

## **Suggestions on determining in which “zone” your congregation falls:**

Recognizing that the cost of living varies widely across the synod from the coastal areas of Delaware and Maryland to the western mountains of Maryland, from city to city, suburb, town, and rural areas AND recognizing that this is a totally new set of guidelines and system, some initial guidance is offered below **to help in conversations with pastors, Mutual Ministry Committees, and Congregation Councils.**

### **Method #1**

Start by considering Zone B (Baltimore-Towson area). Go to at least two websites that compare cost of living differentials by city. Find the percent cost of living difference between your locale and Zone B. Adjust the salary according to that percentage difference, either up or down.

### **Method #2**

Look at all three zones and try to determine into which zone your locale lies, understanding that some areas may be between zones and some higher than Zone C, some lower than Zone A. Below are some suggested city/towns and zones.

Annapolis, MD	Zone C, plus some
Baltimore, MD	Zone B
Columbia, MD	Zone C
Cumberland, MD	Zone A, minus some
Dover, DE	Zone B, minus some
Dundalk, MD	Zone A, minus some
Easton, MD	Zone C
Emmitsburg, MD	Zone C
Frederick, MD	Zone C
Glen Burnie, MD	Zone B-ish
Hagerstown, MD	Zone A to B
Linthicum, MD	Zone C
Mt. Airy, MD	Zone C, plus some
Newark, DE	Zone B
Omar, DE	Zone B
Pasadena, MD	Zone C
Towson, MD	Zone B to C
Westminster, MD	Zone C
Wilmington, DE	Zone B