
Somerset County Substandard Housing Study

**A SURVEY AND ANALYSIS OF SUBSTANDARD HOUSING IN
SOMERSET COUNTY**

**Prepared For:
The Somerset County Government**

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August 2016

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INTRODUCTION

On July 14, 2015, the Somerset County Government contracted Lower Shore Family First (LSFF) to conduct a substandard housing study of all housing units in the county to identify substandard and “near-substandard” units in order to ascertain the general condition of the county’s housing stock. In addition, the study included a comparative analysis of the housing stock today to a parallel study conducted in 2005 using identical methodology. In addition to the general housing study, a second survey was conducted to identify the impact of aid efforts directed at victims affected by Hurricane Sandy, which struck the county on October 28, 2012. Using a composite address list of damaged or affected dwellings, a comprehensive survey was conducted focusing on the structures’ current physical conditions and an assessment of the occupants’ opinions of the assistance offered to ameliorate damage.

A methodology that would meet the needs of the county’s request had been developed by Dr. Marvin Tossey to do a substandard housing study in Talbot County in 1987. This methodology was subsequently used for similar studies in Caroline County in 1989 and 2004, Queen Anne’s County in 1990, Howard County in 1990, Worcester County in 2004, again in Talbot County for a 15 year follow-up in 2002, and most recently in Dorchester County in 2015. The process involves two phases.

Phase I consists of a “windshield inspection” of all the housing units in the county. The purpose of this phase is to identify substandard units by evaluating the exterior condition of each housing unit and specifying the conditions of the roof, siding, and grounds. The scoring system was derived from research using the Building Officials Code Administrators (BOCA) housing standards. Each dwelling was assigned a composite score (from 3 to 9) based on the assessment of the three indicators. The following scoring was used: 1 (good/satisfactory), 2 (needs repairs), and 3 (poor – beyond repair, requiring replacement or demolition). A composite score of 7 or higher was operationalized and defined as “substandard.” In addition to the substandard classification, in the 15 MCDs, scores of 6 were identified and recorded as “At-Risk” or “Gray Area” houses, which is conceptualized as being between good or standard and poor/substandard. “At-Risk” houses are in danger of becoming substandard if repairs are not made in a timely fashion. For instance, a deteriorating roof that is not repaired can lead to serious structural problems.

The on-site assessment data were entered into the ArcGIS program, which is maintained by the Department of Geography and Geosciences at Salisbury University, through the use of an onsite iPad, which was also used to record images of the buildings. The data were then processed by the Eastern Shore Regional GIS Cooperative. The Cooperative produced point maps of the county by MCD and municipalities. Analyses and mapping were completed by MCD and municipality. These jurisdictions are built from U.S. Census units, which provide the basis for standardization of analysis.

During Phase II, surveyors conducted interviews with residents of all identified households. These interviews recorded data on 15 specific items, including the age of the house, size and structural condition of the unit, the availability of water, and the functional status of plumbing, heating, and electricity. In addition to the housing data, information was collected on the households of the

occupied substandard units. These data include household size, race and age of occupants, and other variables.

This report is organized into three sections: the first section is comprised of U.S. Census data from the 2010 census, the second section provides the findings of the survey, and the third section discusses the findings and maps by Minor Civil Divisions (MCDs). An MCD is a term used by the United States Census Bureau for primary governmental and/or administrative divisions of a county. Somerset County is divided into 15 districts and there are two incorporated municipalities, the Town of Princes Anne and the City of Crisfield. Each will be displayed on an individual map and discussed individually.

SECTION I

A DESCRIPTION OF HOUSING CONDITIONS AND SELECTED POPULATION CHARACTERISTICS IN SOMERSET COUNTY 2016

Somerset County is Maryland's sixth smallest county with approximately 320 square miles of land. The county contains two towns/municipalities, Crisfield and Princess Anne, as well as significant rural areas and a number of small, unincorporated villages. Its estimated 2015 population of 25,768 has remained relatively stable for the last fifteen years. In 2010, Princess Anne, the county seat, and Crisfield had a combined population of 6,016 individuals living in 3,031 housing units, or 27.2% of the county total of 11,130 units. The remaining 20,454 individuals live in 8,099 units located in unincorporated parts of the county.

All U.S. Census data reported in this study, including population, households, housing units, and other characteristics, are reported by Minor Civil Divisions (MCDs) and by towns. A Minor Civil Division is a geographic unit recognized by the Census Bureau which is just below the county level. Somerset County has 15 MCDs in addition to the two towns of Crisfield and Princess Anne. In the presentation of the census data, an attempt has been made to aggregate the county census data by towns and unincorporated areas. This is made somewhat difficult, however, by the fact that both towns are split by MCD divisions, so incorporated data must be subtracted from affected MCDs to ascertain the unincorporated data relevant to the study.

The town of Crisfield is divided by three MCDs and Princess Anne by two MCDs, but the 2000 Census Report did not separate town or incorporated data from rural or unincorporated data in the five affected MCDs. Therefore, when town or incorporated data was unavailable for a given MCD, the total unincorporated data for the county was acquired by subtracting data for the towns from the total county data. For the selected demographic data that were available by town or incorporated part of a given MCD, the town or incorporated data were subtracted from the total MCD data to determine data for the unincorporated part of the MCD. This report will follow the above procedure to determine the demographics of the unincorporated areas of Somerset County. Certain population and housing characteristic data from the 2010 U.S. Census were compared to corresponding data from the 2000 U.S. Census for this report.

The respective MCDs and Towns are as follows:

- | | | |
|--|--|---|
| 1. West Princess Anne
<i>(w/one of two divisions of Princess Anne town)</i> | 7. Crisfield <i>(w/one of three divisions of Crisfield town)</i> | 12. Asbury <i>(w/one of three divisions of Crisfield town)</i> |
| 2. St. Peters | 8. Lawsons <i>(w/one of three divisions of Crisfield town)</i> | 13. Westover |
| 3. Brinkleys | 9. Tangier | 14. Deal Island |
| 4. Dublin | 10. Smith Island | 15. East Princess Anne
<i>(w/one of two divisions of Princess Anne town)</i> |
| 5. Mount Vernon | 11. Dames Quarter | |
| 6. Fairmount | | |

A. SELECTED POPULATION CHARACTERISTICS

The following table illustrates the total population in Somerset County by Minor Civil Division (MCD), town, and unincorporated area in 2010 according to the U.S. Census.

**TABLE 1
TOTAL POPULATION BY MINOR CIVIL DIVISION (MCD), TOWN,
& UNINCORPORATED AREA OF SOMERSET COUNTY 2010**

Minor Civil Division & Towns	Total Population 2010	Percent Population
1. West Princess Anne MCD	4,569	17.3
Princess Anne Town (1 of 2 divisions)	1,413	5.4
Unincorporated Area	3,156	11.9
2. St. Peter's MCD*	523	2.6
3. Brinkleys MCD*	1,491	5.6
4. Dublin MCD*	1,109	4.2
5. Mount Vernon MCD*	891	3.4
6. Fairmount MCD*	606	2.3
7. Crisfield MCD	2,716	10.3
Crisfield City (1 of 3 divisions)	2,407	9.1
Unincorporated Area	309	1.2
8. Lawsons MCD	2,340	8.8
Crisfield City (1 of 3 divisions)	295	1.1
Unincorporated Area	2,045	7.7
9. Tangier MCD*	353	1.3
10. Smith Island MCD*	276	1.0
11. Dames Quarter MCD*	167	0.6
12. Asbury MCD	910	3.4
Crisfield City (1 of 3 divisions)	24	0.1
Unincorporated Area	886	3.3
13. Westover MCD*	4,245	16.0
14. Deal Island MCD*	471	1.8
15. East Princess Anne MCD	5,803	21.9
Princess Anne Town (1 of 2 divisions)	1,877	7.1
Unincorporated Area	3,926	14.8
Total All Towns	6,016	22.7
Total Unincorporated Areas	20,454	77.3
Total Somerset County	26,470	100.0

* All unincorporated area

Data available from the 2010 Census Bureau Report lists the total Somerset County population at 26,470. East Princess Anne MCD, West Princess Anne MCD, and Westover MCD contain the largest percent of the population at 21.9%, 17.3%, and 16.0% respectively. Dames Quarter MCD, Smith Island MCD, Tangier MCD, and Deal Island MCD each hold less than 2% of the county population, with Dames Quarter being the smallest at 0.6%. Between 1990 and 2010, six MCDs have grown in population and nine have decreased. The following chart shows the areas with the largest and smallest growth in population.

**TABLE 2
PERCENT CHANGE IN TOTAL POPULATION BY MINOR CIVIL DIVISION (MCD), TOWN, &
UNINCORPORATED AREA OF SOMERSET COUNTY 1990-2010**

Minor Civil Division	Total Population 1990	Total Population 2000	Total Population 2010	Percent Change 1990-2010
1. West Princess Anne MCD	3,747	3,854	4,569	21.9
2. St. Peter's MCD	491	536	523	6.5
3. Brinkleys MCD	1,577	1,535	1,491	-5.5
4. Dublin MCD	1,186	1,121	1,109	-6.5
5. Mt. Vernon MCD	857	881	891	4.0
6. Fairmount MCD	691	695	606	-12.3
7. Crisfield MCD	3,016	2,518	2,716	-10.0
8. Lawsons MCD	2,300	2,297	2,340	1.7
9. Tangier MCD	415	377	353	-14.9
10. Smith Island MCD	453	364	276	-39.1
11. Dames Quarter MCD	192	188	167	-13.0
12. Asbury MCD	1,072	1,378	910	-15.1
13. Westover MCD	3,508	4,143	4,245	21.0
14. Deal Island MCD	617	578	471	-23.7
15. East Princess Anne MCD	3,318	4,282	5,803	74.9
Total All Towns	4,546	5,036	6,016	32.3
Crisfield Town	2,880	2,723	2,726	-5.35
Princess Anne Town	1,666	2,313	3,290	97.5
Total Unincorporated Area	18,894	19,711	20,545	8.7
Total Somerset County	23,440	24,747	26,470	12.9
State of Maryland	4,781,468	5,296,486	5,773,552	20.8

The population of Somerset County grew by 12.9%, or 3,030 individuals, between 1990 and 2010, which is less than the growth found across Maryland as a whole at 20.8%. During the same period, incorporated area or town growth was 32.3%, which was much higher than the Maryland rate of 20.8%; however, upon closer examination, the data show that town growth took place exclusively in Princess Anne Town, which almost doubled its population and grew at a rate of 97.5%. Crisfield Town experienced negative growth with a decrease in population of 154 individuals or -5.35%. During the same twenty-year period, the population of total unincorporated or rural areas was 8.7%, which was slightly lower than the total Somerset County growth rate of 12.9%.

The East Princess Anne MCD population experienced the highest growth rate at 74.9%, and West Princess Anne MCD (21.9%) and Westover MCD (21.0%) grew by 21%. In contrast, Smith Island MCD (-39.1%), Deal Island MCD (-23.7%), Asbury MCD (-15.1), Tangier MCD (-14.9%), Dames Quarter MCD (-13.0%), Fairmount MCD (-12.3%), Crisfield MCD (-10.0%), Dublin MCD (-6.5%), and Brinkleys MCD (-5.5%) all showed negative growth for this time period.

Age of Population

The table below presents the 2010 Census county and MCD population breakdown into three age groupings: under age 18, 18–64, and age 65 and over.

**TABLE 3
POPULATION BY AGE GROUP BY MINOR CIVIL DIVISION (MCD), TOWN, & UNINCORPORATED
AREA OF SOMERSET COUNTY 2010**

Minor Civil Division	Population Under 18 Years		Population 18 – 64		Population 65 and over		Population Total
	Number	Percent	Number	Percent	Number	Percent	
1. West Princess Anne	989	21.6	2,858	62.6	722	15.8	4,569
Unincorporated Area	508	21.7	1,291	55.1	542	23.2	2,341
2. St. Peter's*	119	22.8	298	57.0	106	20.3	523
3. Brinkleys *	326	21.9	901	60.4	264	17.7	1,491
4. Dublin*	190	17.1	719	64.8	200	18.0	1,109
5. Mount Vernon*	165	18.5	567	63.6	159	17.8	891
6. Fairmount *	119	19.6	367	60.6	120	19.8	606
7. Crisfield	756	27.8	1,513	55.7	447	16.5	2,716
Unincorporated Area	191	27.9	406	59.3	88	12.8	685
8. Lawsons	471	20.1	1,340	57.3	529	22.6	2,340
Unincorporated Area	360	18.6	1,121	57.8	458	23.6	1,939
9. Tangier*	52	14.7	221	62.6	80	22.7	353
10. Smith Island*	26	9.4	151	54.7	99	35.9	276
11. Dames Quarter*	28	16.8	102	61.1	37	22.2	167
12. Asbury	171	18.8	534	58.7	205	22.5	910
Unincorporated Area	89	14.4	374	60.7	153	24.8	616
13. Westover*	213	5.0	3,826	90.1	206	4.9	4,245
14. Deal Island*	75	15.9	275	58.4	121	25.7	471
15. East Princess Anne	765	13.2	4,673	80.5	365	6.3	5,803
Unincorporated Area	536	11.3	3,926	82.8	279	5.9	4,741
Total Towns	1,468	24.4	3,800	63.2	748	12.4	6,016
Total Unincorporated	2,997	14.7	14,545	71.1	2,912	14.2	20,454
Total Somerset County	4,465	16.9	18,345	69.3	3,660	13.8	26,470
State of Maryland	1,352,964	23.4	3,712,946	64.3	707,642	12.3	5,773,552

* All unincorporated area

In Somerset County, the 18-64 age category comprises 69.3% of the total population, which is higher than the statewide rate of 64.3%. Somerset County's unincorporated area 18-64 population of 71.1% is slightly higher than the county rate, while the same age group in incorporated areas is 63.2%, which is lower than the county rate of 69.3%. The elderly population, age 65 and over, makes up 13.8% of the total county population, which is approximately the same as the incorporated (12.4%) and unincorporated (14.2%) areas of the county. The State of Maryland rate for this age group is 12.3%. The under 18 age category presents a slightly different picture when

comparing the rural and town areas to the county population. While total county population is 16.9% in this age group, this group comprises only 14.7% of unincorporated areas but makes up 24.4% of incorporated areas. The incorporated area percentage of the under 18 group is close to the statewide rate of 23.4%. In summary, the county population by age is skewed towards an older distribution with fewer young people and a higher percentage of the elderly. This is most pronounced on Smith Island where the over 65 population is 300% higher than the state distribution.

Population by Race

The following table illustrates the county and MCD population in terms of race. The columns are categorized as white (only), black (only), and other. The other column includes any other race (only) as well as the racial categories of “some other race” or “two or more races.”

**TABLE 4
PERCENT OF POPULATION BY RACE BY MINOR CIVIL DIVISION (MCD), TOWN, &
UNINCORPORATED AREA OF SOMERSET COUNTY 2010**

Minor Civil Division	White	Black	Other	Total Population
1. West Princess Anne	53.3%	40.2%	6.5%	4,569
Unincorporated Area	78.2%	13.5%	8.4%	2,341
2. St. Peter's*	79.9%	19.1%	1.0%	523
3. Brinkleys *	75.2%	17.8%	7.0%	1,491
4. Dublin*	76.8%	18.6%	4.6%	1,109
5. Mount Vernon*	79.8%	18.5%	1.7%	891
6. Fairmount *	75.4%	19.8%	4.8%	606
7. Crisfield	59.6%	35.6%	4.8%	2,716
Unincorporated Area	61.5%	33.1%	5.4%	685
8. Lawsons	83.5%	11.2%	5.3%	2,340
Unincorporated Area	88.5%	6.0%	5.5%	1,939
9. Tangier*	79.0%	18.7%	2.3%	353
10. Smith Island*	96.4%	2.1%	1.5%	276
11. Dames Quarter*	82.6%	9.5%	7.9%	167
12. Asbury	86.7%	8.0%	5.3%	910
Unincorporated Area	100.0%	0.0%	0.0%	616
13. Westover*	36.1%	63.1%	0.8%	4,245
14. Deal Island*	93.4%	4.7%	1.9%	471
15. East Princess Anne	20.0%	75.9%	4.1%	5,803
Unincorporated Area	18.4%	76.9%	4.7%	4,741
Total Towns	41.5%	53.9%	4.6%	6,016
Total Unincorporated Area	57.1%	38.9%	4.0%	20,454
Total Somerset County	53.5%	42.3%	4.2%	26,470
State of Maryland	60.4%	30.9%	8.7%	5,773,552

* All unincorporated area

The table indicates that the percentage of both black and white populations in rural Somerset County (black 38.9% and white 57.1%) is similar to the total county population categories (black

42.3% and white 53.5%). The black population in the two towns is 53.9%, which is higher than both the rural population of 38.9% and the county population as a whole of 42.3%. The white population in the towns is 41.5%, which is lower than both the rural population of 57.1% and the countywide population of 53.5%. In comparison, the State of Maryland as a whole is 60.4% white and 30.9% black. When comparing the “other” category, the percentages are: total town (4.6%), total rural area (4.0%), total county (4.2%), and the State of Maryland (8.7%).

Racial data for the 15 MCDs in Somerset County show great variation in racial distribution from a 3.6% non-white population on Smith Island to an 80% non-white population in East Princess Anne. Overall, 13 of the 15 MCD populations have a predominantly white population (53%+), while the MCDs of Westover and East Princess Anne have a predominantly black population of 63.1% and 75.9% respectively. The table below displays the change in composition of race between 2000 and 2010 for incorporated areas, unincorporated areas, and the whole of Somerset County.

**TABLE 5
CHANGE IN COMPOSITION OF RACE OF INCORPORATED AREAS, UNINCORPORATED AREAS,
AND SOMERSET COUNTY 2000 – 2010**

Total Area	White		Black		Other		Total Population	
	2000	2010	2000	2010	2000	2010	2000	2010
Towns	47.5	41.5	49.2	53.9	3.3	4.6	5,036	6,016
Unincorporated	58.7	57.1	39.0	38.9	2.3	4.0	19,711	20,454
Somerset County	56.4	53.5	41.1	42.3	2.5	4.2	24,747	26,470

Between 2000 and 2010, the white population decreased by less than 2.0% in rural Somerset County and by 2.9% in the total county population. At the same time, the black population remained unchanged and the “other” population increased by 1.7% in rural Somerset County. An increase of 1.2% in the black population and of 1.7% of the “other” population was also seen in Somerset County as a whole. The total town white population decreased 6.0% during this time period, while the black population increased by 4.7%, and the “other” population increased by 1.3%. This information demonstrates a relatively stable racial balance between the black/white populations in Somerset County.

B. SELECTED HOUSING CHARACTERISTICS

Housing Tenure

A comparison of total housing units and occupied housing units from 2000 and 2010 is presented in the table below.

**TABLE 6
HOUSING UNITS AND TOTAL OCCUPIED UNITS BY MINOR CIVIL DIVISION (MCD), TOWN, &
UNINCORPORATED AREA OF SOMERSET COUNTY 2000-2010**

Minor Civil Division	Total Housing Units 2000	Total Housing Units 2010	Percent Change	Total Occupied Units 2000	Total Occupied Units 2010	Percent Change
1. West Princess Anne	1,841	2,111	14.7	1,613	1,833	13.6
Unincorporated Area	1,324	1,416	6.9	1,149	969	-15.7
2. St. Peter's*	283	272	-3.9	228	220	-3.5
3. Brinkleys *	768	780	1.6	622	592	-4.8
4. Dublin*	533	552	3.6	471	476	1.1
5. Mount Vernon*	453	469	3.5	354	377	6.5
6. Fairmount *	407	398	-2.2	282	253	-10.3
7. Crisfield	1,269	1,556	22.6	1,076	1,133	5.3
Unincorporated Area	148	148	0	128	304	137.5
8. Lawsons	1,072	1,170	9.1	917	927	1.1
Unincorporated Area	1,027	1,063	3.5	875	763	-12.8
9. Tangier*	255	262	2.7	161	154	-4.3
10. Smith Island*	256	255	-0.4	167	137	-18.0
11. Dames Quarter*	131	124	-5.3	84	76	-9.5
12. Asbury	720	519	-27.9	616	398	-35.4
Unincorporated Area	529	503	-4.9	434	278	-35.9
13. Westover*	436	441	1.1	373	362	-2.9
14. Deal Island*	352	348	-1.1	240	203	-15.4
15. East Princess Anne	1,316	1,873	42.3	1,157	1,647	42.4
Unincorporated Area	716	1,068	49.1	629	1,235	96.3
Total Towns	2,474	3,031	22.5	2,164	2,389	10.4
Total Unincorporated Area	7,618	8,099	6.3	6,197	6,399	3.3
Total Somerset County	10,092	11,130	10.3	8,361	8,788	5.1

*All unincorporated area

Between 2000 and 2010, the MCD of East Princess Anne had the largest growth of both total housing units and occupied housing units with increases of 42.3% and 42.4% respectively, which

also coincides with the MCD's total population growth of 35.5% for the same time period. The West Princess Anne MCD, Dublin MCD, Mount Vernon MCD, Crisfield MCD, and Lawsons MCD experienced some growth in both total housing units and occupied housing units. Negative growth in both the number of housing units and occupied housing units was evident in St. Peters MCD, Fairmount MCD, Smith Island MCD, Dames Quarter MCD, Asbury MCD, and Deal Island MCD, with Asbury MCD demonstrating the largest decline of both housing units (-27.9%), occupied units (-35.4%), and a -34% decline in population growth between 2000 and 2010. Overall, occupied housing units in the incorporated areas of the county developed at a faster rate than in the unincorporated areas with occupied units in the towns increasing by 10.4%, while occupied units in the unincorporated areas increased by only 3.3%.

The table below illustrates the number and percent of owner-occupied and renter-occupied housing units in Somerset County and unincorporated areas in 2000 and 2010. Vacant units are also presented in this table.

**TABLE 7
COMPARISON OF HOUSING TENURE OF UNINCORPORATED AREA
AND SOMERSET COUNTY 2000-2010**

Characteristic	Unincorporated Area				Somerset County			
	2000		2010		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Tenure								
Owner-Occupied	4,967	80.2	4,695	73.4	5,820	69.6	5,629	64.1
Renter-Occupied	1,230	19.8	1,704	26.6	2,541	30.4	3,159	35.9
Total Occupied	6,197	100.0	6,399	100.0	8,361	100.0	8,788	100.0
Vacant Units	1,421	14.1	2,389	21.5	1,731	17.2	2,342	21.0

Between 2000 and 2010, the number of owner-occupied housing units in Somerset County decreased by 191 units. Although the percentage of owner occupied units slightly decreased, the renter-occupied units increased by 618 units. A similar trend was seen in unincorporated areas where owner-occupied units decreased by about 7% and renter-occupied housing increased by approximately 7%.

Between 2000 and 2010, the total number of vacant units in Somerset County increased, rising from 1,731, or 17.2%, to 2,343, or 21.0% of total housing units.

House Age

When examining substandard housing, the age of the housing stock is important as housing condition and age are highly correlated. As a house ages, repair and maintenance costs rise. Sometimes the owner, who may have purchased an older house because it was less expensive, finds the necessary maintenance to prevent further deterioration unaffordable. Thus, the ratio of older houses to newer ones will give an indication of the likely condition of the overall housing stock. (Historic homes are, of course, an exception to this generalization since they are likely to

be owned by individuals with the means to restore and maintain them.) The next table illustrates the year structures were built according to the 1990-2010 census data.

**TABLE 8
COMPARISON OF YEAR STRUCTURE BUILT IN SOMERSET COUNTY
1990 – 2010**

Year Structure Built	1990		2000		2010	
	Number*	Percent	Number*	Percent	Number*	Percent
2000 – 2010	0	0.0	0	0	1,304	11.8
1980 – 1999	1,881	20.0	3,368	33.4	2,752	25.0
1960 – 1979	3,351	35.7	2,980	29.5	2,462	22.4
1940 – 1959	1,476	15.7	1,565	15.5	1,482	13.5
1939 or earlier	2,685	28.6	2,179	21.6	3,007	27.3
TOTAL	9,393	100.0	10,092	100.0	11,007	100.0

*Based on U.S. Census Bureau Sample Data, a self-report for this variable, therefore numbers may contain reporting and sampling differences between the three reporting years.

Crowded Housing Units and Units Lacking Plumbing

In addition to the age of housing stock, two other variables that are highly correlated to substandard housing are the number of crowded units (defined as a housing unit with 1.01 or more persons per room) and the number of housing units that lack plumbing. Both variables are collected by the U.S. Census and are good predictors of the general housing conditions in an area.

The table below illustrates that the percent of crowded units in Somerset County remained unchanged at 2.4% between 1990 and 2000 and dropped to 0.9% in 2010.

TABLE 9
COMPARISON OF THE NUMBER AND PERCENTAGE
OF CROWDED UNITS**
BY MINOR CIVIL DIVISION (MCD), UNINCORPORATED AREA, TOWN,
AND SOMERSET COUNTY
1990 - 2010

Minor Civil Division	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
1. West Princess Anne	45	3.1	41	2.5	51	2.7
2. St. Peter's*	2	1.0	0	0	0	0
3. Brinkleys *	20	3.2	42	6.8	0	0
4. Dublin*	8	1.8	0	0	0	0
5. Mount Vernon*	3	.8	0	0	0	0
6. Fairmount *	10	3.5	5	1.8	0	0
7. Crisfield	23	1.8	26	2.3	21	1.9
8. Lawsons	13	1.4	0	0	0	0
9. Tangier*	6	3.9	0	0	0	0
10. Smith Island*	0	0	0	0	0	0
11. Dames Quarter*	2	2.7	0	0	0	0
12. Asbury	9	2.0	6	1.0	0	0
13. Westover*	10	2.8	5	1.4	0	0
14. Deal Island*	2	.8	11	4.6	0	0
15. East Princess Anne	35	3.6	52	4.5	5	0.3
Towns	44	2.3	73	3.3	64	2.7
Unincorporated area	144	2.4	115	1.9	13	0.2
TOTAL	188	2.4	188	2.4	77	0.9

**1.01 or more occupants per room

*All Unincorporated Area

Percent is of total occupied units

The four MCDs of Brinkleys, Crisfield, Deal Island, and East Princess Anne increased in percent of crowded units between 1990 and 2000. The number of crowded units in the Brinkleys MCD more than doubled, rising from 20 in 1990 to 42 in 2000. As of 2010, there were no crowded units reported for Brinkleys. Crowded units in the unincorporated areas of the county as a whole have almost disappeared since 1990, while the crowded units in towns increased by one percentage point over the ten year period encompassing 1990 to 2000 and decreased to 2.7% by 2010.

The number and percent of housing units lacking plumbing facilities in Somerset County and unincorporated areas from 1990 to 2010 are presented in the table below.

TABLE 10
COMPARISON OF THE NUMBER AND PERCENTAGE
OF UNITS LACKING PLUMBING FACILITIES
BY MINOR CIVIL DIVISION (MCD), UNINCORPORATED AREA, AND
SOMERSET COUNTY
1990 – 2010

Minor Civil Division	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
1. West Princess Anne	29	1.8	10	0.5	36	1.7
2. St. Peter's*	6	2.3	13	4.6	0	0
3. Brinkleys *	108	14.0	27	3.5	26	3.9
4. Dublin*	58	11.7	15	2.8	0	0
5. Mount Vernon*	8	1.8	17	3.8	0	0
6. Fairmount *	27	7.2	24	5.9	39	11.5
7. Crisfield	14	1.0	19	1.5	13	0.8
8. Lawsons	40	3.8	22	2.1	13	1.0
9. Tangier*	7	2.9	0	0	0	0
10. Smith Island*	0	0	7	2.7	0	0
11. Dames Quarter*	0	0	0	0	0	0
12. Asbury	42	7.8	6	0.8	0	0
13. Westover*	5	1.2	15	3.4	8	1.7
14. Deal Island*	5	1.4	21	6.0	14	3.1
15. East Princess Anne	32	2.9	9	.7	11	0.7
Towns	29	1.4	19	8	13	0.4
Unincorporated area	352	4.8	186	2.4	147	1.9
TOTAL	381	4.1	205	2.0	160	1.4

*All Unincorporated Area
Percent is of total housing units

Overall, the total number of housing units lacking plumbing in the county dropped significantly between 1990 and 2010 from 381 in 1990 to 147 in 2010. These units represent 1.4% of the total housing units in the County. Housing units in unincorporated areas were more likely to lack plumbing facilities than in towns, with Fairmount, Brinkleys, and Deal Island having the highest number of units lacking plumbing.

Poverty

The United States Government determines poverty status by utilizing income thresholds for different family sizes. A family that has an annual income below the stated income threshold for a family of their size is said to be in poverty. The chart below displays the percentage of families below poverty level in Somerset County by Minor Civil Division, town, unincorporated area, total Somerset County, and in the State of Maryland.

TABLE 11
PERCENTAGE OF FAMILIES BELOW POVERTY LEVEL BY MINOR CIVIL DIVISION (MCD),
TOWN, & UNINCORPORATED AREA OF SOMERSET COUNTY IN 1999 and 2009

Minor Civil Division	Percent in 1999	Percent in 2009
1. West Princess Anne	13.1	8.3
2. St. Peter's*	4.6	7.5
3. Brinkleys *	6.9	0.0
4. Dublin*	11.1	4.6
5. Mount Vernon*	7.6	7.7
6. Fairmount *	17.2	0.0
7. Crisfield	22.7	25.3
8. Lawsons	9.9	9.6
9. Tangier*	16.8	20.0
10. Smith Island*	14.4	20.5
11. Dames Quarter*	10.4	0.0
12. Asbury	25.4	16.5
13. Westover*	9.7	16.4
14. Deal Island*	4.1	18.1
15. East Princess Anne	24.6	29.2
Towns	30.3	23.5
Unincorporated area	10.2	9.8
Total Somerset County	15.0	13.6
Maryland	6.1	5.5

*All incorporated area

The percentage of families below poverty level in Somerset County has decreased slightly between 1999 and 2009 from 15% to a rate of 13.6%, which is nearly three times the rate of the State of Maryland at 5.5%.

The highest percentage (23.5%) of families below poverty level in Somerset County are located in the towns of Crisfield and Princess Anne. The unincorporated area of the county holds 9.8% of the families below poverty level, with Fairmount and Dames Quarter having no families living below the poverty rate.

SECTION II

SURVEY OF SUBSTANDARD HOUSING UNITS

A. METHODOLOGY

The methodology for the study called for a two-step process. The first step was the windshield inspection described earlier, and the second step was individual interviews with occupants for relevant economic and demographic characteristics, followed by a closer inspection of the identified housing units. The survey was conducted from July 2015 May 2016. Three exterior features—the roof, the siding, and the yard of each house—were inspected using a 3-point scale where (1) was good, (2) was fair, and (3) was poor. Houses with a score of 7 or more were entered into the ArcGIS program, which is maintained by the Department of Geography and Geosciences at Salisbury University, through the use of an onsite iPad. The data were then processed by the Eastern Shore Regional GIS Cooperative for inclusion in the second step. The 6-point houses were also identified as “At Risk” dwellings.

During the second step of the two-phase process, following the identification of an occupied substandard unit, a minimum of three attempts were made to contact the occupants in order to complete the survey instrument. After the first attempt to interview an occupant, the date and time were noted. Subsequent attempts were made at different times of the day and different days of the week, including weekends, afternoons, and evenings so as to maximize the opportunity of finding someone home. In some cases, it was evident that the occupants were at home but would not open their door. Sometimes, interviews were conducted after the third attempt when it was observed by chance that people were at home. Frequently, neighbors were helpful in providing information about where occupants could be found. There were several homes where repeated attempts to secure an interview were futile. Though this methodology has been used successfully for years, we are finding people less willing to be interviewed in all communities and among all racial groups. We have concluded that this is not unique to Somerset or local politics, but it is consistent with a generalized distrust of government that is expressed nightly on the news. The survey team was challenged several times about the purpose of the survey and how the data would be used. The identification letter produced by the county government was reassuring to most, though citizens resented the government knowing anything about their properties. In all but a couple of cases, the respondents remained civil during these conversations.

B. FINDINGS – OVERVIEW

The windshield survey of all single family housing units identified 483 as meeting the criteria of being substandard. This means that of 11,130 housing units that were inspected, one out of every 23.0 houses qualified under the described criteria as being substandard. For matters of comparison, using identical criteria and methodology, in 2005 in unincorporated areas in Somerset County, 386 out of 7,618 housing units, or one in 19.7, was identified as being substandard; in 2015 in Dorchester County, 439 of 16,607 houses or, one in every 37.8 housing units, was identified as being substandard; in 2004 in Worcester County, 278 of 16,888 houses,

or one in every 60.7 housing units, was identified as substandard; in Caroline County, in 2004, 223 of 7,893, or one in every 35.4 houses, was so identified; and, finally, in Talbot County in 2002, 148 of 7,964, or one in every 53.8 houses, was identified as substandard. The following table displays the distribution of the 483 housing units by occupancy status and by MCD. Since the vast majority of identified houses were unoccupied and their conditions varied significantly, the unoccupied units have been divided into four categories based on time and condition. The categories are:

- Category 1 – *Vacant* – House secure (all doors and windows functional and closed or boarded up) and apparently unoccupied for less than a year
- Category 2 – *Vacant Extended Time* – Same conditions as number one but for a longer period of time; time determined by neighbor confirmation or by physical appearance, e.g. the growth of vegetation
- Category 3 – *Unsecure/Extensive Damage* – House security breached; open or broken doors and/or windows; usually significant damage and likely not re-habitable at market value of building
- Category 4 – *Extensive deterioration* – needs to be removed immediately as a public safety and health hazard

In general, the first two categories may be thought of as possible candidates for rehabilitation, though with most Category 2 houses, it would likely not be cost effective to do so. With Category 3 houses, there might be a part of the dwelling that could possibly be rehabbed, but it would most likely not be cost effective to do so. Category 4 houses are community eyesores and safety hazards that should be removed. Each MCD will be discussed in Section III. A fifth category for vacant houses was used for former houses that are now being used for something other than a residence. A unit was only classified as “used for other purposes” when the intent was clear that the unit was being so utilized, and the intention of the owner was known because of an interview with the owner or a neighbor or the contents were clearly visible from the outside. The majority of structures in this category were being used as storage units. In most cases, it appeared possible to rehabilitate the unit so as to be suitable again as a residence.

**TABLE 12
IDENTIFIED UNITS
BY MINOR CIVIL DIVISION (MCD)**

Minor Civil Division	Occupied	Unoccupied Category 1	Unoccupied Category 2	Unoccupied Category 3	Unoccupied Category 4	Other Purpose	TOTAL
1. Unincorporated West Princess Anne	7	0	16	5	8	1	37
Incorporated West Princess Anne	1	0	3	2	2	0	8
2. St. Peters	0	0	10	4	6	0	20
3. Brinkleys	5	1	17	7	14	0	44
4. Dublin	1	0	10	2	10	0	23
5. Mount Vernon	4	0	7	3	9	1	24
6. Fairmount	3	1	16	5	7	0	32
7. Unincorporated Crisfield	1	1	1	0	1	1	5
Incorporated Crisfield	5	0	29	8	7	0	49
8. Unincorporated Lawsons	2	1	20	5	23	0	51
Incorporated Lawsons	0	0	0	0	0	0	0
9. Tangier	1	1	4	3	8	0	17
10. Smith Island	1	0	9	4	3	0	17
11. Dames Quarter	0	0	3	1	5	0	9
12. Unincorporated Asbury	3	0	21	5	30	0	59
Incorporated Asbury	0	0	0	0	0	0	0
13. Westover	3	1	16	3	8	0	31
14. Deal Island	3	2	7	3	5	1	21
15. Unincorporated East Princess Anne	2	0	17	2	11	0	32
Incorporated East Princess Anne	0	1	2	0	1	0	4
TOTAL	42	9	208	62	158	4	483

Marginal or Grey Areas (Cities/Towns)

To provide additional data for planning purposes, an additional category of houses was added that was called “At-Risk” or “Gray Area” houses. These are dwellings that scored a six on the nine point classification system, as the condition of the units fell just below the cutoff score for inclusion. (As described earlier, seven points was defined as substandard.) A house with six points is clearly “At-Risk” of deteriorating in a short period of time into the substandard category. For example, a house with a “two roof” may not yet leak because it has all of its shingles, even though they are worn and failing; however, a good winter storm may remove three or four shingles permitting a leak, which is a door to all sorts of housing problems. “Gray Areas” frequently occur in clusters of two or more houses. These are excellent targets for community rehab efforts. In general, the “gray areas” are vulnerable housing units that could slide into the substandard category with continued neglect; however, with some rehabilitation and ongoing maintenance, they can

remain outside of the inclusion criteria. The 208 “Gray Area” houses are identified on the MCD maps.

Value of Housing Unit

To estimate the market value of the identified houses, the addresses were entered into the *Zillow* Estimator at *Zillow.com*. *Zillow* estimates are widely accepted in the real estate community because of their current data and methodology. The values of the properties that were posted on the website are displayed by MCD in Table 11. *Zillow* did not have estimated values for many properties, perhaps because they were in poor condition; however, the actual reason is unknown. The consequence of this selective listing is that the results may be skewed high, giving the impression that identified properties are more valuable than they actually are. A second caveat to consider when examining the *Zillow* estimate is that the figure is based on the “market value” of the property and the dwelling together, so that a selling price of \$125,000 might indicate a \$25,000 house sitting on a \$100,000 lot.

Three figures are presented for each district: the lowest estimate, the highest estimate, and the mean value for the MCD. Of the 161 properties valued, the mean value was \$81,937. Given the limitations of the methodology described above, one should examine the data with due caution. Even with these allowances, \$81,937 is over half of the county’s median property value of \$149,700.

In addition to the values of the houses identified as substandard, *Zillow* estimates were recorded for the “At-Risk” or “Gray Area” houses in the 15 MCDs. In all, 124 values were available for those 208 “At-Risk” units, and the estimated mean value was approximately \$74,325. At first, it may seem counter-intuitive that the values of the substandard houses was greater than the values of the “Gray Area” houses, but there are other factors to consider that help to explain this. Many of the “At-Risk” units were located in Crisfield and Princess Anne. For the most part, they were on small lots. Many of the properties in the substandard list were in non-urban settings on large plots of land, thus the value had less to do with the house than with the property value. The only way to get a complete picture of values would be to look at the tax records for each property.

TABLE 13
ESTIMATED VALUE (*Zillow*)
OF SUBSTANDARD HOUSING UNITS BY MINOR CIVIL DIVISION (MCD)

Minor Civil Division	Number of Properties	Minimum	Maximum	Average
1. West Princess Anne	17	\$41,141.00	\$386,376.00	\$100,025.71
2. St. Peters	6	\$40,926.00	\$85,652.00	\$61,324.17
3. Brinkleys	10	\$42,078.00	\$154,071.00	\$92,156.80
4. Dublin	5	\$61,078.00	\$254,527.00	\$147,389.00
5. Mount Vernon	7	\$55,446.00	\$235,892.00	\$89,161.14
6. Fairmount	14	\$39,113.00	\$164,788.00	\$64,459.71
7. Crisfield	27	\$41,046.00	\$206,111.00	\$67,875.56
8. Lawsons	13	\$40,052.00	\$113,023.00	\$69,532.46
9. Tangier	0	0	0	0
10. Smith Island	8	\$43,833.00	\$79,030.00	\$55,317.75
11. Dames Quarter	1	\$43,706.00	\$43,706.00	\$43,706.00
12. Asbury	21	\$45,938.00	\$154,086.00	\$68,263.05
13. Westover	11	\$51,434.00	\$136,512.00	\$88,012.91
14. Deal Island	7	\$42,356.00	\$106,365.00	\$58,708.71
15. East Princess Anne	14	\$61,642.00	\$525,579.00	\$141,197.79
Averages	161	\$46,413.50	\$188,979.86	\$81,937.86

House Age

The most objective way to establish the age of the identified houses, short of looking them up in the tax records, was by using the *Zillow* reports that were generated for the value estimation. Of the houses that had a report, over 62% of them were built before 1950, as compared to 27% of all houses in the county. The vast majority of the remainder were constructed between 1950 and 1970. Again, given the small sample available from *Zillow*, no scientific estimate can be made of the group of houses overall; however, it is a fair generalization to say that identified houses were considerably older than the housing population as a whole.

C. OCCUPANT INFORMATION - DEMOGRAPHICS

The following data on occupant information are based on the 27 households that the surveyors were able to contact and who agreed to participate in the survey.

Number of Occupants per Household

A breakdown of the number of household occupants for the 27 households surveyed is presented in the next table.

**TABLE 14
TOTAL NUMBER OF OCCUPANTS
PER HOUSEHOLD**

Number of Occupants	Number of Households	Number of Individuals
1 Occupant	12	12
2 Occupants	7	14
3 Occupants	3	9
4 Occupants	3	12
5 Occupants	0	0
6 Occupants	1	6
7 Occupants	1	7
TOTAL	27	60

A total of 60 individuals lived in the 27 occupied housing units, an average of 2.2 persons per household. The most frequent occupancy per household was one occupant with 12, or 44.4%, of the households falling into this category. The majority of the housing units (23 or 85.0%) had three or fewer occupants. Only two households, or 7%, consisted of five individuals. Therefore, it is clear that small households make up the majority of identified substandard housing occupants.

Disabled Occupants

The table below presents data regarding the number of occupied housing units with one or more disabled occupants.

**TABLE 15
NUMBER OF DISABLED OCCUPANTS
PER HOUSEHOLD**

Number of Disabled Occupants	Number of Households	Number of Individuals
No Disabled Occupants	17	0
1 Disabled Occupant	10	10
Total Number	27	10

About a third of the households that participated in the survey had one or more disabled occupants residing in the home. Out of the 60 total occupants, 10, or 16.7%, were disabled.

Age of Occupants

A breakdown of the number of occupants by age group is illustrated in the next two tables.

**TABLE 16
NUMBER OF OCCUPANTS
PER HOUSEHOLD BY AGE GROUP**

Number of Occupants	1-17 Years Old	18-39	40-64	65 & Older
	Number	Number	Number	Number
No Occupants in This Age Group				
1 Occupant	2	2	12	11
2 Occupants	2	2	6	3
3 Occupants	1	0	0	0
4 Occupants	1	0	0	0
Total Number of Households	6	4	18	14

**TABLE 17
INDIVIDUALS BY AGE GROUP**

Age Group	Number	Percent
Under 18	13	21.7
18 - 39	6	10.0
40 - 64	24	40.0
65 and Over	17	28.3
TOTAL	60	100.0

As shown in the Table 15, the largest occupant age group was between 40 and 64 years old with 24, or 40.0%, of the 60 occupants falling into this category. Of the participating households, 18, or 66.6%, had one or two occupants in this age range. Seventeen individuals, or 28.3%, were age 65 and over, and 14 households, or 51.9%, of the surveyed housing units had occupants in that age group.

Owner/Renter Demographics

The next two tables present the gender and age of the unit owner or renter of surveyed substandard housing units.

**TABLE 18
GENDER OF UNIT OWNER OR RENTER**

	Number	Percent
Male	19	70.4
Female	8	29.6
TOTAL	27	100.0

Of the 27 households that completed the survey question, 19, or 70.4%, of owners or renters were male, and eight, or 29.6%, were female.

**TABLE 19
AGE OF UNIT OWNER OR RENTER**

Age of Owner or Renter	Number
40 – 49	1
50 – 59	6
60 – 69	6
70 – 79	4
80 and over	2
TOTAL	*19

*Not available for all surveys.

Household Type

The type of household, illustrated in the next table, was broken down into five categories: (11) single individual; (six) husband and wife (no children); (two) husband and wife with children; (4) single parent with children; (two) related adults; and (four) unrelated adults.

**TABLE 20
HOUSEHOLD TYPE**

Type of Household	Number
Singe Individual	11
Husband & Wife (no children)	6
Husband & Wife with children	2
Single Parent with children	4
Related Adults	2
TOTAL	25

Overall, the two most common types of households were “single individuals,” and “husband and wife with no children.” The largest category was “single individual” with 44.0% of

the households falling into this category. "Husband and wife with no children" households comprised 24% of the participating households.

Race of Household

The racial composition of the surveyed households is presented in the next table.

**TABLE 21
RACE OF HOUSEHOLD**

Race	Number	Percent
Black	12	44.4
White	14	51.9
Biracial	1	3.7
TOTAL	27	100.0

Slightly over half, or 51.9%, of the substandard housing units were occupied by white individuals, while 44.4% were occupied by black individuals, and 3.7% were self-identified as biracial. No respondent households considered themselves Hispanic or Latino.

D. OCCUPANT INFORMATION - ECONOMIC INFORMATION

Note of Explanation: In past surveys, respondents were often reluctant to provide financial information to the surveyor, but in the end most did so anyway. Times have changed and the current public attitude is more distrustful of the government and its motivations. The outcome was that there were fewer respondents willing to provide this personal information.

Sources of Income

The survey identified six households with eight adult residents currently employed in the labor force who would share their information. Two households had two adults working. The occupation of each individual was classified according to the *U.S. Department of Labor 'Bureau of Labor Statistics' Occupational Classification System Manual*, which permits a standardized classification of all occupations. The table below illustrates the occupations of occupants in identified substandard housing units.

**TABLE 22
OCCUPATIONS OF WORKING ADULTS**

Occupation Category	Number of Individuals
Category A – (Professional)	1
Category B – (Management)	0
Category C – (Sales)	0
Category D – (Administrative Support)	0
Category E – (Precision Production)	0
Category F – (Machine Operator)	1
Category G – (Transportation)	0
Category H – (Laborer)	3
Category K – (Service Occupation)	3
TOTAL	8

Of the working respondents, all but one were employed in lower income jobs represented by Categories H and K. Category H occupations include agriculture and marine workers, as well as construction workers, while Category K occupations include such jobs as food and health service, cleaning and building service, and personal service occupations. One respondent reported working at the hospital; however, the specific job was not revealed so this respondent was categorized as Category A.

In addition to employment income, many occupants of the surveyed substandard housing units received additional income, including public assistance or social security. These data are presented in the table below.

**TABLE 23
OTHER SOURCES OF HOUSEHOLD INCOME**

Source	Number of Households
Social Security/SSDI	17
Food Stamps	17
Medicaid	7
Fuel Assistance	9
None	1

SECTION III

DISCUSSION OF FINDINGS

Somerset County is the poorest and one of the most rural counties in the State of Maryland. It has the second smallest population and is the fourth least densely populated county in the state with a Beale Code of 7. Given its rural characteristics, it is not surprising that it is the poorest county in the State. With no major employer other than the state government, it would be expected that quality housing is a concern of local and state officials.

To document the condition of the local housing stock, an initial survey of all housing units located in unincorporated areas of the county was conducted between February and May of 2005. To document possible changes that may have taken place during the following ten years, a new survey was launched in 2015 and concluded in 2016. The new survey was expanded to include the town of Princess Anne and the City of Crisfield. The study used the same methodology in both surveys so that comparisons can be made. The sole exception being some detailed information about the house and household members obtained by a face-to-face interview with the householder because, in the last ten years, issues of privacy and fear of the government have made many residents suspicious of surveyors asking questions about income and household conditions. Because of many hostile receptions, we no longer used the longer interview format.

Table 22 below displays comparative data from the 2005 and 2015 studies, showing a comparison of occupied, vacant, and abandoned housing units in the unincorporated areas of the county. The difference column in each category illustrates comparative differences in each district. A difference indicated by a positive sign (+) indicates an increase or growth in the number of houses in that location. Thus a “+3” means that three more houses were identified in that district in 2015 than there were in 2005, while a minus sign (-) indicates a reduction in the number of units during the ten year time period.

**TABLE 24
COMPARATIVE RESULTS 2005 – 2015 SURVEYS BY MINOR CIVIL DIVISION (MCD)**

Minor Civil Division	Occupied			Vacant			Abandoned			Total
	2005	2015	Difference	2005	2015	Difference	2005	2015	Difference	
1. Unincorporated West Princess Anne	5	7	+2	7	16	+9	20	13	-7	+4
2. St. Peters	1	0	-1	6	10	+4	19	10	-9	-6
3. Brinkleys	5	5	0	8	18	+10	28	21	-7	+3
4. Dublin	5	1	-4	7	10	+3	19	12	-7	-8
5. Mount Vernon	5	4	-1	4	7	+3	15	12	-3	-1
6. Fairmount	2	3	+1	4	17	+13	13	12	-1	+13
7. Unincorporated Crisfield	0	1	+1	1	2	+1	0	1	+1	+3
8. Unincorporated Lawsons	1	2	+1	10	21	+11	33	28	-5	+7
9. Tangier	2	1	-1	7	5	-2	12	11	-1	-4
10. Smith Island	1	1	0	8	9	+1	3	7	+4	+5
11. Dames Quarter	3	0	-3	1	3	+2	10	6	-4	-5
12. Unincorporated Asbury	6	3	-3	11	21	+10	19	35	+16	+23
13. Westover	2	3	+1	11	17	+6	13	11	-2	+5
14. Deal Island	2	3	+1	2	9	+7	10	8	-2	+6
15. Unincorporated East Princess Anne	10	2	-8	9	17	+8	16	13	-3	-3
TOTAL	50	36	-14	96	182	+86	230	200	-30	+42

To make an equivalent comparison between the 2005 and the 2015 studies, an adjustment had to be made to account for the fact that the newer survey identified four categories of unoccupied dwellings, while the 2005 instrument only had two categories. The four unoccupied categories used in the 2015 study were collapsed into two categories to mirror the vacant and abandoned categories used in 2005. Categories 1 and 2 in the 2015 instrument identified homes that were secure, meaning the doors and windows were functional and closed or boarded up, and the structure appeared to be a candidate for rehabilitation. In essence, someone could move into the structure. These two categories are representative of the vacant category used in 2005.

Categories 3 and 4 in the 2015 study were homes that were unsecure with open or broken doors and/or windows and displayed significant damage or extensive deterioration. These structures were not candidates for rehabilitation and, in many cases, were public safety and health hazards

and should be removed. These two categories are representative of the abandoned category used in 2005. It should be noted that the process of assigning a specific classification to an unoccupied unit was somewhat subjective, as one of the most important variables in this determination was deducing the *intent* of the owner, and that was frequently difficult to determine. Essentially, a unit was classified as abandoned if it appeared that the clear intent of the owner was not to have the unit occupied again. The owner's intent could either be explicitly known if he/she told a neighbor of his/her plans or implicitly expressed through the action of letting the unit fall into such disrepair that it was uninhabitable due to health and safety factors, and/or the damage caused by the neglect made restoration cost prohibitive given the value of the property. In units where windows and doors were broken or missing and the structure was clearly unsound, intent seemed clear; however, there were cases where intent was not easy to discern. For this reason, the units identified as vacant or abandoned could vary as much as 10% to 15% between the two categories.

What we see is that overall (bottom row, last column) a total of 42 additional locations were identified in 2015. This is the BIG "so what" take-away of the study – housing conditions have gotten worse in the last ten years. The only four MCDs where there were fewer identified houses were Saint Peters, Dublin, Mount Vernon, Tangier, Dames Quarters, and Unincorporated East Princess Anne. Just to be clear, the fact that there may be fewer plots does not mean that the current condition of the district is desirable. The difference between 51 and 50 does not imply significant improvement.

The 2005 windshield survey of all the single family housing units identified 386 units as meeting the criteria of being substandard. This means that of 7,618 housing units that were inspected, *one in every 19.7* houses qualified for inclusion as substandard as operationally defined in the study. In 2015, while inspecting homes in unincorporated areas of the county, 422 of 8,099, or *one in every 19.2* houses, were plotted as meeting the criteria to qualify as substandard. Given the growth of 481 new residences, it is amazing that the ratio has stayed essentially identical. However, when the urban dwellings in Princess Anne and Crisfield are added, the population of houses increases to 11,130 and the substandard number increases to 483, providing a ratio of 1:23, which is somewhat better. As a reference point, Dorchester County was surveyed in 2014 using identical methodology and recorded a ratio of 1:38. Surveys of other shore counties are too old to compare with the 2015 Somerset data, but the comparative ratios for the 2005 study were *one in every 60.7* housing units in Worcester County (2004), *one in every 54.8* housing units in Talbot County (2002), and *one in every 35.4* housing units in Caroline County (2004). Thus, the 2005 ratio of substandard to non-substandard houses was between 44% and 300% greater in Somerset County than in the three other counties.

The distribution of the targeted houses went from 1:47 in West Princess Anne to 1:9 in Asbury. The better-scoring districts were East Princess Anne, Dublin, and Lawsons. The districts with the highest percentage of substandard housing were Asbury, Saint Peters, Brinkleys, Fairmount, Tangier, Smith Island, and Dames Quarters.

The large percentage (42.8% or 220/483) of clearly abandoned houses and another 208 long-time vacant houses is due to a combination of factors that are known and unknown. The most important factor is the number of older houses. Over 35% of the houses in Somerset County are 50 or more

years old. Old houses are expensive to maintain and are thus more likely to fall into disrepair, and, in a county with high poverty and low household income, it is unlikely that needed repairs can be made. The lack of preventive maintenance and delayed repairs starts a cascade of dwelling failures, which leads to the house becoming uninhabitable and abandoned. In more affluent jurisdictions, such houses are bought, removed, and replaced with new buildings. For instance, a ten year follow-up study using the same methodology found a 50% reduction in substandard housing in Talbot County.

Without employment or even the availability of well-paying jobs, the residents cannot afford to make the necessary repairs. Given the dearth of jobs, people have moved out of the county for economic opportunity, or when a family member passes no one is willing to move into the house because of its condition and the lack of economic opportunities offered by the region. The census data marks a growth rate in the unincorporated areas of the county that is only 39.8% of the state average. In nine of the MCDs, there was an absolute decrease in population between 2000 and 2010 (from 1990-2000 that had only been true in four districts.) In five districts, the absolute number of houses had decreased.

The process that starts with deterioration and leads to abandonment is a long one. Though quantitative data were not specifically collected on why a house was abandoned, neighbors occasionally volunteered what they knew. Such anecdotal information usually showed that the house had been empty since the owner died or left to seek employment elsewhere. In one case, the surveyor was told that the family of a deceased occupant did not want the house, but they could not sell it because no one had a clear title on the property. This is a situation that is very common on the Eastern Shore, as property has been passed from one generation to another without the deed being transferred.

The characteristics of the occupants of inhabited or habitable houses include the following:

- a higher proportion of black residents than the population in general (62.5% versus 37.5%)
- small households – 3.3% single member and only 8.3% with more than four members
- older houses – 38 of the 51, or 75%, of occupied or vacant houses were estimated to be 75 years or older
- approximately a third of the occupied households had one or more disabled residents
- the age range of occupants essentially mirrored the county population in general
- approximately 71.8% of the occupied houses had at least one employed adult, with most (70.5%) employed as laborers or in service jobs
- social security provided the households' incomes in up to 50% of cases
- a total of 70.8% of the households had household incomes that were “low” or “extremely low”
- of the assessed inhabitable units, 154, or 90.2%, need “extensive” repair/rehabilitation; as a point of comparison, that number in the 2004 Worcester County study was 78.4%
- of the occupied units, 20.8% did not have working plumbing.

In summary, the housing survey reveals that Somerset County has a higher percentage of substandard housing than comparison counties (Caroline, Talbot, Wicomico, and Worcester), and, in general, the condition of the units is very poor, requiring extensive rehabilitation or replacement

in many cases. Most of the residents have little capacity to contribute to this effort because of age, health, and job skills. Limited rehabilitative efforts might well be aimed at the marginal or “gray area” units where a modest investment could provide sufficient support to keep a house from further deterioration.

There are two other factors that need to be considered when looking at the 2015 findings: the impact of the 2008 housing crisis, which tightened mortgage availability, as well as credit across the board. There is no way to know the degree of the impact that crisis may have had on the conditions documented in the survey because of many other events that were happening at the same time, but, given the scope of the bursting of the housing bubble, it had to be felt in Somerset County as it had nation-wide effects. The final unexpected factor that influenced Somerset housing was the damage created by Hurricane Sandy in October 2012. FEMA documented over 850 dwellings that were damaged by the impact of the storm. Many of the destroyed dwellings were replaced with new housing, but many more were only partially repaired because the residents were not eligible for government aid. A full discussion of the impact of the storm is presented in a companion study, *Hurricane Sandy: Relief Efforts Four Years later*.

MCD Maps and Analysis

MCD: District 1 West Princess Anne
2005 – 2015 Unincorporated Comparison and
2015 Combined Unincorporated and Town Results

Population:

2005 – 3854 (T-1027, U-2827)

2015 – 4569 (T-1413, U-3156)

Number of Houses:

2005 – 1841 (T-517, U-1324)

2015 – 2111 (T-1016, U-1416)

Number of Houses Identified as Substandard:

2005 – 32(U)

2015 – 37(U) + 8(T) = 45 total

- **Occupied:** 2005 – 5(U)

2015 – 7(U) + 1(T) = 8 total

- **Unoccupied:**

- **Vacant:** 2005 – 7(U)

2015 – 16(U) + 3(T) = 19 total

- **Abandoned:** 2005 – 20(U)

2015 – 13(U) + 4(T) = 17 total

- **Used for other purpose:** 2005 – 0

2015 – 1

- **“At-Risk” Houses:** 2005 – 1

2015 – 21

:

1. **Comparison 2005-2015:** As with the majority of the districts, West Princess Anne changed very little between the surveys. There were no significant changes in the occupied housing conditions – a net of two additional locations and two unoccupied dwellings for a total of four additional houses. A significant finding is the fact that the number of “At-Risk” homes went from one in 2005 to 21 in the 2015 survey, illustrating a spike in deteriorating homes. This is an early warning that without intervention there are at least 20 more houses ready to move into the substandard classification.
2. **2015 Survey Results:** The overall survey also identified four additional units in incorporated West Princess Anne, all of which were vacant. Over the past 15 years, both the population and housing have grown by about 15%, making the district one of the fastest growing districts in the county and relatively well-off.

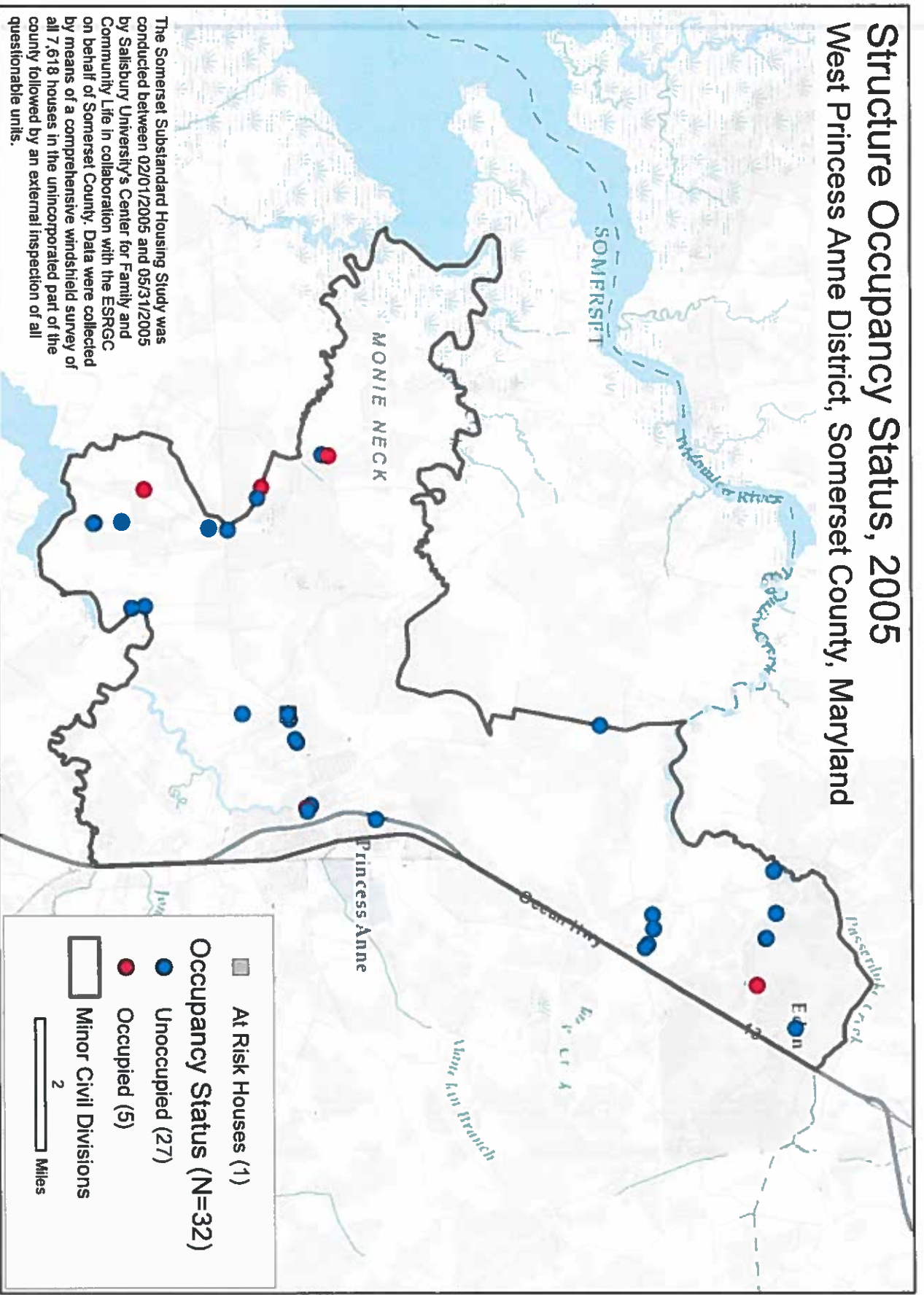
T = Town

U = Unincorporated

Structure Occupancy Status, 2005

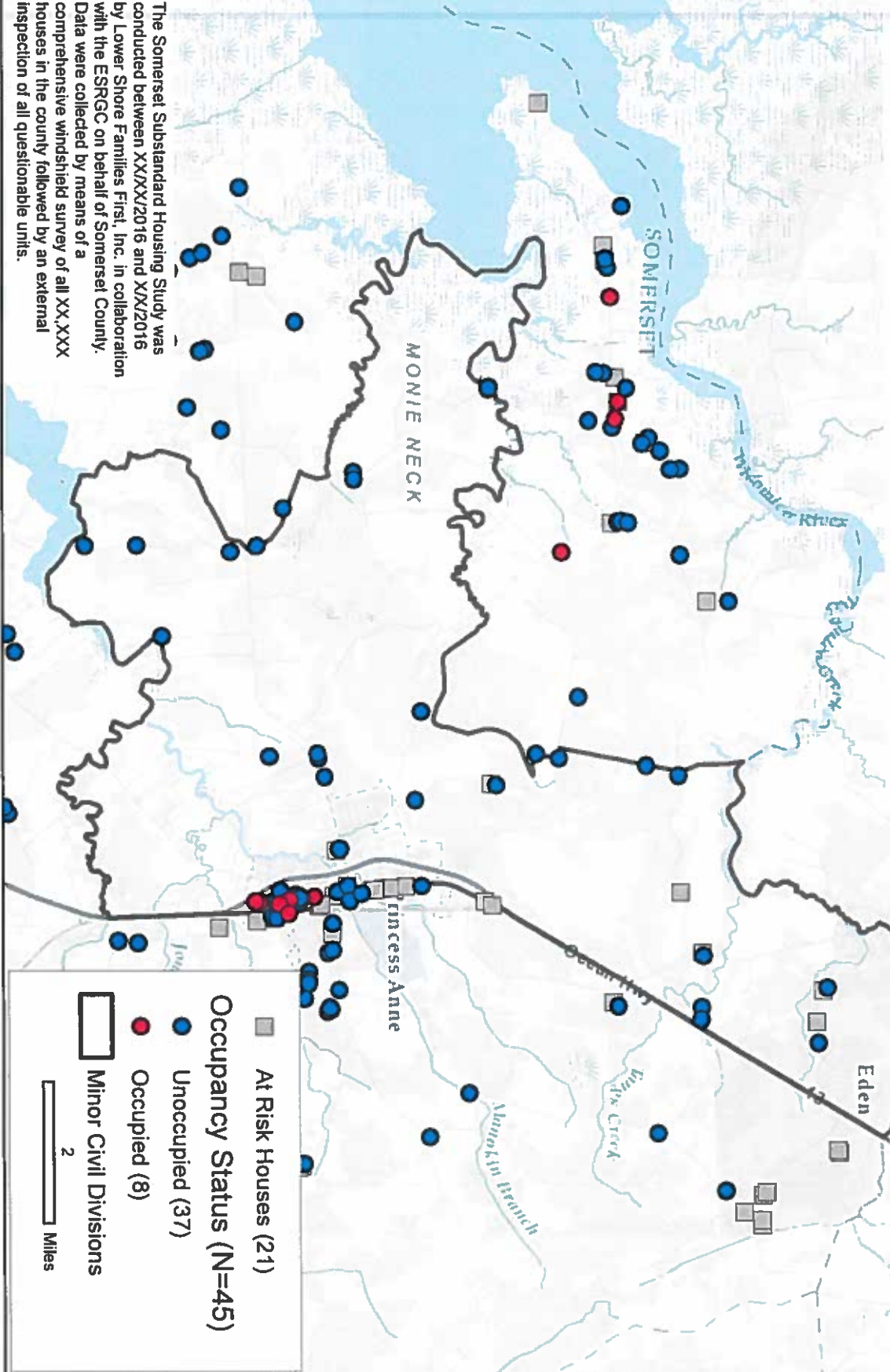
West Princess Anne District, Somerset County, Maryland

The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.



Structure Occupancy Status, 2016

West Princess Anne District, Somerset County, Maryland



The Somerset Substandard Housing Study was conducted between XXXXX2016 and XXXX2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all XXXXXX houses in the county followed by an external inspection of all questionable units.

At Risk Houses (21)
 Unoccupied (37)
 Occupied (8)
 Minor Civil Divisions

2 Miles

MCD: District 2 Saint Peters 2005 – 2015 Comparison

Population:

2005 – 536
2015 – 523

Number of Houses:

2005 – 283
2015 – 272

Number of Houses Identified as Substandard:

2005 – 28
2015 – 20

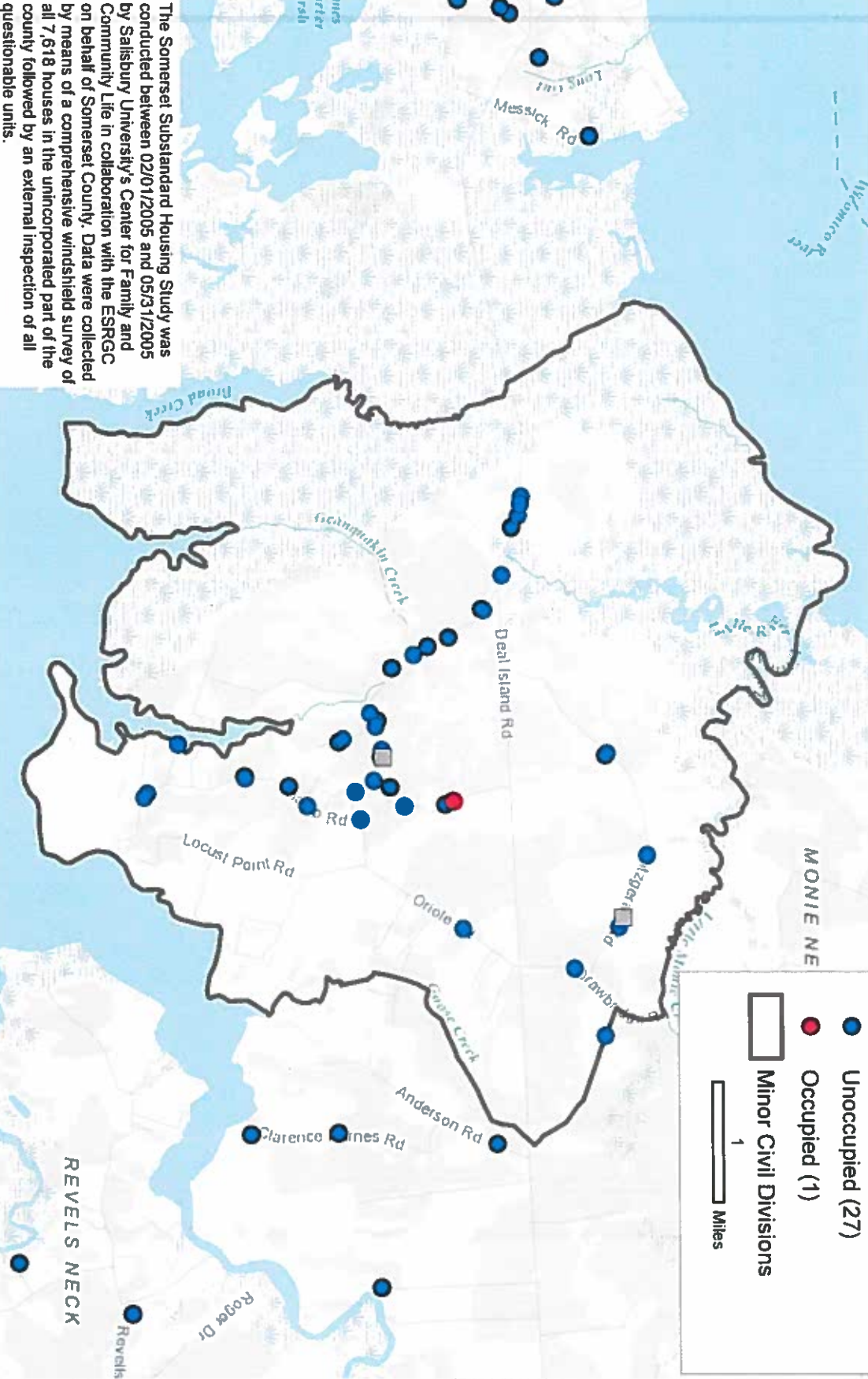
- Occupied: 2005 – 1
2015 – 0
- Unoccupied:
 - Vacant: 2005 – 6
2015 – 10
 - Abandoned: 2005 – 19
2015 – 10
 - Used for other purpose: 2005 – 0
2015 – 0
- “At-Risk” Houses: 2005 – 2
2015 – 6

Conclusions:

1. **Comparison 2005-2015:** St. Peters sits between West Princess Anne and Dames Quarter and is bisected east to west by Deal Island Road. Compared to 50 other districts in the greater Salisbury area, Saint Peters is one of the ten smallest and least densely populated districts. In addition, it is one of the poorest districts in the poorest county in the state. In 2005, one house in every 10 was substandard, which is a very high ratio. In 2015, that ratio had improved to 1:14, but even that modest change was still well below the county rate of 1:23.
2. **2015 Survey Results:** The 2015 findings were essentially identical to the 2005 survey, but there were six new “At-Risk” houses identified. These properties require prompt attention to keep from sliding into the substandard category.

Structure Occupancy Status, 2005

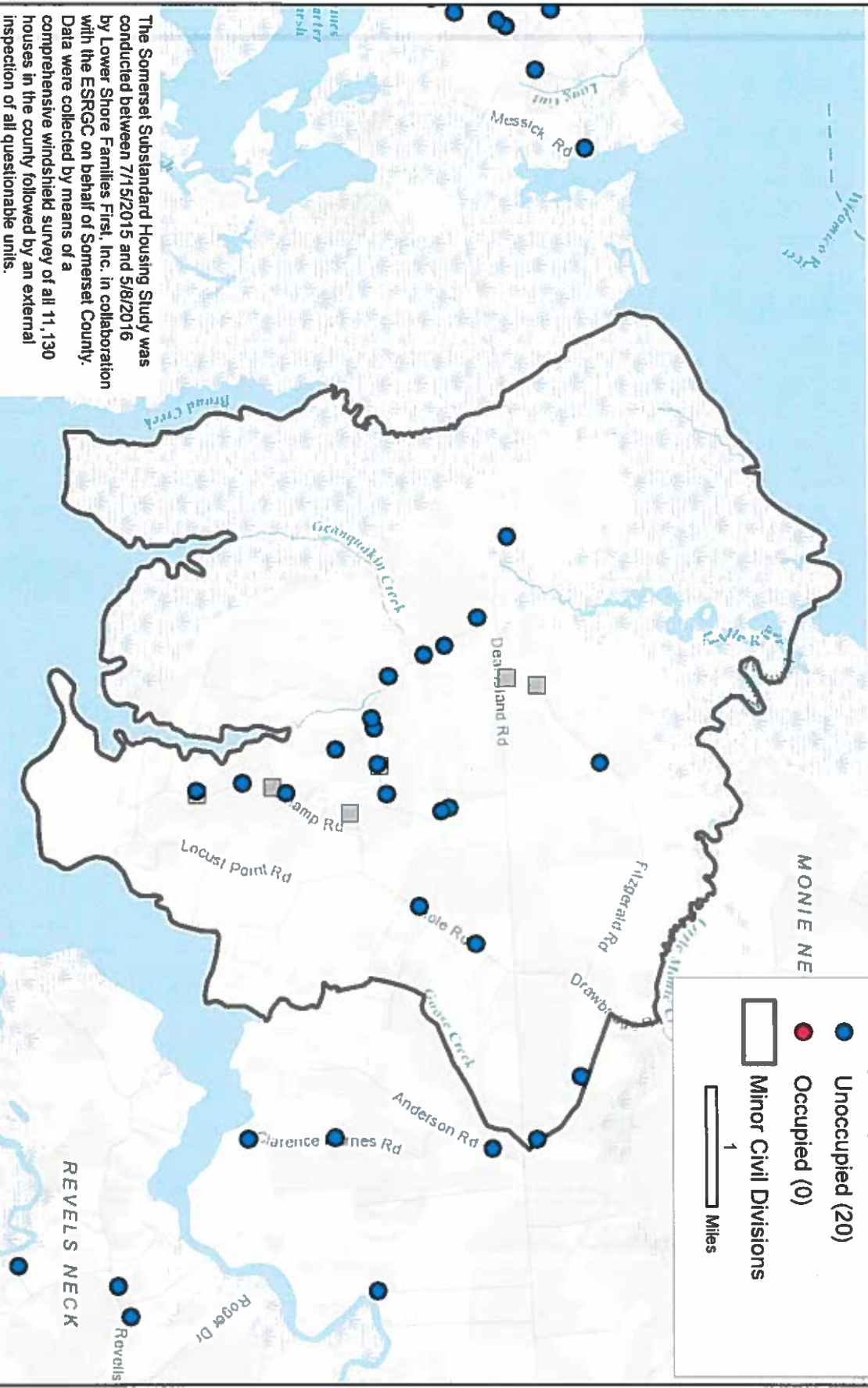
St. Peter's District, Somerset County, Maryland



The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.

Structure Occupancy Status, 2016

St. Peter's District, Somerset County, Maryland



The Somerset Substandard Housing Study was conducted between 7/15/2015 and 5/8/2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 11,130 houses in the county followed by an external inspection of all questionable units.

MCD: District 3 Brinkleys **2005 – 2015 Comparison**

Population:

2005 – 1535

2015 – 1491

Number of Houses:

2005 – 768

2015 – 780

Number of Houses Identified as Substandard:

2005 – 42

2015 – 44

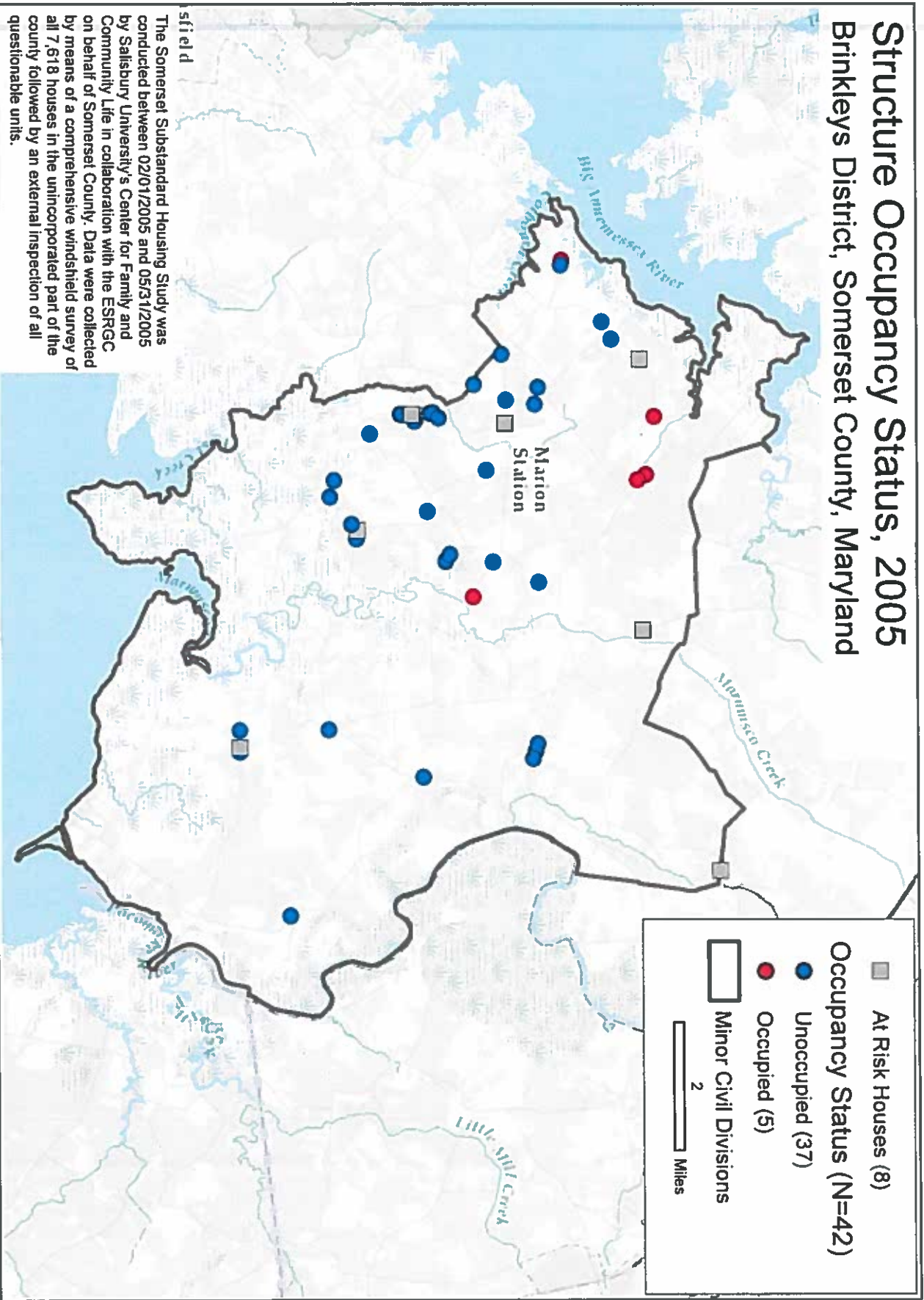
- **Occupied:** 2005 – 5
2015 – 5
- **Unoccupied:**
 - **Vacant:** 2005 – 8
2015 – 18
 - **Abandoned:** 2005 – 28
2015 – 21
 - **Used for other purpose:** 2005 – 1
2015 – 0
- **“At-Risk” Houses:** 2005 – 8
2015 – 10

Conclusions:

1. **Comparison 2005-2015:** Brinkleys District 3 sits between District 4 Dublin and District 8 Lawsons, and to the west it is bisected northeast to southwest by Crisfield Highway. The district is lightly populated and has been losing population for over 20 years. Its poverty rate reflects the county as a whole. In 2015, in Somerset County as a whole, 1:23 houses were identified as substandard, and in Brinkleys that ratio was 1:18, which is essentially the same as the county average. Though the overall numbers in 2005 and 2015 are essentially the same, the distribution of recorded properties was slightly more clustered around Marion Station than in 2005. The substandard units were primarily vacant, abandoned, and scattered throughout the district with two clusters: one northwest and the other southeast of Marion Station. In both studies, the locations of houses tended to be clustered close to one another.
2. **2015 Survey Results:** The 2015 survey revealed a modestly deteriorating district with a shrinking population and stagnant housing market. The 10 “At-Risk” homes scattered across the district are good locations for focused rehabilitation efforts.

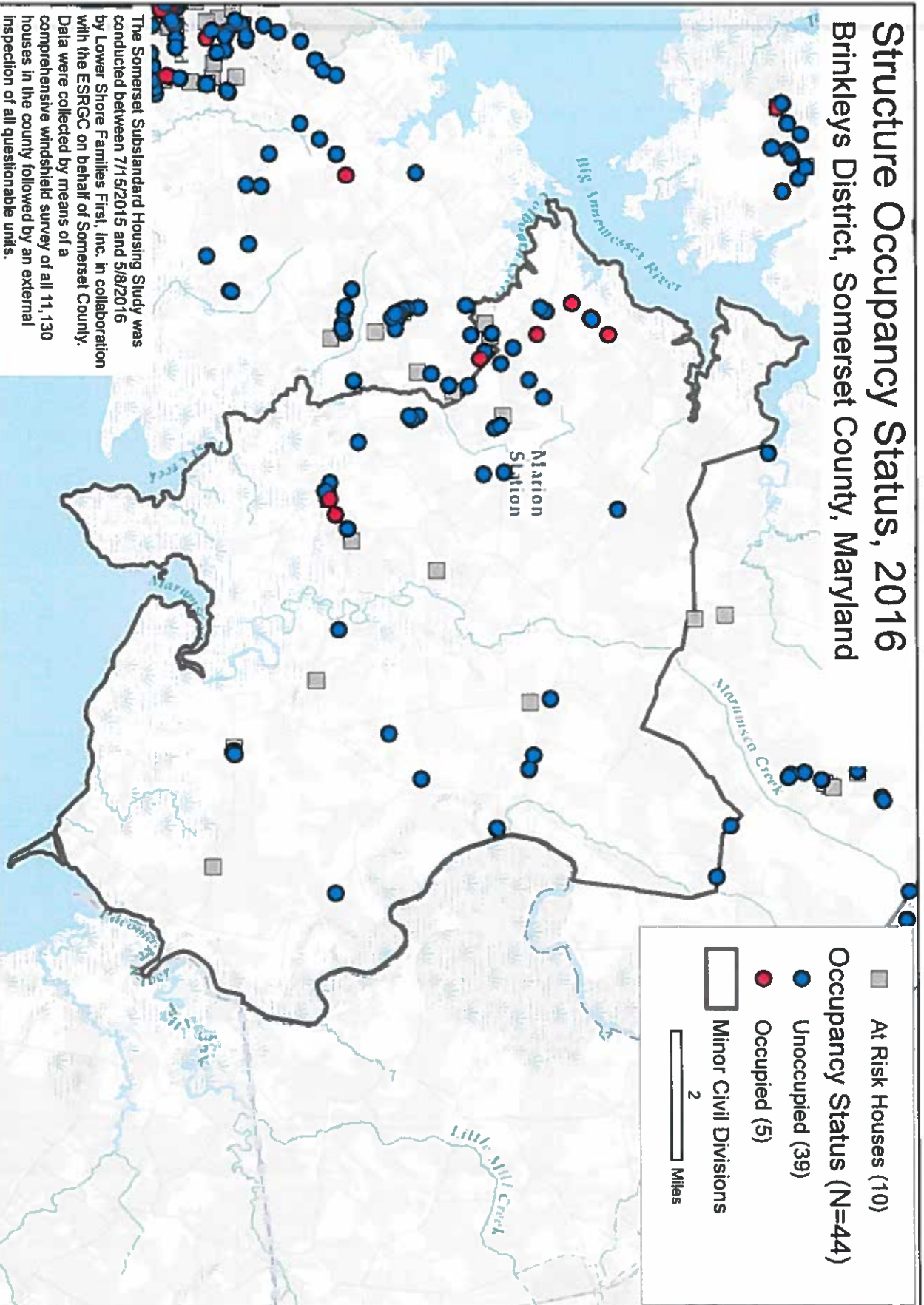
Structure Occupancy Status, 2005

Brinkleys District, Somerset County, Maryland



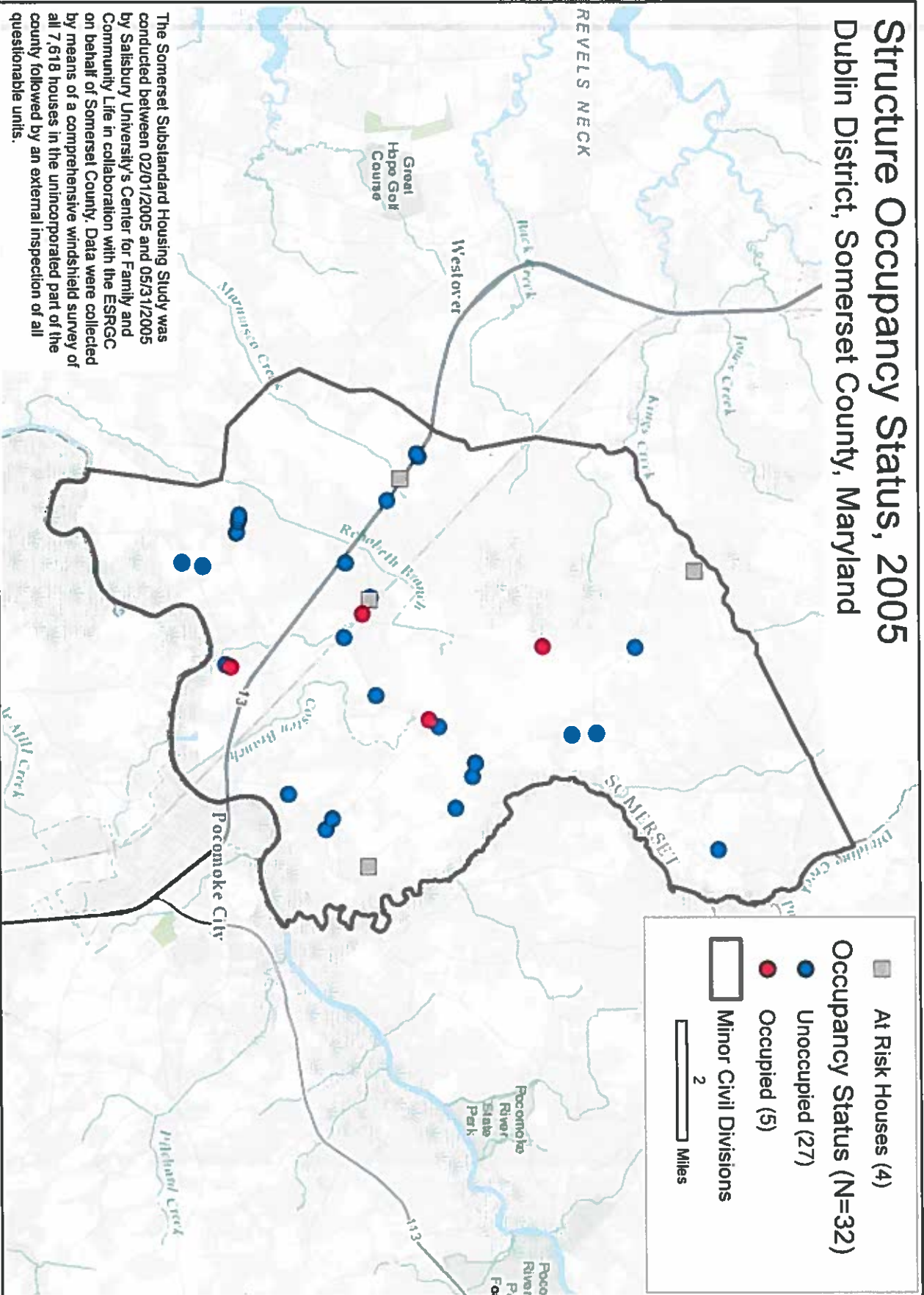
The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESFRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.

Structure Occupancy Status, 2016 Brinkleys District, Somerset County, Maryland



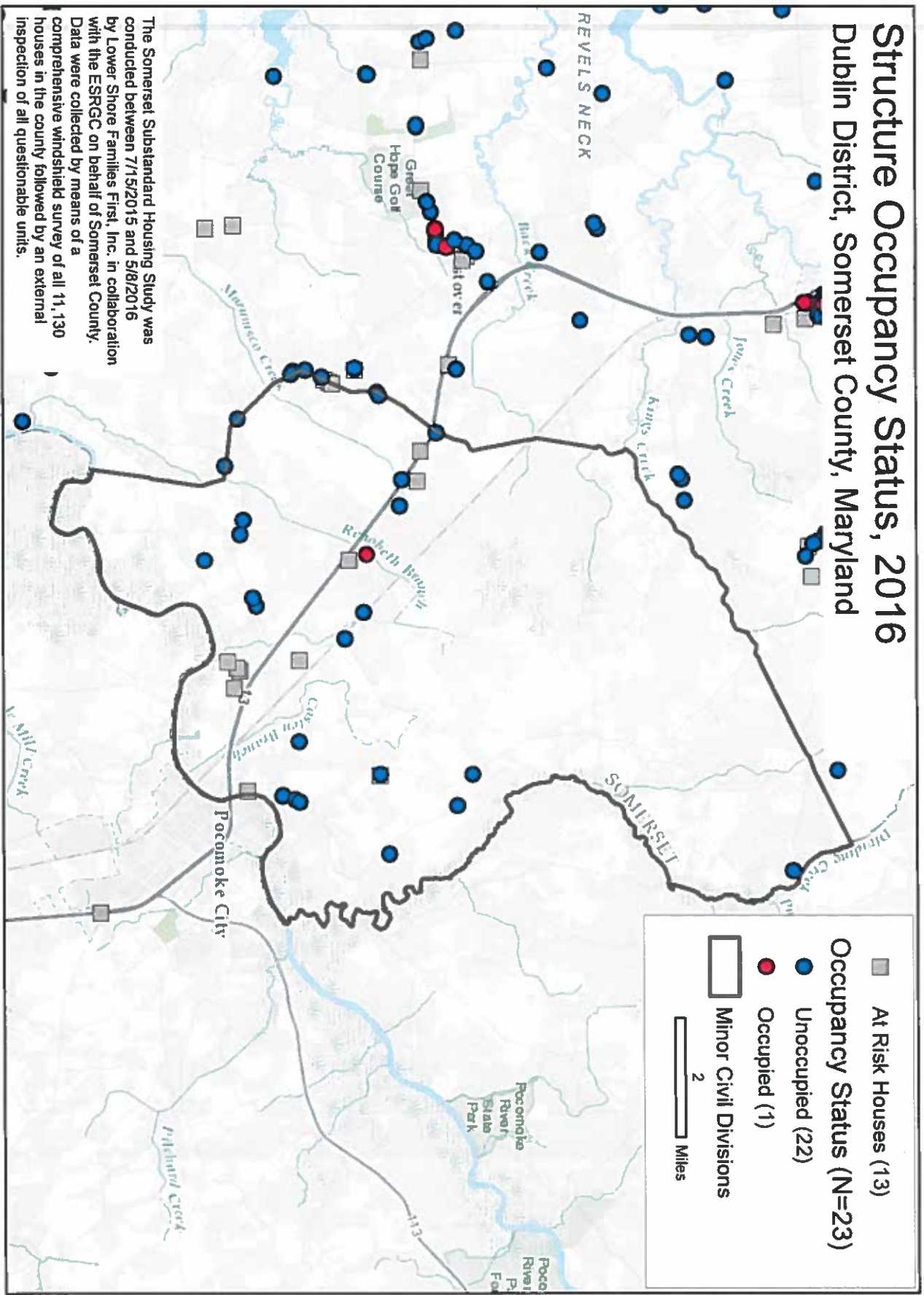
Structure Occupancy Status, 2005

Dublin District, Somerset County, Maryland



Structure Occupancy Status, 2016

Dublin District, Somerset County, Maryland



MCD: District 5 Mount Vernon 2005 – 2015 Comparison

Population:

2005 – 881

2015 – 891

Number of Houses:

2005 – 453

2015 – 469

Number of Houses Identified as Substandard:

2005 – 24

2015 – 24

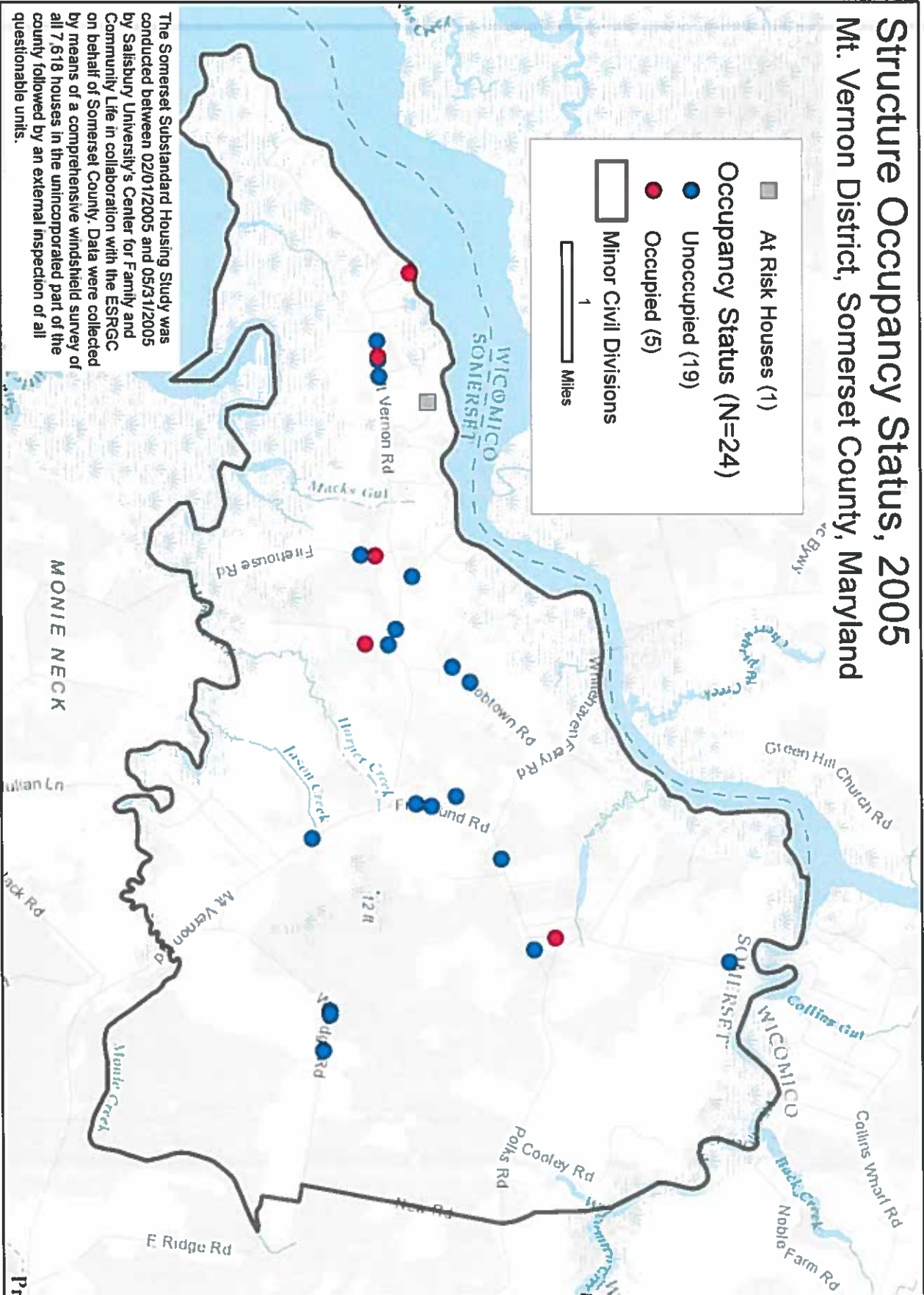
- **Occupied:** 2005 – 5
2015 – 4
- **Unoccupied:**
 - **Vacant:** 2005 – 4
2015 – 7
 - **Abandoned:** 2005 – 15
2015 – 12
 - **Used for other purpose:** 2005 – 0
2015 – 1
- **“At-Risk” Houses:** 2005 – 1
2015 – 8

Conclusions:

1. **Comparison 2005-2015:** Mount Vernon District lies south of Wicomico County and north of District 1. Compared to 50 districts in the greater Salisbury area, Mount Vernon is one of the smallest and poorest, though its population has been stable for the last 25 years. One surprising finding was that the number and distribution of troubled housing is nearly unchanged from 2005 to 2015. Like several other districts, the number of “At-Risk” houses has jumped from one to eight, which is not a good harbinger of things to come.
2. **2015 Survey Results:** In Somerset County as a whole, 1:23 houses were identified as substandard, and in Mount Vernon that ratio was 1:19, which is somewhat worse than the county as a whole. The identified houses were clustered in and around the community of Mount Vernon on Mount Vernon Road.

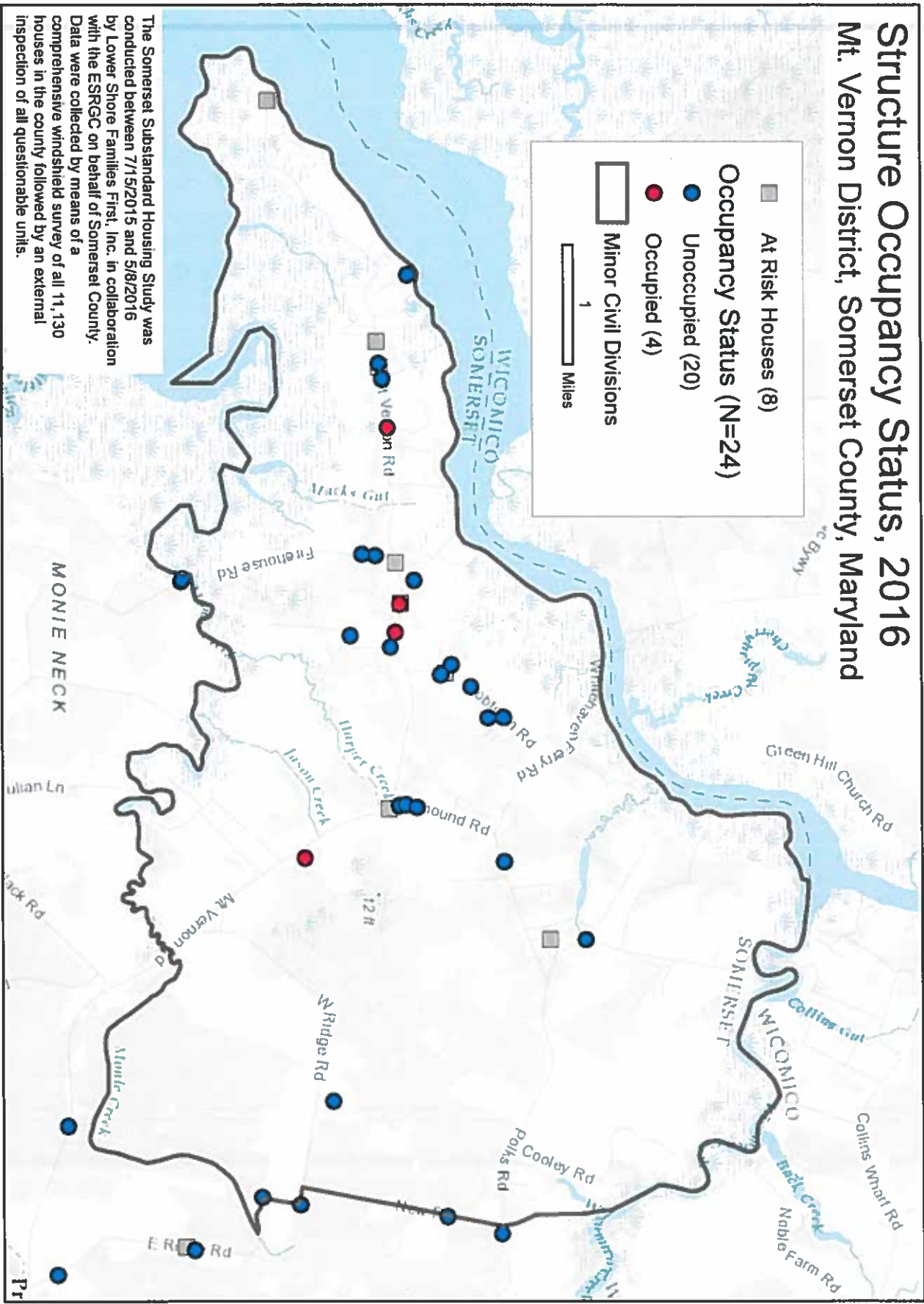
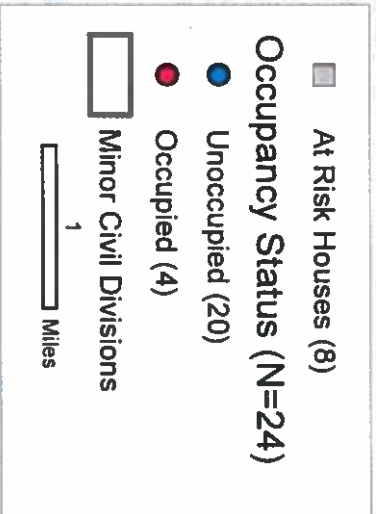
Structure Occupancy Status, 2005

Mt. Vernon District, Somerset County, Maryland



Structure Occupancy Status, 2016

Mt. Vernon District, Somerset County, Maryland



The Somerset Substandard Housing Study was conducted between 7/15/2015 and 5/8/2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 11,130 houses in the county followed by an external inspection of all questionable units.

MCD: District 6 Fairmount
2005 – 2015 Comparison

Population:

2005 – 695
2015 – 606

Number of Houses:

2005 – 407
2015 – 398

Number of Houses Identified as Substandard:

2005 – 19
2015 – 32

- **Occupied:** 2005 – 2
2015 – 3
- **Unoccupied:**
 - **Vacant:** 2005 – 4
2015 – 17
 - **Abandoned:** 2005 – 13
2015 – 12
 - **Used for other purpose:** 2005 – 0
2015 – 1
- **“At-Risk” Houses:** 2005 – 0
2015 – 14

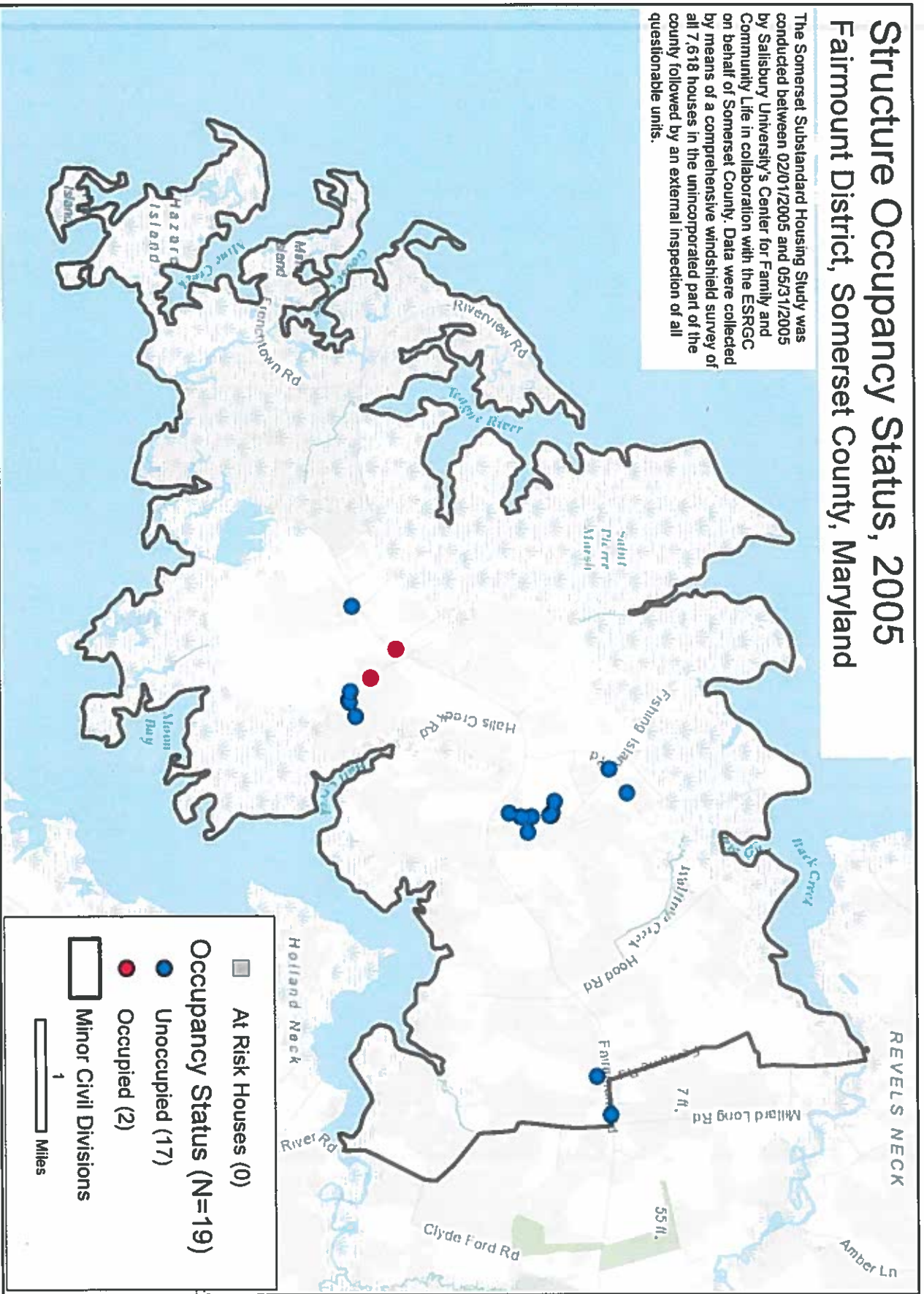
Conclusions:

1. **Comparison 2005-2015:** District 6 Fairmount is a rural peninsula that juts westward into the bay from the Westover District. The district has been losing population for the last 15 years and suffers a higher poverty rate than the county as a whole. With a ratio of substandard and “At-Risk” housing at 1:8.7, the Fairmount district is one of the worst in the county. When combining substandard and “At-Risk” houses, the district doubled its count of households from 2005 to 2015.
2. **2015 Survey Results:** The 2015 survey documents that the housing stock in the area is continuing to decline, with a 68% increase in households identified as substandard and 14 new “At-Risk” locations plotted, meaning that 3% of all the houses in the district are in serious decline.

Structure Occupancy Status, 2005

Fairmount District, Somerset County, Maryland

The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRG/C on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.



MCD: District 7 Crisfield
2005 – 2015 Unincorporated Comparison and
2015 Combined Unincorporated and Town Results

Population:

2005 – 2518 (T-2221, U-297)

2015 – 2716 (T-2407, U-309)

Number of Houses:

2005 – 1269 (T-1121, U-148)

2015 – 1556 (T-1408, U-148)

Number of Houses Identified as Substandard:

2005 – 1(U)

2015 – 54(T)

- **Occupied:** 2005 – 0
2015 – 1(U) + 5(T) = 6 Total
- **Unoccupied:**
 - **Vacant:** 2005 – 1
2015 – 2(U) + 29(T) = 31 Total
 - **Abandoned:** 2005 – 0
2015 – 1(U) + 15(T) = 16
 - **Used for other purpose:** 2005 – 0
2015 – 1-U
- **“At Risk” Houses:** 2005 – 1
2015 – 118

Conclusions:

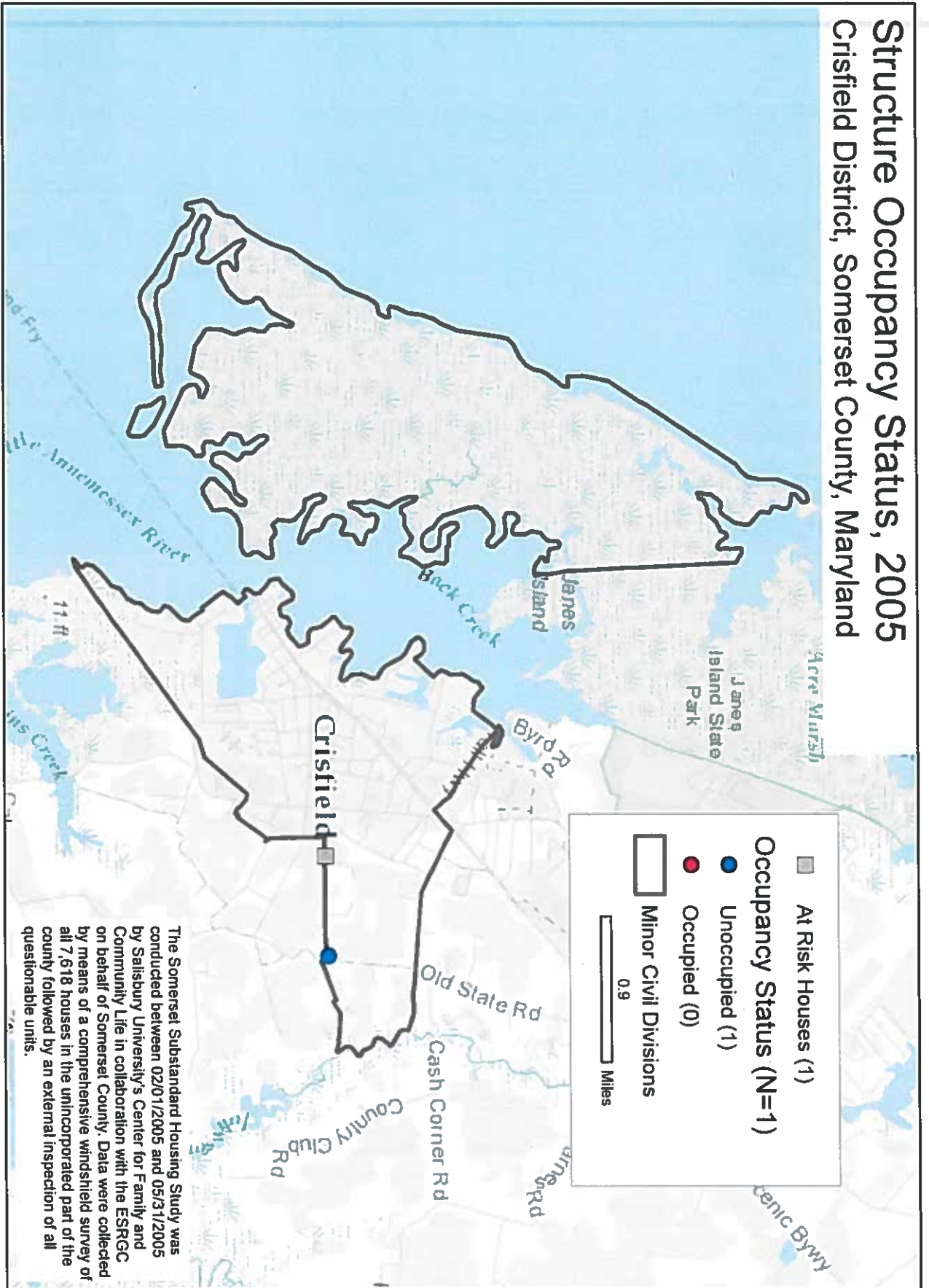
1. **Comparison 2005-2015:** District 7 Crisfield is predominately composed of the town of Crisfield, an aging seafood processing town which has been losing population and employers for decades. During the last ten years, the population has fallen by more than ten percent. There is no feasible way to compare the 2005 and 2015 survey data of the incorporated part of Crisfield because the earlier survey was focused only on the non-incorporated areas of the county.
2. **2015 Survey Results:** The 2015 survey revealed that approximately 1:29 houses in Crisfield District, which does not include all of the town, were identified as meeting the criteria of being substandard, as compared to a county ratio of 1:23; therefore, the district was somewhat better than county as a whole.

T = Town

U = Unincorporated

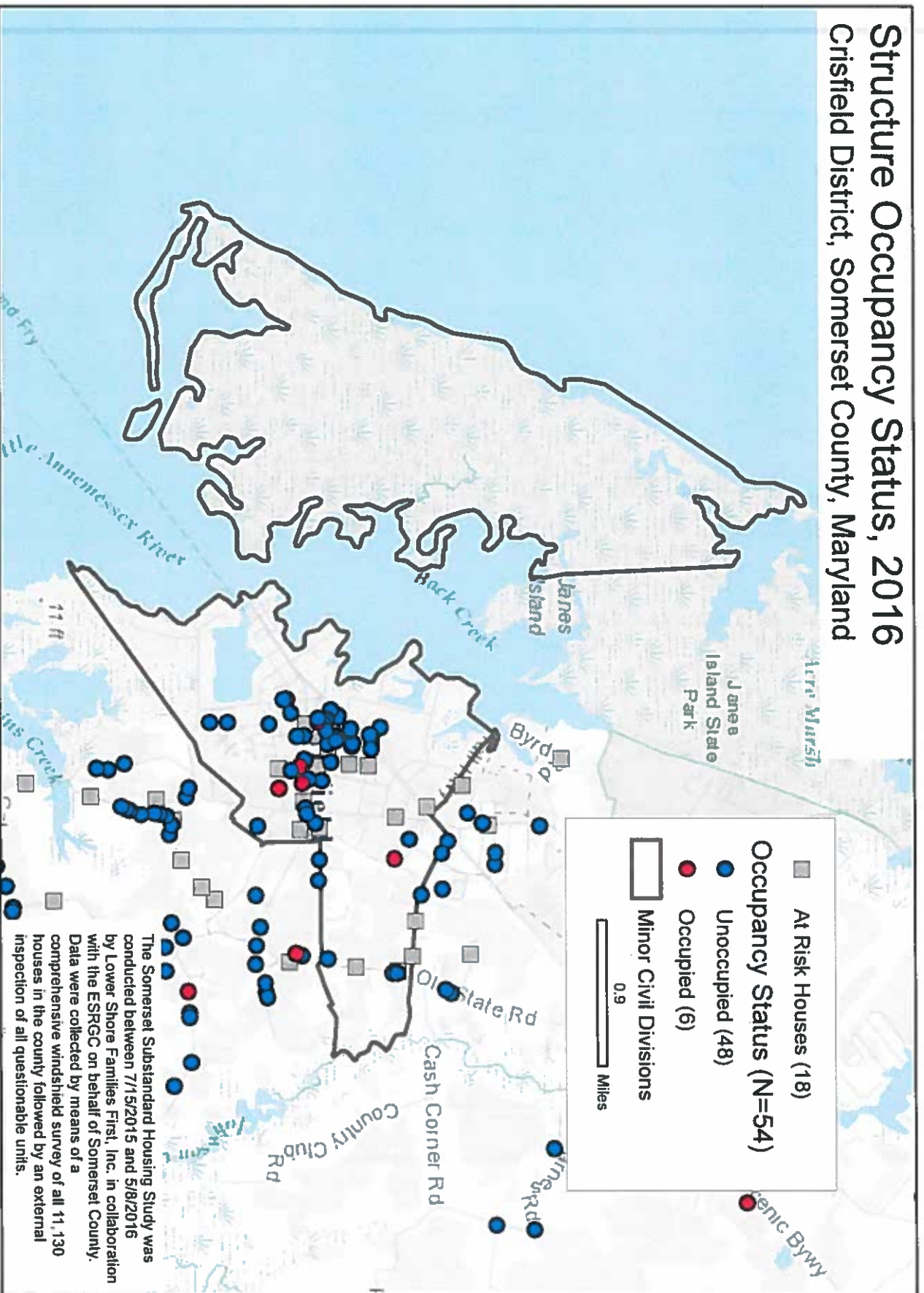
Structure Occupancy Status, 2005

Crisfield District, Somerset County, Maryland



Structure Occupancy Status, 2016

Crisfield District, Somerset County, Maryland



MCD: District 8 Lawsons
2005 – 2015 Unincorporated Comparison and
2015 Combined Unincorporated and Town Results

Population:

2005 – 2297 (T-113, U-2148)
2015 – 2340 (T-295, U-2045)

Number of Houses

2005 – 1072 (T-45, U-1027)
2015 – 1170 (T-107, U-1063)

Number of Houses Identified as Substandard:

2005 – 45

2015 – 51

- **Occupied:** 2005 – 1
2015 – 2(U)
- **Unoccupied:**
 - **Vacant:** 2005 – 10
2015 – 21(U)
 - **Abandoned:** 2005 – 33
2015 – 28(U)
 - **Used for other purpose:** 2005 – 1
2015 – 0(U)
- **“At Risk” Houses:** 2005 – 4
2015 – 11

Conclusions:

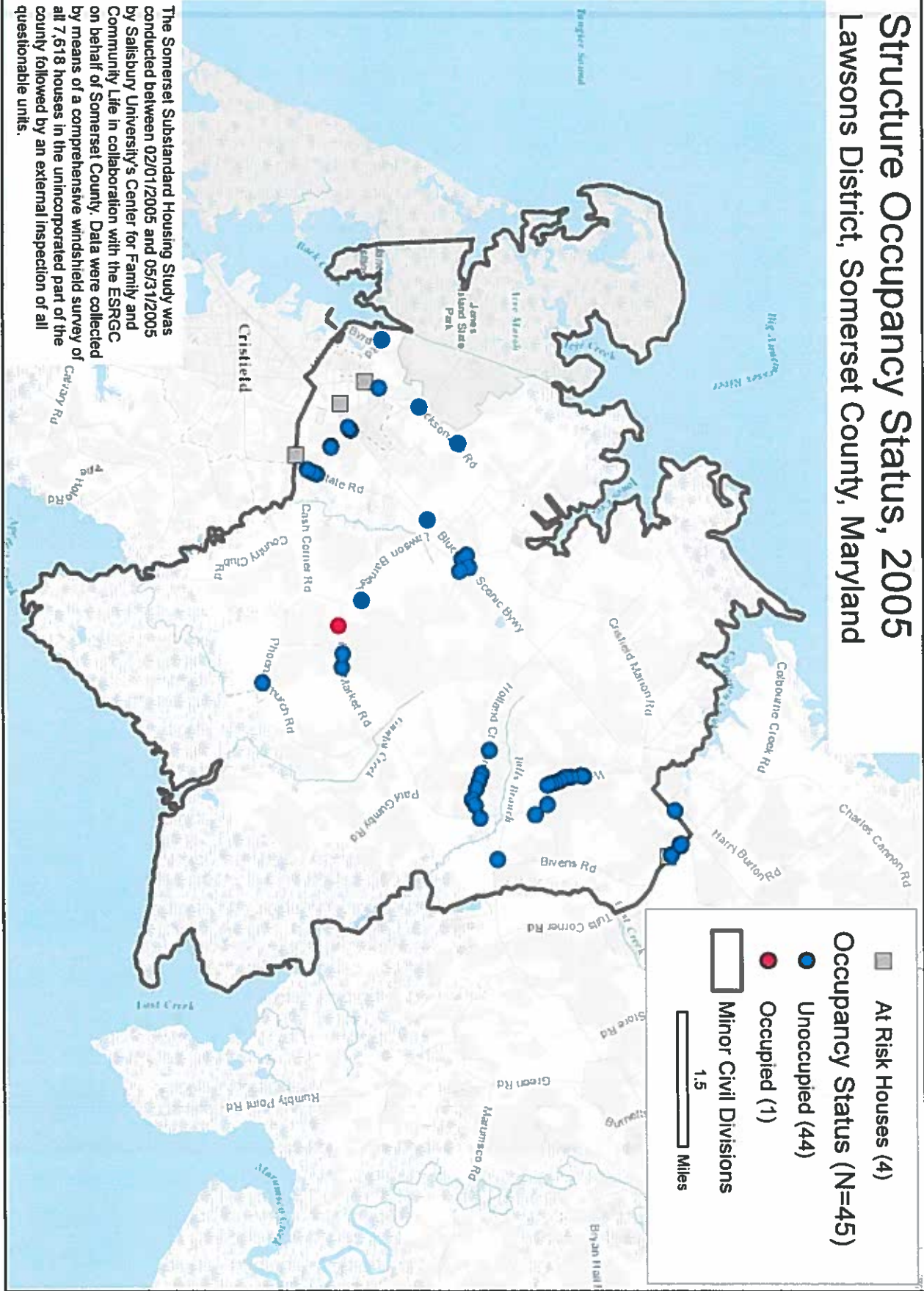
1. **Comparison 2005-2015:** District 8 Lawsons sits between Marion Station and the City of Crisfield, which is actually part of District 8. Hopewell is the only identified community in this rural district. At a ratio of 1:21 of substandard to standard houses, the district is essentially the same as the county as a whole at 1:23. The district’s population has remained stable for the last 15 years. The changes in the district between 2005 and 2015 have been a slow but persistent decline with higher counts in all categories.
2. **2015 Survey Results:** The 2015 survey documented a deterioration of the housing stock in Lawsons, which followed the geographic trends established in 2005, making them more pronounced.

T = Town

U = Unincorporated

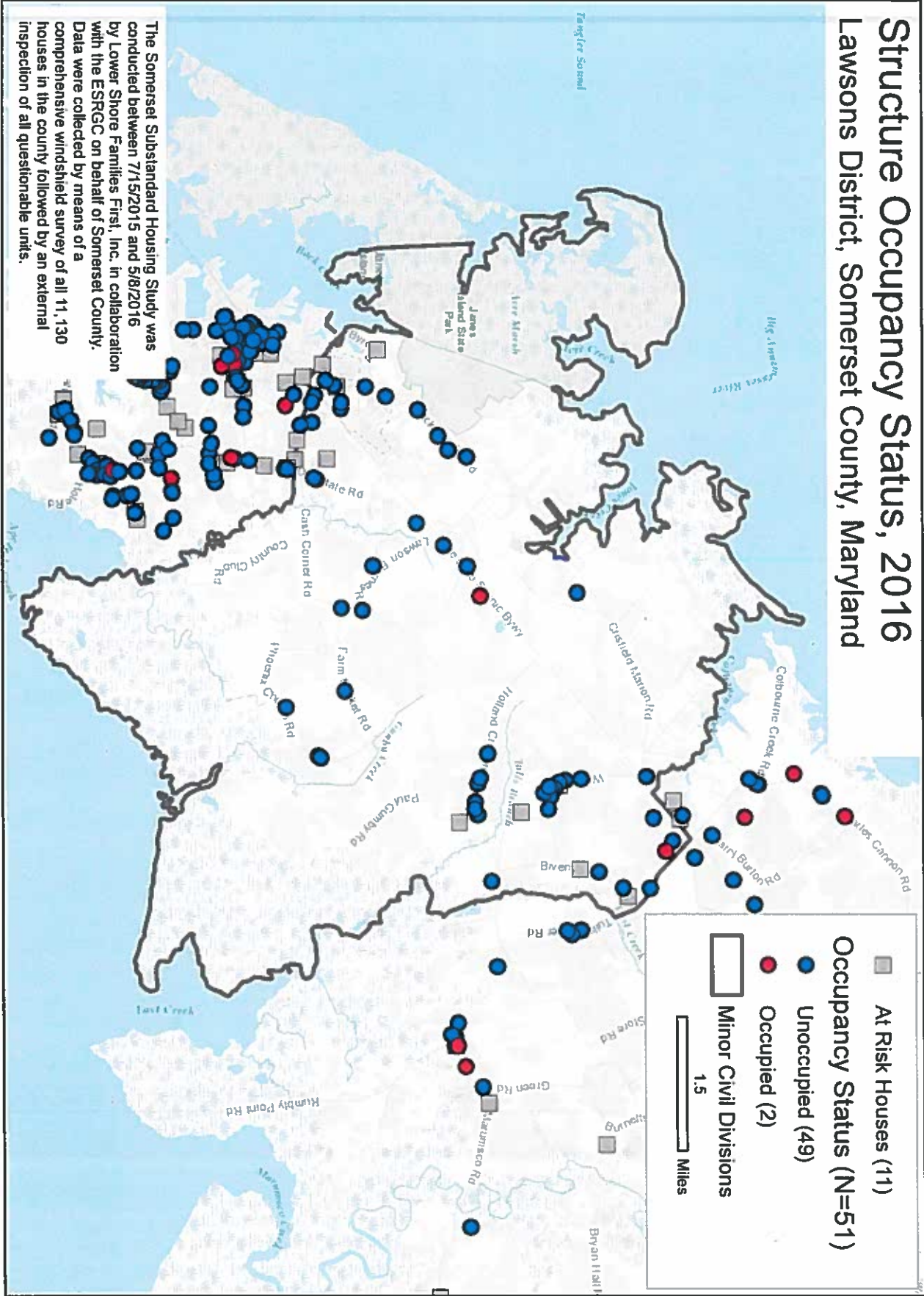
Structure Occupancy Status, 2005 Lawsons District, Somerset County, Maryland

The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.



Structure Occupancy Status, 2016 Lawsons District, Somerset County, Maryland

The Somerset Substandard Housing Study was conducted between 7/15/2015 and 5/8/2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 11,130 houses in the county followed by an external inspection of all questionable units.



MCD: District 9 Tangier
2005 – 2015 Comparison

Population:

2005 – 377

2015 – 353

Number of Houses:

2005 – 255

2015 – 262

Number of Houses Identified as Substandard:

2005 – 21

2015 – 17

- **Occupied:** 2005 – 2
2015 – 1
- **Unoccupied:**
 - **Vacant:** 2005 – 7
2015 – 5
 - **Abandoned:** 2005 – 12
2015 – 11
 - **Used for other purpose:** 2005 – 0
2015 – 0
- **“At Risk” Houses:** 2005 – 0
2015 – 5

Conclusions:

1. **Comparison 2005-2015:** District 9 Tangier sits between Deal Island and Dames Quarters. In both population and area, it is nearly the smallest district in the county. Only a small portion of the district is composed of arable land that can be built upon, so the concentration of substandard housing is dense as a 1:15 ratio was charted, which is essentially the same proportion as in 2005.
2. **2015 Survey Results:** The distribution patterns are nearly identical in 2015 as they were in 2005, but, as in all the other districts, the number of “At-Risk” houses has increased significantly, which does not bode well for the future of the area.

MCD: District 10 Smith Island 2005 – 2015 Comparison

Population:

2005 – 364

2015 – 276

Number of Houses:

2005 – 256

2015 – 255

Number of Houses Identified as Substandard:

2005 – 12

2015 – 17

- **Occupied:** 2005 – 1
2015 – 1
- **Unoccupied:**
 - **Vacant:** 2005 – 8
2015 – 9
 - **Abandoned:** 2005 – 3
2015 – 7
 - **Used for other purpose:** 2005 – 4
2015 – 0
- **“At-Risk” Houses:** 2005 – 5
2015 – 9

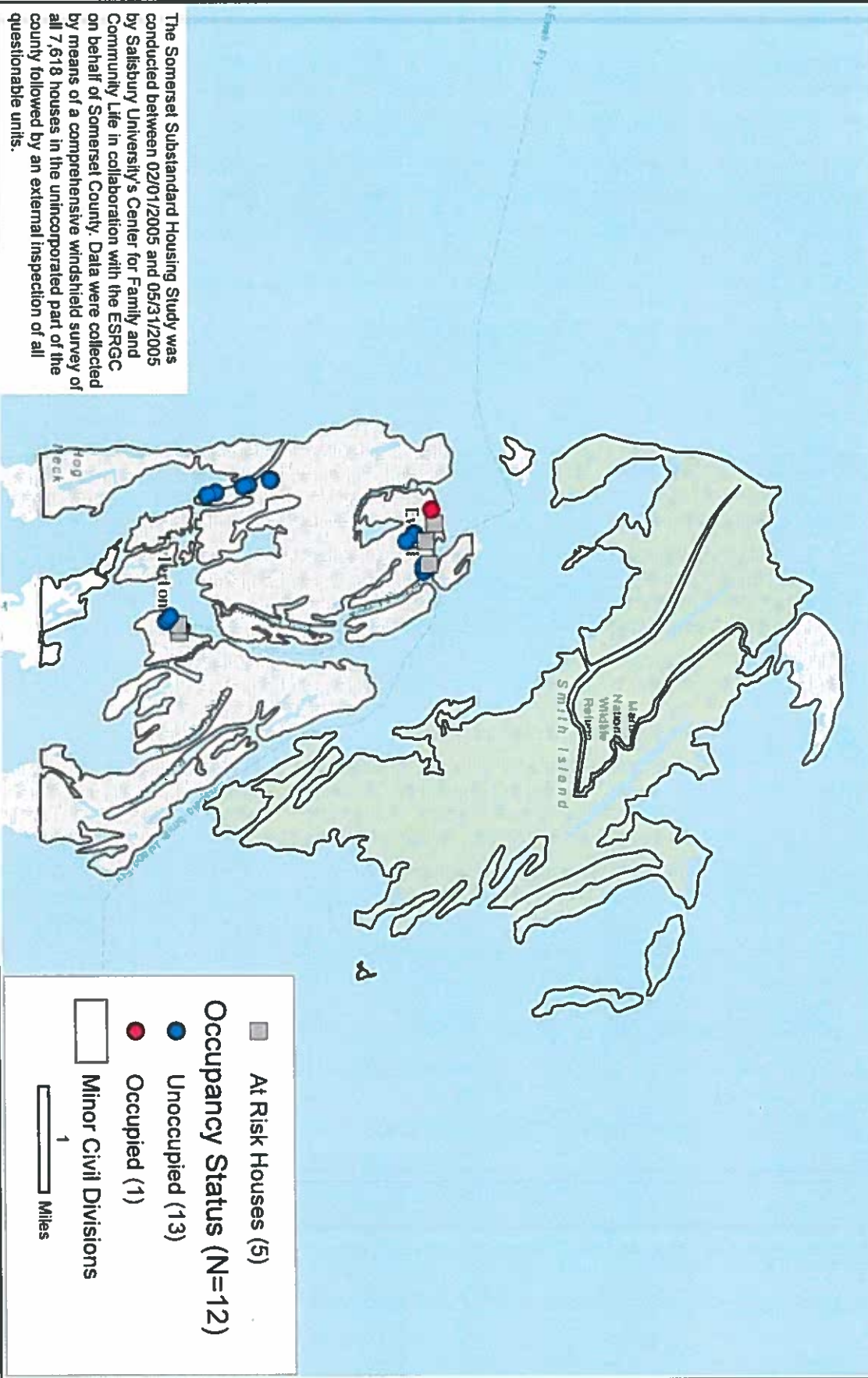
Conclusions:

1. **Comparison 2005-2015:** District 10 Smith Island is the oldest community in the county, which reached its peak over 100 years ago. Currently, it is rapidly losing population – 40% in the last 20 years alone, along with 20% of its housing stock. With the decline in the seafood industry and an increased loss of land, the population and number of houses have declined from a high of 700 people in 1970 to about a third of that today. A ratio of 1:15 houses qualified as substandard compared to the county ratio of 1:23. Change is slow on the island, so it is not surprising that the number and distribution of substandard housing is essentially the same today as it was ten years ago.
2. **2015 Survey Results:** The primary difference in housing conditions was the increase in “At-Risk” housing, which may have been influenced by the storm surge from Hurricane Sandy.

Structure Occupancy Status, 2005

Smith Island District, Somerset County, Maryland

Figure Source



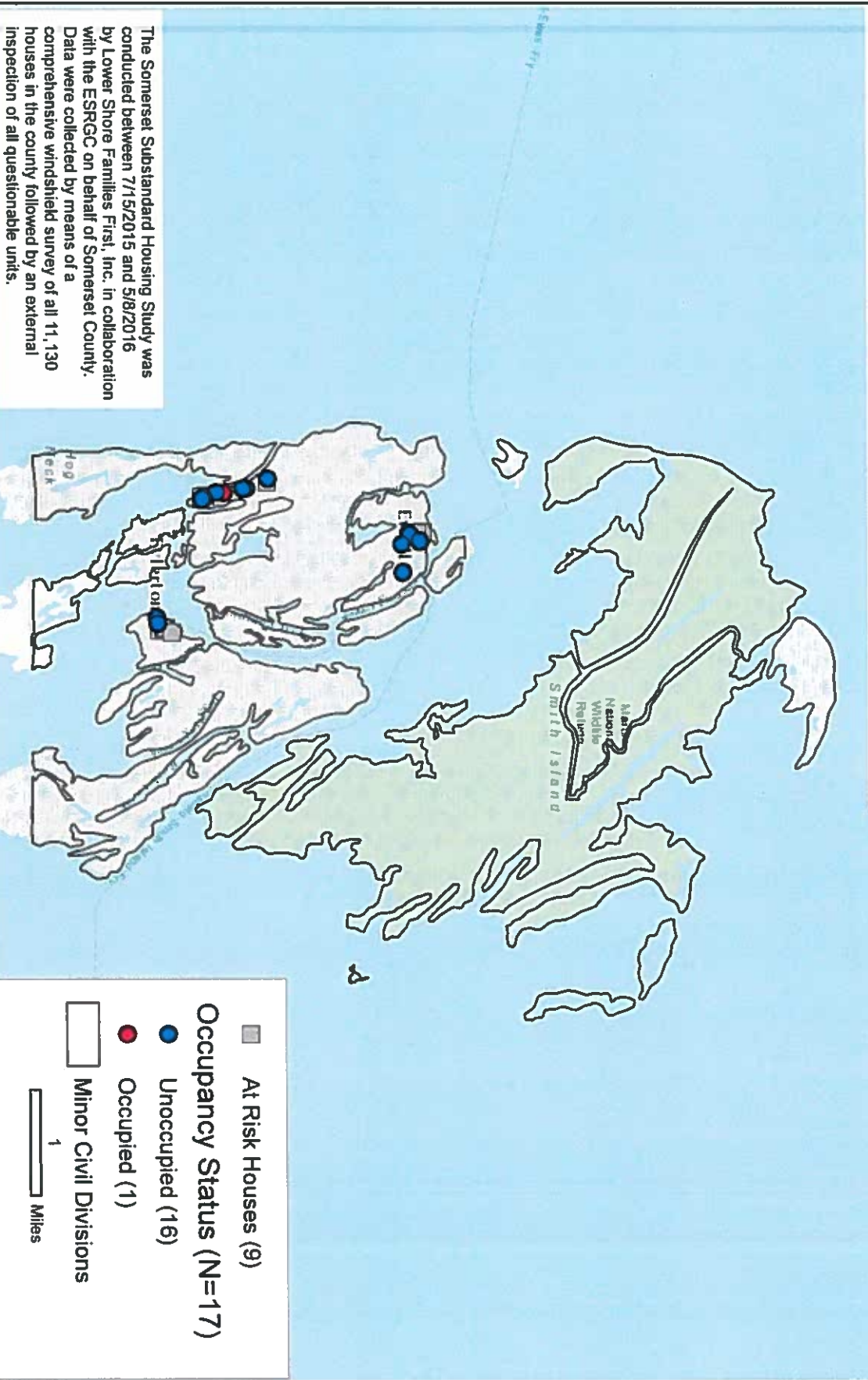
The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.

At Risk Houses (5)
Occupancy Status (N=12)
 Unoccupied (13)
 Occupied (1)
 Minor Civil Divisions

1 Miles

Structure Occupancy Status, 2016

Smith Island District, Somerset County, Maryland



The Somerset Substandard Housing Study was conducted between 7/15/2015 and 5/8/2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 11,130 houses in the county followed by an external inspection of all questionable units.

MCD: District 11 Dames Quarters
2005 – 2015 Comparison

Population:

2005 – 188

2015 – 167

Number of Houses:

2005 – 131

2015 – 124

Number of Houses Identified as Substandard:

2005 – 14

2015 – 9

- **Occupied:** 2005 – 3
2015 – 0
- **Unoccupied:**
 - **Vacant:** 2005 – 1
2015 – 3
 - **Abandoned:** 2005 – 10
2015 – 6
 - **Used for other purpose:** 2005 – 0
2015 – 0
- **“At-Risk” Houses:** 2005 – 0
2015 – 0

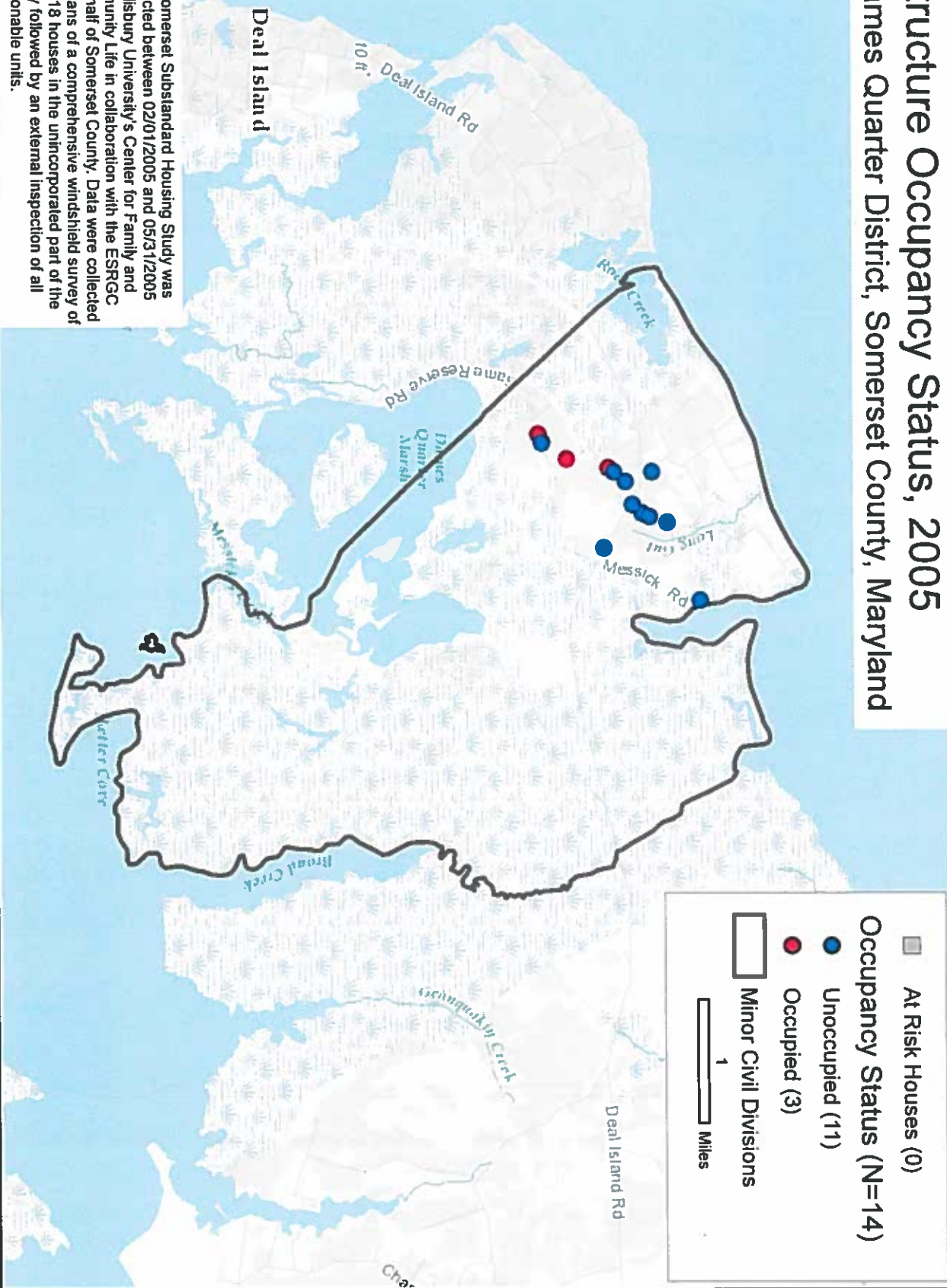
Conclusions:

1. **Comparison 2005-2015:** District 11 Dames Quarters is the smallest and least populated district in the State of Maryland. Much of the land is too low for construction, and older houses are being abandoned with 1:14 houses vacant or abandoned with excessive deterioration. Three of the occupied substandard houses from 2005 have since been vacated or abandoned in the last ten years.
2. **2015 Survey Results:** The 2015 survey documented the continuing deterioration of the housing in the district.

Structure Occupancy Status, 2005

Dames Quarter District, Somerset County, Maryland

The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.



MCD: District 12 Asbury
2005 – 2015 Unincorporated Comparison and
2015 Combined Unincorporated and Town Results

Population:

2005 – 1378 (T-389, U-989)

2015 – 910 (T-24, U-886)

Number of Houses:

2005 – 720 (T-191, U-529)

2015 – 519 (T-16, U-503)

Number of Houses Identified as Substandard:

2005 – 36

2015 – 59

- **Occupied:** 2005 – 6
2015 – 3
- **Unoccupied:**
 - **Vacant:** 2005 – 11
2015 – 21(U) + 0(T) = 21 total
 - **Abandoned:** 2005 – 19
2015 – 35(U) + 0(T) = 35 total
 - **Used for other purpose:** 2005 – 0
2015 – 0
- **“At-Risk” Houses:** 2005 – 5
2015 – 18

Conclusions:

1. **Comparison 2005-2015:** District 12 Asbury District occupies the far southwest portion of Somerset County, including a portion of Crisfield. During the past ten years, it has lost 33% of its population and 27% of its housing stock. No other district approaches these numbers. It is the most blighted district in the county with a ratio of 1:7 houses identified as either substandard or “At-Risk.” In 2005, that figure was 1:17.
2. **2015 Survey Results:** As stated in the previous section, the 2015 survey documented further attrition of the housing stock. Given its isolated location and adverse climate changes, there is no apparent strategy to reverse the trend.

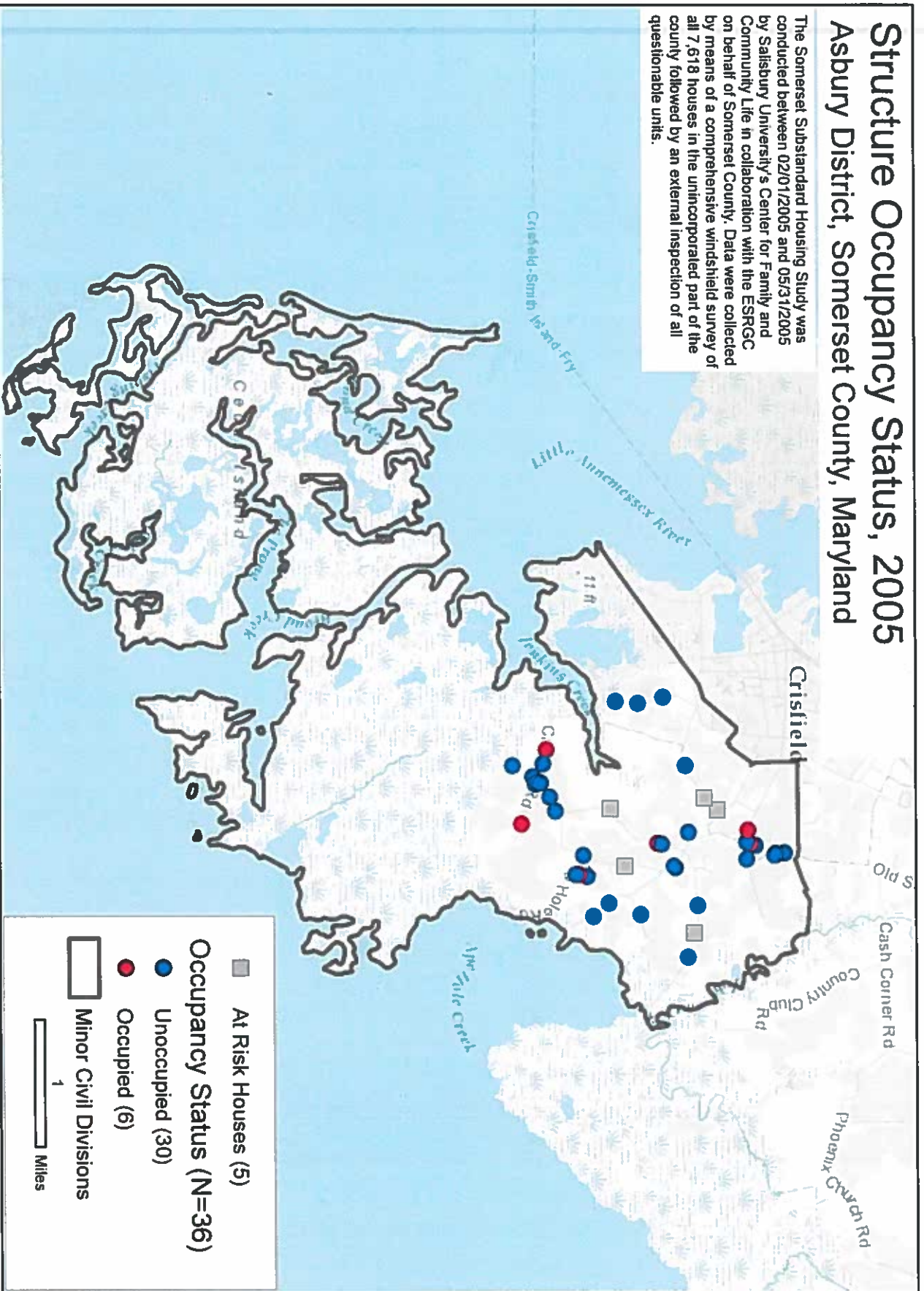
T = Town

U = Unincorporated

Structure Occupancy Status, 2005

Asbury District, Somerset County, Maryland

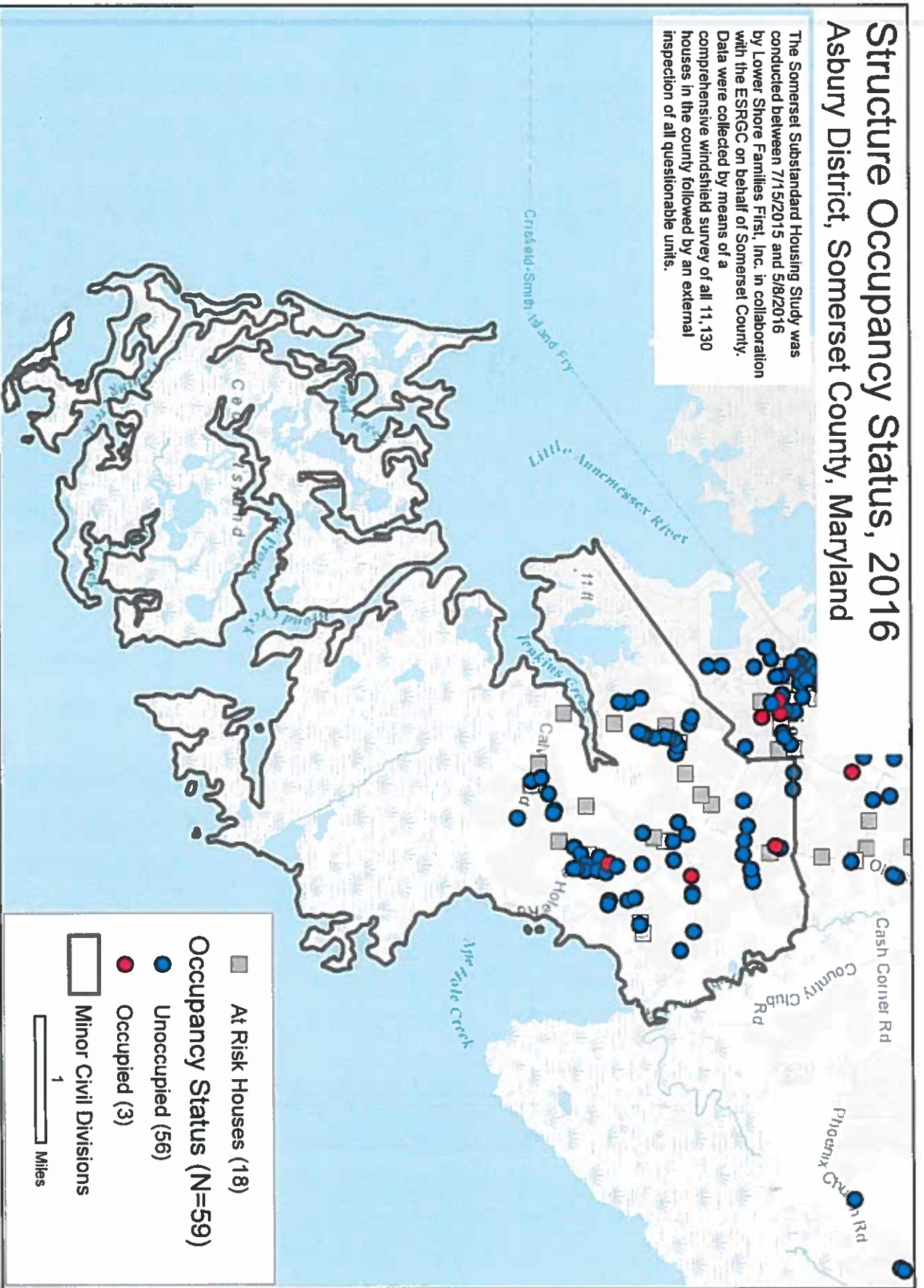
The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.



Structure Occupancy Status, 2016

Asbury District, Somerset County, Maryland

The Somerset Substandard Housing Study was conducted between 7/15/2015 and 5/8/2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 11,130 houses in the county followed by an external inspection of all questionable units.



MCD: District 13 Westover 2005 – 2015 Comparison

Population:

2005 – 4143

2015 – 4245

Number of Houses:

2005 – 436

2015 – 441

Number of Houses Identified as Substandard:

2005 – 26

2015 – 31

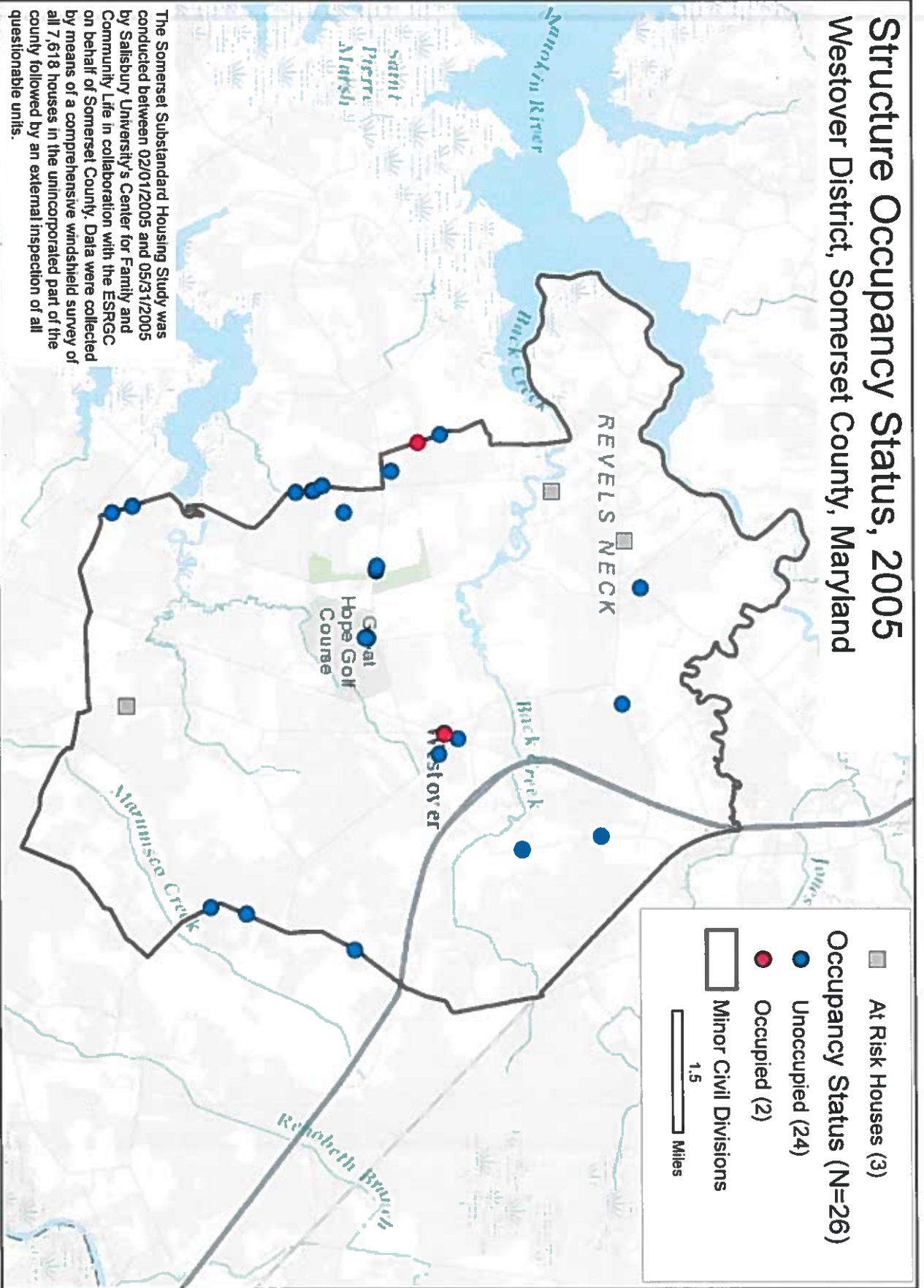
- **Occupied:** 2005 – 2
2015 – 3
- **Unoccupied:**
 - **Vacant:** 2005 – 11
2015 – 17
 - **Abandoned:** 2005 – 13
2015 – 11
 - **Used for other purpose:** 2005 – 0
2015 – 0
- **“At-Risk” Houses:** 2005 – 3
2015 – 13

Conclusions:

1. **Comparison 2005-2015:** Westover occupies a central position linking the county’s population centers of Princess Anne and Crisfield. Many county services are located on route 413 as centralized sites. The presence of the state’s largest correctional facility, Eastern Correctional Institution (ECI), accounts for the district’s surprisingly large population. Its location near higher paying jobs may also account for the fact that it has a higher household income than the county average. Regardless of these advantages, the district still has a higher-than-average ratio of substandard housing (1:17) compared to the county’s 1:23 ratio. The distribution of plotted locations in 2015 was similar to the 2005 study.
2. **2015 Survey Results:** The two most important “take-aways” from the current survey are that the housing situation in the center of the district, along Crisfield Road southwest of the US-13 intersection, is the fastest growing cluster of problematic dwellings, as well as the growth of “At-Risk” houses, which are very close to substandard.

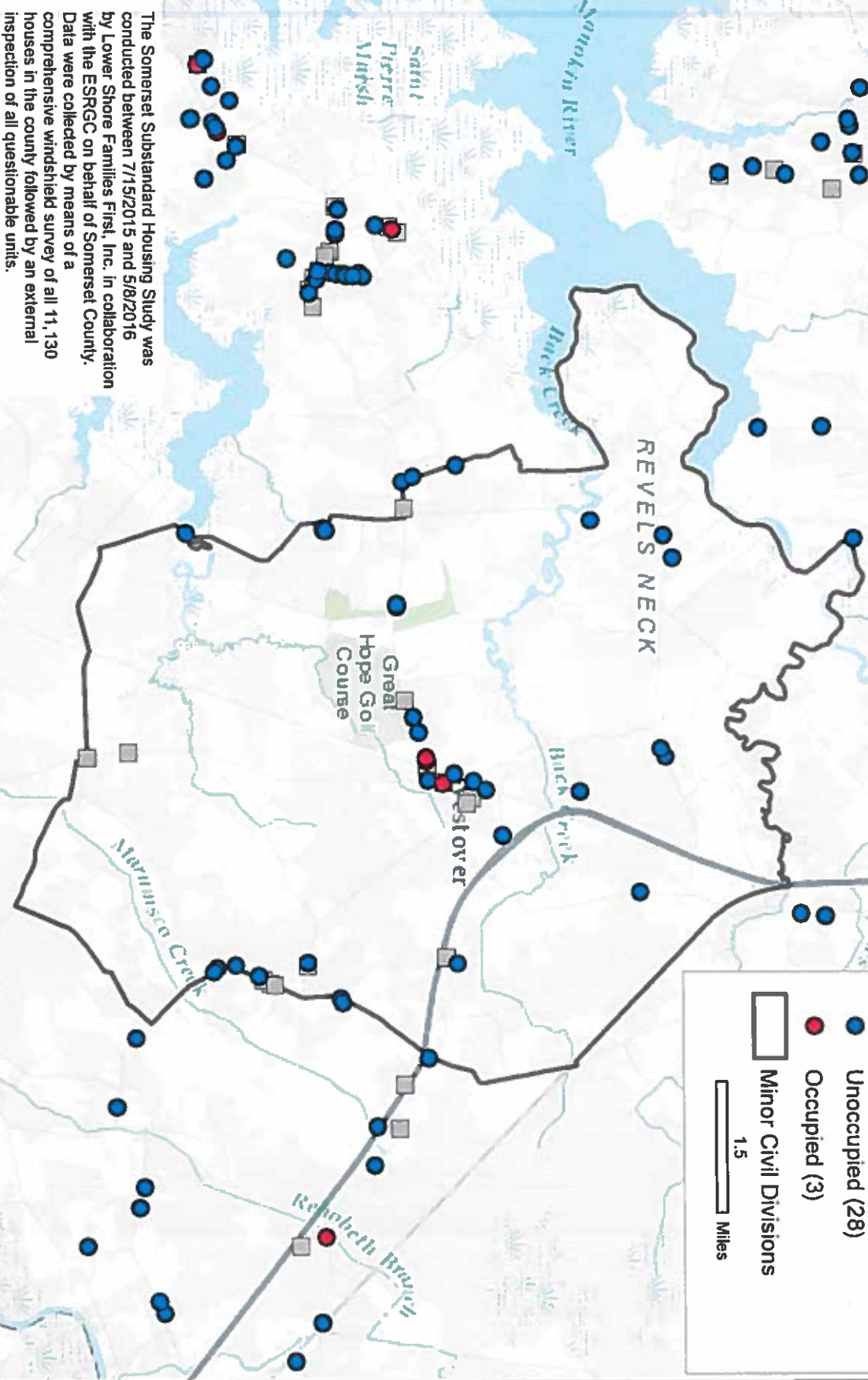
Structure Occupancy Status, 2005 Westover District, Somerset County, Maryland

The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.



Structure Occupancy Status, 2016

Westover District, Somerset County, Maryland



The Somerset Substandard Housing Study was conducted between 7/15/2015 and 5/8/2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshild survey of all 11,130 houses in the county followed by an external inspection of all questionable units.

MCD: District 14 Deal Island 2005 – 2015 Comparison

Population:

2005 – 578

2015 – 471

Number of Houses:

2005 – 352

2015 – 348

Number of Houses Identified as Substandard:

2005 – 15

2015 – 21

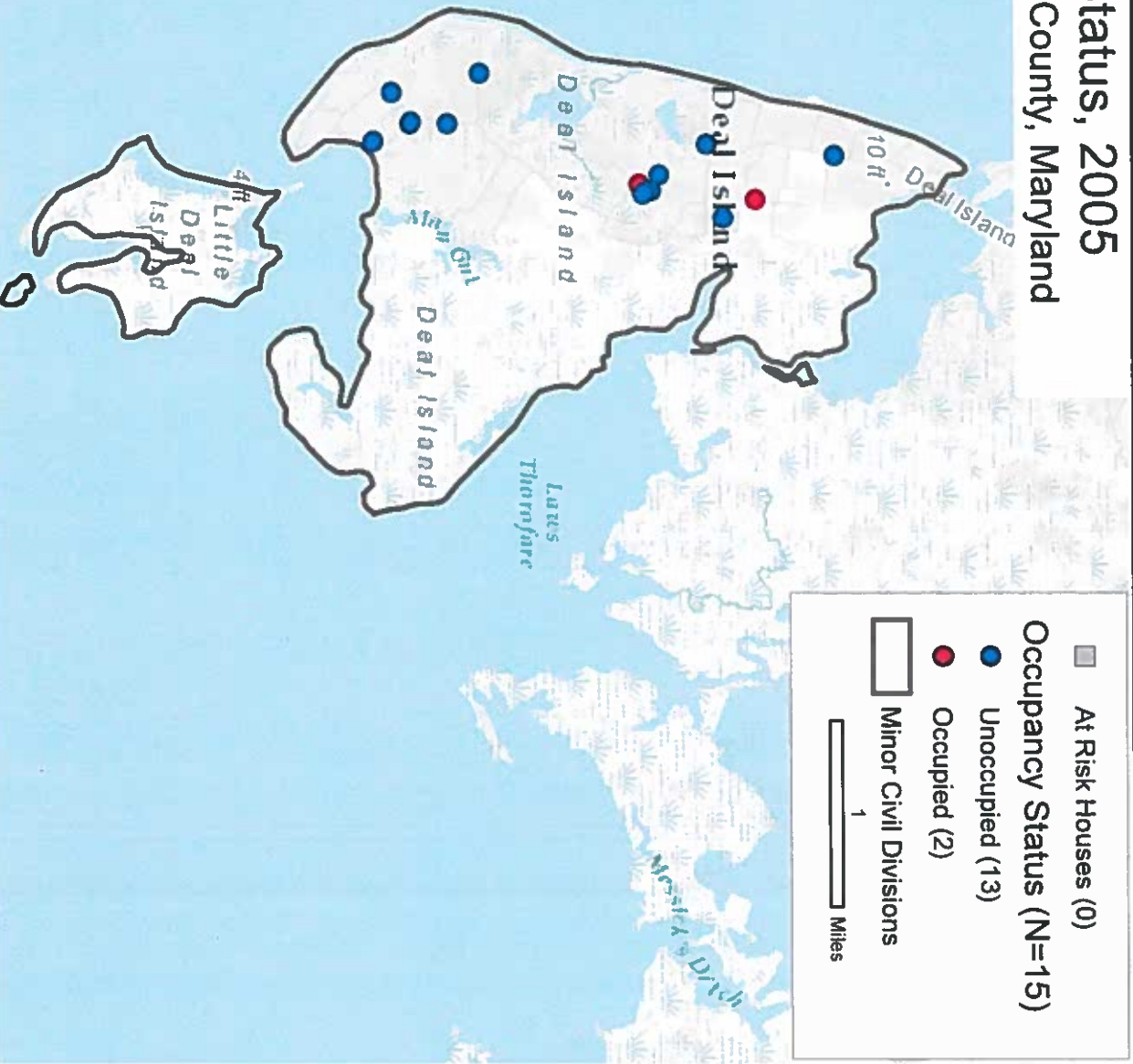
- **Occupied:** 2005 – 2
2015 – 3
- **Unoccupied:**
 - **Vacant:** 2005 – 2
2015 – 9
 - **Abandoned:** 2005 – 10
2015 – 8
 - **Used for other purpose:** 2005 – 1
2015 – 1
- **“At-Risk” Houses:** 2005 – 0
2015 – 5

Conclusions:

1. **Comparison 2005-2015:** District 14 Deal Island, like many of the county districts that once thrived by its association with the seafood industry, has been shrinking in terms of population, land size, and housing. Though some efforts are being made to switch to a tourist destination economy, the jury is still out on the success of these efforts. The current housing situation is that the district has a ratio of 1:20 houses that were identified as substandard, which is approximately the same as the county’s ratio of 1:23. Between 2005 and 2015, there has been a slight worsening overall as six additional units were identified as substandard, along with an additional five “At-Risk” houses.
2. **2015 Survey Results:** The distribution of problem housing follows the pattern established in the 2005 study.

Structure Occupancy Status, 2005

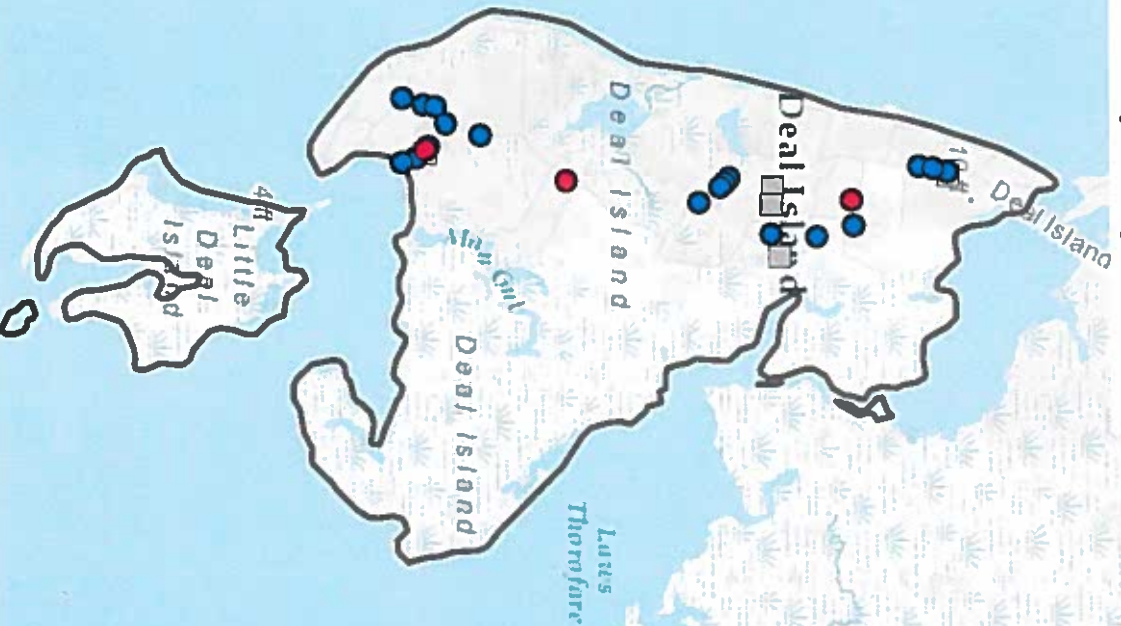
Deal Island District, Somerset County, Maryland



The Somerset Substandard Housing Study was conducted between 02/01/2005 and 05/31/2005 by Salisbury University's Center for Family and Community Life in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 7,618 houses in the unincorporated part of the county followed by an external inspection of all questionable units.

Structure Occupancy Status, 2016

Deal Island District, Somerset County, Maryland



At Risk Houses (5)
Occupancy Status (N=21)
 Unoccupied (18)
 Occupied (3)
 Minor Civil Divisions
 1 Miles

The Somerset Substandard Housing Study was conducted between 7/15/2015 and 5/8/2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 11,130 houses in the county followed by an external inspection of all questionable units.

MCD: District 15 East Princess Anne
2005 – 2015 Unincorporated Comparison and
2015 Combined Unincorporated and Town Results

Population:

2005 – 4282 (T-1286, U-2996)

2015 – 5803 (T-1877, U-3926)

Number of Houses:

2005 – 1316 (T- 600, U-716)

2015 – 1873 (T-805, U-1068)

Number of Houses Identified as Substandard:

2005 – 37

2015 – 36

- **Occupied:** 2005 – 10
2015 – 2(U) + 0(T) = 2 total
- **Unoccupied:**
 - **Vacant:** 2005 – 9
2015 – 17(U) + 3(T) = 20 total
 - **Abandoned:** 2005 – 16
2015 – 13(U) + 1(T) = 14 total
 - **Used for other purpose:** 2005 – 2
2015 – 0
- **“At-Risk” Houses:** 2005 – 4
2015 – 24

Conclusions:

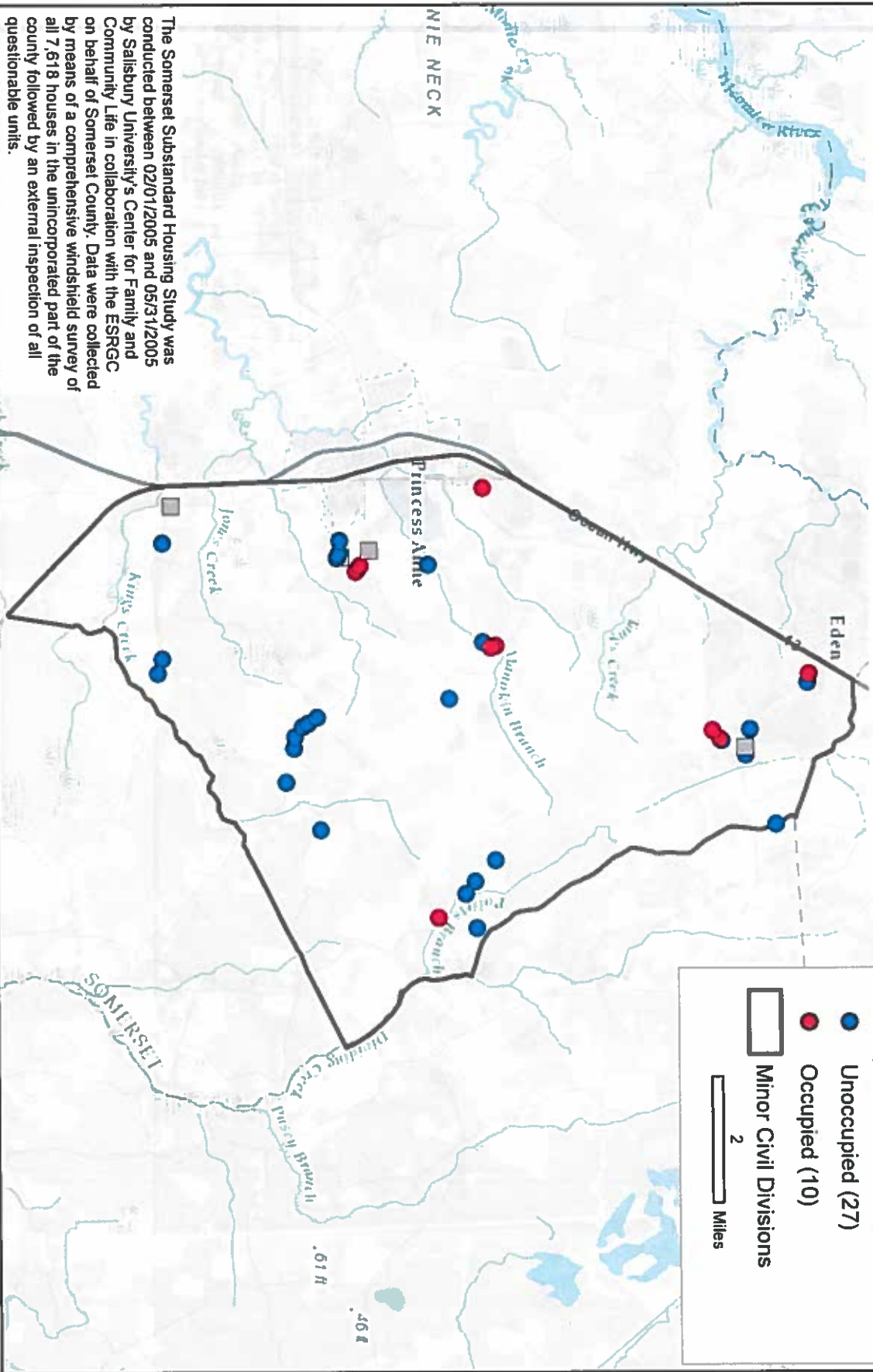
1. **Comparison 2005-2015:** District 15 East Princess Anne is composed of the eastern half of the town of Princess Anne and the rural areas to the northeast that are adjacent to the Worcester County line. The ratio of substandard housing in the county as a whole was 1:23; however, in the district it was 1:52, making it the district with the lowest ratio of substandard to standard housing. The largest cluster of poor housing traces the boundary of the West Princess Anne district along Somerset Avenue in the town.
2. **2015 Survey Findings:** East Princess Anne had additional dwellings identified and the distribution was similar. The biggest concern is that the number of “At-Risk” houses grew from four to 24, which is a significant jump and is not a good harbinger of the years to come.

T = Town

U = Unincorporated

Structure Occupancy Status, 2005

East Princess Anne District, Somerset County, Maryland



City of Crisfield 2015

Population:

2015 - 2726

Number of Houses:

2015 - 1531

Number of Houses Identified as Substandard:

2015 - 49

- Occupied: 2015 - 5

- Unoccupied:
 - Vacant: 2015 - 29
 - Abandoned: 2015 - 15
 - Used other purpose: 2015 - 0

- At Risk Houses:
2015 - 17

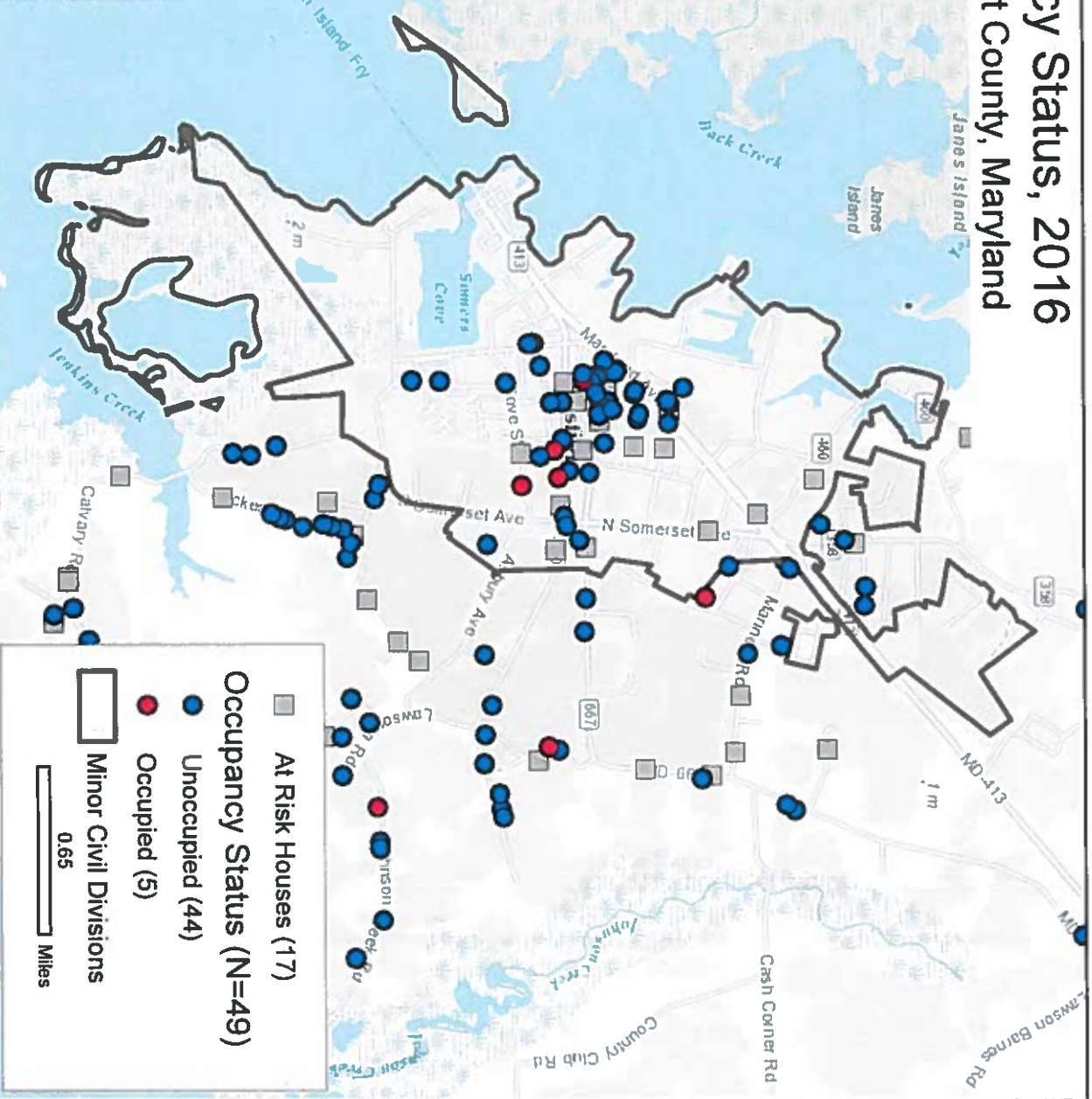
Conclusions:

The City of Crisfield has experienced hard economic times which has resulted in loss of population and houses. It is ranked 8th among cities in Maryland in terms of population loss between 2010 and 2013. Like in Princess Anne, one needs to remember that the number of substandard houses identified as being in the city is a bit deceptive unless one looks at the municipal area because of the erratic nature of the city boundary lines. Houses thought to be part of Crisfield may not be part of the town. One needs to look at the combined totals from both city and the nearby Asbury and Lawsons districts. Each jurisdiction has approximately 50 substandard houses for a combined total of 150 houses. Looking at the situation from a regional perspective the rate of substandard housing in and around Crisfield is approximately 1:21, nearly the same as the county's ratio at 1:23.

Structure Occupancy Status, 2016

City of Crisfield, Somerset County, Maryland

The Somerset Substandard Housing Study was conducted between 7/15/2016 and 5/8/2016 by Lower Shore Families First, Inc. in collaboration with the ESRGC on behalf of Somerset County. Data were collected by means of a comprehensive windshield survey of all 11,130 houses in the county followed by an external inspection of all questionable units.



Town of Princess Anne 2015

Population:

2010- 3290

Number of Houses:

2010 - 1500

Number of Houses Identified as Substandard:

2015 - 12

- Occupied: 2015 - 1

- Unoccupied:
 - Vacant: 2015 - 6
 - Abandoned: 2015 - 5
 - Used other purpose: 2015 - 0

- At Risk Houses:
2015 - 16

Conclusions:

The first observation one needs to keep in mind when looking at these data is that numbers do not reflect what most people think of when they hear the name Princess Anne. Due to the erratic nature of the municipal boundary line houses thought to be part of Princess Anne may not be; therefore, one needs to look at the combined totals from both the East and West Princess Anne districts to get a more comprehensive picture of the situation. The two districts account for a sum of 81 substandard houses and another 45 “At-Risk” dwellings. That means that the combined districts has a ratio of one substandard house per every 49 houses or 1:49 that is significantly better than the 1:23 county-wide figure. This is consistent with the national studies documenting the serious rural housing challenges. A particular challenge for the area are the 45 “At-Risk” houses. With some immediate help these are houses that can be brought into compliance thus they are a good cost-benefit target.

Structure Occupancy Status, 2016

Town of Princess Anne, Somerset County, Maryland

