The Neighborhood Service Center, Inc.

Community Needs Assessment

Talbot County, Maryland

2019 – 2022

The Neighborhood Service Center, Inc.
126 Port Street
Easton, Maryland 21601

Acknowledgments

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Executive Summary- Marilyn Neal

The Neighborhood Service Center, Inc., (NSC) has been serving the citizens of Talbot County since 1969. The request for services has increased in every area over the nearly 50 years the Neighborhood Service Center has been operating in Talbot County. Current economic conditions have contributed to the demands for the increase in families seeking help. In FY 2018, 2593 unduplicated persons were served representing 1,356 households.

Community Needs Assessment Purpose

The Neighborhood Service Center, Inc.'s community needs assessment identifies the strengths and resources available in Talbot County to meet the needs of low-income children, youth, and families. The assessment focuses on the capabilities of the community as a whole. It provides a framework for developing and identifying services and solutions to assist the low-income population to work towards self-sufficiency.

As found on http://www.maryland-cap.org/community-needs-assessment.aspx, *"The Community Services Block Grant (CSBG) Act requires "an assurance that the State will secure from each eligible entity in the State…a community action plan…that includes a community-needs assessment for the community served…"*

In 2015, USHHS issued Information Memorandum No. 138 establishing Community Services Block Grant (CSBG) Organizational Standards, requiring CAAs to conduct a Community Needs Assessment and that they develop a Community Action Plan to address the needs identified in the needs assessment. As such, NSC has conducted its Community Needs Assessment and have identified the below needs of Talbot County:

Based on our needs assessment, the top five needs of the Talbot County Low-Income Community are:

(1) More affordable housing; (2) Increase in living wage jobs; (3) Increased assistance for mental health and drug abuse; (4) Reliable transportation; and (5) Increase in child/senior care services.

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NSC Leadership

The Neighborhood Service Center, Inc.'s Board of Directors is the governing body for the NSC. The business and properties of the Corporation is governed by its Board of Directors.

The Board of Directors consists of (15) fifteen individuals, all are residents of Talbot County. One third (5) of the Board of Directors are elected Public Officials sent by their elected Corporation to serve on the Board of the NSC. One third (5) of the Board of Directors are representatives of the low-income residents of Talbot County and are chosen through a Democratic Selection Process.

The remaining (5) Board of Directors represent organizations in the Private Sector to include Business/Industry Labor, Service Organizations, Minorities and Academic Community.

As of the writing of this document in January 2019, one seat remains vacant.

NSC Assessment Process

Strategic Plan	November 26, 2016
Community Needs Survey	June 2016 – December 2017
Community Needs Assessment Planning	December 5, 2018
Certified ROMA – Review of Strategic Plan	December 15, 2018
Self- Sufficiency Surveys	July 1, 2017 – June 30, 2018
Program Evaluation	August 2017 – December 22, 2018
Agency Self-Assessment	January 2, 2019
Statistical Research	January 1, 2019 – January 28, 2019
Community Surveys	February 2019
Interviews	February 2019
Focus Groups	February 15, 2019 February 22, 2019
Board Review of Community Needs Assessment	March 13, 2019
Board Comments re Community Needs Assessment	March 13, 2019 – May 28, 2019
Board Vote for Acceptance of Community Needs Assessment	May 28, 2019
Publishing of Community Needs Assessment	May 2019
Implementation of Community Needs Assessment	Fall 2019

Service Area

The Neighborhood Service Center, Inc. serves Talbot County, Maryland.

The Neighborhood Service Center, Inc.

Customer base by Location

FY 2018

Unduplicated Number of Customers	2,580
Unduplicated Number of Families/Households	1,356
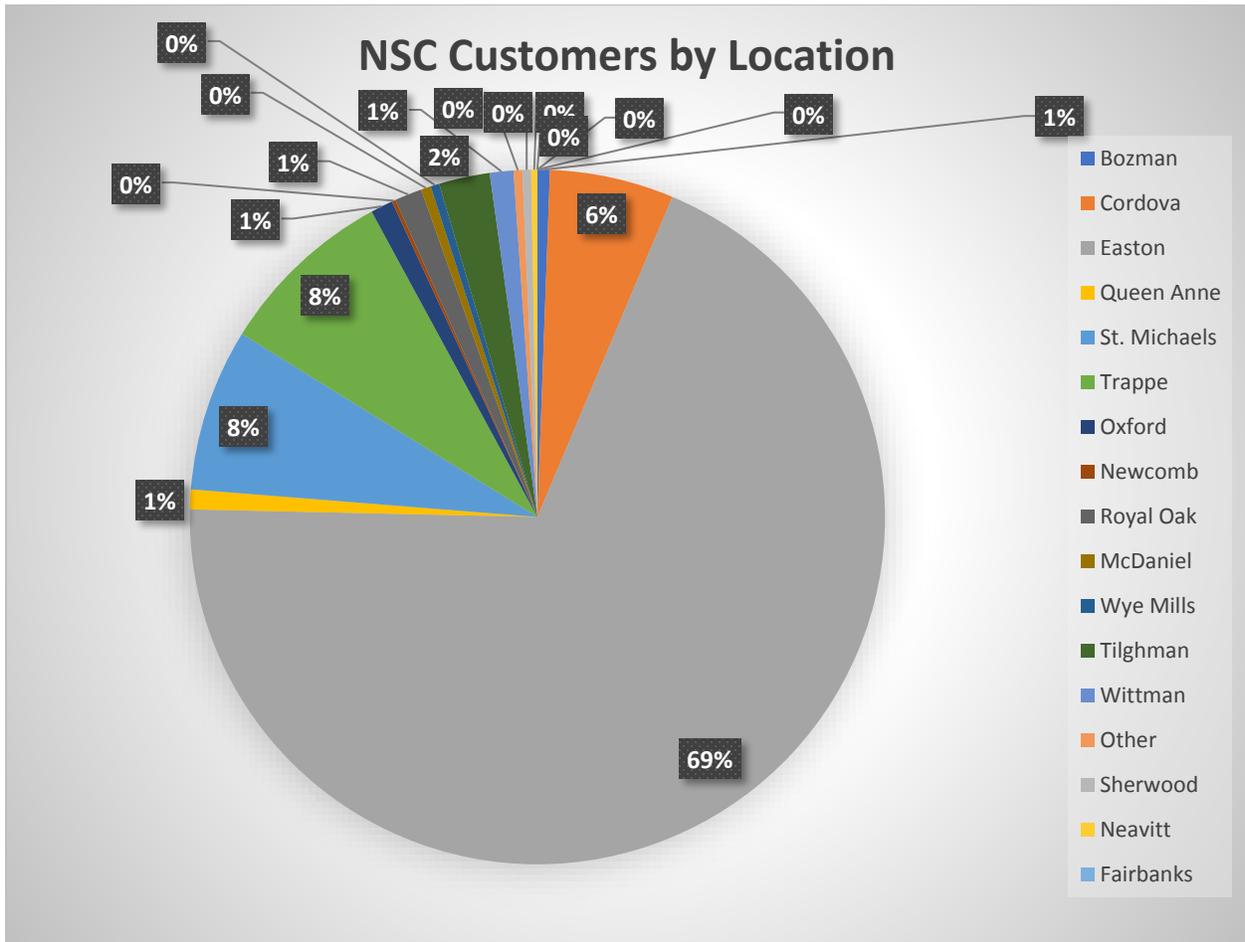
Towns

Town	Zip code	# NSC Customers from Area
Easton (County Seat)	21601	1,195
Oxford	21654	18
Queen Anne (Talbot)	21657	16
St. Michaels	21663	131
Trappe	21673	143

Census-designated places

CDP	Zip code	# NSC Customers from Area
Cordova	21625	100
Tilghman Island	21671	41

Unincorporated Communities

Unincorporated Area	Zip code	# NSC Customers from Area
Bozman	21612	10
Claiborne	21624	2
Fairbanks	----	0
McDaniel	21647	8
Neavitt	21653	5
Newcomb	21653	3
Royal Oak	21662	22
Sherwood	21665	7
Wittman	21673	19
Windy Hill		0
Wye Mills	21679	7

Other Populated Areas

Other	----	7
Unionville	21601	15

NSC Service County, FY 2018

The Neighborhood Service Center, Inc. works toward eliminating poverty by empowering families to be self-sufficient. Next are a listing of NSC services and the number of unduplicated customers that received them in FY2018.

Service	Number of Service
Arrearage Assistance (back housing payments)	22
Complimentary Holiday Basket	520
Emergency Utility Disconnect Payment	124
Eviction Prevention Payment	70
First Month's Rent Payment	12
Food Pantry	1,185
Heating Assistance	593
Home and/or Auto Repairs	8
Medication	4
Rapid ReHousing	25
Rental Allowance Payment (RAP)	86
Temporary Hotel Placement	41
Utility Payment	582

NSC Program Descriptions

Program Title	Program Description
Afterschool Youth Program	NSC hosts an after-school program for up to 25 children, ages 5-12. The participants are aided with homework, have group speakers, field trips, and work on various other enriching activities. They are also provided nutritious meals and snacks.
Arrearage Assistance	NSC pays *arrearage assistance* in which rent or mortgage can be paid for up to 6 six months in default.
Summer Youth Program, ages 5-12	NSC hosts a summer program for up to 25 children, ages 5-12.
Food Pantry	Through allocated state and federal funding as well as donations from private donors and organizations, NSC provides nutritious food items through our Food Pantry.
Rapid Re-housing	The Department of Housing and Community Development provides financial assistance/services to those who are literally homeless to quickly rehouse and become stabilized.
Emergency Services Program	NSC is allocated state and federal funding as well as local government funding and private donations to assist with eviction prevention, utility shut-off, and first month rent.
Maryland Energy Assistance Program	MEAP provides heating assistance grants to fuel suppliers and utility companies on behalf of eligible applicants.
EUSP	EUSP provides assistance with electric bills to utility companies on behalf of eligible applicants.
Representative Payee Program	NSC acts on behalf of individuals to manage their Social Security/or SSI benefits.
Ridgeway Transitional Program	NSC is allocated state, and federal funding to operate one of the county's year-round homeless shelters. NSC can house up to six adults, three male and three females for a maximum of 90 days.

Senior Community Service Employment	NSC provides on the job training and an on-site training opportunity for seniors. This is done in partnership with the State of Maryland, Department of Labor and Licensing. (DLLR)
Webb's Hope	A congregate living facility which provides low-income individuals a safe and stable living space.

Other Assistance

Other Assistance	Program Description
Medication Obtainment	NSC provides funds to assist customers in paying for medication.
Angel Tree	NSC works with partners to provide holiday gifts for low-income families.
Holiday Baskets	NSC collects items to provide baskets to families in need for both the Thanksgiving and Christmas Holidays
Identification Assistance	NSC assists clients in obtaining identification and other benefits.

NSC Partnerships

In accordance to the CSBG Monitoring and Assessment Task Force (MATF), NSC actively fulfills goal#4, *"Partnerships among supporters and providers of services to low-income people achieved."* Some, but not all of our partnerships include the following:

Partner	How they Partner with NSC
ACME	Provides food for Harvest Program.
All Faiths Chapel-Tunis Mills	Clothing, Food, and Financial Donations
American Legion Blake Blackstone, Post 77	Financial Donations
Amish Market	Food Donations
BJs	Food Donations
BB&T	Financial Donations
The Bridge Radio	In-Kind Publicity for Donations to Webb's Hope and Ridgeway Shelter
Brighter Christmas Fund	Outreach and Support
CAPLAW	Training Services
CAP 60	Software Services
CBIZ	Financial Donations & Auditing Support
Chick-Fil-A	Provides food for Harvest Program.
Chipotle	Provides food for Harvest Program.
Christ Church of Easton	Clothing, Food, and Financial Donations
Community Foundation of New Jersey	Clothing, Food, and Financial Donations
Department of Housing and Community Development	Grant Services
Dock Street Foundation	Financial Donations
Easton Farmers Market	Food Donations
Easton Rotary	Outreach & In-Kind Publicity
Easton Utilities	Financial Donations
The Frederick W. Richmond Foundation	Financial Donations
Harris Teeter	Food Donations
The Henker Group	General Donations

Partner	How they Partner with NSC
Holy Trinity	Clothing, Food, and Financial Donations
Maryland Community Action Partnership	Advocacy and Training
Maryland Food Bank	Pantry Donations
Mid-Shore Community Foundation	Donations & Grants
National Community Action Foundation	Advocacy and Training
Northup Grumman	Donations
NAUTICA	Provides Clothing
Office of Home Energy Programs	Grant Services
Olive Garden	Provides food for Harvest Program.
Panera Bread	Provides food for Harvest Program.
Peebles	Donations
Pizza Hut	Provides food for Harvest Program.
RBS Wealth Management	Donations
Seip Family Foundation	Financial Donations
Shore United Bank	Financial Donations
St. Mark's United Methodist Church	Clothing, Food, and Financial Donations
Qlarant	Donations
TALBOTS	Clothing Donations
Talbot County Chamber of Commerce	Community Outreach
Talbot County Council	Advocacy, Grant Support
Talbot County Department of Social Services	Referral Services for Customers & Partnerships – Webb's Hope
Talbot County Health Department	Referral Services for Customers
TARGET	Clothing Donations
Teddy Bear Fresh	Donations
Tidewater Rotary of Easton	Community Outreach
Trinity Cathedral	Clothing, Food, and Financial Donations
United Fund of Talbot County	Clothing, Food, and Financial Donations

Partner	How they Partner with NSC
Upper Shore Aging, Inc.	Referral Services for Customers
WAWA	Provides food for Harvest Program.
White Stone Fund, Inc.	Donations
Willow Construction	Donations

Talbot County Demographics

Total Population

A total of 37,668 people lives in the 268.54 square mile Talbot County area defined for this assessment according to the U.S. Census Bureau American Community Survey 2012-16 5-year estimates. Of the 37, 668 people, **2,580** or **6.8%** received services from the Neighborhood Service Center in FY 2018.

Report Area	Total Population
Neighborhood Service Center	**2,580**
Talbot County, MD	37,668
Maryland	5,959,902
United States	318,558,162

Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Total Population by Gender

Report Area	Male	Female	Percent Male	Percent Female
Neighborhood Service Center, Inc.	991	1,602	38.22%	61.78%
Talbot County, MD	17,733	19,935	47.08%	52.92%
Maryland	2,886,734	3,073,168	48.44%	51.56%

Report Area	Male	Female	Percent Male	Percent Female
Neighborhood Service Center, Inc.	991	1,602	38.22%	61.78%
United States	156,765,322	161,792,840	49.21%	50.79%

Total Population by Age Groups, Total (Neighborhood Service Center

Age Group	Number	Percentage
0-5 Years	285	10.99%
6-11 Years	308	11.88%
12-17 Years	273	10.53%
18-23 Years	109	4.20%
24-44 Years	554	21.37%
45-54 Years	241	9.29%
55-69 Years	450	17.35%
70+ Years	373	14.38%

The Two-Generation Approach

As shown in the chart above, NSC represents customers of all ages. In 2020, NSC will focus on the Two-generation approach toward community action. This approach will allow the NSC to focus on creating opportunities for and addressing needs of both children and the adults in their lives together. The approach recognizes that families come in all different shapes and sizes and that families define themselves.

Total Population by Age Groups, Total (Talbot County)

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Talbot County, MD	1,750	5,293	2,487	3,413	3,932	5,100	5,753	9,940
Maryland	367,551	980,259	559,453	820,592	768,457	876,960	766,580	820,050
United States	19,866,960	53,745,478	31,296,577	43,397,907	40,548,400	43,460,466	40,061,742	46,180,632

Total Population by Race Alone, Percent (Talbot County)

Report Area	White	Black	Asian	Native American / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Neighborhood Service Center, Inc.	44.77%	42.07%	0.39%	0.08%	0.23%	8.10%	3.63%
Talbot County, MD	82.99%	11.08%	1.39%	0.21%	0.1%	0.92%	3.3%
Maryland	57.19%	29.63%	6.08%	0.27%	0.05%	3.67%	3.12%
United States	73.35%	12.63%	5.22%	0.82%	0.18%	4.75%	3.06%

Total Population by Hispanic/Latino

Report Area	Total Population	Hispanic or Latino Population	Percent Population Hispanic or Latino	Non-Hispanic Population	Percent Population Non-Hispanic
Neighborhood Service Center, Inc.	2.580	204	7.87%	2,360	91.01%
Talbot County, MD	37,668	2,298	6.1%	35,370	93.9%
Maryland	5,959,902	550,146	9.23%	5,409,756	90.77%
United States	318,558,162	55,199,107	17.33%	263,359,055	82.67%

Change in Total Population

According to the United States Census Bureau Decennial Census, between 2000 and 2010 the population in the report area grew by 3,970 persons, **a change of 11.74%**. A significant positive or negative shift in total population over time impacts the utilization of community resources.

Report Area	Total Population, 2000 Census	Total Population, 2010 Census	Total Population Change, 2000-2010	Percent Population Change, 2000-2010
Talbot County, MD	33,812	37,782	3,970	**11.74%**
Maryland	5,296,477	5,773,552	477,075	9.01%
United States	280,405,781	307,745,539	27,339,758	9.75%

Data Source: US Census Bureau, Decennial Census. 2000 – 2010. Source geography: Tract

Identified Issue No.: 1: Significant increase in population, impacting the utilization of services.

Median Age

This indicator reports population median age based on the 5-year American Community Survey estimate.

Report Area	Total Population	Median Age
Talbot County, MD	37,668	**49.4**
Maryland	5,959,902	38.3
United States	318,558,162	37.7

Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Migration Patterns

This indicator reports the net migration rate of the total population between 2000 and 2010.

Report Area	Starting Population (2000)	Ending Population (2010)	Natural Change	Net Migration	Migration Rate
Talbot County, MD	33,076	37,710	47	4,578	**13.82%**
Maryland	5,044,657	5,797,300	584,602	168,039	2.99%
United States	267,981,052	309,745,042	30,987,709	10,776,072	3.6%

Note: This indicator is compared to the state average.
Data Source: University of Wisconsin Net Migration Patterns for US Counties. 2000 to 2010. Source geography: County

Population with Any Disability

The total civilian non-institutionalized population with a disability. This indicator is relevant because disabled individuals comprise **a vulnerable population that requires targeted services and outreach by providers**.

Report Area	Total Population (For Whom Disability Status Is Determined)	Total Population with a Disability	Percent Population with a Disability
Neighborhood Service Center, Inc.	2,580	552	**21.40%**
Talbot County, MD	37,276	5,255	**14.1%**
Maryland	5,864,892	625,691	10.67%
United States	313,576,137	39,272,529	12.52%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

The NSC Community Survey results indicate that more resources such as *"Services for disabled"; and "Accessibility improvements"* are necessary in Talbot County.

Identified Issue No.: 2: Talbot County has a larger disabled population than both the state and country. As such, services that support disabled residents may be required. As of FY 2018, **21.40%** of NSC identified themselves as disabled.

Population in Limited English Households

The percentage of the Talbot County population aged 5 and older living in Limited English-speaking households. This indicator is significant as it identifies households and populations that may need English-language assistance. The NSC uses the MD DHR- Office of Home Energy Programs www.languageline.com service for translations.

Report Area	Total Population Age 5+	Linguistically Isolated Population	Percent Linguistically Isolated Population
Talbot County, MD	35,918	823	**2.29%**
Maryland	5,592,351	185,761	3.32%
United States	298,691,202	13,393,615	4.48%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Population Age 65+

An estimated **26.39%** of the population, a percentage **much greater than** in the report area is age 65 or older according to the U.S. Census Bureau American Community Survey 2012-16 5-year estimates. The number of persons age 65 or older is relevant because this population has unique health needs which should be considered separately from other age groups.

The Maryland State Plan on Aging under the Older Americans Act for October 1, 2016 through September 30, 2020, has been approved. The State Plan outlines a number of significant activities that will serve as a guide to action for Maryland's aging service network during the next four years. One of the initiatives include, *"[to] Strengthen adult protection and abuse, neglect or exploitation prevention through outreach, education and advocacy."* NSC will look for ways to partner with the Department of Aging in this initiative.

Moreover, according to the Maryland Center of Economic Policy, "*The Eastern Shore has an older population than the state overall, with 19 percent of its residents being ages 65 or older (compared to 15 percent for the state overall). Both the Eastern Shore and the state overall have experienced population aging in recent years, with the shared ages 65 or older increasing by 3.2 and 2.6 percentage points, respectively.* " http://www.mdeconomy.org/es-overview/ . **The Neighborhood Service Center will continue to aid seniors through its Emergency, Representative Payee, Housing, and Senior Community Service Employment Programs.**

Report Area	Total Population	Population Age 65+	Percent Population Age 65+
Talbot County, MD	37,668	9,940	**26.39%**
Maryland	5,959,902	820,050	13.76%
United States	318,558,162	46,180,632	14.5%

Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Moreover, the NSC's Community Survey Results indicate that there is **very much** a need for additional *"senior centers"*; and *"senior activities"*.

Identified Issue No.: 3: Aging population of Talbot County will require additional services and resources.

Housing

Housing Information (Neighborhood Service Center)

Housing Information	Number	Percentage
Own	399	29.15%
Rent	877	64.06%
Other Permanent	2	0.15%
Homeless	29	2.12%
Temporary Quarters	18	1.31%
Other	14	1.02%
Unspecified	30	2.19%

Additionally, NSC's Community Survey Results; Staff Survey Results; Self-Sufficiency Customer Survey Results and also the Partner Interview indicate that there is **very much** a need for *"affordable housing"; "safe housing";* and *"improvement to the condition of the housing".*

Neighborhood Service Center is listed under the "Housing Program Information" for Talbot County, Maryland. Other local resources are also available.

Town	Type	Information
Easton	**Low Rent & Section 8**	900 Doverbrook Street Easton, Maryland 21601 Phone: 410-822-5358 Fax: 410-822-3213
St. Michaels	**Low Rent & Section 8**	PO Box 296 Saint Michaels, Maryland 21663 Phone: 410-745-5121 Fax: 410-745-3832
Easton (Neighborhood Service Center)		126 Port Street Easton, Maryland 21601 Phone: 410-822-5015 **www.nsctalbotmd.org**

According to Talbot County Planning Commission's 2016 Comprehensive Plan, The Development Growth and Sector Policy 2.18 "*The County will promote housing rehabilitation and affordable housing initiatives"*

http://www.talbotcountymd.gov/uploads/File/PlanningPermits/PZ/Comprehensive%20Plan/2016%20Comprehensive%20Plan/2_Land%20Use_CC_8_16_F.pdf

According to https://affordablehousingonline.com/housing-search/Maryland/Talbot-County ,
rental assistance is a type of housing subsidy that pays for a portion of a renter's monthly
housing costs, including rent and tenant paid utilities.

This housing assistance can come in the form of Section 8 Housing Choice Vouchers, project-
based Section 8 contracts, public housing, USDA Rental Assistance (in Section 515 properties)
as well as HUD Section 202 and 811 properties for elderly and disabled households.

Renter-Occupied Housing

Tenure provides a measurement of home ownership in Talbot County, which has served as an
indicator of the nation's economy for decades. This data covers all occupied housing units,
which are classified as either owner occupied or renter occupied.

As of January 28, 2019, there continues to be a rising need for affordable rental space for low-
income individuals. NSC will continue to operate its WEBBS Hope Congregate Living Space,
which offers accommodations for as low as $350.00 per month, based on need. Currently there
is a waiting list of 99 applicants for the space. Webb's Hope houses 22 residents.

Upcoming in 2020-2021, NSC is seeking to expand its housing services through a 3-unit housing
space. Each unit can serve either an individual that has graduated-out of the Webb's Hope
Program and/or a small family of up to 4 occupants. This housing space will be located at 6
located at 6 South Street, Easton, Maryland.

Report Area	Total Occupied Housing Units	Renter-Occupied Housing Units	Percent Renter-Occupied Housing Units
Neighborhood Service Center, Inc.	6[1]	23[2]	76%
Talbot County, MD	16,481	5,027	30.5%
Maryland	2,177,492	729,709	33.51%
United States	117,716,237	42,835,169	36.39%

Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

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[1] NSC owns six properties.
[2] NSC's Webb's Hope is a congregate living facility which houses 23 units for low-income tenants.

Housing – Housing Cost Burden (30%)

This indicator reports the percentage of the households where housing costs exceed 30% of total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels. **As such, NSC will continue to offer emergency services for customers that are housing cost burdened and are in jeopardy of having their utility services cut-off, require food, clothing, or other emergency-related housing needs.**

Report Area	Total Households	Cost Burdened Households (Housing Costs Exceed 30% of Income)	Percentage of Cost Burdened Households (Over 30% of Income) Owners & Renters
Talbot County, MD	16,481	5,855	**35.53%**
Maryland	2,177,492	732,920	33.66%
United States	117,716,237	38,719,430	32.89%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Trac

Cost Burdened Households by Tenure, Percent

This data shows the percentage of households by tenure that are cost burdened. Cost burdened *rental* households (those that spent more than 30% of the household income on rental costs) represented 54.25% of all of the rental households in the report area, according to the U.S. Census Bureau American Community Survey (ACS) 2010-2016 5-year estimates.

Report Area	Rental Households	Percentage of Rental Households that are Cost Burdened	Owner Occupied Households (With Mortgage)	Percentage of Owner-Occupied Households w/ Mortgages that are Cost Burdened	Owner Occupied Households (No Mortgage)	Percentage of Owner-Occupied Households w/o Mortgages that are Cost Burdened
Talbot County, MD	5,027	54.25%	7,039	35.15%	4,415	**14.81%**
Maryland	729,709	47.79%	1,073,797	30.82%	373,986	14.24%
United States	42,835,169	47.27%	48,016,540	30.62%	26,864,528	14.04%

Housing – Mortgage Lending

Lending institutions must report all loans for home purchases, home improvements, and mortgage refinancing based on the Home Mortgage Disclosure Act (HMDA) of 1975.

Report Area	Total Population (2010)	Number of Home Loans Originated	Loans Originations, Approval Rate	Loan Originations, Rate per 100,000 Population
Talbot County, MD	37,782	724	50.03%	**191.63**
Maryland	5,773,552	117,042	48.29%	202.72
United States	312,470,869	5,959,108	51.57%	190.71

Note: This indicator is compared to the state average.
Data Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act. Additional data analysis by CARES. 2014.

During the NSC's Focus Community Needs Assessment's Staff Focus Group, participants recognized that services such as *"cash management"*; *"budget planning"*; and *"credit repair"* would assist customers in moving toward self-sufficiency.

Housing – Substandard Housing

This indicator reports the number and percentage of owner- and renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Percent Occupied Housing Units with One or More Substandard Conditions
Talbot County, MD	16,481	5,672	**34.42%**
Maryland	2,177,492	730,663	33.56%
United States	117,716,237	39,729,263	33.75%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Substandard Housing: Households Lacking Complete Plumbing Facilities

Complete plumbing facilities include: (a) hot and cold running water, (b) a flush toilet, and (c) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities is not present.

Report Area	Total Occupied Housing Units	Housing Units Lacking Complete Plumbing Facilities	Housing Units Lacking Complete Plumbing Facilities, Percent
Talbot County, MD	16,481	59	**0.36%**
Maryland	2,177,492	6,970	0.32%
United States	117,716,237	463,649	0.39%

Housing – Vacancy Rate

This indicator reports the number and percentage of housing units that are vacant. A housing unit is considered vacant by the American Community Survey if no one is living in it at the time of interview.

Report Area	Total Housing Units	Vacant Housing Units	Vacant Housing Units, Percent
Talbot County, MD	20,110	3,629	**18.05%**
Maryland	2,421,909	244,417	10.09%
United States	134,054,899	16,338,662	12.19%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Vacant Housing Units by Housing Market Classification, Percent

Report Area	Vacant Housing Units, for Sale	Vacant Housing Units, for Rent	Vacant Housing Units, for Other Use
Talbot County, MD	3.09%	3.75%	**45.81%**
Maryland	2.21%	7.44%	38.5%
United States	2.64%	7.5%	39.87%

Identified Issue No.: 4: Availability of affordable housing to the low-income population of Talbot County, Maryland.

As identified in the NSC's Community Needs Focus Group, NSC will continue to inventory empty spaces and develop conversations with property owners that may want to donate land or space.

Housing- Shelters

The Maryland Eastern Shore has nine transitional housing and shelter locations, as listed below:

Town	Name of Shelter	Serves
Salisbury, Maryland	Village of Hope	Women with Children
Salisbury, Maryland	Christian Shelter	Women and Families
Cambridge, Maryland	Salvation Army	Men, Women, and Families
Easton, Maryland	**Ridgeway Transitional Shelter (low barrier facility) *Operated by NSC**	**Men and Women Only**
Easton, Maryland	Talbot Interfaith	Men, Women, and Children
Ridgely, Maryland	St. Martin's House	Women and Children (boys 10 and under)
Pocomoke, Maryland	Samaritan Shelter	Men, Women, and Families
Stevensville, Maryland	Haven Ministries	Men, Women, and Families (Open from December – April)
Denton, Maryland	His Hope Have Mid-Shore Family Shelter (Winter Haven)	Men, Women, and Families

As shown above, one of the two shelters operated in Talbot County (Ridgeway Transitional Shelter), which is also owned and operated by the NSC. Ridgeway offers Transitional & emergency housing, transportation, meals, counseling, case management, tutoring. Heating & electric bill assistance. Rent Assistance. 911 (after-hours emergencies).

The Department of Housing and Urban Development (HUD) requires every Continuums of Care (CoC) to conduct a Point in Time (PIT) count of those experiencing homelessness in a jurisdiction, during the last 10 days of January. This is the only national count conducted each year and it serves as a basis for HUD's annual funding allocations. The 2017 PIT count included totals of those living in shelter as well as an approximate count of those without shelter. The annual total for Talbot County is presented in the chart below (and is combined with the total counts for the Mid-Shore) represents a total of anyone that was homeless and required services, shelter, or housing throughout the 2017 fiscal year. The annual figure is a more accurate estimate of the total homelessness in Maryland since the PIT count is a one-time snapshot count done once a year.

Maryland Continuum of Care	Total Homeless FY 2015	Total Homeless FY 2016	Total Homeless FY 2017	2017 Point-In-Time Count
Mid-Shore	263	604	580	153

Source: State of Maryland, 2017 Annual Report on Homelessness,
https://dhcd.maryland.gov/HomelessServices/Documents/2017AnnualReport.pdf

Identified Issue No.: 4A: Availability of emergency housing in Talbot County, Maryland.

The NSC will continue to offer emergency shelter and other emergency services to those vulnerable to homelessness.

Household Composition

This indicator reports the total number and percentage of households by composition (married couple family, nonfamily, etc.) in Talbot County.

Report Area	Total Households	Family Households	Family Households, Percent	Non-Family Households	Non-Family Households, Percent
NSC	1,356	572	42.18%	784	57.82%
Talbot County, MD	16,481	11,001	66.75%	5,480	33.25%
Maryland	2,177,492	1,455,962	66.86%	721,530	33.14%
United States	117,716,237	77,608,829	65.93%	40,107,408	34.07%

Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract, NSC FY2018 Results, CAP60

Households with Children by Composition and Relationship to Householder, Total

Report Area	All Household Types	Married Family Households	Single-Male Family Households	Single-Female Family Households	Non-Family Households
Talbot County, MD	4,065	2,395	355	1,285	30
Maryland	718,720	461,209	59,615	191,957	5,939
United States	37,648,651	24,315,922	3,194,223	9,788,968	349,538

Urban and Rural Population

This indicator reports the percentage of Talbot County population living in urban and rural areas. Urban areas are identified using population density, count, and size thresholds. The percentage of rural population is **<u>much greater</u>** than that of the state and country.

Report Area	Total Population	Urban Population	Rural Population	Percent Urban	Percent Rural
Talbot County, MD	37,782	17,132	20,650	45.34%	**54.66%**
Maryland	5,773,552	5,034,331	739,221	87.2%	12.8%
United States	312,471,327	252,746,527	59,724,800	80.89%	19.11%

Identified Issue No.: 5: Scarcity of resources in a rural area of Talbot County, Maryland.

In addition to the scarcity of resources in the area, the NSC Staff Interview Results indicate that there is a need for "education of resources" in the Talbot County area.

As such, NSC will continue to work with partners to cross-promote available resources as well as to avoid duplication of efforts.

Social & Economic Factors

According to the Food and Action Center's article titled *The Impact of Poverty, Food Insecurity, and Poor Nutrition on Health & Well Being, "Economic and social insecurity often are associated with poor health. Poverty, unemployment, and lack of educational achievement affect access to care and a community's ability to engage in healthy behaviors. Without a network of support and a safe community, families cannot thrive."* As such, ensuring access resources provides a foundation for a healthy community. http://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf

Children Eligible for Free/Reduced Price Lunch

Within Talbot County, 2,013 public school students or 43.52% are eligible for Free/Reduced Price lunch out of 4,625 total students enrolled. This indicator is relevant because it assesses vulnerable populations which are more likely to have multiple health access, health status, and social support needs.

Report Area	Total Students	Number Free/Reduced Price Lunch Eligible	Percent Free/Reduced Price Lunch Eligible
Talbot County, MD	4,625	2,013	43.52%
Maryland	879,587	395,834	45%
United States	50,611,787	25,893,504	52.61%

Note: This indicator is compared to the state average.
Data Source: National Center for Education Statistics, NCES – Common Core of Data. 2015-16. Source geography: Address

Education – Bachelor's Degree or Higher

35.83% of the Talbot County population aged 25 and older, or 10,083 have obtained a Bachelor's level degree or higher. This indicator is relevant because educational attainment has been linked to positive outcomes.

Report Area	Total Population Age 25+	Population Age 25+ with Bachelor's Degree or Higher	Percent Population Age 25+ with Bachelor's Degree or Higher
Neighborhood Service Center, Inc.	1,607	39	**2.43%**
Talbot County, MD	28,138	10,083	**35.83%**
Maryland	4,052,639	1,556,711	38.41%
United States	213,649,147	64,767,787	30.32%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract; NSC FY 2018 Results, CAP60

Education – Head Start

This indicator reports the number and rate of Head Start program facilities per 10,000 children under age 5. Head Start facility data is acquired from the US Department of Health and Human Services (HHS) 2018 Head Start locator. Population data is from the 2010 US Decennial Census.

Report Area	Total Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children)
Talbot County, MD	1,861	4	10.75
Maryland	364,488	202	4.58
United States	20,426,118	18,886	7.18

Note: This indicator is compared to the state average.
Data Source: US Department of Health & Human Services, Administration for Children and Families. 2018. Source geography: Point

During NSC's Community Needs Assessment Community Survey; Partner Interview; Self-Sufficiency Client Survey; Focus Group; and Staff Survey all indicate the need for *"additional"* and *"more affordable"* child care resources. The following is currently available in Talbot County, Maryland:

Average Weekly Cost of Full-Time Childcare

Age Group	Family Child Programs	Child Care Centers
0-23 months	$148.33	$228.75
2-4 years old	$123.33	$168.75
5 years	$123.33	$160.71
School Age Full	$123.00	$159.17
School Age b/a	$102.33	$83.67

Source: MFN/LOCATE: Child Care, 6/17

Children's Programs by Type with Capacity/Enrollment

Program Type	Programs	Capacity
Family Child Care Providers	40	308
OCC Licensed Group Programs	19	1,119
8-12 Hour Child Care Centers	8	612
Infant/Toddler	4	55
Part-Day	0	N/A
Before/after School (School & Center-Based)	10	N/A
Employer-Sponsored Centers	0	0
Youth Camps	7	N/A
Nursery Schools	7	N/A
Private Kindergarten	1	N/A
Head Start/Early Head Start	4	Enrollment: 150
Public Pre-Kindergarten Sites	4	

Source: MFN/LOCATE: Child Care, 6/17

NSC will continue to offer its after-school program and its summer program for the youth

Density of Family Providers and Center Programs by Community/ Zip Code

Community/Zip Code	Family Providers	%	8-12 Hour Centers	%
Cordova 21625	7	17.5	1	12.5
Easton 21601	24	60.0	6	75.0
McDaniel 21647	1	2.5	0	0.0
Newcomb 21653	1	2.5	0	0.0
Royal Oak 21662	1	2.5	0	0.0
St. Michael's 21663	0	0.0	1	12.5
Sherwood 21665	2	5.0	0	0.0
Tilghman 21671	1	2.5	0	0.0
Trappe 21673	2	5.0	0	0.0
Wittman 21676	1	2.5	0	0.0
Totals	**40**	**100.0%**	**8**	**100.0%**

Child Care Subsidy Program (formerly POC)

LOCATE Calls received from parents with children eligible for Child Care Subsidy 6 (31.6% of all calls)
LOCATE calls received from parents with children receiving Child Care Subsidy 1 (5.3% of all calls)

Major Factors Important to Parents who Found Child Care in Talbot County

Factor	Count
Cost	4
Escort	4
Nearby Transportation	4
Only program with a vacancy	4
Educational program	3
Hours of operation/part-time	3
Caregiver	2
Proximity to home, school, work	1
Environment	1

Supply of Child Care—Child care subsidy program

Family Child Care Providers willing to care for CCS Children in Talbot County	11 (27.5% of total family child care providers)
Child Care Centers wiling to care for CCS children in Talbot County	8 (100.0% of total child care centers)

Special Needs Child Care

Family Child Care Providers who serve/have served children with special needs	26 (65.0% of total family child care providers)
Centers who serve/have served children with special needs	8 (100.0% of total child care centers)

Education – High School Graduation Rate

Within Talbot County area 86.1% of students are receiving their high school diploma within four years. Data represents the 2015-16 school year.

Report Area	Total Student Cohort	Estimated Number of Diplomas Issued	Cohort Graduation Rate
Talbot County, MD	352	303	86.1

Report Area	Total Student Cohort	Estimated Number of Diplomas Issued	Cohort Graduation Rate
Maryland	63,411	55,513	87.5
United States	3,135,216	2,700,120	86.1

Note: This indicator is compared to the state average.
Data Source: US Department of Education, EDFacts. Accessed via DATA.GOV. Additional data analysis by CARES. 2015-16.
Source geography: School District; On-Time Graduation, Rate by School District (Secondary), EDFacts 2015-16

Education – No High School Diploma

Within Talbot County, there are 3,049 persons aged 25 and older without a high school diploma (or equivalency) or higher. This represents 10.84% of the total population aged 25 and older.

Report Area	Total Population Age 25+	Population Age 25+ with No High School Diploma	Percent Population Age 25+ with No High School Diploma
Talbot County, MD	28,138	3,049	**10.84%**
Maryland	4,052,639	420,756	10.38%
United States	213,649,147	27,818,380	13.02%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Education – Student Reading Proficiency (4th Grade)

This indicator reports the percentage of children in grade 4 whose reading skills tested below the "proficient" level for the English Language Arts portion of the state-specific standardized test. This indicator is relevant because an inability to read English well is linked to poverty, unemployment, and other barriers. As shown, Talbot County students are performing at a **lower** percentage. Neighborhood Service Center, Inc. will continue to provide its after school and summer program to youth in grades K through 6. NSC programs provide aid with homework, group speakers, enriching activities and trips, and nutritious meals.

Report Area	Total Students with Valid Test Scores	Percentage of Students Scoring 'Proficient' or Better	Percentage of Students Scoring 'Not Proficient' or Worse
Talbot County, MD	323	**38%**	**62**
Maryland	64,410	40.5%	59.51
United States	3,393,582	49.67%	45.61

Note: This indicator is compared to the state average. Data Source: US Department of Education, EDFacts. Accessed via DATA.GOV. 2014-15. Source geography: School District. Language Arts Test Scores, Grade 4, Percent Not Proficient by County, EDFacts 2014-15

Identified Issue No.: 6: Low-Proficiency in Reading Skills.

Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Percentage of Households with No Motor Vehicle
Talbot County, MD	16,481	921	5.59%
Maryland	2,177,492	201,241	9.24%
United States	117,716,237	10,562,847	8.97%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Income – Median Household Income

This indicator reports median household income based on the latest 5-year American Community Survey estimates.

Report Area	Total Households	Average Household Income	Median Household Income
Talbot County, MD	16,481	$91,003.00	**$61,395.00**
Maryland	2,177,492	$100,071.00	$76,067.00
United States	117,716,237	$77,866.00	$55,322.00

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Insurance – Uninsured Population

This indicator reports the percentage of the total civilian non-institutionalized population without health insurance coverage. The lack of health insurance is considered a key driver of health status.

Report Area	Total Population (For Whom Insurance Status is Determined)	Total Uninsured Population	Percent Uninsured Population
Talbot County, MD	37,276	2,587	6.94%
Maryland	5,864,892	475,885	8.11%
United States	313,576,137	36,700,246	11.7%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Population Receiving SNAP Benefits (SAIPE)

This indicator reports the average percentage of the population receiving the Supplemental Nutrition Assistance Program (SNAP) benefits between the months of July 2014 and July 2015. This indicator is relevant because it assesses vulnerable populations which are more likely to have multiple health access, health status, and social support needs; when combined with poverty data, providers can use this measure to identify gaps in eligibility and enrollment.

Report Area	Total Population	Population Receiving SNAP Benefits	Percent Population Receiving SNAP Benefits
Talbot County, MD	37,512	4,393	11.7%
Maryland	6,006,401	758,789	12.6%
United States	321,396,328	44,567,069	13.9%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, Small Area Income & Poverty Estimates. 2015. Source geography: County

The NSC will continue to provide food pantry services. During the NSC Community Needs Assessment Partner Interview, "The need for nutritious food programs" was indicated.

Poverty – Children Below 100% FPL

In the report area 14.93% or 1,043 children aged 0-17 are living in households with income below the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status. The NSC will continue to offer its Maryland Food Bank Program in an effort to provide nutritious food items.

Report Area	Total Population	Population Under Age 18	Population Under Age 18 in Poverty	Percent Population Under Age 18 in Poverty
Talbot County, MD	37,244	6,986	1,043	**14.93%**
Maryland	5,819,563	1,328,964	176,259	13.26%
United States	310,629,645	72,456,096	15,335,783	21.17%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Identified Issue No.: 7: Children living in poverty with barriers to food resources.

Poverty – Population Below 100% FPL

Within the report area 10.91% or 4,064 individuals are living in households with income below the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population	Population in Poverty	Percent Population in Poverty
Talbot County, MD	37,244	4,064	**10.91%**
Maryland	5,819,563	576,835	9.91%
United States	310,629,645	46,932,225	15.11%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

NSC's Household Income Percent

Household Income Percent	NSC Customer Percentage
Up to 50% Poverty Level	**32.43%**
Served under No Attached Poverty Guideline	67.20%
51% - 75% Poverty Level	0.15%
76% - 100% Poverty Level	0.15%
101% - 125% Poverty Level	0.00%
126% - 150% Poverty Level	0.00%
151% - 175% Poverty Level	0.07%
176% - 200%	0.00%
201% Poverty Level or over	0.00%

NSC FY 2018 Results, CAP 60

Talbot County - First Quarter 2018 - County Industry Series - Maryland's Quarterly Census of Employment and Wages (QCEW) - Workforce Information & Performance

Industry	Number of Reporting Units	FIRST QUARTER 2018			Quarterly Average Employment	Total Wages	Average Weekly Wage Per Worker
		Monthly Employment					
		First	Second	Third			
Talbot County							
TOTAL EMPLOYMENT	1,558	18,667	18,654	18,874	18,731	$195,972,060	$805
GOVERNMENT SECTOR - TOTAL	44	1,824	1,844	1,833	1,833	22,572,587	947
Federal Government	18	198	197	194	196	3,074,061	1,206
State Government	8	223	222	220	221	2,472,134	860
Local Government	18	1,403	1,425	1,419	1,415	17,026,392	926
PRIVATE SECTOR TOTAL - ALL INDUSTRIES	1,514	16,843	16,810	17,041	16,898	173,399,473	789
GOODS-PRODUCING	239	1,682	1,668	1,683	1,677	19,446,498	892
Natural Resources and Mining	19	92	91	84	89	783,511	677
Construction	183	964	945	992	967	11,382,029	905
Manufacturing	37	626	632	607	621	7,280,958	902
SERVICE PROVIDING	1,275	15,161	15,142	15,358	15,220	153,952,975	778
Trade, Transportation, and Utilities	307	3,203	3,211	3,265	3,226	28,360,998	676
Information	9	258	254	252	254	2,694,540	816
Financial Activities	135	1,041	1,029	1,020	1,030	18,591,473	1,388
Professional and Business Services	278	2,460	2,470	2,534	2,488	28,121,998	869
Education and Health Services	172	4,292	4,278	4,302	4,290	52,494,724	941

Leisure and Hospitality	178	3,110	3,105	3,209	3,141	16,814,494	412
Other Services	196	797	795	776	789	6,874,748	670

Source: Quarterly Census of Employment and Wages

During the NSC Community Needs Assessment Focus Group, participants indicated the need for living wage jobs, noting that the higher-paying jobs require a license, specialized training, educational level, and/or skill-set.

Teen Births

This indicator reports the rate of total births to women age of 15 – 19 per 1,000 female population age 15 – 19. This indicator is relevant because in many cases, teen parents have unique social, economic, and health support services.

Report Area	Female Population Age 15 – 19	Births to Mothers Age 15 – 19	Teen Birth Rate (Per 1,000 Population)
Talbot County, MD	1,029	27	25.9
Maryland	197,992	5,821	29.4
United States	10,736,677	392,962	36.6

Note: This indicator is compared to the state average.
Data Source: US Department of Health & Human Services, Health Indicators Warehouse. Centers for Disease Control and Prevention, National Vital Statistics System. Accessed via CDC WONDER. 2006-12. Source geography: County

Unemployment Rate

Total unemployment in the report area for the current month was 737, or 3.8%% of the civilian non-institutionalized population age 16 and older (non-seasonally adjusted). This indicator is relevant because unemployment creates financial instability and barriers to access to services.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Talbot County, MD	19,586	18,849	737	3.8%
Maryland	3,237,791	3,102,131	135,660	4.2%
United States	162,996,774	156,527,318	6,469,456	4%

Note: This indicator is compared to the state average.
Data Source: US Department of Labor, Bureau of Labor Statistics. 2018 – August. Source geography: County

Violent Crime

This indicator reports the rate of violent crime offenses reported by law enforcement per 100,000 residents. Violent crime includes homicide, rape, robbery, and aggravated assault. This indicator is relevant because it assesses community safety.

Report Area	Total Population	Violent Crimes	Violent Crime Rate (Per 100,000 Pop.)
Talbot County, MD	38,222	88	229.4
Maryland	5,929,930	27,383	461.8
United States	311,082,592	1,181,036	379.7

Note: This indicator is compared to the state average.
Data Source: Federal Bureau of Investigation, FBI Uniform Crime Reports. Additional analysis by the National Archive of Criminal Justice Data. Accessed via the Inter-university Consortium for Political and Social Research. 2012-14. Source geography: County

Re-Entry in Talbot County

Moreover, during the NSC's Community Needs Assessment Focus Group, it was discovered that there is a barrier for NSC customers with backgrounds to obtain certain housing and employment. It has been determined that the Talbot County Community could benefit from an expansion of "Re-entry" resources to include advocacy for the limitations placed on individuals that have already "served time" and need a fresh start to become self-sufficient. The following resources were listed in the State of Maryland "Resources by County" Guide as currently available in Talbot County. It is important to note that many are statewide, and/or are physically located outside of Talbot County. Moreover, some listed **are not** "Re-entry-specific"; however,

NSC will continue to make referrals as requested, in addition to, offering its Ridgeway House to "low-barrier" homeless individuals and also emergency services.

Alcoholics Anonymous	Support for individuals that abuse alcohol.
AmeriCorps	Build resumes; local service programs that hire individuals from all backgrounds.
AMVETS	Assistance for veterans; employment assistance.
Baltimore Neighborhoods, Inc. (available statewide)	Fair housing group to enforce non discriminatory housing practices.
BNJ Health Services	Methadone and buprenorphine services, counseling and referrals.
Channel Marker	Mental health treatment and counseling.
Chase Brexton Health Care	Case management, primary care, prescriptions, financial assistance.
Chesapeake Multicultural Center	Legal services, immigration services, translation, employment services.
Chesapeake Voyagers	Substance abuse and mental illness support groups.
Corsica River	Mental health and substance abuse treatment; counseling.
Division of Rehabilitation Services	Job Readiness
Eastern Shore Psychological Services	Provides Substance Use Disorder referrals.
Family Crisis Center (Statewide)	Crisis intervention
Family Support Center	Referrals to community resources
For All Seasons	Offers mental health services
Healthcare Access Maryland	Medicaid enrollment throughout the year.
Homes for America (Located in Annapolis) Available statewide	Affordable rental housing that serves low- and moderate-income households, seniors and persons with special needs.
Legal Aid	Legal services
Maryland Center of Excellence on Problem Gambling (various locations)	Gamblers Anonymous support.
Maryland Commission on Civil Rights (statewide—located in Baltimore)	Investigations allegations of unlawful discrimination.
Maryland Dept. of Veterans Affairs (various locations)	Assists veterans, active duty service members.
MD Volunteer Lawyers Services (located in Baltimore)	Legal assistance to Marylanders with limited income.
MD Dept. of Public Safety & Corr. Servs.	Parole & Probation
Mid-Shore Behavioral Health, Inc.	Provides referrals to mental health.
Mid-Shore Community Mediation Center	**Mediation services for community, family, landlord tenant, employment and re-entry conflicts.**
Mid-Shore Pro Bono	Free legal services.
Mid-Shore Intergroup	Narcotics Anonymous
Muslimat AlNisaa Shelter (in Baltimore)	Baltimore City Faith-based shelter home
NAMI (statewide)	Mental health; peer support
Narcotics Anonymous	Support group for individuals who abuse narcotics

Neighborhood Service Center, Inc.	Emergency Food Pantry, Energy Assistance, Rental Allowance Program. Free furniture, clothing and household items.
Prison Outreach Ministry (Statewide)	**Mentoring for returning citizens.**
Ridgeway House (Owned and operated by Neighborhood Service Center, Inc.)	Low-barrier shelter. Emergency Shelter, men and women welcome. No children, no sex offenders.
SHARE Program (Statewide)	Discount food.

Young People Not in School and Not Working

This indicator reports the percentage of youth age 16-19 who are not currently enrolled in school and who are not employed.

Report Area	Population Age 16-19	Percentage of Population Age 16-19 Not in School and Not Employed
Talbot County, MD	1,570	**8.92%**
Maryland	316,567	7.3%
United States	17,154,555	7.59%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. 2012-16. Source geography: Tract

Identified Issue No.: 8: Lack of employment opportunities for the youth.

Physical Environment

A community's health also is affected by the physical environment. A safe, clean environment that provides access to healthy food and recreational opportunities is important to maintaining and improving community health.

Built Environment – Broadband Access

This indicator reports the percentage of population with access to high-speed internet. This data source represents both wireline and wireless internet providers. This indicator is important because access to technology opens up opportunities for employment and education.

Report Area	Total Population (2010)	Access to DL Speeds > 25MBPS (2016)
Talbot County, MD	37,560	**62.98%**
Maryland	5,773,552	97.85%
United States	312,526,846	92.61%

Note: This indicator is compared to the state average.
Data Source: National Broadband Map. 2016. Source geography: Tract

Identified Issue No.: 9: Lack of **in-home** access to broadband and computer access.

During NSC's Community Needs Assessment Survey, a majority of respondents indicated "no broadband access" and also "no computers". During NSC's Strategic Planning process, **NSC Board Members identified the need to expand NSC's services to include a computer training center in which customers can develop resumes; conduct job searches; and become computer literate.**

Food Environment – Food Desert Census Tracts

This indicator reports the number of neighborhoods in the report area that are within food deserts. The NSC will continue to offer food for those that lack access to it.

Report Area	Total Population (2010)	Food Desert Census Tracts	Other Census Tracts	Food Desert Population	Other Population
Talbot County, MD	37,782	2	8	9,423	28,359
Maryland	5,773,552	496	903	2,372,237	3,401,315
United States	308,745,538	27,527	45,337	129,885,212	178,860,326

Data Source: US Department of Agriculture, Economic Research Service, USDA – Food Access Research Atlas. 2015.

Food Environment – Low Food Access

This indicator reports the percentage of the population with low food access. Low food access is defined as living more than ½ mile from the nearest supermarket, supercenter, or large grocery

store. Data are from the 2017 report, Low-Income and Low-Supermarket-Access Census Tracts, 2010-2015. This indicator is relevant because it highlights populations and geographies facing food insecurity.

Report Area	Total Population	Population with Low Food Access	Percent Population with Low Food Access
Talbot County, MD	37,782	4,558	12.06%
Maryland	5,773,552	1,300,059	22.52%
United States	308,745,538	69,266,771	22.43%

Note: This indicator is compared to the state average.
Data Source: US Department of Agriculture, Economic Research Service, USDA – Food Access Research Atlas. 2015. Source geography: Tract

Food Environment – SNAP-Authorized Food Stores

This indicator reports the number of SNAP-authorized food stores as a rate per 10,000 population.

Report Area	Total Population	Total SNAP-Authorized Retailers	SNAP-Authorized Retailers, Rate per 10,000 Population
Talbot County, MD	37,782	32	8.47
Maryland	5,773,552	3,858	6.68
United States	312,411,142	257,596	8.25

Note: This indicator is compared to the state average.
Data Source: US Department of Agriculture, Food and Nutrition Service, USDA – SNAP Retailer Locator. Additional data analysis by CARES. 2017. Source geography: Tract

Clinical Care

A lack of access to care presents barriers to good health. The supply and accessibility of facilities and physicians, the rate of un-insured/under-insured, financial hardship, transportation barriers, cultural competency, and coverage limitations affect access.

Access to Dentists

This indicator reports the number of dentists per 100,000 population. This indicator includes all dentists – qualified as having a doctorate in dental surgery (D.D.S.) or dental medicine (D.M.D.), who are licensed by the state to practice dentistry and who are practicing within the scope of that license.

Report Area	Total Population, 2015	Dentists, 2015	Dentists, Rate per 100,000 Pop.
Talbot County, MD	37,512	29	77.31
Maryland	6,006,401	4,454	74.2
United States	321,418,820	210,832	65.6

Note: This indicator is compared to the state average.
Data Source: US Department of Health & Human Services, Health Resources and Services

Access to Mental Health Providers

This indicator reports the rate of the county population to the number of mental health providers including psychiatrists, psychologists, clinical social workers, and counsellors that specialize in mental health care. The NSC will continue to make referrals to health partners for customers that may request a linkage. In the Ridgeway Shelter Program, NSC clients are provided with supportive services to include certain referrals, upon request.

Report Area	Estimated Population	Number of Mental Health Providers	Ratio of Mental Health Providers to Population (1 Provider per x Persons)	Mental Health Care Provider Rate (Per 100,000 Population)
Talbot County, MD	37,643	143	263.2	379.8
Maryland	5,976,452	12,823	466.1	214.5
United States	317,105,555	643,219	493	202.8

Note: This indicator is compared to the state average.
Data Source: University of Wisconsin Population Health Institute, County Health Rankings. 2018. Source geography: County

Identified Issue No.: 10: Lack of mental health and drug abuse services available.

During the NSC Focus Group, participants identified the need for more "mental health" and "drug abuse services" needed in Talbot County.

Available resources in Talbot County can be found at Appendix 5.

Access to Primary Care

This indicator reports the number of primary care physicians per 100,000 population. Doctors classified as "primary care physicians" by the AMA include: General Family Medicine MDs and Dos, General Practice MDs and Dos, General Internal Medicine MDs and General Pediatrics MDs.

Report Area	Total Population, 2014	Primary Care Physicians, 2014	Primary Care Physicians, Rate per 100,000 Pop.
Talbot County, MD	37,643	33	**87.67**
Maryland	5,976,407	6,247	104.5
United States	318,857,056	279,871	87.8

Note: This indicator is compared to the state average.
Data Source: US Department of Health & Human Services, Health Resources and Services Administration, Area Health Resource File. 2014. Source geography: County

Alcohol Consumption

This indicator reports the percentage of adults aged 18 and older who self-report heavy alcohol consumption (defined as more than two drinks per day on average for men and one drink per day on average for women).

Report Area	Total Population Age 18+	Estimated Adults Drinking Excessively	Estimated Adults Drinking Excessively (Crude Percentage)	Estimated Adults Drinking Excessively (Age-Adjusted Percentage)
Talbot County, MD	30,256	4,780	15.8%	**17.5%**
Maryland	4,380,821	674,646	15.4%	15.7%
United States	232,556,016	38,248,349	16.4%	16.9%

Note: This indicator is compared to the state average.
Data Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System. Accessed via the Health Indicators Warehouse. US Department of Health & Human Services, Health Indicators Warehouse. 2006-12. Source geography: County

Vegetable Consumption – All Vegetables

This indicator reports the percentage adults aged 18+ who report consuming two or more servings of vegetables per day.

Report Area	Estimated Number of Adults with Adequate Vegetable Consumption Total Population	Percentage of Adults with Adequate Vegetable Consumption Total Population	Estimated Number of Adults with Adequate Vegetable Consumption SNAP-Ed Population	Percentage of Adults with Adequate Vegetable Consumption SNAP-Ed Population
Maryland	1,636,399	40.32%	208,708	**35.96%**
United States	84,716,232	38.83%	15,288,212	34.01%

Note: This indicator is compared to the state average.
Data Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System. Additional data analysis by CARES. 2015. Source geography: State

Total Vegetable Consumption by Income Level

This indicator reports the percentage of adults consuming 2+ servings of vegetables per day, by income level.

Report Area	Under 100% FPL	101% - 200% FPL	201% - 400% FPL	Over 400% FPL
Maryland	33.78%	39.31%	41.91%	44.58%
United States	34.14%	34.53%	40.13%	45.48%

Depression (Medicare Population)

This indicator reports the percentage of the Medicare fee-for-service population with depression.

Report Area	Total Medicare Fee-for-Service Beneficiaries	Beneficiaries with Depression	Percent with Depression
Talbot County, MD	9,731	1,493	15.3%
Maryland	767,104	118,414	15.4%
United States	34,118,227	5,695,629	16.7%

Note: This indicator is compared to the state average.
Data Source: Centers for Medicare and Medicaid Services. 2015. Source geography: County

Drug Overdose Mortality, Age-Adjusted Rate (Per 100,000 Pop.)
by Year, 2003 through 2014

Report Area	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Maryland	8.9	8.8	8.4	8.6	9	8.7	9.3	8.3	9.2	9.5	9.2	**17.4**
United States	10.8	11	10.9	11	11.3	11.6	11.8	12.1	12.3	12.6	12.6	14.7

Qualitative Data- Focus Group, Surveys, & Interviews

Question #1: Which group do you represent?
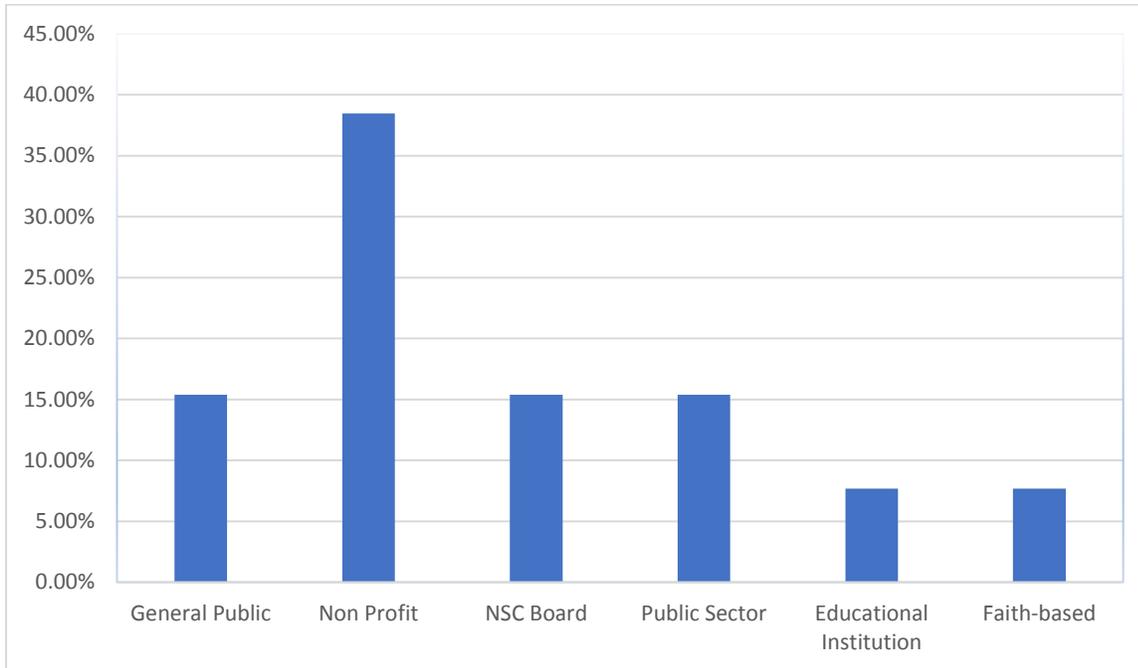
Question #2: What do you know about NSC, Inc. and the services the organization provides?

NSC Provides homelessness prevention programs in Talbot County.	**0.00%**
NSC provides a food pantry in Talbot County.	**0.00%**
NSC provides an afterschool and summer enrichment program for youth in Talbot County.	**7.69%**
NSC provides emergency services for low-income families in Talbot County.	**7.69%**
NSC assists low-income individuals and families in Talbot County move towards self-sufficiency.	**0.00%**
All of the above.	**84.62%**
Unsure	**0.00%**

Question #3: What do you think are the top Five needs of Low-Income individuals/families in Talbot County?

"Housing; Transportation, Food, Education; and Information on Resources."

"Assistance in moving towards stability-maybe Getting Ahead classes with DSS; Assistance in navigating the systems and overcoming barriers; childcare; transportation and affordable housing; and mental health/trauma resilience assistance."

"Affordable housing; Health food Transportation; Prescription assistance and case management."

"Housing; Food; Health Care; Childcare; Legal Aid."

"Food; Rent; Utilities; and Internet."

"Housing; Food programs/Food pantry; Clothing needs; Afterschool youth programs; Winter oil and Extra Blankets."

"Food; A place to live; A community of friends to be a part of; Medical Care; and Education.:

"Funding; Housing; Better Medical Care; Better Schools; and Better Support System for Parents."

"Food; Clothing; Medicine; and Transportation."

"Public Transportation; Affordable Housing; and Jobs."

"Affordable Housing; Access to Food; Regular Public Transportation; Budget Training; and More Youth Activities."

"Energy Assistance; Food Pantry; After School Care; Programs for Youth; and Emergency Services."

Question #4: What suggestions can you provide on how the needs could be addressed?

"Youth Training."
"Getting Ahead in a Just Getting by World groups help people move from instability/poverty to stability and has been proven effective. Also, resources for childcare, transportation, also affordable housing. Collective impact work."
"Expansion of service hours for DCT and their coverage area in very rural parts of the county. County impact fees & permit costs waived for building affordable low-income apartments. Case management for the individuals who need on-going supports when ineligible due to age or disability for existing community supports."
"Work with partner agencies to coordinate services already available thru other agencies via Talbot Family Network's Health Family and cooperative expos."
"Grants, donations and fundraising."
"More public support of NSC and "local" services in our various communities, not just Easton."
"More outreach to the affluent-more tax money directed to the low-income problems."
"Add public transportation, build affordable housing…"
"Continue to work with other agencies to help solve the problems instead of duplicating services."
"More educational material distributed."

Question #5: What do you think are some key community revitalization needs?

"Housing, education/training for the future jobs that will exists."
"Community gatherings and advocacy."
"More affordable housing, parks, community-building and resource-sharing, know-your-community programs."
"Quality low-income housing to simplify the needs of these individuals…"
"Recreation, better housing, healthier eating."
"Schools and the medical system."
"Refurbish abandoned buildings to provide new low-income housing."
"Revitalization of some of the older homes and communities not only in Easton, but throughout Talbot County."

Question #6: How do you think our community can address the identified community revitalization needs?

"Working with Chesapeake College, Washington College, employers and other the prepare for the future."
"Community dinners, block parties maybe?"
"Reach out to our local county council members for awareness of these issues particularly housing."
"Service organizations, government agencies, community organizations working closely together to build awareness of issues and possible solutions."

"More parks and basketball courts, programs that teach children to eat healthier, maybe a community garden, more low-income shelters and housing."
"Again-direct outreach."
"Again, by working with other agencies as well as those that live in the particular areas."

Question #7: What does poverty look like in Talbot County?

"Homeless, food insecurity, lack of education/training, lack of transportation."
"Very segregated. Disproportionately impacts people of color. Goes from people in extreme poverty to people who might consider themselves middle class but are really just getting by."
"Poor housing, people having to go to shelters, individuals needed healthy food products to reduce obesity."
"Poverty wears many faces, many of them unseen. Isolated elderly, hungry children, low literacy rates, lack of transportation, lack of opportunity."
"Poverty can resemble many faces on the outside. In my rather basic opinion, it is a situation in which one can not plan for the next hour/day/week. Year. It is day to day living without being able to make the best choices. Therefore, it becomes a cycle which is difficult to break out of and change the destiny."
"It's hidden/not talked about until food boxes are delivered during the holidays, then people really see the needs."
"We don't see it—thanks to the NSC, homeless shelter and other community programs--- but it is definitely there!"
"Sometimes it is obvious, sometimes it is well-hidden-it is up to us to seek it out and assist those who need it."
"Poverty has no face."
"It doesn't…it is hidden."
"Although the County has some very rich individuals, the majority of people in Talbot County are just above the poverty level. It is across the board with the Hispanic and African American population having the most individuals that are affected."
"Working folks, medium income."

Respondent Gender:

Female	72.73%
Male	27.27%

Respondent Race:

White	83.33%
Black or African-American	16.67%
American Indian or Alaskan Native	0.00%
Asian	0.00%
Native Hawaiian or Pacific Islander	0.00%

Respondent Comments:

"I still hear periodic confusion about NSC being accessible to Spanish speaking families, but it has gotten better. Overall, I think you all do great work.:)"
"I think it would be good to have a series of resource expos that feature services of different type of agencies, also build on and publicize Health Talbot as a source of information on local service agencies."
"No."
"NSC Rocks!"
"None."

Overall rating of NSC and its programs for low-income individuals/families in Talbot County?

Excellent	**61.0%**
Very Good	**23%**
Good	**8%**
Fair	**8%**

Key Informant – Partner Interview Results

Service Area:	Talbot County
Position:	Talbot County Health Officer

Question #1: What do you know about the Neighborhood Service Center, Inc. and the services that the organization provides to address the needs of low-income people?

"They provide vital social support for some of our most vulnerable people/residents. Their housing efforts have been greatly appreciated."

Question #2: what do you think are the top five needs of low-income persons in Talbot County?

1.	Affordable Housing
2.	Adequate Nutrition- Healthy Foods
3.	Transportation- For Jobs
4.	Social Supports for Crises
5.	Adequate Income for Basic Needs

Question #3: What suggestions can you provide on how the needs could be addressed?

"Affordable housing will have to have support of entire community to be successful: Government grants, county matches and even donations of land."

Question #4: How do you think our community can address the identified community revitalization needs?

"Public transportation to support these without means of transportation for employment."

Question #5: How do you think our community can address the identified community revitalization needs?

"There may need to be different strategies for different needs: one for non-urgent medical transportation; one to support employment with different stakeholders involved in each. With any strategy, county government will need to be very supportive."

Question #6: Do you have any feedback?

"Social Support Services should be better integrated and co-coordination to maximize existing services."

Key Informant – Staff Interview Results

Service Area:	Talbot County
Positions:	Lead Intake Worker (MEAP)

Question #1: What do you know about the Neighborhood Service Center, Inc. and the services that the organization provides to address the needs of low-income people?

> *"The Neighborhood Service Center has multiple programs that assist people to arise from crisis to self-sustainable, such as OHEP, Rapid Re-housing, Emergency Assistance; Food Pantry, and More."*

Question #2: what do you think are the top five needs of low-income persons in Talbot County?

Need #1	The need for affordable housing---Lack of Affordable Housing
Need #2	The need for living wage paying jobs--Lack of Living Wage Paying Jobs
Need #3	The need for assistance for mental health and drug abuse—Lack of Assistance for mental health/drug abuse
Need #4	The need for education of resources--- Lack of education of resources
Need #5	The need for job skills--- Lack of skills for jobs

Question #3: What suggestions can you provide on how the needs could be addressed?

> *"Find funds or sponsors to assist people with education and job skills courses. Build affordable housing complexes in the county. Offer incentives."*

Question #4: How do you think our community can address the identified community revitalization needs?

"Affordable housing complexes"
"More educational and job skills classes"
"Transportation to apply for benefits"
"More food pantries in the area"

Question #5: How do you think our community can address the identified community revitalization needs?

"The community can offer more transportation in rural areas.
"Provide satellite offices to distribute food pantry bags. "
"Do multiple service applications for customers when they come to our agencies."
"Rehab abandoned houses and properties."
"Provide job skills classes at the agency."

Question #6: Do you have any feedback?

"Funding is the key. If some of the grants allow a percentage of it to be used for miscellaneous items that families need."

Employee Focus Group Results

Focus Group Dates:	February 15, 2019 (Day 1). 9:00 AM – 10:30 AM February 22, 2019 (Day 2), 9:30 AM – 11:00 AM
Focus Group Location:	NSC 126 Port Street, 2nd Floor, Easton, Maryland 21601
Number of Participants:	8
Focus Group Participants:	Marilyn Neal, Executive Director Cardeaner Robinson, MEAP Director Carolyn Pinder, Emergency Services Alicia Parker, Emergency Services Tonet Cuffee, MEAP Intake Worker Robin Lake, MEAP Intake Worker Janie Foster, MEAP Intake Worker Tyrone Wilson, Office Maintenance
Facilitator:	Ummu Thomas, NCRT, Freddie Bell Jones, Inc.
Scribes:	Janie Foster, (Day 1) Robin Lake, (Day 2)

1. **Problems/Concerns in Talbot County Identification:**

1. Lack of Affordable Housing
2. Increase in Drug Addiction
3. Growing Number of Families and Individuals Living in Poverty
4. Lack of Education
5. Increase in Food Insecurity
6. Lack of Living Wage Jobs
7. Lack of Public Transportation
8. Inadequate Job Training
9. Lack of Services for (those previously incarcerated) Re-entry Residents
10. Lack of Healthcare Options
11. Lack of Affordable Child Care/Senior Care Options
12. Lack of Ecosystems for Entrepreneurship
13. Lack of Awareness of Resources
14. Increase in Domestic Violence
15. Lack of Services for Mental Health/Drug Addicted Individuals Living in Poverty
16. Limited Financial Literacy/Lack of Financial Literacy

2. **Top Five Significant Problems in Talbot County, Maryland:**

1. Lack of Affordable Housing
2. Lack of Living Wage Jobs
3. Lack of Public Transportation
4. Lack of Affordable Child Care/Senior Care Options
5. Lack of Services for Mental Health/Drug Addicted Individuals Living in Poverty

3. **Community Resources and Barriers**

Transportation	
Community Resources Available to Address Problems/Issues	**Barriers to Accessing Available Resource**
Delmarva Community Transportation (Public Transportation)	➢ Limited Schedules ➢ Limited Routes ➢ Length of Commute ➢ Not Available for 2nd and 3rd Shift Workers ➢ No Saturday Service
Personal Vehicle	➢ Cost of Insurance ➢ Cost of Gas ➢ Commute Distance ➢ Rural Areas ➢ Lack of Driver's Licenses ➢ Fees for Driving School ➢ Limited Access to Practice Vehicle to Obtain License
NSC Transport (VAN)	➢ Limited to those presented proper documentation ➢ Limited availability for certain customer issues
Uber	➢ Too expensive ➢ Requires knowledge of telephone app ➢ Requires Smart Phone or Device ➢ Limited Drivers ➢ Not a good option for those that require work or medical transportation
Key Lime Taxi	➢ Limited Drivers ➢ Limited Service ➢ Too expensive ➢ Not a good option for those that require work or medical transportation
St. Michael's Service	➢ Limited to St. Michaels ➢ Limited Schedule
Bicycling	➢ Limited Bicycle Paths ➢ Cost of Bike and Helmet ➢ Requires Ability to Ride a Bike ➢ Not an Option for All
Walking	➢ A lot of paths in Talbot are not walkable ➢ Not an available option to get to most places; rural area—resources are stretched by distance ➢ Not the safest option
Carpooling	➢ Requires some financial exchange ➢ Requires contact of a driver ➢ Limited resource

Solutions to Solve Problems/Reduce Barriers

Transportation
➢ Provide list of public transportation resources
➢ DSS (Vehicle for change)
➢ Link customers with organizations that donate cars
➢ Provide assistance for gas cards
➢ Provide assistance for bus vouchers

Childcare/Senior Care	
Community Resources Available to Address Problems/Issues	**Barriers to Accessing Available Resource**
Purchase of Care (POC)	➢ Qualification/Eligibility Guidelines for POC are Too Restricting ➢ Income Standards Need Adjustment ➢ Disqualifies Individuals that are on the Border of Needing the Assistance
Early Child Care	➢ ESL Students are Prioritized ➢ Limited Space ➢ Limited Service—Schedule does not accommodate working parents
Head start	➢ ESL Students are Prioritized ➢ Lengthy Waiting-List ➢ Limited Service-Schedule does not accommodate working parents
In-Home Day Care	➢ Licensing for Private Care Workers ➢ Limited Spacing ➢ Limited Service ➢ Requires Transportation to get to and from childcare ➢ Too Costly
Family Member	➢ Limited Service
After School Programs	➢ Limited Hours ➢ Limited Services ➢ Cost
YMCA	➢ Too Costly (even with scholarships) ➢ Lack of Transportation to Facility
Adult Day Care	➢ Limited Schedule ➢ Limited Services ➢ Lack of Transportation to Facility
In-Home Care (Adult)	➢ Too Costly ➢ Limited Services

Solutions to Solve Problems/Reduce Barriers

Childcare/ Senior Care
➢ Advocate for more funding for POC vouchers, so more families can work full-time jobs
➢ Partner with Facilities to offer longer/flexible hours of operation
➢ Partner with local community college for child care training
➢ Continue to offer after school program
➢ Continue to offer summer program
➢ Advocate to increase provider/child ratio

Mental Health/ Drug Addiction Care	
Community Resources Available to Address Problems/Issues	**Barriers to Accessing Available Resource**
Peer Support	➢ Linkage to Peers
4 All Season	➢ Lack of Customer Knowledge of Resource
Sober Living Facilities	➢ Limited Inventory
Mid-Shore Behavior Health	➢ Lack of Customer Knowledge of Resource
Channel Markers	➢ Lack of Insurance
Main Street Housing	➢ Lack of Inventory
NSC	➢ Increase of Individuals Requiring Services that also have Mental Health Concern
Hospital (Waterside)	➢ Lack of Insurance
Health Department/ SSS	➢ Lack of Knowledge of Available Resources
Therapists/Counselors	➢ Lack of Insurance ➢ Not Affordable ➢ Co-Pay Fees ➢ Unable to get to appointments due to lack of transportation ➢ Limited number of therapists/counselors
NA	➢ Limited in Talbot
AA	➢ Limited in Talbot
Methadone Clinics	➢ Lack of Access to Resource ➢ Lack of Access to Insurance
Higher Ground Ministry	➢ Access to Linkage
Prison Ministries	➢ Lack of Customer Knowledge

Solutions to Solve Problems/Reduce Barriers

Mental Health/Drug Addiction
➢ Link Customers to Insurance Resources
➢ Encourage Employment Partners to offer Back-Track Drug/Alcohol Use on Job (first chance)
➢ Continue to Provide Assistance for Medication (Methadone)
➢ Continue to Provide Access to Resources
➢ Continue to Link with Partners that offer Life-Coping Skills (Make Referrals and Increase Partnerships)
➢ Provide Partner Seminars on Identifying Triggers to Mental Health Crisis
➢ Partner with Trainers on Providing Sensitivity Training for those working with Customers suffering from Mental Health and Drug Addictions
➢ Assist in Providing Access to Medications (NORCANE)
➢ Assist in working with Partners to provide Group Meetings (similar to AA and NA as found in Dorchester County)
➢ Assist in Linking Customers with Sponsor Partners
➢ Continue Providing Representative Payee Program

Jobs	
Community Resources Available to Address Problems/Issues	**Barriers to Accessing Available Resource**
Temporary Agencies	➢ Limited Temp Agencies (one in area); the other consolidated
Unemployment/TCA	➢ TCA requires filing of child support ➢ Limited amount of money from TCA
Workforce Exchange	➢ Requires technological skills ➢ Lack of Job Search Skills ➢ Insufficient Resume Writing Skills
Indeed.com	➢ Requires a computer or smart phone or device
Restaurant/Labor Jobs	➢ Disabilities ➢ Lack of Motivation ➢ Lack of Benefits
Job Fairs	➢ Lack of Awareness for Resources ➢ Lack of Jobs Available ➢ Lack of Training for Jobs ➢ Lack of Education for Jobs ➢ Lack of Transportation to Fairs
Chesapeake College Job Training	➢ Limited Trade Programs ➢ Lack of Awareness of Resources
Word of Mouth	➢ Lack of Motivation
Small Business Employment	➢ Lack of Technological Skills ➢ Lack of Soft Skills ➢ Lack of Job Search Skills ➢ Criminal Background
Government Employment	➢ Requires Successful Criminal Background Check ➢ Requirement of Certain Clearances ➢ Certifications/Licensing ➢ Lack of Transportation ➢ Successful Drug Test/Screening

Solutions to Solve Problems/Reduce Barriers

Jobs
➢ Provide Job Literacy Training
➢ Provide Computer Literacy Training
➢ Provide Employability for Volunteers
➢ Provide On-the-Job Training Opportunity
➢ Continue with the Senior Employment Program
➢ Provide Soft Skills Training for Customers
➢ Continue to Link Customers with Chesapeake College
➢ Continue to Link Customers with Employment Partners

Housing	
Community Resources Available to Address Problems/Issues	**Barriers to Accessing Available Resource**
Apartments	➢ Too Expensive ➢ Limited Supply of Affordable Apartments ➢ Lack of Credit ➢ Criminal Background ➢ Lack of Down Payment ➢ Debt to Income Ratio ➢ Balance of Utility Costs and Income
Houses	➢ Not Affordable ➢ Uninhabitable ➢ Lack of Credit ➢ Balance of Utility Cost and Income
Family Shelter	➢ One Shelter in Talbot County
Homeless Shelters	➢ One Shelter in Talbot County ➢ Shelter not available for all family members
Subsidized Housing	➢ Limited Inventory
Subsidized Apartments	➢ Limited Inventory
Section 8	➢ Lack of Life Skills
RAP	➢ Limited Funding vs. Increased Demand
RAP Re-Housing	➢ Limited Funding vs. Increased Demand

Solutions to Solve Problems/Reduce Barriers

Housing
➢ Advocate to Re-evaluate Section 8 (Reduce Time Limit)
➢ Advocate for less-constraining Housing Guidelines
➢ Work with Vacant Property Owners to Convert Space for Affordable Housing
➢ Provide Money Management/ Budgeting Classes so Customers can manage their money
➢ Provide Life Skills Training so Consumers can take better care of rental spaces
➢ Provide Energy Conversation Classes to Reduce Monthly Utilities
➢ Provide Credit Repair Counseling, so that Customers can learn to communicate with credits

Customer Self-Sufficiency Survey Results

Number of Respondents	329

Gender

Male	25%
Female	75%

Age

18 - 29	12%
30 - 39	16%
40 - 49	12%
50 - 59	20%
60 - 69	18%
70 – 79	11%
80 – 89	7%
90 - 100	2%
Not Listed	2%

Race

Black/ African American	39%
White/Caucasian	34.85%
Hispanic/Spanish	0.15%
Multiple	0.01%
Asian	0.003%
Not Listed	26%

Referral

Newspaper	.003%
Word of mouth	27%
Brochure/Flyer	.012%
Internet	.006%
TV/Radio	.012%
Unanswered	41.97%
Other	31% "DSS" "Been Before" "Reapplication"

	"Self" "MCW" "St. Vincent De Paul" "Deb Cavilier" "Ms. Daren" "SS" "Applied Before" "DSS" "Delmarva Power" "Friend" "Social Service" "Walk-in" "Electric Company" "Shelter" "Easton Utility" "Paula Easton" "Been Coming for a While" "Previous" "Got Help Before" "Medicare" "Repeat" "Social Worker" "Delmarva" "Don't Remember" "St. Marks" "Walked In" "I am aware of the help." "My Daughter." "Here Last Year." "Easton Utilities."

Income

No Regular Income	14%
Temporary Income	2%
Cash Benefits (SSI, TANF, TCA)	11%
Earned Income (VA Benefits, Social Security, Retirement)	42%
Income Sufficient for Basic Needs for Food, Clothing, Shelter	0.9%
Permanent Income	16%
Two or More Types of Income Listed	5%
Not Listed	9%

Employment

Unemployed	**35%**
Not Seeking Employment	22%
Part-Time Employment	12%
Temporary Employment	6%
Full-time Employment	16%
Full-time Employment with Benefits	1%
Not listed	8%

Housing

Homeless	0%
Unsafe Housing	.006%
Living with Relatives	2%
Eviction or Foreclosure	.006%
Unaffordable Home	2%
Homeowner	28%
Transitional Housing	.009%
Subsidized Rental Housing	26%
Non-subsidized Rental Housing	29%
Unanswered	12%

Education

No High School Diploma or GED	**17%**
Enrolled in GED Program	2%
Enrolled in ESOL	0%
Enrolled in Vocational Program	0%
No/Inadequate English Skills	0%
Possess High School Diploma or GED	45%
Attending or has Completed Some College Courses	12%
Possess some Degree of Collegiate/Technical Training	9%
Possess Post-Secondary Degree	0%
Does not Require Educational Assistance	4%
Unanswered	11%

Transportation

No Public Transportation, a car, nor a regular ride	**15%**
Rarely has transportation needs met through public transportation, a car, or regular ride	**.009%**
Some transportation needs met through public transportation, a car, or a regular ride	**.05%**
Most transportation met through public transportation, a car, or a regular ride	9%
Always have transportation needs met through public transportation, a car, or a regular ride	66%
Unanswered	4%

Childcare

No child care available	**14%**
Child not enrolled in child care	5%
Child on waiting list for enrollment	2%
Costs of childcare exceeds Income	1%
Child enrolled in unsubsidized, licensed childcare	2%
Child enrolled in unlicensed child care facility	1%
Childcare provided by a family member or friend	2%
Child enrolled in licensed, subsidized childcare	2%
Child care not currently needed	29%
Family has no children	28%
Unanswered	14%

Financial Assets and/or Skills

Unable to plan or save	**23%**
Dependent on long-term public assistance	**17%**
Budgeting and financial skills are limited	**14%**
Competent in budgeting and financial management in sufficient to allow family choices	16%
Planning and saving for the long term and have good credit	5%
Unanswered	25%

Health and Family Planning

Always has access to healthcare benefits	**67%**
Environment poses threat to health and safety	**0%**
Has inadequate or no health insurance	**0%**
Has major medical insurance	**6%**
Has a variety of health care choices	**7%**
Unanswered	**15%**

Family Support Services

Experiencing conditions that may require assistance

Food	
Transportation	
Employment	
Water	
Electric	**9%**
Other Types of Assistance	
Rental Assistance	
Transitional Housing	
Locating Housing	**.003%**
Domestic Violence	
Family Member Incarcerated	
Clothing	
Legal Problems	
Adjusting to relocation	
Illness of family member	
Parent/child problems	
No significant problems	**2%**
2 or more of the above services	**85.99%**
Unanswered	**3%**

As shown below, the NSC recognizes that there is a need to encourage National Goal #3: *"Low-income people own a stake in their community."*; as an overwhelming **83.97%** of the customers surveyed, did not wish to volunteer.

Interest in Volunteering

Yes	No	Other (Comments)	Unanswered
10%	**83.97%**	**.003%** *"Not Now."*	**6%**

		"Yes, but I do not know if I can now, I am having medical problems, a stroke and bad back." *"No, not currently."* *"Already helping Phillips Wharf in Tilghman."* *"Ceiling in bedroom is falling down."* *"No Transportation."* *"No, do other volunteer work."* *"Not at this time due to health issues."*	

2019-2022 Community Needs Survey Results

1. **Gender**

Female	73%
Men	27%

2. **Marital Status**

Widowed	13%
Married	13%
Divorced	27%
Single	53%

3. **Age Group**

18-24	0%
25-34	20%
35-44	7%
45-54	20%
55-64	33%
65 and older	20%

4. **Race**

White	26%
Black	74%

5. **Ethnicity**

Unanswered	20%
Not Hispanic	80%
Hispanic	0%

6. How many years in the neighborhood?

0-3 Years	3%
4-8 Years	20%
7-10 Years	20%
11-15 Years	1%
16-25 Years	20%
Over 25 years	25%
Unanswered	1%

7. Does your household include a person under 5 years of age?

Yes	13%
No	87%

8. Disabled?

Yes	65%
No	34%
Unanswered	1%

9. Veteran?

Yes	6%
No	94%

10. Number of people in household?

1	60%
2	13%
3	1%
4	13%
5	13%

11. Education?

Some High school	20%
GED/High School Graduate	27%
Some College	34%
4 Year College	6%
Trade School	13%

12. Occupation?

Retired	13%
Retail/Wholesale	13%
Homemaker	7%
Education	13%
Farm	7%
Factory/Laborer	7%
Unemployed	20%
Other	20%

13. Income

66% of those surveyed have an income of $34,999 or less.

Less than 10,000	13%
$10,000 - $14,999	20%
$15,000 - $24,999	13%
$25,000 - $34,999	20%
$35,000 - $49,999	13%
$50,000 - $74,999	4%
$75,000 - $99,999	13%
Unanswered	4%

14. Insurance

Traditional Insurance	5%
Unanswered	5%
Veterans Benefits	5%
Medicare	5%
Medicaid	40%
None	20%
HMO/PPO	20%

15. Household resources from local agencies?

20% of those surveyed require 2 or more services from local agencies to stay afloat with monthly necessities.

Food	20%
Unanswered	27%
None/NA	13%
2 or more services	13%
5 or more services	7%
Food stamps	7%

16. **Household Broadband Service**

   69% of those surveyed have no access to broadband service in their homes. This is a barrier to job, housing, and other useful searches that will assist in working towards self-sufficiency.

Yes	18%
No	56%
Not available in area	13%
Unanswered	13%

17. **Household Transportation?**

Own a care	70%
Bike	6%
Local transportation	6%
Unanswered	6%
Other "parents' vehicle"	6%
No source of transportation	6%

18. **Housing Type?**

   19% of those surveyed technically are housed, but are technically homeless as they are not living in a home of their own.

Rent apartment	31.25%
Rent home	12.5%
Living with family	12.5%
Subsidized housing/apartment	6.25%
Other "Living with boyfriend"	6.25%
Own w/mortgage	18.75%
Own w/o mortgage	12.50%

19. **Problems in Neighborhood?**

   75% of those surveyed have concerns with regards to their neighborhood.

Recreational drug use	12.5%
Recreational drug use and condition of housing	6.25%
Cost of housing	25%
Unsafe	6.25%
Condition of housing	12.5%

Condition and cost of housing	**6.25%**
Burglaries	**6.25%**
Unanswered	25%

20. Volunteer in community?

75% of those surveyed do not own a stake in their community.

No	**75%**
Yes	25%

21. Participate in faith-based, civic or other organizations?

Yes	31.25%
No	56.25%
Unanswered	12.5%

22. Home computer?

Yes	43.75%
No	**37.50%**
Unanswered	18.75%

23. Recycle?

Yes	50%
No	**43.75%**
Unanswered	6.25%

24. Community Facilities listed as <u>very much</u> needed:

Senior Centers
Childcare Centers
Parks & Recreational Facilities
Youth Centers
Health care Centers

Community Facilities listed as <u>needed:</u>

Community Centers
Fire Stations and Equipment
Transportation
Anti-crime
Mental Health
Legal Services
Employment

25. Infrastructure listed as <u>very much</u> needed:

Water/sewer improvement
Street/ally improvement
Side walk improvement
Street lighting

26. **Special needs listed as very much needed:**

Centers for disabled
Accessibility improvements
Domestic violence services
Homeless shelters/services
HIV/AIDS Centers
Neglected children/abused centers

27. **Business & Jobs listed as very much needed:**

Startup business assistance
Small business loans
Job creation/retention
Employment training
Commercial/industrial rehabilitation
Façade Improvement

28. **Housing listed as very much needed:**

Residential rehab
Homeownership assistance
Housing for disabled
Senior housing
Large family housing
Fair housing
Energy efficient improvement

Definitions

CDP	Census Designated Place
CCS	Child Care Subsidy (Formerly "POC" Purchase of Care)
CITC	Community Tax Credit Program
CSBG	Community Service Block Grant
COC	Continuum of Care
ESG	Emergency Solutions Grant
EUSP	Electric Universal Service Program
DHCD	Department of Housing and Community Development
DLLR	Department of Labor & Licensing
FRAC	Food Research & Action Center
MCAP	Maryland Community Action Partnership
MEAP	Maryland Energy Assistance Program
MFN	Maryland Food Network
MFN	Maryland Family Network
NASCAP	National Association for Community Action Partnerships
NSC	Neighborhood Service Center
OCS	Office of Community Services
PIT	Point in Time
POC	Purchase of Care
RAP	Rental Assistance Program

ROMA	Results Oriented Management Accountability
SCSEP	Senior Community Service Employment Program
USDA	United States Department of Agriculture
Webb's Hope	NSC's Congregate Living Facility

Appendices

1. Partner Survey Sample

2. Partner Interview Sample

3. Customer Surveys (Self Sufficiency)- Sample

4. Community Survey - Sample

5. Staff Survey- Sample

6. Community Resources – Talbot County

7. NSC Strategic Plan

8. Talbot County Partner Assessments

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