Housing in Certain Areas” as the largest barrier to fair housing with 66% of respondents either “Strongly Agreeing” or “Agreeing” with the option. They also identified “Lack of Affordable Housing Conditions in Certain Areas,” “Lack of Accessibility in Neighborhoods (i.e. Curb Cuts),” “Lack of Fair Housing Education” and “Lack of Knowledge Among Residents Regarding Fair Housing” as being significant barriers to fair housing in the City of Salisbury.

Full public hearing notes and survey results can be found in Appendix E.

V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Salisbury to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow.

The City of Salisbury's PY 2014-2018 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

  There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

  Goal: Improve the knowledge and awareness of both the public and the local officials of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

  Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

  - **1-A:** Continue to promote Fair Housing awareness through the media and with the assistance of Social Service Agencies such as the Shore Housing Resource Board (SHRB) to provide educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans With Disabilities Act.
  - **1-B:** Continue to coordinate efforts between non-English speaking residents and local educational institutions and social service agencies to provide a network of language interpreters.
  - **1-C:** Continue to promote public awareness of Fair Housing rights and responsibilities in the local community by issuing a proclamation in support of Fair Housing Month each April to the Shore Housing Resource Board (SHRB).

- **Impediment 2: Continuing Need for Affordable Housing**

The City of Salisbury has the greatest supply of affordable housing in the region. However, the monthly cost of rent for apartments and the monthly costs associated with owning a house has steadily increased to the point that over 48.8% of all renter households and 36.1% of all owner households are considered cost overburdened.

Goal: Additional affordable rental and for-sale housing should be developed outside impacted areas throughout the City of Salisbury and the surrounding region, especially for households whose income is less than 80% of the median income, through new construction and in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income buildings, to reduce the number of households who are cost overburdened.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed-income housing that would be located outside of areas with lower income concentrations throughout the Salisbury area.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers and move outside areas of low-income concentrations.
- **2-D:** Regularly update the information on the Affordable Housing Resources database located on the City of Salisbury website.

- **Impediment 3: Continuing Need for Accessible Housing Units That Are For-Sale or Rent**

There is a lack of accessible housing units in the City of Salisbury.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for both the physically and the developmentally disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and will keep their rents affordable.
- **3-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make "reasonable accommodations" to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Regularly update the information on the Affordable Housing Resources database located on the City of Salisbury website. This database also includes the number of handicapped-accessible units available in each apartment complex, and whether or not additional units are handicapped-adaptable should the need arise.

- **Impediment 4: Need to Improve Private Lending and Insurance Practices**

The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** The City should encourage or partner with an outside independent non-profit agency, foundation, or university to conduct an in depth review of the mortgage lending and insurance practices of the local banks and financial institutions.
- **4-B:** Encourage testing to be performed by an outside independent non-profit agency determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in lower-income areas of the City.

- **4-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

- **Impediment 5: There is a Need for a Coordinated Approach to Affirmatively Furthering Fair Housing**

The City and County should coordinate efforts to affirmatively further fair housing.

Goal: The City of Salisbury, as lead jurisdiction, should partner with the County to initiate a process to coordinate fair housing practices and policies throughout the City and County.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City of Salisbury and Wicomico County will continue to work with the Maryland Department of Housing & Community Development (DHCD) and the U.S. Dept. of Housing & Urban Development (HUD) to conduct Fair Housing seminars and workshops in the Salisbury area to educate both local residents and those involved in the rental and/or purchase of housing of their rights and responsibilities in association with the Fair Housing Act.
- **5-B:** The City of Salisbury and Wicomico County will continue to work with local agencies such as the Shore Housing Resource Board (SHRB), Salisbury Neighborhood Housing Services (SNHS), and Habitat for Humanity of Wicomico County to address the housing needs of the area residents.

- **Impediment 6: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

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

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Revise the definition of "family."
- **6-B:** Revise the definition of "group domiciliary care facility."
- **6-C:** Revise the definition of "group home."
- **6-D:** Revise the definition of "housing for the elderly and handicapped."
- **6-E:** Include the definition of "the Fair Housing Act."

VI. Certification

Signature Page:

I hereby certify that this *FY 2014-2018 Fair Housing Analysis* is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

James Ireton, Jr., Mayor, City of Salisbury, MD

5/14/2014
Date

RESOLUTION NO. 2392

A RESOLUTION OF THE CITY OF SALISBURY, MARYLAND TO APPROVE THE CITY'S CONSOLIDATED PLAN FOR PROGRAM YEARS 2014–2018, THE ACTION PLAN FOR COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS FOR PROGRAM YEAR 2014, AND THE 2014 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE.

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

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

WHEREAS, the Council of the City of Salisbury wishes the City to receive this annual allotment of CDBG funds from HUD, 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 the Consolidated Plan (PY 2014–2018), the 2014 CDBG Action Plan, and the 2014 Analysis of Impediments to Fair Housing Choice 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 April 28, 2014, and is to become effective immediately.

Kimberly R. Nichols
CITY CLERK

Jacob R. Day
COUNCIL PRESIDENT

APPROVED BY ME THIS
3rd day of ~~April~~ May, 2014.

James Ireton, Jr.
MAYOR

VII. Appendix

The following items are in the appendix:

- **Appendix A – Demographic Data**
- **Appendix B – Maps**
- **Appendix C – HUD-CHAS Data**
- **Appendix D – Home Mortgage Disclosure Act Data (HMDA)**
- **Appendix E – Meeting Summaries**

A. Appendix A – Demographic Data

Attached is the 2000 U.S. Census Data and the 2006-2010 American Community Survey Data for the City of Salisbury, Wicomico County, and the State of Maryland. The 2010 U.S. Census Data is also included as it is available.

DP-1-Geography-Salisbury city, Maryland: Profile of General Population and Housing Characteristics: 2010
2010 Census Summary File 1

	City of Salisbury, Maryland		Wicomico County, Maryland		Maryland	
Subject	Number	Percent	Number	Percent	Number	Percent
SEX AND AGE						
Total population	30,343	100.0	98,733	100.0	5,773,552	100.0
Under 5 years	2,212	7.3	6,142	6.2	364,488	6.3
5 to 9 years	1,841	6.1	6,140	6.2	366,868	6.4
10 to 14 years	1,576	5.2	6,009	6.1	379,029	6.6
15 to 19 years	3,090	10.2	8,968	9.1	406,241	7.0
20 to 24 years	4,792	15.8	9,337	9.5	393,698	6.8
25 to 29 years	2,524	8.3	6,335	6.4	393,548	6.8
30 to 34 years	1,955	6.4	5,709	5.8	368,494	6.4
35 to 39 years	1,703	5.6	5,584	5.7	377,409	6.5
40 to 44 years	1,535	5.1	6,026	6.1	418,163	7.2
45 to 49 years	1,622	5.3	6,974	7.1	461,585	8.0
50 to 54 years	1,591	5.2	7,039	7.1	440,619	7.6
55 to 59 years	1,341	4.4	6,259	6.3	377,989	6.5
60 to 64 years	1,190	3.9	5,364	5.4	317,779	5.5
65 to 69 years	925	3.0	4,078	4.1	226,596	3.9
70 to 74 years	637	2.1	2,788	2.8	159,761	2.8
75 to 79 years	587	1.9	2,341	2.4	124,579	2.2
80 to 84 years	573	1.9	1,869	1.9	98,580	1.7
85 years and over	649	2.1	1,771	1.8	98,126	1.7
Median age (years)	28.1	(X)	35.7	(X)	38.0	(X)
16 years and over	24,420	80.5	79,221	80.2	4,584,109	79.4
18 years and over	23,755	78.3	76,638	77.6	4,420,588	76.6
21 years and over	20,294	66.9	69,042	69.9	4,175,913	72.3
62 years and over	4,044	13.3	15,984	16.2	890,542	15.4
65 years and over	3,371	11.1	12,847	13.0	707,642	12.3
Male population	14,043	46.3	47,087	47.7	2,791,762	48.4
Under 5 years	1,117	3.7	3,118	3.2	185,916	3.2
5 to 9 years	888	2.9	3,059	3.1	186,865	3.2

10 to 14 years	817	2.7	2,992	3.0	193,068	3.3
15 to 19 years	1,398	4.6	4,283	4.3	208,249	3.6
20 to 24 years	2,283	7.5	4,567	4.6	199,923	3.5
25 to 29 years	1,224	4.0	3,089	3.1	194,223	3.4
30 to 34 years	909	3.0	2,775	2.8	179,279	3.1
35 to 39 years	788	2.6	2,696	2.7	181,543	3.1
40 to 44 years	707	2.3	2,885	2.9	200,934	3.5
45 to 49 years	786	2.6	3,344	3.4	221,969	3.8
50 to 54 years	758	2.5	3,396	3.4	211,218	3.7
55 to 59 years	582	1.9	2,941	3.0	179,108	3.1
60 to 64 years	518	1.7	2,480	2.5	149,941	2.6
65 to 69 years	417	1.4	1,947	2.0	104,873	1.8
70 to 74 years	254	0.8	1,241	1.3	72,158	1.2
75 to 79 years	221	0.7	1,017	1.0	53,066	0.9
80 to 84 years	175	0.6	687	0.7	38,419	0.7
85 years and over	201	0.7	570	0.6	31,010	0.5
Median age (years)	27.0	(X)	34.3	(X)	36.4	(X)
16 years and over	11,072	36.5	37,272	37.8	2,185,344	37.9
18 years and over	10,759	35.5	35,989	36.5	2,101,662	36.4
21 years and over	9,219	30.4	32,505	32.9	1,975,690	34.2
62 years and over	1,559	5.1	6,869	7.0	385,925	6.7
65 years and over	1,268	4.2	5,462	5.5	299,526	5.2
Female population	16,300	53.7	51,646	52.3	2,981,790	51.6
Under 5 years	1,095	3.6	3,024	3.1	178,572	3.1
5 to 9 years	953	3.1	3,081	3.1	180,003	3.1
10 to 14 years	759	2.5	3,017	3.1	185,961	3.2
15 to 19 years	1,692	5.6	4,685	4.7	197,992	3.4
20 to 24 years	2,509	8.3	4,770	4.8	193,775	3.4
25 to 29 years	1,300	4.3	3,246	3.3	199,325	3.5
30 to 34 years	1,046	3.4	2,934	3.0	189,215	3.3
35 to 39 years	915	3.0	2,888	2.9	195,866	3.4
40 to 44 years	828	2.7	3,141	3.2	217,229	3.8
45 to 49 years	836	2.8	3,630	3.7	239,616	4.2
50 to 54 years	833	2.7	3,643	3.7	229,401	4.0
55 to 59 years	759	2.5	3,318	3.4	198,881	3.4
60 to 64 years	672	2.2	2,884	2.9	167,838	2.9
65 to 69 years	508	1.7	2,131	2.2	121,723	2.1

70 to 74 years	383	1.3	1,547	1.6	87,603	1.5
75 to 79 years	366	1.2	1,324	1.3	71,513	1.2
80 to 84 years	398	1.3	1,182	1.2	60,161	1.0
85 years and over	448	1.5	1,201	1.2	67,116	1.2
Median age (years)	29.3	(X)	36.9	(X)	39.3	(X)
16 years and over	13,348	44.0	41,949	42.5	2,398,765	41.5
18 years and over	12,996	42.8	40,649	41.2	2,318,926	40.2
21 years and over	11,075	36.5	36,537	37.0	2,200,223	38.1
62 years and over	2,485	8.2	9,115	9.2	504,617	8.7
65 years and over	2,103	6.9	7,385	7.5	408,116	7.1
RACE						
Total population	30,343	100.0	98,733	100.0	5,773,552	100.0
One Race	29,361	96.8	96,283	97.5	5,608,844	97.1
White	16,911	55.7	67,784	68.7	3,359,284	58.2
Black or African American	10,441	34.4	23,873	24.2	1,700,298	29.4
American Indian and Alaska Native	81	0.3	236	0.2	20,420	0.4
Asian	964	3.2	2,471	2.5	318,853	5.5
Asian Indian	329	1.1	753	0.8	79,051	1.4
Chinese	111	0.4	241	0.2	69,381	1.2
Filipino	75	0.2	191	0.2	43,923	0.8
Japanese	14	0.0	31	0.0	6,749	0.1
Korean	245	0.8	702	0.7	48,592	0.8
Vietnamese	37	0.1	133	0.1	23,635	0.4
Other Asian [1]	153	0.5	420	0.4	47,522	0.8
Native Hawaiian and Other Pacific Islander	21	0.1	47	0.0	3,157	0.1
Native Hawaiian	3	0.0	8	0.0	634	0.0
Guamanian or Chamorro	15	0.0	32	0.0	1,319	0.0
Samoan	0	0.0	0	0.0	308	0.0
Other Pacific Islander [2]	3	0.0	7	0.0	896	0.0
Some Other Race	943	3.1	1,872	1.9	206,832	3.6
Two or More Races	982	3.2	2,450	2.5	164,708	2.9
White; American Indian and Alaska Native [3]	65	0.2	297	0.3	15,044	0.3
White; Asian [3]	114	0.4	309	0.3	32,516	0.6
White; Black or African American [3]	482	1.6	1,137	1.2	46,677	0.8
White; Some Other Race [3]	95	0.3	215	0.2	20,284	0.4
Race alone or in combination with one or more other						

White	17,745	58.5	69,900	70.8	3,488,887	60.4
Black or African American	11,100	36.6	25,387	25.7	1,783,899	30.9
American Indian and Alaska Native	243	0.8	761	0.8	58,657	1.0
Asian	1,153	3.8	2,947	3.0	370,044	6.4
Native Hawaiian and Other Pacific Islander	62	0.2	119	0.1	9,826	0.2
Some Other Race	1,106	3.6	2,237	2.3	243,383	4.2
HISPANIC OR LATINO						
Total population	30,343	100.0	98,733	100.0	5,773,552	100.0
Hispanic or Latino (of any race)	2,128	7.0	4,478	4.5	470,632	8.2
Mexican	990	3.3	1,884	1.9	88,004	1.5
Puerto Rican	382	1.3	952	1.0	42,572	0.7
Cuban	36	0.1	113	0.1	10,366	0.2
Other Hispanic or Latino [5]	720	2.4	1,529	1.5	329,690	5.7
Not Hispanic or Latino	28,215	93.0	94,255	95.5	5,302,920	91.8
HISPANIC OR LATINO AND RACE						
Total population	30,343	100.0	98,733	100.0	5,773,552	100.0
Hispanic or Latino	2,128	7.0	4,478	4.5	470,632	8.2
White alone	879	2.9	2,017	2.0	201,326	3.5
Black or African American alone	163	0.5	339	0.3	26,069	0.5
American Indian and Alaska Native alone	20	0.1	38	0.0	6,605	0.1
Asian alone	2	0.0	11	0.0	2,159	0.0
Native Hawaiian and Other Pacific Islander alone	10	0.0	26	0.0	745	0.0
Some Other Race alone	858	2.8	1,663	1.7	194,860	3.4
Two or More Races	196	0.6	384	0.4	38,868	0.7
Not Hispanic or Latino	28,215	93.0	94,255	95.5	5,302,920	91.8
White alone	16,032	52.8	65,767	66.6	3,157,958	54.7
Black or African American alone	10,278	33.9	23,534	23.8	1,674,229	29.0
American Indian and Alaska Native alone	61	0.2	198	0.2	13,815	0.2
Asian alone	962	3.2	2,460	2.5	316,694	5.5
Native Hawaiian and Other Pacific Islander alone	11	0.0	21	0.0	2,412	0.0
Some Other Race alone	85	0.3	209	0.2	11,972	0.2
Two or More Races	786	2.6	2,066	2.1	125,840	2.2
RELATIONSHIP						
Total population	30,343	100.0	98,733	100.0	5,773,552	100.0
In households	28,952	95.4	94,330	95.5	5,635,177	97.6
Householder	11,983	39.5	37,220	37.7	2,156,411	37.3
Spouse [6]	3,158	10.4	16,698	16.9	1,026,739	17.8

Child	7,223	23.8	25,915	26.2	1,659,071	28.7
Own child under 18 years	5,589	18.4	18,992	19.2	1,170,334	20.3
Other relatives	1,941	6.4	6,024	6.1	425,161	7.4
Under 18 years	801	2.6	2,531	2.6	151,970	2.6
65 years and over	164	0.5	784	0.8	64,053	1.1
Nonrelatives	4,647	15.3	8,473	8.6	367,795	6.4
Under 18 years	148	0.5	477	0.5	26,223	0.5
65 years and over	76	0.3	253	0.3	15,483	0.3
Unmarried partner	1,092	3.6	2,970	3.0	137,828	2.4
In group quarters	1,391	4.6	4,403	4.5	138,375	2.4
Institutionalized population	155	0.5	1,320	1.3	66,838	1.2
Male	62	0.2	817	0.8	44,916	0.8
Female	93	0.3	503	0.5	21,922	0.4
Noninstitutionalized population	1,236	4.1	3,083	3.1	71,537	1.2
Male	563	1.9	1,284	1.3	36,903	0.6
Female	673	2.2	1,799	1.8	34,634	0.6
HOUSEHOLDS BY TYPE						
Total households	11,983	100.0	37,220	100.0	2,156,411	100.0
Family households (families) [7]	6,040	50.4	24,172	64.9	1,447,002	67.1
With own children under 18 years	3,056	25.5	10,488	28.2	651,028	30.2
Husband-wife family	3,158	26.4	16,698	44.9	1,026,739	47.6
With own children under 18 years	1,254	10.5	6,276	16.9	439,471	20.4
Male householder, no wife present	597	5.0	1,822	4.9	104,375	4.8
With own children under 18 years	301	2.5	918	2.5	47,191	2.2
Female householder, no husband present	2,285	19.1	5,652	15.2	315,888	14.6
With own children under 18 years	1,501	12.5	3,294	8.9	164,366	7.6
Nonfamily households [7]	5,943	49.6	13,048	35.1	709,409	32.9
Householder living alone	3,892	32.5	9,405	25.3	563,003	26.1
Male	1,505	12.6	3,792	10.2	234,157	10.9
65 years and over	330	2.8	921	2.5	53,018	2.5
Female	2,387	19.9	5,613	15.1	328,846	15.2
65 years and over	1,098	9.2	2,681	7.2	135,362	6.3
Households with individuals under 18 years	3,483	29.1	12,045	32.4	738,706	34.3
Households with individuals 65 years and over	2,638	22.0	9,319	25.0	516,358	23.9
Average household size	2.42	(X)	2.53	(X)	2.61	(X)

Average family size [7]	3.04	(X)	3.01	(X)	3.15	(X)
HOUSING OCCUPANCY						
Total housing units	13,401	100.0	41,192	100.0	2,378,814	100.0
Occupied housing units	11,983	89.4	37,220	90.4	2,156,411	90.7
Vacant housing units	1,418	10.6	3,972	9.6	222,403	9.3
For rent	717	5.4	1,371	3.3	61,874	2.6
Rented, not occupied	30	0.2	73	0.2	3,742	0.2
For sale only	216	1.6	711	1.7	32,883	1.4
Sold, not occupied	30	0.2	134	0.3	6,586	0.3
For seasonal, recreational, or occasional use	77	0.6	521	1.3	55,786	2.3
All other vacants	348	2.6	1,162	2.8	61,532	2.6
Homeowner vacancy rate (percent) [8]	5.1	(X)	2.9	(X)	2.2	(X)
Rental vacancy rate (percent) [9]	8.2	(X)	8.9	(X)	8.1	(X)
HOUSING TENURE						
Occupied housing units	11,983	100.0	37,220	100.0	2,156,411	100.0
Owner-occupied housing units	3,981	33.2	23,317	62.6	1,455,775	67.5
Population in owner-occupied housing units	8,908	(X)	58,703	(X)	3,940,520	(X)
Average household size of owner-occupied units	2.24	(X)	2.52	(X)	2.71	(X)
Renter-occupied housing units	8,002	66.8	13,903	37.4	700,636	32.5
Population in renter-occupied housing units	20,044	(X)	35,627	(X)	1,694,657	(X)
Average household size of renter-occupied units	2.50	(X)	2.56	(X)	2.42	(X)

DP02: SELECTED SOCIAL CHARACTERISTICS IN THE UNITED STATES
2007-2011 American Community Survey 5-Year Estimates

Subject	Maryland				Wicomico County, Maryland				Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSEHOLDS BY TYPE												
Total households	2,128,377	+/-5,413	2,128,377	(X)	36,406	+/-598	36,406	(X)	11,432	+/-338	11,432	(X)
Family households (families)	1,428,101	+/-6,158	67.1%	+/-0.2	24,137	+/-543	66.3%	+/-1.3	6,114	+/-335	53.5%	+/-3.0
With own children under 18 years	656,740	+/-5,135	30.9%	+/-0.2	11,137	+/-486	30.6%	+/-1.3	3,419	+/-361	29.9%	+/-3.2
Married-couple family	1,028,657	+/-7,648	48.3%	+/-0.3	16,299	+/-622	44.8%	+/-1.7	3,063	+/-316	26.8%	+/-2.8
With own children under 18 years	444,718	+/-5,668	20.9%	+/-0.2	6,514	+/-463	17.9%	+/-1.3	1,348	+/-236	11.8%	+/-2.1
Male householder, no wife present, family	98,219	+/-2,535	4.6%	+/-0.1	2,021	+/-363	5.6%	+/-1.0	688	+/-185	6.0%	+/-1.6
With own children under 18 years	45,673	+/-1,808	2.1%	+/-0.1	1,108	+/-278	3.0%	+/-0.8	360	+/-150	3.1%	+/-1.3
Female householder, no husband present, family	301,225	+/-3,696	14.2%	+/-0.2	5,817	+/-411	16.0%	+/-1.1	2,363	+/-313	20.7%	+/-2.7
With own children under 18 years	166,349	+/-2,939	7.8%	+/-0.1	3,515	+/-395	9.7%	+/-1.1	1,711	+/-295	15.0%	+/-2.6
Nonfamily households	700,276	+/-4,447	32.9%	+/-0.2	12,269	+/-568	33.7%	+/-1.3	5,318	+/-419	46.5%	+/-3.0
Householder living alone	573,677	+/-4,291	27.0%	+/-0.2	8,932	+/-495	24.5%	+/-1.2	3,560	+/-367	31.1%	+/-2.7
65 years and over	186,583	+/-3,007	8.8%	+/-0.1	3,316	+/-301	9.1%	+/-0.8	1,280	+/-201	11.2%	+/-1.7
Households with one or more people under 18 years	736,609	+/-5,069	34.6%	+/-0.2	12,677	+/-481	34.8%	+/-1.2	3,951	+/-316	34.6%	+/-2.8
Households with one or more people 65 years and over	495,841	+/-2,656	23.3%	+/-0.1	8,845	+/-238	24.3%	+/-0.6	2,406	+/-226	21.0%	+/-1.9
Average household size	2.63	+/-0.01	(X)	(X)	2.59	+/-0.04	(X)	(X)	2.46	+/-0.07	(X)	(X)
Average family size	3.21	+/-0.01	(X)	(X)	3.04	+/-0.06	(X)	(X)	3.00	+/-0.11	(X)	(X)
RELATIONSHIP												
Population in households	5,598,250	*****	5,598,250	(X)	94,195	+/-560	94,195	(X)	28,131	+/-334	28,131	(X)
Householder	2,128,377	+/-5,413	38.0%	+/-0.1	36,406	+/-598	38.6%	+/-0.6	11,432	+/-338	40.6%	+/-1.2
Spouse	1,028,032	+/-7,813	18.4%	+/-0.1	16,297	+/-628	17.3%	+/-0.7	3,108	+/-325	11.0%	+/-1.1
Child	1,707,360	+/-6,844	30.5%	+/-0.1	26,985	+/-872	28.6%	+/-0.9	7,460	+/-502	26.5%	+/-1.7
Other relatives	414,903	+/-7,896	7.4%	+/-0.1	6,037	+/-735	6.4%	+/-0.8	1,630	+/-323	5.8%	+/-1.2
Nonrelatives	319,578	+/-6,742	5.7%	+/-0.1	8,470	+/-759	9.0%	+/-0.8	4,501	+/-491	16.0%	+/-1.7
Unmarried partner	116,563	+/-2,326	2.1%	+/-0.1	2,746	+/-394	2.9%	+/-0.4	1,025	+/-249	3.6%	+/-0.9
MARITAL STATUS												
Males 15 years and over	2,208,763	+/-473	2,208,763	(X)	37,530	+/-96	37,530	(X)	11,539	+/-539	11,539	(X)
Never married	797,475	+/-4,959	36.1%	+/-0.2	14,587	+/-558	38.9%	+/-1.5	6,447	+/-606	55.9%	+/-3.7
Now married, except separated	1,127,986	+/-7,211	51.1%	+/-0.3	17,645	+/-663	47.0%	+/-1.8	3,540	+/-342	30.7%	+/-3.4
Separated	48,710	+/-1,921	2.2%	+/-0.1	821	+/-217	2.2%	+/-0.6	299	+/-102	2.6%	+/-0.9
Widowed	55,730	+/-1,520	2.5%	+/-0.1	1,094	+/-223	2.9%	+/-0.6	274	+/-104	2.4%	+/-0.9
Divorced	178,862	+/-3,460	8.1%	+/-0.2	3,383	+/-413	9.0%	+/-1.1	979	+/-238	8.5%	+/-1.9
Females 15 years and over	2,417,370	+/-432	2,417,370	(X)	42,090	+/-88	42,090	(X)	13,062	+/-541	13,062	(X)
Never married	762,701	+/-4,746	31.6%	+/-0.2	13,832	+/-474	32.9%	+/-1.1	5,881	+/-566	45.0%	+/-3.4
Now married, except separated	1,102,544	+/-6,790	45.6%	+/-0.3	17,440	+/-737	41.4%	+/-1.7	3,492	+/-362	26.7%	+/-2.9
Separated	70,645	+/-2,081	2.9%	+/-0.1	1,164	+/-283	2.8%	+/-0.7	467	+/-215	3.6%	+/-1.6
Widowed	218,434	+/-2,290	9.0%	+/-0.1	4,379	+/-365	10.4%	+/-0.9	1,529	+/-239	11.7%	+/-1.8
Divorced	263,046	+/-3,758	10.9%	+/-0.2	5,275	+/-508	12.5%	+/-1.2	1,693	+/-301	13.0%	+/-2.3
FERTILITY												
Number of women 15 to 50 years old who had a birth in the past 12 months	81,661	+/-1,941	81,661	(X)	1,394	+/-286	1,394	(X)	504	+/-164	504	(X)

Unmarried women (widowed, divorced, and never married)	28,745	+/-1,115	35.2%	+/-1.2	563	+/-196	40.4%	+/-10.0	151	+/-95	30.0%	+/-16.3
Per 1,000 unmarried women	36	+/-1	(X)	(X)	36	+/-13	(X)	(X)	23	+/-15	(X)	(X)
Per 1,000 women 15 to 50 years old	55	+/-1	(X)	(X)	54	+/-11	(X)	(X)	55	+/-18	(X)	(X)
Per 1,000 women 15 to 19 years old	21	+/-3	(X)	(X)	37	+/-25	(X)	(X)	57	+/-49	(X)	(X)
Per 1,000 women 20 to 34 years old	100	+/-3	(X)	(X)	95	+/-22	(X)	(X)	77	+/-30	(X)	(X)
Per 1,000 women 35 to 50 years old	28	+/-1	(X)	(X)	18	+/-10	(X)	(X)	19	+/-26	(X)	(X)
GRANDPARENTS												
Number of grandparents living with own grandchildren under 18 years	134,528	+/-2,617	134,528	(X)	2,274	+/-376	2,274	(X)	666	+/-212	666	(X)
Responsible for grandchildren	48,216	+/-1,819	35.8%	+/-1.1	947	+/-286	41.6%	+/-8.5	322	+/-169	48.3%	+/-15.4
Years responsible for grandchildren												
Less than 1 year	9,423	+/-831	7.0%	+/-0.6	73	+/-87	3.2%	+/-3.7	46	+/-75	6.9%	+/-10.6
1 or 2 years	11,543	+/-901	8.6%	+/-0.6	251	+/-165	11.0%	+/-6.3	138	+/-123	20.7%	+/-15.1
3 or 4 years	8,684	+/-767	6.5%	+/-0.6	319	+/-161	14.0%	+/-6.5	70	+/-55	10.5%	+/-7.8
5 or more years	18,566	+/-1,074	13.8%	+/-0.7	304	+/-123	13.4%	+/-5.5	68	+/-55	10.2%	+/-8.3
Number of grandparents responsible for own grandchildren under 18 years	48,216	+/-1,819	48,216	(X)	947	+/-286	947	(X)	322	+/-169	322	(X)
Who are female	31,469	+/-1,224	65.3%	+/-1.1	658	+/-209	69.5%	+/-7.4	241	+/-137	74.8%	+/-15.8
Who are married	31,939	+/-1,632	66.2%	+/-1.7	668	+/-244	70.5%	+/-12.3	228	+/-160	70.8%	+/-21.5
SCHOOL ENROLLMENT												
Population 3 years and over enrolled in school	1,559,713	+/-5,919	1,559,713	(X)	29,688	+/-683	29,688	(X)	11,044	+/-593	11,044	(X)
Nursery school, preschool	98,327	+/-2,005	6.3%	+/-0.1	1,381	+/-255	4.7%	+/-0.8	595	+/-161	5.4%	+/-1.4
Kindergarten	74,815	+/-1,868	4.8%	+/-0.1	1,055	+/-214	3.6%	+/-0.7	257	+/-115	2.3%	+/-1.1
Elementary school (grades 1-8)	581,460	+/-2,914	37.3%	+/-0.2	9,893	+/-328	33.3%	+/-1.5	2,616	+/-286	23.7%	+/-2.7
High school (grades 9-12)	328,707	+/-2,251	21.1%	+/-0.2	5,136	+/-332	17.3%	+/-1.1	1,346	+/-266	12.2%	+/-2.3
College or graduate school	476,404	+/-5,457	30.5%	+/-0.3	12,223	+/-733	41.2%	+/-1.7	6,230	+/-623	56.4%	+/-4.0
EDUCATIONAL ATTAINMENT												
Population 25 years and over	3,828,550	+/-707	3,828,550	(X)	61,765	+/-117	61,765	(X)	16,967	+/-520	16,967	(X)
Less than 9th grade	170,629	+/-3,617	4.5%	+/-0.1	3,035	+/-361	4.9%	+/-0.6	1,211	+/-325	7.1%	+/-1.9
9th to 12th grade, no diploma	282,932	+/-3,984	7.4%	+/-0.1	6,005	+/-482	9.7%	+/-0.8	1,741	+/-301	10.3%	+/-1.8
High school graduate (includes equivalency)	1,004,068	+/-7,516	26.2%	+/-0.2	20,476	+/-828	33.2%	+/-1.3	4,930	+/-517	29.1%	+/-3.0
Some college, no degree	750,947	+/-6,033	19.6%	+/-0.2	12,201	+/-710	19.8%	+/-1.1	3,600	+/-448	21.2%	+/-2.6
Associate's degree	239,339	+/-3,904	6.3%	+/-0.1	4,262	+/-459	6.9%	+/-0.7	1,122	+/-278	6.6%	+/-1.6
Bachelor's degree	762,501	+/-6,489	19.9%	+/-0.2	9,264	+/-690	15.0%	+/-1.1	2,787	+/-395	16.4%	+/-2.2
Graduate or professional degree	618,134	+/-5,354	16.1%	+/-0.1	6,522	+/-591	10.6%	+/-1.0	1,576	+/-329	9.3%	+/-1.9
Percent high school graduate or higher	(X)	(X)	88.2%	+/-0.1	(X)	(X)	85.4%	+/-1.0	(X)	(X)	82.6%	+/-2.5
Percent bachelor's degree or higher	(X)	(X)	36.1%	+/-0.2	(X)	(X)	25.6%	+/-1.2	(X)	(X)	25.7%	+/-2.9
VETERAN STATUS												
Civilian population 18 years and over	4,351,927	+/-1,676	4,351,927	(X)	75,650	+/-176	75,650	(X)	23,362	+/-477	23,362	(X)
Civilian veterans	443,652	+/-3,578	10.2%	+/-0.1	8,007	+/-557	10.6%	+/-0.7	2,154	+/-331	9.2%	+/-1.4
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION												
Total Civilian Noninstitutionalized Population	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)

With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Under 18 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
18 to 64 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
65 years and over	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
RESIDENCE 1 YEAR AGO												
Population 1 year and over	5,665,698	+/-1,661	5,665,698	(X)	96,577	+/-213	96,577	(X)	29,364	+/-149	29,364	(X)
Same house	4,897,713	+/-10,995	86.4%	+/-0.2	77,871	+/-1,515	80.6%	+/-1.5	20,306	+/-1,008	69.2%	+/-3.4
Different house in the U.S.	724,748	+/-10,087	12.8%	+/-0.2	17,596	+/-1,452	18.2%	+/-1.5	8,283	+/-923	28.2%	+/-3.1
Same county	406,906	+/-7,799	7.2%	+/-0.1	10,925	+/-1,120	11.3%	+/-1.2	5,507	+/-855	18.8%	+/-2.9
Different county	317,842	+/-5,926	5.6%	+/-0.1	6,671	+/-1,024	6.9%	+/-1.1	2,776	+/-553	9.5%	+/-1.9
Same state	157,782	+/-4,615	2.8%	+/-0.1	3,449	+/-747	3.6%	+/-0.8	1,643	+/-392	5.6%	+/-1.3
Different state	160,060	+/-4,096	2.8%	+/-0.1	3,222	+/-659	3.3%	+/-0.7	1,133	+/-350	3.9%	+/-1.2
Abroad	43,237	+/-2,431	0.8%	+/-0.1	1,110	+/-674	1.1%	+/-0.7	775	+/-590	2.6%	+/-2.0
PLACE OF BIRTH												
Total population	5,736,545	*****	5,736,545	(X)	97,862	*****	97,862	(X)	29,808	+/-42	29,808	(X)
Native	4,961,824	+/-6,921	86.5%	+/-0.1	91,093	+/-822	93.1%	+/-0.8	26,107	+/-851	87.6%	+/-2.9
Born in United States	4,887,599	+/-6,925	85.2%	+/-0.1	89,863	+/-857	91.8%	+/-0.9	25,491	+/-848	85.5%	+/-2.9
State of residence	2,722,929	+/-9,844	47.5%	+/-0.2	58,807	+/-1,364	60.1%	+/-1.4	16,043	+/-902	53.8%	+/-3.0
Different state	2,164,670	+/-9,880	37.7%	+/-0.2	31,056	+/-1,332	31.7%	+/-1.4	9,448	+/-887	31.7%	+/-3.0
Born in Puerto Rico, U.S. Island areas, or born abroad	74,225	+/-2,240	1.3%	+/-0.1	1,230	+/-384	1.3%	+/-0.4	616	+/-352	2.1%	+/-1.2
Foreign born	774,721	+/-6,921	13.5%	+/-0.1	6,769	+/-822	6.9%	+/-0.8	3,701	+/-852	12.4%	+/-2.9
U.S. CITIZENSHIP STATUS												
Foreign-born population	774,721	+/-6,921	774,721	(X)	6,769	+/-822	6,769	(X)	3,701	+/-852	3,701	(X)
Naturalized U.S. citizen	349,023	+/-4,041	45.1%	+/-0.5	2,509	+/-375	37.1%	+/-6.1	1,106	+/-378	29.9%	+/-10.2
Not a U.S. citizen	425,698	+/-6,815	54.9%	+/-0.5	4,260	+/-801	62.9%	+/-6.1	2,595	+/-784	70.1%	+/-10.2
YEAR OF ENTRY												
Population born outside the United States	848,946	+/-6,925	848,946	(X)	7,999	+/-857	7,999	(X)	4,317	+/-851	4,317	(X)
Native	74,225	+/-2,240	74,225	(X)	1,230	+/-384	1,230	(X)	616	+/-352	616	(X)
Entered 2000 or later	17,670	+/-1,262	23.8%	+/-1.4	462	+/-270	37.6%	+/-14.5	274	+/-242	44.5%	+/-20.6
Entered before 2000	56,555	+/-1,814	76.2%	+/-1.4	768	+/-224	62.4%	+/-14.5	342	+/-172	55.5%	+/-20.6
Foreign born	774,721	+/-6,921	774,721	(X)	6,769	+/-822	6,769	(X)	3,701	+/-852	3,701	(X)
Entered 2000 or later	299,755	+/-5,571	38.7%	+/-0.6	3,840	+/-771	56.7%	+/-6.0	2,454	+/-766	66.3%	+/-10.4
Entered before 2000	474,966	+/-5,337	61.3%	+/-0.6	2,929	+/-350	43.3%	+/-6.0	1,247	+/-388	33.7%	+/-10.4
WORLD REGION OF BIRTH OF FOREIGN BORN												
Foreign-born population, excluding population born at sea	774,721	+/-6,921	774,721	(X)	6,769	+/-822	6,769	(X)	3,701	+/-852	3,701	(X)
Europe	88,397	+/-2,776	11.4%	+/-0.3	1,343	+/-650	19.8%	+/-8.0	867	+/-612	23.4%	+/-13.6
Asia	251,551	+/-2,548	32.5%	+/-0.3	2,109	+/-140	31.2%	+/-4.3	905	+/-268	24.5%	+/-7.6
Africa	117,249	+/-3,819	15.1%	+/-0.4	288	+/-154	4.3%	+/-2.3	137	+/-105	3.7%	+/-2.9
Oceania	2,015	+/-317	0.3%	+/-0.1	0	+/-95	0.0%	+/-0.6	0	+/-95	0.0%	+/-1.0

Latin America	306,237	+/-4,304	39.5%	+/-0.5	2,934	+/-463	43.3%	+/-5.7	1,736	+/-441	46.9%	+/-10.5
Northern America	9,272	+/-715	1.2%	+/-0.1	95	+/-61	1.4%	+/-0.9	56	+/-54	1.5%	+/-1.5
LANGUAGE SPOKEN AT HOME												
Population 5 years and over	5,371,390	+/-269	5,371,390	(X)	91,665	+/-19	91,665	(X)	27,707	+/-281	27,707	(X)
English only	4,501,607	+/-7,206	83.8%	+/-0.1	82,610	+/-974	90.1%	+/-1.1	22,686	+/-959	81.9%	+/-3.5
Language other than English	869,783	+/-7,202	16.2%	+/-0.1	9,055	+/-975	9.9%	+/-1.1	5,021	+/-962	18.1%	+/-3.5
Speak English less than "very well"	339,977	+/-5,568	6.3%	+/-0.1	4,662	+/-826	5.1%	+/-0.9	2,946	+/-799	10.6%	+/-2.9
Spanish	355,654	+/-4,035	6.6%	+/-0.1	3,934	+/-347	4.3%	+/-0.4	2,100	+/-423	7.6%	+/-1.5
Speak English less than "very well"	170,207	+/-3,614	3.2%	+/-0.1	1,908	+/-274	2.1%	+/-0.3	1,112	+/-285	4.0%	+/-1.0
Other Indo-European languages	235,711	+/-5,503	4.4%	+/-0.1	3,649	+/-891	4.0%	+/-1.0	2,325	+/-812	8.4%	+/-2.9
Speak English less than "very well"	66,160	+/-2,466	1.2%	+/-0.1	1,912	+/-745	2.1%	+/-0.8	1,497	+/-726	5.4%	+/-2.6
Asian and Pacific Islander languages	188,509	+/-2,936	3.5%	+/-0.1	1,109	+/-243	1.2%	+/-0.3	418	+/-159	1.5%	+/-0.6
Speak English less than "very well"	83,099	+/-2,593	1.5%	+/-0.1	689	+/-196	0.8%	+/-0.2	246	+/-134	0.9%	+/-0.5
Other languages	89,909	+/-3,042	1.7%	+/-0.1	363	+/-204	0.4%	+/-0.2	178	+/-129	0.6%	+/-0.5
Speak English less than "very well"	20,511	+/-1,374	0.4%	+/-0.1	153	+/-120	0.2%	+/-0.1	91	+/-101	0.3%	+/-0.4
ANCESTRY												
Total population	5,736,545	*****	5,736,545	(X)	97,862	*****	97,862	(X)	29,808	+/-42	29,808	(X)
American	272,809	+/-4,659	4.8%	+/-0.1	6,039	+/-658	6.2%	+/-0.7	1,138	+/-295	3.8%	+/-1.0
Arab	25,221	+/-1,934	0.4%	+/-0.1	490	+/-292	0.5%	+/-0.3	119	+/-116	0.4%	+/-0.4
Czech	24,491	+/-1,409	0.4%	+/-0.1	279	+/-110	0.3%	+/-0.1	123	+/-79	0.4%	+/-0.3
Danish	11,595	+/-989	0.2%	+/-0.1	153	+/-72	0.2%	+/-0.1	48	+/-42	0.2%	+/-0.1
Dutch	58,210	+/-2,274	1.0%	+/-0.1	953	+/-284	1.0%	+/-0.3	304	+/-193	1.0%	+/-0.6
English	494,507	+/-4,930	8.6%	+/-0.1	13,989	+/-1,007	14.3%	+/-1.0	3,024	+/-433	10.1%	+/-1.5
French (except Basque)	104,229	+/-3,073	1.8%	+/-0.1	2,291	+/-464	2.3%	+/-0.5	405	+/-136	1.4%	+/-0.5
French Canadian	20,322	+/-1,405	0.4%	+/-0.1	347	+/-157	0.4%	+/-0.2	75	+/-69	0.3%	+/-0.2
German	910,596	+/-9,455	15.9%	+/-0.2	14,657	+/-1,246	15.0%	+/-1.3	4,345	+/-759	14.6%	+/-2.6
Greek	34,144	+/-2,000	0.6%	+/-0.1	624	+/-323	0.6%	+/-0.3	121	+/-90	0.4%	+/-0.3
Hungarian	26,598	+/-1,321	0.5%	+/-0.1	560	+/-232	0.6%	+/-0.2	196	+/-153	0.7%	+/-0.5
Irish	688,408	+/-6,505	12.0%	+/-0.1	12,931	+/-896	13.2%	+/-0.9	3,744	+/-492	12.6%	+/-1.6
Italian	309,023	+/-5,234	5.4%	+/-0.1	5,462	+/-812	5.6%	+/-0.8	1,246	+/-309	4.2%	+/-1.0
Lithuanian	18,536	+/-1,078	0.3%	+/-0.1	106	+/-68	0.1%	+/-0.1	59	+/-40	0.2%	+/-0.1
Norwegian	29,828	+/-1,707	0.5%	+/-0.1	555	+/-229	0.6%	+/-0.2	223	+/-148	0.7%	+/-0.5
Polish	198,206	+/-3,964	3.5%	+/-0.1	2,346	+/-484	2.4%	+/-0.5	833	+/-237	2.8%	+/-0.8
Portuguese	10,865	+/-1,077	0.2%	+/-0.1	89	+/-74	0.1%	+/-0.1	16	+/-21	0.1%	+/-0.1
Russian	84,209	+/-2,366	1.5%	+/-0.1	566	+/-202	0.6%	+/-0.2	188	+/-78	0.6%	+/-0.3
Scotch-Irish	79,969	+/-2,809	1.4%	+/-0.1	1,322	+/-370	1.4%	+/-0.4	487	+/-209	1.6%	+/-0.7
Scottish	99,421	+/-2,758	1.7%	+/-0.1	1,322	+/-286	1.4%	+/-0.3	549	+/-225	1.8%	+/-0.8
Slovak	11,985	+/-938	0.2%	+/-0.1	127	+/-88	0.1%	+/-0.1	18	+/-24	0.1%	+/-0.1
Subsaharan African	174,479	+/-5,574	3.0%	+/-0.1	625	+/-227	0.6%	+/-0.2	201	+/-110	0.7%	+/-0.4
Swedish	36,387	+/-1,519	0.6%	+/-0.1	516	+/-161	0.5%	+/-0.2	105	+/-89	0.4%	+/-0.3
Swiss	12,416	+/-908	0.2%	+/-0.1	291	+/-182	0.3%	+/-0.2	63	+/-78	0.2%	+/-0.3
Ukrainian	22,241	+/-1,444	0.4%	+/-0.1	191	+/-99	0.2%	+/-0.1	35	+/-41	0.1%	+/-0.1
Welsh	41,023	+/-1,662	0.7%	+/-0.1	809	+/-267	0.8%	+/-0.3	210	+/-106	0.7%	+/-0.4
West Indian (excluding Hispanic origin groups)	68,765	+/-3,028	1.2%	+/-0.1	1,928	+/-713	2.0%	+/-0.7	1,374	+/-590	4.6%	+/-2.0

DP03: SELECTED ECONOMIC CHARACTERISTICS
2007-2011 American Community Survey 5-Year Estimates

Subject	Maryland				Wicomico County, Maryland				Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS												
Population 16 years and over	4,547,457	+/-1,422	4,547,457	(X)	78,295	+/-229	78,295	(X)	24,215	+/-462	24,215	(X)
In labor force	3,166,018	+/-6,640	69.6%	+/-0.1	52,052	+/-1,020	66.5%	+/-1.3	15,531	+/-628	64.1%	+/-2.8
Civilian labor force	3,137,066	+/-6,729	69.0%	+/-0.1	51,860	+/-1,009	66.2%	+/-1.3	15,408	+/-623	63.6%	+/-2.7
Employed	2,909,466	+/-6,813	64.0%	+/-0.2	46,983	+/-1,038	60.0%	+/-1.4	13,361	+/-660	55.2%	+/-2.9
Unemployed	227,600	+/-3,975	5.0%	+/-0.1	4,877	+/-587	6.2%	+/-0.7	2,047	+/-328	8.5%	+/-1.3
Armed Forces	28,952	+/-1,569	0.6%	+/-0.1	192	+/-176	0.2%	+/-0.2	123	+/-164	0.5%	+/-0.7
Not in labor force	1,381,439	+/-6,615	30.4%	+/-0.1	26,243	+/-1,038	33.5%	+/-1.3	8,684	+/-745	35.9%	+/-2.8
Civilian labor force	3,137,066	+/-6,729	3,137,066	(X)	51,860	+/-1,009	51,860	(X)	15,408	+/-623	15,408	(X)
Percent Unemployed	(X)	(X)	7.3%	+/-0.1	(X)	(X)	9.4%	+/-1.1	(X)	(X)	13.3%	+/-2.1
Females 16 years and over	2,379,574	+/-1,184	2,379,574	(X)	41,492	+/-174	41,492	(X)	12,955	+/-542	12,955	(X)
In labor force	1,554,435	+/-4,259	65.3%	+/-0.2	26,221	+/-647	63.2%	+/-1.5	7,809	+/-439	60.3%	+/-3.0
Civilian labor force	1,548,170	+/-4,422	65.1%	+/-0.2	26,210	+/-645	63.2%	+/-1.5	7,798	+/-437	60.2%	+/-3.0
Employed	1,443,388	+/-4,158	60.7%	+/-0.2	23,872	+/-642	57.5%	+/-1.6	6,836	+/-426	52.8%	+/-3.2
Own children under 6 years	422,297	+/-2,014	422,297	(X)	6,835	+/-260	6,835	(X)	2,301	+/-303	2,301	(X)
All parents in family in labor force	300,213	+/-3,173	71.1%	+/-0.6	4,967	+/-444	72.7%	+/-5.4	1,698	+/-375	73.8%	+/-10.5
Own children 6 to 17 years	864,593	+/-2,544	864,593	(X)	13,595	+/-304	13,595	(X)	3,590	+/-400	3,590	(X)
All parents in family in labor force	672,897	+/-4,327	77.8%	+/-0.4	10,757	+/-596	79.1%	+/-3.8	2,884	+/-390	80.3%	+/-5.3
COMMUTING TO WORK												
Workers 16 years and over	2,868,084	+/-7,017	2,868,084	(X)	46,083	+/-1,090	46,083	(X)	13,079	+/-662	13,079	(X)
Car, truck, or van -- drove alone	2,100,669	+/-7,706	73.2%	+/-0.2	37,788	+/-967	82.0%	+/-1.4	9,848	+/-594	75.3%	+/-3.2
Car, truck, or van -- carpooled	301,940	+/-4,120	10.5%	+/-0.1	5,136	+/-583	11.1%	+/-1.2	2,010	+/-369	15.4%	+/-2.7
Public transportation (excluding taxicab)	251,975	+/-4,311	8.8%	+/-0.1	234	+/-100	0.5%	+/-0.2	128	+/-76	1.0%	+/-0.6
Walked	68,162	+/-1,909	2.4%	+/-0.1	795	+/-246	1.7%	+/-0.5	537	+/-204	4.1%	+/-1.5
Other means	31,607	+/-1,347	1.1%	+/-0.1	774	+/-224	1.7%	+/-0.5	372	+/-165	2.8%	+/-1.2
Worked at home	113,731	+/-2,192	4.0%	+/-0.1	1,356	+/-288	2.9%	+/-0.6	184	+/-92	1.4%	+/-0.7
Mean travel time to work (minutes)	31.7	+/-0.1	(X)	(X)	21.9	+/-0.7	(X)	(X)	21.1	+/-1.3	(X)	(X)
OCCUPATION												
Civilian employed population 16 years and over	2,909,466	+/-6,813	2,909,466	(X)	46,983	+/-1,038	46,983	(X)	13,361	+/-660	13,361	(X)
Management, business, science, and arts occupations	1,265,597	+/-8,041	43.5%	+/-0.2	15,614	+/-788	33.2%	+/-1.5	3,783	+/-458	28.3%	+/-3.2
Service occupations	477,685	+/-5,439	16.4%	+/-0.2	9,066	+/-696	19.3%	+/-1.4	3,152	+/-404	23.6%	+/-2.8
Sales and office occupations	691,164	+/-5,465	23.8%	+/-0.2	11,527	+/-701	24.5%	+/-1.4	3,208	+/-408	24.0%	+/-2.6
Natural resources, construction, and maintenance occupations	246,844	+/-3,320	8.5%	+/-0.1	5,336	+/-447	11.4%	+/-0.9	1,415	+/-281	10.6%	+/-2.0
Production, transportation, and material moving occupations	228,176	+/-3,221	7.8%	+/-0.1	5,440	+/-541	11.6%	+/-1.1	1,803	+/-359	13.5%	+/-2.7
INDUSTRY												
Civilian employed population 16 years and over	2,909,466	+/-6,813	2,909,466	(X)	46,983	+/-1,038	46,983	(X)	13,361	+/-660	13,361	(X)
Agriculture, forestry, fishing and hunting, and mining	14,965	+/-926	0.5%	+/-0.1	915	+/-204	1.9%	+/-0.4	124	+/-68	0.9%	+/-0.5
Construction	212,851	+/-3,322	7.3%	+/-0.1	4,542	+/-552	9.7%	+/-1.2	1,435	+/-373	10.7%	+/-2.7
Manufacturing	151,419	+/-2,663	5.2%	+/-0.1	4,454	+/-469	9.5%	+/-1.0	1,418	+/-321	10.6%	+/-2.3
Wholesale trade	62,962	+/-2,100	2.2%	+/-0.1	1,508	+/-322	3.2%	+/-0.7	250	+/-138	1.9%	+/-1.0
Retail trade	281,119	+/-4,111	9.7%	+/-0.1	5,932	+/-539	12.6%	+/-1.1	1,403	+/-245	10.5%	+/-1.7
Transportation and warehousing, and utilities	129,523	+/-3,008	4.5%	+/-0.1	2,253	+/-401	4.8%	+/-0.9	609	+/-221	4.6%	+/-1.7
Information	74,484	+/-2,192	2.6%	+/-0.1	661	+/-177	1.4%	+/-0.4	196	+/-94	1.5%	+/-0.7
Finance and insurance, and real estate and rental and leasing	191,168	+/-3,017	6.6%	+/-0.1	2,099	+/-349	4.5%	+/-0.7	604	+/-171	4.5%	+/-1.3
Professional, scientific, and management, and administrative and waste management services	424,635	+/-4,534	14.6%	+/-0.2	3,058	+/-429	6.5%	+/-0.9	1,000	+/-234	7.5%	+/-1.7
Educational services, and health care and social assistance	660,274	+/-5,428	22.7%	+/-0.2	11,754	+/-794	25.0%	+/-1.5	3,321	+/-426	24.9%	+/-3.0
Arts, entertainment, and recreation, and accommodation and food services	224,888	+/-3,868	7.7%	+/-0.1	5,056	+/-655	10.8%	+/-1.3	1,742	+/-345	13.0%	+/-2.4

Other services, except public administration	156,176	+/-2,881	5.4%	+/-0.1	1,877	+/-304	4.0%	+/-0.6	407	+/-117	3.0%	+/-0.9
Public administration	325,002	+/-3,727	11.2%	+/-0.1	2,874	+/-366	6.1%	+/-0.8	852	+/-228	6.4%	+/-1.7
CLASS OF WORKER												
Civilian employed population 16 years and over	2,909,466	+/-6,813	2,909,466	(X)	46,983	+/-1,038	46,983	(X)	13,361	+/-660	13,361	(X)
Private wage and salary workers	2,105,146	+/-7,225	72.4%	+/-0.2	36,338	+/-1,065	77.3%	+/-1.3	10,667	+/-670	79.8%	+/-2.7
Government workers	653,338	+/-5,899	22.5%	+/-0.2	8,443	+/-561	18.0%	+/-1.1	2,444	+/-354	18.3%	+/-2.6
Self-employed in own not incorporated business workers	147,236	+/-2,636	5.1%	+/-0.1	2,132	+/-275	4.5%	+/-0.6	250	+/-100	1.9%	+/-0.8
Unpaid family workers	3,746	+/-473	0.1%	+/-0.1	70	+/-53	0.1%	+/-0.1	0	+/-95	0.0%	+/-0.3
INCOME AND BENEFITS (IN 2011 INFLATION-ADJUSTED DOLLARS)												
Total households	2,128,377	+/-5,413	2,128,377	(X)	36,406	+/-598	36,406	(X)	11,432	+/-338	11,432	(X)
Less than $10,000	106,531	+/-1,862	5.0%	+/-0.1	2,364	+/-369	6.5%	+/-1.0	1,010	+/-236	8.8%	+/-2.0
$10,000 to $14,999	70,539	+/-1,923	3.3%	+/-0.1	1,835	+/-302	5.0%	+/-0.8	852	+/-225	7.5%	+/-1.9
$15,000 to $24,999	145,089	+/-2,553	6.8%	+/-0.1	4,168	+/-470	11.4%	+/-1.3	1,484	+/-276	13.0%	+/-2.4
$25,000 to $34,999	160,636	+/-2,530	7.5%	+/-0.1	3,746	+/-431	10.3%	+/-1.1	1,460	+/-268	12.8%	+/-2.3
$35,000 to $49,999	239,311	+/-2,878	11.2%	+/-0.1	5,521	+/-559	15.2%	+/-1.5	2,216	+/-339	19.4%	+/-3.0
$50,000 to $74,999	377,066	+/-3,816	17.7%	+/-0.2	7,254	+/-557	19.9%	+/-1.5	2,062	+/-312	18.0%	+/-2.7
$75,000 to $99,999	296,550	+/-3,101	13.9%	+/-0.1	4,922	+/-413	13.5%	+/-1.1	1,200	+/-229	10.5%	+/-2.0
$100,000 to $149,999	383,753	+/-4,158	18.0%	+/-0.2	4,285	+/-433	11.8%	+/-1.2	775	+/-184	6.8%	+/-1.6
$150,000 to $199,999	177,375	+/-2,846	8.3%	+/-0.1	1,184	+/-227	3.3%	+/-0.6	167	+/-65	1.5%	+/-0.6
$200,000 or more	171,527	+/-2,617	8.1%	+/-0.1	1,127	+/-205	3.1%	+/-0.6	206	+/-83	1.8%	+/-0.7
Median household income (dollars)	72,419	+/-371	(X)	(X)	51,739	+/-2,149	(X)	(X)	40,590	+/-1,391	(X)	(X)
Mean household income (dollars)	94,020	+/-386	(X)	(X)	67,157	+/-2,665	(X)	(X)	52,402	+/-3,036	(X)	(X)
With earnings	1,773,633	+/-4,967	83.3%	+/-0.1	29,568	+/-583	81.2%	+/-1.2	9,244	+/-349	80.9%	+/-2.5
Mean earnings (dollars)	94,158	+/-402	(X)	(X)	66,545	+/-2,729	(X)	(X)	52,073	+/-3,642	(X)	(X)
With Social Security	521,589	+/-3,509	24.5%	+/-0.1	10,653	+/-452	29.3%	+/-1.1	2,921	+/-264	25.6%	+/-2.2
Mean Social Security income (dollars)	16,259	+/-69	(X)	(X)	16,419	+/-532	(X)	(X)	15,423	+/-933	(X)	(X)
With retirement income	419,493	+/-3,808	19.7%	+/-0.2	6,137	+/-330	16.9%	+/-1.0	1,571	+/-229	13.7%	+/-2.0
Mean retirement income (dollars)	28,846	+/-307	(X)	(X)	22,114	+/-1,775	(X)	(X)	22,607	+/-3,276	(X)	(X)
With Supplemental Security Income	70,448	+/-1,674	3.3%	+/-0.1	1,286	+/-263	3.5%	+/-0.7	477	+/-182	4.2%	+/-1.6
Mean Supplemental Security Income (dollars)	8,528	+/-164	(X)	(X)	7,905	+/-678	(X)	(X)	6,885	+/-1,296	(X)	(X)
With cash public assistance income	44,203	+/-1,460	2.1%	+/-0.1	711	+/-220	2.0%	+/-0.6	380	+/-176	3.3%	+/-1.5
Mean cash public assistance income (dollars)	3,908	+/-142	(X)	(X)	3,526	+/-1,295	(X)	(X)	3,754	+/-2,320	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	151,182	+/-2,917	7.1%	+/-0.1	4,044	+/-452	11.1%	+/-1.2	1,839	+/-275	16.1%	+/-2.4
Families	1,428,101	+/-6,158	1,428,101	(X)	24,137	+/-543	24,137	(X)	6,114	+/-335	6,114	(X)
Less than $10,000	40,842	+/-1,435	2.9%	+/-0.1	1,049	+/-242	4.3%	+/-1.0	432	+/-148	7.1%	+/-2.3
$10,000 to $14,999	26,031	+/-1,261	1.8%	+/-0.1	676	+/-201	2.8%	+/-0.8	246	+/-127	4.0%	+/-2.0
$15,000 to $24,999	67,757	+/-1,669	4.7%	+/-0.1	1,933	+/-315	8.0%	+/-1.3	588	+/-156	9.6%	+/-2.5
$25,000 to $34,999	88,470	+/-1,834	6.2%	+/-0.1	2,434	+/-327	10.1%	+/-1.4	950	+/-203	15.5%	+/-3.4
$35,000 to $49,999	139,286	+/-2,219	9.8%	+/-0.2	3,451	+/-438	14.3%	+/-1.8	1,099	+/-229	18.0%	+/-3.7
$50,000 to $74,999	240,713	+/-2,872	16.9%	+/-0.2	5,289	+/-427	21.9%	+/-1.7	1,098	+/-218	18.0%	+/-3.5
$75,000 to $99,999	213,636	+/-2,716	15.0%	+/-0.2	3,776	+/-386	15.6%	+/-1.6	873	+/-208	14.3%	+/-3.4
$100,000 to $149,999	305,497	+/-3,861	21.4%	+/-0.2	3,574	+/-416	14.8%	+/-1.7	544	+/-172	8.9%	+/-2.7
$150,000 to $199,999	152,473	+/-2,698	10.7%	+/-0.2	994	+/-179	4.1%	+/-0.7	132	+/-59	2.2%	+/-1.0
$200,000 or more	153,396	+/-2,613	10.7%	+/-0.2	961	+/-186	4.0%	+/-0.8	152	+/-64	2.5%	+/-1.0
Median family income (dollars)	87,233	+/-535	(X)	(X)	61,305	+/-2,678	(X)	(X)	44,335	+/-5,036	(X)	(X)
Mean family income (dollars)	109,597	+/-524	(X)	(X)	76,836	+/-3,246	(X)	(X)	61,510	+/-5,077	(X)	(X)
Per capita income (dollars)	35,751	+/-161	(X)	(X)	25,929	+/-884	(X)	(X)	21,359	+/-1,214	(X)	(X)
Nonfamily households	700,276	+/-4,447	700,276	(X)	12,269	+/-568	12,269	(X)	5,318	+/-419	5,318	(X)
Median nonfamily income (dollars)	44,753	+/-436	(X)	(X)	33,312	+/-2,577	(X)	(X)	32,277	+/-4,349	(X)	(X)
Mean nonfamily income (dollars)	58,136	+/-579	(X)	(X)	44,110	+/-3,341	(X)	(X)	38,614	+/-3,259	(X)	(X)
Median earnings for workers (dollars)	39,353	+/-219	(X)	(X)	26,441	+/-965	(X)	(X)	21,001	+/-1,900	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	57,898	+/-400	(X)	(X)	44,237	+/-1,642	(X)	(X)	38,979	+/-4,927	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	47,336	+/-295	(X)	(X)	35,194	+/-1,668	(X)	(X)	33,780	+/-2,878	(X)	(X)
HEALTH INSURANCE COVERAGE												
Civilian noninstitutionalized population	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)

With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population under 18 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population 18 to 64 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
In labor force:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Employed:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Unemployed:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Not in labor force:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL												
All families	(X)	(X)	6.1%	+/-0.1	(X)	(X)	9.0%	+/-1.5	(X)	(X)	14.2%	+/-3.4
With related children under 18 years	(X)	(X)	9.3%	+/-0.2	(X)	(X)	13.9%	+/-2.5	(X)	(X)	19.9%	+/-4.9
With related children under 5 years only	(X)	(X)	9.8%	+/-0.5	(X)	(X)	19.3%	+/-6.3	(X)	(X)	26.9%	+/-11.7
Married couple families	(X)	(X)	2.3%	+/-0.1	(X)	(X)	3.5%	+/-1.0	(X)	(X)	5.0%	+/-2.4
With related children under 18 years	(X)	(X)	2.8%	+/-0.2	(X)	(X)	6.0%	+/-2.0	(X)	(X)	9.1%	+/-4.6
With related children under 5 years only	(X)	(X)	3.0%	+/-0.4	(X)	(X)	7.5%	+/-5.5	(X)	(X)	13.8%	+/-11.2
Families with female householder, no husband present	(X)	(X)	17.9%	+/-0.5	(X)	(X)	23.1%	+/-4.6	(X)	(X)	26.8%	+/-7.6
With related children under 18 years	(X)	(X)	23.7%	+/-0.7	(X)	(X)	27.4%	+/-5.7	(X)	(X)	28.5%	+/-8.2
With related children under 5 years only	(X)	(X)	28.3%	+/-1.9	(X)	(X)	33.3%	+/-12.7	(X)	(X)	30.3%	+/-16.8
All people	(X)	(X)	9.0%	+/-0.1	(X)	(X)	15.0%	+/-1.5	(X)	(X)	25.0%	+/-2.8
Under 18 years	(X)	(X)	11.5%	+/-0.3	(X)	(X)	17.5%	+/-3.2	(X)	(X)	26.4%	+/-6.5
Related children under 18 years	(X)	(X)	11.1%	+/-0.3	(X)	(X)	17.0%	+/-3.3	(X)	(X)	25.9%	+/-6.5
Related children under 5 years	(X)	(X)	13.3%	+/-0.5	(X)	(X)	23.8%	+/-6.1	(X)	(X)	35.7%	+/-10.6
Related children 5 to 17 years	(X)	(X)	10.3%	+/-0.3	(X)	(X)	14.3%	+/-2.9	(X)	(X)	20.8%	+/-6.5
18 years and over	(X)	(X)	8.2%	+/-0.1	(X)	(X)	14.3%	+/-1.3	(X)	(X)	24.7%	+/-2.5
18 to 64 years	(X)	(X)	8.3%	+/-0.1	(X)	(X)	15.4%	+/-1.5	(X)	(X)	27.4%	+/-2.8
65 years and over	(X)	(X)	7.8%	+/-0.2	(X)	(X)	9.1%	+/-2.1	(X)	(X)	7.8%	+/-3.0
People in families	(X)	(X)	6.6%	+/-0.1	(X)	(X)	10.0%	+/-1.6	(X)	(X)	16.0%	+/-3.9
Unrelated individuals 15 years and over	(X)	(X)	19.7%	+/-0.3	(X)	(X)	33.0%	+/-3.1	(X)	(X)	41.5%	+/-4.3

DP04: SELECTED HOUSING CHARACTERISTICS
2007-2011 American Community Survey 5-Year Estimates

Subject	Maryland				Wicomico County, Maryland				Salisbury city, Maryland			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY												
Total housing units	2,369,168	+/-383	2,369,168	(X)	41,008	+/-234	41,008	(X)	13,119	+/-375	13,119	(X)
Occupied housing units	2,128,377	+/-5,413	89.8%	+/-0.2	36,406	+/-598	88.8%	+/-1.3	11,432	+/-338	87.1%	+/-2.5
Vacant housing units	240,791	+/-5,581	10.2%	+/-0.2	4,602	+/-533	11.2%	+/-1.3	1,687	+/-347	12.9%	+/-2.5
Homeowner vacancy rate	2.0	+/-0.1	(X)	(X)	2.6	+/-0.8	(X)	(X)	5.9	+/-2.6	(X)	(X)
Rental vacancy rate	8.1	+/-0.3	(X)	(X)	6.6	+/-1.6	(X)	(X)	7.6	+/-2.2	(X)	(X)
UNITS IN STRUCTURE												
Total housing units	2,369,168	+/-383	2,369,168	(X)	41,008	+/-234	41,008	(X)	13,119	+/-375	13,119	(X)
1-unit, detached	1,224,444	+/-3,656	51.7%	+/-0.2	28,749	+/-490	70.1%	+/-1.2	5,874	+/-376	44.8%	+/-2.6
1-unit, attached	500,227	+/-3,697	21.1%	+/-0.2	1,550	+/-265	3.8%	+/-0.6	1,185	+/-231	9.0%	+/-1.7
2 units	39,914	+/-1,520	1.7%	+/-0.1	1,017	+/-222	2.5%	+/-0.5	621	+/-177	4.7%	+/-1.4
3 or 4 units	53,143	+/-1,538	2.2%	+/-0.1	1,105	+/-253	2.7%	+/-0.6	833	+/-236	6.3%	+/-1.8
5 to 9 units	121,005	+/-2,846	5.1%	+/-0.1	1,821	+/-314	4.4%	+/-0.8	1,366	+/-274	10.4%	+/-2.1
10 to 19 units	202,101	+/-2,958	8.5%	+/-0.1	2,853	+/-391	7.0%	+/-0.9	2,268	+/-340	17.3%	+/-2.5
20 or more units	186,574	+/-2,342	7.9%	+/-0.1	1,084	+/-210	2.6%	+/-0.5	807	+/-180	6.2%	+/-1.4
Mobile home	41,130	+/-1,347	1.7%	+/-0.1	2,829	+/-333	6.9%	+/-0.8	165	+/-106	1.3%	+/-0.8
Boat, RV, van, etc.	630	+/-162	0.0%	+/-0.1	0	+/-95	0.0%	+/-0.1	0	+/-95	0.0%	+/-0.3
YEAR STRUCTURE BUILT												
Total housing units	2,369,168	+/-383	2,369,168	(X)	41,008	+/-234	41,008	(X)	13,119	+/-375	13,119	(X)
Built 2005 or later	97,263	+/-1,990	4.1%	+/-0.1	3,097	+/-428	7.6%	+/-1.0	1,130	+/-298	8.6%	+/-2.3
Built 2000 to 2004	180,737	+/-2,890	7.6%	+/-0.1	4,608	+/-356	11.2%	+/-0.9	1,757	+/-241	13.4%	+/-1.8
Built 1990 to 1999	335,985	+/-2,690	14.2%	+/-0.1	6,255	+/-455	15.3%	+/-1.1	1,346	+/-221	10.3%	+/-1.6
Built 1980 to 1989	373,638	+/-3,542	15.8%	+/-0.1	6,560	+/-586	16.0%	+/-1.4	1,785	+/-284	13.6%	+/-2.2
Built 1970 to 1979	357,220	+/-3,765	15.1%	+/-0.2	6,334	+/-576	15.4%	+/-1.4	1,810	+/-325	13.8%	+/-2.4
Built 1960 to 1969	291,375	+/-3,987	12.3%	+/-0.2	4,377	+/-492	10.7%	+/-1.2	1,006	+/-243	7.7%	+/-1.8
Built 1950 to 1959	293,817	+/-2,869	12.4%	+/-0.1	3,342	+/-410	8.1%	+/-1.0	1,479	+/-237	11.3%	+/-1.8
Built 1940 to 1949	150,601	+/-2,314	6.4%	+/-0.1	1,830	+/-318	4.5%	+/-0.8	856	+/-180	6.5%	+/-1.4
Built 1939 or earlier	288,532	+/-3,220	12.2%	+/-0.1	4,605	+/-431	11.2%	+/-1.1	1,950	+/-265	14.9%	+/-1.9
ROOMS												
Total housing units	2,369,168	+/-383	2,369,168	(X)	41,008	+/-234	41,008	(X)	13,119	+/-375	13,119	(X)
1 room	25,590	+/-1,148	1.1%	+/-0.1	515	+/-201	1.3%	+/-0.5	361	+/-171	2.8%	+/-1.3
2 rooms	40,789	+/-1,507	1.7%	+/-0.1	609	+/-195	1.5%	+/-0.5	382	+/-151	2.9%	+/-1.1
3 rooms	180,439	+/-2,727	7.6%	+/-0.1	3,285	+/-386	8.0%	+/-0.9	1,885	+/-339	14.4%	+/-2.5
4 rooms	310,723	+/-4,239	13.1%	+/-0.2	5,605	+/-538	13.7%	+/-1.3	2,515	+/-373	19.2%	+/-2.7
5 rooms	352,941	+/-3,573	14.9%	+/-0.2	7,599	+/-655	18.5%	+/-1.6	2,987	+/-383	22.8%	+/-3.0
6 rooms	405,889	+/-4,130	17.1%	+/-0.2	7,849	+/-602	19.1%	+/-1.5	2,295	+/-333	17.5%	+/-2.5
7 rooms	335,444	+/-4,289	14.2%	+/-0.2	5,914	+/-502	14.4%	+/-1.2	1,326	+/-215	10.1%	+/-1.6
8 rooms	269,660	+/-2,739	11.4%	+/-0.1	4,963	+/-510	12.1%	+/-1.2	631	+/-166	4.8%	+/-1.3
9 rooms or more	447,693	+/-3,718	18.9%	+/-0.2	4,669	+/-426	11.4%	+/-1.0	737	+/-185	5.6%	+/-1.4
Median rooms	6.2	+/-0.1	(X)	(X)	5.9	+/-0.1	(X)	(X)	5.0	+/-0.2	(X)	(X)
BEDROOMS												
Total housing units	2,369,168	+/-383	2,369,168	(X)	41,008	+/-234	41,008	(X)	13,119	+/-375	13,119	(X)
No bedroom	29,771	+/-1,219	1.3%	+/-0.1	614	+/-226	1.5%	+/-0.5	382	+/-175	2.9%	+/-1.3
1 bedroom	244,038	+/-2,873	10.3%	+/-0.1	2,318	+/-304	5.7%	+/-0.7	1,392	+/-214	10.6%	+/-1.6
2 bedrooms	536,028	+/-4,085	22.6%	+/-0.2	9,733	+/-564	23.7%	+/-1.4	4,294	+/-433	32.7%	+/-3.1
3 bedrooms	894,333	+/-4,967	37.7%	+/-0.2	19,728	+/-702	48.1%	+/-1.6	5,210	+/-381	39.7%	+/-2.8
4 bedrooms	497,671	+/-4,320	21.0%	+/-0.2	7,379	+/-474	18.0%	+/-1.2	1,573	+/-243	12.0%	+/-1.8
5 or more bedrooms	167,327	+/-2,700	7.1%	+/-0.1	1,236	+/-236	3.0%	+/-0.6	268	+/-111	2.0%	+/-0.8

HOUSING TENURE												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	36,406	+/-598	36,406	(X)	11,432	+/-338	11,432	(X)
Owner-occupied	1,461,708	+/-8,215	68.7%	+/-0.3	23,553	+/-605	64.7%	+/-1.5	4,291	+/-370	37.5%	+/-3.0
Renter-occupied	666,669	+/-5,352	31.3%	+/-0.3	12,853	+/-612	35.3%	+/-1.5	7,141	+/-401	62.5%	+/-3.0
Average household size of owner-occupied unit	2.73	+/-0.01	(X)	(X)	2.59	+/-0.05	(X)	(X)	2.39	+/-0.14	(X)	(X)
Average household size of renter-occupied unit	2.41	+/-0.02	(X)	(X)	2.57	+/-0.08	(X)	(X)	2.50	+/-0.10	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	36,406	+/-598	36,406	(X)	11,432	+/-338	11,432	(X)
Moved in 2005 or later	799,518	+/-4,581	37.6%	+/-0.2	14,989	+/-695	41.2%	+/-1.6	6,870	+/-407	60.1%	+/-3.1
Moved in 2000 to 2004	457,783	+/-4,125	21.5%	+/-0.2	7,171	+/-527	19.7%	+/-1.5	2,212	+/-320	19.3%	+/-2.7
Moved in 1990 to 1999	428,192	+/-3,829	20.1%	+/-0.2	7,108	+/-536	19.5%	+/-1.5	1,330	+/-209	11.6%	+/-1.8
Moved in 1980 to 1989	210,644	+/-2,777	9.9%	+/-0.1	3,347	+/-358	9.2%	+/-1.0	552	+/-131	4.8%	+/-1.2
Moved in 1970 to 1979	124,060	+/-1,846	5.8%	+/-0.1	2,130	+/-290	5.9%	+/-0.8	249	+/-95	2.2%	+/-0.8
Moved in 1969 or earlier	108,180	+/-1,800	5.1%	+/-0.1	1,661	+/-247	4.6%	+/-0.7	219	+/-71	1.9%	+/-0.6
VEHICLES AVAILABLE												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	36,406	+/-598	36,406	(X)	11,432	+/-338	11,432	(X)
No vehicles available	197,783	+/-2,627	9.3%	+/-0.1	2,854	+/-393	7.8%	+/-1.0	1,657	+/-277	14.5%	+/-2.4
1 vehicle available	685,325	+/-4,795	32.2%	+/-0.2	11,099	+/-586	30.5%	+/-1.6	4,771	+/-436	41.7%	+/-3.6
2 vehicles available	789,243	+/-4,875	37.1%	+/-0.2	13,828	+/-747	38.0%	+/-1.9	3,300	+/-409	28.9%	+/-3.4
3 or more vehicles available	456,026	+/-4,174	21.4%	+/-0.2	8,625	+/-584	23.7%	+/-1.6	1,704	+/-303	14.9%	+/-2.7
HOUSE HEATING FUEL												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	36,406	+/-598	36,406	(X)	11,432	+/-338	11,432	(X)
Utility gas	956,156	+/-5,678	44.9%	+/-0.2	7,231	+/-504	19.9%	+/-1.4	3,704	+/-319	32.4%	+/-2.8
Bottled, tank, or LP gas	69,487	+/-1,714	3.3%	+/-0.1	4,238	+/-433	11.6%	+/-1.1	209	+/-96	1.8%	+/-0.8
Electricity	813,918	+/-4,893	38.2%	+/-0.2	18,036	+/-805	49.5%	+/-1.9	6,002	+/-450	52.5%	+/-3.4
Fuel oil, kerosene, etc.	246,964	+/-2,647	11.6%	+/-0.1	5,645	+/-474	15.5%	+/-1.3	1,463	+/-245	12.8%	+/-2.2
Coal or coke	2,340	+/-284	0.1%	+/-0.1	13	+/-19	0.0%	+/-0.1	0	+/-95	0.0%	+/-0.3
Wood	25,281	+/-979	1.2%	+/-0.1	970	+/-258	2.7%	+/-0.7	26	+/-24	0.2%	+/-0.2
Solar energy	322	+/-112	0.0%	+/-0.1	0	+/-95	0.0%	+/-0.1	0	+/-95	0.0%	+/-0.3
Other fuel	8,788	+/-658	0.4%	+/-0.1	219	+/-85	0.6%	+/-0.2	11	+/-18	0.1%	+/-0.2
No fuel used	5,121	+/-435	0.2%	+/-0.1	54	+/-40	0.1%	+/-0.1	17	+/-19	0.1%	+/-0.2
SELECTED CHARACTERISTICS												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	36,406	+/-598	36,406	(X)	11,432	+/-338	11,432	(X)
Lacking complete plumbing facilities	9,209	+/-840	0.4%	+/-0.1	97	+/-64	0.3%	+/-0.2	0	+/-95	0.0%	+/-0.3
Lacking complete kitchen facilities	13,293	+/-938	0.6%	+/-0.1	237	+/-110	0.7%	+/-0.3	90	+/-62	0.8%	+/-0.5
No telephone service available	52,501	+/-1,585	2.5%	+/-0.1	867	+/-189	2.4%	+/-0.5	390	+/-138	3.4%	+/-1.2
OCCUPANTS PER ROOM												
Occupied housing units	2,128,377	+/-5,413	2,128,377	(X)	36,406	+/-598	36,406	(X)	11,432	+/-338	11,432	(X)
1.00 or less	2,089,253	+/-5,649	98.2%	+/-0.1	35,363	+/-644	97.1%	+/-0.6	11,051	+/-365	96.7%	+/-1.1
1.01 to 1.50	29,413	+/-1,272	1.4%	+/-0.1	723	+/-179	2.0%	+/-0.5	201	+/-83	1.8%	+/-0.7
1.51 or more	9,711	+/-798	0.5%	+/-0.1	320	+/-132	0.9%	+/-0.4	180	+/-107	1.6%	+/-0.9
VALUE												
Owner-occupied units	1,461,708	+/-8,215	1,461,708	(X)	23,553	+/-605	23,553	(X)	4,291	+/-370	4,291	(X)
Less than $50,000	38,040	+/-1,238	2.6%	+/-0.1	1,389	+/-241	5.9%	+/-1.0	100	+/-58	2.3%	+/-1.4
$50,000 to $99,999	50,533	+/-1,422	3.5%	+/-0.1	1,907	+/-273	8.1%	+/-1.1	436	+/-137	10.2%	+/-3.0
$100,000 to $149,999	82,731	+/-1,767	5.7%	+/-0.1	3,484	+/-351	14.8%	+/-1.4	1,053	+/-208	24.5%	+/-4.3
$150,000 to $199,999	138,386	+/-2,453	9.5%	+/-0.2	5,502	+/-420	23.4%	+/-1.7	1,138	+/-230	26.5%	+/-4.8
$200,000 to $299,999	360,589	+/-3,694	24.7%	+/-0.2	6,526	+/-498	27.7%	+/-1.9	1,114	+/-230	26.0%	+/-4.9
$300,000 to $499,999	487,997	+/-4,531	33.4%	+/-0.2	3,562	+/-388	15.1%	+/-1.7	336	+/-110	7.8%	+/-2.6
$500,000 to $999,999	257,731	+/-2,785	17.6%	+/-0.2	857	+/-224	3.6%	+/-0.9	53	+/-41	1.2%	+/-1.0
$1,000,000 or more	45,701	+/-1,114	3.1%	+/-0.1	326	+/-133	1.4%	+/-0.6	61	+/-85	1.4%	+/-2.0

Median (dollars)	319,800	+/-998	(X)	(X)	195,400	+/-4,340	(X)	(X)	172,300	+/-8,165	(X)	(X)
MORTGAGE STATUS												
Owner-occupied units	1,461,708	+/-8,215	1,461,708	(X)	23,553	+/-605	23,553	(X)	4,291	+/-370	4,291	(X)
Housing units with a mortgage	1,123,017	+/-6,926	76.8%	+/-0.2	16,468	+/-601	69.9%	+/-1.7	3,040	+/-334	70.8%	+/-4.4
Housing units without a mortgage	338,691	+/-3,388	23.2%	+/-0.2	7,085	+/-435	30.1%	+/-1.7	1,251	+/-211	29.2%	+/-4.4
SELECTED MONTHLY OWNER COSTS (SMOC)												
Housing units with a mortgage	1,123,017	+/-6,926	1,123,017	(X)	16,468	+/-601	16,468	(X)	3,040	+/-334	3,040	(X)
Less than $300	748	+/-166	0.1%	+/-0.1	8	+/-12	0.0%	+/-0.1	0	+/-95	0.0%	+/-1.2
$300 to $499	7,175	+/-487	0.6%	+/-0.1	254	+/-88	1.5%	+/-0.5	39	+/-36	1.3%	+/-1.2
$500 to $699	18,952	+/-905	1.7%	+/-0.1	678	+/-152	4.1%	+/-0.9	135	+/-52	4.4%	+/-1.7
$700 to $999	65,108	+/-2,035	5.8%	+/-0.2	2,373	+/-321	14.4%	+/-1.9	368	+/-132	12.1%	+/-4.1
$1,000 to $1,499	199,347	+/-2,940	17.8%	+/-0.2	5,213	+/-452	31.7%	+/-2.5	1,170	+/-247	38.5%	+/-6.4
$1,500 to $1,999	243,015	+/-3,362	21.6%	+/-0.3	4,165	+/-368	25.3%	+/-2.1	793	+/-170	26.1%	+/-5.0
$2,000 or more	588,672	+/-4,917	52.4%	+/-0.3	3,777	+/-404	22.9%	+/-2.3	535	+/-142	17.6%	+/-4.4
Median (dollars)	2,066	+/-7	(X)	(X)	1,471	+/-44	(X)	(X)	1,426	+/-60	(X)	(X)
Housing units without a mortgage	338,691	+/-3,388	338,691	(X)	7,085	+/-435	7,085	(X)	1,251	+/-211	1,251	(X)
Less than $100	2,469	+/-303	0.7%	+/-0.1	19	+/-23	0.3%	+/-0.3	0	+/-95	0.0%	+/-2.9
$100 to $199	6,146	+/-535	1.8%	+/-0.2	105	+/-59	1.5%	+/-0.8	7	+/-11	0.6%	+/-0.9
$200 to $299	21,262	+/-873	6.3%	+/-0.2	733	+/-172	10.3%	+/-2.3	126	+/-63	10.1%	+/-4.7
$300 to $399	45,204	+/-1,357	13.3%	+/-0.4	1,518	+/-235	21.4%	+/-2.9	243	+/-90	19.4%	+/-6.9
$400 or more	263,610	+/-2,688	77.8%	+/-0.4	4,710	+/-373	66.5%	+/-3.7	875	+/-180	69.9%	+/-7.5
Median (dollars)	565	+/-3	(X)	(X)	475	+/-16	(X)	(X)	506	+/-45	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)												
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	1,119,322	+/-6,947	1,119,322	(X)	16,379	+/-593	16,379	(X)	3,030	+/-333	3,030	(X)
Less than 20.0 percent	362,062	+/-3,972	32.3%	+/-0.3	5,626	+/-465	34.3%	+/-2.4	760	+/-197	25.1%	+/-5.8
20.0 to 24.9 percent	184,109	+/-3,258	16.4%	+/-0.3	2,667	+/-286	16.3%	+/-1.8	556	+/-161	18.3%	+/-4.9
25.0 to 29.9 percent	145,550	+/-2,564	13.0%	+/-0.2	2,038	+/-288	12.4%	+/-1.7	340	+/-124	11.2%	+/-4.0
30.0 to 34.9 percent	106,838	+/-2,370	9.5%	+/-0.2	1,280	+/-262	7.8%	+/-1.6	330	+/-114	10.9%	+/-3.6
35.0 percent or more	320,763	+/-3,731	28.7%	+/-0.3	4,768	+/-505	29.1%	+/-2.8	1,044	+/-192	34.5%	+/-5.2
Not computed	3,695	+/-365	(X)	(X)	89	+/-62	(X)	(X)	10	+/-21	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	335,636	+/-3,355	335,636	(X)	7,026	+/-434	7,026	(X)	1,238	+/-207	1,238	(X)
Less than 10.0 percent	133,942	+/-2,354	39.9%	+/-0.5	2,377	+/-276	33.8%	+/-3.3	366	+/-111	29.6%	+/-7.9
10.0 to 14.9 percent	65,477	+/-1,577	19.5%	+/-0.5	1,581	+/-230	22.5%	+/-3.0	389	+/-123	31.4%	+/-8.3
15.0 to 19.9 percent	40,564	+/-1,276	12.1%	+/-0.4	958	+/-183	13.6%	+/-2.5	111	+/-60	9.0%	+/-4.9
20.0 to 24.9 percent	25,586	+/-985	7.6%	+/-0.3	455	+/-125	6.5%	+/-1.7	45	+/-41	3.6%	+/-3.3
25.0 to 29.9 percent	16,387	+/-660	4.9%	+/-0.2	410	+/-120	5.8%	+/-1.7	71	+/-60	5.7%	+/-4.8
30.0 to 34.9 percent	11,793	+/-786	3.5%	+/-0.2	259	+/-121	3.7%	+/-1.6	29	+/-27	2.3%	+/-2.2
35.0 percent or more	41,887	+/-1,148	12.5%	+/-0.3	986	+/-184	14.0%	+/-2.6	227	+/-105	18.3%	+/-7.2
Not computed	3,055	+/-345	(X)	(X)	59	+/-48	(X)	(X)	13	+/-22	(X)	(X)
GROSS RENT												
Occupied units paying rent	640,883	+/-5,130	640,883	(X)	12,104	+/-587	12,104	(X)	6,994	+/-395	6,994	(X)
Less than $200	14,629	+/-844	2.3%	+/-0.1	213	+/-119	1.8%	+/-1.0	106	+/-82	1.5%	+/-1.2
$200 to $299	15,935	+/-798	2.5%	+/-0.1	195	+/-88	1.6%	+/-0.7	111	+/-63	1.6%	+/-0.9
$300 to $499	26,591	+/-1,094	4.1%	+/-0.2	777	+/-196	6.4%	+/-1.6	449	+/-148	6.4%	+/-2.1
$500 to $749	59,933	+/-1,546	9.4%	+/-0.2	1,956	+/-314	16.2%	+/-2.3	947	+/-197	13.5%	+/-2.6
$750 to $999	125,485	+/-2,412	19.6%	+/-0.4	3,433	+/-325	28.4%	+/-2.8	2,073	+/-251	29.6%	+/-3.6
$1,000 to $1,499	244,736	+/-3,774	38.2%	+/-0.5	4,269	+/-533	35.3%	+/-3.8	2,656	+/-378	38.0%	+/-4.7

$1,500 or more	153,574	+/-2,843	24.0%	+/-0.4	1,261	+/-292	10.4%	+/-2.3	652	+/-182	9.3%	+/-2.5
Median (dollars)	1,139	+/-4	(X)	(X)	969	+/-22	(X)	(X)	982	+/-26	(X)	(X)
No rent paid	25,786	+/-1,273	(X)	(X)	749	+/-221	(X)	(X)	147	+/-79	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)												
Occupied units paying rent (excluding units where GRAPI cannot be computed)	630,841	+/-5,095	630,841	(X)	11,917	+/-578	11,917	(X)	6,888	+/-395	6,888	(X)
Less than 15.0 percent	65,798	+/-1,685	10.4%	+/-0.3	1,349	+/-281	11.3%	+/-2.4	691	+/-181	10.0%	+/-2.7
15.0 to 19.9 percent	76,163	+/-2,213	12.1%	+/-0.3	1,262	+/-273	10.6%	+/-2.2	787	+/-207	11.4%	+/-2.9
20.0 to 24.9 percent	84,701	+/-2,019	13.4%	+/-0.3	1,309	+/-280	11.0%	+/-2.2	707	+/-183	10.3%	+/-2.5
25.0 to 29.9 percent	79,555	+/-2,068	12.6%	+/-0.3	1,358	+/-282	11.4%	+/-2.3	813	+/-242	11.8%	+/-3.3
30.0 to 34.9 percent	63,326	+/-1,885	10.0%	+/-0.3	1,047	+/-239	8.8%	+/-2.0	436	+/-131	6.3%	+/-1.9
35.0 percent or more	261,298	+/-4,030	41.4%	+/-0.5	5,592	+/-534	46.9%	+/-3.7	3,454	+/-368	50.1%	+/-4.7
Not computed	35,828	+/-1,444	(X)	(X)	936	+/-227	(X)	(X)	253	+/-122	(X)	(X)

S1810: DISABILITY CHARACTERISTICS
2009-2011 American Community Survey 3-Year Estimates

Subject	Maryland						Wicomico County, Maryland						Salisbury city, Maryland					
	Total		With a disability		Percent with a disability		Total		With a disability		Percent with a disability		Total		With a disability		Percent with a disability	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total civilian noninstitutionalized	5,682,863	+/-1,902	578,636	+/-6,434	10.2%	+/-0.1	97,450	+/-511	12,013	+/-995	12.3%	+/-1.0	29,694	+/-392	2,862	+/-431	9.6%	+/-1.4
Population under 5 years	364,966	+/-531	3,902	+/-751	1.1%	+/-0.2	6,126	+/-131	122	+/-144	2.0%	+/-2.4	2,479	+/-381	33	+/-43	1.3%	+/-1.7
With a hearing difficulty	(X)	(X)	2,902	+/-677	0.8%	+/-0.2	(X)	(X)	122	+/-144	2.0%	+/-2.4	(X)	(X)	33	+/-43	1.3%	+/-1.7
With a vision difficulty	(X)	(X)	1,806	+/-558	0.5%	+/-0.2	(X)	(X)	0	+/-123	0.0%	+/-1.0	(X)	(X)	0	+/-123	0.0%	+/-2.5
Population 5 to 17 years	983,411	+/-713	45,843	+/-2,100	4.7%	+/-0.2	15,908	+/-131	578	+/-228	3.6%	+/-1.4	3,845	+/-453	84	+/-72	2.2%	+/-1.9
With a hearing difficulty	(X)	(X)	5,518	+/-752	0.6%	+/-0.1	(X)	(X)	11	+/-19	0.1%	+/-0.1	(X)	(X)	11	+/-19	0.3%	+/-0.5
With a vision difficulty	(X)	(X)	6,855	+/-816	0.7%	+/-0.1	(X)	(X)	0	+/-123	0.0%	+/-0.4	(X)	(X)	0	+/-123	0.0%	+/-1.6
With a cognitive difficulty	(X)	(X)	35,298	+/-1,799	3.6%	+/-0.2	(X)	(X)	493	+/-225	3.1%	+/-1.4	(X)	(X)	73	+/-69	1.9%	+/-1.8
With an ambulatory difficulty	(X)	(X)	5,700	+/-753	0.6%	+/-0.1	(X)	(X)	40	+/-48	0.3%	+/-0.3	(X)	(X)	0	+/-123	0.0%	+/-1.6
With a self-care difficulty	(X)	(X)	8,637	+/-868	0.9%	+/-0.1	(X)	(X)	116	+/-72	0.7%	+/-0.5	(X)	(X)	0	+/-123	0.0%	+/-1.6
Population 18 to 64 years	3,645,719	+/-2,167	299,134	+/-5,841	8.2%	+/-0.2	62,924	+/-469	6,373	+/-773	10.1%	+/-1.2	20,184	+/-551	1,444	+/-314	7.2%	+/-1.6
With a hearing difficulty	(X)	(X)	57,435	+/-2,349	1.6%	+/-0.1	(X)	(X)	1,100	+/-276	1.7%	+/-0.4	(X)	(X)	193	+/-118	1.0%	+/-0.6
With a vision difficulty	(X)	(X)	47,692	+/-2,184	1.3%	+/-0.1	(X)	(X)	1,217	+/-362	1.9%	+/-0.6	(X)	(X)	444	+/-179	2.2%	+/-0.9
With a cognitive difficulty	(X)	(X)	119,288	+/-3,771	3.3%	+/-0.1	(X)	(X)	2,485	+/-483	3.9%	+/-0.8	(X)	(X)	695	+/-235	3.4%	+/-1.2
With an ambulatory difficulty	(X)	(X)	150,374	+/-3,932	4.1%	+/-0.1	(X)	(X)	3,691	+/-545	5.9%	+/-0.9	(X)	(X)	925	+/-244	4.6%	+/-1.2
With a self-care difficulty	(X)	(X)	51,467	+/-2,328	1.4%	+/-0.1	(X)	(X)	1,371	+/-300	2.2%	+/-0.5	(X)	(X)	442	+/-163	2.2%	+/-0.8
With an independent living difficulty	(X)	(X)	101,672	+/-3,551	2.8%	+/-0.1	(X)	(X)	2,448	+/-494	3.9%	+/-0.8	(X)	(X)	636	+/-192	3.2%	+/-1.0
Population 65 years and over	688,767	+/-855	229,757	+/-2,955	33.4%	+/-0.4	12,492	+/-204	4,940	+/-473	39.5%	+/-3.8	3,186	+/-314	1,301	+/-237	40.8%	+/-6.0
With a hearing difficulty	(X)	(X)	83,757	+/-1,941	12.2%	+/-0.3	(X)	(X)	1,819	+/-299	14.6%	+/-2.4	(X)	(X)	439	+/-150	13.8%	+/-4.9
With a vision difficulty	(X)	(X)	41,412	+/-1,673	6.0%	+/-0.2	(X)	(X)	871	+/-237	7.0%	+/-1.9	(X)	(X)	228	+/-111	7.2%	+/-3.4
With a cognitive difficulty	(X)	(X)	57,972	+/-1,972	8.4%	+/-0.3	(X)	(X)	1,115	+/-280	8.9%	+/-2.2	(X)	(X)	297	+/-139	9.3%	+/-4.3
With an ambulatory difficulty	(X)	(X)	148,391	+/-2,993	21.5%	+/-0.4	(X)	(X)	3,008	+/-413	24.1%	+/-3.3	(X)	(X)	782	+/-207	24.5%	+/-5.5
With a self-care difficulty	(X)	(X)	53,303	+/-1,881	7.7%	+/-0.3	(X)	(X)	1,042	+/-268	8.3%	+/-2.1	(X)	(X)	307	+/-138	9.6%	+/-4.0
With an independent living difficulty	(X)	(X)	107,275	+/-2,298	15.6%	+/-0.3	(X)	(X)	1,958	+/-296	15.7%	+/-2.4	(X)	(X)	533	+/-160	16.7%	+/-4.4
SEX																		
Male	2,728,073	+/-2,508	263,163	+/-4,636	9.6%	+/-0.2	46,246	+/-515	5,330	+/-588	11.5%	+/-1.3	13,835	+/-867	1,132	+/-260	8.2%	+/-1.8
Female	2,954,790	+/-1,697	315,473	+/-4,271	10.7%	+/-0.1	51,204	+/-232	6,683	+/-739	13.1%	+/-1.4	15,859	+/-750	1,730	+/-344	10.9%	+/-2.2
RACE AND HISPANIC OR LATINO ORIGIN																		
One Race	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
White alone	3,350,111	+/-6,961	361,009	+/-4,675	10.8%	+/-0.1	68,024	+/-806	8,608	+/-742	12.7%	+/-1.1	17,740	+/-1,115	2,197	+/-371	12.4%	+/-2.1
Black or African American alone	1,662,778	+/-5,356	177,104	+/-4,230	10.7%	+/-0.3	23,304	+/-570	2,909	+/-615	12.5%	+/-2.6	9,949	+/-973	642	+/-221	6.5%	+/-2.2
American Indian and Alaska	16,540	+/-1,894	2,868	+/-549	17.3%	+/-3.3	N	N	N	N	N	N	N	N	N	N	N	N
Asian alone	319,446	+/-2,870	16,815	+/-1,261	5.3%	+/-0.4	2,527	+/-225	163	+/-114	6.5%	+/-4.5	N	N	N	N	N	N
Native Hawaiian and Other	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Some other race alone	186,594	+/-6,229	8,415	+/-1,024	4.5%	+/-0.5	N	N	N	N	N	N	N	N	N	N	N	N
Two or more races	145,573	+/-5,940	12,273	+/-1,274	8.4%	+/-0.8	2,167	+/-518	257	+/-133	11.9%	+/-5.4	N	N	N	N	N	N
White alone, not Hispanic or Latino	3,111,468	+/-2,137	351,198	+/-4,715	11.3%	+/-0.2	65,119	+/-291	8,551	+/-736	13.1%	+/-1.1	16,241	+/-967	2,158	+/-367	13.3%	+/-2.2
Hispanic or Latino (of any race)	467,782	+/-604	22,063	+/-1,588	4.7%	+/-0.3	4,424	+/-88	309	+/-186	7.0%	+/-4.2	N	N	N	N	N	N
PERCENT IMPUTED																		
Disability status	4.4%	(X)	(X)	(X)	(X)	(X)	3.7%	(X)	(X)	(X)	(X)	(X)	2.5%	(X)	(X)	(X)	(X)	(X)
Hearing difficulty	3.0%	(X)	(X)	(X)	(X)	(X)	2.4%	(X)	(X)	(X)	(X)	(X)	1.7%	(X)	(X)	(X)	(X)	(X)

Vision difficulty	3.2%	(X)	(X)	(X)	(X)	(X)	2.7%	(X)	(X)	(X)	(X)	(X)	2.0%	(X)	(X)	(X)	(X)	(X)
Cognitive difficulty	3.3%	(X)	(X)	(X)	(X)	(X)	2.8%	(X)	(X)	(X)	(X)	(X)	1.8%	(X)	(X)	(X)	(X)	(X)
Ambulatory difficulty	3.3%	(X)	(X)	(X)	(X)	(X)	2.9%	(X)	(X)	(X)	(X)	(X)	1.8%	(X)	(X)	(X)	(X)	(X)
Self-care difficulty	3.3%	(X)	(X)	(X)	(X)	(X)	3.0%	(X)	(X)	(X)	(X)	(X)	1.8%	(X)	(X)	(X)	(X)	(X)
Independent living difficulty	3.2%	(X)	(X)	(X)	(X)	(X)	3.0%	(X)	(X)	(X)	(X)	(X)	2.2%	(X)	(X)	(X)	(X)	(X)

B18101: SEX BY AGE BY DISABILITY STATUS - Universe: Civilian noninstitutionalized
2009-2011 American Community Survey 3-Year Estimates

	Maryland		Wicomico County, Maryland		Salisbury city, Maryland	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	5,682,863	+/-1,902	97,450	+/-511	29,694	+/-392
Male:	2,728,073	+/-2,508	46,246	+/-515	13,835	+/-867
Under 5 years:	186,138	+/-630	3,153	+/-104	1,203	+/-229
With a disability	2,085	+/-569	15	+/-26	15	+/-26
No disability	184,053	+/-810	3,138	+/-109	1,188	+/-228
5 to 17 years:	501,274	+/-854	7,951	+/-166	1,793	+/-395
With a disability	28,722	+/-1,744	357	+/-166	40	+/-43
No disability	472,552	+/-1,997	7,594	+/-236	1,753	+/-394
18 to 34 years:	626,862	+/-1,675	12,640	+/-409	5,373	+/-601
With a disability	31,933	+/-1,770	588	+/-254	133	+/-105
No disability	594,929	+/-2,347	12,052	+/-449	5,240	+/-602
35 to 64 years:	1,119,173	+/-1,646	17,117	+/-268	4,238	+/-463
With a disability	110,575	+/-3,257	2,279	+/-439	362	+/-161
No disability	1,008,598	+/-3,716	14,838	+/-508	3,876	+/-430
65 to 74 years:	176,188	+/-548	3,201	+/-97	724	+/-180
With a disability	38,045	+/-1,359	1,032	+/-236	343	+/-139
No disability	138,143	+/-1,536	2,169	+/-267	381	+/-148
75 years and over:	118,438	+/-704	2,184	+/-108	504	+/-132
With a disability	51,803	+/-1,315	1,059	+/-208	239	+/-120
No disability	66,635	+/-1,408	1,125	+/-203	265	+/-99
Female:	2,954,790	+/-1,697	51,204	+/-232	15,859	+/-750
Under 5 years:	178,828	+/-539	2,973	+/-99	1,276	+/-286
With a disability	1,817	+/-601	107	+/-143	18	+/-31
No disability	177,011	+/-779	2,866	+/-180	1,258	+/-285
5 to 17 years:	482,137	+/-667	7,957	+/-84	2,052	+/-404
With a disability	17,121	+/-1,111	221	+/-133	44	+/-51
No disability	465,016	+/-1,201	7,736	+/-170	2,008	+/-412
18 to 34 years:	655,509	+/-1,027	13,743	+/-204	5,474	+/-494

With a disability	27,393	+/-1,737	656	+/-338	151	+/-130
No disability	628,116	+/-2,046	13,087	+/-362	5,323	+/-503
35 to 64 years:	1,244,175	+/-1,260	19,424	+/-228	5,099	+/-360
With a disability	129,233	+/-3,369	2,850	+/-489	798	+/-236
No disability	1,114,942	+/-3,479	16,574	+/-488	4,301	+/-382
65 to 74 years:	208,243	+/-577	3,629	+/-107	974	+/-215
With a disability	46,643	+/-1,775	930	+/-255	241	+/-114
No disability	161,600	+/-1,881	2,699	+/-255	733	+/-195
75 years and over:	185,898	+/-786	3,478	+/-137	984	+/-203
With a disability	93,266	+/-1,743	1,919	+/-284	478	+/-159
No disability	92,632	+/-1,900	1,559	+/-293	506	+/-160

DP-1: Profile of General Demographic Characteristics: 2000
Census 2000 Summary File 1 (SF 1) 100-Percent Data

Subject	Maryland		Wicomico County		Salisbury city, Maryland	
	Number	Percent	Number	Percent	Number	Percent
Total population	5,296,486	100.0	84,644	100.0	23,743	100.0
SEX AND AGE						
Male	2,557,794	48.3	40,335	47.7	11,062	46.6
Female	2,738,692	51.7	44,309	52.3	12,681	53.4
Under 5 years	353,393	6.7	5,317	6.3	1,471	6.2
5 to 9 years	391,318	7.4	5,930	7.0	1,477	6.2
10 to 14 years	392,135	7.4	6,083	7.2	1,374	5.8
15 to 19 years	356,119	6.7	6,826	8.1	2,545	10.7
20 to 24 years	314,129	5.9	6,808	8.0	3,486	14.7
25 to 34 years	748,521	14.1	10,364	12.2	3,194	13.5
35 to 44 years	916,156	17.3	13,378	15.8	3,203	13.5
45 to 54 years	755,032	14.3	11,605	13.7	2,494	10.5
55 to 59 years	268,647	5.1	4,315	5.1	904	3.8
60 to 64 years	201,729	3.8	3,195	3.8	633	2.7
65 to 74 years	321,285	6.1	5,892	7.0	1,437	6.1
75 to 84 years	211,120	4.0	3,742	4.4	1,110	4.7
85 years and over	66,902	1.3	1,189	1.4	415	1.7
Median age (years)	36.0	(X)	35.8	(X)	29.4	(X)
18 years and over	3,940,314	74.4	63,679	75.2	18,571	78.2
Male	1,864,136	35.2	29,597	35.0	8,418	35.5
Female	2,076,178	39.2	34,082	40.3	10,153	42.8
21 years and over	3,736,905	70.6	58,729	69.4	15,903	67.0
62 years and over	714,369	13.5	12,658	15.0	3,329	14.0
65 years and over	599,307	11.3	10,823	12.8	2,962	12.5
Male	244,393	4.6	4,366	5.2	1,064	4.5
Female	354,914	6.7	6,457	7.6	1,898	8.0
RACE						
One race	5,192,899	98.0	83,514	98.7	23,253	97.9
White	3,391,308	64.0	61,438	72.6	14,414	60.7
Black or African American	1,477,411	27.9	19,717	23.3	7,673	32.3
American Indian and Alaska Native	15,423	0.3	185	0.2	55	0.2
Asian	210,929	4.0	1,478	1.7	757	3.2

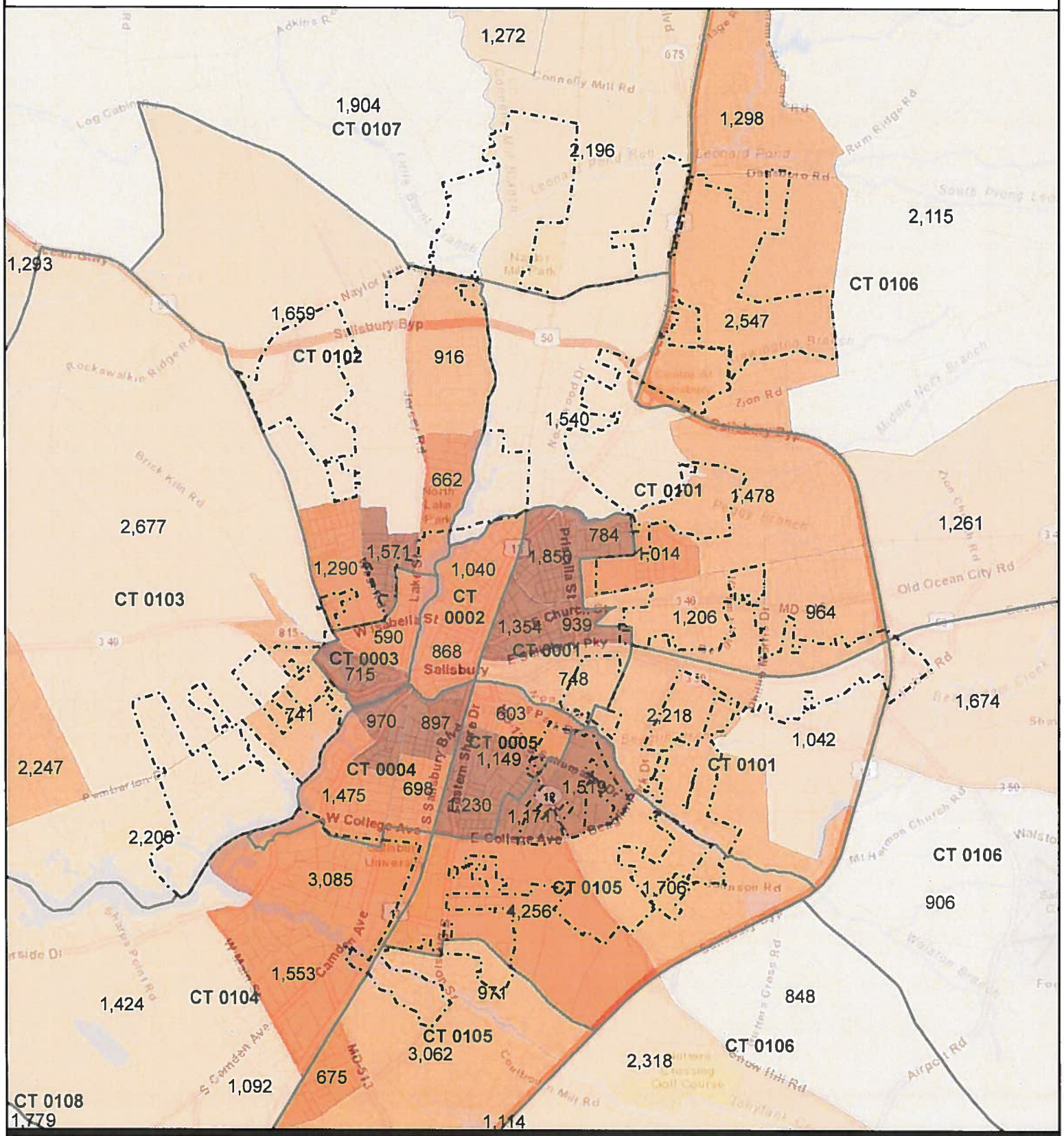
Asian Indian	49,909	0.9	381	0.5	212	0.9
Chinese	49,400	0.9	186	0.2	91	0.4
Filipino	26,608	0.5	88	0.1	30	0.1
Japanese	6,620	0.1	32	0.0	12	0.1
Korean	39,155	0.7	524	0.6	293	1.2
Vietnamese	16,744	0.3	54	0.1	17	0.1
Other Asian [1]	22,493	0.4	213	0.3	102	0.4
Native Hawaiian and Other Pacific Islander	2,303	0.0	18	0.0	6	0.0
Native Hawaiian	583	0.0	5	0.0	2	0.0
Guamanian or Chamorro	708	0.0	0	0.0	0	0.0
Samoan	321	0.0	3	0.0	0	0.0
Other Pacific Islander [2]	691	0.0	10	0.0	4	0.0
Some other race	95,525	1.8	678	0.8	348	1.5
Two or more races	103,587	2.0	1,130	1.3	490	2.1
Race alone or in combination with one or more other						
White	3,465,697	65.4	62,272	73.6	14,740	62.1
Black or African American	1,525,036	28.8	20,334	24.0	7,956	33.5
American Indian and Alaska Native	39,437	0.7	451	0.5	144	0.6
Asian	238,408	4.5	1,715	2.0	850	3.6
Native Hawaiian and Other Pacific Islander	6,179	0.1	58	0.1	25	0.1
Some other race	134,621	2.5	1,051	1.2	554	2.3
HISPANIC OR LATINO AND RACE						
Total population	5,296,486	100.0	84,644	100.0	23,743	100.0
Hispanic or Latino (of any race)	227,916	4.3	1,842	2.2	806	3.4
Mexican	39,900	0.8	664	0.8	251	1.1
Puerto Rican	25,570	0.5	519	0.6	222	0.9
Cuban	6,754	0.1	64	0.1	28	0.1
Other Hispanic or Latino	155,692	2.9	595	0.7	305	1.3
Not Hispanic or Latino	5,068,570	95.7	82,802	97.8	22,937	96.6
White alone	3,286,547	62.1	60,552	71.5	14,111	59.4
RELATIONSHIP						
Total population	5,296,486	100.0	84,644	100.0	23,743	100.0
In households	5,162,430	97.5	81,500	96.3	21,353	89.9
Householder	1,980,859	37.4	32,218	38.1	9,061	38.2
Spouse	994,549	18.8	15,854	18.7	2,757	11.6
Child	1,567,333	29.6	23,595	27.9	5,627	23.7
Own child under 18 years	1,194,489	22.6	18,504	21.9	4,483	18.9

Other relatives	327,842	6.2	4,159	4.9	1,229	5.2
Under 18 years	129,487	2.4	1,939	2.3	547	2.3
Nonrelatives	291,847	5.5	5,674	6.7	2,679	11.3
Unmarried partner	110,335	2.1	2,088	2.5	692	2.9
In group quarters	134,056	2.5	3,144	3.7	2,390	10.1
Institutionalized population	69,318	1.3	1,070	1.3	683	2.9
Noninstitutionalized population	64,738	1.2	2,074	2.5	1,707	7.2
HOUSEHOLDS BY TYPE						
Total households	1,980,859	100.0	32,218	100.0	9,061	100.0
Family households (families)	1,359,318	68.6	21,781	67.6	4,804	53.0
With own children under 18 years	662,172	33.4	10,395	32.3	2,482	27.4
Married-couple family	994,549	50.2	15,854	49.2	2,757	30.4
With own children under 18 years	461,446	23.3	6,791	21.1	1,142	12.6
Female householder, no husband present	279,876	14.1	4,558	14.1	1,653	18.2
With own children under 18 years	159,342	8.0	2,825	8.8	1,125	12.4
Nonfamily households	621,541	31.4	10,437	32.4	4,257	47.0
Householder living alone	495,459	25.0	8,001	24.8	3,038	33.5
Householder 65 years and over	160,414	8.1	3,171	9.8	1,103	12.2
Households with individuals under 18 years	739,048	37.3	11,629	36.1	2,771	30.6
Households with individuals 65 years and over	429,316	21.7	7,727	24.0	2,088	23.0
Average household size	2.61	(X)	2.53	(X)	2.36	(X)
Average family size	3.13	(X)	3.00	(X)	3.00	(X)
HOUSING OCCUPANCY						
Total housing units	2,145,283	100.0	34,401	100.0	9,612	100.0
Occupied housing units	1,980,859	92.3	32,218	93.7	9,061	94.3
Vacant housing units	164,424	7.7	2,183	6.3	551	5.7
For seasonal, recreational, or occasional use	38,880	1.8	289	0.8	51	0.5
Homeowner vacancy rate (percent)	1.6	(X)	1.5	(X)	2.1	(X)
Rental vacancy rate (percent)	6.1	(X)	4.6	(X)	3.6	(X)
HOUSING TENURE						
Occupied housing units	1,980,859	100.0	32,218	100.0	9,061	100.0
Owner-occupied housing units	1,341,751	67.7	21,419	66.5	3,427	37.8
Renter-occupied housing units	639,108	32.3	10,799	33.5	5,634	62.2
Average household size of owner-occupied unit	2.73	(X)	2.55	(X)	2.24	(X)
Average household size of renter-occupied unit	2.35	(X)	2.49	(X)	2.43	(X)

B. Appendix B – Maps

- Population Density by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65 and Over by Block Group
- Population Age 65 and Over by Quarter Mile Grid
- Total Housing Units by Block Points
- Percent Owner Occupied Housing Units by Block Group
- Percent Renter Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low- and Moderate-Income Percentage by Block Group
- Low- and Moderate-Income with Minority Percentage by Block Group
- Low-Mod Census Tracts, Voucher Concentration, and Assisted Housing

Population Density by Block Group: Salisbury, Maryland



Legend

2013 Population Density (Per Sq Mi)

- 13 - 200
- 201 - 1,000
- 1,001 - 2,000
- 2,001 - 4,000
- 4,001 - 7,682

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show population 2013.

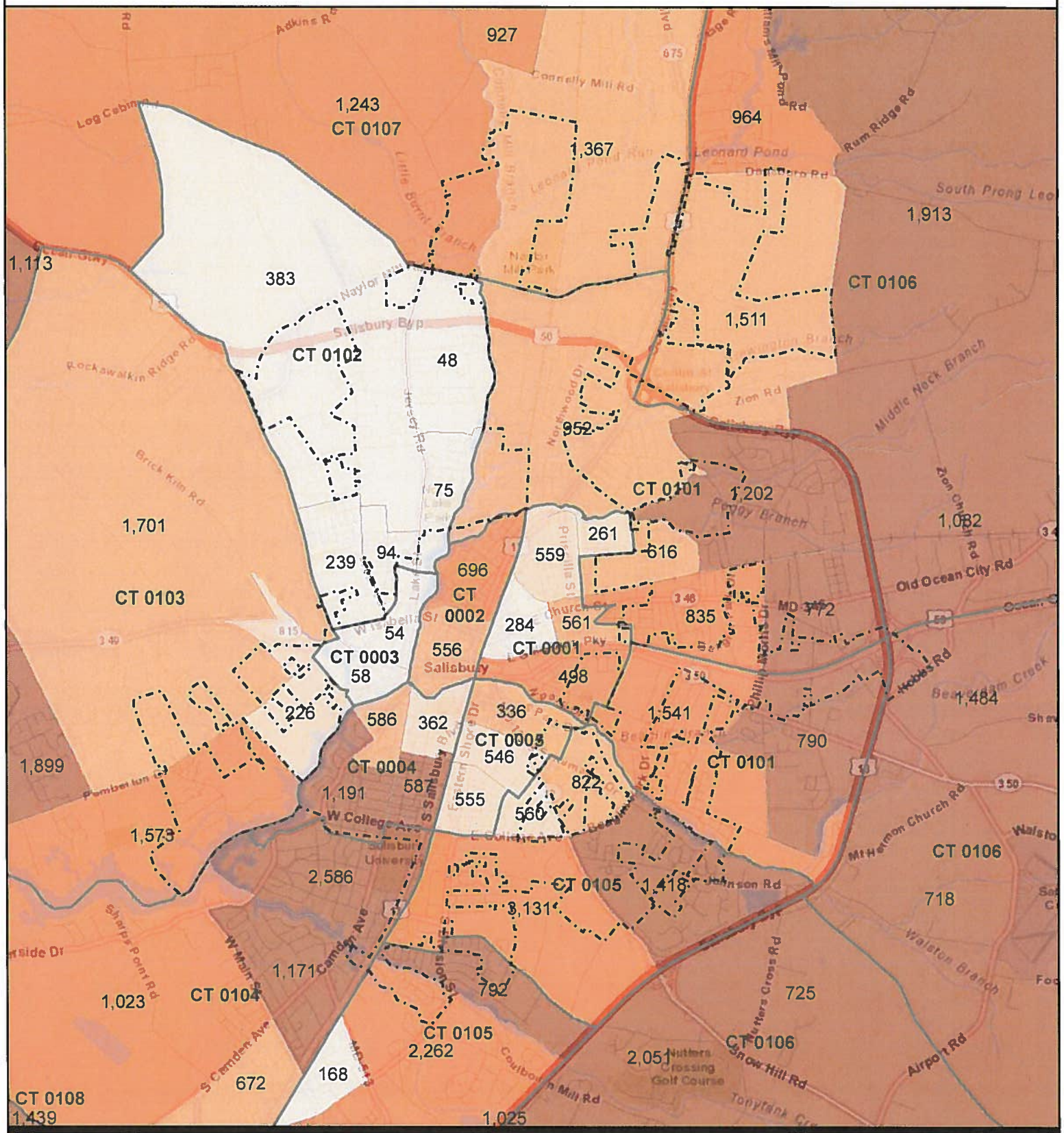
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent White Population by Block Group: Salisbury, Maryland



Legend

Percent White Population

- 5.2% - 25%
- 25.1% - 50%
- 50.1% - 65%
- 65.1% - 75%
- 75.1% - 93.9%

City Boundary

Tracts Boundary

CT **9719** = tract number

Block group labels show total white population 2013.

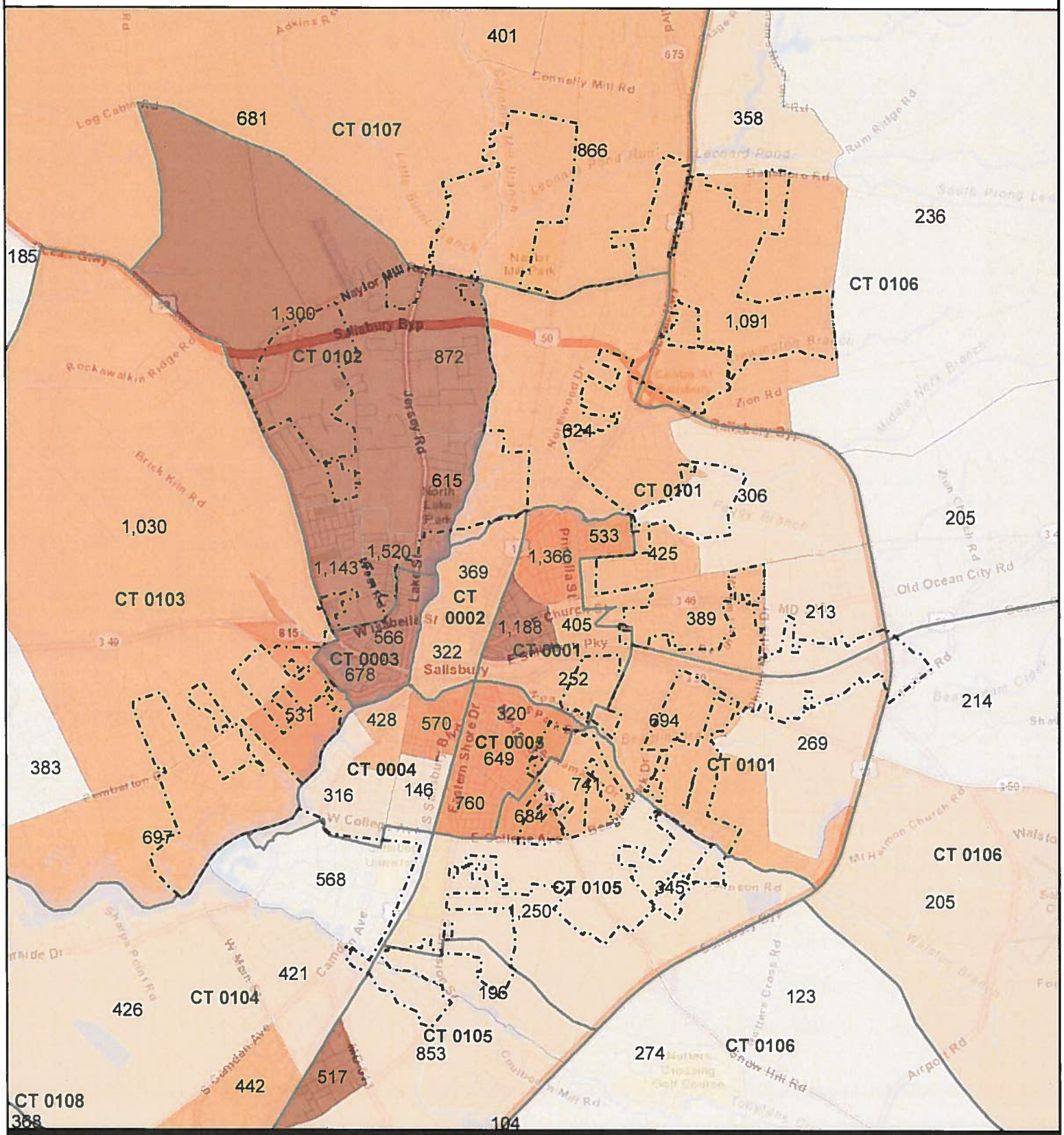
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Minority Population by Block Group: Salisbury, Maryland



Legend

Percent Minority Population

- 6.2% - 20%
- 20.1% - 30%
- 30.1% - 50%
- 50.1% - 75%
- 75.1% - 96.8%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show total minority population 2013.

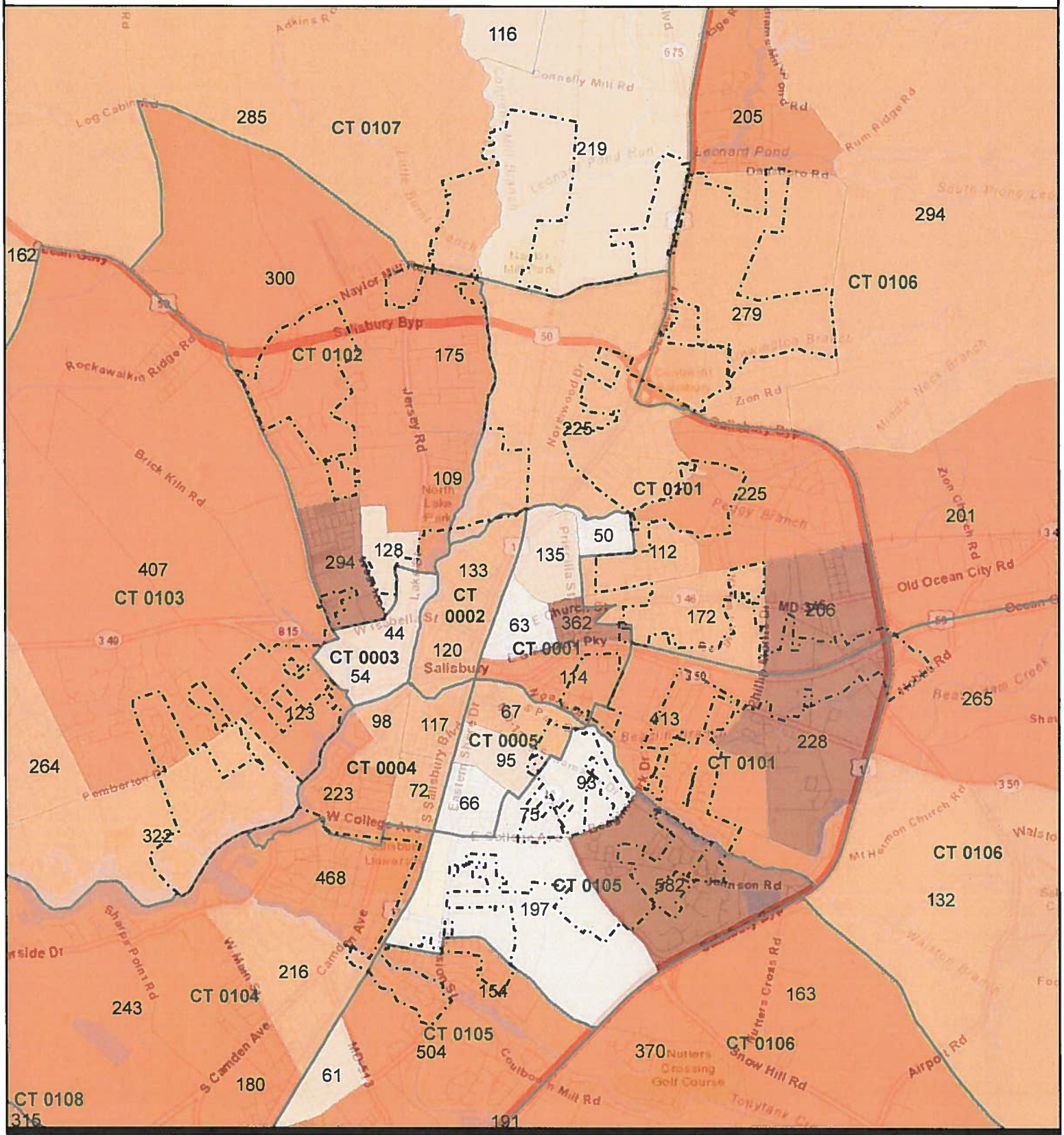
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Population Age 65 and Over by Block Group: Salisbury, Maryland



Legend

Percent Population Age 65 and Over

- 4.6% - 7%
- 7.1% - 10%
- 10.1% - 15%
- 15.1% - 20%
- 20.1% - 38.6%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show 2013 population Age 65 and over.

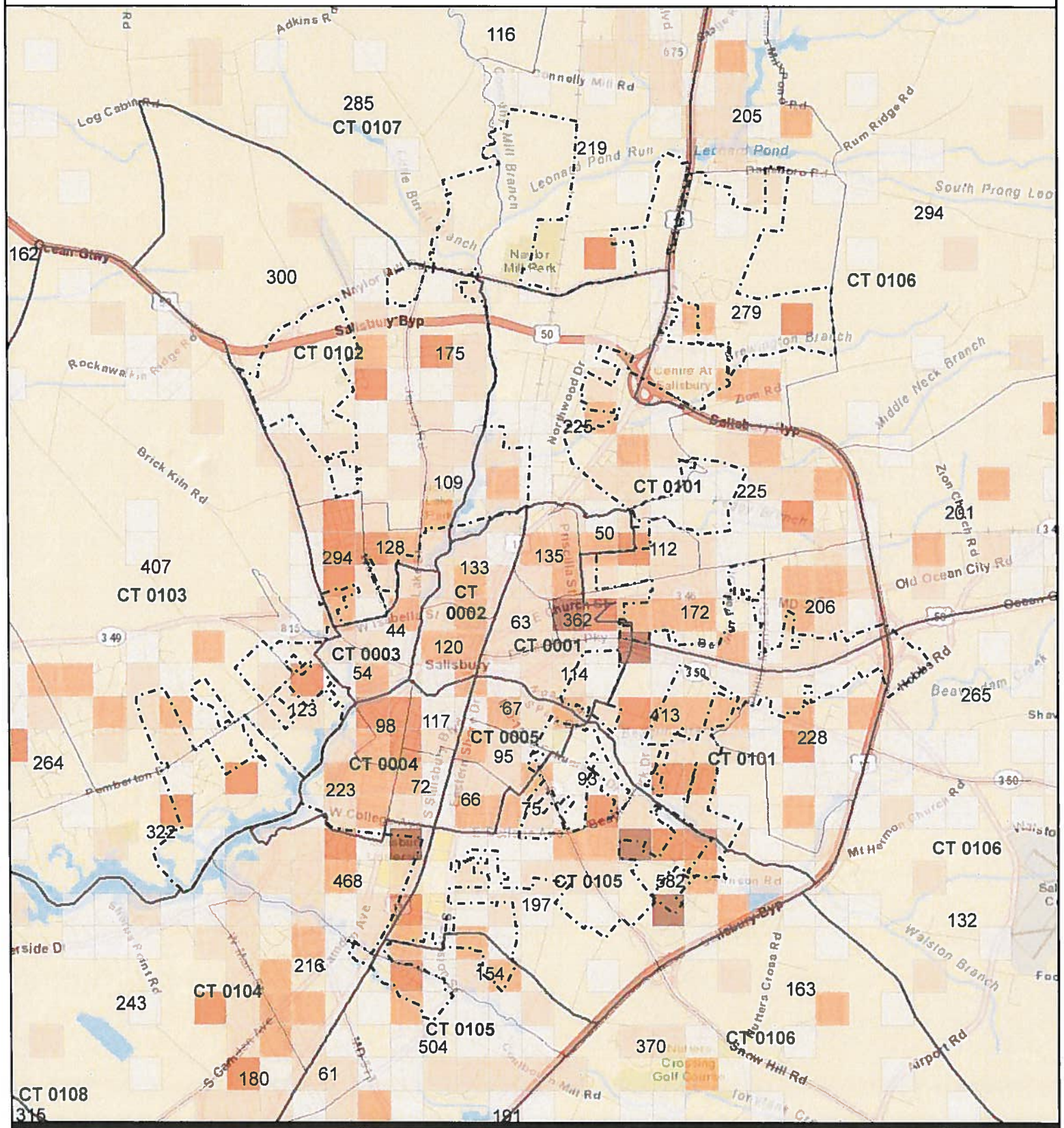
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Population Age 65 and Over by Quarter Mile Grid: Salisbury, Maryland



Legend

Population Age 65 and Over

- 1 - 10
- 11 - 25
- 26 - 50
- 51 - 100
- 101 - 246

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show 2013 population Age 65 and over.

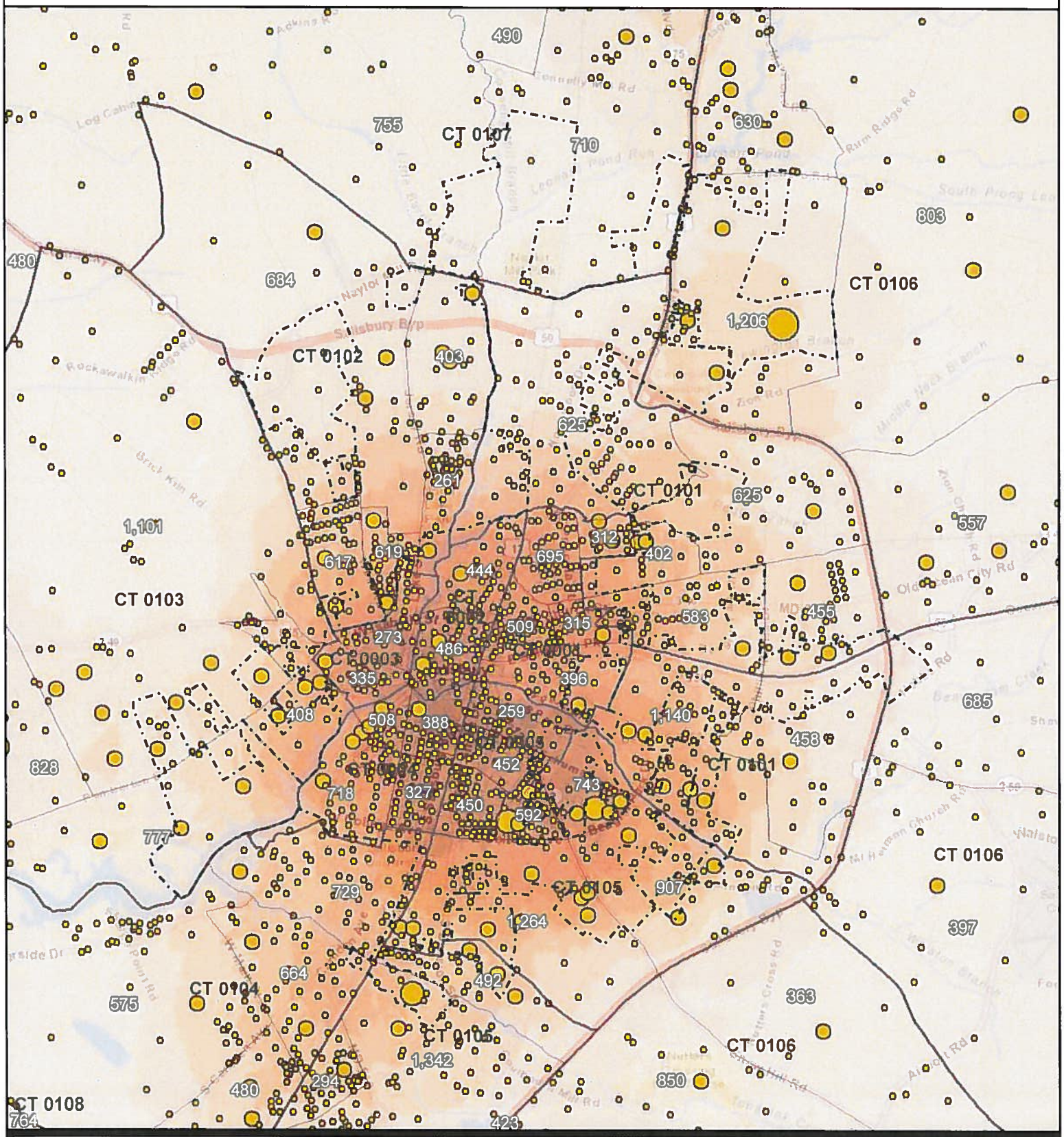
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Total Housing Units by Block Points: Salisbury, Maryland



Legend

Block Point Housing Units

401 - 1,339

0 - 50

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show 2013 total housing units.

Miles

0 0.25 0.5

1 in = 1 miles

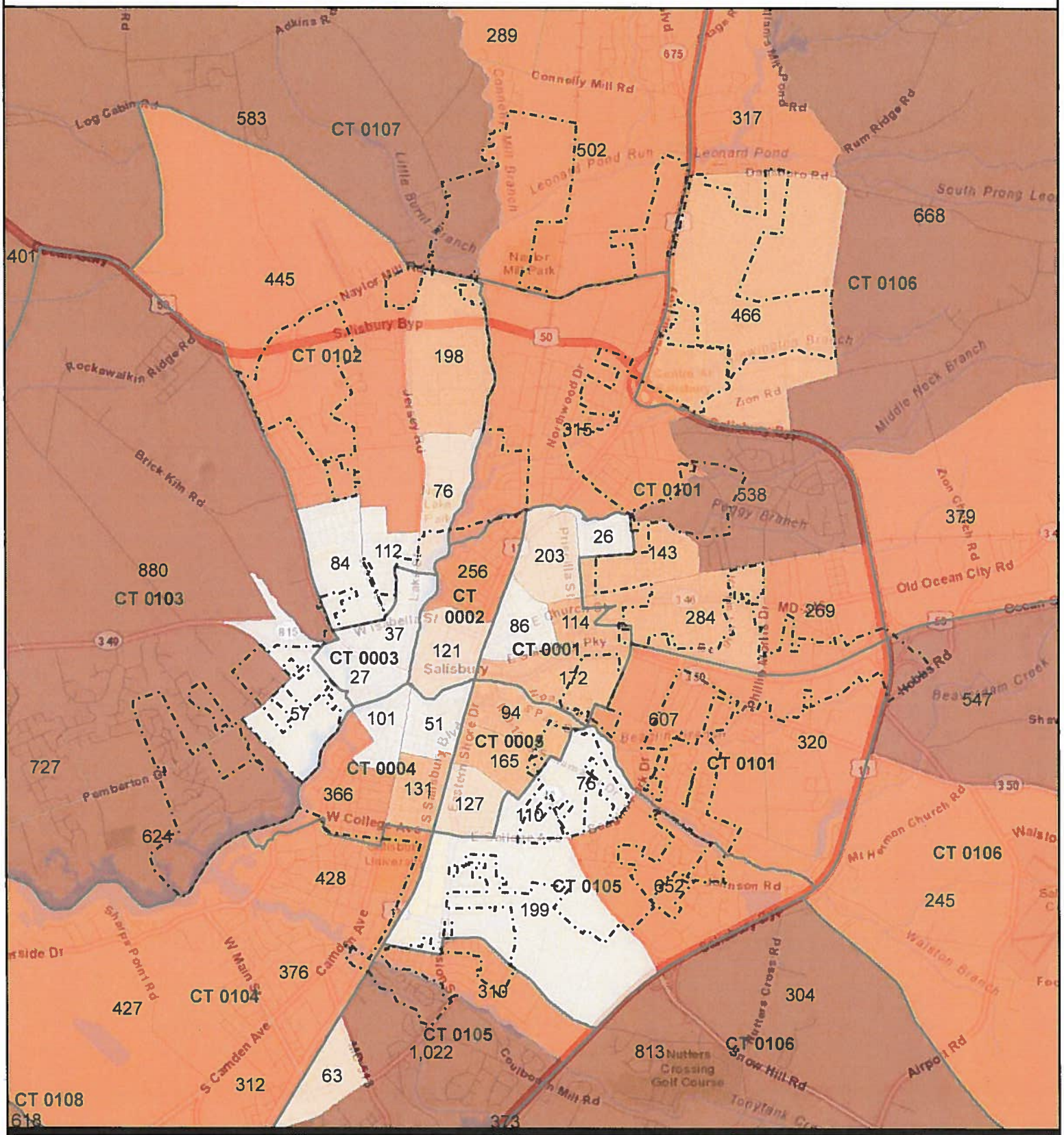
NORTH

URBAN DESIGN VENTURES

BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Owner Occupied Housing Units by Block Group: Salisbury, Maryland



Legend

Percent Owner Occupied Housing Units

- 8.1% - 20%
- 20.1% - 35%
- 35.1% - 50%
- 50.1% - 75%
- 75.1% - 95.6%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show owner occupied housing units.

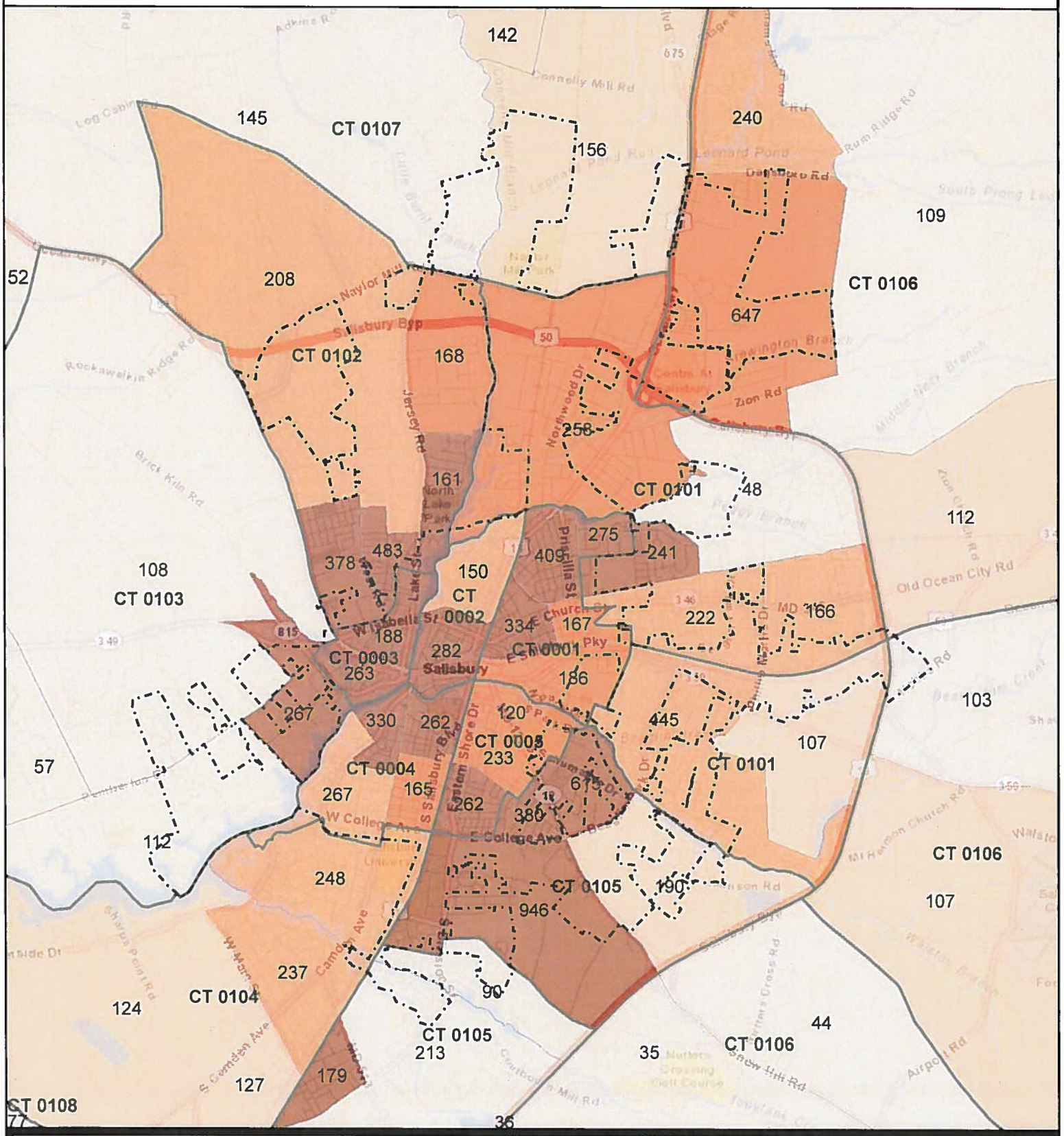
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

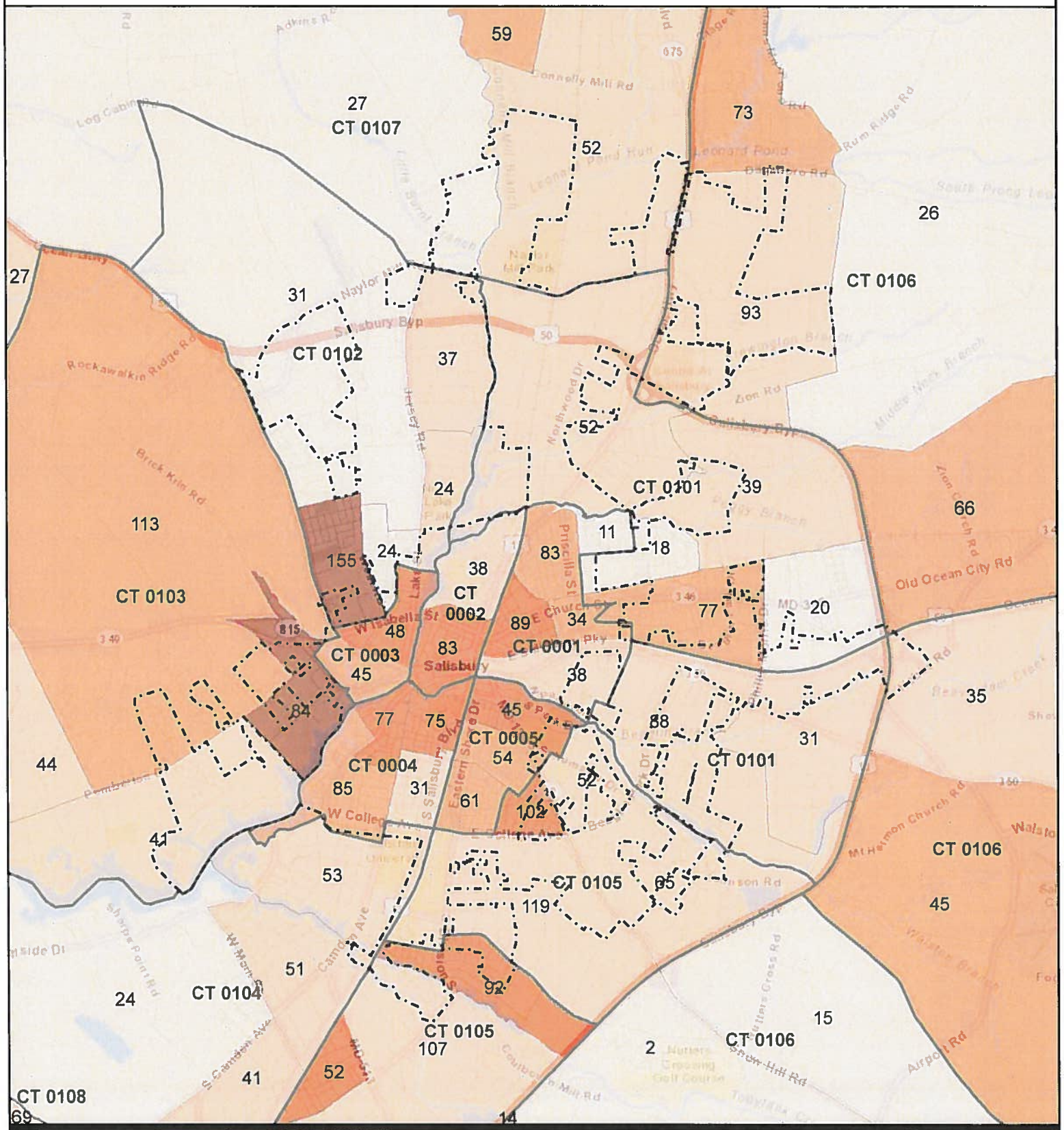
ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Renter Occupied Housing Units by Block Group: Salisbury, Maryland



ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Vacant Housing Units by Block Group: Salisbury, Maryland



Legend

Percent Vacant Housing Units

- 0.2% - 5%
- 5.1% - 10%
- 10.1% - 15%
- 15.1% - 20%
- 20.1% - 25.1%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show vacant housing units.

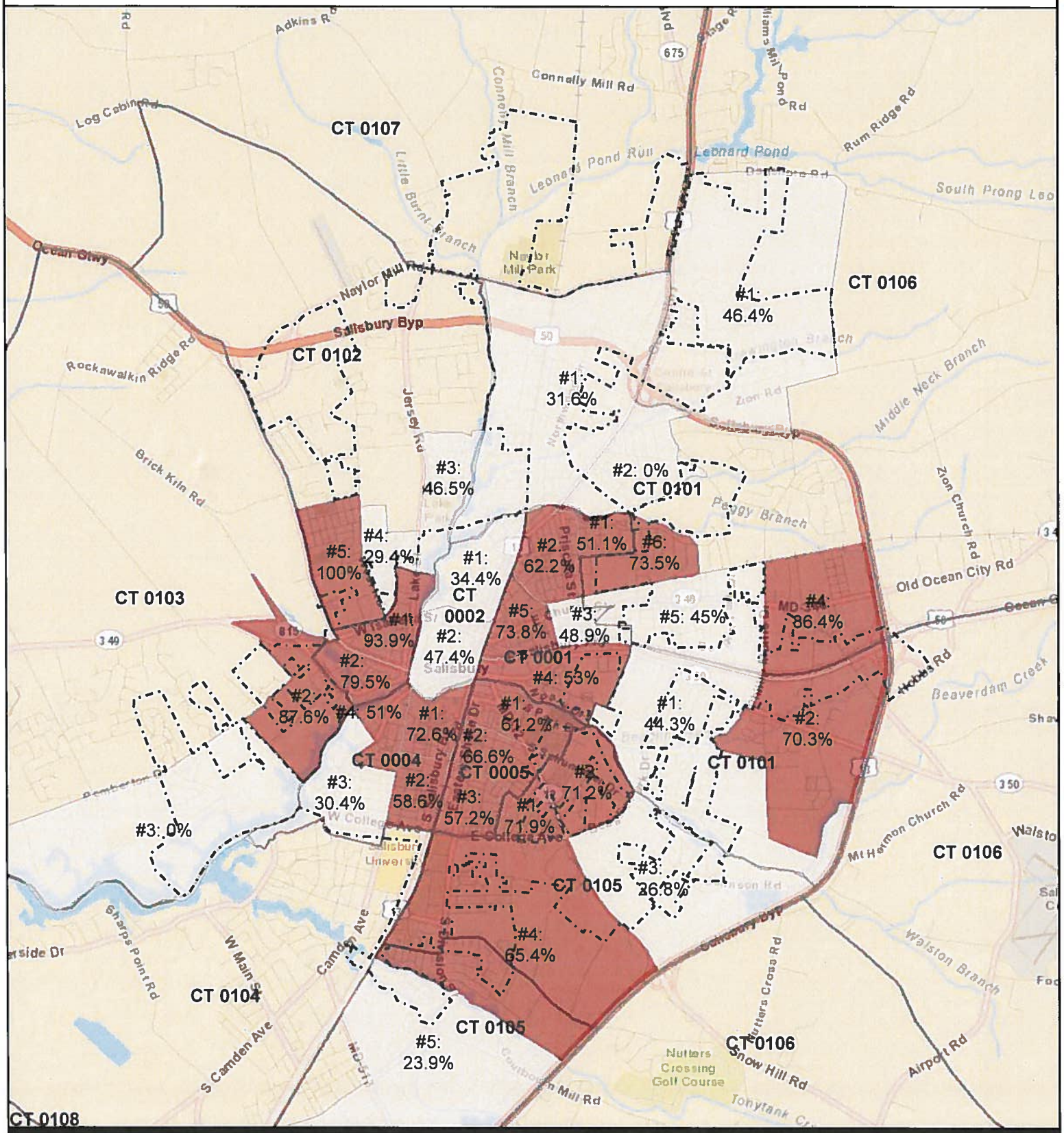
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Low/Moderate Income Percentage by Block Group: Salisbury, Maryland



Legend

Low/Moderate Income

- Less than 51%
- 51% or More

* Based on Census 2000

City Boundary

Tracts

CT 9719 = tract number

Block group labels show the block group ID number and low/moderate income percentage.

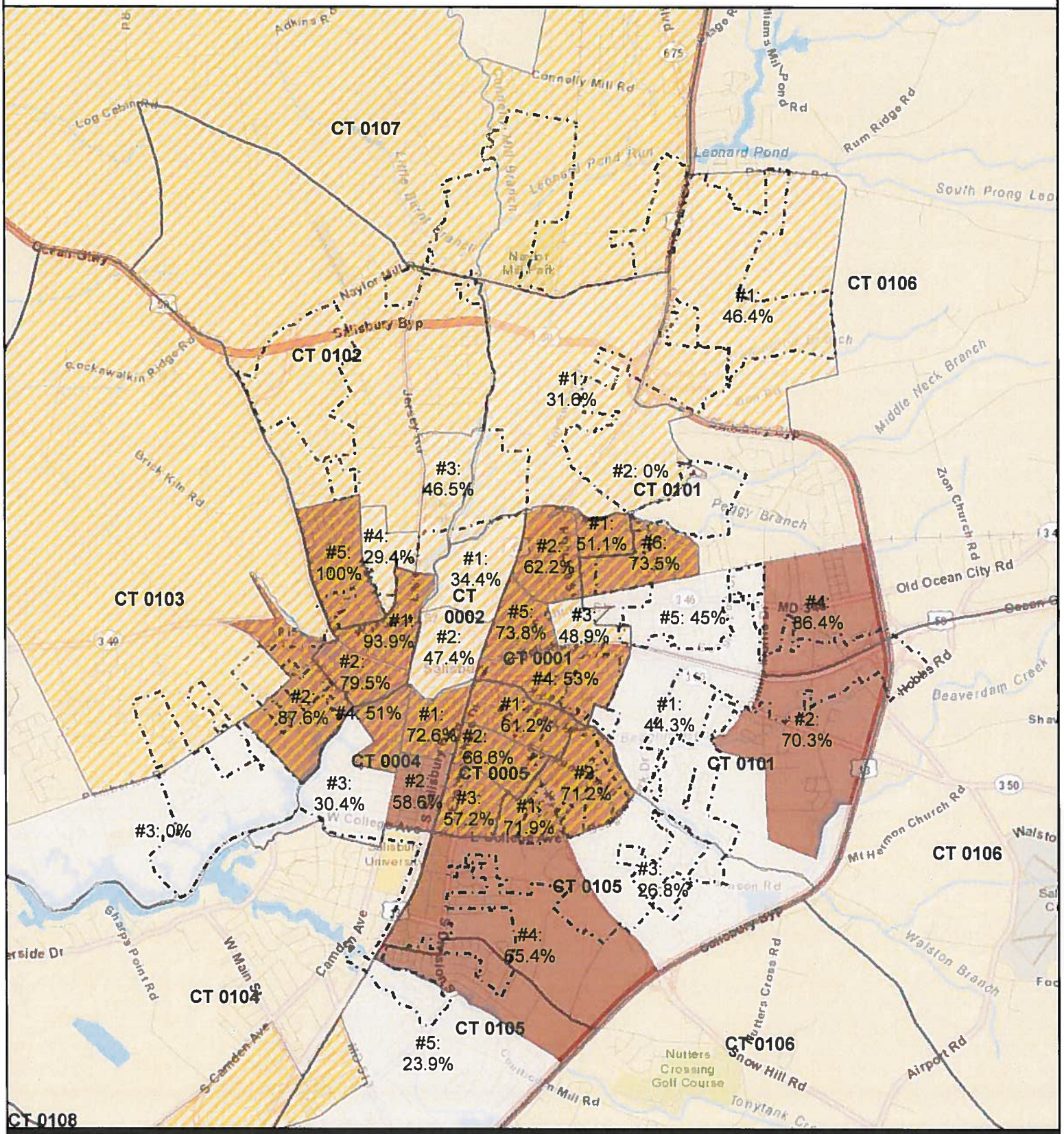
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES

ESRI Data & Maps, 2013, ArcGIS Online, Census 2000. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Low/Moderate Income with Minority Percentage by Block Group: Salisbury, Maryland



Legend

Low/Moderate Income

- Less than 51%
- 51% or More

* Based on Census 2000

- Minority >= 32.55%
- City Boundary
- Tracts

CT 9719 = tract number

Block group labels show the block group ID number and low/moderate income percentage.

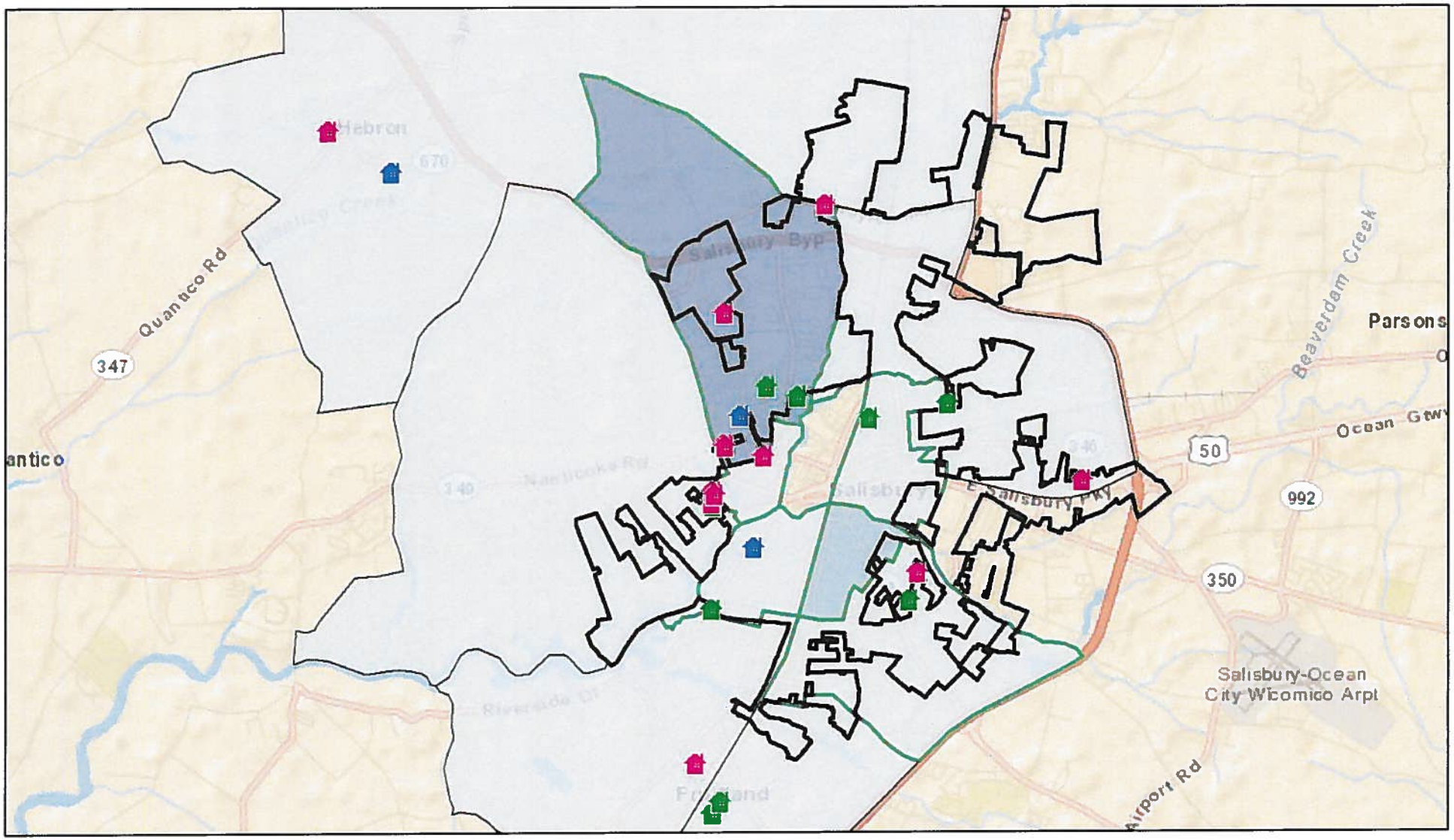
Miles
0 0.25 0.5
1 in = 1 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online, Census 2000. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Low-Mod Census Tracts, Voucher Concentration, and Assisted Housing - Salisbury, MD



May 15, 2014

- Public Housing Development
- LIHTC Property
- Multifamily Properties - Assisted
- Override 1

Low Mod Tract

VoucherConcentration

HCV_PCT_RENTER_OCC_UNITS

- <5.93%
- 5.93-11.61%
- 11.61-20.28%

1:108,984

0 0.75 1.5 3 mi

0 1.5 3 6 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

C. Appendix C – HUD-CHAS Data

The Comprehensive Housing Affordability Strategy (CHAS) data demonstrates the extent of housing problems and housing needs for households at 30, 50, and 80 percent of median income. In addition, it shows the prevalence of housing problems among different types of households, including elderly, disabled, and minority, as well as owner- and renter-occupied households. The data includes the number of households in a jurisdiction or geographic area that are cost overburden or have housing problems.

Attached are the HUD-CHAS Data tables for the City of Salisbury.

SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction:	Source of Data:	Data Current as of:
Salisbury(CDBG), Maryland	CHAS Data Book	2000

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households (K)
	Elderly (1 & 2 members) (A)	Small Related (2 to 4 members) (B)	Large Related (5 or more members) (C)	All Other (D)	Total Renters (E)	Elderly (1 & 2 members) (F)	Small Related (2 to 4 members) (G)	Large Related (5 or more members) (H)	All Other (I)	Total Owners (J)	
1. Household Income <= 50% MFI	487	894	243	887	2,511	272	115	8	102	497	3,008
2. Household Income <=30% MFI	254	505	90	570	1,419	106	47	0	45	198	1,617
3. % with any housing problems	74.8	81.8	84.4	83.2	81.3	73.6	38.3	N/A	100	71.2	80
4. % Cost Burden >30%	74.8	77.8	73.3	80.7	78.2	73.6	38.3	N/A	100	71.2	77.3
5. % Cost Burden >50%	52	69.9	57.8	64.4	63.7	56.6	29.8	N/A	91.1	58.1	63
6. Household Income >30 to <=50% MFI	233	389	153	317	1,092	166	68	8	57	299	1,391
7. % with any housing problems	68.7	68.6	74.5	82	73.4	18.1	100	100	100	54.5	69.3
8. % Cost Burden >30%	64.4	68.6	61.4	80.8	70.2	18.1	100	100	100	54.5	66.9
9. % Cost Burden >50%	17.2	20.3	6.5	34.4	21.8	8.4	47.1	100	56.1	28.8	23.3
10. Household Income >50 to <=80% MFI	171	434	130	582	1,317	337	161	64	114	676	1,993
11.% with any housing problems	43.3	37.3	53.8	52.2	46.3	7.7	63.4	37.5	43	29.7	40.7
12.% Cost Burden >30%	43.3	30.4	10.8	45.4	36.8	7.7	63.4	37.5	43	29.7	34.4
13. % Cost Burden >50%	0	0.9	0	2.6	1.4	2.4	8.7	0	13.2	5.5	2.8
14. Household Income >80% MFI	202	693	134	804	1,833	539	1,097	126	471	2,233	4,066
15.% with any housing problems	5	4.2	54.5	10.7	10.8	4.8	6.8	29.4	9.8	8.2	9.4
16.% Cost Burden >30%	5	2.2	0	7.8	4.8	4.8	6.5	3.2	9.8	6.6	5.8
17. % Cost Burden >50%	0	0	0	0	0	0	0.4	0	0.8	0.4	0.2

18. Total Households	860	2,021	507	2,273	5,661	1,148	1,373	198	687	3,406	9,067
19. % with any housing problems	50.5	43.1	65.7	49.5	48.8	13.9	19.2	34.8	28.7	20.2	38.1
20. % Cost Burden >30	49.3	39.9	34.3	45.9	43.2	13.9	18.9	18.2	28.7	19.1	34.2
21. % Cost Burden >50	20	21.6	12.2	21.6	20.5	7.1	4.7	4	13.4	7.2	15.5

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

SOCDS CHAS Data: Housing Problems Output for White Non-Hispanic Households

Name of Jurisdiction:	Source of Data:	Data Current as of:
Salisbury(CDBG), Maryland	CHAS Data Book	2000

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	(I)
1. Household Income <=50% MFI	261	293	582	1,136	230	80	111	421	1,557
2. Household Income <=30% MFI	92	116	397	605	91	29	53	173	778
% with any housing problems	69.6	83.6	86.9	83.6	69.2	34.5	100	72.8	81.2
3. Household Income >30 to <=50% MFI	169	177	185	531	139	51	58	248	779
% with any housing problems	76.3	61	74.6	70.6	11.5	100	100	50.4	64.2
4. Household Income >50 to <=80% MFI	128	222	361	711	308	146	100	554	1,265
% with any housing problems	50	40.1	46.5	45.1	9.1	59.6	45	28.9	38
5. Household Income >80% MFI	139	393	611	1,143	487	937	396	1,820	2,963
% with any housing problems	0	2.5	9.3	5.9	5.7	8.2	6.6	7.2	6.7
6. Total Households	528	908	1,554	2,990	1,025	1,163	607	2,795	5,785
% with any housing problems	48.7	33.5	45.6	42.4	13.2	19.3	30	19.4	31.3

SOCDS CHAS Data: Housing Problems Output for Black Non-Hispanic Households

Name of Jurisdiction:	Source of Data:	Data Current as of:
Salisbury(CDBG), Maryland	CHAS Data Book	2000

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	(I)
1. Household Income <=50% MFI	206	752	265	1,223	34	36	0	70	1,293
2. Household Income <=30% MFI	148	378	155	681	20	18	0	38	719
% with any housing problems	83.1	79.1	78.7	79.9	100	44.4	N/A	73.7	79.6
3. Household Income >30 to <=50% MFI	58	374	110	542	14	18	0	32	574
% with any housing problems	51.7	70.9	90.9	72.9	28.6	100	N/A	68.8	72.6
4. Household Income >50 to <=80% MFI	40	298	164	502	14	69	8	91	593
% with any housing problems	25	41.3	64	47.4	0	43.5	50	37.4	45.9
5. Household Income >80% MFI	44	313	157	514	19	184	58	261	775
% with any housing problems	22.7	17.6	12.1	16.3	0	10.9	41.4	16.9	16.5
6. Total Households	290	1,363	586	2,239	67	289	66	422	2,661
% with any housing problems	59.7	54.4	59	56.3	35.8	26.3	42.4	30.3	52.2

SOCDS CHAS Data: Housing Problems Output for Hispanic Households

Name of Jurisdiction:	Source of Data:	Data Current as of:
Salisbury(CDBG), Maryland	CHAS Data Book	2000

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	(I)
1. Household Income <=50% MFI	4	30	30	64	0	4	0	4	68
2. Household Income <=30% MFI	4	10	10	24	0	0	0	0	24
% with any housing problems	0	100	100	83.3	N/A	N/A	N/A	N/A	83.3
3. Household Income >30 to <=50% MFI	0	20	20	40	0	4	0	4	44
% with any housing problems	N/A	100	100	100	N/A	100	N/A	100	100
4. Household Income >50 to <=80% MFI	0	14	14	28	0	10	0	10	38
% with any housing problems	N/A	28.6	71.4	50	N/A	100	N/A	100	63.2
5. Household Income >80% MFI	0	34	14	48	0	8	0	8	56
% with any housing problems	N/A	88.2	71.4	83.3	N/A	0	N/A	0	71.4
6. Total Households	4	78	58	140	0	22	0	22	162
% with any housing problems	0	82.1	86.2	81.4	N/A	63.6	N/A	63.6	79

SOCDS CHAS Data: Housing Problems Output for Native American Non-Hispanic Households

Name of Jurisdiction:	Source of Data:	Data Current as of:
Salisbury(CDBG), Maryland	CHAS Data Book	2000

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	(I)
1. Household Income <=50% MFI	N/A	N/A	N/A	4	N/A	N/A	N/A	0	4
2. Household Income <=30% MFI	N/A	N/A	N/A	4	N/A	N/A	N/A	0	4
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	N/A	100
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	N/A	0
5. Household Income >80% MFI	N/A	N/A	N/A	15	N/A	N/A	N/A	15	30
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
6. Total Households	N/A	N/A	N/A	29	N/A	N/A	N/A	15	44
% with any housing problems	N/A	N/A	N/A	13.8	N/A	N/A	N/A	0	9.1

SOCDS CHAS Data: Housing Problems Output for Asian Non-Hispanic Households

Name of Jurisdiction:			Source of Data:		Data Current as of:				
Salisbury(CDBG), Maryland			CHAS Data Book		2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	(I)
1. Household Income <=50% MFI	N/A	N/A	N/A	103	N/A	N/A	N/A	10	113
2. Household Income <=30% MFI	N/A	N/A	N/A	89	N/A	N/A	N/A	0	89
% with any housing problems	N/A	N/A	N/A	95.5	N/A	N/A	N/A	N/A	95.5
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	14	N/A	N/A	N/A	10	24
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	100	100
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	20	N/A	N/A	N/A	14	34
% with any housing problems	N/A	N/A	N/A	50	N/A	N/A	N/A	0	29.4
5. Household Income >80% MFI	N/A	N/A	N/A	68	N/A	N/A	N/A	109	177
% with any housing problems	N/A	N/A	N/A	14.7	N/A	N/A	N/A	3.7	7.9
6. Total Households	N/A	N/A	N/A	191	N/A	N/A	N/A	133	324
% with any housing problems	N/A	N/A	N/A	62.3	N/A	N/A	N/A	10.5	41

SOCDS CHAS Data: Housing Problems Output for Pacific Islander Non-Hispanic Households

Name of Jurisdiction:			Source of Data:		Data Current as of:				
Salisbury(CDBG), Maryland			CHAS Data Book		2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	(I)
1. Household Income <=50% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
2. Household Income <=30% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5. Household Income >80% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6. Total Households	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

SOCDS CHAS Data: Housing Problems Output for Mobility & Self Care Limitation

Name of Jurisdiction:	Source of Data:	Data Current as of:
Salisbury(CDBG), Maryland	CHAS Data Book	2000

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Extra Elderly 1 & 2 Member Households (A)	Elderly 1 & 2 Member Households (B)	All Other Households (C)	Total Renters (D)	Extra Elderly 1 & 2 Member Households (E)	Elderly 1 & 2 Member Households (F)	All Other Households (G)	Total Owners (H)	(I)
1. Household Income <=50% MFI	67	130	245	442	30	70	55	155	597
2. Household Income <=30% MFI	38	73	158	269	8	38	31	77	346
% with any housing problems	73.7	89	75.3	78.8	50	73.7	51.6	62.3	75.1
3. Household Income >30 to <=50% MFI	29	57	87	173	22	32	24	78	251
% with any housing problems	86.2	61.4	62.1	65.9	18.2	12.5	100	41	58.2
4. Household Income >50 to <=80% MFI	35	45	118	198	48	60	28	136	334
% with any housing problems	71.4	22.2	45.8	44.9	0	6.7	35.7	10.3	30.8
5. Household Income >80% MFI	4	32	112	148	87	32	163	282	430
% with any housing problems	0	0	25	18.9	4.6	25	11	10.6	13.5
6. Total Households	106	207	475	788	165	162	246	573	1,361
% with any housing problems	73.6	53.1	53.7	56.2	7.3	27.2	27.6	21.6	41.7

Definitions for Mobility & Self-Care Table:

Extra Elderly: 1 or 2 Member households, either person 75 years or older

Elderly: 1 or 2 Member Households, either person 62 to 74 years

Mobility or Self Care Limitations: This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

SOCDS CHAS Data: Affordability Mismatch Output for All Households

Name of Jurisdiction:			Source of Data:		Data Current as of:				
Salisbury(CDBG), Maryland			CHAS Data Book		2000				
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1	2	3+	Total		0-1	2	3+	Total
	(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)
1. Rent <=30%					**Value <=30%**				
# occupied units	262	200	419	881		N/A	N/A	N/A	N/A
% occupants <=30%	64.5	49	42.5	50.5		N/A	N/A	N/A	N/A
% built before 1970	70.6	23	39.1	44.8		N/A	N/A	N/A	N/A
% some problem	51.1	30	36.8	39.5		N/A	N/A	N/A	N/A
# vacant for rent	4	33	8	45	**# vacant for sale**	N/A	N/A	N/A	N/A
2. Rent >30% to <=50%					**Value <=50%**				
# occupied units	517	737	523	1,777		33	279	737	1,049
% occupants <=50%	47.8	49.7	47.2	48.4		30.3	30.8	20.6	23.6
% built before 1970	59.2	55.2	48.2	54.3		12.1	83.5	79	78.1
% some problem	48.2	46.4	43	45.9		0	12.2	3.4	5.6
# vacant for rent	28	47	39	114	**# vacant for sale**	0	10	19	29
3. Rent >50% to <=80%					**Value >50% to <=80%**				
# occupied units	576	1,144	968	2,688		10	486	1,151	1,647
% occupants <=80%	78.5	50.3	58.1	59.2		100	43.4	27.7	32.8
% built before 1970	49.7	40.2	39.4	41.9		0	61.3	61.9	61.3
% some problem	68.4	47	48.9	52.3		0	0	0.7	0.5
# vacant for rent	0	30	4	34	**# vacant for sale**	0	15	4	19
4. Rent >80%					**Value >80%**				
# occupied units	165	63	56	284		24	143	526	693
# vacant for rent	0	0	0	0	**# vacant for sale**	4	4	8	16

Definitions:

Rent 0-30% - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

Rent 30-50% - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.

Rent 50-80% - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Rent > 80% - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Value 0-50% - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of $30,000 is estimated to be able to afford an $87,000 home without having total costs exceed 30% of their annual household income.

Value 50-80% - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Value > 80% - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

D. Appendix D – Home Mortgage Disclosure Act Data

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board. This regulation provides the public loan data to be used to assist in the determination of whether financial institutions are serving the housing needs of a community to assist public officials in distributing public funds to be able to spur private investment in areas of need, and to help identify possible trends or patterns of discriminatory lending by financial institutions. The Community Reinvestment Act (CRA) was created to encourage depository institutions to help meet the credit needs of the community in which it operates with safe and sound banking operations.

Attached are the CRA Reports for the Salisbury, MD MSA, dated May 17, 2013. These reports were downloaded from www.ffiec.org/hmda/**.**

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2012 MSA/MD AGGREGATE REPORT

MSA/MD: 41540 - SALISBURY, MD

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

1ST ALLIANCE LENDING, LLC
AMERISAVE MORTGAGE CORPORATION
BRANCH BANKING AND TRUST CO
CLEARPOINT FUNDING, INC.
EMBRACE HOME LOANS, INC.
FIRST GUARANTY MORTGAGE CORP
FRANKLIN AMERICAN MORTGAGE CO
GEORGE MASON MORTGAGE LLC
HEBRON SAVINGS BANK
HOMEWARD RESIDENTIAL, INC
LOANDEPOT.COM, LLC
MIDATLANTIC FARM CREDIT
MORTGAGE RESEARCH CENTER
NATIONWIDE ADVANTAGE MORTGAGE
NFM, INC.
PACIFIC UNION FINANCIAL, LLC
PLATINUM MORTGAGE, INC.
PRIMARY RESIDENTIAL MORTGAGE
PROVIDENT FUNDING ASSOCIATES
REAL ESTATE MORTGAGE NETWORK
SERVICE FINANCE COMPANY, LLC
SPECTRA FUNDING, INC.
SUN WEST MORTGAGE COMPANY, INC
THE BANK OF DELMARVA
UNIVERSAL MORTGAGE & FINANCE
VILLAGE CAPITAL & INVESTMENT
WYNDHAM CAPITAL MORTGAGE, INC
21ST MORTGAGE
BANK OF AMERICA, N.A.
CARRINGTON MORTGAGE SERVICES
CREDIT UNION MORTGAGE ASSOC.
FIFTH THIRD MORTGAGE COMPANY
FIRST HOME MORTGAGE
FREEDOM MORTGAGE CORPORATION
GMAC MORTGAGE, LLC
HOME LOAN CENTER, INC.
IFREEDOM DIRECT CORPORATION
M&T BANK
MORTGAGE INVESTORS CORP
NATIONS LENDING CORPORATION
NEW DAY FINANCIAL, LLC
NYCB MORTGAGE COMPANY LLC
PHH HOME LOANS
PLAZA HOME MORTGAGE, INC.
PRIMELENDING
QUICKEN LOANS
RELIANCE FIRST CAPITAL LLC
SHORE BANK
STATE EMP CREDIT UNION OF MD
SUNTRUST BANKS, INC
THE FARMERS BANK OF WILLARDS
URBAN FINANCIAL GROUP INC.
WESTSTAR MORTGAGE INC
AMERICAN EQUITY MORTGAGE, INC.
BAY BANK, FSB
CITIMORTGAGE, INC
E MORTGAGE MANAGEMENT, LLC
FIRST CHOICE LOAN SERVICES INC
FIRST SHORE FEDERAL S&L ASSOC
GATEWAY BANK MORTGAGE INC.
GREENLIGHT FINANCIAL SERVICES
HOMEOWNERS MORTGAGE OF AMERICA
LENDMARK FINANCIAL SERVICES
MAVERICK FUNDING CORP
MORTGAGE NETWORK
NATIONSTAR MORTGAGE LLC
NEW PENN FINANCIAL
OCEANSIDE MORTGAGE COMPANY
PHH MORTGAGE CORPORATION
PNC BANK N.A.
PROSPERITY MORTGAGE COMPANY
RATE ONE INC., THE MORTGAGE PE
RESIDENTIAL FINANCE CORP
SIERRA PACIFIC MORTGAGE
STEARNS LENDING
SUNTRUST MORTGAGE, INC
United Security Financial
VANDERBILT MORTGAGE
WOODFOREST NATIONAL BANK

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2012 MSA/MD AGGREGATE REPORT

MSA/MD: 41540 - SALISBURY, MD

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

1st Constitution Bank
ABERDEEN PROVING GROUND FCU
ALLY BANK
AMERICAN FINANCIAL RESOURCES
AMERIHOME MORTGAGE CORPORATION
ASSOCIATED MORTGAGE BANKERS IN
ATLANTIC HOME LOANS, INC.
BARRINGTON BANK & TRUST CO.NA
C&F MORTGAGE CORP
CAROLINA BANK
CHICAGO MORTGAGE SOLUTIONS
CLEARVIEW FEDERAL CREDIT UNION
COMMUNITYONE BANK, N.A.
CUSTOMERS BANK
ENVOY MORTGAGE, LTD.
EVERBANK
FARMERS BANK AND TRUST NA
FIRST NATIONAL BANK OF PA
FULTON BANK, N.A.
Gilpin Financial Services, Inc
GREYLOCK FEDERAL CREDIT UNON
GUARANTY BANK, FSB
HOMESALE LENDING, LLC
ING BANK, FSB / CAPITAL ONE
JOHNS HOPKINS FEDERAL CREDIT U
LIBERTY HOME EQUITY SOLUTIONS,
MARKET USA FEDERAL CREDIT UNIO
MICHIGAN MUTUAL, INC. D/B/A FI
MIDFIRST BANK
MORGAN STANLEY PRIVATE BANK NA
MORTGAGE MASTER, INC.
MYERS PARK MORTGAGE
NATIONWIDE BANK
NJ LENDERS CORP
NRL FEDERAL CREDIT UNION
ONEWEST BANK, FSB
PEOPLES HOME EQUITY INC
PRESIDENTIAL BANK, F.S.B.
PROVIDENT FUNDING GROUP INC
QUORUM FEDERAL CREDIT UNION
RESMAC, INC
SANDY SPRING BANK
SOVEREIGN BANK N.A.
SUMMIT MORTGAGE CORPORATION
TD BANK N.A.
THE WASHINGTON SAVINGS BANK
1ST MARINER BANK
ACCESS NATIONAL BANK
AMERICAN BANK
AMERICAN INTERNET MORTGAGE,INC
Apple Federal Credit Union
ASTORIA FEDERAL SAVINGS & LOAN
ATLANTIC PACIFIC MORTGAGE CORP
BOFI FEDERAL BANK
CALIBER FUNDING LLC
CBC NATIONAL BANK
CHURCHILL MORTGAGE CORPORATION
CMG FINANCIAL, INC
CORRIDOR MORTGAGE GROUP, INC
E*TRADE SAVINGS BANK
EQUITY LOANS LLC
EVOLVE BANK & TRUST
FIRST CHOICE BANK
FIRST TENNESSEE BANK NA
GATEWAY FUNDING DMS, LP
GMH MORTGAGE SERVICES LLC
GSF MORTGAGE CORPORATION
Hamilton National Mortgage Com
HSBC BANK USA, NA
INTEGRATED FINANCIAL GROUP INC
JPMORGAN CHASE BANK, NA
LOGIX FEDERAL CREDIT UNION
MEADOWBROOK FINANCIAL MORTGAGE
MID AMERICA MORTGAGE
MILITARY FAMILY HOME LOANS, LL
MORTGAGE CAPITAL ASSOCIATES
MORTGAGE SERVICES III, L.L.C.
NASA FEDERAL CREDIT UNION
NETWORK CAPITAL FUNDING CORP
NORTH AMERICAN SAVINGS BANK
NVR MORTGAGE FINANCE INC
PENNYMAC LOAN SERVICES LLC
PMAC LENDING SERVICES, INC
PROFICIO BANK
QUAD CITY BANK AND TRUST
RBS CITIZENS, N.A.
ROUNDPOINT MORTGAGE COMPANY
SECURITY ONE LENDING
STATE FARM BANK
SUSQUEHANNA BANK
THE FEDERAL SAVINGS BANK
TIDEWATER MORT SERVICES, INC.
1st Preference Mortgage Corp
ALLIED MORTGAGE GROUP
AMERICAN BANK OF MISSOURI
AMERICAN NEIGHBORHOOD MORTGAGE
ARUNDEL FEDERAL SAVINGS BANK
ATLANTIC FINANCIAL FED CU
BANK-FUND STAFF FCU
BROKER SOLUTIONS, INC.
CAPITAL ONE NA
CHARLES SCHWAB BANK
CITIBANK, N.A.
COLONIAL SAVINGS, F.A.
CROSSCOUNTRY MORTGAGE INC
EAGLEBANK
ESSEX BANK
EXCEL MORTGAGE SERVICING, INC
First Financial Services, Inc.
FLAGSTAR BANK
GENERATION MORTGAGE COMPANY
GRAND BANK NA
GUARANTEED RATE INC
HOME FINANCE OF AMERICA
INFINITY HOME MORTGAGE CO. INC
JAMES B. NUTTER & CO.
LENOX FINANCIAL MORTGAGE CORP
LSI MORTGAGE PLUS
METLIFE BANK, N.A.
MID-ISLAND MORTGAGE CORP.
MONUMENT BANK
MORTGAGE LENDERS OF AMERICA
MUNICIPAL EMPLOYEES CREDIT UNI
NATIONAL BANK OF KANSAS CITY
NFCU
NORTHROP GRUMMAN FEDERAL CREDI
ONE REVERSE MORTGAGE, LLC
PENTAGON FEDERAL CREDIT UNION
PREMIER HOME MORTGAGE INC
PROSPECT MORTGAGE LLC
QUEENSTOWN BANK OF MARYLAND
REALTY HOME MORTGAGE CO., LLC
SAN ANTONIO FEDERAL CREDIT UNI
SEVERN SAVINGS BANK, FSB
STONEGATE MORTGAGE CORPORATION
SUSSEX COUNTY FEDERAL CRED UN
THE HUNTINGTON NATIONAL BANK
TOWER FEDERAL CREDIT UNION

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2012 MSA/MD AGGREGATE REPORT

MSA/MD: 41540 - SALISBURY, MD

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

UBS AG, TAMPA BRANCH
US BK NA ND
VANGUARD FUNDING LLC
WCS LENDING, LLC
WEST TOWN SAVINGS BANK
UNITED MORTGAGE CORP
USAA FEDERAL SAVINGS BANK
VILLAGE BANK MORTGAGE CORP.
WEICHERT FINANCIAL SERVICES
WSFS BANK
US BANK, N.A.
VAN DYK MORTGAGE CORPORATION
WATERSTONE MORTGAGE CORP
WELLS FARGO BANK, NA

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings														% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F		G			
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's		
MD/WICOMICO COUNTY/0001.00															64	62
LOANS ORIGINATED	3	366	10	749	29	3198					12	1022				
APPS APPROVED, NOT ACCEPTED	1	70	2	466	4	455					3	593				
APPS DENIED	1	148	2	100	22	2707	4	28			7	1188				
APPS WITHDRAWN	3	186	1	50	11	950					1	50				
FILES CLOSED FOR INCOMPLETENESS					3	266	1	8			1	51				
MD/WICOMICO COUNTY/0002.00															35	79
LOANS ORIGINATED	7	846	7	524	20	2689	1	5			6	555				
APPS APPROVED, NOT ACCEPTED	1	49	2	105	2	438							3	154		
APPS DENIED			7	607	6	903	1	1			3	187	6	536		
APPS WITHDRAWN			1	75	10	1276	1	75			5	420				
FILES CLOSED FOR INCOMPLETENESS					2	254					1	112				
MD/WICOMICO COUNTY/0003.00															95	44
LOANS ORIGINATED					1	50	2	83			2	83				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							2	87			1	72				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS							1	15								
MD/WICOMICO COUNTY/0004.00															33	102
LOANS ORIGINATED	4	736	32	4265	54	9216	4	60			31	4504				
APPS APPROVED, NOT ACCEPTED	1	175	1	98	4	895					2	383				
APPS DENIED	3	602	3	401	15	2687	2	15			3	255				
APPS WITHDRAWN	2	367	5	720	14	1963					5	635				
FILES CLOSED FOR INCOMPLETENESS					1	107										
MD/WICOMICO COUNTY/0005.00															55	79
LOANS ORIGINATED	4	291	6	871	20	2079	1	47			10	1438				
APPS APPROVED, NOT ACCEPTED			1	92	1	138	1	12			1	92				
APPS DENIED	5	363	2	83	7	761	4	33			1	60				
APPS WITHDRAWN			1	83	2	90					2	138				
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F		G			
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's		
MD/WICOMICO COUNTY/0101.01															30	93
LOANS ORIGINATED	20	2615	17	1703	111	15231	3	240			14	1491				
APPS APPROVED, NOT ACCEPTED	1	80	3	148	5	786	1	4			1	50				
APPS DENIED	2	151	3	61	29	4148	10	140			4	219				
APPS WITHDRAWN	2	263	2	298	11	1687	1	6			1	90				
FILES CLOSED FOR INCOMPLETENESS					12	1895										
MD/WICOMICO COUNTY/0101.02															27	108
LOANS ORIGINATED	10	1375	22	2610	66	8898	2	154			24	2778				
APPS APPROVED, NOT ACCEPTED			4	408	7	901										
APPS DENIED			1	124	25	3564	3	59			9	639				
APPS WITHDRAWN	1	143	4	329	17	2349	1	25			3	210				
FILES CLOSED FOR INCOMPLETENESS	1	146	2	200	7	1082					2	196				
MD/WICOMICO COUNTY/0102.00															88	63
LOANS ORIGINATED	6	618	5	607	19	2513	6	89			6	472				
APPS APPROVED, NOT ACCEPTED			1	59	2	218					1	51	1	59		
APPS DENIED	3	241	3	262	8	923	8	124			3	89	2	124		
APPS WITHDRAWN	2	220			14	2338	1	137			1	201				
FILES CLOSED FOR INCOMPLETENESS			1	15	6	967					2	44				
MD/WICOMICO COUNTY/0103.00															31	159
LOANS ORIGINATED	39	7593	46	9052	211	44142	11	881			23	4538	3	134		
APPS APPROVED, NOT ACCEPTED	5	805	4	302	23	5601	1	7			2	546	3	132		
APPS DENIED	3	376	7	516	62	15944	8	366			5	699	4	158		
APPS WITHDRAWN	5	988	8	1312	60	12606	2	136			1	50				
FILES CLOSED FOR INCOMPLETENESS	1	99			20	3789										
MD/WICOMICO COUNTY/0104.00															24	123
LOANS ORIGINATED	16	2328	26	5726	112	19755	6	454			19	4060				
APPS APPROVED, NOT ACCEPTED	1	171	4	776	7	1021					2	221	2	34		
APPS DENIED	2	238	5	365	33	6694	6	126			4	936	5	202		
APPS WITHDRAWN	2	367	4	562	25	4578	2	90			4	468				
FILES CLOSED FOR INCOMPLETENESS	1	81	1	72	14	3201					1	100				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F		G			
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's		
MD/WICOMICO COUNTY/0105.01															31	108
LOANS ORIGINATED	25	4245	28	4701	112	16730	2	15			18	2921				
APPS APPROVED, NOT ACCEPTED	2	503	1	190	10	1908					1	141				
APPS DENIED	4	589	8	1213	31	5382	5	75			8	850	3	175		
APPS WITHDRAWN	1	174	2	253	29	5084					4	731				
FILES CLOSED FOR INCOMPLETENESS	1	141	1	537	5	783					1	259				
MD/WICOMICO COUNTY/0105.02															33	87
LOANS ORIGINATED	13	2210	14	1183	65	9425	3	275			17	1401				
APPS APPROVED, NOT ACCEPTED			3	239	2	287	1	10			1	75	2	164		
APPS DENIED	4	511	3	138	19	2314	2	46			1	2	2	90		
APPS WITHDRAWN			3	492	10	1769					5	783				
FILES CLOSED FOR INCOMPLETENESS					4	508					2	196				
MD/WICOMICO COUNTY/0106.03															24	110
LOANS ORIGINATED	36	5613	18	1809	107	17292	8	518	1	33000	18	3401	6	355		
APPS APPROVED, NOT ACCEPTED	2	303	4	375	5	670	2	219			1	93	5	385		
APPS DENIED	3	413	10	589	36	5800	14	487			2	108	11	568		
APPS WITHDRAWN	3	608	2	280	19	3438	2	382								
FILES CLOSED FOR INCOMPLETENESS	1	199			13	2258										
MD/WICOMICO COUNTY/0106.04															11	106
LOANS ORIGINATED	23	3319	15	1727	70	10728	10	560			13	1592	7	749		
APPS APPROVED, NOT ACCEPTED	1	143	2	67	5	716					1	40	1	27		
APPS DENIED	5	805	18	1851	26	3890	9	559			5	449	10	777		
APPS WITHDRAWN	2	349	1	8	16	2138	1	125			2	167	2	28		
FILES CLOSED FOR INCOMPLETENESS					4	487										
MD/WICOMICO COUNTY/0106.05															11	145
LOANS ORIGINATED	18	3071	20	4632	131	24729	8	951			3	648				
APPS APPROVED, NOT ACCEPTED	4	661			5	814										
APPS DENIED	1	190	3	524	39	7915	2	40			2	413				
APPS WITHDRAWN	1	127	4	1065	23	4507	3	145	1	15						
FILES CLOSED FOR INCOMPLETENESS	1	158			8	1664					1	277				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings														% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F		G			
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's		
MD/WICOMICO COUNTY/0106.06															12	117
LOANS ORIGINATED	25	4485	10	1768	69	10900	4	339			11	1400	1	15		
APPS APPROVED, NOT ACCEPTED	1	127			4	657	1	15			1	216				
APPS DENIED	4	688	4	700	21	4136	6	81			5	583	2	118		
APPS WITHDRAWN	1	179	2	399	23	3975					5	552	1	115		
FILES CLOSED FOR INCOMPLETENESS					5	896										
MD/WICOMICO COUNTY/0107.01															22	107
LOANS ORIGINATED	22	3250	6	595	46	8245	6	225			7	1064	3	675		
APPS APPROVED, NOT ACCEPTED	2	226	4	386	5	1170					1	40	3	346		
APPS DENIED	3	425	6	751	18	3571	6	159			2	583	7	608		
APPS WITHDRAWN	3	425	2	113	23	4582	1	80			3	270				
FILES CLOSED FOR INCOMPLETENESS	1	182			4	637										
MD/WICOMICO COUNTY/0107.02															30	95
LOANS ORIGINATED	31	4120	23	3488	156	23985	7	259			25	3519	4	190		
APPS APPROVED, NOT ACCEPTED	3	465	4	271	8	1201							3	143		
APPS DENIED	8	977	17	1316	55	8569	12	300			6	724	11	658		
APPS WITHDRAWN	2	370			42	6720					3	490				
FILES CLOSED FOR INCOMPLETENESS	2	288	1	113	8	1098					1	178				
MD/WICOMICO COUNTY/0108.00															21	110
LOANS ORIGINATED	22	4454	28	6100	155	30161	7	645			27	4644	4	217		
APPS APPROVED, NOT ACCEPTED			1	109	4	938										
APPS DENIED	5	975	8	1148	48	8573	10	512			5	421	10	585		
APPS WITHDRAWN	2	361	1	417	28	5027	1	50			2	239				
FILES CLOSED FOR INCOMPLETENESS	1	303	1	71	9	2269					1	385	1	71		
MD/SOMERSET COUNTY/SMALL															48	83
LOANS ORIGINATED	40	5240	46	6569	236	37241	32	1614			57	9312	8	611		
APPS APPROVED, NOT ACCEPTED	4	461	10	834	29	4068	3	190			8	1019	8	474		
APPS DENIED	15	1415	34	3064	125	21172	42	1085			23	2447	32	2406		
APPS WITHDRAWN	7	1090	8	866	73	12088	3	257			19	3530	2	96		
FILES CLOSED FOR INCOMPLETENESS	3	339	3	408	32	5181					6	925	1	52		

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2012

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F		G			
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's		
MSA/MD(TOTAL)															0	0
LOANS ORIGINATED	364	56775	379	58679	1790	297207	123	7414	1	33000	343	50843	36	2946		
APPS APPROVED, NOT ACCEPTED	29	4239	51	4925	132	22882	10	457			26	3560	31	1918		
APPS DENIED	71	9107	144	13813	625	109653	156	4323			99	10924	105	7005		
APPS WITHDRAWN	39	6217	51	7322	450	77165	19	1508	1	15	66	9024	5	239		
FILES CLOSED FOR INCOMPLETENESS	13	1936	10	1416	157	27342	2	23			19	2723	2	123		
INVALID GEOGRAPHIC IDENTIFIERS 2/															0	0
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 41540 - SALISBURY, MD

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
MD/WICOMICO COUNTY/0001.00	8	848	4	485	17	2360								
MD/WICOMICO COUNTY/0002.00	6	635	1	5	5	749								
MD/WICOMICO COUNTY/0004.00	2	503	7	1023	14	2021					1	136		
MD/WICOMICO COUNTY/0005.00	6	588	1	4	5	788								
MD/WICOMICO COUNTY/0101.01	26	3501	8	626	38	4888					3	252		
MD/WICOMICO COUNTY/0101.02	7	1110	3	323	15	2254					2	222		
MD/WICOMICO COUNTY/0102.00	5	670	3	115	12	1529							2	110
MD/WICOMICO COUNTY/0103.00	20	3952	8	1527	50	10470					1	145	1	39
MD/WICOMICO COUNTY/0104.00	12	1620	8	1250	29	4600	2	249			4	368		
MD/WICOMICO COUNTY/0105.01	18	2729	19	2448	25	3799					8	904		
MD/WICOMICO COUNTY/0105.02	7	1144	5	438	11	1735	2	588			4	340		
MD/WICOMICO COUNTY/0106.03	17	2208	9	671	26	4469					2	180	4	129
MD/WICOMICO COUNTY/0106.04	19	2839	2	68	24	4520	1	152			2	523	2	68
MD/WICOMICO COUNTY/0106.05	15	2406	6	1365	38	7521	1	151			2	379		
MD/WICOMICO COUNTY/0106.06	13	2364	3	293	7	1143	1	132					1	31
MD/WICOMICO COUNTY/0107.01	14	2162	2	165	9	1714							1	54
MD/WICOMICO COUNTY/0107.02	34	4527	10	1087	36	5653	1	237			4	322	2	91
MD/WICOMICO COUNTY/0108.00	19	3265	6	1209	42	7946					4	391	1	8
MD/SOMERSET COUNTY/SMALL	27	3467	15	1970	63	9868	2	173			9	1659	4	125
MSA/MD (TOTAL)	275	40538	120	15072	466	78027	10	1682			46	5821	18	655
INVALID GEOGRAPHIC IDENTIFIERS 2/														

AGGREGATE TABLE 3-1: LOANS SOLD, BY CHARACTERISTICS OF BORROWER AND OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS AND PURCHASED LOANS), 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	1	242	1	261	2	375									1	160	1	261
ASIAN	13	2281	8	1729	13	2523					8	1702	1	186	4	725	1	164
BLACK OR AFRICAN AMERICAN	28	4256	76	11842	16	2359					31	4530	4	566	13	1570	8	786
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	234	2	336														
WHITE	570	93806	509	84004	345	55090			8	1739	311	51523	80	13738	89	12708	35	6058
2 OR MORE MINORITY RACES	1	53																
JOINT (WHITE/MINORITY RACE)	8	1652	9	1326	3	871					4	783	5	1295				
RACE NOT AVAILABLE 6/	129	22675	108	18248	93	16573			1	359	21	3864	7	1192	16	2874	6	933
ETHNICITY 7/																		
HISPANIC OR LATINO	6	1173	6	1004	5	558					2	351					1	186
NOT HISPANIC OR LATINO	614	100691	602	98936	369	60105			7	1406	348	57567	88	15678	107	15239	44	6892
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	820	4	652	6	810					3	633	2	215	1	89		
ETHNICITY NOT AVAILABLE 6/	127	22515	101	17154	92	16318			2	692	22	3851	7	1084	15	2709	6	1124
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	555	90791	499	82355	335	53957			7	1406	304	50245	77	13461	88	12619	33	5538
OTHERS, INCLUDING HISPANIC	61	10530	105	17010	44	7261					48	7999	12	2262	19	2544	11	1397
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	49	4692	59	6607	38	3961					33	3143	10	906	9	842	5	484
50-79% OF MSA/MD MEDIAN	116	14488	156	21707	87	10934			2	268	106	14005	25	3530	28	3072	11	1423
80-99% OF MSA/MD MEDIAN	112	16144	75	11779	41	5455					47	7785	8	1155	14	1705	4	346
100-119% OF MSA/MD MEDIAN	78	12302	53	8918	39	5270					33	5816	9	1499	14	2139	4	522
120% OR MORE OF MSA/MD MEDIAN	355	69253	106	22255	224	44125			7	1830	125	25856	31	7391	49	8570	14	3037
INCOME NOT AVAILABLE 6/	41	8320	264	46480	43	8046					31	5797	14	2496	9	1709	13	2390
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY	117	21421	106	18817	72	12219			1	380	64	11338	19	3537	21	3973	3	669
20-49% MINORITY	606	100625	573	95066	389	64399			7	1570	296	49344	77	13275	95	13394	46	7288
50-79% MINORITY	20	2332	23	2541	7	546			1	148	10	1226	1	165	5	437	1	58
80-100% MINORITY	8	821	11	1322	4	627					5	494			2	233	1	187
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	35	3865	43	4931	17	2129			1	148	18	2100	5	712	10	971	3	342
MIDDLE INCOME	512	81636	524	84743	321	50399			4	1164	257	40959	71	11736	75	10454	42	6833
UPPER INCOME	204	39698	146	28072	134	25263			4	786	100	19343	21	4529	38	6612	6	1027
TOTAL 14/	751	125199	713	117746	472	77791			9	2098	375	62402	97	16977	123	18037	51	8202

AGGREGATE TABLE 3-2: PRICING INFORMATION FOR FIRST AND JUNIOR LIEN LOANS SOLD BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS ONLY), 2012

MSA/MD: 41540 - SALISBURY, MD

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/	549		382		374				9		366		92		107	6	36	1
REPORTED PRICING DATA	8		9		2						2		5		1		6	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	8	NA	4	NA	1	NA		NA		NA	1	NA		NA	1	NA	2	NA
2.00 - 2.49		NA	1	NA		NA		NA		NA	1	NA		NA		NA		NA
2.50 - 2.99		NA		NA	1	NA		NA		NA		NA	1	NA		NA	1	NA
3.00 - 3.49		NA	1	NA		NA		NA		NA		NA	1	NA		NA		NA
3.50 - 4.49			3										3				3	
4.50 - 5.49																		
5.50 - 6.49																		
6.50 OR MORE																		
MEAN	1.70		2.76		2.06						1.98		3.43		1.57		2.81	
MEDIAN	1.62		2.41		2.06						1.98		3.52		1.57		3.17	
HOEPA LOANS 17/																		

AGGREGATE TABLE 3-2: PRICING INFORMATION FOR FIRST AND JUNIOR LIEN LOANS SOLD BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS ONLY), 2012

MSA/MD: 41540 - SALISBURY, MD

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's	FIRST LIEN $000's	JUNIOR LIEN $000's
NO REPORTED PRICING DATA 15/	92371		65720		61249				2098		60935		16546		16625	27	5793	5
REPORTED PRICING DATA	1303		1069		326						247		431		30		644	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	1303	NA	656	NA	168	NA		NA		NA	89	NA		NA	30	NA	330	NA
2.00 - 2.49		NA	60	NA		NA		NA		NA	158	NA		NA		NA		NA
2.50 - 2.99		NA		NA	158	NA		NA		NA		NA	102	NA		NA	70	NA
3.00 - 3.49		NA	69	NA		NA		NA		NA		NA	112	NA		NA		NA
3.50 - 4.49			284										217				244	
4.50 - 5.49																		
5.50 - 6.49																		
6.50 OR MORE																		
MEAN 30/	1.74		2.46		2.05						2.06		3.36		1.57		2.50	
MEDIAN 31/	1.65		1.76		1.61						2.27		3.52		1.57		1.72	
HOEPA LOANS 17/																		

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	3	720	3	720								
MALE	1	234	1	234								
FEMALE	1	257	1	257								
JOINT (MALE/FEMALE)	1	229	1	229								
BLACK OR AFRICAN AMERICAN (TOTAL)	70	9790	41	5782	1	70	13	1703	11	1466	4	769
MALE	33	5242	16	2474			10	1478	5	801	2	489
FEMALE	32	3854	22	2924	1	70	3	225	4	355	2	280
JOINT (MALE/FEMALE)	5	694	3	384					2	310		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	165	1	165								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	165	1	165								
WHITE (TOTAL)	412	62998	301	47347	25	3619	54	6851	26	4392	6	789
MALE	175	25254	120	18069	13	1633	28	3249	13	2240	1	63
FEMALE	117	15792	84	11421	7	919	15	1826	8	1204	3	422
JOINT (MALE/FEMALE)	118	21616	96	17695	5	1067	11	1776	4	774	2	304
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	523	2	359			1	68			1	96
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	523	2	359			1	68			1	96
RACE NOT AVAILABLE (TOTAL) 6/	26	4078	16	2402	3	550	3	485	2	359	2	282
MALE	2	324	1	117			1	207				
FEMALE	2	307	2	307								
JOINT (MALE/FEMALE)	6	921	5	716	1	205						

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
HISPANIC OR LATINO (TOTAL)	7	1025	3	512			3	414			1	99
MALE	3	414					3	414				
FEMALE	3	411	2	312							1	99
JOINT (MALE/FEMALE)	1	200	1	200								
NOT HISPANIC OR LATINO (TOTAL)	483	73254	346	53981	25	3640	65	8220	37	5858	10	1555
MALE	204	30085	136	20595	12	1584	35	4313	18	3041	3	552
FEMALE	148	19539	106	14337	8	989	18	2051	12	1559	4	603
JOINT (MALE/FEMALE)	127	22979	102	18686	5	1067	11	1742	6	1084	3	400
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	348	2	246			1	102				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	348	2	246			1	102				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	23	3647	13	2036	4	599	2	371	2	359	2	282
MALE	4	555	2	299	1	49	1	207				
FEMALE	1	260	1	260								
JOINT (MALE/FEMALE)	4	621	3	416	1	205						
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	401	61477	296	46490	24	3570	50	6335	26	4392	5	690
MALE	170	24609	119	17887	12	1584	25	2835	13	2240	1	63
FEMALE	114	15381	82	11109	7	919	15	1826	8	1204	2	323
JOINT (MALE/FEMALE)	115	21151	94	17332	5	1067	10	1674	4	774	2	304
OTHERS, INCLUDING HISPANIC (TOTAL)	88	12571	52	7784	1	70	18	2287	11	1466	6	964
MALE	37	5890	17	2708			13	1892	5	801	2	489
FEMALE	36	4522	25	3493	1	70	3	225	4	355	3	379
JOINT (MALE/FEMALE)	15	2159	10	1583			2	170	2	310	1	96
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	90	8925	51	5193	8	658	23	2333	6	579	2	162
50-79% OF MSA/MD MEDIAN	198	27122	143	19741	8	1148	24	2798	16	2359	7	1076
80-99% OF MSA/MD MEDIAN	78	12564	57	9183	7	1257	7	1168	5	719	2	237
100-119% OF MSA/MD MEDIAN	44	7652	32	5230			4	796	6	1165	2	461
120% OR MORE OF MSA/MD MEDIAN	105	21738	81	17428	6	1176	12	1739	6	1395		
INCOME NOT AVAILABLE 6/	1	273					1	273				
TOTAL 14/	516	78274	364	56775	29	4239	71	9107	39	6217	13	1936

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	242	1	242								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	242	1	242								
ASIAN (TOTAL)	25	2969	13	1843	1	66	5	397	6	663		
MALE	8	645	1	112			5	397	2	136		
FEMALE	8	950	4	423					4	527		
JOINT (MALE/FEMALE)	9	1374	8	1308	1	66						
BLACK OR AFRICAN AMERICAN (TOTAL)	59	5858	22	2869	6	528	27	2388	3	58	1	15
MALE	19	2180	7	1301	3	300	7	556	1	8	1	15
FEMALE	16	1189	6	534	1	27	8	583	1	45		
JOINT (MALE/FEMALE)	22	2342	8	892	2	201	12	1249				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	457	63876	277	43652	37	3583	98	9663	38	5810	7	1168
MALE	130	16550	69	9443	16	1307	28	3435	13	1668	4	697
FEMALE	92	9769	57	6686	7	518	22	1531	5	963	1	71
JOINT (MALE/FEMALE)	231	37212	149	27371	14	1758	47	4584	20	3179	1	320
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	5	659	2	437	1	11	2	211				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	659	2	437	1	11	2	211				
RACE NOT AVAILABLE (TOTAL) 6/	88	12551	64	9636	6	737	12	1154	4	791	2	233
MALE	8	1057	4	803	2	123	2	131				
FEMALE	4	506	1	168			3	338				
JOINT (MALE/FEMALE)	5	851	4	784			1	67				

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
HISPANIC OR LATINO (TOTAL)	11	731	2	194	2	146	6	341	1	50		
MALE	7	306			2	146	4	110	1	50		
FEMALE	2	231					2	231				
JOINT (MALE/FEMALE)	2	194	2	194								
NOT HISPANIC OR LATINO (TOTAL)	501	69670	308	48209	38	3569	102	10233	45	6476	8	1183
MALE	145	19080	78	11257	15	1352	32	3997	15	1762	5	712
FEMALE	102	10685	66	7309	7	435	18	1335	10	1535	1	71
JOINT (MALE/FEMALE)	250	39531	161	29349	16	1782	52	4901	20	3179	1	320
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	650	4	570			1	80				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	650	4	570			1	80				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	118	15104	65	9706	11	1210	35	3159	5	796	2	233
MALE	13	1046	3	402	4	232	6	412				
FEMALE	16	1498	2	502	1	110	13	886				
JOINT (MALE/FEMALE)	16	2305	5	921	2	254	9	1130				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	420	60081	269	42146	32	3061	75	7946	37	5760	7	1168
MALE	117	15793	69	9443	13	1083	19	2952	12	1618	4	697
FEMALE	82	8819	56	6352	6	408	14	1025	5	963	1	71
JOINT (MALE/FEMALE)	218	35237	142	26199	13	1570	42	3969	20	3179	1	320
OTHERS, INCLUDING HISPANIC (TOTAL)	103	10857	43	6035	10	751	39	3285	10	771	1	15
MALE	34	3131	8	1413	5	446	16	1063	4	194	1	15
FEMALE	25	2318	10	957	1	27	9	762	5	572		
JOINT (MALE/FEMALE)	42	5261	24	3523	4	278	14	1460				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	91	6144	22	1855	8	347	51	3188	8	647	2	107
50-79% OF MSA/MD MEDIAN	117	10424	61	5728	18	1174	30	3005	5	313	3	204
80-99% OF MSA/MD MEDIAN	77	8588	42	4890	5	321	18	1998	10	1251	2	128
100-119% OF MSA/MD MEDIAN	59	7565	36	5189	4	314	15	1470	4	592		
120% OR MORE OF MSA/MD MEDIAN	232	44306	165	32580	14	2504	28	3907	23	4458	2	857
INCOME NOT AVAILABLE 6/	59	9128	53	8437	2	265	2	245	1	61	1	120
TOTAL 14/	635	86155	379	58679	51	4925	144	13813	51	7322	10	1416

AGGREGATE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	12	2042	6	1225			3	285	2	352	1	180
MALE	8	1410	5	1025			2	234	1	151		
FEMALE	2	251	1	200			1	51				
JOINT (MALE/FEMALE)	2	381							1	201	1	180
ASIAN (TOTAL)	71	15608	38	8306	8	1992	11	2282	11	2306	3	722
MALE	26	5929	12	2482	3	1202	4	650	6	1335	1	260
FEMALE	12	3172	7	2353	2	218	3	601				
JOINT (MALE/FEMALE)	32	6307	18	3271	3	572	4	1031	5	971	2	462
BLACK OR AFRICAN AMERICAN (TOTAL)	242	35312	104	15458	9	1174	78	11139	34	4940	17	2601
MALE	80	11230	32	4780	3	369	28	3773	10	1178	7	1130
FEMALE	78	9637	33	4123	3	461	30	3578	8	1110	4	365
JOINT (MALE/FEMALE)	81	14050	37	6396	3	344	19	3552	16	2652	6	1106
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	3	609	2	405			1	204				
MALE	2	405	2	405								
FEMALE	1	204					1	204				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2355	398368	1411	229254	93	15814	439	80382	310	54749	102	18169
MALE	624	101807	325	50874	39	6391	141	23505	92	15569	27	5468
FEMALE	466	63434	285	38021	15	2170	82	10881	61	9139	23	3223
JOINT (MALE/FEMALE)	1240	229211	787	138411	39	7253	213	45371	151	29111	50	9065
2 OR MORE MINORITY RACES (TOTAL)	1	53	1	53								
MALE												
FEMALE	1	53	1	53								
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	37	7083	24	5228	1	49	8	1248	3	344	1	214
MALE	3	785	3	785								
FEMALE	2	333	2	333								
JOINT (MALE/FEMALE)	32	5965	19	4110	1	49	8	1248	3	344	1	214
RACE NOT AVAILABLE (TOTAL) 6/	433	75174	204	37278	21	3853	85	14113	90	14474	33	5456
MALE	60	8173	23	3035	4	699	16	2130	15	2244	2	65
FEMALE	39	4836	13	1720			10	1202	14	1562	2	352
JOINT (MALE/FEMALE)	70	12317	33	6313	3	516	12	2300	14	2097	8	1091

AGGREGATE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
HISPANIC OR LATINO (TOTAL)	43	6776	19	2914	5	731	13	1831	4	953	2	347
MALE	16	2526	4	692			11	1670	1	164		
FEMALE	12	1883	8	1156	2	325			1	201	1	201
JOINT (MALE/FEMALE)	15	2367	7	1066	3	406	2	161	2	588	1	146
NOT HISPANIC OR LATINO (TOTAL)	2671	450941	1563	255973	105	18171	525	93411	355	61718	123	21668
MALE	737	120380	385	61020	44	7721	166	26726	107	18055	35	6858
FEMALE	547	74976	317	43391	17	2466	116	15212	70	10391	27	3516
JOINT (MALE/FEMALE)	1358	251197	845	149480	44	7984	238	50510	172	32342	59	10881
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	17	2689	11	1782			5	774	1	133		
MALE												
FEMALE	2	314	2	314								
JOINT (MALE/FEMALE)	15	2375	9	1468			5	774	1	133		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	423	73843	197	36538	22	3980	82	13637	90	14361	32	5327
MALE	50	6833	13	1674	5	940	14	1896	16	2258	2	65
FEMALE	40	4747	15	1942	1	58	11	1305	12	1219	1	223
JOINT (MALE/FEMALE)	69	12292	33	6487	2	344	11	2057	15	2313	8	1091
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2282	387034	1374	223382	86	14878	422	77922	300	53030	100	17822
MALE	605	98894	321	50252	37	6085	132	22105	88	14984	27	5468
FEMALE	445	60624	272	36268	12	1787	80	10685	59	8862	22	3022
JOINT (MALE/FEMALE)	1208	223825	768	135139	37	7006	207	44507	147	28254	49	8919
OTHERS, INCLUDING HISPANIC (TOTAL)	418	68960	203	34955	22	3787	115	17259	54	8895	24	4064
MALE	132	21780	57	9934	6	1571	43	6057	18	2828	8	1390
FEMALE	109	15666	53	8351	7	1004	35	4434	9	1311	5	566
JOINT (MALE/FEMALE)	173	30919	90	16311	9	1212	36	6532	27	4756	11	2108
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	265	26927	118	11281	7	834	89	9520	40	4083	11	1209
50-79% OF MSA/MD MEDIAN	565	72082	302	37381	23	2689	126	16291	90	12213	24	3508
80-99% OF MSA/MD MEDIAN	364	52173	204	28651	19	3268	67	9689	54	7654	20	2911
100-119% OF MSA/MD MEDIAN	274	42221	153	23351	8	1246	60	9769	43	6244	10	1611
120% OR MORE OF MSA/MD MEDIAN	1275	264457	751	147868	49	10063	225	53449	178	38369	72	14708
INCOME NOT AVAILABLE 6/	411	76389	262	48675	26	4782	58	10935	45	8602	20	3395
TOTAL 14/	3154	534249	1790	297207	132	22882	625	109653	450	77165	157	27342

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	2	21					2	21				
MALE	1	15					1	15				
FEMALE	1	6					1	6				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	100	1	100								
MALE												
FEMALE	1	100	1	100								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	46	1176	15	333	1	60	28	626	1	142	1	15
MALE	10	281	3	78			5	46	1	142	1	15
FEMALE	23	542	4	50	1	60	18	432				
JOINT (MALE/FEMALE)	13	353	8	205			5	148				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	204	10572	93	6141	5	295	90	2912	15	1216	1	8
MALE	53	1684	23	742	1	15	25	729	3	190	1	8
FEMALE	70	3098	22	1500	4	280	39	950	5	368		
JOINT (MALE/FEMALE)	79	5780	47	3894			26	1233	6	653		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	45					2	45				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	45					2	45				
RACE NOT AVAILABLE (TOTAL) 6/	55	1811	14	840	4	102	34	719	3	150		
MALE	5	142	1	7			3	60	1	75		
FEMALE	1	5					1	5				
JOINT (MALE/FEMALE)	1	288	1	288								

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
HISPANIC OR LATINO (TOTAL)	5	168					3	18	1	142	1	8
MALE	4	163					2	13	1	142	1	8
FEMALE	1	5					1	5				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	249	11730	107	6539	6	355	121	3610	14	1211	1	15
MALE	61	1812	25	790	1	15	31	802	3	190	1	15
FEMALE	94	3740	27	1650	5	340	57	1382	5	368		
JOINT (MALE/FEMALE)	94	6178	55	4099			33	1426	6	653		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	56	1827	16	875	4	102	32	695	4	155		
MALE	4	147	2	37			1	35	1	75		
FEMALE	1	6					1	6				
JOINT (MALE/FEMALE)	1	288	1	288								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	199	10521	91	6106	5	295	89	2909	14	1211		
MALE	50	1643	22	712	1	15	24	726	3	190		
FEMALE	70	3098	22	1500	4	280	39	950	5	368		
JOINT (MALE/FEMALE)	79	5780	47	3894			26	1233	6	653		
OTHERS, INCLUDING HISPANIC (TOTAL)	55	1368	16	433	1	60	35	710	1	142	2	23
MALE	14	317	3	78			8	74	1	142	2	23
FEMALE	26	653	5	150	1	60	20	443				
JOINT (MALE/FEMALE)	15	398	8	205			7	193				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	73	1628	12	397	2	70	56	939	3	222		
50-79% OF MSA/MD MEDIAN	63	2104	20	1020	3	204	33	422	5	435	2	23
80-99% OF MSA/MD MEDIAN	56	2794	25	1203	1	75	29	1436	1	80		
100-119% OF MSA/MD MEDIAN	22	664	8	301			14	363				
120% OR MORE OF MSA/MD MEDIAN	88	6116	52	4093	3	98	23	1154	10	771		
INCOME NOT AVAILABLE 6/	8	419	6	400	1	10	1	9				
TOTAL 14/	310	13725	123	7414	10	457	156	4323	19	1508	2	23

AGGREGATE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	15							1	15		
MALE	1	15							1	15		
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	33000	1	33000								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

AGGREGATE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	33015	1	33000					1	15		
MALE	1	15							1	15		
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	15							1	15		
MALE	1	15							1	15		
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	2	33015	1	33000					1	15		
TOTAL 14/	2	33015	1	33000					1	15		

AGGREGATE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	2	207					1	6	1	201		
MALE												
FEMALE	1	6					1	6				
JOINT (MALE/FEMALE)	1	201							1	201		
ASIAN (TOTAL)	14	2487	8	1477			2	265	3	468	1	277
MALE	5	775	2	449			2	265	1	61		
FEMALE	3	602	2	410					1	192		
JOINT (MALE/FEMALE)	6	1110	4	618					1	215	1	277
BLACK OR AFRICAN AMERICAN (TOTAL)	42	4592	17	2519	1	51	17	1307	2	145	5	570
MALE	17	2275	7	1292			5	366	1	98	4	519
FEMALE	15	1172	6	617			8	504			1	51
JOINT (MALE/FEMALE)	10	1145	4	610	1	51	4	437	1	47		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	356	49306	223	31444	17	2251	56	7158	51	7236	9	1217
MALE	94	12430	48	6069	8	1183	19	2627	16	2185	3	366
FEMALE	68	8068	45	5601	3	461	10	761	9	1145	1	100
JOINT (MALE/FEMALE)	193	28703	129	19669	6	607	27	3770	26	3906	5	751
2 OR MORE MINORITY RACES (TOTAL)	1	53	1	53								
MALE												
FEMALE	1	53	1	53								
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	5	953	2	654	1	49	2	250				
MALE	1	417	1	417								
FEMALE												
JOINT (MALE/FEMALE)	4	536	1	237	1	49	2	250				
RACE NOT AVAILABLE (TOTAL) 6/	133	19476	92	14696	7	1209	21	1938	9	974	4	659
MALE	11	941	3	292	1	169	5	376	1	75	1	29
FEMALE	6	520	1	152			3	227	2	141		
JOINT (MALE/FEMALE)	5	761	4	620	1	141						

AGGREGATE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
HISPANIC OR LATINO (TOTAL)	9	1254	2	328	1	102	4	511	2	313		
MALE	5	807	1	235	1	102	2	420	1	50		
FEMALE	2	98	1	93			1	5				
JOINT (MALE/FEMALE)	2	349					1	86	1	263		
NOT HISPANIC OR LATINO (TOTAL)	404	55236	240	34667	18	2249	79	8917	52	7339	15	2064
MALE	113	15076	56	7904	7	1081	28	3179	15	2027	7	885
FEMALE	82	9067	49	5853	3	461	18	1265	10	1337	2	151
JOINT (MALE/FEMALE)	207	30886	134	20805	8	707	32	4371	27	3975	6	1028
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	132	2	132								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	132	2	132								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	138	20452	99	15716	7	1209	16	1496	12	1372	4	659
MALE	10	955	4	380	1	169	1	35	3	342	1	29
FEMALE	10	1256	5	887			3	228	2	141		
JOINT (MALE/FEMALE)	8	1089	6	817	1	141			1	131		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	336	46635	212	30092	16	2149	53	6652	46	6525	9	1217
MALE	86	11396	46	5874	7	1081	17	2207	13	1868	3	366
FEMALE	63	7240	40	4773	3	461	10	761	9	1145	1	100
JOINT (MALE/FEMALE)	186	27894	125	19340	6	607	26	3684	24	3512	5	751
OTHERS, INCLUDING HISPANIC (TOTAL)	74	9443	31	4928	3	202	26	2339	8	1127	6	847
MALE	27	4039	10	2158	1	102	9	1051	3	209	4	519
FEMALE	22	1931	10	1173			10	515	1	192	1	51
JOINT (MALE/FEMALE)	25	3473	11	1597	2	100	7	773	4	726	1	277
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	29	2302	9	1188			16	693	4	421		
50-79% OF MSA/MD MEDIAN	44	3679	25	2333	3	129	10	745	4	271	2	201
80-99% OF MSA/MD MEDIAN	46	4519	25	2536	3	418	6	515	9	906	3	144
100-119% OF MSA/MD MEDIAN	40	5218	20	2975	1	92	14	1449	5	702		
120% OR MORE OF MSA/MD MEDIAN	314	47310	195	29791	15	2201	49	6662	42	6398	13	2258
INCOME NOT AVAILABLE 6/	80	14046	69	12020	4	720	4	860	2	326	1	120
TOTAL 14/	553	77074	343	50843	26	3560	99	10924	66	9024	19	2723

AGGREGATE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	51					1	51				
MALE												
FEMALE	1	51					1	51				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	113			1	66	1	47				
MALE	1	47					1	47				
FEMALE												
JOINT (MALE/FEMALE)	1	66			1	66						
BLACK OR AFRICAN AMERICAN (TOTAL)	31	2374	4	289	4	259	22	1818	1	8		
MALE	8	432	2	97	1	31	4	296	1	8		
FEMALE	10	642			1	27	9	615				
JOINT (MALE/FEMALE)	13	1300	2	192	2	201	9	907				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	130	8710	28	2389	23	1459	73	4508	4	231	2	123
MALE	46	3285	13	1312	10	540	22	1381			1	52
FEMALE	30	1769	3	274	4	301	20	1027	2	96	1	71
JOINT (MALE/FEMALE)	53	3543	12	803	9	618	30	1987	2	135		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	70			1	11	1	59				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	70			1	11	1	59				
RACE NOT AVAILABLE (TOTAL) 6/	13	913	4	268	2	123	7	522				
MALE	3	176	1	53	2	123						
FEMALE	2	159					2	159				
JOINT (MALE/FEMALE)	3	229	2	162			1	67				

AGGREGATE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
HISPANIC OR LATINO (TOTAL)	5	165			1	44	4	121				
MALE	4	113			1	44	3	69				
FEMALE	1	52					1	52				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	132	8656	31	2628	23	1308	72	4434	4	163	2	123
MALE	46	3334	15	1419	8	448	21	1407	1	8	1	52
FEMALE	28	1649	3	274	4	218	19	1066	1	20	1	71
JOINT (MALE/FEMALE)	58	3673	13	935	11	642	32	1961	2	135		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	163	1	83			1	80				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	163	1	83			1	80				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	40	3247	4	235	7	566	28	2370	1	76		
MALE	8	493	1	43	4	202	3	248				
FEMALE	14	920			1	110	12	734	1	76		
JOINT (MALE/FEMALE)	12	1372	2	139	2	254	8	979				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	106	6917	28	2389	18	990	55	3260	3	155	2	123
MALE	37	2797	13	1312	7	369	16	1064			1	52
FEMALE	21	1229	3	274	3	191	13	673	1	20	1	71
JOINT (MALE/FEMALE)	48	2891	12	803	8	430	26	1523	2	135		
OTHERS, INCLUDING HISPANIC (TOTAL)	41	2804	5	372	7	380	28	2044	1	8		
MALE	13	592	2	97	2	75	8	412	1	8		
FEMALE	11	693			1	27	10	666				
JOINT (MALE/FEMALE)	17	1519	3	275	4	278	10	966				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	67	3460	7	377	8	271	49	2713	2	28	1	71
50-79% OF MSA/MD MEDIAN	46	3201	4	164	14	866	25	1928	2	191	1	52
80-99% OF MSA/MD MEDIAN	22	1625	9	809	3	167	9	629	1	20		
100-119% OF MSA/MD MEDIAN	15	1289	5	662	2	106	8	521				
120% OR MORE OF MSA/MD MEDIAN	26	2263	9	775	4	508	13	980				
INCOME NOT AVAILABLE 6/	3	393	2	159			1	234				
TOTAL 14/	179	12231	36	2946	31	1918	105	7005	5	239	2	123

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	16	1425	6	535	1	70	6	555	3	265		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	73	7417	44	4575	7	588	17	1778	3	314	2	162
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	83	1	83								
ETHNICITY 7/												
HISPANIC OR LATINO	3	347	1	126			1	122			1	99
NOT HISPANIC OR LATINO	85	8446	49	4984	7	609	22	2211	6	579	1	63
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	83	1	83								
ETHNICITY NOT AVAILABLE 6/	1	49			1	49						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	69	7021	43	4449	6	539	16	1656	3	314	1	63
OTHERS, INCLUDING HISPANIC	20	1855	8	744	1	70	7	677	3	265	1	99
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	463	2	463								
BLACK OR AFRICAN AMERICAN	28	3555	19	2370			2	191	4	528	3	466
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	158	21739	115	15939	8	1148	21	2493	12	1831	2	328
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	153	1	153								
RACE NOT AVAILABLE 6/	9	1212	6	816			1	114			2	282
ETHNICITY 7/												
HISPANIC OR LATINO	1	186	1	186								
NOT HISPANIC OR LATINO	186	25348	134	18351	8	1148	23	2696	16	2359	5	794
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	265	1	163			1	102				
ETHNICITY NOT AVAILABLE 6/	9	1323	7	1041							2	282
MINORITY STATUS 8/												
WHITE NON-HISPANIC	154	21106	112	15408	8	1148	20	2391	12	1831	2	328
OTHERS, INCLUDING HISPANIC	34	4622	24	3335			3	293	4	528	3	466

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	13	2016	9	1444			3	500	1	72		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	57	9284	43	6967	5	861	4	668	4	647	1	141
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	302	1	206							1	96
RACE NOT AVAILABLE 6/	6	962	4	566	2	396						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	74	11940	55	8955	5	861	7	1168	5	719	2	237
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	624	2	228	2	396						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	57	9284	43	6967	5	861	4	668	4	647	1	141
OTHERS, INCLUDING HISPANIC	15	2318	10	1650			3	500	1	72	1	96
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	9	1833	4	697			2	457	2	376	1	303
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	34	5726	27	4440			2	339	4	789	1	158
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	93	1	93								
ETHNICITY 7/												
HISPANIC OR LATINO	1	144					1	144				
NOT HISPANIC OR LATINO	42	7415	31	5137			3	652	6	1165	2	461
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	93	1	93								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33	5582	27	4440			1	195	4	789	1	158
OTHERS, INCLUDING HISPANIC	10	1977	4	697			3	601	2	376	1	303

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	257	1	257								
BLACK OR AFRICAN AMERICAN	4	961	3	736					1	225		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	165	1	165								
WHITE	89	18559	72	15426	5	1022	9	1300	3	811		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	68					1	68				
RACE NOT AVAILABLE 6/	9	1728	4	844	1	154	2	371	2	359		
ETHNICITY 7/												
HISPANIC OR LATINO	2	348	1	200			1	148				
NOT HISPANIC OR LATINO	95	19832	77	16554	5	1022	9	1220	4	1036		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	8	1558	3	674	1	154	2	371	2	359		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	87	18211	71	15226	5	1022	8	1152	3	811		
OTHERS, INCLUDING HISPANIC	9	1799	6	1358			2	216	1	225		
TOTAL 14/	516	78274	364	56775	29	4239	71	9107	39	6217	13	1936

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	8	614	2	188			3	120	3	306		
BLACK OR AFRICAN AMERICAN	17	1036	3	159	1	27	12	842	1	8		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	62	4348	17	1508	5	265	34	2135	4	333	2	107
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	11			1	11						
RACE NOT AVAILABLE 6/	3	135			1	44	2	91				
ETHNICITY 7/												
HISPANIC OR LATINO	4	128			1	44	3	84				
NOT HISPANIC OR LATINO	70	4873	21	1795	7	303	32	2021	8	647	2	107
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	80					1	80				
ETHNICITY NOT AVAILABLE 6/	16	1063	1	60			15	1003				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	49	3589	17	1508	5	265	21	1376	4	333	2	107
OTHERS, INCLUDING HISPANIC	29	1737	5	347	3	82	17	994	4	314		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	373	3	373								
BLACK OR AFRICAN AMERICAN	15	1201	3	170	3	265	8	761	1	5		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	89	7987	49	4702	14	830	20	1998	3	253	3	204
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	10	863	6	483	1	79	2	246	1	55		
ETHNICITY 7/												
HISPANIC OR LATINO	4	331	1	74			3	257				
NOT HISPANIC OR LATINO	95	8506	56	5348	14	911	19	1790	3	253	3	204
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	18	1587	4	306	4	263	8	958	2	60		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	80	7196	48	4628	11	598	15	1513	3	253	3	204
OTHERS, INCLUDING HISPANIC	22	1905	7	617	3	265	11	1018	1	5		

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	5	613	2	251	1	66			2	296		
BLACK OR AFRICAN AMERICAN	10	940	5	487	1	79	2	314	1	45	1	15
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	57	6517	33	3923	3	176	14	1508	7	910		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	518	2	229			2	176			1	113
ETHNICITY 7/												
HISPANIC OR LATINO	1	50							1	50		
NOT HISPANIC OR LATINO	66	7562	40	4661	3	176	13	1509	9	1201	1	15
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	10	976	2	229	2	145	5	489			1	113
MINORITY STATUS 8/												
WHITE NON-HISPANIC	53	6154	33	3923	3	176	11	1195	6	860		
OTHERS, INCLUDING HISPANIC	16	1603	7	738	2	145	2	314	4	391	1	15
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	441	3	441								
BLACK OR AFRICAN AMERICAN	3	115	1	43			2	72				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	45	6231	28	4197	4	314	9	1128	4	592		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	296	1	237			1	59				
RACE NOT AVAILABLE 6/	6	482	3	271			3	211				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	52	7092	32	4875	4	314	12	1311	4	592		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	7	473	4	314			3	159				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	44	6191	28	4197	4	314	8	1088	4	592		
OTHERS, INCLUDING HISPANIC	8	852	5	721			3	131				

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	242	1	242								
ASIAN	5	867	3	590			2	277				
BLACK OR AFRICAN AMERICAN	9	1403	5	847	1	157	3	399				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	199	38087	145	28616	11	1998	21	2894	20	3722	2	857
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	352	1	200			1	152				
RACE NOT AVAILABLE 6/	16	3355	10	2085	2	349	1	185	3	736		
ETHNICITY 7/												
HISPANIC OR LATINO	2	222	1	120	1	102						
NOT HISPANIC OR LATINO	207	39707	149	29661	10	1865	26	3602	20	3722	2	857
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	570	4	570								
ETHNICITY NOT AVAILABLE 6/	19	3807	11	2229	3	537	2	305	3	736		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	189	36245	138	27184	9	1708	20	2774	20	3722	2	857
OTHERS, INCLUDING HISPANIC	22	3536	14	2449	2	259	6	828				
TOTAL 14/	635	86155	379	58679	51	4925	144	13813	51	7322	10	1416

AGGREGATE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	666	1	142			1	164	2	360		
BLACK OR AFRICAN AMERICAN	35	3002	13	1090			16	1334	4	328	2	250
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	184	18409	90	8046	7	834	58	6455	22	2355	7	719
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	142					1	75	1	67		
RACE NOT AVAILABLE 6/	40	4708	14	2003			13	1492	11	973	2	240
ETHNICITY 7/												
HISPANIC OR LATINO	8	1100	1	50	1	114	6	936				
NOT HISPANIC OR LATINO	217	21168	103	9282	6	720	69	6937	30	3260	9	969
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	40	4659	14	1949			14	1647	10	823	2	240
MINORITY STATUS 8/												
WHITE NON-HISPANIC	175	17226	87	7851	6	720	53	5581	22	2355	7	719
OTHERS, INCLUDING HISPANIC	47	4693	15	1282	1	114	22	2292	7	755	2	250
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	537	2	335			1	51	1	151		
ASIAN	6	875	3	336					3	539		
BLACK OR AFRICAN AMERICAN	47	5605	17	2020	1	70	17	1890	10	1289	2	336
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	431	55260	248	30516	16	1954	95	12703	56	7906	16	2181
2 OR MORE MINORITY RACES	1	53	1	53								
JOINT (WHITE/MINORITY RACE)	5	785	3	577	1	49	1	159				
RACE NOT AVAILABLE 6/	71	8967	28	3544	5	616	12	1488	20	2328	6	991
ETHNICITY 7/												
HISPANIC OR LATINO	9	1210	2	248			5	615	1	201	1	146
NOT HISPANIC OR LATINO	481	61426	271	33455	18	2080	107	13875	68	9645	17	2371
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	848	3	350			2	365	1	133		
ETHNICITY NOT AVAILABLE 6/	69	8598	26	3328	5	609	12	1436	20	2234	6	991
MINORITY STATUS 8/												
WHITE NON-HISPANIC	416	53500	244	30099	15	1896	88	11841	54	7629	15	2035
OTHERS, INCLUDING HISPANIC	75	9440	30	3738	2	119	25	2921	15	2180	3	482

AGGREGATE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	200	1	200								
ASIAN	7	1186	4	520			1	186	1	220	1	260
BLACK OR AFRICAN AMERICAN	18	2185	11	1321			4	536	1	162	2	166
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	299	42920	169	23817	16	2758	55	7813	46	6402	13	2130
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	39	5682	19	2793	3	510	7	1154	6	870	4	355
ETHNICITY 7/												
HISPANIC OR LATINO	4	665	2	253	1	211					1	201
NOT HISPANIC OR LATINO	321	45757	184	25563	14	2381	59	8425	49	7033	15	2355
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	242	1	132			1	110				
ETHNICITY NOT AVAILABLE 6/	37	5509	17	2703	4	676	7	1154	5	621	4	355
MINORITY STATUS 8/												
WHITE NON-HISPANIC	292	41837	166	23422	14	2381	54	7703	46	6402	12	1929
OTHERS, INCLUDING HISPANIC	32	4478	19	2426	1	211	6	832	2	382	4	627
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	821	3	791			1	30				
BLACK OR AFRICAN AMERICAN	18	2698	9	1428	2	301	4	684	3	285		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	171	1	171								
WHITE	207	31921	123	18204	5	752	41	7222	28	4132	10	1611
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	520	2	422			1	98				
RACE NOT AVAILABLE 6/	41	6090	15	2335	1	193	13	1735	12	1827		
ETHNICITY 7/												
HISPANIC OR LATINO	4	460	4	460								
NOT HISPANIC OR LATINO	225	34845	133	20207	6	913	45	7709	31	4405	10	1611
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	358	1	196			1	162				
ETHNICITY NOT AVAILABLE 6/	43	6558	15	2488	2	333	14	1898	12	1839		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	196	30240	116	17158	4	612	39	6897	27	3962	10	1611
OTHERS, INCLUDING HISPANIC	32	5028	20	3468	2	301	7	974	3	285		

AGGREGATE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	549	1	168					1	201	1	180
ASIAN	42	10242	21	5378	7	1713	7	1502	5	1187	2	462
BLACK OR AFRICAN AMERICAN	72	13025	28	5408	2	277	26	4732	9	1588	7	1020
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	438	1	234			1	204				
WHITE	964	200897	600	115609	32	6669	156	40306	130	28455	46	9858
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	19	4095	13	2919			4	802	1	160	1	214
RACE NOT AVAILABLE 6/	173	35211	87	18152	8	1404	31	5903	32	6778	15	2974
ETHNICITY 7/												
HISPANIC OR LATINO	12	2383	6	1203	2	276	1	152	3	752		
NOT HISPANIC OR LATINO	1088	226301	653	127487	40	8555	197	47999	141	30526	57	11734
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	1158	5	1021			1	137				
ETHNICITY NOT AVAILABLE 6/	169	34615	87	18157	7	1232	26	5161	34	7091	15	2974
MINORITY STATUS 8/												
WHITE NON-HISPANIC	940	196337	585	112573	31	6552	154	40017	124	27337	46	9858
OTHERS, INCLUDING HISPANIC	154	31496	74	16096	10	2107	40	7529	19	3888	11	1876
TOTAL 14/	3154	534249	1790	297207	132	22882	625	109653	450	77165	157	27342

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	17	362	2	34			15	328				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	41	1108	8	318	2	70	28	498	3	222		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	15	158	2	45			13	113				
ETHNICITY 7/												
HISPANIC OR LATINO	2	8					2	8				
NOT HISPANIC OR LATINO	58	1482	10	352	2	70	43	838	3	222		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	13	138	2	45			11	93				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	40	1105	8	318	2	70	27	495	3	222		
OTHERS, INCLUDING HISPANIC	19	370	2	34			17	336				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	21					2	21				
ASIAN												
BLACK OR AFRICAN AMERICAN	8	227	1	2	1	60	5	150			1	15
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	37	1597	16	908	1	140	15	131	4	410	1	8
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	16	259	3	110	1	4	11	120	1	25		
ETHNICITY 7/												
HISPANIC OR LATINO	2	18					1	10			1	8
NOT HISPANIC OR LATINO	45	1831	17	910	2	200	21	296	4	410	1	15
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	16	255	3	110	1	4	11	116	1	25		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	1589	16	908	1	140	15	131	4	410		
OTHERS, INCLUDING HISPANIC	12	266	1	2	1	60	8	181			2	23

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	7	65	3	22			4	43				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	44	2270	21	1141	1	75	21	974	1	80		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	459	1	40			4	419				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	51	2335	24	1163	1	75	25	1017	1	80		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	459	1	40			4	419				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	44	2270	21	1141	1	75	21	974	1	80		
OTHERS, INCLUDING HISPANIC	7	65	3	22			4	43				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	7	257	4	162			3	95				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	277	2	19			9	258				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	5					1	5				
RACE NOT AVAILABLE 6/	3	125	2	120			1	5				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	19	539	6	181			13	358				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	125	2	120			1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	277	2	19			9	258				
OTHERS, INCLUDING HISPANIC	8	262	4	162			4	100				

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	100	1	100								
BLACK OR AFRICAN AMERICAN	6	225	4	73			1	10	1	142		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	67	5146	44	3600			16	1042	7	504		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	40					1	40				
RACE NOT AVAILABLE 6/	13	605	3	320	3	98	5	62	2	125		
ETHNICITY 7/												
HISPANIC OR LATINO	1	142							1	142		
NOT HISPANIC OR LATINO	71	5329	47	3738			18	1092	6	499		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	16	645	5	355	3	98	5	62	3	130		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	64	5106	42	3565			16	1042	6	499		
OTHERS, INCLUDING HISPANIC	8	365	5	173			2	50	1	142		
TOTAL 14/	310	13725	123	7414	10	457	156	4323	19	1508	2	23

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	250					1	35	1	215		
BLACK OR AFRICAN AMERICAN	4	193					4	193				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	15	1597	8	1071			5	393	2	133		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	8	262	1	117			6	72	1	73		
ETHNICITY 7/												
HISPANIC OR LATINO	2	384					2	384				
NOT HISPANIC OR LATINO	20	1594	7	989			10	257	3	348		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	7	324	2	199			4	52	1	73		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	1136	7	989			4	14	2	133		
OTHERS, INCLUDING HISPANIC	8	827					7	612	1	215		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	6					1	6				
ASIAN	1	95	1	95								
BLACK OR AFRICAN AMERICAN	4	303	2	137			2	166				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	2641	17	1662	2	80	6	550	2	148	2	201
2 OR MORE MINORITY RACES	1	53	1	53								
JOINT (WHITE/MINORITY RACE)	1	49			1	49						
RACE NOT AVAILABLE 6/	7	532	4	386			1	23	2	123		
ETHNICITY 7/												
HISPANIC OR LATINO	2	127					2	127				
NOT HISPANIC OR LATINO	34	3014	21	1947	3	129	6	589	2	148	2	201
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	8	538	4	386			2	29	2	123		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	2514	17	1662	2	80	4	423	2	148	2	201
OTHERS, INCLUDING HISPANIC	10	633	4	285	1	49	5	299				

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	192							1	192		
BLACK OR AFRICAN AMERICAN	2	117	1	102							1	15
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	38	3769	20	2022	3	418	6	515	8	714	1	100
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	441	4	412							1	29
ETHNICITY 7/												
HISPANIC OR LATINO	1	50							1	50		
NOT HISPANIC OR LATINO	39	3943	20	2039	3	418	6	515	8	856	2	115
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	6	526	5	497							1	29
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	3634	19	1937	3	418	6	515	7	664	1	100
OTHERS, INCLUDING HISPANIC	4	359	1	102					2	242	1	15
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	5	330	1	88			3	144	1	98		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	25	3714	14	2225	1	92	6	793	4	604		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	335	1	237			1	98				
RACE NOT AVAILABLE 6/	8	839	4	425			4	414				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	32	4243	16	2492	1	92	11	1127	4	532		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	8	975	4	483			3	322	1	170		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	3379	13	2060	1	92	6	793	3	434		
OTHERS, INCLUDING HISPANIC	7	665	2	325			4	242	1	98		

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	201							1	201		
ASIAN	9	1889	7	1382			1	230			1	277
BLACK OR AFRICAN AMERICAN	21	2446	7	989	1	51	8	804	1	47	4	555
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	237	35653	156	23302	10	1491	31	4572	34	5372	6	916
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	152					1	152				
RACE NOT AVAILABLE 6/	45	6969	25	4118	4	659	8	904	6	778	2	510
ETHNICITY 7/												
HISPANIC OR LATINO	4	693	2	328	1	102			1	263		
NOT HISPANIC OR LATINO	259	38829	161	24418	10	1440	44	6094	33	5129	11	1748
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	132	2	132								
ETHNICITY NOT AVAILABLE 6/	49	7656	30	4913	4	659	5	568	8	1006	2	510
MINORITY STATUS 8/												
WHITE NON-HISPANIC	225	34040	148	22282	9	1389	31	4572	31	4881	6	916
OTHERS, INCLUDING HISPANIC	37	5278	17	2596	2	153	10	1186	3	511	5	832
TOTAL 14/	553	77074	343	50843	26	3560	99	10924	66	9024	19	2723

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	16	969	1	60	1	27	13	874	1	8		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	46	2298	5	234	5	189	34	1784	1	20	1	71
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	11			1	11						
RACE NOT AVAILABLE 6/	4	182	1	83	1	44	2	55				
ETHNICITY 7/												
HISPANIC OR LATINO	4	128			1	44	3	84				
NOT HISPANIC OR LATINO	46	2312	5	234	6	178	32	1801	2	28	1	71
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	163	1	83			1	80				
ETHNICITY NOT AVAILABLE 6/	15	857	1	60	1	49	13	748				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	34	1709	5	234	4	140	23	1244	1	20	1	71
OTHERS, INCLUDING HISPANIC	21	1139	2	143	3	82	15	906	1	8		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	51					1	51				
ASIAN												
BLACK OR AFRICAN AMERICAN	9	824			2	75	7	749				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	33	2127	3	111	11	712	16	1061	2	191	1	52
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	199	1	53	1	79	1	67				
ETHNICITY 7/												
HISPANIC OR LATINO	1	37					1	37				
NOT HISPANIC OR LATINO	33	2047	4	164	10	603	17	1113	1	115	1	52
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	12	1117			4	263	7	778	1	76		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	1555	3	111	8	480	13	797	1	115	1	52
OTHERS, INCLUDING HISPANIC	11	912			2	75	9	837				

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	66			1	66						
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	19	1383	9	809	2	101	7	453	1	20		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	176					2	176				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	17	1222	9	809	2	101	5	292	1	20		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	403			1	66	4	337				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	1222	9	809	2	101	5	292	1	20		
OTHERS, INCLUDING HISPANIC	1	66			1	66						
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	85	1	43			1	42				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1053	3	566	2	106	5	381				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	59					1	59				
RACE NOT AVAILABLE 6/	2	92	1	53			1	39				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	991	3	566	2	106	6	319				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	298	2	96			2	202				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	890	3	566	2	106	4	218				
OTHERS, INCLUDING HISPANIC	3	144	1	43			2	101				

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	47					1	47				
BLACK OR AFRICAN AMERICAN	3	442	1	132	1	157	1	153				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	20	1510	7	564	3	351	10	595				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	264	1	79			1	185				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	22	1691	8	696	3	320	11	675				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	572	1	79	1	188	2	305				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	1202	7	564	2	163	9	475				
OTHERS, INCLUDING HISPANIC	4	489	1	132	1	157	2	200				
TOTAL 14/	179	12231	36	2946	31	1918	105	7005	5	239	2	123

AGGREGATE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2012

MSA/MD: 41540 - SALISBURY, MD

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	87	14302	66	10875	6	931	10	1683	4	655	1	158
20-49% MINORITY	332	52924	245	39385	18	2777	37	5257	23	4066	9	1439
50-79% MINORITY	17	1424	7	657	1	70	6	511	3	186		
80-100% MINORITY	11	1079	6	618			3	241	2	220		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	36	3398	20	2121	2	119	9	752	5	406		
MIDDLE INCOME	311	49078	231	36422	13	2022	41	6136	19	3239	7	1259
UPPER INCOME	100	17253	73	12992	10	1637	6	804	8	1482	3	338
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	8	895	7	846	1	49						
50-79% MINORITY	17	1424	7	657	1	70	6	511	3	186		
80-100% MINORITY	11	1079	6	618			3	241	2	220		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	62	10095	48	7804	2	270	9	1493	3	528		
20-49% MINORITY	249	38983	183	28618	11	1752	32	4643	16	2711	7	1259
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	25	4207	18	3071	4	661	1	190	1	127	1	158
20-49% MINORITY	75	13046	55	9921	6	976	5	614	7	1355	2	180
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	69	8545	40	5240	4	461	15	1415	7	1090	3	339
ALL OTHER TRACTS 21/												
TOTAL 14/	516	78274	364	56775	29	4239	71	9107	39	6217	13	1936

AGGREGATE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2012

MSA/MD: 41540 - SALISBURY, MD

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	79	12741	45	8127	2	67	25	3075	7	1472		
20-49% MINORITY	420	58236	267	41756	35	3407	78	7229	34	4851	6	993
50-79% MINORITY	25	2494	16	1620	3	558	4	183	2	133		
80-100% MINORITY	10	943	5	607	1	59	3	262			1	15
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	52	4748	28	2751	6	722	14	1052	3	208	1	15
MIDDLE INCOME	350	44762	213	29949	27	2291	81	8292	24	3309	5	921
UPPER INCOME	132	24904	92	19410	8	1078	15	1405	16	2939	1	72
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	17	1311	7	524	2	105	7	607	1	75		
50-79% MINORITY	25	2494	16	1620	3	558	4	183	2	133		
80-100% MINORITY	10	943	5	607	1	59	3	262			1	15
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	52	6520	25	3495	2	67	22	2551	3	407		
20-49% MINORITY	298	38242	188	26454	25	2224	59	5741	21	2902	5	921
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	27	6221	20	4632			3	524	4	1065		
20-49% MINORITY	105	18683	72	14778	8	1078	12	881	12	1874	1	72
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	101	11741	46	6569	10	834	34	3064	8	866	3	408
ALL OTHER TRACTS 21/												
TOTAL 14/	635	86155	379	58679	51	4925	144	13813	51	7322	10	1416

Report Date: 05/17/2013

AGGREGATE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2012

MSA/MD: 41540 - SALISBURY, MD

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	449	78152	270	46357	14	2187	86	15941	62	10620	17	3047
20-49% MINORITY	2061	358694	1215	205769	82	15816	377	68149	288	51079	99	17881
50-79% MINORITY	99	10644	49	5277	5	593	29	3468	13	1040	3	266
80-100% MINORITY	50	7009	20	2563	2	218	8	923	14	2338	6	967
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	50	1	50								
MODERATE INCOME	188	23163	88	10479	9	1249	43	5294	37	4654	11	1487
MIDDLE INCOME	1697	274326	1011	160811	59	10129	323	52634	232	38732	72	12020
UPPER INCOME	773	156960	454	88626	35	7436	134	30553	108	21691	42	8654
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	50	1	50								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	40	5560	20	2689	2	438	6	903	10	1276	2	254
50-79% MINORITY	99	10644	49	5277	5	593	29	3468	13	1040	3	266
80-100% MINORITY	49	6959	19	2513	2	218	8	923	14	2338	6	967
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	243	38523	139	21628	9	1373	47	8026	39	6113	9	1383
20-49% MINORITY	1454	235803	872	139183	50	8756	276	44608	193	32619	63	10637
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	206	39629	131	24729	5	814	39	7915	23	4507	8	1664
20-49% MINORITY	567	117331	323	63897	30	6622	95	22638	85	17184	34	6990
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	495	79750	236	37241	29	4068	125	21172	73	12088	32	5181
ALL OTHER TRACTS 21/												
TOTAL 14/	3154	534249	1790	297207	132	22882	625	109653	450	77165	157	27342

AGGREGATE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2012

MSA/MD: 41540 - SALISBURY, MD

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	44	2815	22	1850	1	15	17	680	4	270		
20-49% MINORITY	155	7101	60	3731	5	240	79	2286	11	844		
50-79% MINORITY	11	128	1	47	1	12	8	61			1	8
80-100% MINORITY	20	535	8	172			10	211	1	137	1	15
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	5	185	2	83			2	87			1	15
MODERATE INCOME	29	559	8	141	1	12	17	186	2	212	1	8
MIDDLE INCOME	147	6639	56	3290	5	248	79	2433	7	668		
UPPER INCOME	49	3196	25	2286	1	7	16	532	7	371		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	5	185	2	83			2	87			1	15
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	81	1	5			1	1	1	75		
50-79% MINORITY	11	128	1	47	1	12	8	61			1	8
80-100% MINORITY	15	350	6	89			8	124	1	137		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	31	1679	14	899	1	15	15	640	1	125		
20-49% MINORITY	116	4960	42	2391	4	233	64	1793	6	543		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	13	1136	8	951			2	40	3	145		
20-49% MINORITY	36	2060	17	1335	1	7	14	492	4	226		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	80	3146	32	1614	3	190	42	1085	3	257		
ALL OTHER TRACTS 21/												
TOTAL 14/	310	13725	123	7414	10	457	156	4323	19	1508	2	23

Report Date: 05/17/2013

AGGREGATE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2012

MSA/MD: 41540 - SALISBURY, MD

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	15							1	15		
20-49% MINORITY	1	33000	1	33000								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	33000	1	33000								
UPPER INCOME	1	15							1	15		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	33000	1	33000								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	15							1	15		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	33015	1	33000					1	15		

AGGREGATE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2012

MSA/MD: 41540 - SALISBURY, MD

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	49	6337	27	3640	2	256	12	1445	7	719	1	277
20-49% MINORITY	337	47860	229	34876	11	1549	52	5623	36	4386	9	1426
50-79% MINORITY	38	4632	22	2460	4	685	8	1248	3	188	1	51
80-100% MINORITY	16	1012	8	555	1	51	4	161	1	201	2	44
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	155	2	83			1	72				
MODERATE INCOME	66	6763	34	3487	5	736	14	1524	9	809	4	207
MIDDLE INCOME	304	39967	205	28715	9	1038	50	4833	33	4167	7	1214
UPPER INCOME	67	12956	45	9246	4	767	11	2048	5	518	2	377
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	3	155	2	83			1	72				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	15	1274	6	555			3	187	5	420	1	112
50-79% MINORITY	38	4632	22	2460	4	685	8	1248	3	188	1	51
80-100% MINORITY	13	857	6	472	1	51	3	89	1	201	2	44
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	43	4999	24	2992	2	256	10	1032	7	719		
20-49% MINORITY	261	34968	181	25723	7	782	40	3801	26	3448	7	1214
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1338	3	648			2	413			1	277
20-49% MINORITY	61	11618	42	8598	4	767	9	1635	5	518	1	100
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	113	17233	57	9312	8	1019	23	2447	19	3530	6	925
ALL OTHER TRACTS 21/												
TOTAL 14/	553	77074	343	50843	26	3560	99	10924	66	9024	19	2723

Report Date: 05/17/2013

AGGREGATE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2012

MSA/MD: 41540 - SALISBURY, MD

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	24	1829	8	764	1	27	12	895	3	143		
20-49% MINORITY	101	6580	20	1571	21	1358	59	3580			1	71
50-79% MINORITY												
80-100% MINORITY	3	183			1	59	2	124				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	12	873			4	213	8	660				
MIDDLE INCOME	99	7059	25	2201	14	1065	56	3579	3	143	1	71
UPPER INCOME	17	660	3	134	5	166	9	360				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	9	690			3	154	6	536				
50-79% MINORITY												
80-100% MINORITY	3	183			1	59	2	124				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	24	1829	8	764	1	27	12	895	3	143		
20-49% MINORITY	75	5230	17	1437	13	1038	44	2684			1	71
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	17	660	3	134	5	166	9	360				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	51	3639	8	611	8	474	32	2406	2	96	1	52
ALL OTHER TRACTS 21/												
TOTAL 14/	179	12231	36	2946	31	1918	105	7005	5	239	2	123

Report Date: 05/17/2013

AGGREGATE TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN	5	45					3	27					2	18			1	9	11	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	10	23	7	16	6	14	7	16	3	7			6	14			4	9	43	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					1	25	1	25					1	25			1	25	4	100
ETHNICITY 7/																				
HISPANIC OR LATINO					1	50	1	50											2	100
NOT HISPANIC OR LATINO	14	27	7	13	6	12	9	17	2	4			8	15			6	12	52	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	50							1	50									2	100
ETHNICITY NOT AVAILABLE 6/							1	50					1	50					2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9	23	7	18	5	13	6	15	2	5			6	15			4	10	39	100
OTHERS, INCL. HISPANIC	6	40			1	7	4	27	1	7			2	13			1	7	15	100
GENDER 19/																				
MALE	8	25	3	9	6	19	7	22	2	6			6	19					32	100
FEMALE	4	33	2	17			2	17					1	8			3	25	12	100
JOINT (MALE/FEMALE)	3	27	2	18			2	18	1	9			1	9			2	18	11	100
GENDER NOT AVAILABLE 6/					1	33							1	33			1	33	3	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	8	40	2	10	1	5	4	20	1	5			2	10			2	10	20	100
50-79% OF MSA/MD MEDIAN	2	9	4	18	3	14	3	14	2	9			5	23			3	14	22	100
80-99% OF MSA/MD MEDIAN	2	40					1	20					1	20			1	20	5	100
100-119% OF MSA/MD MEDIAN	1	33			1	33	1	33											3	100
120% OR MORE OF MSA/MD MEDIAN	1	17			2	33	2	33					1	17					6	100
INCOME NOT AVAILABLE 6/	1	50	1	50															2	100

AGGREGATE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	3	75			1	25													4	100
BLACK OR AFRICAN AMERICAN	5	23	2	9	8	36	3	14	1	5	1	5			1	5	1	5	22	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	21	27	6	8	27	35	7	9	5	6	1	1	3	4			8	10	78	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	50	1	50											2	100
RACE NOT AVAILABLE 6/	3	27			2	18	1	9	1	9			2	18			2	18	11	100
ETHNICITY 7/																				
HISPANIC OR LATINO	2	25	2	25	4	50													8	100
NOT HISPANIC OR LATINO	26	29	6	7	29	32	11	12	6	7	2	2	3	3	1	1	6	7	90	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	4	21			6	32	1	5	1	5			2	11			5	26	19	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	18	28	5	8	21	33	7	11	5	8	1	2	2	3			5	8	64	100
OTHERS, INCL. HISPANIC	10	29	3	9	13	38	4	12	1	3	1	3			1	3	1	3	34	100
GENDER 19/																				
MALE	14	41	2	6	12	35	2	6	1	3			1	3	1	3	1	3	34	100
FEMALE	8	33	2	8	10	42			2	8			1	4			1	4	24	100
JOINT (MALE/FEMALE)	9	17	4	8	16	31	9	17	3	6	2	4	2	4			7	13	52	100
GENDER NOT AVAILABLE 6/	1	14			1	14	1	14	1	14			1	14			2	29	7	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	15	41	5	14	14	38			1	3							2	5	37	100
50-79% OF MSA/MD MEDIAN	2	12	1	6	9	53	2	12	1	6	1	6	1	6					17	100
80-99% OF MSA/MD MEDIAN	6	50			3	25			2	17					1	8			12	100
100-119% OF MSA/MD MEDIAN	5	31			6	38							1	6			4	25	16	100
120% OR MORE OF MSA/MD MEDIAN	4	12	2	6	7	21	10	29	3	9	1	3	2	6			5	15	34	100
INCOME NOT AVAILABLE 6/													1	100					1	100

AGGREGATE TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	50											1	50	2	100
ASIAN	1	10			2	20	4	40	2	20							1	10	10	100
BLACK OR AFRICAN AMERICAN	3	5			22	34	17	27	3	5	1	2	5	8			13	20	64	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																	1	100	1	100
WHITE	50	14	2	1	72	20	90	25	22	6	15	4	57	16			55	15	363	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					2	29	2	29	1	14			1	14			1	14	7	100
RACE NOT AVAILABLE 6/	7	12			10	17	12	20	3	5	4	7	16	27			8	13	60	100
ETHNICITY 7/																				
HISPANIC OR LATINO	2	20			3	30			1	10	2	20	1	10			1	10	10	100
NOT HISPANIC OR LATINO	52	12	2	0	95	22	111	26	27	6	13	3	63	15			71	16	434	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)							3	75			1	25							4	100
ETHNICITY NOT AVAILABLE 6/	7	12			11	19	11	19	3	5	4	7	15	25			8	14	59	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	49	14	2	1	68	19	88	25	22	6	12	3	56	16			54	15	351	100
OTHERS, INCL. HISPANIC	5	5			29	31	25	27	6	6	4	4	7	7			18	19	94	100
GENDER 19/																				
MALE	23	14	1	1	36	22	34	21	11	7	6	4	23	14			28	17	162	100
FEMALE	9	10			22	24	28	30	4	4	1	1	12	13			16	17	92	100
JOINT (MALE/FEMALE)	24	12	1	0	44	21	53	25	13	6	11	5	30	14			32	15	208	100
GENDER NOT AVAILABLE 6/	5	11			7	16	10	22	3	7	2	4	14	31			4	9	45	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	17	29			12	21	7	12	6	10	1	2	10	17			5	9	58	100
50-79% OF MSA/MD MEDIAN	17	17			24	24	26	26	3	3	6	6	8	8			15	15	99	100
80-99% OF MSA/MD MEDIAN	5	10	1	2	11	21	15	29	3	6	1	2	10	19			6	12	52	100
100-119% OF MSA/MD MEDIAN	8	15			11	20	14	26	2	4	1	2	7	13			11	20	54	100
120% OR MORE OF MSA/MD MEDIAN	14	7			37	19	54	28	14	7	7	4	37	19			32	16	195	100
INCOME NOT AVAILABLE 6/			1	2	14	29	9	18	3	6	4	8	7	14			11	22	49	100

AGGREGATE TABLE 8-4: REASONS FOR DENIAL OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	100													1	100
ASIAN																				
BLACK OR AFRICAN AMERICAN	3	11			22	79							1	4			2	7	28	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	15	18			43	52	9	11	2	2	1	1	4	5			8	10	82	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	100													1	100
RACE NOT AVAILABLE 6/	16	30			22	42	2	4									13	25	53	100
ETHNICITY 7/																				
HISPANIC OR LATINO	2	50			1	25	1	25											4	100
NOT HISPANIC OR LATINO	17	15			67	60	9	8	2	2	1	1	5	5			10	9	111	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	15	30			21	42	1	2									13	26	50	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	14	17			43	53	9	11	2	2	1	1	4	5			8	10	81	100
OTHERS, INCL. HISPANIC	5	15			25	74	1	3					1	3			2	6	34	100
GENDER 19/																				
MALE	4	14			13	45	5	17	1	3			2	7			4	14	29	100
FEMALE	8	15			37	69	3	6	1	2	1	2	2	4			2	4	54	100
JOINT (MALE/FEMALE)	7	21			19	56	3	9					1	3			4	12	34	100
GENDER NOT AVAILABLE 6/	15	31			20	42											13	27	48	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	9	17			36	67	2	4					1	2			6	11	54	100
50-79% OF MSA/MD MEDIAN	15	38			16	40	1	3									8	20	40	100
80-99% OF MSA/MD MEDIAN	3	13			13	54	3	13	1	4			2	8			2	8	24	100
100-119% OF MSA/MD MEDIAN	2	13			7	44	2	13	1	6	1	6					3	19	16	100
120% OR MORE OF MSA/MD MEDIAN	5	17			16	53	3	10					2	7			4	13	30	100
INCOME NOT AVAILABLE 6/					1	100													1	100

AGGREGATE TABLE 8-6: REASONS FOR DENIAL OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	100													1	100
ASIAN	2	100																	2	100
BLACK OR AFRICAN AMERICAN	4	20			8	40	3	15			1	5					4	20	20	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	5	11			7	16	13	30	2	5			8	18			9	20	44	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	33	1	33									1	33	3	100
RACE NOT AVAILABLE 6/	2	13			5	31	4	25			1	6	2	13			2	13	16	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	25			2	50							1	25					4	100
NOT HISPANIC OR LATINO	10	14			17	24	18	25	2	3	1	1	9	13			14	20	71	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	2	18			3	27	3	27			1	9					2	18	11	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	10			6	15	13	32	2	5			7	17			9	22	41	100
OTHERS, INCL. HISPANIC	7	23			12	40	4	13			1	3	1	3			5	17	30	100
GENDER 19/																				
MALE	6	23			3	12	6	23					7	27			4	15	26	100
FEMALE	3	18			9	53	3	18					1	6			1	6	17	100
JOINT (MALE/FEMALE)	3	9			7	21	10	29	2	6	1	3	2	6			9	26	34	100
GENDER NOT AVAILABLE 6/	1	11			3	33	2	22			1	11					2	22	9	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	17			8	67	1	8					1	8					12	100
50-79% OF MSA/MD MEDIAN	1	20			3	60					1	20							5	100
80-99% OF MSA/MD MEDIAN	2	33			1	17	2	33					1	17					6	100
100-119% OF MSA/MD MEDIAN	3	20			4	27							5	33			3	20	15	100
120% OR MORE OF MSA/MD MEDIAN	5	11			6	13	17	37	2	4	1	2	3	7			12	26	46	100
INCOME NOT AVAILABLE 6/							1	50									1	50	2	100

AGGREGATE TABLE 8-7: REASONS FOR DENIAL OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2012

MSA/MD: 41540 - SALISBURY, MD

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	1	50			1	50													2	100
BLACK OR AFRICAN AMERICAN	4	27	2	13	6	40	1	7									2	13	15	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	16	24	5	7	30	45	5	7	2	3			2	3			7	10	67	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	100													1	100
RACE NOT AVAILABLE 6/	2	33			1	17	1	17	1	17							1	17	6	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	17	2	33	3	50													6	100
NOT HISPANIC OR LATINO	19	28	5	7	29	42	6	9	2	3			1	1			7	10	69	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	3	19			7	44	1	6	1	6			1	6			3	19	16	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	14	26	4	7	23	43	5	9	2	4			1	2			5	9	54	100
OTHERS, INCL. HISPANIC	6	27	3	14	10	45	1	5									2	9	22	100
GENDER 19/																				
MALE	4	18	1	5	11	50	2	9	1	5			1	5			2	9	22	100
FEMALE	7	27	2	8	12	46	3	12									2	8	26	100
JOINT (MALE/FEMALE)	11	29	4	11	15	39	1	3	1	3			1	3			5	13	38	100
GENDER NOT AVAILABLE 6/	1	20			1	20	1	20	1	20							1	20	5	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	14	34	5	12	17	41	3	7									2	5	41	100
50-79% OF MSA/MD MEDIAN	1	8			6	50	1	8	1	8			1	8			2	17	12	100
80-99% OF MSA/MD MEDIAN	1	17			4	67			1	17									6	100
100-119% OF MSA/MD MEDIAN	4	33			6	50											2	17	12	100
120% OR MORE OF MSA/MD MEDIAN	3	16	2	11	6	32	2	11	1	5			1	5			4	21	19	100
INCOME NOT AVAILABLE 6/							1	100											1	100

AGGREGATE TABLE 9: DISPOSITION OF LOAN APPLICATIONS, BY MEDIAN AGE OF HOMES IN CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND TYPE OF LOAN, 2012

MSA/MD: 41540 - SALISBURY, MD

CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans On Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's	Number	$000's
2000 - 2010														
LOANS ORIGINATED														
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED														
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
1990-1999														
LOANS ORIGINATED	64	11838	74	13753	323	60872	13	896			41	7459	3	134
APPLICAT'N APPROVED, NOT ACCEPTED	7	1308	5	492	33	7509	1	7			3	687	3	132
APPLICATIONS DENIED	7	965	15	1729	93	21326	13	441			13	1549	7	333
APPLICATIONS WITHDRAWN	6	1162	10	1565	89	17690	2	136			5	781		
FILES CLOSED FOR INCOMPLETENESS	2	240	1	537	25	4572					1	259		
1980-1989														
LOANS ORIGINATED	168	27272	128	20707	753	127220	47	3547	1	33000	114	16605	22	1526
APPLICAT'N APPROVED, NOT ACCEPTED	11	1699	14	1061	33	5283	4	244			4	424	11	719
APPLICATIONS DENIED	30	4559	63	6266	244	41197	55	2025			26	2700	46	2796
APPLICATIONS WITHDRAWN	11	1994	13	2661	161	27574	7	702	1	15	17	2231	3	143
FILES CLOSED FOR INCOMPLETENESS	5	948	2	184	51	9180					5	1036	1	71
1970-1979														
LOANS ORIGINATED	114	15426	122	17810	590	91883	55	2776			127	19177	11	1286
APPLICAT'N APPROVED, NOT ACCEPTED	8	938	26	2611	55	8164	4	194			13	1381	14	913
APPLICATIONS DENIED	25	2470	52	4627	238	40072	75	1693			45	4913	46	3340
APPLICATIONS WITHDRAWN	17	2508	20	2168	163	27622	9	595			31	4769	2	96
FILES CLOSED FOR INCOMPLETENESS	6	748	7	695	75	12963					11	1265	1	52
1969 OR EARLIER														
LOANS ORIGINATED	18	2239	55	6409	124	17232	8	195			61	7602		
APPLICAT'N APPROVED, NOT ACCEPTED	3	294	6	761	11	1926	1	12			6	1068	3	154
APPLICATIONS DENIED	9	1113	14	1191	50	7058	13	164			15	1762	6	536
APPLICATIONS WITHDRAWN	5	553	8	928	37	4279	1	75			13	1243		
FILES CLOSED FOR INCOMPLETENESS					6	627	2	23			2	163		
AGE UNKNOWN														
LOANS ORIGINATED														
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED														
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 1: PRICING INFORMATION FOR FHA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	3									
BLACK OR AFRICAN AMERICAN	19	1		1					2.41	2.41
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	123	2	2						1.64	1.64
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	14	1	1						1.65	1.65
ETHNICITY 7/										
HISPANIC OR LATINO	2									
NOT HISPANIC OR LATINO	146	4	3	1					1.83	1.67
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	11									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	121	2	2						1.64	1.64
OTHERS, INCLUDING HISPANIC	24	1		1					2.41	2.41
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	19	1		1					2.41	2.41
50-79% OF MSA/MD MEDIAN	51	1	1						1.68	1.68
80-99% OF MSA/MD MEDIAN	20	1	1						1.59	1.59
100-119% OF MSA/MD MEDIAN	14									
120% OR MORE OF MSA/MD MEDIAN	55	1	1						1.65	1.65
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	56	1	1						1.59	1.59
FEMALE	48	3	2	1					1.91	1.68
JOINT (MALE/FEMALE)	46									
GENDER NOT AVAILABLE 6/	9									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	25									
20-49% MINORITY	124	2	2						1.62	1.62
50-79% MINORITY	6	1	1						1.68	1.68
80-100% MINORITY	4	1		1					2.41	2.41
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	16	2	1	1					2.05	2.05
MIDDLE INCOME	103	1	1						1.59	1.59
UPPER INCOME	40	1	1						1.65	1.65

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 1: PRICING INFORMATION FOR FHA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	720									
BLACK OR AFRICAN AMERICAN	2667	60		60					2.41	2.41
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	19341	180	180						1.63	1.59
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	2149	170	170						1.65	1.65
ETHNICITY 7/										
HISPANIC OR LATINO	386									
NOT HISPANIC OR LATINO	22897	410	350	60					1.75	1.65
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	1594									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	18955	180	180						1.63	1.59
OTHERS, INCLUDING HISPANIC	3773	60		60					2.41	2.41
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1841	60		60					2.41	2.41
50-79% OF MSA/MD MEDIAN	6745	89	89						1.68	1.68
80-99% OF MSA/MD MEDIAN	2934	91	91						1.59	1.59
100-119% OF MSA/MD MEDIAN	2084									
120% OR MORE OF MSA/MD MEDIAN	11273	170	170						1.65	1.65
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	8379	91	91						1.59	1.59
FEMALE	7027	319	259	60					1.80	1.65
JOINT (MALE/FEMALE)	8047									
GENDER NOT AVAILABLE 6/	1424									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	4233									
20-49% MINORITY	19664	261	261						1.63	1.65
50-79% MINORITY	568	89	89						1.68	1.68
80-100% MINORITY	412	60		60					2.41	2.41
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1696	149	89	60					1.97	1.68
MIDDLE INCOME	15861	91	91						1.59	1.59
UPPER INCOME	7320	170	170						1.65	1.65

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 2: PRICING INFORMATION FOR VA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	6									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	46									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	51									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	1									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	46									
OTHERS, INCLUDING HISPANIC	6									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	5									
50-79% OF MSA/MD MEDIAN	19									
80-99% OF MSA/MD MEDIAN	6									
100-119% OF MSA/MD MEDIAN	6									
120% OR MORE OF MSA/MD MEDIAN	16									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	22									
FEMALE	5									
JOINT (MALE/FEMALE)	25									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	8									
20-49% MINORITY	44									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1									
MIDDLE INCOME	41									
UPPER INCOME	10									

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 2: PRICING INFORMATION FOR VA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	992									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	9234									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	9966									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	260									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	9234									
OTHERS, INCLUDING HISPANIC	992									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	620									
50-79% OF MSA/MD MEDIAN	2909									
80-99% OF MSA/MD MEDIAN	1187									
100-119% OF MSA/MD MEDIAN	1108									
120% OR MORE OF MSA/MD MEDIAN	4402									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	3757									
FEMALE	722									
JOINT (MALE/FEMALE)	5747									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	1651									
20-49% MINORITY	8575									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	130									
MIDDLE INCOME	7949									
UPPER INCOME	2147									

AGGREGATE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	1									
ASIAN	10	2			1	1			3.13	3.13
BLACK OR AFRICAN AMERICAN	6	2	1		1				2.40	2.40
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	146	33	5		17	11			2.76	2.91
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/	11	1				1			3.02	3.02
ETHNICITY 7/										
HISPANIC OR LATINO	1	1			1				2.52	2.52
NOT HISPANIC OR LATINO	163	35	6		18	11			2.76	2.91
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2									
ETHNICITY NOT AVAILABLE 6/	9	2				2			3.02	3.02
MINORITY STATUS 8/										
WHITE NON-HISPANIC	142	32	5		17	10			2.75	2.86
OTHERS, INCLUDING HISPANIC	21	4	1		2	1			2.76	2.75
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	15									
50-79% OF MSA/MD MEDIAN	37	10	2		5	3			2.72	2.97
80-99% OF MSA/MD MEDIAN	26	5	1		2	2			2.98	2.99
100-119% OF MSA/MD MEDIAN	22	4			1	3			3.19	3.05
120% OR MORE OF MSA/MD MEDIAN	74	18	3		10	5			2.65	2.71
INCOME NOT AVAILABLE 6/	1	1			1				2.61	2.61
GENDER 19/										
MALE	44	8	1		4	3			2.81	2.97
FEMALE	42	4			3	1			2.81	2.84
JOINT (MALE/FEMALE)	83	25	5		12	8			2.73	2.80
GENDER NOT AVAILABLE 6/	6	1				1			3.02	3.02
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	21	13	2		5	6			2.75	2.97
20-49% MINORITY	148	24	3		14	7			2.82	2.93
50-79% MINORITY	5									
80-100% MINORITY	1	1	1						1.81	1.81
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	9	1	1						1.81	1.81
MIDDLE INCOME	109	24			14	10			3.01	2.99
UPPER INCOME	57	13	5		5	3			2.38	2.56

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	242									
ASIAN	1426	259			120	139			3.17	3.73
BLACK OR AFRICAN AMERICAN	907	261	86		175				2.59	2.98
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	25261	5811	1228		3199	1384			2.62	2.73
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	200									
RACE NOT AVAILABLE 6/	2252	310				310			3.02	3.02
ETHNICITY 7/										
HISPANIC OR LATINO	74	120			120				2.52	2.52
NOT HISPANIC OR LATINO	28033	6016	1314		3374	1328			2.64	2.73
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	438									
ETHNICITY NOT AVAILABLE 6/	1743	505				505			3.02	3.02
MINORITY STATUS 8/										
WHITE NON-HISPANIC	24416	5616	1228		3199	1189			2.61	2.71
OTHERS, INCLUDING HISPANIC	3287	520	86		295	139			2.88	2.98
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1285									
50-79% OF MSA/MD MEDIAN	3940	1043	145		640	258			2.76	2.97
80-99% OF MSA/MD MEDIAN	3441	727	204		232	291			2.87	2.99
100-119% OF MSA/MD MEDIAN	3640	411			88	323			3.23	3.01
120% OR MORE OF MSA/MD MEDIAN	17920	4130	965		2204	961			2.55	2.69
INCOME NOT AVAILABLE 6/	62	330			330				2.61	2.61
GENDER 19/										
MALE	7445	1006	350		427	229			2.44	2.57
FEMALE	5492	278			205	73			2.81	2.71
JOINT (MALE/FEMALE)	16533	5047	964		2862	1221			2.68	2.73
GENDER NOT AVAILABLE 6/	818	310				310			3.02	3.02
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	4519	2567	459		1266	842			2.68	2.80
20-49% MINORITY	25063	3988	769		2228	991			2.67	2.71
50-79% MINORITY	486									
80-100% MINORITY	220	86	86						1.81	1.81
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1088	86	86						1.81	1.81
MIDDLE INCOME	16859	3968			2548	1420			2.95	2.91
UPPER INCOME	12341	2587	1228		946	413			2.26	2.52

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

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

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3.50 - 3.99 $000's	4.00 - 4.49 $000's	4.50 - 4.99 $000's	5.00 - 5.99 $000's	6.00 - 6.99 $000's	7 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	13									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	88									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	4									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	101									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	4									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	88									
OTHERS, INCLUDING HISPANIC	13									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	4									
50-79% OF MSA/MD MEDIAN	18									
80-99% OF MSA/MD MEDIAN	10									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	73									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	5									
FEMALE	18									
JOINT (MALE/FEMALE)	78									
GENDER NOT AVAILABLE 6/	4									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	101									
50-79% MINORITY	4									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	14									
MIDDLE INCOME	86									
UPPER INCOME	5									

AGGREGATE TABLE 11 - 5: PRICING INFORMATION FOR FHA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN	HOEPA LOANS 17/ #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	6										
BLACK OR AFRICAN AMERICAN	23	4	1		1	1	1		2.99	2.98	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	173	8		1	1	6			3.32	3.54	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	3										
RACE NOT AVAILABLE 6/	30	1				1			3.64	3.64	
ETHNICITY 7/											
HISPANIC OR LATINO	3										
NOT HISPANIC OR LATINO	206	12	1	1	2	7	1		3.21	3.49	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	25	1				1			3.64	3.64	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	169	8		1	1	6			3.32	3.54	
OTHERS, INCLUDING HISPANIC	36	4	1		1	1	1		2.99	2.98	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	7	1			1				2.70	2.70	
50-79% OF MSA/MD MEDIAN	29	4	1	1		2			2.74	2.87	
80-99% OF MSA/MD MEDIAN	18										
100-119% OF MSA/MD MEDIAN	13	1				1			3.55	3.55	
120% OR MORE OF MSA/MD MEDIAN	40	1				1			3.58	3.58	
INCOME NOT AVAILABLE 6/	128	6			1	4	1		3.56	3.66	
GENDER 19/											
MALE	58	4	1			3			3.07	3.37	
FEMALE	64	4			2	1	1		3.36	3.23	
JOINT (MALE/FEMALE)	98	4		1		3			3.21	3.49	
GENDER NOT AVAILABLE 6/	15	1				1			3.64	3.64	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	24	2			1	1			3.08	3.08	
20-49% MINORITY	194	10	1	1	1	6	1		3.28	3.57	
50-79% MINORITY	13										
80-100% MINORITY	4	1				1			3.18	3.18	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	22	2				2			3.51	3.51	
MIDDLE INCOME	166	9	1		1	6	1		3.36	3.55	
UPPER INCOME	47	2		1	1				2.49	2.49	

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 5: PRICING INFORMATION FOR FHA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1171										
BLACK OR AFRICAN AMERICAN	3884	325	127		70	69	59		2.72	2.78	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	30399	754		158	102	494			3.18	3.52	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	608										
RACE NOT AVAILABLE 6/	4919	79				79			3.64	3.64	
ETHNICITY 7/											
HISPANIC OR LATINO	350										
NOT HISPANIC OR LATINO	36261	1079	127	158	172	563	59		3.04	3.46	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	264										
ETHNICITY NOT AVAILABLE 6/	4106	79				79			3.64	3.64	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	29785	754		158	102	494			3.18	3.52	
OTHERS, INCLUDING HISPANIC	6277	325	127		70	69	59		2.72	2.78	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	624	102			102				2.70	2.70	
50-79% OF MSA/MD MEDIAN	4026	500	127	158		215			2.65	2.27	
80-99% OF MSA/MD MEDIAN	2887										
100-119% OF MSA/MD MEDIAN	2335	84				84			3.55	3.55	
120% OR MORE OF MSA/MD MEDIAN	8384	62				62			3.58	3.58	
INCOME NOT AVAILABLE 6/	22725	410			70	281	59		3.53	3.64	
GENDER 19/											
MALE	10339	315	127			188			2.76	3.18	
FEMALE	9711	329			172	98	59		3.29	2.78	
JOINT (MALE/FEMALE)	18429	435		158		277			3.06	3.46	
GENDER NOT AVAILABLE 6/	2502	79				79			3.64	3.64	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	5029	214			102	112			3.10	3.46	
20-49% MINORITY	33692	875	127	158	70	461	59		3.07	3.52	
50-79% MINORITY	1657										
80-100% MINORITY	603	69				69			3.18	3.18	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3063	104				104			3.40	3.18	
MIDDLE INCOME	28378	794	127		70	538	59		3.25	3.52	
UPPER INCOME	9540	260		158	102				2.44	2.27	

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 6: PRICING INFORMATION FOR VA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN											
BLACK OR AFRICAN AMERICAN	14										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1										
WHITE	76	1	1						1.76	1.76	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	4										
RACE NOT AVAILABLE 6/	19										
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	96	1	1						1.76	1.76	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	18										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	74	1	1						1.76	1.76	
OTHERS, INCLUDING HISPANIC	23										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	3										
50-79% OF MSA/MD MEDIAN	7	1	1						1.76	1.76	
80-99% OF MSA/MD MEDIAN	3										
100-119% OF MSA/MD MEDIAN	6										
120% OR MORE OF MSA/MD MEDIAN	6										
INCOME NOT AVAILABLE 6/	91										
GENDER 19/											
MALE	41										
FEMALE	8										
JOINT (MALE/FEMALE)	55	1	1						1.76	1.76	
GENDER NOT AVAILABLE 6/	12										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	10										
20-49% MINORITY	102	1	1						1.76	1.76	
50-79% MINORITY	3										
80-100% MINORITY	1										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	4										
MIDDLE INCOME	85	1	1						1.76	1.76	
UPPER INCOME	27										

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 6: PRICING INFORMATION FOR VA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	522										
ASIAN											
BLACK OR AFRICAN AMERICAN	2396										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	171										
WHITE	15240	194	194						1.76	1.76	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	548										
RACE NOT AVAILABLE 6/	4083										
ETHNICITY 7/											
HISPANIC OR LATINO	350										
NOT HISPANIC OR LATINO	18499	194	194						1.76	1.76	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	83										
ETHNICITY NOT AVAILABLE 6/	4028										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14807	194	194						1.76	1.76	
OTHERS, INCLUDING HISPANIC	4070										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	832										
50-79% OF MSA/MD MEDIAN	903	194	194						1.76	1.76	
80-99% OF MSA/MD MEDIAN	385										
100-119% OF MSA/MD MEDIAN	1213										
120% OR MORE OF MSA/MD MEDIAN	1261										
INCOME NOT AVAILABLE 6/	18366										
GENDER 19/											
MALE	7683										
FEMALE	1243										
JOINT (MALE/FEMALE)	11409	194	194						1.76	1.76	
GENDER NOT AVAILABLE 6/	2625										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	2126										
20-49% MINORITY	20346	194	194						1.76	1.76	
50-79% MINORITY	288										
80-100% MINORITY	200										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	488										
MIDDLE INCOME	15907	194	194						1.76	1.76	
UPPER INCOME	6565										

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	4										
ASIAN	23	2	1		1				2.18	2.18	
BLACK OR AFRICAN AMERICAN	51	1	1						1.52	1.52	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1										
WHITE	984	14	6	3	3	2			2.26	2.09	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	15	1		1					2.32	2.32	
RACE NOT AVAILABLE 6/	115										
ETHNICITY 7/											
HISPANIC OR LATINO	12										
NOT HISPANIC OR LATINO	1063	18	8	4	4	2			2.22	2.09	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9										
ETHNICITY NOT AVAILABLE 6/	109										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	961	14	6	3	3	2			2.26	2.09	
OTHERS, INCLUDING HISPANIC	114	4	2	1	1				2.05	1.97	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	99	1	1						1.61	1.61	
50-79% OF MSA/MD MEDIAN	229	4	1	1	2				2.45	2.55	
80-99% OF MSA/MD MEDIAN	160	3			1	2			3.19	3.43	
100-119% OF MSA/MD MEDIAN	115	1		1					2.15	2.15	
120% OR MORE OF MSA/MD MEDIAN	568	9	6	2	1				1.86	1.61	
INCOME NOT AVAILABLE 6/	22										
GENDER 19/											
MALE	247	5	2		3				2.26	2.51	
FEMALE	221	1	1						1.61	1.61	
JOINT (MALE/FEMALE)	633	12	5	4	1	2			2.25	2.09	
GENDER NOT AVAILABLE 6/	92										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	206	10	6		3	1			2.14	1.72	
20-49% MINORITY	953	8	2	4	1	1			2.31	2.24	
50-79% MINORITY	22										
80-100% MINORITY	12										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1										
MODERATE INCOME	43										
MIDDLE INCOME	802	15	6	4	3	2			2.23	2.15	
UPPER INCOME	347	3	2		1				2.14	1.95	

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	703										
ASIAN	4596	1220	1100		120				1.72	1.61	
BLACK OR AFRICAN AMERICAN	7195	190	190						1.52	1.52	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	234										
WHITE	158200	2605	1353	434	618	200			2.17	1.95	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	3249	406		406					2.32	2.32	
RACE NOT AVAILABLE 6/	20710										
ETHNICITY 7/											
HISPANIC OR LATINO	1708										
NOT HISPANIC OR LATINO	171562	4421	2643	840	738	200			2.03	1.61	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1435										
ETHNICITY NOT AVAILABLE 6/	20182										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	154409	2605	1353	434	618	200			2.17	1.95	
OTHERS, INCLUDING HISPANIC	18939	1816	1290	406	120				1.83	1.61	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	8873	168	168						1.61	1.61	
50-79% OF MSA/MD MEDIAN	28326	679	40	134	505				2.70	2.89	
80-99% OF MSA/MD MEDIAN	22452	358			158	200			3.10	3.43	
100-119% OF MSA/MD MEDIAN	17005	185		185					2.15	2.15	
120% OR MORE OF MSA/MD MEDIAN	115112	3031	2435	521	75				1.78	1.61	
INCOME NOT AVAILABLE 6/	3119										
GENDER 19/											
MALE	37577	1021	358		663				2.35	2.51	
FEMALE	28495	1100	1100						1.61	1.61	
JOINT (MALE/FEMALE)	112006	2300	1185	840	75	200			2.10	1.95	
GENDER NOT AVAILABLE 6/	16809										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	33381	2843	2075		618	150			1.96	1.61	
20-49% MINORITY	157907	1578	568	840	120	50			2.16	2.15	
50-79% MINORITY	2049										
80-100% MINORITY	1550										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	50										
MODERATE INCOME	4977										
MIDDLE INCOME	124132	3343	1950	840	353	200			1.99	1.61	
UPPER INCOME	65728	1078	693		385				2.18	1.95	

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 8: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

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

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 8: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 3.50 - 3.99 $000's	4.00 - 4.49 $000's	4.50 - 4.99 $000's	5.00 - 5.99 $000's	6.00 - 6.99 $000's	7 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	432										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	432										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	432										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	142										
80-99% OF MSA/MD MEDIAN	29										
100-119% OF MSA/MD MEDIAN	33										
120% OR MORE OF MSA/MD MEDIAN	228										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	57										
FEMALE	50										
JOINT (MALE/FEMALE)	325										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY	432										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	432										
UPPER INCOME											

AGGREGATE TABLE 11 - 9: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN	
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1										
BLACK OR AFRICAN AMERICAN		1			1				2.99	2.99	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	32	2			1	1			2.99	2.99	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	5										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	33	3			2	1			2.99	2.99	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	5										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	32	2			1	1			2.99	2.99	
OTHERS, INCLUDING HISPANIC	1	1			1				2.99	2.99	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	4										
50-79% OF MSA/MD MEDIAN	7										
80-99% OF MSA/MD MEDIAN	7	1				1			3.17	3.17	
100-119% OF MSA/MD MEDIAN	1	1			1				2.99	2.99	
120% OR MORE OF MSA/MD MEDIAN	19	1			1				2.80	2.80	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	5										
FEMALE	12	1			1				2.80	2.80	
JOINT (MALE/FEMALE)	17	2			1	1			3.08	3.08	
GENDER NOT AVAILABLE 6/	4										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	6	2			1	1			2.99	2.99	
20-49% MINORITY	32	1			1				2.99	2.99	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	23	3			2	1			2.99	2.99	
UPPER INCOME	15										

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 9: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	100										
BLACK OR AFRICAN AMERICAN		122			122				2.99	2.99	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	3770	328			241	87			2.90	2.80	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	528										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3870	450			363	87			2.92	2.80	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	528										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3770	328			241	87			2.90	2.80	
OTHERS, INCLUDING HISPANIC	100	122			122				2.99	2.99	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	193										
50-79% OF MSA/MD MEDIAN	509										
80-99% OF MSA/MD MEDIAN	602	87				87			3.17	3.17	
100-119% OF MSA/MD MEDIAN	110	122			122				2.99	2.99	
120% OR MORE OF MSA/MD MEDIAN	2984	241			241				2.80	2.80	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	438										
FEMALE	934	241			241				2.80	2.80	
JOINT (MALE/FEMALE)	2786	209			122	87			3.06	2.99	
GENDER NOT AVAILABLE 6/	240										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	767	328			241	87			2.90	2.80	
20-49% MINORITY	3631	122			122				2.99	2.99	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	2449	450			363	87			2.92	2.80	
UPPER INCOME	1949										

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	MEDIAN	HOEPA LOANS 17/ #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	2	1	1						3.60	3.60	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	9	2		2					4.18	4.18	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	2										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	11	3	1	2					3.99	4.00	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	2										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	9	2		2					4.18	4.18	
OTHERS, INCLUDING HISPANIC	2	1	1						3.60	3.60	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	1	1		1					4.36	4.36	
80-99% OF MSA/MD MEDIAN	2										
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	8	2	1	1					3.80	3.80	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	4	1		1					4.36	4.36	
FEMALE	1	1	1						3.60	3.60	
JOINT (MALE/FEMALE)	7	1		1					4.00	4.00	
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	4	1		1					4.36	4.36	
20-49% MINORITY	8	2	1	1					3.80	3.80	
50-79% MINORITY											
80-100% MINORITY	1										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	11	1		1					4.00	4.00	
UPPER INCOME	1	2	1	1					3.98	3.98	

Report Date: 05/17/2013

AGGREGATE TABLE 11 - 10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 3.50 - 3.99 $000's	4.00 - 4.49 $000's	4.50 - 4.99 $000's	5.00 - 5.99 $000's	6.00 - 6.99 $000's	7 OR MORE $000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ $000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	53	32	32						3.60	3.60	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	184	110		110					4.25	4.36	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	27										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	237	142	32	110					4.10	4.36	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	27										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	184	110		110					4.25	4.36	
OTHERS, INCLUDING HISPANIC	53	32	32						3.60	3.60	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	32										
50-79% OF MSA/MD MEDIAN	20	75		75					4.36	4.36	
80-99% OF MSA/MD MEDIAN	22										
100-119% OF MSA/MD MEDIAN	21										
120% OR MORE OF MSA/MD MEDIAN	169	67	32	35					3.81	4.00	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	69	75		75					4.36	4.36	
FEMALE	12	32	32						3.60	3.60	
JOINT (MALE/FEMALE)	163	35		35					4.00	4.00	
GENDER NOT AVAILABLE 6/	20										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	50	75		75					4.36	4.36	
20-49% MINORITY	182	67	32	35					3.81	4.00	
50-79% MINORITY											
80-100% MINORITY	32										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	32										
MIDDLE INCOME	222	35		35					4.00	4.00	
UPPER INCOME	10	107	32	75					4.13	4.36	

Report Date: 05/17/2013

AGGREGATE TABLE 12-1: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	$000's	#	$000's	#	$000's	#	$000's	#	$000's	#	$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	113			1	66	1	47				
BLACK OR AFRICAN AMERICAN	27	2157	3	235	4	259	19	1655	1	8		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	84	5086	13	718	18	1136	50	2994	1	115	2	123
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	70			1	11	1	59				
RACE NOT AVAILABLE 6/	10	748	2	106	2	123	6	519				
ETHNICITY 7/												
HISPANIC OR LATINO	5	165			1	44	4	121				
NOT HISPANIC OR LATINO	84	5052	15	903	19	1034	46	2869	2	123	2	123
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	80					1	80				
ETHNICITY NOT AVAILABLE 6/	35	2877	3	156	6	517	26	2204				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	63	3581	13	718	14	716	33	1909	1	115	2	123
OTHERS, INCLUDING HISPANIC	35	2453	3	235	7	380	24	1830	1	8		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	50	2694	4	171	6	167	38	2277	1	8	1	71
50-79% OF MSA/MD MEDIAN	33	2380	3	123	11	647	17	1443	1	115	1	52
80-99% OF MSA/MD MEDIAN	13	808	3	162	3	167	7	479				
100-119% OF MSA/MD MEDIAN	10	500	3	128	2	106	5	266				
120% OR MORE OF MSA/MD MEDIAN	19	1792	5	475	4	508	10	809				
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	36	1841	8	349	11	519	15	913	1	8	1	52
FEMALE	29	1813	1	72	3	190	24	1480			1	71
JOINT (MALE/FEMALE)	55	4061	8	585	12	886	34	2475	1	115		
GENDER NOT AVAILABLE 6/	5	459	1	53			4	406				
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	15	1111	4	289	1	27	8	672	2	123		
20-49% MINORITY	107	6880	14	770	24	1509	67	4478			2	123
50-79% MINORITY												
80-100% MINORITY	3	183			1	59	2	124				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	11	824			3	164	8	660				
MIDDLE INCOME	98	6706	15	925	18	1265	61	4270	2	123	2	123
UPPER INCOME	16	644	3	134	5	166	8	344				

Report Date: 05/17/2013

AGGREGATE TABLE 12 - 2: PRICING INFORMATION FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5.00 - 5.99	6 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		3							3	6.48	6.34
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	1	12		1			1	5	5	6.56	5.68
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/		2						1	1	6.25	6.25
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1	14		1			1	5	7	6.59	6.21
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		3						1	2	6.14	6.28
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1	12		1			1	5	5	6.56	5.68
OTHERS, INCLUDING HISPANIC		3							3	6.48	6.34
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1	3						1	2	7.83	6.28
50-79% OF MSA/MD MEDIAN		3							3	7.78	6.73
80-99% OF MSA/MD MEDIAN		3						3		5.51	5.64
100-119% OF MSA/MD MEDIAN		3						2	1	5.86	5.79
120% OR MORE OF MSA/MD MEDIAN		5		1			1		3	5.96	6.82
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		8						3	5	6.64	6.52
FEMALE	1										
JOINT (MALE/FEMALE)		8		1			1	2	4	6.47	6.00
GENDER NOT AVAILABLE 6/		1						1		5.79	5.79
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY		4		1				1	2	5.68	6.09
20-49% MINORITY	1	13					1	5	7	6.77	6.28
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1	14		1			1	4	8	6.55	6.31
UPPER INCOME		3						2	1	6.33	5.71

Report Date: 05/17/2013

AGGREGATE TABLE 12 - 2: PRICING INFORMATION FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA $000's	REPORTED PRICING DATA $000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ 1.50 - 1.99 $000's	2.00 - 2.49 $000's	2.50 - 2.99 $000's	3.00 - 3.99 $000's	4.00 - 4.99 $000's	5.00 - 5.99 $000's	6 OR MORE $000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		235							235	6.59	6.82
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	72	646		204			56	203	183	5.42	5.18
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/		106						53	53	6.25	6.25
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	72	831		204			56	203	368	5.72	5.64
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		156						53	103	6.13	6.28
MINORITY STATUS 8/											
WHITE NON-HISPANIC	72	646		204			56	203	183	5.42	5.18
OTHERS, INCLUDING HISPANIC		235							235	6.59	6.82
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	72	99						9	90	7.96	6.28
50-79% OF MSA/MD MEDIAN		123							123	8.13	6.73
80-99% OF MSA/MD MEDIAN		162						162		5.45	5.64
100-119% OF MSA/MD MEDIAN		128						85	43	5.89	5.79
120% OR MORE OF MSA/MD MEDIAN		475		204			56		215	4.81	4.78
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		349						138	211	6.75	6.34
FEMALE	72										
JOINT (MALE/FEMALE)		585		204			56	65	260	5.21	5.71
GENDER NOT AVAILABLE 6/		53						53		5.79	5.79
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY		289		204				32	53	3.63	2.25
20-49% MINORITY	72	698					56	224	418	6.68	6.34
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	72	853		204			56	167	426	5.70	5.79
UPPER INCOME		134						89	45	6.33	5.71

Report Date: 05/17/2013

AGGREGATE SUMMARY TABLE A1: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), 2012

MSA/MD: 41540 - SALISBURY, MD

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	488	15	2311	22	102	45	133
FHA	241		581		8		15
VA	70		200				
FSA/RHS	192		13				
LOANS ORIGINATED							
CONVENTIONAL	347	9	1389	10	52	17	49
FHA	163		256		4		
VA	52		118				
FSA/RHS	143		11				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	25		95		3	1	2
FHA	8		27				3
VA	6		8				
FSA/RHS	13						
APPLICATIONS DENIED							
CONVENTIONAL	60	5	409	11	36	23	79
FHA	44		144		1		12
VA	5		44				
FSA/RHS	17		1				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	48	1	309	1	11	3	2
FHA	19		114		3		
VA	7		22				
FSA/RHS	13		1				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	8		109			1	1
FHA	7		40				
VA			8				
FSA/RHS	6						

MSA/MD: 41540 - SALISBURY, MD

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	7		NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA	3		NA	NA	NA	NA	NA
FSA/RHS	3		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	181	7	1039		12		
FHA	154		239		3		
VA	49		112				
FSA/RHS	138		11				

MSA/MD: 41540 - SALISBURY, MD

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	132		23		2	1	4
FHA	13		3				
VA			1				
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	23		4				1
FHA	6		1				
VA			1				
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	26		1		1		
FHA	2		1				
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	79		15		1	1	3
FHA	5		1				
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2		3				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2						
FHA							
VA							
FSA/RHS							

MSA/MD: 41540 - SALISBURY, MD

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	1		1				
FHA	6		1				
VA			1				
FSA/RHS							

AGGREGATE SUMMARY TABLE A3: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MULTIFAMILY HOUSING, 2012

MSA/MD: 41540 - SALISBURY, MD

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	1		1				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

AGGREGATE SUMMARY TABLE A4: DISPOSITION OF PREAPPROVALS FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2012

MSA/MD: 41540 - SALISBURY, MD

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	$000's	#	$000's	#	$000's
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE			NA	NA	NA	NA
ASIAN			NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN			NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			NA	NA	NA	NA
WHITE	5	726	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)			NA	NA	NA	NA
RACE NOT AVAILABLE 6/	2	250	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	5	726	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	2	250	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	5	726	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC			NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN			NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	2	89	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN			NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	1	242	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	2	395	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	2	250	NA	NA	NA	NA
GENDER 19/						
MALE	2	283	NA	NA	NA	NA
FEMALE	2	228	NA	NA	NA	NA
JOINT (MALE/FEMALE)	1	215	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	2	250	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY			NA	NA	NA	NA
10-19% MINORITY			NA	NA	NA	NA
20-49% MINORITY	7	976	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME			NA	NA	NA	NA
MIDDLE INCOME	5	581	NA	NA	NA	NA
UPPER INCOME	2	395	NA	NA	NA	NA

MSA/MD: 41540 - SALISBURY, MD

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	175	9	1193	8	38	13	NA
PRICING REPORTED	38		18		3	3	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.77		2.22		2.99	3.99	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.93		2.09		2.99	4.00	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	1211	8	41	16	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	1		1				NA
PRICING REPORTED	17		2				NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	6.51		4.02				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	6.28		4.02				NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	3				NA

E. Appendix E – Meeting Summaries

Attached are summaries of the following meetings:

NOTICE OF PUBLIC HEARING
CITY OF SALISBURY, MARYLAND

The City of Salisbury, Maryland, Department of Community Development, will conduct a Public Hearing concerning the community development needs of the City. The purpose of the public hearing is to gather information for the City's Five-Year Consolidated Plan for PY 2014-2018, the Annual Action Plan for PY 2014, and to update the City's Analysis of Impediments to Fair Housing Choice (A.I.). These are documents which the City must submit to the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) Entitlement Funds. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice that currently exist in the City and what steps should be undertaken to affirmatively further fair housing. The hearing will be held on the following date, time, and place:

Wednesday, October 9, 2013 - 5:30 p.m.
Council Chambers, Room 301,
City/County Government Building
125 North Division Street, Salisbury, Maryland 21801

The City of Salisbury anticipates that it will receive an estimated allocation of CDBG funds of approximately $304,170 based on the last CDBG program year award amount. At least 70% of the CDBG funds must be used for projects that benefit low- and moderate-income persons living in the City of Salisbury. The City will be preparing its CDBG Five-Year Consolidated Plan and it intends to afford citizens, local agencies, and all interested parties the opportunity to become involved in the planning process.

For additional information you may contact the City of Salisbury Department of Community Development, City/County Government Building, Room 104, 125 North Division Street, Salisbury, Maryland 21801 or by calling (410) 334-3031. The City/County Government Building and the Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please contact the Salisbury Department of Community Development.

Deborah J. Stam
Director of Community Development

phy 9/22, '13

THE DAILY AND SUNDAY TIMES
DELMARVA'S LARGEST NEWSPAPER
618 BEAM STREET
SALISBURY, MARYLAND 21801
PHONE: 410-749-7171
FAX: 410-341-6709

City of Salisbury
125 N. Division St. Room 305
Salisbury, MD 21801

Dear Sir/Madame:

Here is the Certification of Publication for your ad that was run
09/22/13

Sincerely,

Victoria Hagerman, Legals Department
Legals Ext. 253

CERTIFICATION OF PUBLICATION

We hereby certify that the annexed: 9/21/2013

Public Hearing: Wednesday, October 9, 2013 @ 5:30pm

Was published 9/22, '13 THE DAILY TIMES

Victoria Hagerman
The Daily Times

City of Salisbury, Maryland
Five-Year Consolidated Plan, FY 2014 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Public Meeting in Government Office Building, Council Chambers
Wednesday, October 9, 2013 at 5:30 P.M.

Name	Organization	Phone Number	Email Address
Gaylena Bivens	Wico Co. Dept. of Social Services	410 713-3913	gaylena.bivens@maryland.gov
James Finerran	Village of Hope	410-860-4806	JFINERAN@VILLAGEOFHOPE.US
Pattie A. Tingle	HCI - Holly Community " New E.S. " Center for Independent Living	443-260-0822	ptingle@discoverhci.org
Bryan Murphe		410-749-2355	bryan@telewire-mc-com

City of Salisbury
Community Development Department
Public Hearing
FY 2014 – 2018 Consolidated Plan Presentation

October 9, 2013

Deborah Stam, Director of Community Development, opened the hearing at 5:30 P.M. on October 9, 2013, by welcoming all those present both at the meeting and at home in the television audience. She gave a brief overview of the 2013 planning year which includes the development of a new Five (5) Year Consolidated Plan, a new Analysis of Impediments (A.I.) to Fair Housing and the 2014 Action Plan. She stated that these documents are required of entitlement communities to produce according to the regulations of the U.S. Department of Housing and Urban Development (HUD) in order to be eligible for CDBG funds. She stated that the City has contracted the consultant group Urban Design Ventures who will be assisting the City in this process. She introduced two (2) of the representatives of the firm, Walt Haglund and Jon Haglund. Ms. Stam stated that this public hearing was being broadcast on PAC 14.

Jon Haglund gave an overview of what an A.I. Plan, Consolidated Plan and Action Plan are. Mr. Haglund stated that they would be looking into the different strategies such as housing needs, homeless needs, other special needs, i.e. persons with disabilities, and persons with the HIV/Aids virus, community development needs and lastly the economic development needs. He stated that they are in the beginning phase, gathering information, in this process. The final documents need to be submitted to HUD by May 15, 2014. Prior to the submission there will be a draft copy of these documents to view.

Walt Haglund stressed the importance of the A.I. and citizen and agency participation. The consultant group will have a series of meetings with citizens and the various agencies in the community for their input.

Jon Haglund invited those in the audience to come forward and address what they see as the needs of the City of Salisbury.

First to speak was Pattie Tingle, Executive Director of Holly Community, Inc. /Eastern Shore Center for Independent Living. The agency represents persons of disabilities in nine (9) counties of the Maryland Eastern Shore. The agency is involved with advocacy and assisting individuals with disabilities to find accessible housing, to find ways to live independently, to preserve family homes where possible and to live independent successful lives so that they can give back to their community in a productive way. She stressed the need of accessible affordable housing for those with disabilities not only for those who may have disabilities in the Salisbury area but also those who may have family homes in the area and are seeking to remain in those homes. She stated that it is a challenge to preserve some of these homes to make them accessible. Ms. Tingle stated that currently they seek community groups to help make those modifications affordable and they are successful in helping those individuals that are below poverty or

indigent. She stated that they are missing those homes of individuals who are barely making it. She said that they are finding that the homes are aging and more extensive rehab is needed, other than building a ramp. To find funding for this has become increasingly more difficult. She stated that, as an agency, they do have some funding available but they are required to have matching funds. Ms. Tingle stated that landlords are willing to make reasonable accommodations, but recycling of the ramps has become a challenge. Also, she has found that some landlords want the properties returned to the original condition of the home when the tenant vacates the property. Jon Haglund inquired about a waiting list and Ms. Tingle replied that there is a reasonable waiting period of 90 days up to six (6) months. Walt Haglund asked if clients know who to call in a case of a landlord who may discriminate against them and Ms. Tingle stated that some do, but for the most part information is difficult to come by. She stated that they do encourage people to call the agency as they do provide that information and assistance. She stated that those individuals are challenged to find them as they do not have access to the internet and they do not read the newspaper. The contact information is www.discoverhci.org and the phone number is 443-260-0822. Jon Haglund asked what other housing needs that Ms. Tingle sees in the community. She stated that there is a need to open communities to group homes in the neighborhoods. She stated that individuals need to keep an open mind in regards to group homes. Jon Haglund asked if there were any barriers to the group homes. Ms. Tingle stated that they only experience the barriers as people become aware of efforts in the disabled community to establish those homes.

Next to speak was Ms. Gaylena Bivens, Assistant Director of Planning for the Wicomico County Department of Social Services. Their department offers an array of services for individuals seeking additional monetary assistance, housing programs, energy assistance as well as child abuse and neglect, adult protective services, and they also offer foster home recruitment, licensing and they offer the SNAP program, which includes food stamps and medical assistance. Jon Haglund asked what, if any, barriers to Fair Housing existed. Ms. Bivens replied that some of the barriers are lack of available affordable housing, lack of safe housing and lack of housing with immediate access to transportation. In regards to transportation, the issues are both the time schedule of the system and the costs associated with the system. Mr. Haglund asked if she thought the community that she serves is aware of how to report a Fair Housing complaint. Ms. Bivens stated that for the most part they do, and they do have information and referral services at their office. Walt Haglund asked what Community Development activities that she would to see happen. Ms. Bivens stated that the Homeless population is growing in the area and she would like to see more services for them that are in poverty due to poor economics. Some of the Homeless and residents that have metal health issues, some residents have poor credit issues and they need to have their basic needs met. She stated that there is a growing population of Veterans and her agency has reached out to the Veteran Administration to address some of the issues of Homeless Vets in the area. She stated that they are learning out to screen the military to find what services are available to them. Jon Haglund asked if she had any strategies for those who are in tenuous situations. She stated that the reality is that we all could be in this situation and the agency tries to counsel individuals to learn to save money if possible, look to see what programs are available to them and if they are

eligible for any type of housing subsidies. Mr. Haglund asked for a point of contact for any program. Ms. Bivens stated that individuals may call 410-713-3900 and the receptionist would direct the call to the proper office.

Next to speak was James Fineran, Interim Executive Director of Village of Hope. First Mr. Fineran thanked Debbie Stam, Director of Community Development, for assisting with the needs of the Village of Hope and the needs of the community. He stated that the Village of Hope is a homeless facility for women and children and they house up to 15 residents. The residents enter into a two-year program called *Transitional Living Program* with the goal to live independently after graduation from the program. Mr. Fineran stated that there is a great need for subsidized housing. He stated that there is a limited number of staff and operating funds, he would like to have experts to give guidance to the residents to secure housing. Jon Haglund asked what he perceived were some of the challenges. Mr. Fineran stated that it is affordability and almost always the residents rent their homes. Mr. Haglund asked if there were any other issues, such as discrimination, safety issues and the quality of the housing. Mr. Fineran stated that since he is interim director he has not been involved with the day to day issues, but would assume that there are all of those issues. Mr. Haglund inquired how long after graduation does it take a resident to acquire housing. Mr. Fineran stated that at graduation they acquire housing as that is a requirement. Mr. Haglund asked if lack of affordable housing on the front end is creating a waiting list. Mr. Fineran stated that there is always a waiting list. He stated that the Village of Hope only accepts women and children who look like they will be successful in the program that they do not run a shelter type of facility. Mr. Haglund inquired what type of situations prior to be homeless that could be identified. Mr. Fineran stated that some of the residents have been referred to them by Life Crisis, some of whom have been abused, many do not have a high school degree and some do not have transportation. He stated that they are all classic homeless people but they all have a desire to put an end to that. The contact information for the Village of Hope is 410-860-4806 and the website is www.villageofhope.us .

The last to speak was Bryan Mulvre, Chairman of the Board of Directors for the Christian Shelter. He stated that they have housed homeless individuals for over 30 years. He said that at given time there 40 – 80 homeless in the center. He stated that the fastest growing segment of that population is families. He stated that the shrinking population is that of men, due to the fact that men will fend for themselves or choose to remain homeless. Mr. Mulvre stated that the Christian Shelter is a temporary facility; an individual may be housed for a maximum of 30 days. Mr. Mulvre stated that they find it difficult to help individuals find affordable and safe housing. He stated that the biggest challenge is to just get started and to find monies for security deposits and first month's rent. They are finding that once the waiting period has ended to be eligible for the shelter, those individuals are back in the shelter. Mr. Mulvre stated that there needs to be some sort of mentorship program specifically on how to maintain and keep a household going. He stated that another challenge is transportation to the jobs and many of the jobs that are available are temporary and seasonal. He stated that in the last 3 – 5 years the homeless population has more mental challenges in that they are

not focused on what they need. They do not have the staff to transition the homeless population into a more permanent housing.

Jon Haglund asked if anyone wanted to address any of the issues that were brought up and thanked everyone for coming.

Walt Haglund asked Ms. Bivens if there was a publication that listed all the social service agencies. Ms. Bivens stated that all programs are listed on the Maryland Department of Human Services website and what each program offers in each jurisdiction. Ms. Stam stated that the City of Salisbury's website also has homeless information guide as to what services and agencies are available. Ms. Bivens stated that in addition, Somerset County has a website the Homeless Alliance of Continuum Care, which also lists what resources are available.

Jon Haglund stated that the next public hearing will be Wednesday, January 29, 2014. He stated that at that time most of this information will be available to review.

Ms. Stam stated that the City of Salisbury plans to open the next CDBG Open Funding round in early November and everyone on the mailing list will get a copy of that notice as well as it will be published in the Daily Times. She also stated that at the January 29th public hearing the various agencies who have submitted their applications will present their presentations to the review committee.

Ms. Stam stated that to assist in gathering information there is a citizen survey on the City's website, which is www.ci.salisbury.md.us and she encouraged all citizens to submit. She stated that for any questions to contact the City of Salisbury Community Development office at 410-334-3031.

There were no further questions or comments.

Ms. Stam adjourned the hearing at 6:18 P.M.

PUBLIC HEARING

The City of Salisbury will hold a Public Hearing on Tuesday, February 11, 2014 from 5:30 to 7:00 p.m. in the Council Chambers, Room 301 of the City/County Government Building. This hearing will provide an opportunity for those agencies who have applied for Community Development Block Grant (CDBG) funds to make a presentation on their proposed project to the members of the CDBG Review Committee. Once all project presentations have been made, the Committee will open up the floor to the general public to allow citizens to provide their views on the community development needs of the City of Salisbury. All interested persons are encouraged to attend. For additional information you may contact the Department of Community Development at (410) 334-3031.

Deborah J. Stam
Director of Community Development

pby 1/31, '14

THE DAILY AND SUNDAY TIMES
DELMARVA'S LARGEST NEWSPAPER
618 BEAM STREET
SALISBURY, MARYLAND 21801
PHONE: 410-749-7171
FAX: 410-341-6709

RECEIVED
FEB 5 2014
By

City of Salisbury
125 N. Division Street, Room 305
Salisbury, MD 21801

Dear Sir/Madame:

Here is the Certification of Publication for your ad that was run
01/31/14

Sincerely,

Victoria Hagerman, Legals Department
Legals Ext. 253

CERTIFICATION OF PUBLICATION

We hereby certify that the annexed: 1/31/2014

Public Hearing: Tuesday February 11, 2014 @ 5:30pm

Was published 1/31 '14 THE DAILY TIMES

Victoria Hagerman
The Daily Times

City of Salisbury, Maryland
Community Development Block Grant (CDBG) Program
2014 CDBG Applications/Presentations on Proposed Projects
Public Meeting in Government Office Building, Council Chambers
Tuesday, February 11, 2014 at 5:30 P.M.

Name	Organization	Phone Number	Email Address
CHERYL MEADOWS	SNHS	410-543-4626	cherylm@salisburynhs.org
JOAN MULVANNY	HABITAT for HUM	410 546 1551	joan@wicomicohabitat.org
LINDA JONES	" "	410 546 1551	JonesLK@Verizon.net
Louise Portius	HCI	443-260-0822	lportius@discoverhci.org
Janet Parke	HCI	443-260-0822	jparke@discoverhci.org
Terry Marion	ERA	410 726 9150	Cmarionq aol.com
Hope Morgan	MNET	443.736.4887	hmorgan@ mntgage network.com

City of Salisbury, Maryland
Community Development Block Grant (CDBG) Program
2014 CDBG Applications/Presentations on Proposed Projects
Public Meeting in Government Office Building, Council Chambers
Tuesday, February 11, 2014 at 5:30 P.M.

Name	Organization	Phone Number	Email Address
Clay Parpley	Salisbury Neighborhood Housing	410/543-4626	cparpley@salisburynhs.org
Habacuc Petion	ReBirth	443-497-3442	Rebirth4hope@gmail.com

City of Salisbury
Community Development Department
CDBG Public Hearing
PY 2014 Project Application Presentations
5-Year Consolidated Plan (2014 – 2018)
Analysis of Impediments to Fair Housing Choice

February 11, 2014

Deborah Stam, Director of Community Development for the City of Salisbury, opened the hearing at 5:30 P.M. on February 11, 2014 by welcoming all audience members present both present in the room and at home watching on PAC 14. She stated that this year the plan includes the development of a new Five (5) Year Consolidated Plan, the 2014 Action Plan and a new Analysis of Impediments to Fair Housing Choice. She explained that these are documents that all entitlement communities are required to produce according to the regulations of the U.S. Department of Housing and Urban Development in order to be eligible for CDBG funds. She introduced the CDBG Review Committee member panel – Louise Smith, Leigh McGee, Lynn Cathcart and Audrey Orr. The fifth member of the review committee, Judith Jaqueth, was unable to attend.

Ms. Stam stated that the purpose of this hearing is to hear from the local non-profit agencies who have applied for the 2014 CDBG funding for their specific projects. She explained that each agency representative will give an oral presentation on their project and then field questions from the review committee members.

Ms. Stam also introduced Jon Haglund, of the consultant group Urban Design Ventures, who is assisting the City on the process of the five (5) year Consolidated Plan, the 2014 Action Plan and the Analysis of Impediments to Fair Housing Choice (A.I.).

Mr. Haglund gave a status report on the Consolidated Plan, Action Plan and the A.I. The first document is the Consolidated Plan, which is a planning document that is required by HUD every five (5) years. In this document the City assesses its affordable housing and community development needs and identifies priorities to address those needs. In addition to the Consolidated Plan, his firm will also develop the Annual Action Plan, which is year one of the five year plan. The Action Plan addresses how the CDBG grant funds will be utilized during the program year to address the community development needs of the City. The last document is the Analysis of Impediments to Fair Housing Choice. This is a planning document designed to promote nondiscrimination and to ensure fair and equal housing opportunities for all based on the seven (7) protected classes which are race, color, religion, sex, familial status, national origin, and disability. Mr. Haglund stated that part of this process is to receive input from the public as to the needs and priorities of the City and what projects they would like to see the CDBG grant funds used for.

Ms. Stam introduced the first of the three applicants for the PY 2014 CDBG grant funds, Cheryl Meadows, Executive Director of Salisbury Neighborhood Housing Services (SNHS). Ms. Meadows introduced her board and staff members who were attending with her, Hope Morgan of MNET, Terry Manion of ERA and Clay Tarpley, Program Manager for SNHS. Ms. Meadows gave a brief overview of the agency. She stated that SNHS was established in 1994 chartered by Neighbor Works of America to facilitate home ownership. Their focus is on the Church Street/Doverdale, West Side of the City and Camden area neighborhoods. Ms. Meadows stated that they accomplish their mission through a variety of programs – loan products for purchase and rehab, educational programs for home buyers (home buyers education and financial fitness), credit and budget counseling for individuals in need of credit repair and preservation programs for existing homeowners including rehab services and foreclosure prevention services. SNHS is requesting $100,000 for closing cost and down payment assistance. She stated that the funds will be available for low-mod income families to purchase a home as a primary residence within the City limits. All applicants will be required to complete the eight (8) hour home buyer education class and the maximum grant is $10,000. The lien will be recorded as a forgivable five (5) year lien, which will go down 20% each year as long as the homeowner remains in the home. She stated that any time the owner sells the home or the title is transferred the owner will pay back whatever prorated portion is due. Ms. Manion spoke as to how vital this program is for the City and how it has worked out very well in the past. Ms. Meadows asked if there were any questions regarding her proposal.

Louise Smith asked for clarification that this program will assist nine (9) families. Ms. Meadows stated that it would. Ms. Smith asked if there would be a waiting list once the nine families had been approved. Ms. Meadows stated that this program is on a "first come, first served" basis, is based on income and that the property must be located in the City of Salisbury. Ms. Smith stated that she noticed that ten (10) members of the Board of Directors had terms which expired in 2013. She inquired if people were already in place for their positions. Ms. Meadows stated that all the members on the list are still on the list. They have staggered terms and all members have renewed to serve another term. Ms. Smith commended SNHS for their financial stability.

Leigh McGee inquired about the success rate of homeowners staying in their homes during the entire five year period until the lien has been forgiven, and if SNHS does a follow-up after the lien is forgiven. Ms. Meadows stated that she has completed an analysis of the Church St./Doverdale neighborhood and that since 1994 82% of the homeowners are still in their homes. Ms. Meadows stated that the success rate is about 90% of those staying the full five years. Ms. McGee asked if they attribute that success rate to the required financial education programs. Ms. Meadows stated that she does attribute the success to those programs.

Lynn Cathcart did not have any questions, but stated she knows first-hand how well the program works as she sold her house through SNHS in 1996.

Audrey Orr asked what process was used to work with people who are delinquent on their loan. Ms. Meadows stated that after 30 days a notice is sent out, 45 days late

another notice is sent which is a bit more strongly worded, 60 days another notice is sent. She stated that during this time her counselors are calling the clients and working with them. Ms. Meadows stated that some of the bad debt that Ms. Orr was inquiring about is due to the fact that SNHS writes second mortgages for other lenders to try to keep the cost of mortgage insurance down. The lender will do 80% of the loan and SNHS will do the other 20%. When the down turn in the market occurred and some of the homes were foreclosed upon by the first mortgage lender, there wasn't enough money to recoup to pay off SNHS. There were no more questions for Ms. Meadows.

Ms. Stam introduced Joan Mulvanny, Executive Director of Habitat for Humanity of Wicomico County. Ms. Mulvanny introduced Linda Jones, president of their Board of Directors, who accompanied her. Ms. Mulvanny gave an overview of Habitat for Humanity. They were founded in Wicomico County in 1987 by Wally and Alice Howard. Their mission is *"Seeking to put God's love into action to bring people together to build houses, communities and hope."* Habitat has partnered with the City to revitalize the Church Street neighborhood. Habitat is building its 13th house in that area and will close on the house in the spring. The home that Habitat will build is located at 200 Naylor St. The lot was donated by the Farmers Bank of Willards and the house on the lot has been demolished. The clients have been approved, completed the homeowners course provided by SNHS, have almost completed their 300 hours of sweat equity and they have saved $1,800 in closing costs. The impact that Habitat has had in the Church Street neighborhood is that crime is down 43% since 2006 and they have a good working relationship with the police. Habitat has started a new program called *Neighborhood Revitalization.* This program offers an array of services for current homeowners such as painting, repairs and landscaping. There is no charge for the labor, but they do charge for the materials. The average cost per project is about $2,500. Ms. Mulvanny asked if there were any questions.

Ms. Orr wanted to know how they received their referrals for the Neighborhood Revitalization program. Ms. Mulvanny stated that they have sent letters and gone door to door in the Church Street area, they have had some picnics in the neighborhood but it is mostly by word of mouth. Ms. Orr asked if there is a waiting list of those clients who qualify for a Habitat home. Ms. Mulvanny stated that they have cut off applications for this year as they have three (3) clients on a waiting list now. She stated that it takes a while to raise enough funds to purchase or build a house.

Ms. Cathcart inquired if there is another neighborhood that Habitat would be able to expand into. Ms. Mulvanny stated that they have been doing the renovations county wide. The revitalization program is open to everybody, but they must be low income, must own their own home, must have a need, and must be able to pay Habitat back something for the work that is done.

Ms. McGee inquired if there are national numbers regarding how home ownership affects a family. Ms. Mulvanny stated that research studies on home ownership have shown that children of families that own their own home tend to be healthier, do better in school and the parents are vested in the community. Ms. McGee asked if the 12 families Habitat had assisted were still in their homes. Ms. Mulvanny stated that of the

12, one had lost their job and moved away, but that home is now occupied by another qualified Habitat client.

Ms. Smith stated that she noticed several of the Board of Directors terms ended in 2013 and she asked if those positions have been filled. Ms. Mulvanny replied that the directors have the option of renewing once their term is up and that all but one has agreed to renew. Ms. Smith stated that she noticed in the statement of functional expenses that there was a small amount expended in 2013 for legal fees and none for 2012. She asked if there were any legal fees for 2012. Ms. Mulvanny answered none that she was aware of. Ms. Smith asked of the approx. 35 people per month who request information on becoming a Habitat homeowner, how many of those 35 qualify? Ms. Mulvanny replied that they have gone as long as a year without finding someone who qualifies. Right now they have three waiting for homes and have another person who is about ready to be approved. Ms. Smith asked if there was any data to support the accomplishments of the homeowners. Ms. Mulvanny stated that they keep a relationship with their clients, but they don't have the resources to do this systematically.

Ms. Stam asked if in the situation where the homeowner moves away does Habitat take the house back and resell it. Ms. Mulvanny replied that Habitat does take the house back as long as it is in good shape and resells it to another qualified Habitat client.

Ms. Stam introduced the third presenter, Janet Parke, Program Director for Holly Community, Inc. Ms. Parke gave an overview of Holly Community. They have been in existence since 1974, starting as the Holly Center. As the population of the Holly Center decreased the board decided to expand their focus to anyone with a disability living in the community. This now includes vocational programs and working with the Division of Rehabilitation Services. They work one-on-one with individuals of working age to help them find employment. They work with employers with job carving. They are individually focused – Person Centered Planning; *"Where do you want to be in your life?"* They have recently been designated as a Center for Independent Living. Ms. Parke asked if there were any questions.

Ms. McGee wanted to make sure that it was understood that this program, if funded with CDBG funds, would support about 25 City of Salisbury citizens. Ms. Parke replied that it would and the cost would be about $1,000 per person for the entire program. Ms. McGee asked if the primary focus of this program is to make sure that these individuals are trained and then aligned with jobs that they are well suited for so that they can get back into the workforce. Ms. Parke stated that is the purpose of the program.

Ms. Cathcart inquired about the facility rental for skills training and she asked if they paid that rental last year. Ms. Parke stated that she did not know. Ms. Cathcart noticed on the application that they had put in $1,800 for office supplies and stated that most likely that would not be funded. Ms. Parke stated that they would take any funding that was available to them.

Ms. Orr asked what was the selection process for these individuals. Ms. Parke stated that some are referrals from The One Stop Job Market or through DOORS. Ms. Orr

asked since this is a new program was there any thought given to having the participants share in the cost of the program. Ms. Parke stated no that has not been a consideration.

Ms. Smith asked about the office supply request. She wanted to know how would that item fund these particular things that would directly impact those 25 individuals. Ms. Parke stated that they want to be able to do everything in house so that the participant would have all the copies they would need for a job interview without incurring any printing costs. Ms. Smith asked why there was a $10,000 increase in their office expenses from the past year. Ms. Parke stated the increase was due to the fact they have had an increase in their staff, they went from 3 people to 20 people. Ms. Smith asked for an explanation as to why the net income from special events was $9,000 less in 2013 than in 2012. Ms. Parke stated that they hold various fund raising events and they decided to back out of their annual Spring Festival due to the fact that there are various activities scheduled for that exact day in Salisbury, Ocean City and surrounding communities and attendance to their event had gone down. Ms. Smith asked why their investments were down almost $27,000 over the past year when the stock market has risen. Ms. Parke stated that they had some short falls during the year and they had to withdraw monies from the investment account in order to pay bills. They have put back all monies but the interest rate is not the same. Ms. Smith stated that she noticed that there was a significant drop in the total cash assets in 2013 of over $42,000 and wanted an explanation. Ms. Parke stated that they had lost some grants, the income from the Maryland Relay went to a per-item fee, and they lost their outreach person.

Ms. Stam inquired about the breakdown of the expenses on the application. She asked if there were two part-time job coaches already in place. Ms. Parke stated that they had one part-time person and they would have to hire the second. Ms. Stam inquired about the job skill trainers and Ms. Parke stated that they also would have to be hired. Ms. Stam inquired exactly what skills they will be training these individuals in. Ms. Parke stated that they will train individuals on the use of computers / typing, computer repair, kitchen skills / food service, janitorial skills and home repair. Ms. Stam inquired if they would be able to shift funds in their budget accordingly from one account to another if CDBG funds were allotted less in one account and more in another. Ms. Parke stated that they could adjust their budget. Ms. Stam explained to Ms. Parke that anytime CDBG funds are granted for salaries the subrecipient is required to maintain extensive time keeping / record keeping and any person being paid with CDBG funds would have to maintain a very detailed time sheet specifying how much time was spent with each client. Ms. Parke stated that they are already doing that. Ms. Stam stated that from a beneficiary standpoint, all clients must be City of Salisbury residents they would have to fill out demographic income and household information data sheets.

Ms. Cathcart asked if the clients were getting paid while in training. Ms. Parke stated that this is a learning experience only and they do not get paid during training.

Ms. Stam asked if there was any data on how many people who have gone through this training program actually became employed. Ms. Parke stated that there isn't any data.

Louise Pontues, a client of Holly Community, spoke about how she personally benefitted from the training program.

Ms. Stam asked the audience if there were any general comments on the community development needs of the City. Ms. Meadows asked what the allotment for CDBG funds are this year. Ms. Stam answered that she doesn't know yet, we should hear something in the spring.

Mr. Haglund asked Habacuc Petion, a member of the audience, if he would like to speak about his organization and their needs. Mr. Petion stated that his organization, Rebirth, was established to help the Haitian community living in Salisbury.

Mr. Haglund asked the audience what they felt the housing priorities were for the City of Salisbury. Ms. Mulvanny stated that there aren't enough affordable rentals and Ms. Parke stated that there is never enough housing for people with disabilities or mobility challenges.

Mr. Haglund asked what were some of the homeless needs and priorities in the City. There was not a homeless services agency representative in the audience. Ms. Cathcart stated that she has volunteered in some of the homeless shelters and she has noticed that several of the men have physical disabilities.

Mr. Haglund wanted to know what were any special needs facilities and services priorities. The consensus was transportation and a youth community center in the Church Street area.

Mr. Haglund asked what were the Community Development priorities – what would benefit the citizens of the community, the health of the community and the sustainability of the community. The consensus of the audience was more jobs and livable wages. Ms. Meadows stated that it is very difficult to find qualified borrowers and the number of foreclosures in the area is rising. Ms. Parke stated that the population is increasing and the unemployment rate for the area was 9.4% in 2013.

Mr. Haglund asked what were some of the barriers to affordable housing in the City, and were there systematic issues that could be addressed. It was stated that the credit rating of individuals is an issue – people are unable to rent apartments due to their credit rating. It was also suggested that people are unable to earn a livable wage, they tend to charge more to their credit cards and then are unable to pay the balances on those cards.

Mr. Haglund asked if everyone in the room knew how to report a fair housing issue. Joan Mulvanny said she would call Ms. Stam. Mr. Haglund asked if it would be helpful to have that information more easily accessible, and what would be the best way to do that. An audience member said that if disabled individuals couldn't get into housing, how to report a fair housing issue was irrelevant. Mr. Haglund stated that fair housing complaints related to disability had now become the most prevalent type, higher than race–related complaints. Mr. Haglund asked the audience what were some of the

impediments to fair housing choice, economics aside. It was stated that everything goes back to jobs and the availability of transportation.

Mr. Haglund complemented all the project presenters and the review committee members on doing a great job.

Ms. Stam stated that the Citizen Participation Survey is still up on the City of Salisbury's website and encouraged all citizens to participate. She gave the instructions as to where it is on the website. She stated for any additional questions to contact the Department of Community Development at 410-334-3031.

As there were no more comments, Ms. Stam adjourned the meeting.

The hearing ended at 7:19 P.M.

PUBLIC HEARING

The drafts of the City of Salisbury's new 5-year Consolidated Plan (2014-2018) the Community Development Block Grant (CDBG) 2014 Action Plan and the updated Analysis of Impediments to Fair Housing Choice (AI) will be available for public review beginning on Monday, March 24, 2014. The Consolidated Plan, the Action Plan and the AI may be viewed on the City website (www.ci.salisbury.md.us) under the Community Development section, and at the Wicomico County Library. Printed copies of the plans may be requested from the City of Salisbury, Department of Community Development. If you would like a printed copy please contact the Department of Community Development in advance at (410) 334-3031.

A Public Hearing will be held on Tuesday, April 22, 2014 beginning at 5:30 p.m. in the Council Chambers, Room 301 of the City/County Government Building. This hearing will discuss the development of the new Consolidated Plan and the goals and objectives outlined in that plan. It will also include the status of the CDBG projects that are currently open, and will allow citizens an opportunity to comment on the 2014 Action Plan and provide their views on the community development needs of the City of Salisbury. All interested persons are encouraged to attend and provide input on these three documents.

The City will be accepting written comments on the Consolidated Plan, the 2014 Action Plan and the AI through 4:30 p.m. on Thursday, April 24, 2014. All written comments should be mailed to the City of Salisbury, Department of Community Development, 125 North Division Street, Salisbury, Maryland 21801. For additional information you may contact the Department of Community Development at (410) 334-3031.

Deborah J. Stam
Director of Community Development

phy 3/23, '14

THE DAILY AND SUNDAY TIMES
DELMARVA'S LARGEST NEWSPAPER
618 BEAM STREET
SALISBURY, MARYLAND 21801
PHONE: 410-749-7171
FAX: 410-341-6709

City of Salisbury
125 N. Division Street, Room 305
Salisbury, MD 21801

Dear Sir/Madame:

Here is the Certification of Publication for your ad that was run
03/23/14

Sincerely,

Victoria Hagerman, Legals Department
Legals Ext. 253

CERTIFICATION OF PUBLICATION

We hereby certify that the annexed: 3/25/2014

Public Hearing: Tuesday, April 22, 2014 @ 5:30pm

Was published 3/23, '14 THE DAILY TIMES

Victoria Hagerman
The Daily Times

City of Salisbury, Maryland
Status of Five-Year Consolidated Plan, PY 2014 Annual Action Plan,
Analysis of Impediments to Fair Housing Choice and Open CDBG Projects
Government Office Building, Council Chambers
Tuesday, April 22, 2014 at 5:30 P.M.

Name	Organization	Phone Number	Email Address
Jon Haglund	Urban Design Ventures	(412) 461-6916	jon@urbandesignventures.com
JAKE DAY	CITY COUNCIL	(443) 235-6233	JAGOSRDAY@GMAIL.COM

City of Salisbury
Community Development Department
CDBG Public Hearing
5-Year Consolidated Plan (2014 – 2018), 2014 Action Plan,
Analysis of Impediments to Fair Housing Choice (AI),
Status of Open CDBG Projects

April 22, 2014

Deborah Stam, Director of Community Development, convened the third Public Hearing for the City of Salisbury's 2014 Community Development Block Grant (CDBG) Program Year at 5:30 P.M. on Tuesday, April 22, 2014. Ms. Stam welcomed both those present & the television audience. Ms. Stam stated that today's hearing will be a status report of the CDBG projects that are currently open and will also include the City of Salisbury's PY 2014 – 2018 Consolidated Plan, the new Analysis of Impediments to Fair Housing Choice and the PY 2014 Action Plan.

Ms. Stam introduced Mr. Jon Haglund of Urban Design Ventures. Mr. Haglund is the consultant the City of Salisbury has hired for drafting these plans. She stated that Mr. Haglund will give an update on the status of these plans.

Mr. Haglund stated that we are in the 30 day draft review period for the three documents. He gave a brief overview of the A.I. He stated that as an entitlement community the City is required to affirmatively further fair housing. He stated that in order for each entitlement community to demonstrate that the community is affirmatively furthering fair housing the community must conduct a fair housing analysis which identifies any impediments to fair housing choice and what steps will be taken to affirmatively further fair housing. HUD has advised communities that the Analysis of Impediments to Fair House Choice should address "visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Mr. Haglund stated that the City of Salisbury previously prepared an Analysis of Impediments to Fair Housing Choice in August of 2005. He stated that the City of Salisbury is anticipating submitting its PY 2014 – 2018 five-year Consolidated Plan on May 16, 2014. The 2014 updated Analysis of Impediments to Fair Housing Choice will be prepared and submitted in concurrence with the preparation and submission of the Consolidated Plan to bring the two documents into sequence.

Mr. Haglund gave a brief overview of the PY 2014-2018 Consolidated Plan. He stated that the five-year consolidated plan establishes the goals that the City of Salisbury proposes for the next five-year period and outlines the specific initiatives that the City will undertake to address these goals by encouraging development of decent housing, promoting suitable living environment and expanding economic opportunities. He stated that the five-year consolidated plan is a collaborative planning process between the City, the community at large, social service agencies, housing providers, community development groups and economic development agencies. Mr. Haglund stated that the process was implemented by a series of public meetings, stakeholder surveys, statistical data and reviews of previous community development plans. He stated that for the five-year plan the needs have been identified, and they are broken down into the housing strategy, the homeless strategy, other special needs strategy, community development strategy, the economic development strategy and last administration planning and management strategy.

Mr. Haglund gave a brief overview of the 2014 Annual Action Plan, which will address the City's plans to allocate PY 2014 CDBG funds for eligible projects. He stated that the Action Plan is year one of the five-year Consolidated Plan. Mr. Haglund stated that the projects that have been identified are Salisbury Neighborhood Housing Services (SNHS) Down Payment/Closing Cost Assistance, Habitat for Humanity of Wicomico County Housing Construction, Holly Community, Inc. Job Training Program, Nuisance Code Enforcement Officer, Demolition of Blighted Properties and Program Administration.

Ms. Stam gave an overview of the status of CDBG projects that were funded in previous years that are currently open.

She stated that in PY 2009 the City awarded the Shore Housing Resource Board (SHRB) $20,000 in CDBG funds for Fair Housing Training & Outreach. The funds are being utilized by SHRB to produce training materials and conduct training sessions. This training is designed to inform Maryland housing developers, realtors, bankers, insurers, landlords and management agents about fair housing. Ms. Stam stated that in particular, the developers will be educated about "reasonable accommodations," "reasonable modifications," and cost-efficient, accessible designs. A training session was conducted by SHRB in June 2010, and twenty-eight people attended. She stated the types of agencies represented included housing developers, landlords, management agencies, realtors and housing specialists.

Ms. Stam stated that SHRB also completed production on some new Fair Housing training materials which they are distributing to the appropriate local agencies. She stated that these training materials include both brochures and posters, and the posters are English on one side and Spanish on the other. She said that some of the CDBG grant funds were used by SHRB to put up Fair Housing billboards in select locations around Salisbury for six weeks in March and April 2013. SHRB is utilizing the remaining CDBG grant funds to develop an on-line "webinar" style training format for their website.

Ms. Stam stated that in PY 2010 the City began utilizing some of its CDBG funds to provide a Nuisance Code Enforcement officer for the Church Street/Doverdale CDBG target neighborhood. Ms. Stam stated that this officer operates exclusively in the Church Street/Doverdale neighborhood to address nuisance code violations. She stated that this increased level of code enforcement, when combined with the other ongoing revitalization efforts in the Church Street/Doverdale neighborhood, is helping to arrest the decline of the area. Ms. Stam also stated that the Nuisance Code Officer has continued to make substantial progress in dealing with the nuisance code violations in the target neighborhood. She stated that continued funding of this position was provided in 2011, 2012 and 2013 and additional funding is included in the 2014 Action Plan.

Ms. Stam stated that in PY 2011 the City set aside $106,083 in CDBG funds for the Coty Cox Branch Flood Relief/Drainage Improvements Project. These funds are being used for the Engineering Design portion of the Coy Cox Branch Flood Relief/Drainage Improvements project. Ms. Stam stated that this project will address the flooding that occurs in the Westside area when we experience heavy rains. Ms. Stam stated that the design is proceeding on schedule and on budget and 67% of the grant funds have been expended to date.

In PY 2012 the following projects were funded through CDBG:

1. Salisbury Neighborhood Housing Services (SNHS) was awarded $82,500 to provide Closing Cost/Down Payment Assistance grants. Ms. Stam stated that nine households have been assisted with closing cost/down payment assistance grants thus far and two additional client applications are currently being processed.

2. Habitat for Humanity of Wicomico County was awarded $33,500 to provide the opportunity for homeownership to one low- to moderate-income family by partially covering the material costs of one housing unit to be constructed. Ms. Stam stated that in mid-October 2013 she sent some information to HUD concerning the applicability of Davis-Bacon wage rates to this construction project. The HUD staff concurred that Davis-Bacon rates did not apply, so Habitat was able to move forward with the construction of the unit at 325 Martin Street as planned. She stated that construction is now underway, but there have been some delays due to bad weather.

In PY 2013 the following projects were funded through CDBG:

1. Salisbury Neighborhood Housing Services (SNHS) was awarded $83,750 for their Owner-Occupied Housing Rehabilitation program. Ms. Stam stated that the first tier of the Environmental Review Record for this project was completed and the Certification and Request for Release of Funds was submitted to HUD in late October 2013. She said that the Authority to Use Grant Funds letter for the project as a whole was received in late November. She stated that the second tier of the environmental review process requires her to conduct additional site-specific analysis once the individual properties to be rehabilitated have been identified. She said the second tier of the environmental review process has been completed for seven properties thus far and two more reviews are underway. She stated that inspections and work write-ups have begun for several of the properties.

2. The City of Salisbury set aside $90,227 for the Low-Mod Neighborhood Sidewalk Creation Program. Ms. Stam stated that these funds will be utilized for the creation of additional sidewalks in the Hammond Street area of the Doverdale neighborhood. She stated that a bid package for the project was issued on March 6, 2014 and the bids were opened on April 3rd. The bid was awarded to Metro Paving Corporation. She stated that the contract documents are currently being processed.

Ms. Stam briefly went over the projects which will be included in the PY 2014 CDBG Action Plan.

1. Salisbury Neighborhood Housing Services – Closing Cost/Down Payment Assistance Grants -- $100,000.
2. Habitat for Humanity of Wicomico County – Housing Construction for a unit on 200 Naylor Street -- $71,300.
3. Holly Community, Inc. – Job Training Program for Low/Mod Income Elderly & Developmentally Disabled -- $24,960.

4. City of Salisbury – Demolition of Blighted Properties – funds will be utilized to take down a property located at 205 Marshall Street and one additional property -- $19,595.
5. City of Salisbury – Nuisance Code Enforcement Officer -- $14,000.

Ms. Stam asked if there were any questions or comments. Mr. Jacob Day, President of the Salisbury City Council, thanked Ms. Stam and Mr. Haglund for the work that they have done putting these plans together. His comment was that he feels that there has been more focus on the first three goals of the Consolidated Plan and less on the last two goals. He asked if there was a way to leverage more monies into the fourth and fifth goals.

Ms. Stam replied that it depends on the project proposed and whether or not it is an eligible project that can be funded with CDBG funds. She stated that for recreational projects typically funding is pursued from programs such as Program Open Space or Community Parks and Playgrounds, as they are geared specifically for that. She stated that one of the main caveats to the CDBG program is that at least 70% of the funding has to go towards projects with a low/mod income benefit. Ms. Stam stated that in order to do any sort of economic development project or community development you have to factor that into your thinking. She said that some types of projects might not qualify if the specific low/mod benefit is not met. She also stated that we always try to leverage some CDBG funds for projects that are going on. She gave the Nuisance Code Enforcement Officer as an example.

Mr. Day made the comment that the Urban Greenway is listed in the plan as a component of our public facilities network; it is a linkage for all people to use throughout the City. He asked if HUD takes into account that it would provide accessibility for those without cars or for pedestrians getting from one part of town to the other.

Ms. Stam stated that any time she is not sure about the eligibility of a specific project she sends an inquiry up to HUD to get their input on whether or not it would qualify as an eligible CDBG project. She stated that one thing that works to our benefit is that the City of Salisbury does have an overall, city-wide low/mod percentage of 58.6%. She said that is how we were able to fund the inlet catch-basin nets project, as the quality of the water in the Wicomico River impacts everybody. Ms. Stam stated that for every project beneficiaries must be tracked in the HUD IDIS system.

Mr. Haglund stated that if a project is funded with CDBG funds, and later HUD deems it ineligible, those funds must be repaid with other City funds and this may affect future CDBG allocations.

Mr. Day stated that he is looking forward to the opportunity to participate in the economic development planning in the future. He thanked Ms. Stam and Mr. Haglund for answering his questions.

There were no further comments or questions.

Ms. Stam stated that for any additional information, comments or questions on anything that was presented tonight, or the CDBG program in general, the public may contact the Community Development Department at (410) 334-3031.

Ms. Stam adjourned the Public Hearing at 6:07 P.M.

Phone Interview with Help & Outreach Point of Entry (HOPE) (Donna Clark, Director)

October 21, 2013

- HOPE – Health and Outreach
- Provide a place for poverty and homeless to get enrolled in the healthcare system, connect with doctors, and get prescriptions.
- Mental health issue is the biggest problem, followed by poverty (lack of housing and jobs), and a lack of education. Many people are at a 5th grade level with limited skills, and some cannot read or write at all, resulting in low wages.
- Housing first, then everything else. There is a lack of housing, and the average rent is too high for those with SSI incomes.
- There are multiple vacant buildings that are boarded up, because the money is not there is do anything with them.
- There is an 8-12 month wait list for subsidized housing. There is not much trouble with bad landlords. There is a younger population interested in subsidized housing (under 50), but most housing is for the older and elderly.
- Since 1999, the focus has been health. Many homeless are not sick enough for the hospital, but need care for ailments such as heart disease or diabetes, because their health declines on the streets.
- They provide a safe place to live, around the clock care, and levels for housing, services, and case management.
- Their model is based on Christ House in Washington D.C.
- There were 70-120 POS surveys. Most homeless stay away. There were about 150 people in tents in the woods (chronic homeless). There were also about 1,100 "couch homeless", which were women and children. (Wicomico Board of Education?)
- Talk to Greta Rolland about homeless numbers.
- The Cold Weather Shelter is a project for men only and handled by churches. It lasts from January to March, and 120 homeless men were served last winter.
- The Housing Authority is a problem – block to housing.

Meeting with Mayor (Honorable Jim Ireton)

October 9, 2013

- There are blighted properties and dilapidated sidewalks in the City. The NHS does property rehabs, principal assistance write-downs, and repairs for the low-income, elderly population, such as furnace and siding work (this is the primary group).
- Code enforcement for low-income neighborhoods. There is only one officer for Church Street/Doverdale area. Renters are afraid to complain.
- A landlord license costs a minimal fee of $40, and the staff for occupancy is limited.
- Student housing has outgrown its place. The incidents at SS have decreased (?), landlords are renting rooms to students, and the Boards are not supporting the law (?)
- Receivership has been utilized by the City (modelled after Baltimore?)
- Local property managers are required.
- There is a fear of reprisal.
- The City has become the scapegoat in these situations.
- Basic public transportation.
- Rents are high and wages are not.
- Infrastructure is an issue.
- There are a number of public housing scattered sites (15?) that are boarded up.
- Demolition of vacant, dilapidated housing.
- SNHS – rehabs with homebuyers assistance funds.
- Sidewalk repair funds.
- Code enforcement officer in low- moderate-income neighborhood. Church Street, Doverdale Neighborhood. Last year CDBG funds +/- $304,000.
- No occupancy permits.
- Landlord registration is required. It costs $40 for a license, and also $40 per unit to register.
- Student housing is in the university district.
- Salisbury State is a nationally recognized party school.
- Student housing is rented by beds.
- Boards are quasi-judicial.
- The Mayor is throwing off "old" board members.
- Local property managers are required.
- The 1970's-1980's saw a break up of large housing.
- They won't let you in the apartments.
- Landlords are filing charges against the City.
- Relationship with the State for HOME funds.
- "Don't do eminent domain in the Eastern Shore!"
- Salisbury has a strong mayor form of government.

Meeting with Tom Stevenson, Interim City Manager

October 9, 2013 @ 4:30 PM

- About 8,000 renter units and about 1,000 landlords.
- From a landlord perspective, they feel that they are being over-regulated.
- They have tenant/homeowner behavior issues.
- All new units require an inspection and occupancy permit.
- All properties that are rentals have to provide lead-based paint registration.
- Please provide rental registration report for lead-based paint.
- Corrective action letters sent to Housing Authority about properties.
- 4 to 2 legislation – occupancy limits, moved from 4 to 2 unrelated people (university brought this about). R-5, R-8, R-10, spring chase, RD-1 – these are single-family areas. 405 units were grandfathered.
- Amortization – allows a municipality to convert a non-conforming use to a conforming use. Property owners filed a fair housing complaint about amortization.
- There are 8,000 registered rental units and about 1,000 registered landlords. Registration fee is $40/unit.
- 4 to 2 legislation – The City writes 10,000 notices of violations per year.
- They don't get into many units, but there is no occupancy permit without inspection.
- No lead violations in any known housing units.
- Tenant's rights leasing agreements are in force.
- The 4 to 2 legislation regulated the number of unrelated persons that can live in the same place because of massive overcrowding with the option to grandfather in (405 units.) The City passed the resolution to change the law to 2 people. R-5, R-8, R-10 and spring chase, PRD (?)
- Amortization – allows a municipality to set a time limit on transferring a non-conforming use to a conforming use, i.e. rental property to a conforming use. The time limit is 10 years.
- The Salisbury Area Property Owners Association (SAPOA) filed a complaint against the City.
- Agricultural seasonal workers.
- Send an email to Tom Stevenson about what we need.
- Look at Debbie's Fair Housing responses to HUD.
- Definition of a functional family.

First Public Hearing

October 9, 2013 @ 6:30 PM

- Patty Tingle, Holly Community Inc. Center for Independent Living for individuals with disabilities. They engage in advocacy, find housing, and help people live independent, successful lives. Modifications for accessible housing are important. It is a challenge to keep housing accessible. It helps to keep modifications accessible. Don't limit modifications to borderline, and consider aging and disability modifications.
- Homes are also aging. The challenge is find resources for accommodations. Reasonable accommodations for tenants are not a problem, but (the units?) are sometimes hard to recycle.
- Discoverhci.org
- Open communities to group homes to make living more economic.
- Galina Bibbons – Wicomico County Social Services. People need assistance, and there is a lack of affordable and safe housing.
- Transportation issues – times, cost, locations.
- Projects are: homeless population projects, job opportunities, a growing population of veterans, and the near-homeless (saving money, researching eligibility).
- James Fineran – Village of Hope is a program to house 15 women (and children) that are homeless. They conduct a two year program to ultimately find work, housing, and live on their own. They also provide education and transportation, and subsidized housing for the graduates.
- Brian Murphy – Christian Shelter Board of Directors – housed homeless individuals for 40 years. 40-70 people served per year. Families are their largest growing population, and their largest shrinking population is single males.
- They have a temporary shelter where people can stay for a maximum of 30 days.
- It is difficult to find affordable housing – most are renters. There is a huge shortage of housing.
- They give money for deposits and first month's rent.
- Transportation and financial education is needed, as well as mentorship.
- There are a lot of mental health issues.
- The CDBG public hearing was televised on the public access channel.
- Patty Tanner – Holly Community, Inc. Advocacy for individuals with disabilities in the 9 county area. Stresses the importance of housing for persons with disabilities. Find housing and making homes accessible with modifications that are affordable to keep people in their homes is the goal. Also, helping people to age in place and keep them out of nursing homes.
- They need to find resources for materials and supplies. They have experience with asking landlords to make reasonable accommodations. Recycling of ramps and materials is a challenge. Some landlords want their property returned to the original condition.
- Waiting lists are reasonable – 90 days to 6 months. People don't know who to contact. www.discoverhci.com
- Communities need to open up to small groups living together for small groups. Community living arrangements.
- Wicomico County Social Services serves the entire County – emergency and energy assistance, food stamps, etc.

#1

INCOMPLETE

Collector: Web Link (Web Link)
Started: Friday, September 13, 2013 7:29:17 AM
Last Modified: Friday, September 13, 2013 7:32:38 AM
Time Spent: 00:03:21
IP Address: 67.231.124.18

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: Gender	*Respondent skipped this question*
Q3: Race	*Respondent skipped this question*
Q4: Age	*Respondent skipped this question*
Q5: **Number of persons living in your household?**	Three

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**

3 person household - $54,900	Over

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: Are you a homeowner?	*Respondent skipped this question*
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

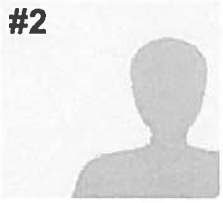
PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#2



INCOMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 11:28:26 AM
Last Modified: Monday, September 23, 2013 11:29:04 AM
Time Spent: 00:00:38
IP Address: 23.30.24.169

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: Are you a homeowner?	*Respondent skipped this question*
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#3

INCOMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 11:29:52 AM
Last Modified: Monday, September 23, 2013 11:30:42 AM
Time Spent: 00:00:50
IP Address: 23.30.24.169

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	50-59
Q5: **Number of persons living in your household?**	One

PAGE 2

Q6: **What is the approximate total family income per year based on the number of persons in your household?**

1 person household - $42,700	Over

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#4

INCOMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 11:29:50 AM
Last Modified: Monday, September 23, 2013 11:30:45 AM
Time Spent: 00:00:55
IP Address: 23.30.24.169

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: **Are there any problems in your neighborhood with:**	Public Safety
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#5

INCOMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 11:42:37 AM
Last Modified: Monday, September 23, 2013 11:45:37 AM
Time Spent: 00:03:00
IP Address: 23.30.24.169

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: Gender	*Respondent skipped this question*
Q3: Race	*Respondent skipped this question*
Q4: Age	*Respondent skipped this question*
Q5: **Number of persons living in your household?**	One

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: Are you a homeowner?	*Respondent skipped this question*
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

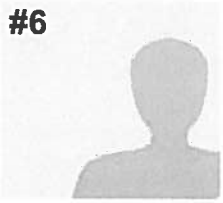
PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#6



INCOMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 11:43:39 AM
Last Modified: Monday, September 23, 2013 11:45:42 AM
Time Spent: 00:02:03
IP Address: 23.30.24.169

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: Gender	*Respondent skipped this question*
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: **Are there any problems in your neighborhood with:**	Public Safety
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#7

INCOMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 12:02:55 PM
Last Modified: Monday, September 23, 2013 12:03:32 PM
Time Spent: 00:00:37
IP Address: 23.30.24.169

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: Gender	*Respondent skipped this question*
Q3: Race	*Respondent skipped this question*
Q4: Age	*Respondent skipped this question*
Q5: **Number of persons living in your household?**	Five

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: Are you a homeowner?	*Respondent skipped this question*
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

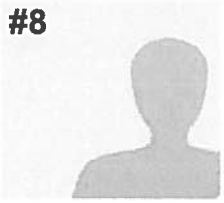
PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#8



INCOMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 1:33:13 PM
Last Modified: Monday, September 23, 2013 1:33:51 PM
Time Spent: 00:00:38
IP Address: 50.202.192.73

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	21-29
Q5: **Number of persons living in your household?**	Four

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: **What is the approximate total family income per year based on the number of persons in your household?**

4 person household - $60,950	Over

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#9

COMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 1:40:29 PM
Last Modified: Monday, September 23, 2013 1:46:50 PM
Time Spent: 00:06:21
IP Address: 108.8.56.16

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Riverside Dr
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Under

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: **Are you a renter?**	No

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

Dog park has drainage issue that need to be addressed.

Q15: **Are there any problems in your neighborhood with:**	Curbs/Sidewalks, Traffic

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

We need more dermatologists.

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**

People aren't familiar with the process. Hours are not convenient for working families. Fear of reprisal.

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Agree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Agree
Lack of fair housing organizations in the City	Neutral/Unsure
State or Local laws and policies that limit housing choice	Agree
Lack of knowledge among residents regarding fair housing	Agree
Lack of knowledge among landlords and property managers regarding fair housing	Agree
Lack of knowledge among real estate agents regarding fair housing	Agree
Lack of knowledge among bankers/lenders regarding fair housing	Agree

Q23: **Are there any additional comments or concerns that you wish to share?**	*Respondent skipped this question*

#10

COMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 1:46:12 PM
Last Modified: Monday, September 23, 2013 1:53:08 PM
Time Spent: 00:06:56
IP Address: 70.91.158.149

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Clairmont
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	40-49
Q5: **Number of persons living in your household?**	Three

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**

3 person household - $54,900	Over

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

I would like to see more bike facilities built, for both recreation cyclists and cycling as basic transportation

Q15: **Are there any problems in your neighborhood with:**	Streets, Parking
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No

Q18: **Are there any programs or services that are missing or under funded in the City? Please list:**

The funding for bike improvements is very low and should be increased.

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

Salisbury's reputation for doing business is not good. Until the perception of this reputation changes, businesses will be hesitant to locate in the City; thereby reducing employment opportunities in the private sector.

Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	Unsure
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Neutral/Unsure
Lack of affordable housing in certain areas	Neutral/Unsure
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Disagree
Lack of fair housing education	Agree
Lack of fair housing organizations in the City	Disagree
State or Local laws and policies that limit housing choice	Disagree
Lack of knowledge among residents regarding fair housing	Neutral/Unsure
Lack of knowledge among landlords and property managers regarding fair housing	Disagree
Lack of knowledge among real estate agents regarding fair housing	Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Neutral/Unsure
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#11

COMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 3:30:45 PM
Last Modified: Monday, September 23, 2013 3:35:29 PM
Time Spent: 00:04:44
IP Address: 166.137.80.159

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Park wood apartments
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	21-29
Q5: **Number of persons living in your household?**	Four

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: **What is the approximate total family income per year based on the number of persons in your household?**

4 person household - $60,950	Under

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: **Are there any problems in your neighborhood with:**	Public Safety, Curbs/Sidewalks
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

Yes, we don't create enough opportunities to keep college graduates in the area. There is limited opportunity and its sad because this is a great area.

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**

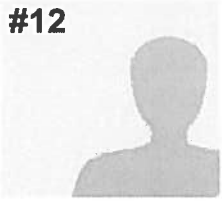
Don't know how

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Agree
Lack of affordable housing in certain areas	Agree
Lack of accessible housing for persons with disabilities	Agree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Agree
Lack of fair housing organizations in the City	Agree
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Agree
Lack of knowledge among landlords and property managers regarding fair housing	Agree
Lack of knowledge among real estate agents regarding fair housing	Neutral/Unsure
Lack of knowledge among bankers/lenders regarding fair housing	Neutral/Unsure
Other barriers	Neutral/Unsure
Q23: **Are there any additional comments or concerns that you wish to share?**	*Respondent skipped this question*

#12



COMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 3:52:57 PM
Last Modified: Monday, September 23, 2013 4:00:43 PM
Time Spent: 00:07:46
IP Address: 174.58.89.248

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	City park
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: **Are you a renter?**	No

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

Would like more safe bike paths and walking trails

Q15: **Are there any problems in your neighborhood with:**	Public Safety

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

Only one choice for Medicare provider for walk-in care for nights weeken non-emergecies

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No

Q18: **Are there any programs or services that are missing or under funded in the City? Please list:**

Victim assistance

Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*

Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	No

Q21: What do you think are the primary reasons why fair housing complaints are not reported?

People don't know how to report and may be afraid of eviction or other forms of retaliation

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Agree
Lack of affordable housing in certain areas	Strongly Agree
Lack of accessible housing for persons with disabilities	Agree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Strongly Agree
Lack of fair housing organizations in the City	Neutral/Unsure
State or Local laws and policies that limit housing choice	Strongly Agree
Lack of knowledge among residents regarding fair housing	Strongly Agree
Lack of knowledge among landlords and property managers regarding fair housing	Agree
Lack of knowledge among real estate agents regarding fair housing	Agree
Lack of knowledge among bankers/lenders regarding fair housing	Agree

Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#13

COMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 5:14:01 PM
Last Modified: Monday, September 23, 2013 5:19:57 PM
Time Spent: 00:05:56
IP Address: 71.200.112.75

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Boston Ave corridor
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	50-59
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

Public Performance theater

Q15: **Are there any problems in your neighborhood with:**	Storm sewers

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

The number of physicians

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*

Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	Unsure

Q21: What do you think are the primary reasons why fair housing complaints are not reported?

Access

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Agree
Lack of affordable housing in certain areas	Disagree
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Disagree
Lack of fair housing education	Disagree
Lack of fair housing organizations in the City	Disagree
State or Local laws and policies that limit housing choice	Disagree
Lack of knowledge among residents regarding fair housing	Agree
Lack of knowledge among landlords and property managers regarding fair housing	Disagree
Lack of knowledge among real estate agents regarding fair housing	Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Disagree

Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#14

COMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 23, 2013 5:40:48 PM
Last Modified: Monday, September 23, 2013 5:47:03 PM
Time Spent: 00:06:15
IP Address: 71.200.56.120

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Camden
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	One

PAGE 2

Q6: **What is the approximate total family income per year based on the number of persons in your household?**

1 person household - $42,700	Over

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

public swimming pool

Q15: **Are there any problems in your neighborhood with:**	Streets, Curbs/Sidewalks, Storm sewers
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

Transportation to job sites, jobs that offer above minimum wages, affordable day care. Jobs that would replace those lost to Campbell soup, Dresser, etc.

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	Unsure

Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**

Hopefully, housing in Salisbury is fair and there are few problems to report! Housing stock in Salisbury is in the best shape in years thanks to the Neighbor hood housing inspections and the efficient implementation of lead paint inspections.

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Neutral/Unsure
Lack of affordable housing in certain areas	Disagree
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Neutral/Unsure
Lack of fair housing organizations in the City	Neutral/Unsure
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Disagree
Lack of knowledge among landlords and property managers regarding fair housing	Disagree
Lack of knowledge among real estate agents regarding fair housing	Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Disagree

Q23: **Are there any additional comments or concerns that you wish to share?**	*Respondent skipped this question*

#15

COMPLETE

Collector: Web Link (Web Link)
Started: Tuesday, September 24, 2013 7:43:12 AM
Last Modified: Tuesday, September 24, 2013 7:49:39 AM
Time Spent: 00:06:27
IP Address: 129.42.208.184

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Crestwood
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	40-49
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

Forget about the rec facility improvements! We need to get rid of the pansy mayor and the dumb ass police chief and make reducing crime a priority.

Q15: **Are there any problems in your neighborhood with:**	Public Safety, Streets

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

Medical care in Salisbury is excellent.

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No

Q18: **Are there any programs or services that are missing or under funded in the City? Please list:**

The city wastes money on silly social service programs. Cut the taxes and cut out the waste.

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

No

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	Yes

Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**

Because the city is a slum due to the mayor's lack of managerial skills.

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Strongly Disagree
Lack of affordable housing in certain areas	Strongly Disagree
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Disagree
Lack of fair housing education	Strongly Disagree
Lack of fair housing organizations in the City	Strongly Disagree
State or Local laws and policies that limit housing choice	Strongly Disagree
Lack of knowledge among residents regarding fair housing	Strongly Disagree
Lack of knowledge among landlords and property managers regarding fair housing	Strongly Disagree
Lack of knowledge among real estate agents regarding fair housing	Strongly Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Strongly Disagree

Q23: **Are there any additional comments or concerns that you wish to share?**

The priorities of the mayor and council are completely out of touch with the residents. The priority should be to cut out the social services so that the city become less attractive to illegal aliens and homeless people.

#16

INCOMPLETE

Collector: Web Link (Web Link)
Started: Tuesday, September 24, 2013 8:13:34 AM
Last Modified: Tuesday, September 24, 2013 8:15:21 AM
Time Spent: 00:01:47
IP Address: 170.93.144.3

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Harbor Pointe
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	50-59
Q5: **Number of persons living in your household?**	Four

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: **What is the approximate total family income per year based on the number of persons in your household?**	
4 person household - $60,950	Over

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: **Are you a renter?**	No
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: **Are there any problems in your neighborhood with:**	Streets, Curbs/Sidewalks
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#17

COMPLETE

Collector: Web Link (Web Link)
Started: Wednesday, September 25, 2013 4:48:50 AM
Last Modified: Wednesday, September 25, 2013 4:58:48 AM
Time Spent: 00:09:58
IP Address: 199.255.186.9

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Hunt Club (South Division Street)
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	21-29
Q5: **Number of persons living in your household?**	Three

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**

3 person household - $54,900	Under

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

I am unaware of any long outdoor trails besides pemberton park. The zoo is ok for jogging but not very long. Mountain bike trails in the City would also be great. This may be more of a Wicomico County problem, but since the outdoor trails for motorized vehicles was closed on the Eastern Shore there is no "legal" way for people with scooters, dirt bikes, four wheelers to use them. Due to the rural nature of the Eastern Shore this is a huge percentage of citizens missing out.

Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

None, I feel there are many options within the City.

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

From what I understand the City employees, along with every other local government employee on the lower shore, are extremely underpaid when compared to other jurisdictions.

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	Yes
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Neutral/Unsure
Lack of affordable housing in certain areas	Disagree
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Neutral/Unsure
Lack of fair housing education	Neutral/Unsure
Lack of fair housing organizations in the City	Neutral/Unsure
State or Local laws and policies that limit housing choice	Agree
Lack of knowledge among residents regarding fair housing	Neutral/Unsure
Lack of knowledge among landlords and property managers regarding fair housing	Disagree
Lack of knowledge among real estate agents regarding fair housing	Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Disagree
Other barriers	Neutral/Unsure
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#18

COMPLETE

Collector: Web Link (Web Link)
Started: Wednesday, September 25, 2013 7:35:44 AM
Last Modified: Wednesday, September 25, 2013 10:59:33 AM
Time Spent: 03:23:49
IP Address: 170.93.144.3

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Harbor Pointe
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	50-59
Q5: **Number of persons living in your household?**	Four

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: **What is the approximate total family income per year based on the number of persons in your household?**

4 person household - $60,950 | Over

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household? | *Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household? | *Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?** | Yes

Q13: **Are you a renter?** | No

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

What recreational facilities? The ones owned and maintained by my HOA or the ones owned and maintained by the City? Assuming City facilities, the park system is not exceptions. The zoo is a nice feature, but doesn't seem to be well maintained. The few parks maintained by the City are average at best. I'd love to see more innovative parks-ones that can be enjoyed by all regardless of ability. Meeting the minimum standard should not be a goal.

Q15: **Are there any problems in your neighborhood with:** | Streets, Curbs/Sidewalks, Parking

Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list: | *Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?** | No

Q18: Are there any programs or services that are missing or under funded in the City? Please list: | *Respondent skipped this question*

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

There are very few high paying jobs. Without a middle class, I'm not really sure how the City expects to develop (improve infrastructure, grow a downtown, etc).

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**

I don't think people really know what the laws are. Most are trying hard just to live.

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Strongly Agree
Lack of affordable housing in certain areas	Strongly Agree
Lack of accessible housing for persons with disabilities	Strongly Agree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Neutral/Unsure
Lack of fair housing education	Agree
Lack of fair housing organizations in the City	Agree
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Agree
Lack of knowledge among landlords and property managers regarding fair housing	Agree
Lack of knowledge among real estate agents regarding fair housing	Agree
Lack of knowledge among bankers/lenders regarding fair housing	Agree

Q23: **Are there any additional comments or concerns that you wish to share?**

How many people directed impacted by fair housing do you think will actually see and complete this survey? Probably the same number that downloaded the app to report potholes. Seriously not everyone has a smart phone and not everyone can read English.

#19

COMPLETE

Collector: Web Link (Web Link)
Started: Wednesday, September 25, 2013 1:10:45 PM
Last Modified: Wednesday, September 25, 2013 1:14:05 PM
Time Spent: 00:03:20
IP Address: 23.30.24.169

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Camden
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: **Are you a renter?**	No
Q14: **What improvements to the recreational facilities would you like to see? Please list:**	
Skate Park	
Q15: **Are there any problems in your neighborhood with:**	Public Safety
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	Yes

Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Strongly Disagree
Lack of affordable housing in certain areas	Strongly Disagree
Lack of accessible housing for persons with disabilities	Strongly Disagree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Disagree
Lack of fair housing education	Strongly Disagree
Lack of fair housing organizations in the City	Strongly Disagree
State or Local laws and policies that limit housing choice	Strongly Disagree
Lack of knowledge among residents regarding fair housing	Agree
Lack of knowledge among landlords and property managers regarding fair housing	Strongly Disagree
Lack of knowledge among real estate agents regarding fair housing	Strongly Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Strongly Disagree

Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#20

INCOMPLETE

Collector: Web Link (Web Link)
Started: Thursday, September 26, 2013 7:14:29 AM
Last Modified: Thursday, September 26, 2013 7:17:00 AM
Time Spent: 00:02:31
IP Address: 74.95.88.109

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: Gender	*Respondent skipped this question*
Q3: Race	*Respondent skipped this question*
Q4: Age	*Respondent skipped this question*
Q5: **Number of persons living in your household?**	Four

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: **What is the approximate total family income per year based on the number of persons in your household?**

4 person household - $60,950	Under

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: Are you a homeowner?	*Respondent skipped this question*
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#21

COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, September 26, 2013 8:46:54 AM
Last Modified: Thursday, September 26, 2013 8:49:18 AM
Time Spent: 00:02:24
IP Address: 70.91.155.157

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Riverside/SU
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	30-39
Q5: **Number of persons living in your household?**	Five

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: **What is the approximate total family income per year based on the number of persons in your household?**

5 person household - $65,850 | Under

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household? | *Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?** | Yes

Q13: Are you a renter? | *Respondent skipped this question*

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

Better kept playgrounds. Repair and replace broken fixtures, don't just put a traffic cone over them. Bowling, Mini-Golf

Q15: **Are there any problems in your neighborhood with:** | Curbs/Sidewalks, Traffic

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

More primary care doctors

PAGE 9

Q17: **Do you use any of the social service programs available in the City?** | No

Q18: **Are there any programs or services that are missing or under funded in the City? Please list:**

Playgrounds

Q19: Are there any employment issues in the City of Salisbury? Please list: | *Respondent skipped this question*

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?** | Yes

Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Neutral/Unsure
Lack of affordable housing in certain areas	Neutral/Unsure
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Neutral/Unsure
Lack of fair housing education	Neutral/Unsure
Lack of fair housing organizations in the City	Neutral/Unsure
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Neutral/Unsure
Lack of knowledge among landlords and property managers regarding fair housing	Neutral/Unsure
Lack of knowledge among real estate agents regarding fair housing	Neutral/Unsure
Lack of knowledge among bankers/lenders regarding fair housing	Neutral/Unsure
Other barriers	Neutral/Unsure

Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#22

COMPLETE

Collector: Web Link (Web Link)
Started: Monday, September 30, 2013 4:51:24 PM
Last Modified: Monday, September 30, 2013 4:59:26 PM
Time Spent: 00:08:02
IP Address: 98.211.118.237

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	21-29
Q5: **Number of persons living in your household?**	Three

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**

3 person household - $54,900	Over

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

More public rest rooms
More options of recreational programs

Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: What do you think are the primary reasons why fair housing complaints are not reported?

People do not know the laws and regulations
People do not know where to turn to report a complaint

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Strongly Agree
Lack of affordable housing in certain areas	Strongly Agree
Lack of accessible housing for persons with disabilities	Disagree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Disagree
Lack of fair housing education	Disagree
Lack of fair housing organizations in the City	Neutral/Unsure
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Agree
Lack of knowledge among landlords and property managers regarding fair housing	Strongly Disagree
Lack of knowledge among real estate agents regarding fair housing	Strongly Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Strongly Disagree
Other barriers	Neutral/Unsure

Q23: Are there any additional comments or concerns that you wish to share? *Respondent skipped this question*

#23

COMPLETE

Collector: Web Link (Web Link)
Started: Tuesday, October 01, 2013 3:03:37 AM
Last Modified: Tuesday, October 01, 2013 3:12:24 AM
Time Spent: 00:08:47
IP Address: 98.192.213.89

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	DOVERDALE
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	One

PAGE 2

Q6: **What is the approximate total family income per year based on the number of persons in your household?**

1 person household - $42,700	Under

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

CLOSE THEM AT 8:00 PM OPEN THEM AT 09:00AM CUT OUT ALL THE DRUG SELLING AND HAVING SEX ON PLAY GROUND EQUIPMENT

Q15: **Are there any problems in your neighborhood with:**	Public Safety, Streets, Traffic, Storm sewers, Sanitary sewers
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

TO MANY CITY DRIVERS DON'T STOP AT STOP SIGNS, THEY JUST CRUSE ON

Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	No

Q21: What do you think are the primary reasons why fair housing complaints are not reported?

BECAUSE THERE ARE TO MANY LIVING IN THE HOUSE AT THE TIME OF THE PROBLEM, THE CITY SHOULD CHECK ON THE HOUSING MORE AT NIGHT WHEN THEY ARE THERE, NOT DURING THE DAY WHEN THERE WORKING OR SELLING DRUGS

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Strongly Agree
Lack of affordable housing in certain areas	Neutral/Unsure
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Neutral/Unsure
Lack of fair housing education	Agree
Lack of fair housing organizations in the City	Agree
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Neutral/Unsure
Lack of knowledge among landlords and property managers regarding fair housing	Strongly Agree
Lack of knowledge among real estate agents regarding fair housing	Strongly Agree
Lack of knowledge among bankers/lenders regarding fair housing	Strongly Agree

Q23: Are there any additional comments or concerns that you wish to share?

NOT ENOUGH POLICE ON FOOT IN THE AREA OF DOVER AND BROWN, LIBERTY STREETS, STILL HAVE CARS RUNNING STOP SIGNS, DEALING DRUGS, HAVING SEX IN CARS ALONG THE SIDE OF THE ROADS, WERE JUST IN LITTLE BALTIMORE NOW.....

#24

COMPLETE

Collector: Web Link (Web Link)
Started: Friday, December 13, 2013 2:35:09 AM
Last Modified: Friday, December 13, 2013 2:42:02 AM
Time Spent: 00:06:53
IP Address: 182.239.182.60

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Salisbury Downs
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	50-59
Q5: **Number of persons living in your household?**	Three

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**

3 person household - $54,900	Over

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

Lights along the Little Para Trail

Q15: **Are there any problems in your neighborhood with:**	Public Safety, Streets, Curbs/Sidewalks

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

Safe Hospitals

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

Too many under employed and people who don't want to work!

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**

Scared of repercussions. Too many Community Houses in the area

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Strongly Agree
Lack of affordable housing in certain areas	Disagree
Lack of accessible housing for persons with disabilities	Disagree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Strongly Disagree
Lack of fair housing organizations in the City	Strongly Disagree
State or Local laws and policies that limit housing choice	Disagree
Lack of knowledge among residents regarding fair housing	Neutral/Unsure
Lack of knowledge among landlords and property managers regarding fair housing	Neutral/Unsure
Lack of knowledge among real estate agents regarding fair housing	Neutral/Unsure
Lack of knowledge among bankers/lenders regarding fair housing	Neutral/Unsure
Other barriers	Neutral/Unsure

Q23: **Are there any additional comments or concerns that you wish to share?**

Too many Housing Trust and Community houses and OARs housing in one area is asking for trouble. Lack of consideration for the poor person who has to work to pay taxes to subsidise these scum bags accommodation!!

#25

COMPLETE

Collector: Web Link (Web Link)
Started: Tuesday, February 11, 2014 4:19:55 PM
Last Modified: Tuesday, February 11, 2014 4:27:11 PM
Time Spent: 00:07:16
IP Address: 173.50.20.209

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Ellington
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	60 or older
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: **Are you a renter?**	No

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

Cleanliness

Q15: **Are there any problems in your neighborhood with:**	Parking

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

Dermatologist

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No

Q18: **Are there any programs or services that are missing or under funded in the City? Please list:**

More help for mentally ill and HIV patients

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

Not enough industry or employers

Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	Unsure

Q21: What do you think are the primary reasons why fair housing complaints are not reported?

Uniformed

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Strongly Agree
Lack of affordable housing in certain areas	Neutral/Unsure
Lack of accessible housing for persons with disabilities	Agree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Agree
Lack of fair housing organizations in the City	Neutral/Unsure
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Agree
Lack of knowledge among landlords and property managers regarding fair housing	Agree
Lack of knowledge among real estate agents regarding fair housing	Neutral/Unsure
Lack of knowledge among bankers/lenders regarding fair housing	Neutral/Unsure
Other barriers	Neutral/Unsure

Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#26

COMPLETE

Collector: Web Link (Web Link)
Started: Tuesday, February 18, 2014 4:00:19 AM
Last Modified: Tuesday, February 18, 2014 4:03:35 AM
Time Spent: 00:03:16
IP Address: 76.160.44.31

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Plaza downtown
Q2: **Gender**	Female
Q3: **Race**	White
Q4: **Age**	21-29
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes
Q14: **What improvements to the recreational facilities would you like to see? Please list:**	
Landscaping, beautification	
Q15: **Are there any problems in your neighborhood with:**	Public Safety, Parking
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: What do you think are the primary reasons why fair housing complaints are not reported?

Not sure how, never informed

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Agree
Lack of affordable housing in certain areas	Agree
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Agree
Lack of fair housing organizations in the City	Agree
State or Local laws and policies that limit housing choice	Agree
Lack of knowledge among residents regarding fair housing	Agree
Lack of knowledge among landlords and property managers regarding fair housing	Agree
Lack of knowledge among real estate agents regarding fair housing	Agree
Lack of knowledge among bankers/lenders regarding fair housing	Agree
Other barriers	Neutral/Unsure

Q23: Are there any additional comments or concerns that you wish to share? *Respondent skipped this question*

#27

INCOMPLETE

Collector: Web Link (Web Link)
Started: Monday, March 03, 2014 7:19:10 PM
Last Modified: Monday, March 03, 2014 7:22:11 PM
Time Spent: 00:03:01
IP Address: 67.231.116.124

PAGE 1

Q1: What neighborhood do you reside in the City of Salisbury?	*Respondent skipped this question*
Q2: Gender	*Respondent skipped this question*
Q3: Race	*Respondent skipped this question*
Q4: Age	*Respondent skipped this question*
Q5: **Number of persons living in your household?**	Four

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: **What is the approximate total family income per year based on the number of persons in your household?**

4 person household - $60,950	Under

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: Are you a homeowner?	*Respondent skipped this question*
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*
Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#28

COMPLETE

Collector: Web Link (Web Link)
Started: Sunday, March 16, 2014 9:43:11 AM
Last Modified: Sunday, March 16, 2014 9:49:56 AM
Time Spent: 00:06:45
IP Address: 71.200.112.235

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Southside
Q2: **Gender**	Male
Q3: **Race**	Black or African-American
Q4: **Age**	21-29
Q5: **Number of persons living in your household?**	Three

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**

3 person household - $54,900	Under

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

More bike Lanes

Q15: **Are there any problems in your neighborhood with:**	Streets
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	Yes

Q18: **Are there any programs or services that are missing or under funded in the City? Please list:**

after school programs

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

There are not that many major employers left in salisbury.

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**

Lack of information and knowledge of procedure.

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Strongly Agree
Lack of affordable housing in certain areas	Strongly Agree
Lack of accessible housing for persons with disabilities	Strongly Agree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Strongly Agree
Lack of fair housing education	Strongly Agree
Lack of fair housing organizations in the City	Strongly Agree
State or Local laws and policies that limit housing choice	Strongly Agree
Lack of knowledge among residents regarding fair housing	Strongly Agree
Lack of knowledge among landlords and property managers regarding fair housing	Strongly Agree
Lack of knowledge among real estate agents regarding fair housing	Strongly Agree
Lack of knowledge among bankers/lenders regarding fair housing	Strongly Agree

Q23: **Are there any additional comments or concerns that you wish to share?**

There is a rise in the use of herion in salisbury. Hot spots: near the mall and golden corral parking lot, mt. hermon rd, southside of salisbury roger street. more but those are some places i've found. how do I know? I don't own a car and spend alot of time walking around salisbury so I've been finding needles in the parks on the roads in the mall. it's out of control.

#29

COMPLETE

Collector: Web Link (Web Link)
Started: Monday, March 24, 2014 10:52:26 AM
Last Modified: Monday, March 24, 2014 11:04:39 AM
Time Spent: 00:12:13
IP Address: 166.171.56.4

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	New Town
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	21-29
Q5: **Number of persons living in your household?**	Three

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**

3 person household - $54,900	Over

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No

Q18: **Are there any programs or services that are missing or under funded in the City? Please list:**

I would like to see a city data base created for renters where we could access information about energy usage in different apartment complexes and multi-family buildings around Salisbury. One of the biggest threats to home-owners and renters alike is the unknown cost of utilities in a home. Besides inability to pay principle mortgage, energy costs are the leading contributor of foreclosures. Most people in my neighborhood live without heat during the winter because its too costly to warm their whole house. Not only does this affect people's health, it causes further problems in the homes where they live.

Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	Unsure

Q21: What do you think are the primary reasons why fair housing complaints are not reported?

Lack of time/ knowledge/ interest.

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Agree
Lack of affordable housing in certain areas	Agree
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Neutral/Unsure
Lack of fair housing education	Neutral/Unsure
Lack of fair housing organizations in the City	Agree
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Disagree
Lack of knowledge among landlords and property managers regarding fair housing	Disagree
Lack of knowledge among real estate agents regarding fair housing	Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Disagree

Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#30

INCOMPLETE

Collector: Web Link (Web Link)
Started: Tuesday, April 01, 2014 11:10:56 AM
Last Modified: Tuesday, April 01, 2014 11:11:53 AM
Time Spent: 00:00:57
IP Address: 131.118.116.19

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	newtown
Q2: **Gender**	Male
Q3: **Race**	Asian
Q4: **Age**	40-49
Q5: **Number of persons living in your household?**	One

PAGE 2

Q6: **What is the approximate total family income per year based on the number of persons in your household?**

1 person household - $42,700	Over

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: Are there any problems in your neighborhood with:	*Respondent skipped this question*
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: Do you use any of the social service programs available in the City?	*Respondent skipped this question*
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?	*Respondent skipped this question*

Q21: What do you think are the primary reasons why fair housing complaints are not reported?	*Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.	*Respondent skipped this question*
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*

#31

COMPLETE

Collector: Web Link (Web Link)
Started: Wednesday, April 23, 2014 9:54:41 AM
Last Modified: Wednesday, April 23, 2014 10:05:10 AM
Time Spent: 00:10:29
IP Address: 140.153.24.26

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Off S. Division St
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	30-39
Q5: **Number of persons living in your household?**	Three

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**

3 person household - $54,900	Over

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	Yes
Q13: Are you a renter?	*Respondent skipped this question*
Q14: What improvements to the recreational facilities would you like to see? Please list:	*Respondent skipped this question*
Q15: **Are there any problems in your neighborhood with:**	Public Safety
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*
Q19: Are there any employment issues in the City of Salisbury? Please list:	*Respondent skipped this question*
Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	Unsure

Q21: What do you think are the primary reasons why fair housing complaints are not reported? *Respondent skipped this question*

PAGE 10

Q22: Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.

Concentration of subsidized housing in certain neighborhoods	Strongly Disagree
Lack of affordable housing in certain areas	Strongly Disagree
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Neutral/Unsure
Lack of fair housing education	Strongly Disagree
Lack of fair housing organizations in the City	Strongly Disagree
State or Local laws and policies that limit housing choice	Strongly Disagree
Lack of knowledge among residents regarding fair housing	Strongly Disagree
Lack of knowledge among landlords and property managers regarding fair housing	Strongly Disagree
Lack of knowledge among real estate agents regarding fair housing	Strongly Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Strongly Disagree
Other barriers	Strongly Disagree

Q23: Are there any additional comments or concerns that you wish to share?

Yes, I have additional concerns. This survey concentrates on discrumination, which I consider a minor issue in Salisbury. You only ask one thing about Safety, and that is just a check box. There is a crime wave going on in the Southern end of Salisbury in the general area of the University. Break-ins, theft, breaking in cars, robberies, etc. I called the police and got a general attitude of "sorry about that". The University, and students, are at least one of the top three contributors to the economy of Salisbury, but the targeting of students seems to be a non-priority. I am also going to discuss this with the University. There are other options in the State.

#32

COMPLETE

Collector: Web Link (Web Link)
Started: Monday, April 28, 2014 8:27:16 AM
Last Modified: Monday, April 28, 2014 8:45:18 AM
Time Spent: 00:18:02
IP Address: 173.13.246.73

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	KentvAvenue
Q2: **Gender**	Female
Q3: **Race**	Black or African-American
Q4: **Age**	40-49
Q5: **Number of persons living in your household?**	Four

PAGE 2

Q6: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 3

Q7: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 4

Q8: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 5

Q9: **What is the approximate total family income per year based on the number of persons in your household?**

4 person household - $60,950	Under

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

better play area for children with disabilities

Q15: **Are there any problems in your neighborhood with:**	Public Safety, Streets, Handicap access, Parking, Traffic
Q16: What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:	*Respondent skipped this question*

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	Yes
Q18: Are there any programs or services that are missing or under funded in the City? Please list:	*Respondent skipped this question*

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

I have volunteered for positions in the work force for over a year and I clearly saw the need for the position i was in to be a paid position.

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	No

Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**

knowledge and the risk of being put out of living quarters without a safe place for the family

PAGE 10

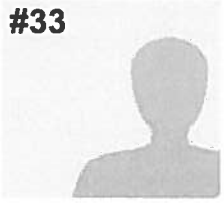
Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Strongly Agree
Lack of affordable housing in certain areas	Strongly Agree
Lack of accessible housing for persons with disabilities	Strongly Agree
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Agree
Lack of fair housing organizations in the City	Agree
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Neutral/Unsure
Lack of knowledge among landlords and property managers regarding fair housing	Neutral/Unsure
Lack of knowledge among real estate agents regarding fair housing	Strongly Disagree
Lack of knowledge among bankers/lenders regarding fair housing	Neutral/Unsure

Q23: **Are there any additional comments or concerns that you wish to share?**

For three years I was unemployed and for three years I was taken to court for the unableness to pay rent when it was due, by the Grace of God I am still in the same place, but now I have to make up for all the court fees and the late fees that was continuously adding up every month. and because of this the maintenance in my apartment has not been kept up, so what can you do in instances like this? Sometimes I think emphasis is put on the way the community looks and not the community as a whole.

#33



COMPLETE

Collector: Web Link (Web Link)
Started: Wednesday, May 14, 2014 11:27:59 AM
Last Modified: Wednesday, May 14, 2014 12:09:54 PM
Time Spent: 00:41:55
IP Address: 98.192.205.177

PAGE 1

Q1: **What neighborhood do you reside in the City of Salisbury?**	Downtown
Q2: **Gender**	Male
Q3: **Race**	White
Q4: **Age**	21-29
Q5: **Number of persons living in your household?**	Two

PAGE 2

Q6: **What is the approximate total family income per year based on the number of persons in your household?**	*Respondent skipped this question*

PAGE 3

Q7: **What is the approximate total family income per year based on the number of persons in your household?**

2 person household - $48,800	Over

PAGE 4

Q8: **What is the approximate total family income per year based on the number of persons in your household?**	*Respondent skipped this question*

PAGE 5

Q9: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 6

Q10: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 7

Q11: What is the approximate total family income per year based on the number of persons in your household?	*Respondent skipped this question*

PAGE 8

Q12: **Are you a homeowner?**	No
Q13: **Are you a renter?**	Yes

Q14: **What improvements to the recreational facilities would you like to see? Please list:**

The city constructed a gazebo and laid concrete in the garden area next to the draw bridge but no one uses it. Not sure how why the decision was made to spend money on this project with no intent to use the facility. I would like to see an improved pathway through the city park with significant bio-retention (including native grasses) that is not the quick-crush gravel. the gravel runs off into the river during heavy rains.

Q15: **Are there any problems in your neighborhood with:**	Streets, Storm sewers

Q16: **What, if any, medical care is missing or lacking in the City of Salisbury and the surrounding area? Please list:**

I actually travel to Crisfield to see a doctor I trust.

PAGE 9

Q17: **Do you use any of the social service programs available in the City?**	No

Q18: **Are there any programs or services that are missing or under funded in the City? Please list:**

I think the city needs to refocus its efforts to improve the green-scape. The mayor made cleaning up the river an issue during his campaign and I think he has lost focus on this issue. I walk past the drawbridge on a daily basis and there is always trash in the river. It is a city-wide effort and takes the work of everyone.

Q19: **Are there any employment issues in the City of Salisbury? Please list:**

Not sure. My question for the city would be "Are we using our staff effectively?"

Q20: **In your opinion, are residents of the City of Salisbury aware of how to report fair housing violations or concerns?**	Unsure
Q21: **What do you think are the primary reasons why fair housing complaints are not reported?**	*Respondent skipped this question*

PAGE 10

Q22: **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Salisbury.**

Concentration of subsidized housing in certain neighborhoods	Agree
Lack of affordable housing in certain areas	Strongly Agree
Lack of accessible housing for persons with disabilities	Neutral/Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	Agree
Lack of fair housing education	Neutral/Unsure
Lack of fair housing organizations in the City	Agree
State or Local laws and policies that limit housing choice	Neutral/Unsure
Lack of knowledge among residents regarding fair housing	Neutral/Unsure
Lack of knowledge among landlords and property managers regarding fair housing	Agree
Lack of knowledge among real estate agents regarding fair housing	Neutral/Unsure
Lack of knowledge among bankers/lenders regarding fair housing	Neutral/Unsure
Other barriers	Neutral/Unsure
Q23: Are there any additional comments or concerns that you wish to share?	*Respondent skipped this question*