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2020 Analysis of Impediments to Fair Housing Choice

Prince George's County
&
City of Bowie
Maryland

September 2020

Prince George's County, Maryland

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Executive Summary

Prince George's County and the City of Bowie are at a crucial crossroads. Residents of the County and City are experiencing increased difficulties due to persistent and growing inequalities, of which housing is just one factor. Rising rents, substandard housing conditions, inadequate transportation, and limited wage growth are most acutely felt by vulnerable populations.

Where someone lives and the opportunities available to him or her continue to be shaped today by a long legacy of discrimination and segregation. In Prince George's County and the City of Bowie, as well as in the greater Washington DC region and the nation, the impacts of public- and private-sector institutions and policies that encouraged and reinforced residential segregation are still evident. The Analysis of Impediments to Fair Housing Choice (AI) is a document that reviews patterns of residential segregation and incidences of housing discrimination, evaluates the impacts of on-going segregation and discrimination, and makes recommendations for how the County and City can work to affirmatively furthering fair housing choice for current and future residents.

The U.S. Department of Housing and Urban Development (HUD) requires that all states and jurisdictions that receive funding from HUD submit an AI prior to the submission of a Consolidated Plan for FY2021-2025. The Consolidated Plan guides the use of Community Development Block Grant (CDBG), HOME, and Emergency Solutions Grant (ESG) funding. The City of Bowie, along with Prince George's County, is an entitlement jurisdiction, meaning that the City of Bowie receives its own allocation of CDBG funds. The County and City have opted to complete a joint AI, as they have done in the past.

The AI evaluates patterns of residential location, housing availability, and impacts of public- and private-sector actions in light of the 1968 Fair Housing Act. The Fair Housing Act specifically outlaws the refusal to sell or rent to a person or family because of their race, color, religion, national origin, sex, family status and disability status. The second part of the Fair Housing Act directs that "all executive departments and agencies shall administer their programs and activities relating to housing and urban development (including any Federal agency having regulatory or supervisory authority over financial institutions) in a manner affirmatively to further the purposes of" the Fair Housing Act. This is why the law's directive to *affirmatively further fair housing* is delegated as a requirement to local jurisdictions receiving HUD funds.

This document reviews past progress on fair housing goals and objectives that have been defined in prior AIs, specifically the *2012 Analysis of Impediments to Fair Housing Choice* (June 2012) and the *Analysis of Impediments to Fair Housing Choice: 2019 Update* (April 2019). This AI provides a comprehensive analysis of disparities in access to opportunity among protected classes and identifies factors that have contributed to disparate access in Prince George's County and the City of Bowie. In addition, this AI outlines specific goals and action steps for Prince George's County and the City of Bowie to advance fair housing, expand housing choices, mitigate economic and racial segregation, and target investments in communities most in need.

Unlike prior AI reports, this AI is organized to follow the structure for the Assessment of Fair Housing (AFH) that was proposed under the Affirmatively Furthering Fair Housing (AFFH) rule. The content is designed to include all of the elements of an AFH and the report sections follow the structure outlined in the AFFH Rule Guidebook, published on December 31, 2015. By following this structure, Prince George's County and the City of Bowie will present the fair housing analysis and goals in a way that is consistent

with the AFFH rule. In addition, this AI is organized so that it will be consistent with the content and format of the regional AI that is being undertaken in collaboration with the Metropolitan Washington Council of Governments (MWCOG).   Although Prince George's County will not be part of the Regional Analysis of Impediments, Prince George's County will participate in data sharing and analysis with the MWCOG.

As part of the AFFH rule, HUD began making data and maps available in 2015 via an online tool and encouraged communities to use that tool to complete their AFH. Some of those resources are used for this AI. However, much of the AFFH data has not been updated. In those cases, more recent data from the U.S. Census Bureau, Prince George's County, State of Maryland, and other sources have been used instead.

Assessment of Past Goals and Actions

This section provides a review of the *2012 Analysis of Impediments to Fair Housing Choice* for Prince George's County and the City of Bowie and the 2019 update, which had been requested by HUD.

Prince George's County

The County has made significant steps in some policy areas that affirmatively further fair housing, but it still lags behind on specific actions related to fair housing enforcement and increasing accessibility for disabled person, particularly as it relates to the *Ripley* settlement.

- The Human Relations Commission (HRC) is still in the process of seeking HUD certification as a Fair Housing Assistance Program Agency (FHAP), but still lacks "substantial equivalency" that must be authorized by the Prince George's County Council.

- The County's Department of Housing and Community Development (DHCD) also lacks capacity and nonprofit partners to increase training for residents, tenants, and landlords on their housing rights.

- The County also needs to prioritize and make progress on its program for disabled residents. Currently, the Section 504 compliance officer has several other job duties and is unable to update the list of available units on a frequent basis.

- The County has made some steps to improve public housing units identified in its Section 504 Needs Assessment to ensure that its inventory meets standards of accessibility.

City of Bowie

The City of Bowie has made significant steps in addressing fair housing training concerns since the *2012 Analysis of Impediments*. The City of Bowie has been allocating 1% of its CDBG funding for fair housing education and has become a leader by including other municipalities within the County. The Office of Grant Development and Administration (OGDA) hosts a training on the rights and responsibilities of landlords, businesses, real estate companies, and homeowners' associations under the Fair Housing Act. The City of Bowie also has been a leader in its contribution to the fair housing conversation in the region through its participation in the Prince George's County Affordable Housing Commission, the Housing Opportunities for All Workgroup, and the State of Maryland's Housing Needs Assessment Workgroup.

Analysis of Fair Housing Issues

Demographics

The AI includes an analysis of demographic, economic, and housing information for Prince George's County and the City of Bowie, along with comparisons with the Washington DC metropolitan area and the State of Maryland. The demographic analysis is designed to describe the underlying conditions that shape housing market behavior and access to housing opportunities in Prince George's County and the City of Bowie. This analysis is also intended to help the County and City plan for where there are likely to be growing housing needs in the future.

Among the key findings from the demographic analysis:

Population

- Since 2000, the Black population in Prince George's County has stayed relatively stable, while the White population has continued to decline. The biggest change in the racial/ethnic composition of both Prince George's County and the City of Bowie has been the dramatic growth of the Hispanic population.

- An estimated one of out of ten Prince George's County residents age five and older speak English less than "very well," with Spanish being, by far, the most common language spoken. The number of non-English speakers has increased dramatically since 2000.

- Nearly one in 10 County and City residents has a physical or cognitive disability, comparable to rates in the Washington DC region and the State of Maryland. Because disability status and age are highly correlated, the disabled population likely will increase significantly in the next two decades as the population ages.

Income and Poverty

- In Prince George's County and the City of Bowie, Black households have a higher median household income than the overall median. In addition, poverty rates for Black residents in Prince George's County are lower than for other racial and ethnic groups. Rates of poverty among Hispanic residents are higher in Prince George's County, but are lower in the City of Bowie.

Employment

- Since 2015, job growth in Prince George's County has outpaced growth in both Montgomery County and the State of Maryland. However, the County's economy continues to be more highly concentrated in public sector employment and lower-wage industries.

Housing Market

- Prince George's County felt the effects of the 2006 to 2009 housing market downturn more acutely than most of the rest of the Washington DC metropolitan area, and the County took

longer to recover. However, home prices have been up strongly in recent years, which is a positive for current homeowners, but is making it more difficult for first-time buyers.

- In both Prince George's County and the City of Bowie, there has been a substantial decrease in the number of rental units with rents below $1,000. At the same time, new high-rent units have been added to the stock, often with rents of $2,000 or more. Rising rents have created significant affordability challenges for individuals and families with low and moderate incomes.

Segregation/Integration

Measures of racial segregation are important for understanding how historic residential settlement patterns have had an impact on the ability for individuals and families in Prince George's County and the City of Bowie to access opportunity. This section uses segregation indices and mapping to evaluate patterns of segregation and integration within the County and City. Key findings from the segregation/integration analysis include the following:

- There remains persistently high racial and ethnic segregation in Prince George's County, with residential segregation levels virtually unchanged over the past two decades. Across the region, levels of Black-Hispanic segregation are highest in the District of Columbia and Prince George's County. The Hispanic-White segregation measure is higher in Prince George's County than in other Washington DC area jurisdictions.

- The residential locations of the foreign-born population are strongly associated with the locations of the County's Hispanic population, with high concentrations of foreign-born residents in Langley Park, Chillum, and Adelphi. These are neighborhoods where Limited English Proficient (LEP) residents also are highly concentrated.

- There are more than 83,000 residents in Prince George's County with one or more disabilities, including about 5,350 residents of the City of Bowie. There are neighborhoods with large populations of disabled persons in many parts of the County, including many areas with relatively high levels of poverty.

Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs)

HUD has defined racially and ethnically concentrated areas of poverty (R/ECAPs) as Census tracts where more than half of the population is non-White and 40% or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the metropolitan area, whichever is lower.

Analyzing the locations and population characteristics of R/ECAPs in Prince George's County can help to better understand entrenched patterns of segregation and poverty, which is critical in assessing where public- and private-sector investments are most needed, and whether local policies and programs are helping to alleviate—or, alternatively, have the effect of increasing—income and racial segregation.

There is ample research that provides evidence on the negative effects of living in concentrated poverty, including impacts on educational attainment, potential lifetime income potential, health outcomes, and life expectancy. While R/ECAPs are a good first start on identifying these negative neighborhood effects, in Prince George's County and the City of Bowie, it is also important to look more broadly at long-term patterns of racial and economic segregation. R/ECAPs are just one way to identify populations that may be most lacking access to housing and opportunities.

- Only four Census tracts in Prince George's County, fewer than 2% of all Census tracts, meet HUD's definition of racially and ethnically concentrated areas of poverty. There are no R/ECAPs located in the City of Bowie.

- Hispanic residents and Asian residents make up disproportionately high shares of individuals living in the County's R/ECAPs. Black Prince George's County residents are less likely than residents of other races/ethnicities to live in racially and ethnically concentrated areas of poverty.

- Persons with a disability in Prince George's County are modestly more likely to reside in a R/ECAP than are residents without a disability.

Disparities in Access to Opportunity

There is a broad set of research that has documented the important links between health, education, and economic outcomes of individuals and families and the quality of the neighborhoods in which they live. Access to a wide range of education, employment, transportation, and health services and amenities is critical for ensuring successful outcomes for families and children. When segments of the population do not have access to these opportunities, then the entire community is negatively impacted.

This AI examines access to various types of opportunities—education, employment, transportation, low-poverty neighborhoods, and environmentally healthy neighborhoods. The analysis includes a synthesis of the barriers faced by members of protected classes in accessing opportunities in Prince George's County and the City of Bowie.

Education

Access to education is critical for ensuring opportunities for economic mobility and success. There are indicators that patterns of residential segregation in Prince George's County have left some individuals, children, and families with a lack of access to high-quality education, while others benefit from high-quality educational opportunities.

- In Prince George's County, neighborhoods with higher School Proficiency Indices (SPI) tend to have relatively higher shares of White and Asian residents, and relatively lower shares of Black and Hispanic residents. The SPI measures school quality based primarily on 4th grade test scores in math and reading.

- The quality of schools and school choice are among the most important criteria for selecting a neighborhood and a home, but often affordability is a barrier to a household's choice of schools. The City of Bowie gets high marks for its high-quality schools, which are a driving force in the increasing demand for housing within the City limits; However, the City's housing costs are higher than in many other parts of the County. In Prince George's County, there is a mismatch between high-quality schools and housing affordability. Higher-quality schools outside the Beltway are mostly located in single-family neighborhoods, while renters mostly contend with lower-quality schools inside the Beltway.

Employment

When individuals have good access to jobs, there is a wide range of beneficial outcomes, including family and housing stability, dismantling of intergenerational poverty, and opportunities for upward economic mobility. In Prince George's County, there remain disparities in employment opportunities and outcomes.

- Neighborhoods in Prince George's County with higher shares of Black residents tend to have access to fewer jobs, based on HUD's Jobs Proximity Index, compared to neighborhoods with lower shares of Black residents. By contrast, neighborhoods in the County with relatively high concentrations of Hispanic residents, who tend to reside in a handful of close-in neighborhoods near major transportation routes, tend to have higher employment access.

- There is an on-going need for greater job skills training, especially among protected classes and public housing residents. The City of Bowie is focusing its attention on City youth, especially those disengaged from work or school, through its Life Skills and STEM program that prepares youth for higher-paying professional jobs in industries such as information technology, cybersecurity, aeronautics, science, and the medical field. Expanding access to employment centers also remains essential. Construction of the Purple Line from New Carrollton to Bethesda is supposed to improve access to job opportunities; however, much will depend on the fare and operating hours, as well as future redevelopment along the Purple Line corridor.

Transportation

Disparate access to transportation options can often be a major impediment to economic mobility. In fact, a comprehensive study of economic mobility found that "the relationship between transportation and social mobility is stronger than that between mobility and several other factors, like crime, elementary-school test scores, or the percentage of two-parent families in a community."

- In Prince George's County and the City of Bowie, lower-income residents and non-White residents are more likely than more affluent residents and White residents to rely on public transportation and to have longer commutes. Transportation opportunities depend on both household income and place of residence within the County or City. Disparities in these opportunities can exacerbate gaps in economic mobility.

- Disproportionate reliance on public transportation in Prince George's County means that Black and Hispanic residents have been disproportionately impacted by problems with the Washington Metropolitan Area Transit Authority (WMATA) system, primarily problems with the Metrorail system.

- Transportation is one of the primary impediments to housing choice in Prince George's County and the City of Bowie. Transit-dependent renters are placed in a quandary of seeking lower rents with limited mobility or higher housing costs, which increase housing cost burden but offer more transportation options.

- New transit investments bring opportunities to County residents, but also bring risks of displacement. Planners and County officials are currently trying to square one of their original

goals for the new Purple Line—dramatically easing lengthy commutes for members of working-class communities—with the development of luxury housing next to planned stations.

Low-Poverty Exposure

Researchers, advocates, educators, health care professionals, and others all know how neighborhood environments—particularly the presence of poverty—has long-lasting impacts on children's eventual success in adulthood.

- There are significant variations in poverty rates across the County. Census tracts with higher shares of Black residents have a somewhat lower average poverty rate than the overall rate for the County. By contrast, neighborhoods with relatively high shares of Hispanic residents tend to have more concentrated poverty.

- The County's single-family neighborhoods outside the Beltway have better access to quality education, schools, and employment opportunities. Higher-poverty neighborhoods inside the Beltway have lower measures related to education opportunities; however, these neighborhoods can have better transit access and potentially better access to employment center. Intentional investment in neighborhoods inside the Beltway could have the potential to improve access to opportunity in low-poverty neighborhoods.

Environmentally Healthy Neighborhoods

Environmentally healthy neighborhoods are defined as places with healthy physical environments, free from pollutants, with limited exposure to crime, and availability of healthy options. However, lower-income families, persons of color, and disabled individuals are often disproportionately negatively impacted by unhealthy neighborhoods. Research has demonstrated important links between environmentally healthy environments and individual health outcomes. For example, one study found that exposure to health hazards accounts for up to 60% of racial disparities in intergenerational inequality.

- Neighborhoods with higher concentrations of Black, Hispanic, and disabled residents all have poorer environmental quality than the residents of the County and City overall, where environmental quality is measured based on air quality carcinogenic, respiratory, and neurological hazards present.

- The environmental hazard of most concern among focus groups and interviews were related to air quality. The Brandywine community in southern Prince George's County is disproportionally affected by environmental hazards. The Brandywine/TB Coalition is an environmental justice advocacy group that is working against the location of a third power plant and raise awareness of the impacts heavy transportation.

- Incidence of crime is an important determinant of the health of neighborhoods. Crime in the County is highly concentrated in neighborhoods inside the Beltway, including in the four R/ECAPs.

- There is evidence that Black residents and lower-income households face higher exposure to liquor stores in their neighborhoods than do White residents. Furthermore, non-White youth tend to live in neighborhoods with higher concentrations of liquor stores than do White youth.

Disproportionate Housing Needs

This AI includes assessments of housing challenges in Prince George's County and the City of Bowie, including housing cost burden, evictions, homelessness, and housing vacancies, which are important issues to evaluate, particularly as members of protected classes are routinely more severely impacted by these challenges. In addition, this evaluation includes an analysis of homeownership and access to home mortgages. Finally, this section also includes a description and analysis of the characteristics of residents of publicly-subsidized housing.

Housing Cost Burden

- Hispanic households in Prince George's County have the highest rates of housing cost burden. Cost burden rates for Black, White, and Asian households, while still relatively high, are below the County average.

- Persons with disabilities in the County are more likely to be cost burdened than are non-disabled persons. There is a notable disparity in rates of cost burden among homeowners who own their home "free and clear" (i.e. without a mortgage) that likely reflects challenges persons with disabilities, including some seniors, face in keeping up with property taxes and HOA/condo fees while living on a fixed income.

- The Purple Line Corridor Coalition Housing Action Plan found that residents along the eastern half of the corridor, presumably Prince George's County, are spending more than 40% of their income on housing.

Evictions

- Eviction is a major challenge in many neighborhoods. An eviction often has a major—and sometimes irreversible—impact on the lives of families and children. According to data from Eviction Lab, a research organization based at Princeton University, evictions in Prince George's County are highly concentrated in neighborhoods inside the Beltway, and particularly in the Forest Heights, Marlow Heights, and Oxon Hill neighborhoods. There is also a concentration of evictions in the northern part of the County, around the Laurel area.

Homelessness

- Along with other jurisdictions in the Washington DC region, Prince George's County conducts an annual homeless point-in-time (PIT) count each January. In 2019, there were an estimated 447 literal homeless in the County, down six percent from a year earlier.

- The highest number of homeless adults are those with severe mental illness, as well as individuals with a physical disability and victims of domestic violence.

- County agencies reported a rapid increase in senior homelessness due to a sub-population of seniors who live on a fixed income and are not able to cope with a financial crisis, such as suddenly becoming guardians to grandchildren, experiencing mental illness, or dealing with another disability.

Publicly-Subsidized Housing

For this analysis, the characteristics of Prince George's County public housing residents and Housing Choice Voucher (HCV) holders were evaluated.

- According to the Housing Authority of Prince George's County (HAPGC), about 94% of public housing residents and 96% of Housing Choice Voucher (HCV) holders are Black. Whites make up 4% of public housing residents and 3% of voucher holders. Hispanics account for 3% of public housing residents and 1% of voucher holders. Asian residents make up less than 1% of both public housing residents and voucher holders in the County.

- Nearly half (48%) of public housing residents are disabled and 31% of voucher holders are persons with disabilities. Seniors make up 42% of public housing residents and 13% of voucher holders. (Note that individuals can be classified both as seniors age 65 and older and as disabled. The data do not separate out non-elderly disabled individuals.) Families with children account for nearly half of voucher holders but just 14% of public housing residents.

- Available housing choice vouchers are targeted to the disabled as specified in the Ripley Agreement. Voucher holders may receive assistance from a Section 504 coordinator, but information on available units in the County is often out-of-date. Disability advocates reported the slow conversion and availability of public housing units, as well as limitations due to landlords refusals to accept or participate in the HCV program.

Homeownership

Homeownership is a critical element of wealth accumulation for most families in the U.S. However, certain sub-populations of the County, including Black and Hispanic residents, have been left out of the benefits. Access to the mortgage market remains a major barrier to homeownership.

- Homeownership rates are slightly lower in Prince George's County than in the Washington DC region or the State of Maryland, overall, although the City of Bowie has a relatively high homeownership rate. In the County, White residents have significantly higher homeownership rates than Black, Hispanic, or Asian residents. The lowest rates are among Hispanic households, with a homeownership rate of just 46.7% compared to 60.6% for Black households, 64.6% for Asian households, and 76.8% for White households.

- In the City of Bowie, however, the homeownership rate for Hispanic households is higher than that of Black households (85.6% versus 77.2%) and comparable to the rates for Whites and Asians (89.6% and 85.0%, respectively).

Mortgage Lending Practices

Data on home mortgage applications, originations, and denials are reported to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA) and are analyzed for this AI. This data is useful in helping to identify potentially discriminatory lending practices and patterns in a community.

- In 2018, Black residents in Prince George's County were disproportionately less likely to apply for a home purchase loan than were White residents. However, in the City of Bowie, there was a relatively higher share of home purchase applications made by Black residents.

- In Prince George's County, denial rates were about twice as high for non-White applicants compared to White applicants in the County; Asian and Hispanic applicants had the highest denial rates. Denial rates were also higher for non-White applicants in the City of Bowie. Black, Hispanic, and Asian applicants with higher incomes were still more likely than White applicants with higher incomes to have their home purchase application denied.

- The most common reason for denial was incomplete credit applications, followed by lack of collateral and credit history. Issues related to credit information and history were particularly relevant to denials among Black home purchase applicants in Prince George's County.

Fair Housing Complaints

- According to the most recent Fair Housing and Equal Opportunity (FHEO) data, there were 149 fair housing complaints filed by residents of Prince George's County between 2006 and 2016, or approximately 15 per year. More than half of alleged discrimination was based on disability status, followed by complaints alleging racial bias.

- Currently, the County's Human Relations Commission (HRC) does not have the authority to investigate fair housing complaints. Complaints are referred to either the Maryland Commission on Civil Rights or HUD. The HRC is seeking to become a HUD fair housing agency through its Fair Housing Assistance Program (FHAP). As part of this process, the County must amend its regulations covering discrimination to include housing.

- In 2016, Disability Rights Maryland (DRM) filed a federal lawsuit against the Housing Authority of Prince George's County (HAPGC) alleging violations of the Rehabilitation Act, Fair Housing Act Amendments, and the Americans with Disabilities Act. A settlement was signed in December 2018, which outlines steps the Housing Authority must take action over a five-year period. There are concerns among members of the disability community about HAPGC's compliance with the settlement terms.

Disability and Access

Based on the data, interviews, and focus groups analyzed for this AI, the protected class with the most underserved needs in Prince George's County are disabled persons.

- Prince George's County has a greater share of disabled persons than other jurisdictions in the region, a higher percentage of households with a disabled member who lives in poverty, and one of the oldest populations in the region and consequently, a relatively fast increase in disabled seniors.

- The lack of affordable housing options often leads to institutionalization. Some disabled persons end up in nursing homes because they cannot find affordable, accessible housing, even in public housing. This pattern has led to an investigation of the Prince George's County Housing Authority in 2013 and 2014 that led to the settlement for Ripley et al vs. Housing Authority of Prince George's County.

- Persons with disabilities in Prince George's County are much more likely to face housing cost burden than are persons without disabilities. Part of this difference is due to the lower incomes

among disabled persons and part of the difference is due to the challenge of finding affordable, accessible housing.

- The *Prince George's County Comprehensive Housing Strategy*, among other reports, has consistently documented the lack of information about accessible housing units in the County.

Summary of Fair Housing Goals and Strategies

This report identified the following top fair housing issues based on the Analysis of Fair Housing Issues, Disparities in Access to Opportunity, and Disproportionate Housing Needs:

1. Inadequate Fair Housing Enforcement

2. Limited Housing Choices for Persons with Disabilities

3. Persistent Housing Challenges Among Hispanic Residents

4. Insufficient Funding for Nonprofit Organization

5. Limited Homeownership Options for Subgroups of County and City Residents

6. Need for Affordable Housing for Vulnerable Populations

7. Limited Access to High-Quality Neighborhoods for Residents of Many Parts of the County

In order to address the fair housing issues and their related contributing factors, this AI recommends the following goals and actions steps for Prince George's County and the City of Bowie:

Prince George's County

Goal 1: Complete steps to create a fair housing enforcement ecosystem for Prince George's County

> Action 1: Attain Fair Housing Assistance Program (FHAP) for the Human Relations Commission

> Action 2: Identify and fund a nonprofit partner as a certified fair housing organization

> Action 3: Increase training on fair housing education for County agencies

> Action 4: Share data and analysis with Washington metropolitan area's Regional Analysis of Impediments

Goal 2: Address deficiencies related to the Ripley settlement

> Action 1: Provide more resources and tools to the County's 504 Coordinator

> Action 2: Prioritize the County's Housing Rehabilitation Assistance Program (HRAP) for persons with disabilities and seniors

> Action 3: Create a Visitability Advisory Board to ensure units for disabled persons comply with visitability standards

> Action 4: Consider developing an on-line tool to assist in the identification of accessible housing units

Goal 3: Prioritize programs and funding for persons with disabilities, homeless individuals and families, and seniors

> Action 1: Convert HOME funding to a Tenant-Based Rental Assistance Program to assist vulnerable populations at risk of homelessness

> Action 2: Add priority points in the CDBG grant selection process to organizations that provide services to the disabled, Latinos, and seniors

> Action 3: Ensure available Housing Trust Fund dollars to support the development of housing for families and individuals with incomes at or below 30% of area median income (AMI)

> Action 4: Develop new senior housing developments with greater access to transportation and services

Goal 4: Ensure language access especially for the County's Spanish-speaking population

> Action 1: Complete the four-factor analysis to determine limited English proficiency needs

> Action 2: Expand the capacity and number of HUD-certified nonprofit housing counseling partners to provide education on tenant rights and rental counseling

> Action 3: Increase and improve code enforcement efforts

Goal 5: Balance investments in revitalizing distressed communities (including R/ECAPs) with investments to expand affordable housing options in neighborhoods of opportunity

> Action 1: Support *Plan 2035*'s vision by targeting funds identified in the plan's Growth Policy Map and Strategic Investment Plan

> Action 2: Engage in transportation equity issues

> Action 3: Consider environmental justice concerns in siting and location of new affordable housing developments

> Action 4: Streamline the County's Right of First Refusal Program

> Action 5: Revise the current Payment in Lieu of Taxes (PILOT) program

> Action 6: Reconsider adoption of an Accessory Dwelling Unit (ADU) policy

City of Bowie

Goal 1: Increase awareness on fair housing issues, rights and responsibilities

Action 1: Continue fair housing education programs

Action 2: Share data and findings with Washington metro region's Regional Analysis of Impediments effort.

Goal 2: Provide opportunities for a greater range of housing types within the City of Bowie

Action 1: Implement a moderately-priced dwelling unit (MPDU) or inclusionary housing program.

I. Background

The U.S. Department of Housing and Urban Development (HUD) Analysis of Impediments to Fair Housing Choice (AI) is a requirement of all states, counties, and jurisdictions that receive Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) funding from the HUD. Each entitlement jurisdiction must submit an AI before the five-year Consolidated Plan that guides the use of those federal funds.

Of the 26 municipalities in Prince George's County, the City of Bowie is the only municipality that has "Entitlement Community" status with HUD, which means that the City must also prepare an AI. As a result, the County and City have opted to complete a joint AI.

Because HUD funds are limited, a key purpose of the AI is to help states, counties, and cities prioritize federal funding for populations that are experiencing barriers to housing choice. The Fair Housing Act (24 CFR 5.518) specifically outlaws the refusal to sell or rent to a person or family because of their race, color, religion, national origin, sex, familial status, or disability. The second part of the Fair Housing Act states, "all executive departments and agencies shall administer their programs and activities relating to housing and urban development (including any Federal agency having regulatory or supervisory authority over financial institutions) in a manner affirmatively to further the purposes of" the Fair Housing Act. The law's directive to *affirmatively further fair housing* is delegated as a requirement of all jurisdictions receiving HUD funds.

HUD requires that jurisdictions take *meaningful action* to reduce barriers to housing for *protected classes* under the Fair Housing Act, ameliorate the effects of segregation, and increase access to areas of opportunity. The AI provides specific goals and action steps for Prince George's County and the City of Bowie to advance fair housing, expand housing choices, mitigate economic and racial segregation, and target investments in communities most in need.

Overview of the Fair Housing Act

The Fair Housing Act was enacted into law in 1968 and prohibited discrimination in the housing market based on race, color, religion**,** and national origin. In 1974, sex was added as a protected class**,** and in 1988, the Act was further amended to prohibit discrimination based on disability and familial status.

The Federal Fair Housing Act covers most housing. The Act explicitly prohibits discrimination in the sale or renting of housing, as well as in mortgage lending.

Figure I-1. Acronyms Used in this Report

AFFH   Affirmatively Furthering Fair Housing

AFH   Assessment of Fair Housing

AI   Analysis of Impediments to Fair Housing Choice

AMI   Area Median Income

CDBG   Community Development Block Grant

CHS   Comprehensive Housing Strategy

DHCD   Department of Housing and Community Development (County)

ESG   Emergency Shelter Grants

HAPGC   Housing Authority of Prince George's County

HOME   HOME Investment Partnership Program

HOPWA   Housing Opportunities for Persons with AIDS

HRC   Human Resources Commission (County)

HUD   U.S. Department of Housing and Urban Development

LEP   Limited English Proficiency

OGDA   Office of Grant Development and Administration (City)

PGCPAP   Prince George's County Purchase Assistance Program

PLCC   Purple Line Corridor Coalition

Figure I-2. Prohibitions Outlined in the Federal Fair Housing Act

Sale or Rental of Housing	**Mortgage Lending**
No one may take any of the following actions based on race, color, religion, sex, disability, familial status or national origin: • Refuse to rent or sell housing • Refuse to negotiate for housing • Make housing unavailable • Deny a dwelling • Set different terms, conditions or privileges for the sale or rental of a dwelling • Provide different housing services or facilities • Falsely deny that housing is available for inspection, sale, or rental • For profit, persuade owners to sell or rent ("blockbusting") • Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing • Advertise or make any statement that indicates a limitation or preference based on race, color, religion, sex, disability, familial status, or national origin. (This prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.)	No one may take any of the following actions based on race, color, religion, sex, disability, familial status or national origin: • Refuse to make a mortgage loan • Refuse to provide information regarding loans • Impose different terms or conditions on a loan, such as different interest rates, • points, or fees • Discriminate in appraising property • Refuse to purchase a loan, or • Set different terms or conditions for purchasing a loan.

There are additional protections under the Fair Housing Act for *people with disabilities*. If a person has a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental challenges) that substantially limits one or more major life activities, or has a record of a disability, or is regarded as having a disability, a landlord may not:

- Refuse to let the disabled person make reasonable modifications to a dwelling or common use areas, at the disabled person's expense, if necessary, for the disabled person to use the housing. Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original condition when he or she moves.
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary, for the disabled person to use the housing.

The Fair Housing Act also offers protections to *families with children and pregnant women.* Unless a building or community qualifies as age-restricted housing for older adults, it may not discriminate based on familial status, presence of children, or the presence of a pregnant woman. Housing for older adults is exempt from the prohibition against familial status discrimination only if HUD has determined that it is specifically designed for and occupied by elderly persons under a federal, state or local government program, it is occupied solely by persons who are 62 or older, or it houses at least one person who is 55

or older in at least 80% of the occupied units and adheres to a policy that demonstrates the intent to house persons who are 55 or older.

The Fair Housing Act states that it is illegal to threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right.

Affirmatively furthering fair housing has always been a provision of the Fair Housing Act, directing "all executive departments and agencies shall administer their programs and activities relating to housing and urban development (including any Federal agency having regulatory or supervisory authority over financial institutions) in a manner affirmatively to further the purposes of" the Fair Housing Act. The law also requires the Secretary of HUD to administer all HUD programs in a manner that affirmatively furthers fair housing. More specifically, affirmatively furthering fair housing has been understood to refer to taking *meaningful* actions to address significant disparities in housing needs and access to opportunity, to reduce and ultimately eliminate racial and economic segregation, and to transform racially and ethnically concentrated areas of poverty into areas of opportunity.

Despite being part of the Fair Housing Act since its inception, there was little in the way of administration or enforcement. In 2015, however, during the Obama administration, an effort was made to increase the guidance on the implementation of the affirmatively furthering fair housing provisions. On July 16, 2015, HUD issued a new regulation to implement the affirmatively furthering fair housing requirements of the Fair Housing Act. The Affirmatively Furthering Fair Housing rule was designed to provide program participants (i.e. states, counties, municipalities, and public housing agencies) with more explicitly and effective means and tools to further the purposes and policies of the Fair Housing Act.

Under the administration of President Trump, the 2015 Affirmatively Furthering Fair Housing (AFFH) rule was put on hold by allowing local communities until October 31, 2020 to comply with the new Assessment of Fair Housing (AFH) reporting requirements outlined in the AFFH rule. Hundreds of local communities were in the process of completing an AFH, which was intended to replace the AI reporting requirements. The postponement of implementing the AFFH rule created confusion, with some communities going forward with their AFH, while others decided to complete an AI as they had done in the past.

On January 14, 2020, HUD published a proposed rule that changes notably the definition of "affirmatively furthering fair housing,"[1] with a goal of using the rule more as a platform for local deregulation as a means to promote housing affordability, rather than a way to reduce segregation and promote access to housing and opportunity. HUD, under the Trump administration, is pushing for more flexibility in assessing housing issues, recognizing that localities are in the best position to understand their housing needs and available resources. However, there have been concerns raised that the proposed changes delink the AFFH rule from the statute's focus on racial and economic segregation and could result in local policies that ultimately make it hard for vulnerable populations to access housing in areas of opportunity.[2]

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[1] Affirmatively Furthering Fair Housing, A Proposed Rule by the Housing and Urban Development Department on 01/14/2020, https://www.federalregister.gov/documents/2020/01/14/2020-00234/affirmatively-furthering-fair-housing
[2] 2020 Proposed AFFH Rule Revision, Poverty & Race Research Action Council, https://prrac.org/affirmatively-furthering-fair-housing/

State and Local Fair Housing-Related Regulations

State of Maryland Commission on Civil Rights

Individuals and families have greater protections under section §20-702 of the Annotated Code of Maryland (Maryland's Human Relations Act), which adds marital status and sexual orientation to the set of protected classes, specifies additional prohibited activities, and provides additional details about actions that are prohibited.

Figure I-3. Prohibitions Under Maryland's Human Relations Act

No one may take any of the following actions based on race, color, religion, sex, disability, familial status, marital status, national origin and sexual orientation:	If an individual has a disability, it is further illegal to:
- Refusing to negotiate, sell or rent a dwelling to any qualified buyer or renter; - Using discriminatory terms and conditions in selling or renting; - Communicating that a dwelling is not available for inspection, sale or rent, when in fact it is available; - Attempting to steer persons into or away from neighborhoods or apartment complexes that are racially segregated; - Setting terms and conditions of home loans in such a way as to discriminate; - Restricting membership or participation in a multi-listing service or similar organization related to the business of selling and renting real estate; - Using discriminatory notices or advertisements indicating any preference or discriminatory limitation; - Treating a person differently from someone else because of their race, disability, familial status, religion, sex, marital status, national origin or sexual orientation; - Committing acts of prejudice, violence, harassment, intimidation, or abuse directed against families or individuals or their residential property; - Perpetuating segregated housing patterns.	- Refuse to permit, or at the expense of the renter, reasonable house modifications that are necessary for the daily life of a person with a mental or physical disability; - Refuse to reasonably accommodate or adjust rules, policies, services or practices that hamper the use of an apartment, condominium, or house by a person with a physical or mental disability; - Have multifamily housing that is not accessible to people with disabilities. Multifamily housing is required to have accessible units and access routes (wide doors and hallways), accessible public and common areas, and management must provide for effective communication as needed by a disabled person.

Harassment on the basis of a protected class, retaliation for filing a complaint or being involved in the investigation are both prohibited under law and enforced by the Maryland Commission on Civil Rights.

Prince George's County Human Relations Commission

The Prince George's County Code establishes the Human Relation Commission (HRC) in Section 2-185, which extends protection from discrimination to include age, occupation, political opinion, and personal appearance. In 2019, the County added Source of Income as a protected class, meaning that an individual or family cannot be discriminated against if their income comes from a source such as Social Security or Supplemental Security Income (SSI), or if they pay their rent through use of a Housing Choice Voucher.

If a resident of Prince George's County believes he or she has been discriminated against, he or she may file a complaint with the HRC, which will investigate and attempt to conciliate the complaint. The same law also provides additional protections to individuals seeking the sale or rent of housing due to immigration and citizenship status. Cases may then be forwarded to the Maryland Commission on Human Relations or the Department of Housing and Urban Development, which has enforcement authority.

The County is currently developing regulations and procedures on fair housing enforcement. The HRC is in the process of becoming a Fair Housing Assistance Program (FHAP) agency which is authorized to investigate housing discrimination cases on behalf of HUD. FHAP agencies must meet "substantial equivalency" standards in its own regulations in order to qualify. The HRC is currently in the process of amending Division 12, the County regulation that would authorize the HRC to investigate housing discrimination cases.

Figure I-4. Protected Classes Under Federal, State and Local Statutes

	Federal Fair Housing Act	Maryland Human Relations Act	Prince George's County
Race	•	•	•
Color	•	•	•
National Origin	•	•	•
Religion	•	•	•
Sex	•	•	•
Familial Status	•	•	•
Disability	•	•	•
Marital Status		•	•
Sexual Orientation		•	•
Age			•
Occupation			•
Political Opinion		•	•
Personal Appearance		•	•
Source of Income			•

Assessing Fair Housing

This AI describes disparities in access to opportunity among protected classes and identifies factors that have contributed to disparate access in Prince George's County and the City of Bowie. In addition, this AI outlines specific goals and action steps for Prince George's County and the City of Bowie to advance fair housing, expand housing choices, mitigate economic and racial segregation, and target investments in communities most in need.

While not required by HUD, this AI is organized to follow the structure proposed for the AFFH that was proposed under the AFFH rule. Therefore, the content is designed to include all of the elements of an AFH and the report sections follow the structure outlined in the AFFH Rule Guidebook, published on December 31, 2015. By following this structure, Prince George's County and the City of Bowie will present the analysis and goals in a way that is consistent with the AFFH rule. In addition, this AI is organized so that it will be consistent with the content and format of the regional AI that is being undertaken in collaboration with the Metropolitan Washington Council of Governments. Prince George's County and the City of Bowie will contribute data and analysis to the regional AI; however, the County and City are preparing their own AI to have more timely information that can inform the County's Consolidated Plan, as well as other policies and initiatives underway.

In 2015, as part of the AFFH rule, HUD began making data and maps available via an online tool and encouraged communities to use that tool to complete their AFH. Some of those resources are used for this AI. However, much of the AFFH data has not been updated. In those cases, more recent, though consistent, data from the U.S. Census Bureau, Prince George's County, State of Maryland, and other sources has been used in this AI.

Concurrent to this AI, Prince George's County is preparing its five-year Consolidated Plan (Con Plan). Completion of a Con Plan is required of all communities that receive grant funding from HUD, including the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, Housing Trust Fund (HTF) Program, Emergency Solutions Grant (ESG) Program, and Housing Opportunities for Persons with AIDS (HOPWA) Program. The Con Plan serves as a framework for a community-wide dialogue to identify housing and community development priorities for federal funding. Results from this AI will help to inform the establishment of the goals, priorities, and strategies developed for the County's Con Plan.

Analysis of Impediments Methodology

This analysis includes an evaluation of both quantitative and qualitative data to document overarching local and regional housing markets and demographic trends, assess patterns of segregation/integration, identify areas of concerns in terms of access to housing opportunity, evaluate prior fair housing efforts, and identify promising solutions for removing impediments to fair housing choice in the County.

For the quantitative analysis, tables and maps made available on HUD's AFFH website were reviewed. In many cases, HUD has not updated the data originally posted as part of the AFFH Tool and it was determined that the HUD-provided information was insufficient to conduct an up-to-date analysis that reflects current demographic, economic, and housing market conditions in Prince George's County and the City of Bowie. As such, more recent data from the U.S. Census Bureau, Prince George's County, State of Maryland, and other sources were analyzed and mapped for this AI.

Data sources for the quantitative analysis:

- HUD AFFH Data and Mapping Tool
- U.S. Census Bureau's American Community Survey and decennial Census
- Jobs proximity and school proficiency indices from HUD
- U.S. Bureau of Labor Statistics
- Maryland State Data Center
- Maryland State Department of Health
- Home sale transactions data from BrightMLS, the regional Multiple Listing Service (MLS) provider
- Financial lending institution data from the Home Mortgage Disclosure Act (HMDA) database;
- Other local data made available by County and City departments and agencies (e.g., locations and characteristics of publicly-subsidized housing and residents of that housing, new construction data, code enforcement data, public transportation routes, crime data, etc.)

In addition to the quantitative analysis, County and City programs and policy documents were reviewed and input was solicited from a range of stakeholders in the community to better understand factors contributing to limited housing choice and to assess potential solutions for expanding fair housing choice. This examination included review of the following documents and research:

- Historical and current legislation, rules, ordinances, and laws governing the location and type of real estate development in the County
- Program regulations and allocation procedures for County resources (including federal passthrough funding) for affordable housing and community development;
- Policy and programmatic efforts to combat predatory lending practices in the County, including housing counseling availability/content and an examination of fair housing/lending complaints and responses
- County and City planning and policy documents, including the Comprehensive Housing Strategy, Consolidated Plans, Annual Plans, and CAPERs; prior Analysis of Impediments to Fair Housing Choice reports; and the 2018 Comprehensive Housing Strategy

In addition to the review of local documents and research, external research on fair housing and housing opportunities was reviewed, including studies by the Urban Institute, Center for Responsible Lending, Poverty and Race Research Action Council, National Community Investment Coalition, and other organizations.

Agency and Program Descriptions

Part of the AI includes a review of agency programs and how they impact fair housing choice in Prince George's County and the City of Bowie. The following is a description and review of programs that offer housing solutions to underserved communities and protected classes in the County and City. Many of these programs also serve very-low income households and individuals who have disproportionate housing needs. Many of these households and individuals live in communities of color, are at-risk of homelessness, and/or are elderly or disabled. The programs described in this section are existing programs with proposed funding in FY 2020, though these programs do not necessarily fund all the housing needs of protected classes in the County and City.

Prince George's County Programs

Community Development Block Grant (CDBG) Program

The CDBG program is one of the longest-running HUD programs used to fund local community development activities, notably affordable housing, economic development, public facilities and infrastructure, public services, and planning and administration. CDBG funds are allocated directly to entitlement jurisdictions, such as Prince George's County and the City of Bowie, based on a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas.[3]

The CDBG program operates locally on a reimbursement basis only. If an application is approved for funding and the agency receives its fully executed Operating Agreement (contract), the agency must spend its own funds first. Reimbursements will be issued only for encumbrances or commitments that occurred after the effective date of the Operating Agreement.

In order to be eligible for funding, every CDBG-funded activity must qualify as meeting one of the three national objectives of the program—benefitting low- and moderate-income persons, preventing or eliminating slums or blight, or urgent needs. The grant's high priority populations are youth, low-income, homeless, elderly, veterans, disabled persons, and persons with HIV/AIDs.

Prince George's County is eligible to receive $5,029,514 under the formula allocation for FY 2020. During FY 2019, the County received $5,029,514 in CDBG funds, which were leveraged dollar-for-dollar.

In the County's Consolidated Annual & Performance Evaluation Report (CAPER) for FY 2019, the County's priority needs were defined as preserving existing affordable housing, providing new and improved public service, rehabbing owner-occupied housing, improving and maintaining public facilities and infrastructure, and providing job training and economic development. Of these goals that most relate to housing activities, the County's affordable rental housing program served 52 low and moderate-income households, which is 20% of the annual goal, and rehabbed 60 owner-occupied homes, which is 120% of the annual goal. The County also provides public services that serve vulnerable populations that are from protected classes. County programs funded by CDBG serve 7,251 persons, which is approximately 43% of the annual goal.

While some programs were very successful, others suffered from a lack of funding or program delivery issues that contributed to the County's performance. However, the Department is continuing to work with existing nonprofit partners and agencies and to look for new nonprofit partners to meet its goals.

Section 108 Program

Section 108 Program is a loan guarantee component of the CDBG program. It provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. There are currently two Section 108 loan programs in the County:

- *The Commercial Business Loan Fund.* The County will lend the proceeds of the Section 108 Guaranteed Loan to the Prince George's Financial Service's Corporation (FSC First), through a sub-recipient agreement, to establish a commercial business loan fund. The fund will make

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[3] Community Development Block Grant Program, U.S. Department of Housing and Urban Development, https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs

individual loans to small businesses assisting them in carrying out economic development projects, including but not limited to façade improvement and building renovations. The fund will increase leveraging opportunities Prince George's County FY 2016 - 2020 Consolidated Plan and encourage private investment for the revitalization of distressed neighborhoods. The Section 108 Loan Guarantee will be repaid from the loan repayments, which may also provide, subject to program design, funding to support a Revolving Loan Fund (RLF) for future commercial loans.

- *Preserve Affordable Housing/Develop Mixed-Income Housing.* The County seeks to use the Section 108 Guaranteed Loan for the preservation (i.e. acquisition and rehabilitation) of affordable housing and the creation of mixed-income and mixed-use housing development in the County's target areas. The development projects may contain a combination of residential units for low-to-moderate income persons, market rate units and ground floor commercial space for lease to retailers, as well as small, target-area businesses. Priority will be given to those projects that leverage a variety of private, federal, state, and local funds for the primary purpose of stabilizing depressed neighborhoods. All projects must be capable of supporting debt service repayments.

HOME Investment Partnership (HOME)

The HOME program is intended to assist the County in expanding the supply of decent, affordable housing for low- and very-low income families. The program encourages developers to create housing for first-time homebuyers, households of limited income, and special populations. The financial assistance given to projects is determined project by project. Funded activities include reconstruction, rehabilitation, homebuyer assistance, and tenant-based rental assistance. Local governments are required to provide a 25% match to the federal HOME funds. The County uses multifamily bond proceeds, State funds, and waivers and/or deferment of State and local taxes, as well as charges or fees, as contributions to housing total development costs pursuant to matching requirements.

Prince George's County received $1,443,440 in FY 2019 and is eligible to receive $1,966,359 in HOME funds under the formula allocation for FY 2020. However, the County executed an agreement with HUD to a Voluntary Grant Reduction Plan (VGR), resulting in the reduction of HOME funds by 33% ($522,919) for each of the next five years. The VGR resulted from findings sited in the HUD Office of the Inspector General (OIG) HOME Audit Report: 2012-PH-1011.

During FY 2019, no program income was expended.

Housing Rehabilitation Assistance Program

Prince George's County offers income-qualified households with a zero-percent interest rehabilitation loan to upgrade deteriorating homes. Loans of up to $60,000 are available to homeowners. The total income of a household many not exceed standards set by HUD. While there is no particular emphasis or focus on at-risk or protected populations, Americans with Disabilities Act (ADA) requirement improvements are eligible repairs. The program is a partnership with Prince George's County Department of Housing and Community Development, Housing Initiatives Partnerships (HIP), and the Redevelopment Authority of Prince George's County (RAPGC).

Pathway to Purchase: First-Time Homebuyer Assistance Program

The Pathway to Purchase program is funded by the HOME program. As of May 1, 2020, approximately $281,000 is available for this program. The maximum loan amount is dependent on the borrower's total household income (i.e. income up to 80% of the area median income can apply for loans of up to $10,000). Loans are zero-percent interest and deferred payment. Purchasers must pay back the loan according to the requirements if sold before 10-year period.

Applicants must be a first-time homebuyer, at least 18 years of age, and be the principal resident of the home. The applicant must also qualify for a first mortgage through one of the participating lenders, must contribute a minimum amount of cash towards purchase of home, and must attend an eight-hour housing counseling class. Recipients must contribute 1.75% of final purchase price or 50% of liquid assets over $3,000 (whichever is greater).

Housing Investment Trust Fund (HITF)

Established in 2012 by County Bill CB-21-2012 and amended in 2017 through County Bill CB-57-2017, the Housing Investment Trust Fund was created to support the Workforce Housing Gap Financing Program and the Down Payment Closing Cost Assistance Program. The HITF was first capitalized with $5.1 million of County general funds in the FY 2018 County budget, with dedicated allocations to the Workforce Housing Gap Financing Program, which provides gap financing loans of up to $2 million for the new construction or rehabilitation of projects of scale. Workforce units are reserved for residents with household incomes between 40% and 80% of area median income. In its FY 2019 budget, the County allocated an additional $2.5 million to the HITF.

Prince George's County Purchase Assistance Program (PGCPAP)

The Prince George's County down payment assistance program offers purchase assistance to homebuyers with incomes up to 120% of area median income. Eligible assistance includes support for a down payment, mortgage, principle reduction and/or closing costs for first-time home buyers. The PHCPAP is funded by the Housing Investment Trust Fund and administered by the Redevelopment Authority of Prince George's County, along with HUD approved lenders, realtors, and housing counseling agencies. The terms include a maximum down payment of $15,000, with deferred payments at zero-percent interest for homes priced up to $462,000. Police officers, Deputy Sheriff, classroom teachers, firefighters, emergency medical technicians, and nurses are eligible for an additional $5,000 in assistance. As of December 2018, 45 households had received a total of $637,001 in down payment and closing cost assistance. As of July 18, 2019, available funds in the PGCPAP have been depleted.

Home Façade Improvement Grant Program (HFIGP)

On April 14, 2017, Prince George's County put out a bid for licensed and qualified contractors for 10 single-family renovations in Suitland. The purpose of the project was to enhance the attractiveness of the community and support homeowner investment in Suitland. The allotted budget for each property was $12,000. While the County preferred to contract one company for all 10 projects, a prospective bidder could bid on one or all properties. These bids were issued under the Suitland Model Blocks and Sustainable Streets program.

Emergency Solutions Grant (ESG)

The ESG program is a federally-funded program jointly administered by the County Department of Housing and Community Development (DHCD) and the Department of Social Services (DSS). In contract with nonprofit agencies, this formula-funded program provides funding to emergency shelters assisting households experiencing a temporary crisis. The program also links homeless individuals and families to transitional housing and permanent supportive housing options. The goal of the ESG program is to improve the quality of existing shelters, make additional shelters available, help meet operating costs, and provide social services to homeless individuals. This program requires that the County provide a match of not less than 100% of the ESG funds.

Funding priorities for services are determined using several factors, including funding priority areas identified in the County's 10-Year Plan to Prevent and End Homelessness, aligning with the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (Pub. L. 111-22) (HEARTH Act) and ESG regulations, level of need documented in Homeless Management Information System (HMIS) (annual CAPER report), and funds currently available for similarly situated activities.

During the fiscal year, a total number 75,190 bed nights were available in the shelters funded with ESG funds, with an average utilization rate of 87% during FY 2019.

Housing Opportunities for Persons With AIDS

The Housing Opportunities for Persons with AIDS (HOPWA) is administered by the HIV/AIDS Hepatitis/STD/TB Administration (HAHSTA) on behalf of Prince George's County. Funds are distributed using a statutory formula that relies on AIDS statistics from the Centers for Disease Control. Three-quarters of the HOPWA formula funding is awarded to qualified states and metropolitan areas with the highest number of AIDS cases. One-quarter of the formula funding is awarded to metropolitan areas that have a higher than average per capita incidence of AIDS.

The Metropolitan Housing Access Program is the centralized source for housing services and housing information for persons living with HIV/AIDS in the County. To apply for program individuals must call the program to be screened and schedule an appointment. They can also be referred by community-based case managers.

Housing Choice Voucher (HCV)

The Housing Authority of Prince George's County (HAPGC) administers the Housing Choice Voucher (HCV) program, also sometimes referred to as the Section 8 program, which provides rent subsidies to 5,664 low income households. The County anticipates allocating $81,041,634 in FY 2021 and $324,166,536 for the remainder of the Consolidated Plan period.

Housing Choice Voucher Homeownership Program

The Housing Choice Voucher (HCV) Homeownership program provides qualified participants who are part of the Family Self-Sufficiency program to set aside a portion of their funds to save for a down payment. The Housing Authority of Prince George's County administers the Housing Choice Voucher Program (HCV), which provides rent subsidies to 5,072 low-income households. The Housing Authority anticipates allocating approximately $71 million in FY 2020 for the HCV Homeownership Program.

Public Housing

HUD provides funding to the HAPGC to support management of the County's public housing sites—Owens Road (123 units), Marlborough Towne (63 units), Kimberly Gardens (50 units), Rollingcrest Villages (40 units), and Cottage City (100 units). The Housing Authority anticipates allocating approximately $2.9 million in FY 2020 for public housing.

Community Impact Grant Program

The Community Impact Grant Program provides small, capital grants to community-based organizations to implement innovative projects within priority areas identified by the Redevelopment Authority, through the use of the County's Capital Improvement (CIP) funds. Eligible projects must help strengthen the community, while building organizational capacity and can include neighborhood beautification; environment, natural resources preservation and sustainability; and blight eradication.

The Redevelopment Authority of Prince George's County is soliciting applications from community-based organizations for the Community Impact Grant Program. A total of $497,000 is available for funding, with $250,000 already earmarked for projects in the Northern Gateway target area of the County and the remaining $247,000 for projects Countywide. Projects from the Northern Gateway earmark have a maximum grant amount of $100,000. Projects from the Countywide earmark have a maximum of $50,000

Family Self Sufficiency (FSS)

The Family Self-Sufficiency (FSS) program is a voluntary program for Housing Choice Voucher Program participants. The head of household enters into a five-year contract with the Housing Authority during which the family receives supportive services (i.e. education and job training) so that they can become independent of the housing subsidy.

Veterans Affairs Supportive Housing (VASH)

The VASH Program is a tenant-based federal rental assistance for military veterans. The VASH program pairs the Housing Choice Voucher with case management and clinical services provided by the Department of Veterans Affairs (VA). Veterans must be VA-health eligible veterans and must also meet the definition of homeless as defined in the McKinney Homeless Assistance Act. The VA screens and makes referrals to the Housing Authority. The VASH program is administered by local public housing agencies (PHAs) that have partnered with local Veterans Affairs Medical Center (VAMC).

Moderate Rehabilitation Program

The Moderate Rehabilitation Program provides project-based rental assistance for low-income families (i.e. families with incomes below 80% of area median income). The Housing Authority can attach up to 20% of its voucher assistance to specific housing units if the owner of multifamily housing agrees to either rehabilitate or construct the units, or if the owner agrees to set aside a portion of the units in an existing development in exchange for low-interest loans. The subsidy stays with the property and will not transfer with the family should they decide to move to other housing.

Supportive Housing for the Elderly (Section 202)

The Section 202 grant is a federally-funded grant designed to expand the supply of affordable housing with supportive services for seniors. The Section 202 program provides interest-free capital advances to private, nonprofit applicants to finance construction, rehabilitation, or acquisition of housing for very low-income seniors. The capital advances do not have to be paid as long as the project serves very low-income seniors persons for 40 years. Project rental assistance is also available to cover costs not covered by the HUD-approved operating costs and the tenant's contribution for three years and are available for renewal based on the availability of the funds.

Family Unification Program (FUP)

The Family Unification Program (FUP) provides Housing Choice Voucher rental assistance to reunite families when children are placed in foster care or when parents are in imminent danger of separation from their children due to a lack of adequate housing. Clients are accepted on a referral basis from the Department of Social Services.

Family Unification Program Foster Care Program (FUPFC)

The FUPFC program is a HUD Housing Choice Voucher Program, providing housing for youth between the ages of 18 and 24 who are leaving foster care. The program provides 36 months of rental assistance as youth transition to living independently. Clients are accepted on a referral basis from the Department of Social Services.

Homeless Voucher (HV)

The HAPGC Rental Assistance Division's goal is to promote long term housing stability for homeless families by partnering with the County's Department of Social Services, which provides supportive services aimed at providing permanent housing for individuals who are homeless. These services are intended to reduce and prevent further incidents of homelessness and the associated trauma; to increase health, safety and financial circumstances for HV participants; and to reduce the need for Continuum of Care and other higher acuity public response systems or subsidized assistance.

Violence Against Women Act (VAWA)

The VAWA Program provides federal rental assistance for victims of domestic violence who are faced with imminent homelessness and for whom rental assistance will help place them in a safe environment. Clients are accepted on a referral basis from the Department of Family Services, the Department of Social Services, and the Family Crisis Center.

Mental Illness and Disabilities Program (MIAD)

The County's Rental Assistance Division's Mental Illness and Disability Program (MIAD) provides federal rental assistance to mentally ill and disabled residents of Prince George's County who are at risk of becoming homeless due to insufficient income. Mentally ill and disabled residents regularly cycle in and out of homelessness, reflecting the basic instability of their housing situation due to a lack of adequate wages, affordable housing and poor health. Families undergo a comprehensive screening and are referred to the Housing Authority by the Department of Family Services for housing assistance.

Other Related County Policies and Programs

Right of First Refusal

Prince George's County allows the County to purchase a multifamily property with 20 or more units before it can be sold (§13-1110, §13-1120). Right of First Refusal (ROFR) programs allow local governments a first look and opportunity to match an existing sales contract for an existing rental building. The specifics of a ROFR program vary, but it is an important tool in the preservation of existing units that has been used in Montgomery County and the District of Columbia. Although Prince George's County has not used the right to purchase power to date, DHCD is making efforts to use this program in the near future. In interviews, nonprofit housing providers asked for clarity on how the County plans to use this new authority to partner with nonprofits.

Payment in Lieu of Taxes (PILOT)

The County allows DHCD staff to negotiate with a developer the abatement of property taxes which is then approved by the County Council. The PILOT ranges from zero up to the full amount of the taxes due. In some cases, the taxes are deferred rather than abated. Because of the uncertainty and complexity of the projects, PILOTs are difficult tool to use. Policy changes to make the process more predictable could make PILOTS are a more powerful tool to build workforce and affordable housing.

Landlord Retaliatory Action Bill

Passed in 2018, the Landlord Retaliatory Action bill (CB-85-2017) protects Prince George's County tenants who consult an attorney on any matter concerning tenant's rights or specific violations. CB-85-2017 complements a state law that protects against retaliatory action for tenants who educate or assist other tenants in understanding or exercising their rights.

Housing and Property Standards

The bill modernizes the County's Housing and Property Standards and adopts the 2015 International Property Maintenance. The new law was meant to address overcrowding by providing a minimum area requirement related to the number of persons in a dwelling unit.

Revitalization Tax Credit

Although not a traditional fair housing law per se, the County revitalization tax credit provides relief from taxes on the incremental value of property improvements. Meant to benefit existing communities, this tax credit can benefit R/ECAPs and revitalization or target areas by allowing developers who are making improvements to single-family or multifamily (i.e. ten or more units) to phase in the increase in taxes due to increased assessed value. Such a policy supports the revitalization of distressed community and can be an important tool in creating neighborhoods of opportunity.

Limited English Proficiency (LEP)

Persons with limited English proficiency (LEP) are defined as persons who have a limited ability to read, write, speak or understand English. HUD asks communities to identify LEP populations because language access has been identified as an impediment to housing and therefore protected under the Fair Housing Act. Language access is also protected under Title VI of the Civil Rights Act of 1964. The County is currently developing a Language Access Plan (LAP) to enhance services offered to persons with

LEP. However, the County currently offers some language options in Spanish, French, and Vietnamese, including interpreters at public meetings and translation of public documents and notices.

Planning and Zoning

In Prince George's County, the bi-county Maryland-National Park and Planning Commission (M-NCPPC) has planning authority and development review over all unincorporated portions of the County and 27 incorporated municipalities, including the City of Bowie. Only the City of Laurel has its own planning and zoning authority.

Comprehensive Plan

The County's comprehensive plan, *Plan 2035*, was published in May 2014. The plan guides future development within the county and makes a number of improvements from the last plan adopted in 2002 which was reviewed in the 2012 Analysis of Impediments. The plan identifies goals, policies, and strategies for the following elements: Land Use; Economic Prosperity; Transportation and Mobility; Natural Environment; Housing and Neighborhoods; Community Heritage, Culture, and Design; Healthy Communities; and Public Facilities. In addition, the comprehensive plan designates eight Regional Transit Districts which are mixed-use, economic growth centers in the County.

Plan 2035 established a framework for achieving the goals of the plan through the Growth Policy Map and the Strategic Investment Plan. The Growth Policy Map visually presents how the County should grow over the next 20 years, while the Strategic Investment Plan proposes how and where the County should spend local, state, and federal dollars, grow the tax base, and invest its funds through 2035. County planners calculate that the additional property tax revenue generated by new development planned as part of *Plan 2035* will create additional County resources that include community and neighborhood investments.

While the previous comprehensive plan did not have a Housing Element, the 2014 version does include a separate housing chapter. In addition, *Plan 2035*'s Guiding Principles explicitly includes strategies for both investment in existing communities and increasing neighborhoods of opportunity. The Guiding Principles of *Plan 2035* are:

- Concentrate Future Growth
- Prioritize & Focus Our Resources
- Build on Our Strengths & Assets
- Create Choice Communities
- Connect Our Neighborhoods & Significant Places
- Protect & Value Our Natural Resources

A companion to the Strategic Investment Plan is the Strategic Investment Initiatives or priority initiatives critical to implement *Plan 2035*. The number one priority in the plan was the comprehensive update to the County's zoning map and subdivision ordinance currently heading toward completion (see Zoning section for more information).

While the comprehensive plan preserves part of the County's rural character identified as Priority Preservation Areas and retains a Growth Boundary, *Plan 2035* also includes several new strategies including an Innovation Corridor in the County's northwest sector and Downtown Prince George's

County, which includes greater density around three Metro stations—Prince George's Plaza, New Carrollton, and Largo Town Center. The plan also identifies six Neighborhood Reinvestment Areas that promote the revitalization of several distressed neighborhoods, some of which are part of are identified in this AI as R/ECAPs.

If implemented, these planning strategies will help further fair housing goals and increase housing choice by creating new areas of opportunity that provide greater job opportunities, as well as increased investment in distressed communities that are currently areas of concentrated poverty. As detailed in *Plan 2035*, the targeting of limited federal resources is a key strategy in addressing these long-term issues of disinvestment for neighborhoods inside the Beltway.

Zoning

Prince George's County is in the midst of completing a major rewrite of its 50-year old zoning code. In 2014, the Prince George's County Council authorized the M-NCPPC to hire a consultant and conduct a public engagement process that included over 400 outreach and stakeholder meetings. After considerable amount of public engagement and debate, the process culminated with the passage of four key bills to approve the new zoning ordinance (CB-013-2018), a Countywide comprehensive map amendment process to the County Zoning map (CB-014-2018), enactment of new subdivision regulations (CB-015-2018), and revisions to the County's landscape manual (CB-065-2018).

The last important piece awaiting enactment is the County's updated zoning map. On July 23, 2019, the County Council authorized the MNCPPC to prepare a Countywide Sectional Map Amendment (CMA) to implement the new zoning classifications from the new Zoning Ordinance (CR-27-2019). The new zoning ordinance cannot be used until the new zones are applied to every property in the County. As of this writing, this process has not been completed. However, there are several implications of these likely zoning changes.

The new zoning ordinance establishes five base zones including: Residential, Non-Residential, Rural & Agricultural, Centers, and Planned Community Zones/Other Zones. Zoning categories were streamlined and in many cases were reduced and consolidated. The ordinance still retains special Overlay Zone categories including the Chesapeake Bay Critical Area, Aviation Policy, and Military Installation overlay zones. A special series of zoning categories was established for the Innovation Corridor from the City of Laurel border along US-1 through Greenbelt, College Park, Langley Park, and Riverdale Park. A special Gateway Arts District has been retained that includes Mount Rainier.

Of particular relevant to the AI and fair housing choice in the County is the addition of new Mixed-Use zones. Mixed-use zones also foster areas of opportunity as long as they are accompanied with policies for mixed-income housing and other policy tools as planned in the Comprehensive Housing Strategy. These new mixed-use zones will allow for a mix of high-density residential, up to 20 dwelling units per acre or up to 48 dwelling units per acre depending on whether the development is adjacent to a major or minor road. This new Mixed-Use zone is designed to encourage walkable communities close to commercial corridors and will include live/work units, recreation and entertainment, retail commercial, and public facilities.

A related but separate series of Transit-Oriented/Activity Center Base Zones specifically organize the County's 34 existing centers into Regional Transit Districts and Local Centers. This special category is

meant to support more intense mixed-use development that supports the County's long-term vision for growth and development. According to *Plan 2035*, Regional Transit Districts are envisioned to capture the majority of future residential and employment growth in the County, while Local Centers are focal points of concentrated residential development and limited commercial activity. Some examples of Regional Transit Districts include Largo Town Center, New Carrollton, and Branch Avenue Metro. Examples of Local Centers include Takoma/Langley Crossroads, Landover, Bowie, and Oxon Hill.

A more simplified zoning code and subdivision regulations makes it easier for the average citizen to navigate the development process for rehabilitation of their home or for an addition. In addition, more mixed-use sites create more walkable communities that are more transit-rich creating neighborhoods of opportunities with improved public facilities and greater access to jobs. Several of the Regional Transit Districts and Local Centers provide opportunities for redevelopment and community reinvestment such as Riverdale Park, Takoma/Langley Crossroads, and Prince George's Plaza. The combination of reinvestment and transit-oriented development affirmatively furthers fair housing by supporting both a place-based and mobility strategy.

City of Bowie Programs

The City of Bowie is a CDBG entitlement community that received $189,000 in CDBG funding in FY19. CDBG funds are managed by the City's Office of Grant Development and Administration (OGDA). The City's CDBG funds are supplemented by Maryland Department of Housing and Community Development's Community Legacy grant funds. The City's last Consolidated Annual Performance and Evaluation Report (CAPER) reports that that the City of Bowie used its CDBG funds for three activities—single-family housing rehabilitation, fair housing education, and workforce development training. Only About 1% of the City's entitlement CDBG funds are used for fair housing training and education.

Single-Family "Green" Housing Rehabilitation Program

The City's single-family rehabilitation program is for senior citizen homeowners with limited financial means for energy efficient upgrades and repairs to remove hazardous conditions, eliminate safety hazards, or replace major systems. The maximum grant amount is $10,000 per household. Eligible households must meet income limits and must be 62 years or older. Eligible improvements include roofing, siding, insulation, windows, HVAC, appliances, ADA installments, electrical, and plumbing. In 2019, the City of Bowie approved 23 new applications and completed 32 rehabilitations.

Fair Housing Education and Training

The City of Bowie provides annual fair housing training to residents, businesses, and property owners. Municipalities within Prince George's County are invited to attend. The City has developed a reputation for developing an effective and high-quality training program.

Workforce Development

The City's Workforce Development Program provides free Like Skills training and an overview of a variety of STEM career fields to City of Bowie residents aged 15 to 25. The program also includes a component focused on entrepreneur and future careers. The program had 50 applicants in 2019 and 36

graduates. The City continues to provide information about education and opportunities to program graduates that may be of interest to them.

Other Programs

The City of Bowie also funds a number of other programs with its CDBG funds under the economic development, public service, and homeless categories. Under the public service category, the City funds a number of programs such as a toy drive and a food pantry that benefit children and the Bowie Senior Center. The City of Bowie participates in the Prince George's County Continuum of Care and the annual Point in Time homeless survey that takes place on one day in January regionwide. Additional support is provided by the City on an as-needed basis for residents who may be facing homelessness or eviction.

State Programs

The State of Maryland (through the Department of Housing and Community Development) provides resources for the development and preservation of affordable rental housing. These resources include:

- Competitive (9%) Low Income Housing Tax Credits (LIHTC)
- Non-competitive (4%) LIHTC
- Multifamily Bonds and Rental Housing Works Subordinate Loans (used in conjunction with 4% Credits)
- Rental Housing Financing Program

Low-Income Housing Tax Credit Program

LIHTC resources are allocated according to policies enumerated in the state's Qualified Allocation Plan (QAP) and Multifamily Rental Financing Program Guide. These documents were last updated in February 2019. Changes for the 2020 allocation rounds have been proposed, but as of the time of this writing have not yet been ratified.

State priorities for allocating LIHTC are as follows:

1. Family Housing in Communities of Opportunity
2. Housing in Community Revitalization and Investment Areas
3. Integrated Permanent Supportive Housing Opportunities
4. Preservation of Existing Affordable Housing
5. Elderly Housing in Rural Areas of the State Outside Communities of Opportunity
6. Permanent Supportive Housing for Veterans and Persons Experiencing Homelessness

Several provisions for allocating these resources have a nexus with furthering fair housing goals:

- Applicants must certify that they will develop and implement an Affirmatively Furthering Fair Housing Plan. In addition to baseline HUD regulations to that effect, the state adds requirements to enable greater use of Housing Choice Vouchers in LIHTC properties, eliminating local preferences, and remove barriers to persons with disabilities or special needs, among others.
- Applicants must not have previously committed violations of the Fair Housing Act, Civil Rights Act, or any other state/federal anti-discrimination laws.

- Applicants must commit to meeting standards for accessibility, marketing and occupancy to promote housing opportunities for persons with disabilities.
- The state allows income averaging (higher rents/income limits in a portion of units in exchange for deeper targeting in others), which allows development sponsors to meet the joint goals of reaching higher-need households and providing mixed-income communities.
- The state awards 16 points to developers applying for 9% LIHTC allocations for "Community Context." Those points may be awarded if the developer falls into any of the following categories:
    - Community Impact: the development contributes to a concerted community revitalization plan. The Guide establishes specific criteria for such plans related to geography, intended outcomes, strategies, local government involvement, stakeholder engagement, and other investments.
    - Communities of Opportunity: the development meets one of several criteria intended to provide housing choice in high-opportunity neighborhoods, defined by indicators related to health, economic opportunity, and educational opportunity.
- Family developments receiving 9% LIHTC allocations can receive additional credits (also known as a basis boost) if located within a state-designated, official "Community of Opportunity." Thirty-four of 218 Census Tracts in Prince George's County (15.6%; including Census Tracts within the boundaries of the City of Bowie) are considered to be "In a Community of Opportunity."[4]
- The state provides exemptions to acquisition cost limits and site control requirements for certain projects providing family housing in Communities of Opportunity.
- The state requires certain developments outside of Communities of Opportunity to be part of a larger, multifaceted "community revitalization plan."
- The state provides additional point-based incentives to developments that provide robust transit access serve persons with disabilities or special needs populations, and provide tenant services.
- In 2019, the QAP includes additions points for LIHTC projects in Opportunity Zones, Communities of Opportunity, Sustainable Communities, and Priority Funding Areas. These additional points provide priority funding for transit-oriented development, distressed communities, and other areas to foster the creation of "communities of choice."

    The federal Low Income Housing Tax Credit Program (LIHTC) is the principal funding source for the construction and rehabilitation of affordable rental homes. The federal Low-Income Housing Tax Credit Program (LIHTC) is the principal funding source for the construction and rehabilitation of affordable rental homes. Currently, the County projects a total of 53 units will be rehabilitated and 122 units built utilizing this federal source in FY 2018, totaling approximately $10,787,750.

National Capital Strategic Economic Development Fund

Established by the Maryland General Assembly in 2017, the Economic Development Fund (NED) provides competitive grants to designated Sustainable Communities areas in each county. Funded at $4 million in 2019, funds can be used for site acquisition, land assembly, site development, and renovation and rehabilitation of single-family homes, as well as other specified uses. The program is expected to

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[4] https://geodata.md.gov/imap/rest/services/BusinessEconomy/MD_HousingDesignatedAreas/FeatureServer/2

grow to $7 million annually. Designated communities include the City of Bowie, as well as 24 communities in Prince George's County, including R/ECAP areas and neighborhoods near R/ECAPS, such as College Park, Langley Park, Glassmanor-Oxon Hill, and Greater Riverdale Park. The Maryland-National Park and Planning Commission assists communities in Prince George's County in receiving this state designation necessary to receive funding from the NED.

Opportunity Zones

Prince George's County has 26 Opportunity Zones, most of which are located inside the Beltway and several that coincide with RECAPS. Created in 2017 by the federal Tax Cuts and Jobs Acts as a tax incentive for rural and low-income urban areas that have experience disinvestment, the Opportunity Zones program has a ten-year window that provides incentives and tax forgiveness of capital gains for qualified investments in targeted zones. The Maryland governor has made available additional State incentives, including $20 million for building and renovating affordable housing and $3.5 million for the acquisition and demolition of derelict and vacant buildings. The State has also added State tax credits for job creation, including the Job Creation Tax Credit and the One Maryland Tax Credit. The State has set aside $3 million for job training, along with other programs to provide workforce training programs. These enhancements can be further leveraged with locally-available funds, including federal HOME and CDBG funds.

The Rental Allowance Program (RAP)

The Rental Allowance Program (RAP) is funded by the State of Maryland and administered through the Maryland Department of Housing and Community Development, Community Development Administration (CDA). Prince George's County has been awarded grants since 1990 and the Housing Authority of Prince George's County (HAPGC) administers the local program. The following describes various programs funded under RAP:

- The Department of Social Services (DSS): Operates a Transitional Housing Program with partial funding provided through a HUD Supportive Housing Program grant. The Program offers up to 24 months of housing assistance with supportive services, job skills and life skills training, parenting education, mental health services, substance abuse treatment and transportation assistance.
- Laurel Advocacy and Referral Services (LARS): Contract with DSS to operate a Transitional Housing Program in the northeast corner of the County. The Program offers up to 24-months of housing assistance with supportive services, job skills and life skills training, parenting education, mental health services, substance abuse treatment and transportation assistance.
- United Communities Against Poverty (UCAP): Developed the Progressive Path Program, also with the use of a HUD Supportive Housing Program Grant, to provide transitional housing for disabled residents or families with a disabled household member. The Program provides comprehensive supportive services that include resident advocacy, case management, GEDclasses, computer training, mental health counseling, and substance abuse counseling.
- St. Ann's Center, a registered 501(c)(3) nonprofit organization, is committed to lifting vulnerable children, mothers and families out of poverty and homelessness. Their innovative housing and support programs build upon a family's inherent strengths by providing the tools for life-lone independence and self-sufficiency.

Triple Play Program

The Triple Play Program leverages $6 million to draw over $100 million in State funding to provide down payment and closing cost assistance to new homebuyers in the County. The Program began in FY 2015 and projections anticipate spending in the amount of $2 million for FY 2016 and 2017. Funds were exhausted in FY 2017.

Money Follows the Person (MFP)

The "Money Follows the Person" subsidy program is funded by the State of Maryland and administered through the Maryland Department of Housing and Community Development. The Housing Authority of Prince George's County (HAPGC) administers the local program. The purpose of the MFP Bridge Subsidy Program is to provide short-term rental assistance payments for people with disabilities whom the State Department of Health and Mental Hygiene identifies as participants waiting for permanent housing assistance. The program also helps elderly nursing home residents get out of nursing homes and back into their own homes or the homes of family members.

II. Community Participation Process

The U.S. Department of Housing and Urban Development's (HUD) requires "meaningful community participation" for the development of Prince George's County and the City of Bowie's Analysis of Impediments (24 CFR 5.518). This means "a solicitation of views and recommendations from members of the community and other interested parties, a consideration of the views and recommendations received, and a process for incorporating such views and recommendations into decisions and outcomes." The AI is an important step prior to the preparation of the County's Con Plan, which defines how the County and City will utilize HUD grant funds, specifically Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) funds.

In order to provide a robust and meaningful community engagement, several different and complementary processes were used to engage with a broad range of community members. These outreach activities included an online survey, outreach events and materials, public meetings, an advisory group, interviews, focus groups, and traditional and social media.

Survey

A short online survey was created on Survey Monkey to ask County and City residents if they or a relative have experienced discrimination, experienced limitations on housing choice, reported incidents of housing discrimination, and if they know how to report discrimination.[5] The survey was available in English and Spanish and was also made available in paper form at community meetings. The survey link was distributed via official County communication to a list of over 17,000 recipients and social media directly targeting nonprofit organizations, housing counseling organizations, CDCs, and other community organizations. Organizations were asked to distribute the survey to their clients and networks. A total of 158 responses were received by the survey deadline in mid-February.

The City of Bowie also completed an on-line survey that received 898 responses in preparation for its update of the FY 2021-2015 Consolidated Plan. The survey assessed housing needs, community facilities improvements, infrastructure and public improvement, economic development, and homeless facilities and services.

As part of the outreach efforts, the consultant team also analyzed a survey conducted by the Purple Line Corridor Coalition that received more than 600 responses from both Montgomery and Prince George's County residents. Over half of the surveys were completed by residents along the corridor with 72% of survey respondents identifying Prince George's County as their place of residence. A large outreach effort for this survey included partnering with community and grassroots organizations resulting in more than 125 surveys from Spanish-speaking residents. Special attention was given to questions with particular relevance to Prince George's County.

Outreach Events

Through the AI process, outreach was conducted as part of already scheduled events from area organizations. Existing events are efficient because they have a built-in marketing component from established and trusted community organizations. Priority was given to meetings of nonprofit, housing and community development organizations, neighborhood organizations, and churches for community

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[5] Copies of the English and Spanish versions of the survey are included in the Appendix.

outreach. For example, flyers for the survey were distributed to nonprofit organizations such as CASA de Maryland at their Transit Equity event on February 4th, 2020.

Prince George's County is also engaged in a robust Census outreach program that is already in touch with dozens of community organizations. Because the Census outreach has a mission to reach underserved populations, many of the target organizations are already participating in this effort. The Census Outreach Coordinator is a partner in outreach of the AI. General information regarding the AI was presented to participants at a Census outreach event in late July 2019 and follow-up materials on the survey was distributed through their listserv.

Information was also shared with County Councilmember staff for distribution to their email blast list. The team's distribution list of organizations was developed based on input from the Prince George's County DHCD and the City of Bowie to distribute information on upcoming public meetings and events. Flyers on the survey were created encouraging participation in upcoming public hearings. All materials have social media links encouraging participants to post experiences, thoughts, and ideas related to fair housing choice in Prince George's County. All organizations were encouraged to distribute materials at offices, events, and community gathering spaces such as coffee shops, grocery stores, and other civic spaces.

Public Meetings

Two public meetings were organized as part of the AI process that followed HUD regulations on notifications and accessibility. Each public meeting was located in an accessible location near public transportation, complied with Americans for Disabilities Act (ADA) requirements, and offered translation services for those with limited English proficiency. Meetings were held at the Prince George's County Sports and Learning Complex on December 5th, 2019 and at City of Bowie City Hall on February 6th, 2020.

The first public meeting on December 5th offered participants an opportunity to learn about the fair housing planning process and view data, facts, and maps from Prince George's County and the City of Bowie. Attendees were asked to participate in one of three small group discussion tables that were organization around the following topics—discrimination in housing, barriers to housing opportunity, and discrimination and barriers to persons with disabilities. Among the highlights from the discussion included:

- Lack of information on fair housing rights and enforcement,
- Lack of housing availability for working families,
- The increasing rent burden, and
- Limited choice of housing units for persons with disabilities.

Participants also reported the additional limitation of finding accessible housing units when using the Housing Choice Voucher program.

At the second public hearing at the City of Bowie on February 6th, the consultant team presented updated data and maps an provided additional opportunity for discussion. Participants shared their views on increasing rent burden and lack of workforce housing.

Public Hearings

The AI must be adopted by resolution by the Prince George's County Council and the City of Bowie Council. DHCD staff will schedule time with County Council and City of Bowie councilors to review the process, timeline, and preliminary findings prior to scheduling the draft plan and the final version for adoption. Staff will coordinate with the County and City Clerk to schedule the hearing providing an opportunity for discussion with County Council and City of Bowie councilors and staff.

DHCD staff was briefed on March 25th. Due to the COVID-19 pandemic, the submission to the County Council was delayed. A new legislative calendar was established for submission of the draft AI following HUD COVID-19 guidelines granting waivers for the public comment period.   Therefore, the draft AI will be posted for a 30-day official comment period from September 24th to October 23rd, 2020. The first hearing of the draft AI report will take place on October 29th followed by a full County Council vote on the approved AI on November 5th.

The City of Bowie city staff was also briefed on March 25th, followed by a presentation to the County Council on April 6th that will be opened to the public over livestream due to the COVID-19 pandemic and restrictions on public meetings per the Governor's emergency orders. After this presentation, the AI draft report will be available for public comment for a 30-day comment period before the final report is adopted by the City Council.

Interviews and Focus Groups

The consultant team conducted over 18 interviews with 31 people and facilitated or attended four focus groups meetings. The focus groups and interviews provided an opportunity to do a deep dive on a particular topic related to discrimination and limits to fair housing choice. In the focus groups and interviews, the goal was to get a broad range of input on a particular topic, such as housing affordability, homelessness, special needs housing, education, environmental justice, health, planning, public health, transportation, and community economic development in Prince George's County and the City of Bowie. The interviews and focus groups provided an opportunity to learn how these factors contribute to or impede access to fair housing choice in the community.

Focus groups and/or interviews were conducted with members of the following stakeholder groups:

- Fair housing organizations including the Prince George's County Human Relations Commission.

- Private housing industry (e.g., developers, lenders, Realtors, real estate brokers, management companies);

- Government sector (e.g., Housing and Community Development, Public Housing Authority, Social Services, Human Relations Commission);

- Non-profit advocacy sector (e.g., community-based organizations, community development corporations, housing counseling groups, consumer protection agencies);

- Local, regional and national stakeholders in the legal and research sectors (tenant legal aid centers, landlord and industry representatives; think tanks, immigrant legal and research centers, regulatory agencies); and

- Individuals and/or groups representing members of *protected classes* (race, color, national origin, sex, familial status, religion, and disability) in the County and City.

These interviews also included a cross sector of elected officials, County and City staff, municipalities within the County, including County Councilmembers from Prince George's County and their staff, senior staff from the City of Bowie, and staff from the City of New Carrollton and the Town of Riverdale Park.

As part of this AI, the consultant team also participated in two focus groups on affordable housing and economic development organized by Enterprise Community Partners in preparation for the FY2021-2025 Consolidated Plan. During the focus group on affordable housing, participants identified the high-cost of housing, insufficient accessible housing, and limited resources for nonprofit housing developers among the topics mentioned at the focus group. During the economic development forum, several participants made the connection between housing and economic development on how lack of job opportunity and job skills limit housing choice. Several participants discussed the desire for more neighborhoods with amenities such as transportation, retail, and open space. Other mentioned the growth of the senior and Latino populations in the county and how the County had not grown in a manner to provide more housing opportunities for these groups. Additionally, others thought it was important to confront the County's history of racism, redlining, and bias and how those practices from the past have informed the development patterns of today.

The team also participated in the Transit Equity Day event on February 4th, 2020 organized by Coalition for Smarter Growth at CASA de Maryland. This well-attended event covered a variety of topics, including pedestrian safety, bus service frequency, and bus routes. Several participants pointed out how bus routes do not necessarily serve the changing demographics of the County nor do they serve low-income families who may live in the furthest reaches of the county where the rent is cheaper but the bus service is more infrequent. The most impactful presentation was from members of the Brandywine community, which suffers from higher levels of pollution created by the nearby Beltway, diesel truck traffic, and polluting coal-fired power plants.

On February 27th, 2020 the consultant team met with disability rights advocates, families, and individuals to discuss housing discrimination and barriers to affordable housing for persons with disabilities. An overview of the fair housing planning process was presented along with data and maps. The group provided valuable feedback on various impediments to fair housing, including limited transportation choices when choosing housing units, housing that is not accessible to persons with disabilities, and lack of education and discrimination regarding housing rights and reasonable accommodation for persons with disabilities.

A small focus group was held on February 4th, 2020 at the City of Bowie with the Planning Advisory Committee. Members of the committee shared information on the history of racial segregation created by the Levitt & Sons development that is large portion of the City of Bowie today. The group also discussed the limitations of development review within the city limits because the Maryland-National Park and Planning Commission (M-NCPPC) has planning and zoning oversight in the City of Bowie. Nevertheless, the M-NCPPC does consult with Bowie residents and elected officials on development review issues. The City has some leverage when developers wish to become annexed to the City of

Bowie and the City is encouraging mixed-use development that will provide greater housing opportunities. The City of Bowie is piloting an inclusionary housing development policy.

The following groups either participated or were consulted for interviews and focus groups:

The Arc, Prince George's County
CASA de Maryland
Catholic Charities
Census Outreach Committee, Prince George's County
Centro de Apoyo Familiar
City of Bowie, Office of Grants Development and Administration
City of Bowie, Department of Planning
City of New Carrollton
Coalition for Smarter Growth
Disability Rights Maryland
Educare Resource Center
Enterprise Community Partners
Equal Rights Center
Family Crisis Center
Greater Washington Urban League of Prince George's County
HomeFree USA
Housing Authority of Prince George's County
Housing Initiative Partnership
Housing Options & Planning Enterprises (H.O.P.E)
Independence Now
Kaiser Permamente
MANNA
Maryland Legal Aid
Maryland-National Park and Planning Commission, Prince George's County
National Community Reinvestment Coalition
National Fair Housing Alliance
Prosperity Now
Prince George's County Association of Realtors
Prince George's County Chamber of Commerce
Prince George's County Department of Housing and Community Development
Prince George's County Department of Social Services
Prince George's County Human Relations Commission
Prince George's Transit
RGM Real Estate Solutions
Sowing Empowerment & Economic Development (SEED)
Town of Riverdale Park
United Communities Against Poverty
United Economic Development Corporation

Housing Opportunities for All Workgroup

Originally, the consultant team suggested to convene a cross-sector group of participants from the private sector (i.e. real estate, mortgage lenders, developers, multi-family owners), local government (i.e. City of Bowie, Prince George's County), and community-based organizations with an interest in equity and civil rights that includes, but is not limited to, the disability community, economic development, education, environment, housing, public health, and transportation. Such a group already existed with the Housing Opportunities for All (HOFA) Workgroup.

The HOFA Workgroup is chaired by Estella Alexander, the County's Housing and Community Development Director, and Prince George's County Councilmember Danielle Glaros. Rather than duplicating efforts, the team is coordinating with HOFA Housing and Community Development staff to share information regarding the AI. The HOFA Workgroup builds upon priorities and recommendations identified in the County's Comprehensive Strategy for implementation. Members of the consultant team attended the October 15th, November 15th and December 13th meetings of the HOFA Workgroup. The consultant team shared its findings with HOFA group members to obtain feedback and suggestions to incorporate into the AI, particularly to help prioritize on policies that address impediments to fair housing choice.

Media Strategy

DHCD's public information officer worked with the consultant team on advertisements of public notices in newspapers of general circulation and social media posts. The public information officer is able to blast notices and information to over 17,000 emails.

Newspapers of general circulation that will be targeted for public notices include: The Afro-American, Prince George's County News, Bowie Blade-News (Capital Gazette Online), Prince George Journal, Prince George's Post, Prince George's Sentinel, and the Washington Post. Ads and notices were also posted in Spanish in El Pregonero and Washington Hispanic.

The goal of the social media outreach was to facilitate participation in the AI process from County and City residents who typically are not able to or do not feel compelled to participate in the public meeting process.

III. Assessment of Past Goals and Actions

Prince George's County and the City of Bowie affirmatively further fair housing as required by the Housing and Community Development Act of 1974, as amended. The County's and City's *Analysis of Impediments (AI) to Fair Housing Choice*, as adopted under County Council Resolution CR-116-2013 and separately by the City of Bowie's City Council, is a review of impediments to fair housing choice in the public and private sector. Impediments to fair housing choice consist of any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin. A policy, practice, or procedure that appears neutral on its face, but which operates to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status, or national origin may constitute such an impediment.

This section provides a review of the *2012 Analysis of Impediments to Fair Housing Choice for Prince George's County and the City of Bowie* and the subsequent update, *Analysis of Impediments to Fair Housing Choice 2019 Update*, which was requested by HUD. An update was also included in the County's 2020 Action Plan completed in July 2019.

Barriers Defined in 2012
The 2012 AI identified the following barriers:

Prince George's County

- Black and Hispanic households have greater difficulty becoming homeowners because of lower incomes.

- Mortgage loan denials and high-cost lending disproportionately affect minority applicants in Prince George's County, similar to national trends.

- The Urban County's supply of decent, affordable housing remains inadequate.

- The County's supply of affordable housing that is accessible to persons with disabilities is inadequate.

- Although the Urban County targets redevelopment and revitalization activities to impacted areas, it must also seek a balance with investing in affordable housing in non-impacted areas.

- The Urban County should revise its entitlement funding application and review processes to ensure fair housing.

- The County's Human Relations Commission (HRC) does not have enforcement authority with regards to fair housing complaints.

- The County's General Plan fails to achieve its potential as a mechanism to affirmatively further fair housing and expand the supply of affordable housing.

- The majority of fair housing complaints filed through HUD in Prince George's County involved race and disability as the bases for discrimination.

- The accessibility features of the County's public housing stock were last analyzed in 1993. Though units have not been added to the inventory since, the County should update its Section 504 Needs Assessment to ensure that its inventory meets current standards of accessibility and that the needs identified in the 1993 assessment have been met.

- Further actions on the part of the Urban County and the Housing Authority would enhance the extent to which members of the protected classes have access to participation in planning, policy, and program offerings.

City of Bowie

- The City of Bowie does not allocate any of its CDBG entitlements to fair housing funding.

Progress to Date

Prince George's County

The County has made significant steps in some policy areas that affirmatively further fair housing, but it still lags behind on specific actions related to fair housing enforcement and increasing accessibility for disabled person, particularly as it relates to the Ripley settlement.

- The HRC is still in the process of seeking HUD certification as a Fair Housing Assistance Program Agency (FHAP), but still lacks "substantial equivalency" that must be authorized by the County Council.

- The County's Department of Housing and Community Development (DHCD) also lacks capacity and nonprofit partners to increase training for residents, tenants, and landlords on their housing rights. The County does not have enough partner organizations to provide housing counseling to renters, first-time homebuyers, or seniors who wish to remain in their homes. DHCD does organize a highly successful housing fair every June, which is attended by thousands of attendees and provides information on fair housing rights, as well as information for renters and first-time homebuyers.

- DHCD services and documents in Spanish are not easily obtained.

- The County maintains several programs targeting low-income seniors and persons with disabilities that provide funding to rehabilitate or modify homes; however, recipients report that these programs have service delivery issues.

- Additional programs for first-time homebuyers are popular, but also oversubscribed, resulting in a large number of participants who are unable to participate in the program.

- Housing Choice Vouchers (HCV) have a long waiting list and available vouchers are sometimes difficult to use due to landlords who refuse vouchers or do not participate in the program. However, the County's new Source of Income Protection is an important step forward for low-income households who depend on the HCV program.

- The County also needs to prioritize and make progress on its program for the disabled population. Currently, the Section 504 compliance officer has been unable to update the list of available units on a frequent basis.

- The County has made some steps to improve public housing units identified in its Section 504 Needs Assessment to ensure that its inventory meets current standards of accessibility.

Although in most cases the County and the Housing Authority have made progress, more work remains to be done. Detailed information on specific actions steps and updates are provided in the table below.

City of Bowie

The City of Bowie has made significant steps in addressing fair housing training concerns since the 2012 Analysis of Impediments. The City of Bowie has been allocating 1% of its CDBG funding for fair housing education and has become a leader by including municipalities within the county. The Office of Grant Development and Administration (OGDA) hosts a training on the rights and responsibilities of landlords, businesses, real estate companies, and homeowners associations under the Fair Housing Act. While training is open to public, the sessions focus on code enforcement, law enforcement, and municipal employees as the primary audiences.

OGDA has also hosted a Fair Housing Symposium, which combined elements of the Fair Housing Act and HUD's Affirmatively Furthering Fair Housing (AFFH) rule. Attendees included a wide variety of participants, including City of Bowie staff, local government officials, nonprofit housing service providers, developers, landlords, and real estate professionals.

The City of Bowie's website also includes information on how to file a fair housing complaint and information for tenants and first-time homebuyers. The City also airs public service announcements on fair housing through its public access channels.

Figure III-1. Analysis of Impediments to Fair Housing Action Plan: FY 2020
Prince George's County Department of Housing and Community Development (DHCD)

Goal/Task	Current Actions Taken and Planned for Fiscal Year (FY) 2020	Responsible Entity(s)
Goal 1: Broaden homeownership opportunities for members of the protected classes		
Task 1.1: Continue to offer financial incentives toward the creation of new homeownership opportunities through the County's My HOME Program and NSP. Ensure that mortgage products are appropriate for the applicant in terms of amount, cost, terms, etc.	In its efforts to foster and encourage the creation of new homeownership opportunities, DHCD plans to administer the County's homebuyer program, the Pathway to Purchase Program (formerly known as My HOME Program), as well as the County Purchase Assistance Program (PGCPAP), which is funding through the County's Housing Investment Trust Fund. The Pathway to Purchase Program assists income-eligible first-time homebuyers.	County DHCD

	NOTE: In FY 2020, the County will not use its new HOME program allocation to operate the Pathway to Purchase Program. The Pathway to Purchase program offers 0% interest, deferred payment up to the maximum $10,000, as needed for mortgage principle reduction, and/or down payment and/or closing costs. Further, as part of its loan terms, each property assisted with HOME funds must remain affordable for a minimum period, depending on the amount of the HOME funds provided. The PGCPAP offers 0% interest, deferred loan payment up to the maximum $15,000, as needed for mortgage principle reduction, and/or down payment and/or closing costs. Purchaser must pay back the loan in full. Note: DHCD did not receive NSP funds for FY 2020.	
Task 1.2: Continue to fund homeownership counseling and financial management education for lower-income households, particularly minorities.	DHCD will continue to encourage funding of homeownership counseling and financial management education for lower- income households. In its FY2020 entitlement allocation, DHCD will allocate 15% of its CDBG funds for Public Services activities, which includes activities that provide housing counseling and financial management education principally for low-income households.	County DHCD
Task 1.3: Continue to enforce a Section 3 policy to ensure that employment and other economic and business opportunities generated by HUD assistance are directed to public housing residents and other LMI residents.	On May 17, 2016, the Prince George's County Council and County Executive adopted and approved the Section 3 Action Plan. The approved Plan outlines DHCD's policies and procedures, ensuring that both low-income and very low-income citizens and local businesses benefit from this resource. The County's Section 3 Action Plan is made available on the County's website at: http://www.princegeorgesCountymd.gov/1039/Plans-Reports.	County DHCD

	Section 3 Summary Reports will be included in the Consolidated Annual Performance and Evaluation Reports (CAPER) at the end of the fiscal year.	

Goal 2: Expand the supply of decent, affordable housing available in the Urban County		
Task 2.1: Continue CDBG-funded rehabilitation activities to improve the quality of the existing affordable housing stock where feasible.	DHCD is committed to improving the quality of existing affordable housing in the County. As such, DHCD fosters rehabilitation activities with the use of CDBG funds to support the Housing Rehabilitation Assistance Program. The Program provides financial assistance in the form of an amortized loan, deferred payment loan or a grant to qualified homeowners.	County DHCD
Task 2.2: Continue the City's systematic code enforcement policy to improve and preserve the existing multi-unit affordable housing stock.	This Action Plan pertains solely to Prince George's County and does not address goals, tasks or actions concerning the City of Bowie.	City of Bowie
Task 2.3: Award a higher preference in entitlement allocations for new affordable housing projects for families. Increase the HOME per-unit subsidy if necessary.	DHCD will provide HOME funds for the development of multifamily housing projects in FY 2020. HOME funds are generally used as gap financing to enhance the financial feasibility of multifamily projects funded with local or State issued tax-exempt bond financing, federal low income housing tax credits, and private financing	DHCD/ County Council
Task 2.4: Develop and adopt a Moderately Priced Housing Ordinance that includes an affordable housing set-aside for new residential development.	On September 15, 2015, an ordinance concerning Moderately Priced Housing Program was presented to the Prince George's County Council through County Bill CB-056- 2015. Although presented, the Bill was not enacted by the County Council.	County DHCD
Task 2.5: Establish and capitalize a County Housing Trust Fund with a dedicated source of revenue to provide financing for affordable housing units.	Through Prince George's County Bill CB-12-2012, as amended in CB-57-2017, the Housing Investment Trust Fund was established. The amended Bill, CB-57-2017, was adopted by the County Council on July 18, 2017 and went into effect on September 1, 2017.	County Council
Task 2.5: Establish and capitalize a County Housing Trust Fund with a dedicated source of revenue to provide financing for affordable housing units.	Through Prince George's County Bill CB-12-2012, as amended in CB-57-2017, the Housing Investment Trust Fund was established. The amended Bill, CB-57-2017, was adopted by the County Council on July 18, 2017 and went into effect on September 1, 2017.	County Council

Goal 3: Expand the supply of affordable housing accessible to persons with disabilities .		
Task 3.1: Continue working with the ADA Coordinator in the DFS to collaborate on accessibility training and compliance issues, specifically, training on housing accessibility.	Collaboration on accessibility training and compliance issues is a standard that DHCD uses when providing technical assistance workshops, community forums, and other public events. DHCD also consults with the Prince County ADA Coordinator regarding special accommodations and other compliance issues.	County DHCD
Task 3.2: Require that all new and substantially rehabilitated CDBG-assisted and HOME-assisted units comply with visitability standards. Conduct site visits prior to the issuance of occupancy permits.	Adherence to visitability standards is not a HUD requirement (see HUD Notice: CPD-05-09), nor a requirement of the State of Maryland. However, CDBG and HOME sub- recipients that work with DHCD typically include visitability concepts as part of their design and construction. .	County DHCD

Goal 4: Balance investment in revitalizing impacted areas with investment in expanding affordable housing options in opportunity-rich neighborhoods		
Task 4.1: In developing policy priorities for CDBG and HOME funds, give first priority to the use of funds for new family rental and sales developments in non-impacted areas.	The County continues to analyze data in order to determine strategies that best serve impacted and non-impacted areas.	County Council
Task 4.2: As part of the Consolidated Planning Process, map the location of all new CDBG/HOME-assisted projects; analyze this information to determine the relative breakdown of projects in impacted/non-impacted areas. Establish internal goals for achieving balance, include this analysis in each year's CAPER.	On May 25, 2017, DHCD launched the planning and development of a County-wide Comprehensive Housing Strategy (CHS). The Strategy analyzes housing needs for all persons residing in the County while addressing all geographic and income levels. Additionally, the CHS defines strategies and resources for County residents' housing needs and provides an analytical, programmatic and policy context for housing and supportive services. In its efforts to complete a thorough analysis, DHCD engaged Enterprise Community Partners, Inc. to prepare the housing strategy. A draft of the CHS is made available on the County's website at: https://www.princegeorgesCountymd.gov/2803/ Comprehensive-Housing-Strategy.	County DHCD

.Goal 5: Ensure that the entitlement funding application and review processes affirmatively further fair housing.		
Task 5.1: Continue to review applications for CDBG and HOME funds to ensure compliance with all appropriate statutes, regulations and policies. Recommendations for funding should be made to County Council.	DHCD established a competitive process for the award of CDBG and HOME funds based on a Notice of Funding Availability (NOFA.). A NOFA is issued annually for the CDBG Program. However, DHCD accepts HOME Program applications on a rolling basis. Upon the receipt of applications, a Proposal Advisory Group (PAG) evaluates each application to determine eligibility. Recommendations for project funding are forwarded to the County Executive and County Council for approval.	County DHCD
Task 5.2: Provide fair housing training to department heads and executive leadership to ensure that decision-making affirmatively furthers fair housing.	DHCD is currently in the process of planning and developing its Affirmatively Furthering Fair Housing Plan. As such, DHCD engaged in fair housing training with the Metropolitan Washington Council of Governments, HUD and Enterprise Community Partners. DHCD intends to continue to foster and encourage decision- making that affirmatively furthers fair housing.	County DHCD
Task 5.3: Require fair housing training as a mandatory component of the local government application process, or at least strongly encourage local government applicants to receive fair housing training as part of the process.	DHCD strongly encourages its sub-recipients to engage in fair housing training as "Non-Discrimination and Equal Access" is one of the "Cross Cutting Federal Requirements" in DHCD's Policies and Procedures Manual (PPM). DHCD implements these requirements to owners, developers, Community Housing Development Organizations (CHDO) and sub-recipients when Federal Funds are being used. Additionally, this information is included in all written agreements and monitored by DHCD staff.	County DHCD
Task 5.4: Eliminate requirements that support from the community and elected officials is needed if public financing is used for a housing project.	Requirements that encourage support from the community and elected officials where public financing is used for a housing project are no longer mandated by the State of Maryland. As such, DHCD does not have any internal requirements that mandate support from the community and elected officials where public financing is used for a housing project.	County DHCD

Task 5.5: If the County does not have an affirmative marketing policy that applies to all CDBG-assisted or HOME-assisted housing projects with five or more units, it must prepare and adopt one.	Prince George's County continues to analyze its affirmative marketing policies in order to better serve its fair housing initiatives.	County DHCD

Goal 6: Increase the capacity of the Human Relations Commission		
Task 6.1: Amend the Human Relations Ordinance to grant the power of enforcement to the HRC. In this way, County residents can have access to a local entity when seeking enforcement and damages for housing discrimination.	The Human Relations Commission is the County's civil rights education and enforcement agency. The thirteen- member commission has the authority to investigate and adjudicate complaints of discrimination in housing. Also, although the County's local ordinance is not substantially equivalent with the Federal Fair Housing laws, it is still very robust and offers protections greater than many jurisdictions in the State of Maryland, without substantially equivalent statutes.	County DHCD .
Goal 7: Incorporate fair housing principles across government		
Task 7.1: Include a Housing Element in the County General Plan when it is updated, including an over-arching statement of fair housing policy, support for affordable housing for both renters and owners and respect for racial, ethnic and economic diversity.	Prince George's County's population is racially, ethnically, and culturally diverse. According to the County's Approved General Plan 2035, the County aims to preserve and expand the range of housing types and ownership opportunities, such as owner/resident of multifamily building and housing cooperatives, at different price points ranging from workforce and affordable units to upper-income housing to reduce housing and transportation cost burdens.	County DHCD
Task 7.2: Take steps to ensure that the fair housing policy extends to all aspects and departments of local government. Ensure that all department heads understand the County's/City's responsibility to affirmatively further fair housing. Department heads and	The County is committed to executing actions to affirmatively further fair housing. Through the County's Approved General Plan 2035, the County has taken efforts to highlight the concerns related to housing and employment. Additionally, the County remains committed to executing actions to affirmatively further fair housing.	Responsible Entity not identified in the Action Plan

elected officials should, in turn, take steps to impart an understanding of this policy to staff and the public.		

Goal 8: Broaden general awareness of rights and responsibilities related to fair housing		
Task 8.1: The City of Bowie should allocate 1% of its annual CDBG entitlement grant to carry out fair housing activities.	This Action Plan pertains solely to Prince George's County and does not address goals, tasks or actions concerning the City of Bowie.	City of Bowie
Task 8.2: The Urban County should continue to allocate 1.5% to 2% of its annual CDBG grant for such activities as education and outreach, enforcement and testing.	In fiscal year (FY) 2020 (CDBG Program Year 45), the County goal is to provide new and/or improved public services to approximately 16,915 low-to-moderate income persons. This includes grant funding for public services (i.e. fair housing education and outreach) provided by housing related organizations, including but not limited to Housing Initiative Partnership, Greater Washington Urban League, Legal Aid, and CASA de Maryland.	County DHCD
Task 8.3: Contract with an experienced FHIP agency to perform paired testing of rental housing.	This Action Plan pertains solely to Prince George's County and does not address goals, tasks or actions concerning the City of Bowie.	City of Bowie

Goal 9: Ensure that public housing meets the accessibility needs of residents and applicants		
Task 9.1: Update the Section 504 Needs Assessment to ensure that the inventory meets current standards for accessibility and that the goals set in the 1993 assessment have been met.	The HAPGC executed the following actions to comply with Section 504 requirements: Installed fire doors; Maintained ramps for accessibility and performed routine inspections; Performed a self-evaluation of current policies and practices, and executed corrective steps to remedy any discrimination, as appropriate; Provided training to all employees with direct contact to tenants, including maintenance staff regarding the Federal Fair Housing Act, Section 504, and the American with Disabilities Act; and Displayed fair housing posters in all locations where business is conducted.	HAPGC
Task 9.2: To the extent practical, take advantage of opportunities to spread accessibility features	HAPGC will continue to expand housing opportunities for families with disabilities through	HAPGC

across more communities, so that UFAS- accessible units are available in various locations.	referrals from advocacy groups and targeting groups in existing assisted housing programs.	
Goal 10: Enhance the extent to which members of the protected classes have access to participation in County planning, policy and program offerings.		
Task 10.1: Conduct the four-factor analysis (detailed in the Federal Register dated 1/22/2007) to determine the extent to which programs are adequately accessible to potential beneficiaries with limited English proficiency.	DHCD is developing a four-factor analysis to ensure that persons with limited English proficiency have access to County programs and services. In order to reach the under-represented groups, minority populations, persons with disabilities, and persons with Limited English Proficiency, DHCD has posted its public notices in Spanish translation, while also engaging Spanish and American Sign Language (ASL) interpreters in some of its public meetings.	County DHCD
Task 10.2: Maintain records of the demographic characteristics of residents appointed to boards and commissions dealing with housing- related issues, work toward representation of members of the protected classes proportional to their presence in the general population.	**N/A: Task not identified as a 2020 planned action**	N/A

Goal 11: Address the disproportionate impact of mortgage loan denials and high-cost lending on minority applicants		
Task 11.1: Engage HUD-certified housing counselors to target credit repair education through existing advocacy organizations that work extensively with minorities.	DHCD addresses the disproportionate impact of mortgage loan denials and high-cost lending on minority applicants by providing funding to organizations, such as Centro De Apoyo Familiar (CAF), Greater Washington Urban League and CASA de Maryland, who are engaged in housing counseling and advocacy for homeownership. In addition, the County, through its Pathway to Purchase Program, as well as the County Purchase Assistance Program (CPAP), offers down payment and closing cost assistance to low to moderate income persons.	County DHCD

Task 11.2: Conduct a more in-depth analysis of HMDA data to determine if discrimination is occurring against minority applicants.	**N/A: Task not identified as a 2020 planned action** .	N/A

Additional Plans and Actions

The guiding document for this Assessment of Past Goals and Actions is the Prince George's County and the City of Bowie's Fair Housing Planning section for the 2019 CDBG Action Plan, which includes the actions listed above.

In addition, the County has made significant steps in addressing several impediments to fair housing through the *Comprehensive Housing Strategy: Housing Opportunity for All* plan and the *Purple Line Corridor Coalition's Housing Action Plan*. Both plans included significant public participation. These two plans have helped the County make significant progress toward its goals and actions, particularly under Goal 2 to "expand the supply of decent affordable housing in the Urban County" and Goal 4 to "balance investments in revitalizing impacted areas with investment in expanding affordable housing option in opportunity-rich neighborhoods."

Specifically, both the Comprehensive Housing Strategy and the Purple Line Corridor Housing Action plan encourage the use of CDBG-funded rehabilitation activities to improve the quality of the existing affordable housing stock (Task 2.1). Plans also call for the development of affordable housing through inclusionary zoning policies, similar to the recommendation for a Moderately-Priced Housing Ordinance. (Task 2.4). Both plans also call for more funding for the Housing Investment Trust Fund (Task 2.5).

Plan 2035, the County's comprehensive plan updated in May 2014, will help to advance Goal 4, which calls for balancing investment in revitalizing impacted areas with investment in expanded affordable housing options in opportunity-rich neighborhoods. Additional actions in the comprehensive plan call for policy priorities for CDBG and HOME funds to support the construction of new family rental and for-sale housing (Task 4.1).

The Comprehensive Housing Strategy also made progress by mapping the location of CDBG- and HOME-assisted projects and analyzing their impacts (Task 4.2). A summary of both the Comprehensive Housing Strategy and the Purple Line Corridor Coalition Housing Action Plan are provided below as both have made significant progress to address several impediments to fair housing. The Housing Opportunity for All Commission has met three times since its first meeting in October 2019. The Purple Line Corridor Coalition Housing Action Plan was released in December 2019.

Comprehensive Housing Strategy: Housing Opportunity For All

In March 2019, Prince George's County released the *Comprehensive Housing Strategy: Housing Opportunity for All (CHS)*, a ten-year plan designed to serve the housing needs of all current and future residents across all ages, abilities, and incomes. The plan has an explicit focus on expanding access to opportunity through housing investments. The three primary goals established by the plan are 1) supporting existing residents, 2) attracting new residents, and 3) building on strategic investments (including transit-oriented development) and submarket conditions.

The CHS cited baseline conditions that included a lack of diverse housing options, growing market strength, housing cost burdens, and housing quality concerns. Barriers seen as impacting the County's ability to attract new residents include a lack of available housing options in neighborhoods with amenities and resources, varied submarket conditions, a misalignment between the County's development goals and policies and market-based perspectives of projected growth, and negative perceptions of the County among some regional residents.

The plan outlines two broad approaches for achieving its objectives:

- Remove regulatory barriers to development "across the board".

- Use public policies and resources to produce new housing options for those not being reached by the private market.

The CHS also includes a "roadmap" with both cross-cutting and targeted strategies and 48 actions designed to achieve the plan's objectives. These include efforts to increase housing production (affordable and otherwise), preserve and improve the existing housing stock, and leverage housing production to improve neighborhoods through associated investment in educational, employment, infrastructure, health, retail, and recreation opportunities.

The plan estimates that full implementation could lead to an additional $82.1 million in resources for the Prince George's County Housing Investment Trust Fund, with an associated expansion of the list of eligible activities to include rehabilitation, acquisition, and services. Other significant proposed investments include local rental assistance ($8.1 million), livability improvements ($4.1 million), aging-in-place improvements ($4.1 million), and emergency housing assistance ($2.3 million), among others. In addition to increased investments, the CHS calls for a modernization of the zoning code to facilitate housing development more broadly, diversify the housing stock, pursue inclusionary housing policies, facilitate mixed-income housing, and allow accessory dwelling units.

Purple Line Corridor Coalition (PLCC) Housing Action Plan 2019-2022

The second most important housing plan that will help the County meet its goals to affirmatively further fair housing is the Purple Line Corridor Coalition's (PLCC) Housing Action Plan. The PLCC is composed of public, nonprofit, and private sector organizations that are working together to address community needs along the 16-mile light rail line from New Carrollton to Bethesda.

The 21 stations cut through a wide variety of diverse communities of varying socioeconomic backgrounds. For example, the median income in Bethesda is $138,743 while the median income only a few stops away in the International Corridor (Langley Park-Takoma) is $62,220. To address legitimate concerns about gentrification, displacement, and rising rents for homeowners, renters, and business owners, the PLCC engaged in a robust community engagement process that including listening sessions of communities along the rail line and a survey with over 600 respondents.

The PLCC Housing Action Plan's primary goal is to ensure investments preserve communities and protect existing residents who live along the corridor today. The plan has an initial goal to preserve at least 17,000 homes affordable to households that earn $70,000 a year or less. Of this number, the plan has calls for the preservation of 8,500 affordable rental units that have expiring contracts. The plan also

aims to retain 8,500 homes at current rents to keep them affordable. The PLCC plan identified 12 different key actions that the County and its partners can advance between by 2023, the date of the Purple Line's opening. These 12 recommendations are organized into three categories: 1) housing preservation and tenant protections; 2) increased coordination between local governments and coalition partners; and 3) greater advocacy, research, and monitoring of housing trends.

Key housing trends identified in the Purple Line Corridor include:

- An aging housing stock, with nearly two-thirds of the housing stock built between 1940 and 1979;
- Many households are cost burdened and cannot find housing that is affordable;
- Significant concerns regarding the quality of the housing stock; and
- The cost of building and rehabilitating existing housing is a barrier to constructing and preserving affordable housing.

It is also important to note that the Purple Line traverses or is close to three of the four R/ECAPs identified in this report—Bladensburg, College Park, and Langley Park.

Some selected strategies that the PLCC has identified that further Prince George's County's fair housing goals include:

- Stronger code enforcement

- Prioritize funding from the Housing Trust fund along the Purple Line

- Help current homeowners rehab and remain in their homes, especially seniors

- Create a pathway for current renters to become homeowners

- Preserve and modernize smaller rental properties, especially for the disabled

- Prioritize coordinated action and improved communication in the Takoma Langley area, especially among Spanish-speaking tenants and homeowners

- Foster collaborative culture and leadership by increasing capacity of those working directly with Purple Line communities

IV. Analysis of Fair Housing Issues

Demographic Summary

This section presents demographic, economic, and housing information for Prince George's County and the City of Bowie, along with comparisons with the Washington DC Metropolitan Statistical Area (MSA)[6] and the State of Maryland, as available. This section supplements prior analyses of demographic trends in the County, including the *Analysis of Impediments to Fair Housing Choice: 2019 Update*. Data for this section are primary drawn from decennial Census data and American Community Survey data, along with supplemental, publicly-available data. These data were used to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, age, disability status, employment, income, poverty, and housing market trends.

The data and analyses presented in this section are designed to describe the underlying conditions that shape housing market behavior and access to housing opportunities in Prince George's County and the City of Bowie. Detailed tables are available in the Appendix.

Population Trends

Prince George's County (inclusive of the City of Bowie) was home to an estimated 909,308 residents in 2018. The County accounts for about 15.0% of the total State population and 14.6% of the population of the Washington DC metropolitan area. The City of Bowie had an estimated 58,682 residents in 2018. The City of Bowie has constituted a greater share of the County's population over the last five decades. In 2018, the City's population was about 6.5% of the County's total population.

Between 2010 and 2018, the County's population grew at an annual rate of 0.7% while the City of Bowie's population grew by 0.9% annually. Prince George's County and the City of Bowie grew slightly faster than the State of Maryland (0.6% annual growth rate), but population growth was slightly lower than that of the Washington DC region (1.3% annual growth rate).

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[6] Unless otherwise noted, the Washington DC MSA includes the following jurisdictions: District of Columbia; Calvert County, Charles County, Frederick County, Montgomery County and Prince George's County in Maryland; City of Alexandria, Arlington County, Clarke County, Culpeper County, Fairfax County, City of Fairfax, City of Falls Church, Fauquier County, City of Fredericksburg, Loudoun County, City of Manassas, City of Manassas Park, Prince William County, Rappahannock County, Spotsylvania County, Stafford County, and Warren County in Virginia; and Jefferson County in West Virginia.

Figure IV-1. Annual Percent Population Change by Decade, 1960-2018
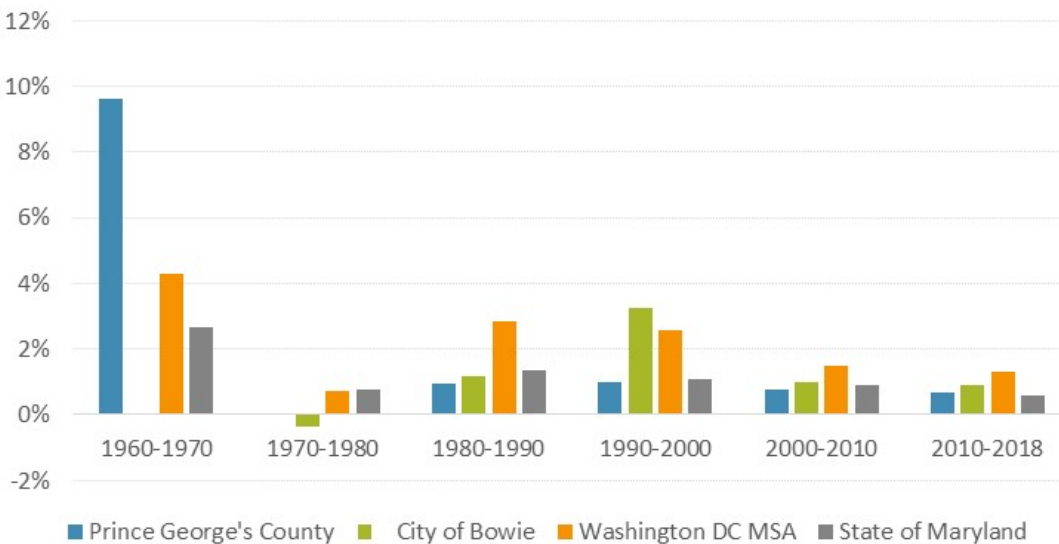
Source: U.S. Census Bureau

Race/Ethnicity

Prince George's County and the City of Bowie are disproportionately more likely to be home to Black residents than are either the State of Maryland or the Washington DC region. In 2017, Black residents accounted for 62.0% of the County's population and 51.9% of the City's population.[7] By comparison, Black residents are just 29.3% of the State's population and 24.9% of the population of the Washington DC region. White residents constitute 13.3% of the County's population, but nearly a third (32.2%) of the City's population. White residents are more than half of all State of Maryland residents (51.9%) and nearly half of the Washington DC region's residents (46.3%). Hispanic residents make up 17.4% of the Prince George's County population, which is a higher share than either the Washington DC region (15.3%) or State of Maryland (9.6%). In the City of Bowie, Hispanics make up just 6.9% of the population.

Population growth in Prince George's County and the City of Bowie has not been consistent among different racial and ethnic groups. Since 2000, the share of the County's population that is Black has stayed relatively stable at between 62% and 63%. However, the White population has declined from 24.3% of the population in 2000 to 13.3% of the population in 2017. At the same time, Hispanic and Asian residents have increasingly made up a larger share of the County's population in recent years. The Hispanic population, in particular, has been a significant driver of population growth in the County, nearly tripling and increasing from 7.1% to 17.4% of the County's population between 2000 and 2017.

Since 2010, the County has continued to see its White population decline, while there has been significant growth in the Hispanic population and somewhat slower growth in the Black population. Over the 2010 to 2017 period, the number of White residents in Prince George's County declined by more than 8,600, while the County added over 28,400 Hispanic residents and 15,700 Black residents.

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[7] Unless otherwise notes, Black, White, Asian and Other races include only non-Hispanic individuals. Individuals of Hispanic or Latino origin are counted separately, regardless of their race.

While the White population has continued to decline in the County in recent years, the pace of decline slowed somewhat between 2010 and 2017 after dropping precipitously between 2000 and 2010.

The City of Bowie has experienced somewhat different patterns of population growth by race and ethnicity. Like in the broader County, the City's Black population has increased while the White population has been on the decline. Between 2010 and 2017, the Black population in the City of Bowie increased by about 4,000, while the White population declined by 2,500. In addition, and also like in the County overall, the pace of decline of the White population slowed between 2010 and 2017 compared to 2000 to 2010. In the City of Bowie, the Hispanic population increased by 30.2% between 2010 and 2017, slightly faster than the rate of growth in the County.

According to the U.S. Census Bureau, Prince George's County is comprised by 218 Census tracts. The City of Bowie includes all or parts of 17 Census tracts. In 208 out of the County's 218 Census tracts, the population is majority non-White. Conversely, there are only 10 Census tracts in the County with majority White populations. These areas are located in southern Prince George's County, as well as in the Greenbelt and Bowie areas of the County. In the City of Bowie, 14 out of the 17 Census tracts have majority non-White populations.

Figure IV-2. Census Tracts Partially or Completely Located in the City of Bowie

Source: U.S. Census Bureau

There are 155 Census tracts that have majority Black populations in Prince George's County. Majority Black Census tracts are located throughout Prince the County. There are 22 tracts where 90% or more of the residents are Black, and 78 tracts where 80% or more of the residents are Black. The tracts with the highest share of Black residents tend to be located inside the Beltway and south of Route 50, as well as central Prince George's County.

There are just 16 Census tracts in Prince George's County with majority (i.e. 50%+) Hispanic populations. These areas are concentrated near the Langley Park and Adelphi neighborhoods near the border with Montgomery County.

There are no majority Asian Census tracts in Prince George's County. The highest share is about 26% in the Census tract located in the College Park area.

Figure IV-3. Population by Race/Ethnicity, 2017
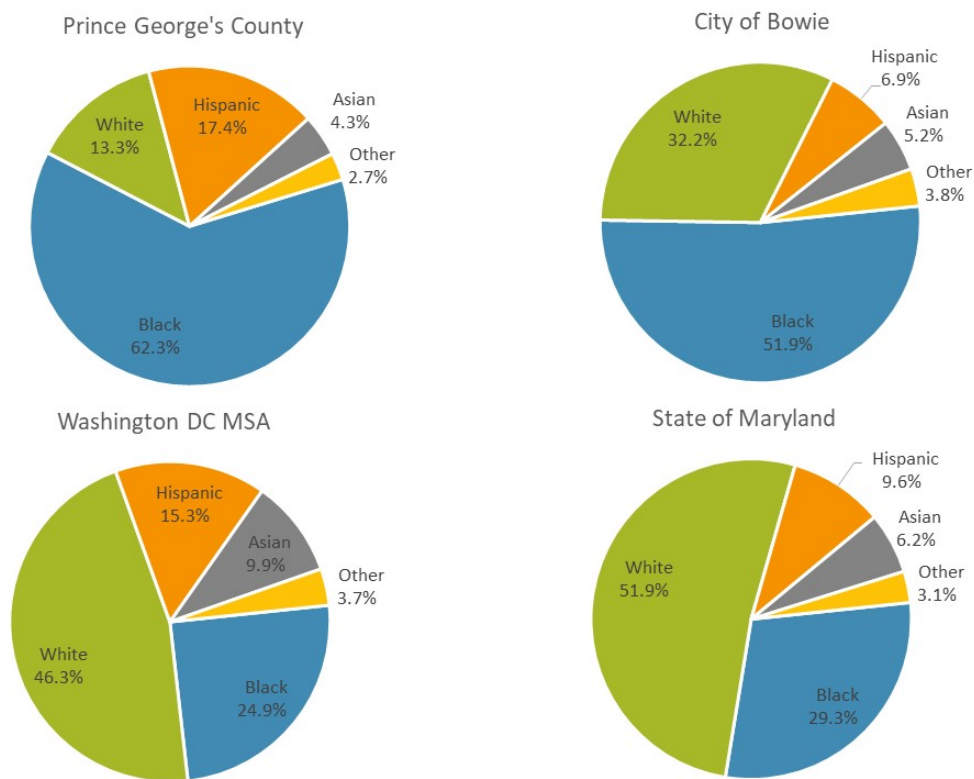
Source: U.S. Census Bureau, American Community Survey 5-year estimates

Nativity

In 2017, in Prince George's County, about one out of five (21.9%) of the population was foreign-born, which is roughly the same share as in the Washington DC region overall (22.6%). The foreign-born population has been an important source of population growth in the County in recent years. Between 2010 and 2017, the County's population increased by about 50,000. Over the same period, the number of foreign-born residents in the County increased by about 32,000. Thus, more than 60% of the total population growth in the County over that seven-year period was among foreign-born individuals.

In the City of Bowie, the foreign-born population has also been an important part of population growth. The City added about 4,000 residents between 2010 and 2017, and about 1,700 of those were foreign-born individuals. The overall share of the City's population that is foreign-born is lower than the County's share, at about 14.7% in 2017.

The largest share of foreign-born residents in Prince George's County is from El Salvador (22.0% of foreign-born residents), while in the City of Bowie, the largest share is from Nigeria (12.6% of foreign-born residents). While relatively small in number, foreign-born residents from Jamaica, Cameroon, and Sierra Leone make up a disproportionately large share of the County's population compared to the region. In the City of Bowie, residents originally from the Philippines make up a greater share of the population than they do in other parts of Maryland or the Washington DC metropolitan area.

The residential patterns of foreign-born residents in the County is similar to the patterns exhibited by Hispanic residents of the County. The highest concentrations of foreign-born residents in Prince George's County are located in Census tracts in the Langley Park, Adelphi and other neighborhoods clustered inside the Beltway and near the border with Montgomery County.

Limited English Proficiency (LEP)

An estimated one of out of ten (11.1%) Prince George's County residents age five and older speak English less than "very well." The vast majority of non-English speakers in the County (72.7%) speak Spanish at home. In the City of Bowie, just 4.0% of residents age five and older speak English less than "very well" and the foreign languages spoken at home are about evenly divided between Spanish (30.9% of non-English speakers) and Asian and Pacific Islander[8] languages (35.2%).

The number of non-English speakers has increased dramatically since 2000. Between 2000 and 2017, the number of Prince George's County residents age five and older who do not speak English "very well" grew by 40,000. In the City of Bowie, there were 1,000 more residents that did not speak English "very well" in 2017 compared to 2000.

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[8] The most commonly-spoken Asian and Pacific Islander languages are Chinese, Tagalog (one of the official languages of the Philippines), Vietnamese, Korean and the Hindustani languages (Hindi and Urdu).

Age

Prince George's County and the City of Bowie have about the same share of children (under age 18) as do both the Washington DC region and the State of Maryland (about 22 to 23%). In Prince George's County, 11.8% of residents are age 65 or older, about the same share as in the Washington DC region. In Bowie, by comparison, 14.1% of the population is age 65 or older. This is roughly the statewide share (14.2%). Across the jurisdictions, nearly 60% of the 65+ population are female and 40% are male.

Like in both the Washington DC region and the State of Maryland, the under 18 population shares have declined since 2000 in both Prince George's County and the City of Bowie, although the decline has been most pronounced in the City of Bowie. While the share of the population age under 18 declined in the Washington DC metropolitan area overall, the actual number of children living in the region has increased. However, in both Prince George's County and the City of Bowie, there has been a *decline* in the number of under 18 residents living in the community.

There has been dramatic growth in the population age 65 and older throughout the State and the region. In 2000, 7.7% of the County's population was age 65 and older; by 2017, that share had increased to 11.8%. In the City of Bowie, the 65+ share of the population increased from 9.4% to 14.1% over that time.

Families

Two-thirds (66.0%) of the households in Prince George's County and 70% of the households in the City of Bowie are family households.[9] The share of families in the County and City is about the same as in the Washington DC region and the State of Maryland. However, Prince George's County includes a relatively higher share of single-parent households (11.9%) compared to either the Washington DC region (8.2%) or the State of Maryland (9.2%).

In Prince George's County, there has been significant growth in the number of non-family households (i.e. people living alone and two or more unrelated people living together, such as roommates or unmarried partners). In 2000, non-family households accounted for 30.9% of all households in Prince George's County; by 2017, the share had increased to 34.0%. There was a similar increase in the City of Bowie. The non-family share remained relatively unchanged in both the Washington DC metropolitan area and the State of Maryland. As a result, the share of family households in Prince George's County and the City of Bowie has been on the decline over the past two decades.

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[9] Family households are defined as households that include two or more members related by birth, marriage, or adoption.

Figure IV-4. Family Households as a Share of all Households, 2010-2017
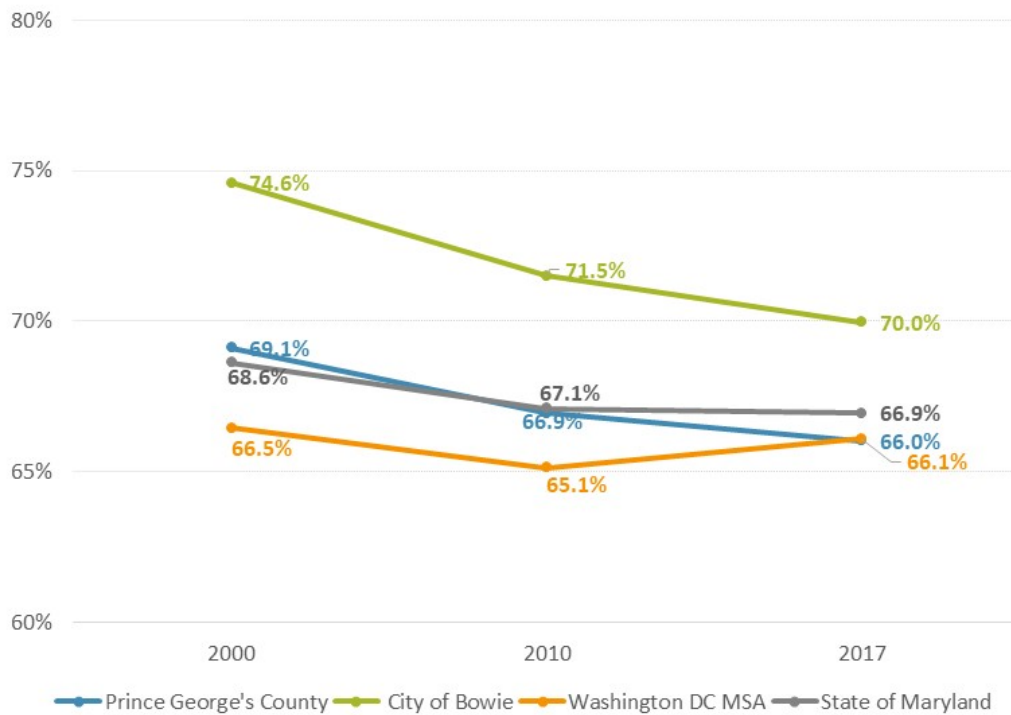
Source: U.S. Census Bureau, 2000 and 2010 decennial Census, 2017 American Community Survey 5-year estimateS

Persons with Disabilities

In 2017, nearly 84,000 residents in Prince George's County—or 9.3% of the population—had a physical or cognitive disability. The share of disabled residents was comparable in the City of Bowie (9.2%), slightly lower in the Washington DC region (8.5%), and slightly higher in the State of Maryland (10.8%). While individuals can report multiple disabilities, more than half of individuals with a disability in Prince George's County report having an "ambulatory difficulty" (55.7%).[10] This is a similar trend in the City of Bowie, as well as in the Washington DC region and the State of Maryland.

The second largest group of individuals report a cognitive difficulty (35.5%) and/or an independent living difficulty (34.2%). These patterns hold roughly for the City of Bowie, Washington DC region, and the State of Maryland.

Between 2010 and 2017, both the numbers and shares of residents with a disability have increased in the County and the City. A primary driver of the increase in the number of persons with disabilities is the

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[10] The U.S. Census Bureau defines disabilities as follows: Hearing difficulty - Deaf or having serious difficulty hearing; Vision difficulty - Blind or having serious difficulty seeing, even when wearing glasses; Cognitive difficulty - Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions; Ambulatory difficulty - Having serious difficulty walking or climbing stairs; Self-care difficulty - Having difficulty bathing or dressing; and Independent living difficulty - Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

growth in the older adult population, as older residents are significantly more likely than younger residents to have a disability.

Figure IV-5. Share of Non-Institutionalized Population with a Disability, 2010 - 2017
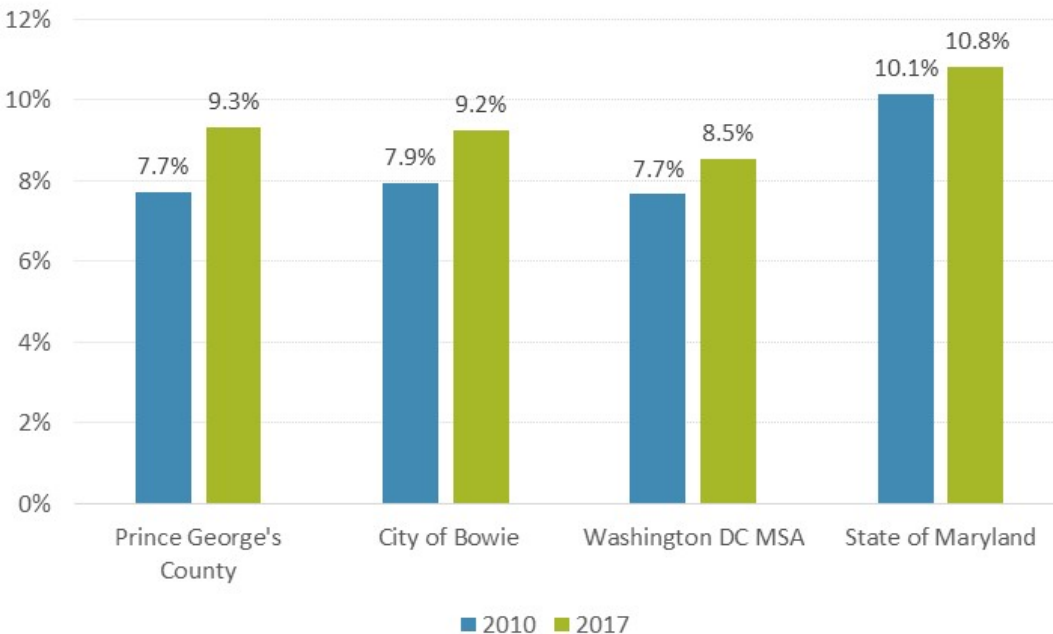
Source: U.S. Census Bureau, American Community Survey 5-Year estimates

Household Income

In 2017, according to the Census Bureau's ACS data, the median household income in Prince George's County was $78,607. The County median is about the same as the Statewide median ($78,916). The median household income in the City of Bowie was considerably higher, at $108,637, which is higher than both the State median and the median for the Washington DC metropolitan area ($97,148).

Across the State and in the Washington DC metropolitan area, the median household income for Black households is lower than the overall median household income.[11] However, in Prince George's County and the City of Bowie, Black households have a higher median household income than the overall median. In Prince George's County, the median household income for Black households in 2017 was $79,607, compare to $78,916 overall. In the City of Bowie, the median household income for Black households was $112,786, compared to $108,637 overall.

In Prince George's County, the median household income among Black households was 88% the level of White households, declining slightly from 2010 when Black households' median household income was 91% of White median household income in the County. In the State of Maryland, the median household

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[11] The race or ethnicity of a household is determined by the race or ethnicity of the individual self-designated as the "household head."

income for Black households was 71% that of White households, and in the Washington DC region, the share was just 61%. In the City of Bowie, Black households have a higher median household income than that of White households (with a ratio of 1.07). Across the County, State and region, the median household income of Hispanic households tends to be lowest.

Income growth for households of all races and ethnicities has been much slower over the 2010 to 2017 period, compared to the 2000 to 2010 period. In fact, the overall median household income in Prince George's County grew three times faster between 2000 and 2010 compared to 2010 to 2017. Growth was five times faster in the earlier decade for the City of Bowie. This pattern of stronger income growth in the 2000 to 2010 decades was also seen in the Washington DC metropolitan area and the State of Maryland.

Between 2010 and 2017, the median household income of White households grew faster (15.3%) than Black households (11.3%), Hispanic households (6.6%) and Asian households (4.7%). By contrast, the median household income of Hispanic households living in the City of Bowie increased much faster (28.3%) than households of other races.

Figure IV-6. Median Household Income by Race/Ethnicity (current $s), 2000-2017

	Prince George's County			City of Bowie		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**
All households	54,879	71,260	78,607	76,511	101,671	108,637
Black households	53,938	71,253	79,282	78,167	104,388	112,786
White households	61,005	78,201	90,174	76,691	98,889	105,408
Hispanic households	45,192	59,650	63,597	71,528	79,271	101,719
Asian households	54,201	80,017	83,790	65,000	131,544	123,000
	Washington DC MSA			**State of Maryland**		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**
All households	62,123	85,660	97,148	52,640	70,647	78,916
Black households	45,563	61,823	70,715	41,652	56,075	62,827
White households	72,089	102,726	116,413	58,005	78,222	88,821
Hispanic households	49,582	64,408	71,940	48,257	61,818	67,722
Asian households	62,819	93,725	107,880	59,589	87,555	100,496

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2006-2010 and 2013-2017 American Community Survey 5-Year estimates. Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

Poverty

Poverty rates in Prince George's County are slightly higher than rates in the Washington DC region, but they are lower than the State of Maryland poverty rates. The poverty rate for Black residents in Prince George's County was lower than the rate for all other racial and ethnic groups, a pattern that is not observed in either the Washington DC metropolitan area or the State of Maryland, where poverty rates among Black residents tend to be higher than rates for other racial/ethnic groups. Hispanic residents in Prince George's County have significantly higher poverty rates than other populations, with a Hispanic poverty rate of 13.3% compared to an overall poverty rate in the County of 9.3% in 2017.

Figure IV-7. Poverty Rates (%), 2000-2017

	Prince George's County			City of Bowie		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**
All residents	7.7	7.9	9.3	1.6	3.3	3.6
Black residents	7.7	7.2	8.2	2.3	3.2	3.6
White residents	5.3	7.7	8.8	1.3	2.9	3.8
Hispanic residents	14.1	11.4	13.3	2.2	5.8	1.7
Asian residents	9.6	7.3	9.8	0.6	2.5	5.9

	Washington DC MSA			State of Maryland		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**
All residents	7.4	7.3	8.3	8.5	8.6	9.7
Black residents	13.2	12.3	13.1	14.9	13.2	14.1
White residents	3.8	4.0	4.8	5.3	5.8	6.6
Hispanic residents	12.5	10.7	12.0	12.5	12.2	13.8
Asian residents	7.9	6.2	6.7	8.3	7.0	7.9

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2006-2010 and 2013-2017 American Community Survey 5-Year estimates. Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

Rates of poverty are significantly lower in the City of Bowie, where the overall poverty rate was 3.6% in 2017. Unlike in the County, Hispanic residents of the City of Bowie have significant *lower* rates of poverty than other residents (1.7% Hispanic poverty rate).

While poverty rates in Prince George's County and the City of Bowie are relatively low, the higher cost of living means that individuals and families with incomes above the federal poverty line still face challenges affording basic necessities.

Employment and Wages

This section describes "at-place" employment—that is, jobs located within Prince George's County or the City of Bowie. Jobs located in the County/City include those held both by residents of the County/City, as well as workers who commute into the County/City from other places. The strength of the local economy and the County's role in the larger regional economy is important for understanding ways to build on current and increasing opportunities in the County and to help sure equitable access to opportunities.

Employment

In 2019, there was an estimated 320,140 jobs located in Prince George's County. Prince George's County historically has had a smaller job base than Montgomery County, despite comparable populations. However, there is recent evidence that Prince George's County is adding jobs at a faster rate than either Montgomery County or many other places in the Washington DC region. Between 2015 and 2019, Prince George's County increased the number of jobs by 4.6%, faster than both Montgomery County and the State of Maryland. Job growth in the broader Washington DC metropolitan area has been faster, adding jobs at a rate of 5.7% over the 2015 to 2019 period, fueled primarily by strong job growth in the Northern Virginia suburbs.[12]

Employment data are not available for the City of Bowie from the U.S. Bureau of Labor Statistics or Maryland State Data Center. However, the U.S. Census Bureau publishes a set of employment data that was used in this analysis for the City.[13] There were an estimated 14,712 jobs located within the City of Bowie. Between 2015 and 2017, the City added an estimated 990 new jobs, growing the employment base by a robust 7.2% over that time period.

The structure of the local economy in Prince George's County remains different than that in both Montgomery County and the Washington DC metropolitan area overall, with a stronger concentration in public sector, or government jobs, and relatively lower-concentrations of high-wage professional and technical services jobs.

More than one in four (28.0%) of jobs located in Prince George's County—nearly 90,000 jobs—are in the government sector, including about 28,000 federal government jobs, 22,000 state government jobs and 41,000 local government jobs. Prince George's County is particularly concentrated in local government jobs, which account for 12.8% of all jobs located in the County, compared to 8.9% of Montgomery County jobs.

By contrast, Prince George's County has relatively fewer jobs in the professional and business services sector, which accounts for 12.7% (41,000) jobs in the County. In Montgomery County, 22.5% of jobs are in the professional and technical services sector, while the share is 23.1% in the Washington DC metropolitan area.

In the City of Bowie, more than one-fifth of jobs (21.3%) are in the retail trade sector, and another 12.8% of jobs are in the accommodations and food services sector. It is not uncommon for smaller communities to have disproportionately high shares of jobs in these resident-serving industries. About

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[12] The Washington Region's Economy in 2019 & Beyond, Presentation by Jeannette Chapman of the Stephen S. Fuller Institute for MWCOG's Region Forward Coalition, January 24, 2020, https://sfullerinstitute.gmu.edu/research/presentations/
[13] U.S. Census Bureau, On theThe Map, https://onthemap.ces.census.gov/

12% of jobs in the City of Bowie are in the health care and social assistance sectors and 8.2% are professional and technical services jobs.

Figure IV-8. Employment by Industry

Industry	Prince George's County		Montgomery County		Washington DC MSA		State of Maryland	
Industry	No.	Pct.	Jobs	Pct.	No.	Pct.	No.	Pct.
Total Jobs	321,065	100.0%	471,349	100.0%	3,313,200	100.0%	2,676,716	100.0%
Government Sector	89,837	28.0%	90,608	19.2%	704,100	21.3%	489,102	18.3%
Federal Government	26,762	8.3%	47,494	10.1%	n/a		144,948	5.4%
State Government	22,001	6.9%	1,258	0.3%	n/a		99,857	3.7%
Local Government	41,073	12.8%	41,855	8.9%	n/a		244,297	9.1%
Private Sector	231,228	72.0%	380,741	80.8%	2,609,100	78.7%	2,187,615	81.7%
Natural Resources and Mining	103	0.0%	337	0.1%	n/a		6,444	0.2%
Construction	26,703	8.3%	23,568	5.0%	162,900	4.9%	163,285	6.1%
Manufacturing	7,649	2.4%	12,720	2.7%	55,200	1.7%	109,202	4.1%
Trade, Transportation, and Utilities	60,430	18.8%	56,389	12.0%	405,200	12.2%	462,196	17.3%
Information	3,499	1.1%	10,288	2.2%	74,200	2.2%	36,234	1.4%
Financial Activities	11,674	3.6%	28,856	6.1%	157,900	4.8%	138,188	5.2%
Professional and Business Services	40,726	12.7%	106,262	22.5%	764,700	23.1%	452,271	16.9%
Education and Health Services	34,977	10.9%	76,074	16.1%	445,500	13.4%	445,187	16.6%
Leisure and Hospitality	35,696	11.1%	44,210	9.4%	334,900	10.1%	282,048	10.5%
Other Services	9,767	3.0%	22,035	4.7%	208,600	6.3%	92,553	3.5%

Source: Source: State of Maryland; U.S. BLS (Washington DC Metro Area - Oct 2018 data). Note: Job totals from the State of Maryland differ slightly from those reported by the U.S. Bureau of Labor Statistics.

Wages

Through 2018, the median wage of jobs located in Prince George's County has been lower than the median wage of jobs located in Montgomery County, the Washington DC region, or the State of Maryland. The wage gap in the County is largely driven by different economic sectors, and the County tends to be more highly concentrated in lower-paying sectors, such as the trade, transportation and utilities and leisure and hospitality sectors.

Since 2010, the median wage of jobs located in Prince George's County increased by 15.7%, growing somewhat more slowly than wages in Montgomery County and the State of Maryland. However, between 2017 and 2018, the median wage of jobs in Prince George's County increased by 2.7%, slightly faster than the overall increase in median wages for all jobs in the State of Maryland.

Housing Market

In 2018, there was an estimated 331,272 housing units in Prince George's County, an increase of just 6,107 units over 2010, or gain of just 1.9% over that period. Just over half of all units in the County (51.8%) are single-family detached units. Slightly less than a quarter (22.5%) are units in small multifamily buildings (i.e. buildings with fewer than 20 units). More than 16% of units are townhomes or duplexes and 8.9% of all housing units in the County are in large multifamily buildings with 20 or more units.

The housing stock in the City of Bowie is characterized by a larger share of single-family homes; over 70% of the units in the City are single-family detached homes and 20.2% are townhomes or duplexes. Less than 10 percent of housing units in the City of Bowie are located in multifamily buildings. Over the 2010 to 2018 period, the number of housing units increased by an estimated 1,106 units, or a 4.9% increase.

In both the County and the City, the biggest increases in the housing stock have been among units in large multifamily buildings. The County added an estimated 5,640 units in large multifamily buildings between 2010 and 2018 (an increase of 23.6%), while the City of Bowie added about 300 units in large multifamily buildings (an increase of 38.9%). The City of Bowie also experienced a surge in new townhomes, adding an estimated 532 townhome units between 2010 and 2018, an increase of 13.8%). In both the County and the City, there was a loss of units in small multifamily buildings.

Figure IV-9. Housing Units by Type, 2010 and 2018
Prince George's County
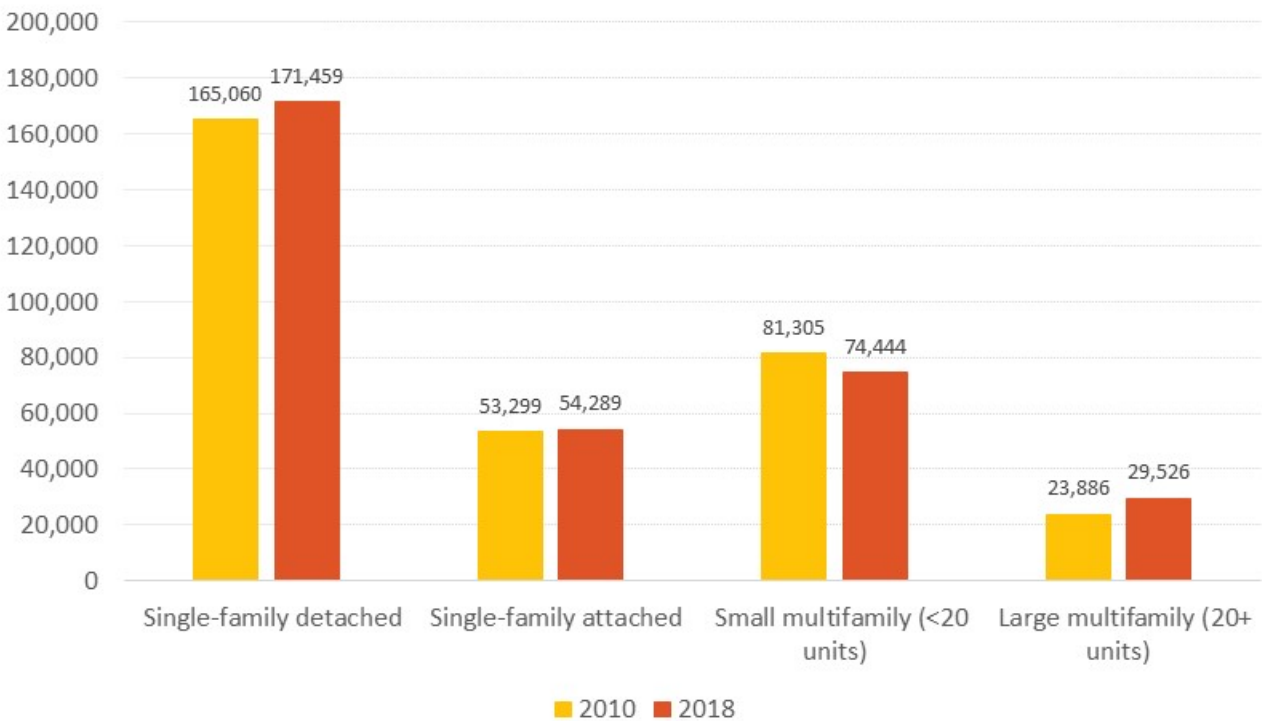
Source: U.S. Census Bureau, American Community Survey 5-year files

Homeownership

In Prince George's County in 2017, 61.8% of occupied housing units were owner-occupied, while 38.2% of units were renter-occupied. The share of owner-occupied units in Prince George's County is about the same in 2017 as it was in 2000, despite the run-up in homeownership during the housing market boom of 2004 through 2006. The City of Bowie has a higher share of owner-occupied housing units (82.6%) though in the City, the homeownership share has declined since at least 2000.

Home prices have been on the rise in Prince George's County and the City of Bowie since about 2011, after falling dramatically during the housing market downturn that began in about 2006. However, unlike in the greater Washington DC metropolitan area, the home prices in the County has not returned to levels seen before the housing market bust.

Prince George's County felt the effects of the housing market downturn more acutely than most of the rest of the Washington DC metropolitan area, and took longer to recover. In the County, prices dropped 51.5% from their peak in 2005, while prices fell only about 10.9% from the peak in the greater Washington DC region.[14] Prices began their recovery in the Washington DC region by 2010, though prices did not begin to rise until 2012 in Prince George's County.

The for-sale market in Prince George's County has been quite strong in recent years. In 2019, the median sale price of a home in Prince George's County was $310,000, up 6.9% over 2018. Prices in the County have nearly doubled since the trough reached in 2011. Home prices in the City of Bowie have historically been higher than in the County overall, though the gap has narrowed in recent years. In 2019, the median sales price for a home in the City of Bowie was $351,250, up 3.3% over 2018.

Figure IV-10. Median Home Sale Price, 2001-2019
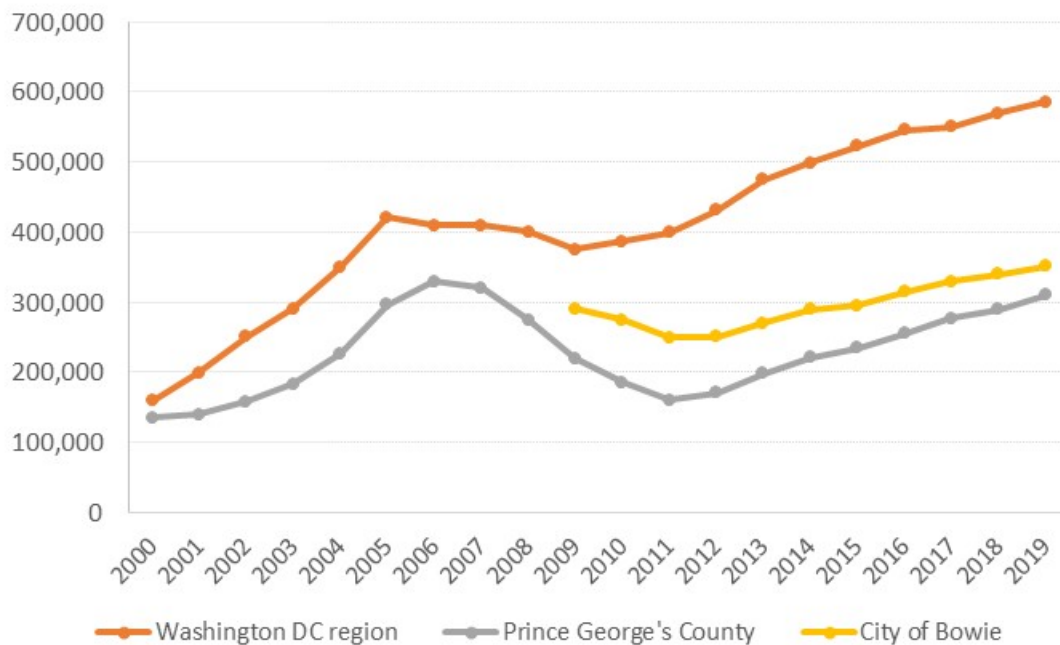
Source: Bright MLS

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[14] Home sales data are not available for the City of Bowie before 2009.

Rental Housing

In both Prince George's County and the City of Bowie, the median rent has increased and the number of units available at lower rents has diminished significantly. In 2018, the median rent in the County was $1,434, up 25.8% over 2010. In the City of Bowie, the median rent increased 9.2% between 2010 and 2018, and the 2018 median rent was $1,885. Using standard rules about spending no more than 30% of a household's income on housing costs, the median gross rent in Prince George's County is affordable to a household earning $57,530 or more. In the City of Bowie, a household would need to earn $75,400 to be able to afford the median rent.

In both the County and City, there has been an increase in the number of rental units between 2010 and 2018. However, there has been a substantial decline in the number of lower-rent units (i.e. those with rents less than $1,00 per month) and a substantial increase in the number of higher-rent units. Prince George's County lost nearly 22,000 rental units with rents below $1,000 per month, primarily through rent increases over the eight years. By contrast, the County has nearly 12,000 more units renting for $2,000 or more in 2018 than there were in 2010. The number of units in Prince George's County with rents of $2,000 or more increased by 159% over the eight-year period; the increase was 108% in the City of Bowie.

Figure IV-11. Change in Rental Units by Rent Level, 2010 – 2018
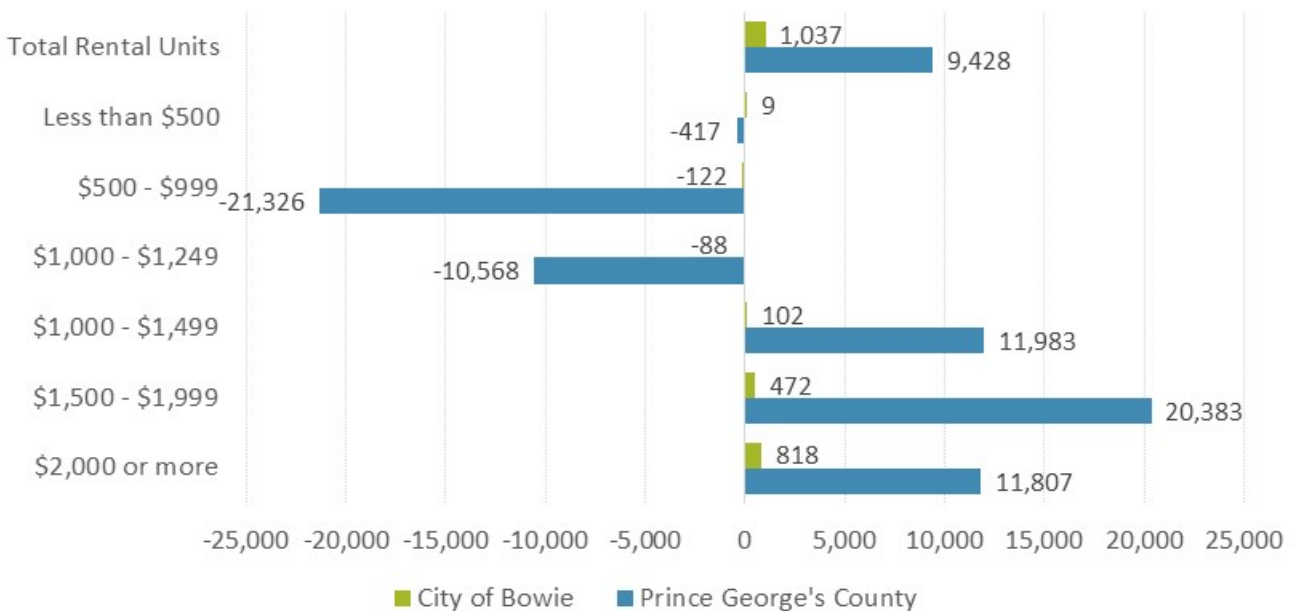
Source: U.S. Census Bureau, American Community Survey 5-Year estimates

Segregation/Integration

Race/Ethnicity

By some measures, Prince George's County and the City of Bowie have become more racially and ethnically diverse over the past decade. The Black population continues to grow in Prince George's County, and while the White population has continued to decline the pace of decline has slowed. However, the key driver of the growing racial and ethnic diversity in the County and City has been the growing Hispanic, and to a lesser extent, Asian populations.

Despite greater diversity in the population, racial and ethnic segregation persists in Prince George's County. One measure of racial and ethnic segregation is the "dissimilarity index." The dissimilarity index quantifies the geographic distribution of different racial groups across a geographic area (e.g. a county or city), typically using Census tract data. The index is interpreted as the percentage of a certain group's population that would have to move to a different Census tract in order to be evenly distributed within a jurisdiction, relative to another group. The dissimilarity index ranges from 0 to 100, where 0 indicates complete racial integration across the jurisdiction and 100 indicates complete segregation across the jurisdiction. Therefore, the higher the dissimilarity index, the more racial segregation there is in a community. As an example, if a Black/White dissimilarity index is 50, then 50% of Black residents would need to move in order for Blacks and Whites to be evenly distributed across the County. A dissimilarity index of less than 40 generally means there is low racial segregation, an index of between 40 and 55 is moderate segregation, and an index over 55 indicates a high level of racial segregation.

The Black/White and Hispanic/White dissimilarity indices in Prince George's County in 2017 remained relatively unchanged from 2000. For example, the Black/White dissimilarity index in 2017 was 52.6, up slightly from 52.2 in 2000. This means that 52.6% of Black residents in Prince George's County would have to change Census tracts in order for Blacks and Whites to be equally distributed throughout the County. The Hispanic/White dissimilarity index was 56.9 in 2017, slightly lower than the 57.1 in 2000, but higher than the Black/White dissimilarity index.

Over time, the Black/Hispanic dissimilarity index in Prince George's County has declined, from 57.4 in 2000 to 53.9 in 2017, though there still remains a high level of Black/Hispanic segregation in the County. This dissimilarity index can be taken to indicate that 53.9% of Hispanic residents in Prince George's County would have to switch Census tracts to have complete Black/Hispanic integration throughout the County.

For the City of Bowie, dissimilarity indices were calculated for 2010 and 2017 only because of a change in Census tract definitions between 2000 and 2010. Measures of Black/White and Hispanic/White segregation have fallen between 2010 and 2017. However, Black/Hispanic segregation has increased in the City over that time period. In 2010, the Black/Hispanic segregation index was 28.7; by 2017, it had increased to 36.7. Despite this increase, segregation remains relatively low in the City of Bowie based on these dissimilarity indices.

Figure IV-12. Racial/Ethnic Dissimilarity Indices, 2000-2017

	Prince George's County			City of Bowie			Washington DC Metropolitan Area		
	2000	2010	2017	2000	2010	2017	2000	2010	2017
Black/White	52.2	53.3	52.6	n/a	40.7	40.0	62.7	60.8	61.3
Hispanic/White	57.1	54.3	56.9	n/a	17.3	13.7	47.5	48.3	48.4
Asian/White	32.9	32.7	35.2	n/a	26.9	32.0	37.7	37.3	41.3
Nonwhite/White	47.0	48.5	47.7	n/a	37.2	35.2	49.3	46.7	45.3
Black/Hispanic	57.4	53.9	53.9	n/a	28.7	36.7	n/a	50.9	50.6

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2017 American Community Survey Census tract-level data.
Note: The Census Tract boundaries changed, making it difficult to calculate comparative dissimilarity indices for the City of Bowie in 2000.

Since 2010, overall White/Nonwhite segregation has declined in Prince George's County, the City of Bowie and the Washington DC metropolitan area. However, while both Prince George's County and the City of Bowie saw levels of Black/White segregation decline between 2010 and 2017, the Black/White segregation level was up in the Washington DC region, with a dissimilarity index of 61.3, indicating persistent high levels of Black/White segregation in the Washington DC metropolitan area since at least 2000.

While the White/Hispanic measure of segregation in the Washington DC region stayed about the same between 2010 and 2017, it declined dramatically in the City of Bowie and increased—to a high level of segregation (56.9)—in Prince George's County. Measures of White/Asian segregation increased in the Washington DC region, as well as in Prince George's County and the City of Bowie, over the 2010 to 2017 period.

Black/Hispanic segregation remained relatively unchanged in both the Washington DC metropolitan area and Prince George's County. With Black/Hispanic dissimilarity indices of 50.6 and 53.9, respectively, both the region and the County have relatively high levels of Black/Hispanic segregation. The Black/Hispanic segregation index also increased in the City of Bowie.

Compared to other jurisdictions in the Washington DC region, Prince George's County has the highest level of segregation between White and Hispanic residents. The Black/White index is highest in the District of Columbia, while Prince George's County has the second highest Black/White segregation. In Loudoun County, the Asian/White index measures highest; Prince George's index is third after the City of Alexandria.

Based on these dissimilarity indices, there is a high level of segregation between White and Hispanic residents in the County, a moderate level of segregation between Black and White residents and a low level of segregation between White and Asian residents.

Figure IV-13. Racial/Ethnic Dissimilarity Indices, Selected Jurisdictions, 2017

Jurisdiction	Black/ White	Hispanic/ White	Asian/ White	Nonwhite /White	Hispanic/ Black
Prince George's County	52.6	56.9	35.2	47.7	53.9
City of Bowie	40.0	13.7	32.0	35.2	36.7
Montgomery County	47.5	47.4	31.8	36.7	33.8
District of Columbia	68.7	41.1	25.4	56.9	54.2
Arlington County	52.2	39.8	30.6	32.7	36.9
City of Alexandria	42.4	46.1	36.3	40.6	33.7
Fairfax County	44.4	42.6	28.7	29.9	35.7
Loudoun County	25.4	37.5	37.3	29.9	32.1
Prince William County	37.0	41.6	28.9	33.7	31.3
Washington DC Metro Area	61.3	48.4	41.3	45.3	50.6

Source: U.S. Census Bureau, 2017 American Community Survey Census 5-year estimates, Census tract-level data

Three quarters of the Census tracts in Prince George's County (74.5%) are majority Black Census tracts. Nearly half of the Census tracts in the County have populations that are 75% or higher Black residents. Neighborhoods with the highest concentrations of Black residents include those located inside the Beltway and south of Route 214 (e.g. Capitol Heights, District Heights, Marlow Heights). But there are neighborhoods outside the Beltway, throughout the central and southern parts of the County, that have populations that are 75% or more Black (e.g. Largo, Kettering, Clinton, Upper Marlboro).

In the City of Bowie, the part of the City south of Route 50 has somewhat higher shares of Black residents. About two-thirds of Census tracts either partially or totally in the City of Bowie have majority Black resident populations.

There are 16 Census tracts in Prince George's County (7.7% of all Census tracts in the County) that have majority Hispanic populations. These Hispanic-majority neighborhoods are highly clustered inside the Beltway in Adelphi, Langley Park and Chillum. In most other parts of the County, the share of Hispanic residents is very low. In the City of Bowie, the highest concentration of Hispanic residents is in the area between Belair Drive and Route 50.

There are no Census tracts with majority Asian residents. Neighborhoods with the highest shares of Asian residents include north of College Park and Konterra.

Map IV-1. Concentrations of the Black Population

Black Population by Census Tract, Prince George's County MD, 2017

Legend:
- less than 10%
- 10% to 25%
- 25% to 50%
- more than 50%
- RECAP
- Beltway & I-95

Source: U.S. Census Bureau, 5-Year American Community Survey
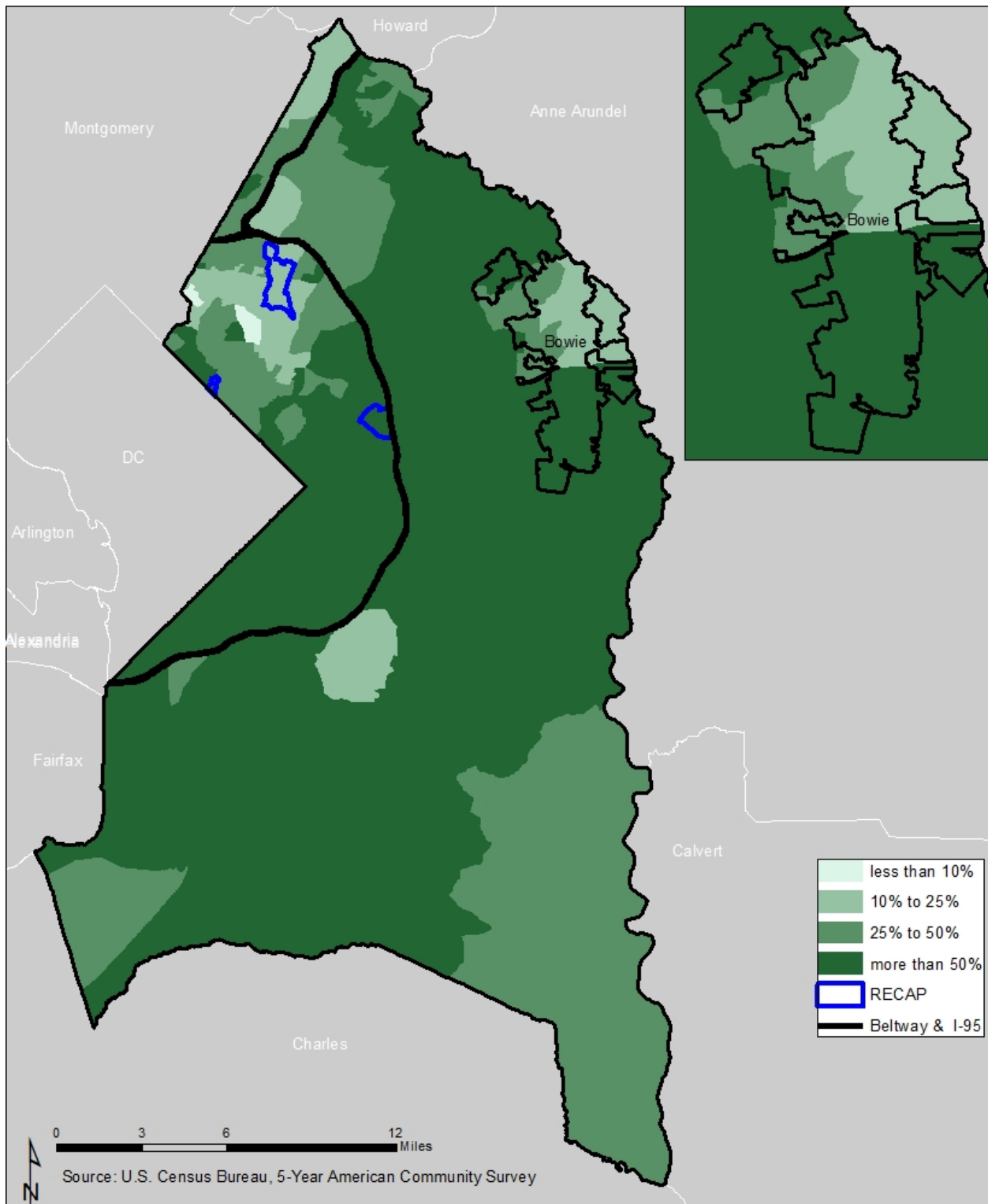
Map IV-2. Concentrations of the Hispanic Population

Hispanic Population by Census Tract, Prince George's County MD, 2017
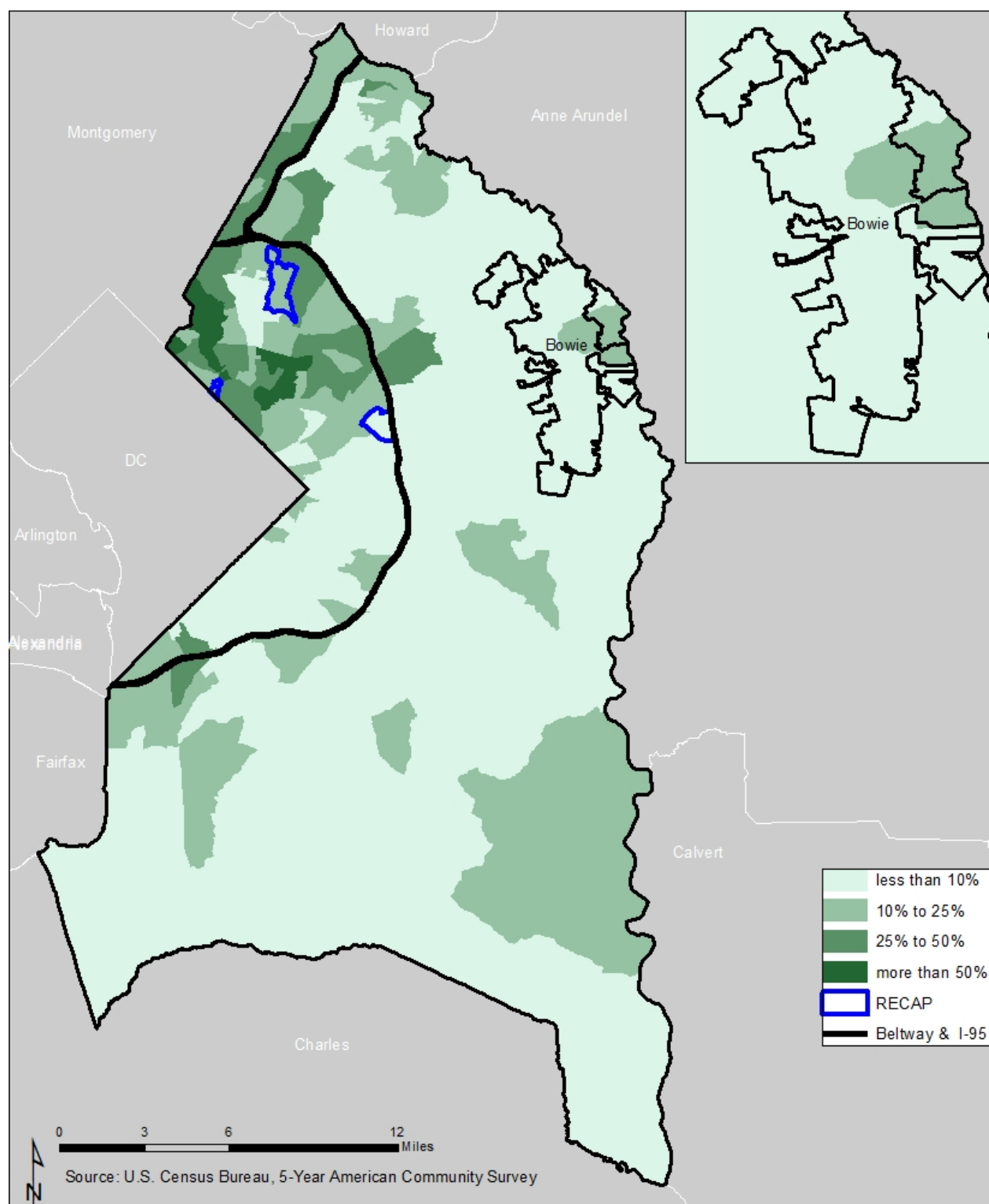
Map IV-3. Concentrations of the Asian Population

Asian Population by Census Tract, Prince George's County MD, 2017

Legend:
- less than 10%
- 10% to 25%
- 25% to 50%
- more than 50%
- RECAP
- Beltway & I-95

Source: U.S. Census Bureau, 5-Year American Community Survey
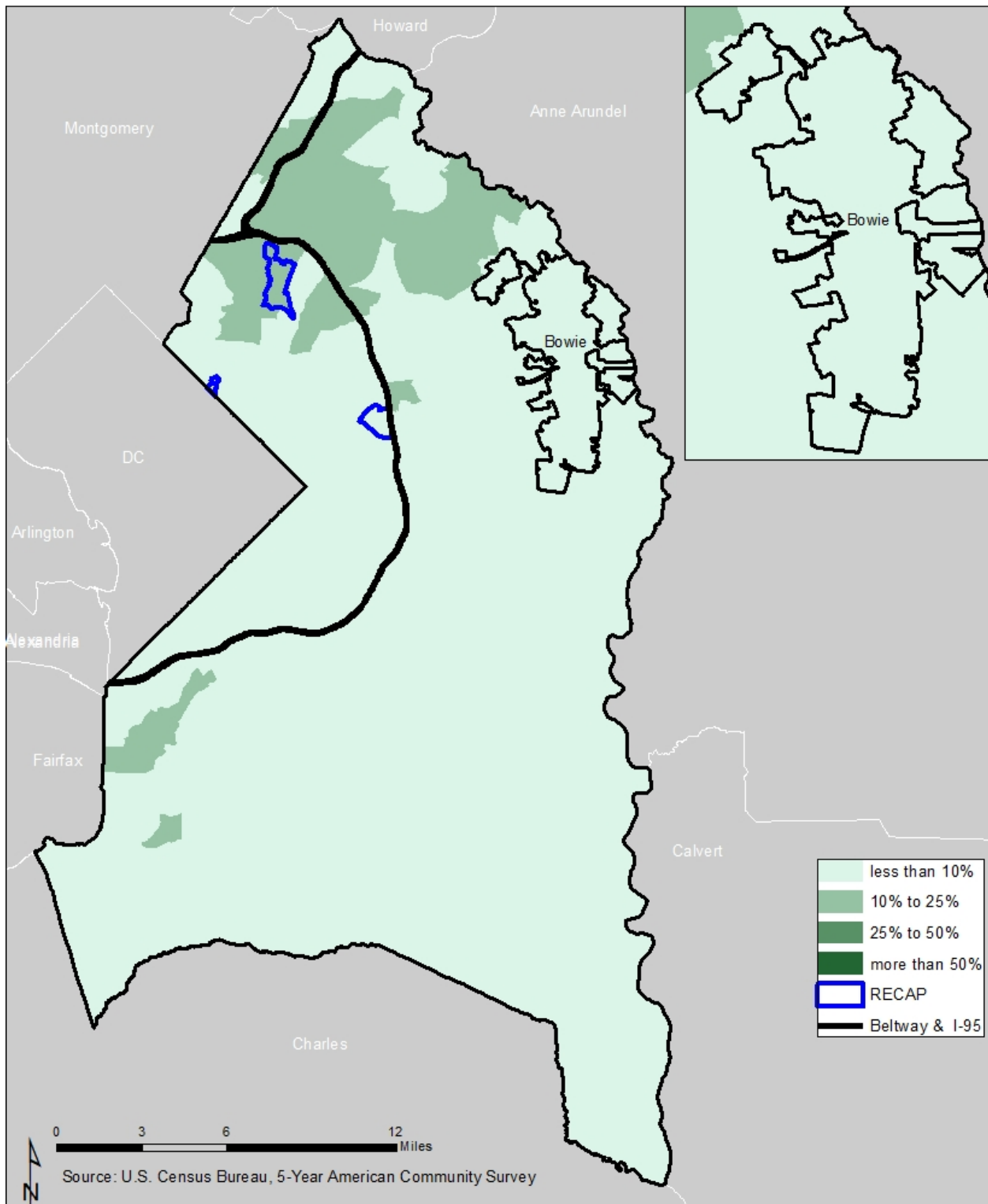
Map IV-4. Concentrations of the White Population

White Population by Census Tract, Prince George's County MD, 2017
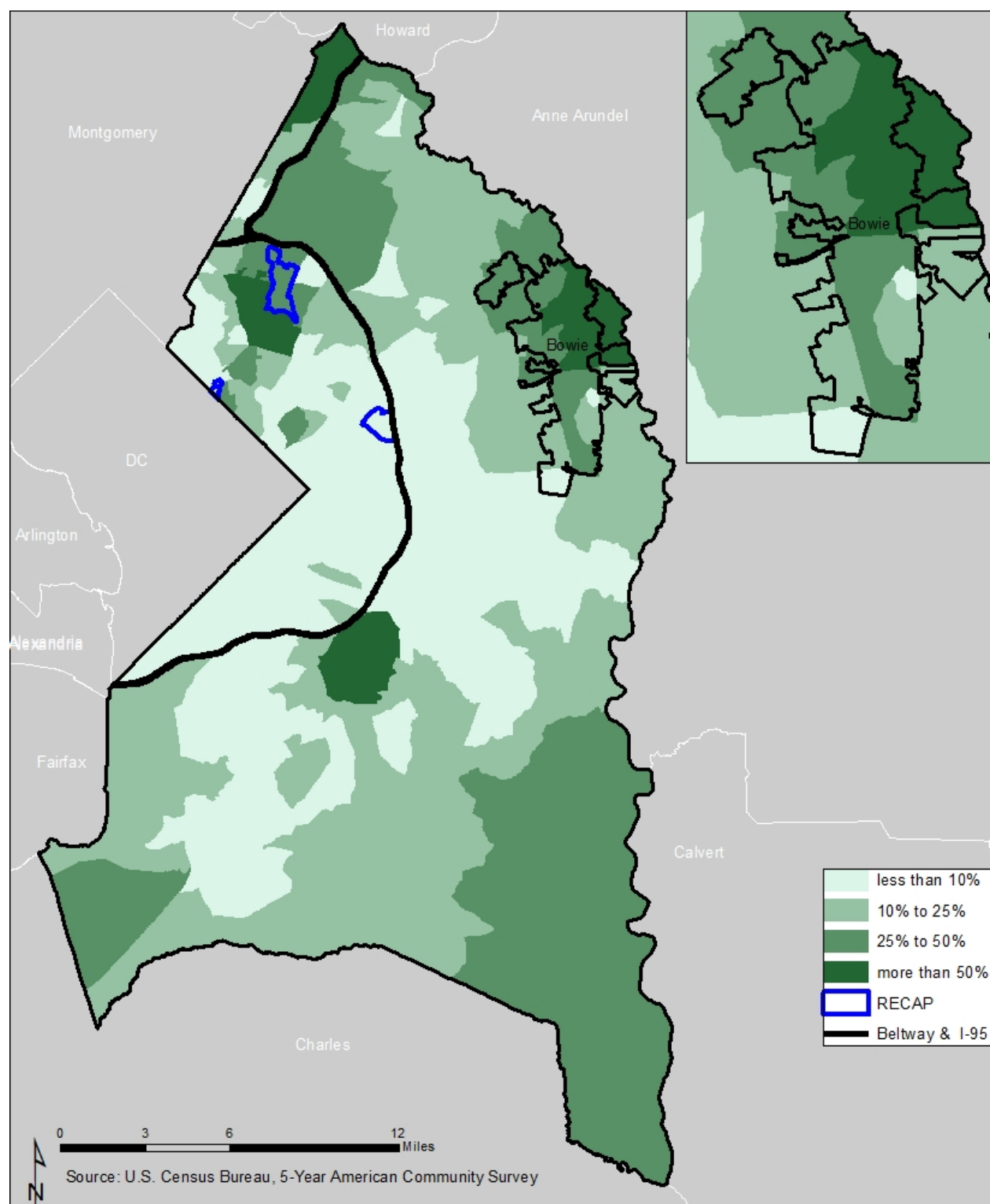
Nativity

More than one in five (21.9%) Prince George's County residents was foreign-born in 2017. The largest share of foreign-born residents (22.0%) were born in El Salvador. The residential locations of the foreign-born population are strongly associated with the locations of the County's Hispanic population, with high concentrations of foreign-born residents in Langley Park, Chillum, and Adelphi. There are relatively few foreign-born residents living in the southern and western portions of the County, with the exception of south of Oxon Hill.

Limited English Proficiency (LEP)

Nearly 94,000 Prince George's County residents (age five and older) speak English less than "very well", which is 11.1% of the age 5+ population. Nearly three-quarters (72.7%) of residents who do not speak English "very well" are Spanish speakers.

Like with the foreign-born population, there is a strong correlation between the locations of LEP households and the locations of Hispanic residents in Prince George's County. The highest numbers of LEP households live inside the Beltway, near the Montgomery County border, in Langley Park and Chillum neighborhoods.

Persons with Disabilities

There are an estimated 83,816 persons with disabilities living in Prince George's County, including about 5,350 living in the City of Bowie. There are relatively large populations of persons with disabilities living in Census tracts throughout the County. The Census tract with the largest disabled population is tract 8005.09 near Kettering. There is also a relatively large population of disabled residents living in the R/ECAP defined by Census tract 8040.01, in the Bladensburg area of the County.

Low-Income Seniors

In 2017, an estimated 106,530 Prince George's County residents, including 8,217 City of Bowie residents, were age 65 and older, comprising 11.8% of the County population and 14.1% of the City population. Seniors living in poverty are particularly vulnerable, facing greater challenges related to health and well-being.

While there are pockets of senior poverty in many parts of Prince George's County, there are concentrations of extremely low-income seniors in neighborhoods inside the Beltway. The highest rates of senior poverty in Prince George's County are in College Park, Chillum, Cheverly, and Capitol Heights neighborhoods. In the City of Bowie, there is an area of relatively concentrated senior poverty south of Route 50 and north of Route 197.

Low-Income Children

Children are more likely to live in poverty in Prince George's County than are seniors. Like the residential location patterns of low-income seniors, there are concentrations of child poverty in neighborhoods inside the Beltway, with the highest child poverty rates in Hillcrest Heights, Glenarden, and Langley Park. There are also relatively high concentrations of child poverty south of Laurel and in Oxon Hill.

Map IV-5. Limited English Proficiency (LEP) Population

Limited English Proficiency by Census Tract, Prince George's County MD, 2017
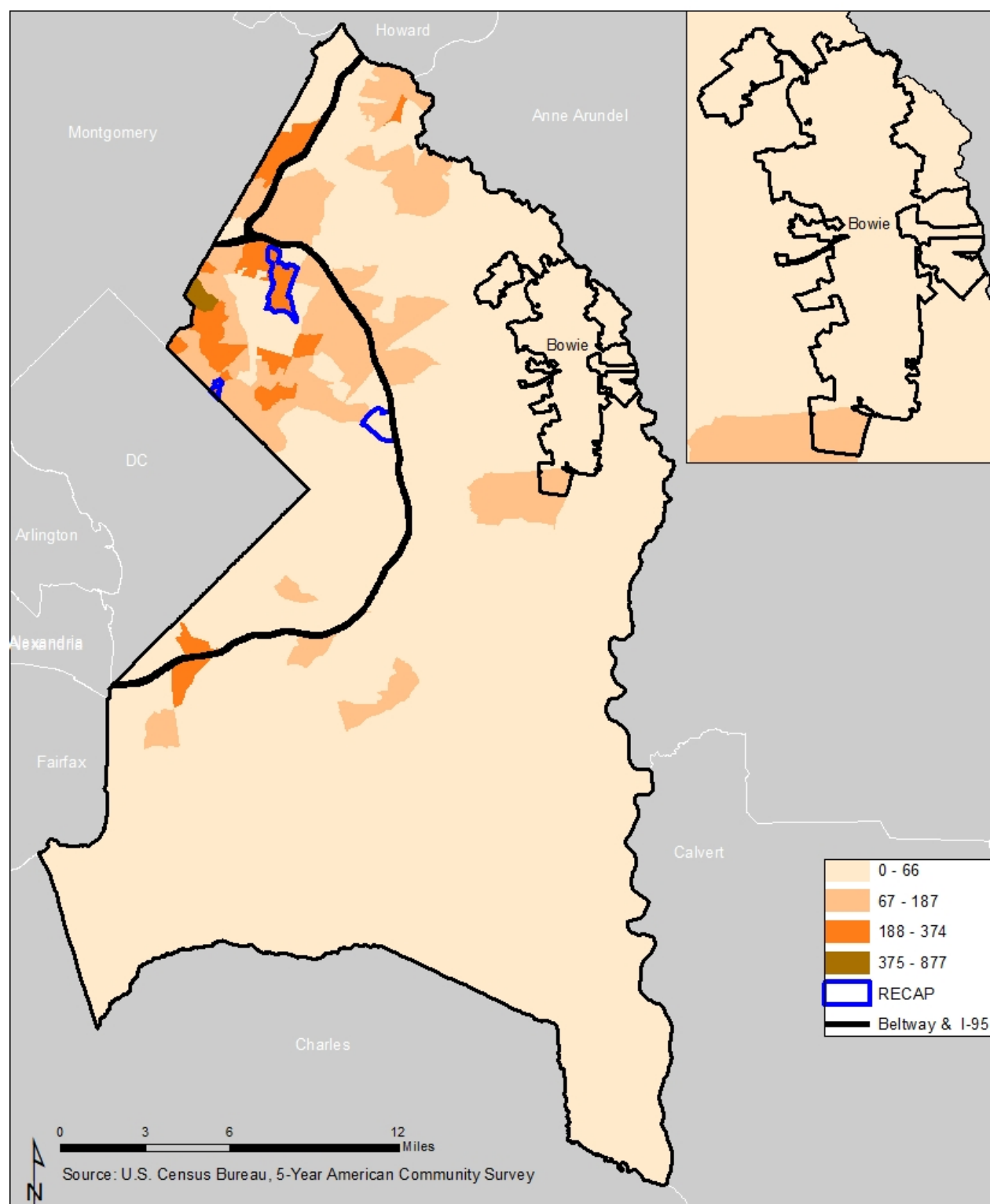
Map IV-6. Persons with Disabilities

Disabled Persons by Census Tract, Prince George's County MD, 2017

Source: U.S. Census Bureau, 5-Year American Community Survey

Legend:
- 33 - 281
- 282 - 425
- 426 - 640
- 641 - 1,213
- RECAP
- Beltway & I-95
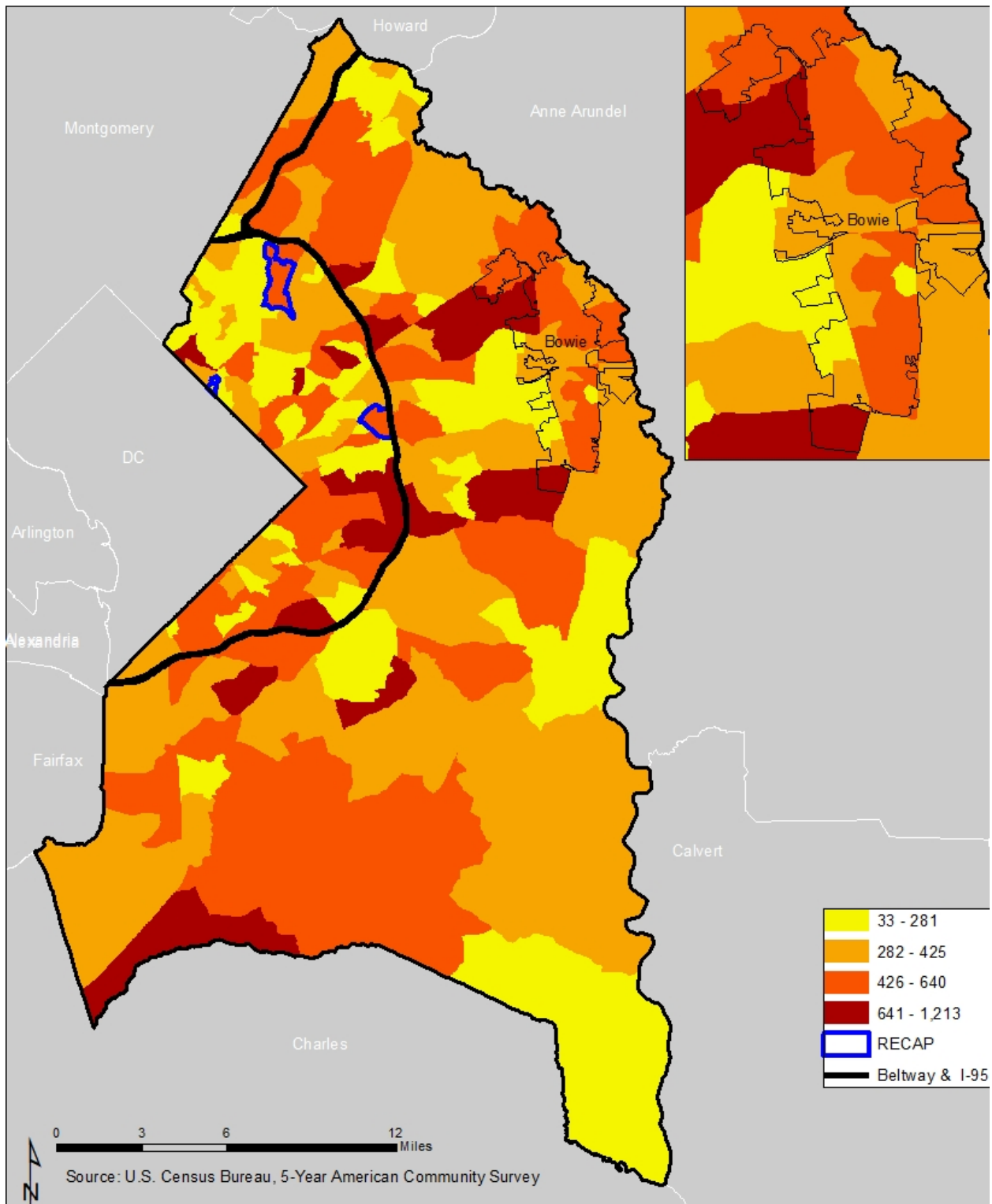
Map IV-7. Poverty Rates

Poverty Rate by Census Tract, Prince George's County MD, 2017
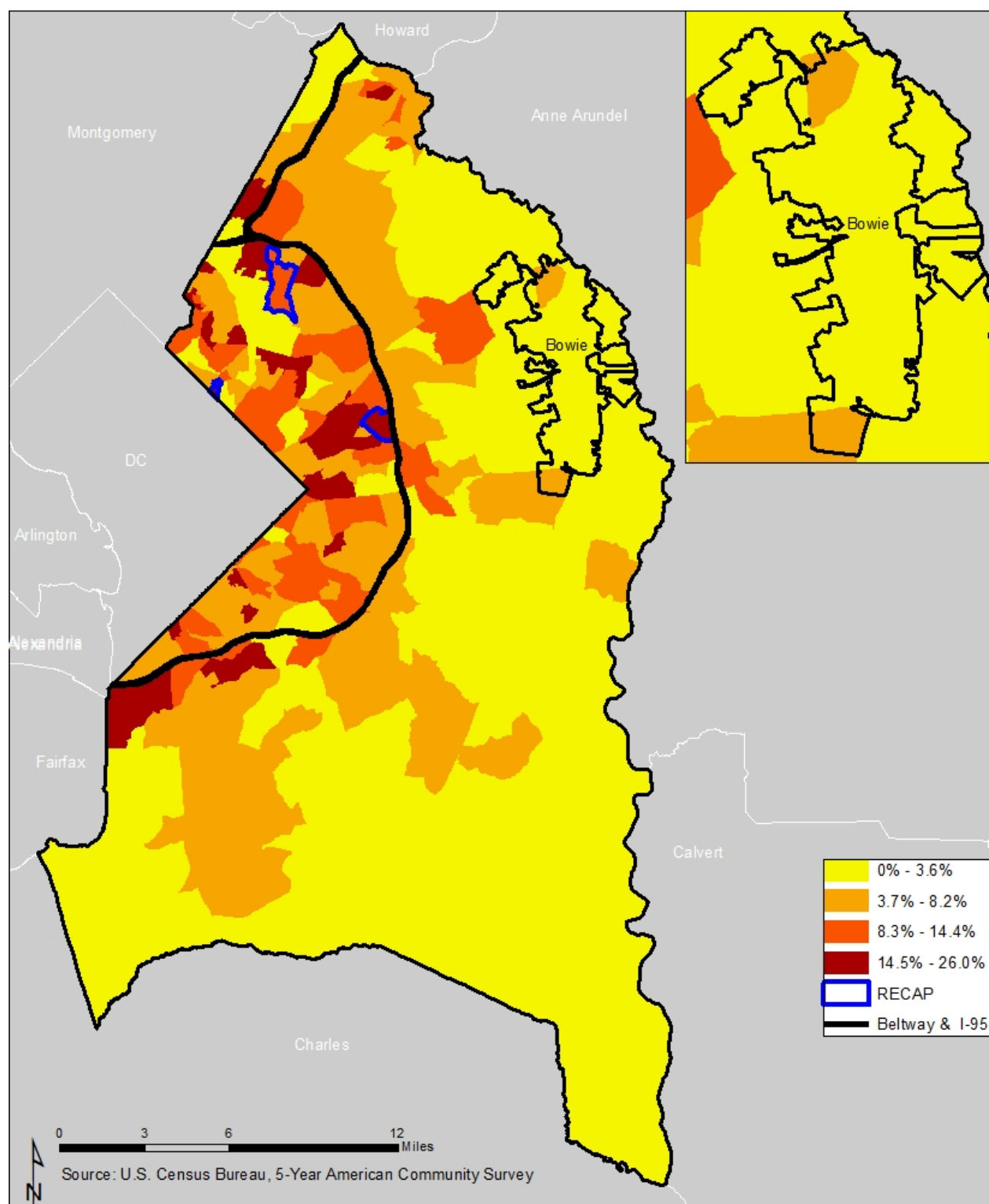
Map IV-8. Child Poverty

Children in Poverty by Census Tract, Prince George's County MD, 2017

Legend:
- 0 - 62
- 63 - 156
- 157 - 291
- 292 - 611
- RECAP
- Beltway & I-95

Source: U.S. Census Bureau, 5-Year American Community Survey
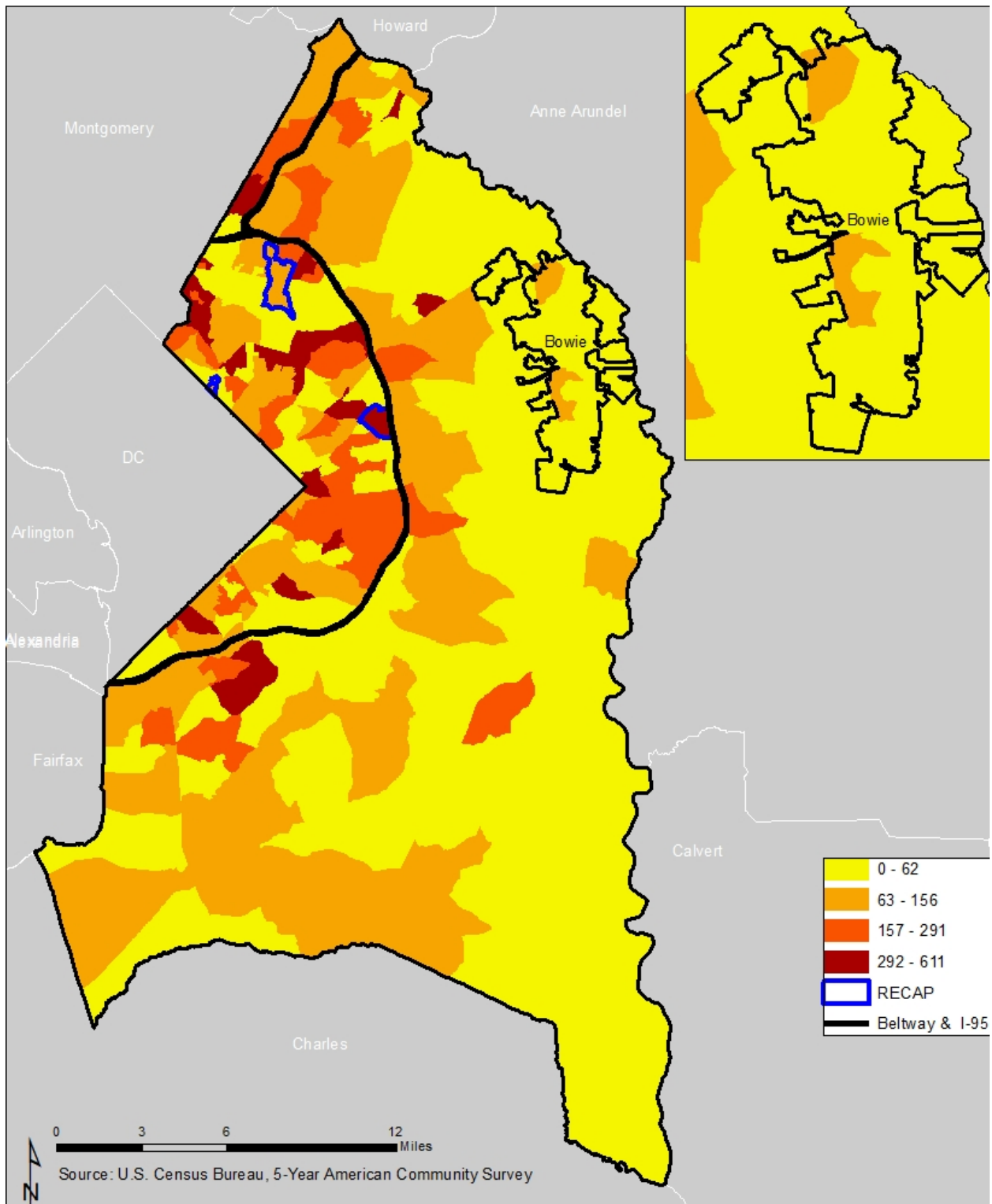
Map IV-9. Senior (Age 65+) Poverty
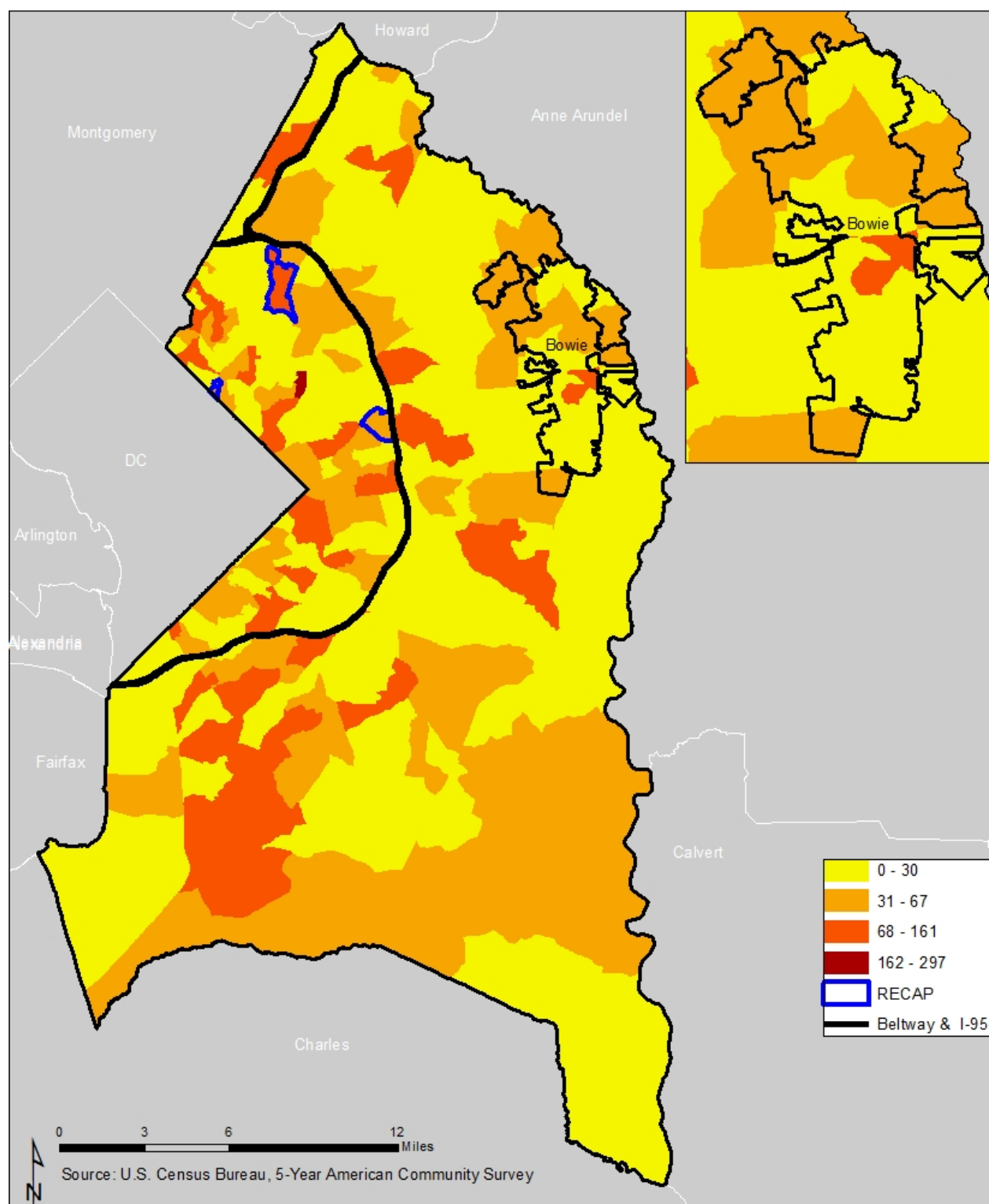
R/ECAPs

Racially and ethnically concentrated areas of poverty (R/ECAPs) have been defined by HUD as Census tracts where more than half of the population is non-White and 40% or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area, whichever is lower.[15] The latter poverty measure is used for Prince George's County because three times the regional poverty rate is 23.6% in 2017, which creates a lower threshold for measuring places with high poverty rates in a region with relatively low poverty rates.[16]

Identifying R/ECAPs in Prince George's County helps to better understand entrenched patterns of segregation and poverty, which is critical in assessing where public- and private-sector investments are most needed, and whether local policies and programs are helping to alleviate—or have the effect of increasing—income and racial segregation.

The neighborhood one lives in has a significant effect on mental and physical health and well-being of individuals and families and on education outcomes of students.[17] In addition, research has shown that places that are more segregated by race and income tend to have be less economically resilient[18] and offer fewer opportunities for individual and family upward mobility.[19]

There is consistent research on the negative impacts of concentrated poverty; however, there can be benefits associated with living in racial and ethnic enclaves.[20] In some cases, those benefits come in the form of social support, connections to employment opportunities, or family networks. However, it is clear that racial segregation—and particularly Black-White residential segregation—is a substantial source of unequal opportunity across the U.S. and that living in segregated neighborhoods has historically limited economic opportunities for non-White residents.

In Prince George's County and the City of Bowie, where there is a long history of a strong Black middle-class, the evidence is less clear on the impacts of neighborhoods with high concentrations of Black residents. In fact, there is relatively little research on outcomes for middle-class Black individuals and families that live in majority Black neighborhoods. But what is clear is that living in a neighborhood with concentrated poverty limits opportunities for upward economic mobility for all, and that non-Whites face additional obstacles to accessing opportunity in communities throughout the U.S.

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[15] U.S. Department of Housing and Urban Development, HUD Open Data for R/ECAP Tract Current and Historic, https://egis-hud.opendata.arcgis.com/datasets/320b8ab5d0304daaa7f1b8c03ff01256_0

[16] The way in which poverty rates are calculated does not vary by region to take into account higher costs of living. Therefore, higher-income regions, like the Washington DC metropolitan area, tend to have lower rates of poverty than lower-cost and lower-income parts of the country.

[17] See, for example, Brennan, Maya, Lisa Sturtevant and Patrick Reed. 2014. The Impacts of Affordable Housing on Education. Washington DC: National Housing Conference; and Viveiros, Janet, Mindy Ault and Nabihah Maqbool. 2015. The Impacts of Affordable Housing on Health: A Research Summary. Washington DC: National Housing Conference.

[18] Benner, Chris and Manuel Pastor. 2015. Brother, can you spare some time? Sustaining prosperity and social inclusion in America's metropolitan regions. Urban Studies 52(7), 1339-1359

[19] Chetty, Raj and Nathaniel Hendren. 2015. The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates. Harvard University and NBER; Chetty, Raj and Nathaniel Hendren. 2017. The Impacts of Neighborhoods on Intergenerational Mobility II: County-Level Estimates. Stanford University, Harvard University, and NBER.

[20] Shaw, Richard and Kate E. Picket. 2013. The Health Benefits of Hispanic Communities for Non-Hispanic Mothers and Infants: Another Hispanic Paradox, *American Journal of Public Health* 103(6): 1052-107

Analysis of R/ECAPs

Of the 218 Census tracts comprising Prince George's County, 207 (or 95%) have majority non-White populations. There are only five Census tracts which have a poverty rate higher than three times the rate for the overall Washington DC metropolitan area (7.9% in 2017). Only four Census tracts in Prince George's County (less than 2%) of all Census tracts meet HUD's definition of racially and ethnically concentrated areas of poverty. There is a R/ECAP is located in Prince George's County District 2, 3, 5 and 8. There are no R/ECAPs located in the City of Bowie.

Across the Washington DC metropolitan area, there is a total of 56 R/ECAPs, of which 46 are in located in the District of Columbia.[21] Most of the non-District of Columbia R/ECAPs are located inside the Capital Beltway, including those in Prince George's County, Montgomery County, Arlington County, and Fairfax County.

The four Census tracts in Prince George's County that are defined as R/ECAPs are very different types of places.

Tract 8014.08 is located just outside the Beltway in Oxon Hill/Temple Hills. Nearly one quarter (23.7%) of the population lives in poverty, and the poverty rate is 34.1% among children, while the poverty rate among seniors age 65 and older is significantly lower (8.7%). More than 95% of the residents of Tract 8014.08 are non-White, and three quarters of the residents (74.9%) are Black.

Figure IV-14. R/ECAP Census Tracts
Prince George's County

Tract 8014.08   Oxon Hill/Temple Hills
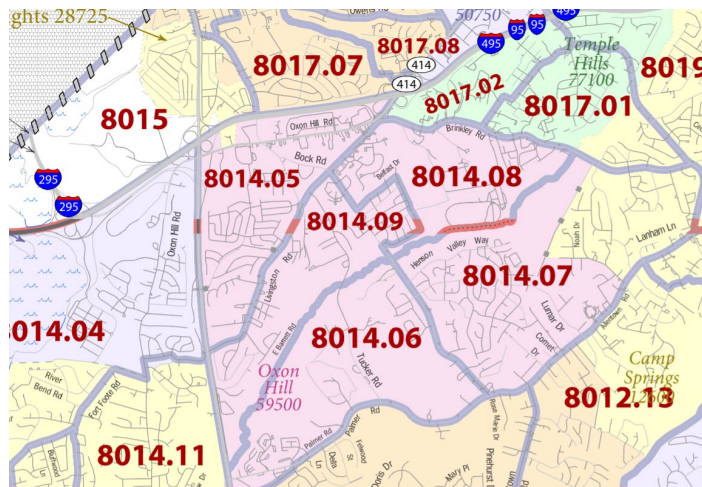
Tract 8040.01   Bladensburg

Tract 8055   Langley Park

Tract 8070 College Park

Tract 8040.01 is located in the Bladensburg area of the County, just south of Riverdale. The poverty rate is 27.9%, with a child poverty rate of 38.0%, and a senior poverty rate of 45.1%. Nearly 98% of residents of the Tract are non-White, including 77.3% that are Black and 18.8% that are Hispanic.

Tract 8055 is in the Langley Park area of Prince George's County, on the border with Montgomery County. Nearly a quarter (24.3%) of the residents live in households with incomes below the poverty line, including 34.1% of children and 29.4% of seniors. About 95% of the population is non-White; the majority of residents (70.3%) of Tract 8055 are Hispanic.

Tract 8070 is adjacent to the University of Maryland campus and includes a number of student apartment buildings along Route 1, in addition to small single-family homes. The poverty rate in Tract 8070 was 31.7%, the highest among the four R/ECAPs.[22] Poverty rates were higher among seniors age 65 and older (23.0%) than for children (9.4%), but the highest poverty rates in this Census tract were among non-family households. Just over half (55.1%) of the population is non-White, with 20.8% Black residents, 18.6% Asian residents, and 11.7% Hispanic residents.

The composition of Tract 8070—namely, the large share of non-family households and the presence of a large student population—skews the overall population demographics of County residents living in areas defined as R/ECAPs. In the other three R/ECAPs, the population is dominated by families, particularly families with children.

R/ECAP Residents

Overall, an estimated 19,000 Prince George's County residents, or 2.1% of the County's population, lives in an area defined as a R/ECAP. (No residents of the City of Bowie live in a R/ECAP.) Hispanic residents and Asian residents make up a disproportionate share of individuals living in the County's R/ECAPs. An estimated 4,600 Hispanic County residents live in a R/ECAP. Hispanics comprise 24.3% of all County residents living in a R/ECAP, but account for only 17.4% of the County's overall population. There are only about 1,500 Asian residents living in one of the County's R/ECAPs, but they comprise 8.0% of all R/ECAP residents and only 4.3% of overall County residents. Whites are about 18.8% of the County's R/ECAP population, but comprise only 13.3% of the County's total population.

Nearly 8,500 Black residents of Prince George's County live in a R/ECAP; however, Black residents account for 44.4% of R/ECAP residents but 62.3% of all County residents. Based on this analysis, therefore, Black residents are less likely than residents of other races/ethnicities to live in racially and ethnically concentrated areas of poverty, as defined by HUD.

In the Washington DC region overall, Black residents account for about 76% of all residents living in R/ECAPs but comprise only 25% of the general population. Hispanics make up about 11% of the region's R/ECAP population and about 14% of the overall population. Regionally, non-Hispanic White residents account for 8% of the R/ECAP population and about 49% of the overall population.[23]

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[22] Notable, Census Tract 8072, which encompasses the University of Maryland campus, had the highest poverty rate in the County, at 66%. The population was majority White (61.9%) which meant that it is not defined as a R/ECAP. The high poverty rates may be related to how the income of the student population is collected by the U.S. Census Bureau.
[23] Draft Analysis of Impediments to Fair Housing Choice, Washington D.C., p. 45-46.

Figure IV-15. Total and R/ECAP Population by Selected Characteristics, 2017
Prince George's County

	Prince George's County		Prince George's County R/ECAPs	
Race/Ethnicity				
Total Population	905,161	100.0%	19,001	100.0%
Black	564,173	62.3%	8,452	44.5%
White	120,200	13.3%	3,573	18.8%
Hispanic	157,427	17.4%	4,612	24.3%
Asian	38,501	4.3%	1,518	8.0%
Other	24,860	2.7%	846	4.5%
Household Type				
Total Households	306,694	100.0%	7,183	100.0%
Total Families	202,472	66.0%	3,503	48.8%
With own children	84,375	27.5%	1,614	22.5%
Total Non-Family Households	104,222	34.0%	3,680	51.2%
Seniors (65+) living alone	24,693	8.1%	878	12.2%
Disability Status				
Total Noninstitutionalized Population	898,512	100.0%	18,996	100.0%
With a disability	83,816	9.3%	1,876	9.9%

Source: U.S. Census Bureau, American Community Survey 5-year file

Figure IV-16. Share of Total and R/ECAP Population by Race/Ethnicity, 2017
Prince George's County
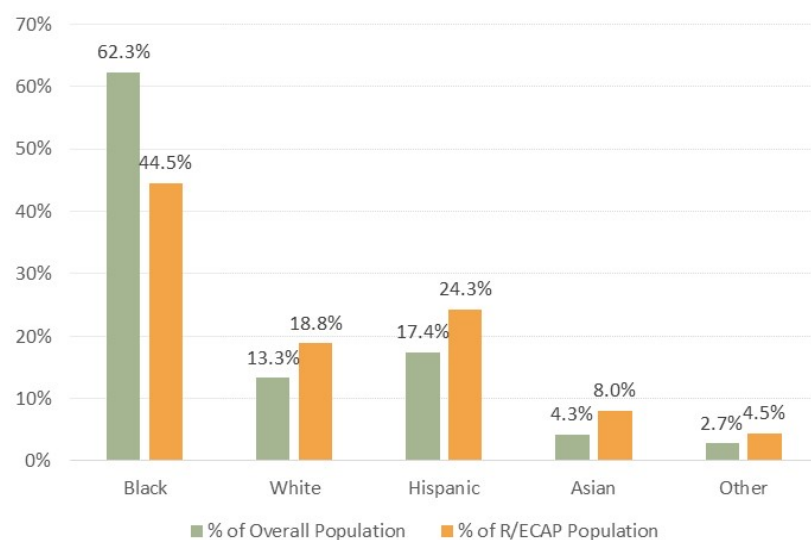
Source: U.S. Census Bureau, American Community Survey 5-year file

Nearly 1,900 Prince George's County residents with a disability live in a R/ECAP, about 9.9% of the total R/ECAP population, compared to accounting for 9.2% of the overall County population. As a result, persons with a disability are *modestly* more likely to reside in a R/ECAP than are residents without a disability.

Summary of Demographic and Segregation/Integration Analysis

The populations of Prince George's County and the City of Bowie, along with the population of the surrounding Washington DC region, are becoming more racially diverse. While there are greater numbers of Hispanic and Asian residents in the County, racial/ethnic segregation remains persistently high. In addition to moderately high Black/White segregation, there are significant levels of White/Hispanic and Black/Hispanic segregation in Prince George's County.

Chronic segregation creates major challenges for upward economic mobility among Black and Hispanic residents in Prince George's County and, to a lesser extent, in the City of Bowie. New challenges associated with segregation of the Hispanic population have additional dimensions, including limited English language proficiency among some families and communities.

Segregation in and of itself is not the chief issue in the County and City. Rather, the combination of racial and ethnic segregation, along with continued concentrated poverty, limits opportunities. In addition, rising housing costs both regionally and within Prince George's County and the City of Bowie make it harder for low- and moderate-income individuals and families to access affordable and quality housing in areas connected to opportunities.

V. Disparities in Access to Opportunity

There is a significant and growing body of research that has linked health, education, and economic outcomes of individuals and families to the quality of their neighborhoods in which they live. Even more than personal and family characteristics, the quality of the place people live predicts future well-being. Access to a wide range of education, employment, transportation, and health services and amenities is critical to ensuring successful outcomes for families and children. When segments of the population, particularly those defined as protected classes by the Fair Housing Act, do not have access to these opportunities, then the entire community is negatively impacted.

Education Opportunities

Access to education opportunities is critical for ensuring opportunities for economic mobility and success.[24] For this AI, the School Proficiency Index compiled by HUD is used to measure access to high-quality schools.[25] The School Proficiency Index (SPI) uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower-performing elementary schools. The SPI is a function of the percent of 4th grade students proficient in reading and math on state test scores for up to three schools within 1.5 miles of each Census block-group centroid. For this analysis, block group data were aggregated to the Census tract.

Values for the index range from 0 to 100. The higher the score, the higher the school quality is in a neighborhood (as defined by Census tract). Data for the SPI are combined from a variety of sources, including Great Schools (proficiency data, 2013-14); Common Core of Data (4th grade school addresses and enrollment, 2013-14); Maponics (attendance boundaries, 2016).

The median tract-level SPI for Prince George's County was 33.5 and the average was 35.2. The median SPI for Census tracts entirely or partially in the City of Bowie was 66.5, while the average was 70.

Census tracts with higher SPIs tend to be tracts with higher shares of White and Asian populations and lower shares of Black and Hispanic populations. For example, tracts with SPIs at or below the 25th percentile had populations that were 69.6% Black and 21.2% Hispanic. By contrast, tracts with SPIs in the 75th percentile or higher had populations that were 59.9% Black and 11.6% Hispanic. Three of the four County R/ECAPs are located in tracts where schools have SPIs below the median.

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[24] Nathan Grawe. Education and Economic Mobility. Economic Mobility Project. Undated.
[25] U.S. Department of Housing and Urban Development. School Proficiency Index. http://hudgis-hud.opendata.arcgis.com/datasets/school-proficiency-index

Figure V-1. School Proficiency Index and Population by Race/Ethnicity
Prince George's County

			Race/Ethnicity of the Population Average Tract Percent			
	SPI values	No. of Tracts/ No. R/ECAPs	Black	White	Hispanic	Asian
25th percentile	0-18	57 / 1	69.6%	5.5%	21.2%	1.8%
50th percentile (median)	19-34	56 / 2	63.6%	10.8%	19.4%	3.3%
75th percentile	35-49	51 / 1	59.9%	15.7%	16.2%	5.7%
	Above 49*	54 / 0	59.9%	19.9%	11.6%	5.1%

*All Census Tracts in the City of Bowie were in this highest SPI category
Source: HUD; Great Schools (proficiency data, 2013-14); Common Core of Data (4th grade school addresses and enrollment, 2013-14); Maponics (attendance boundaries, 2016); Related AFFH-T Local Government, PHA and State Tables/Maps: Table 12; Map 7.

A college education increasingly has been a key determinant of economic prosperity. Adults who have degrees from two-year or four-year colleges have significantly higher family incomes than do adults who have only a high school degree or who did not complete high school.[26] In addition, research findings have demonstrated that adult children from poor and low-income families who graduate from college are much more likely to move up the income ladder than are those without a degree. Adult children from families in the bottom fifth of the income distribution, for example, are four times as likely to reach the top fifth if they graduate with a four-year college degree.[27]

Despite the well-documented importance of post-secondary education, non-Whites remain significantly less likely to enroll in and graduate from colleges and universities. Black and Hispanic residents of Prince George's County (age 25 and older) are significantly less likely to have a post-secondary degree than are either White or Asian residents. About a third of Black residents (33.5%) and just 12.7% of Hispanic residents have a bachelor's degree or higher, compared to more than half of White residents (52.9%) and Asian residents (56.4%).

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[26] Haskins, Ron, Harry J. Holzer and Robert Lerman. 2009. Promoting Economic Mobility by Increasing Postsecondary Education. Washington DC: Brookings Institution.
[27] Ibid.

Map V-1. School Proficiency Index

School Proficiency Index by Census Tract, Prince George's County MD, 2017
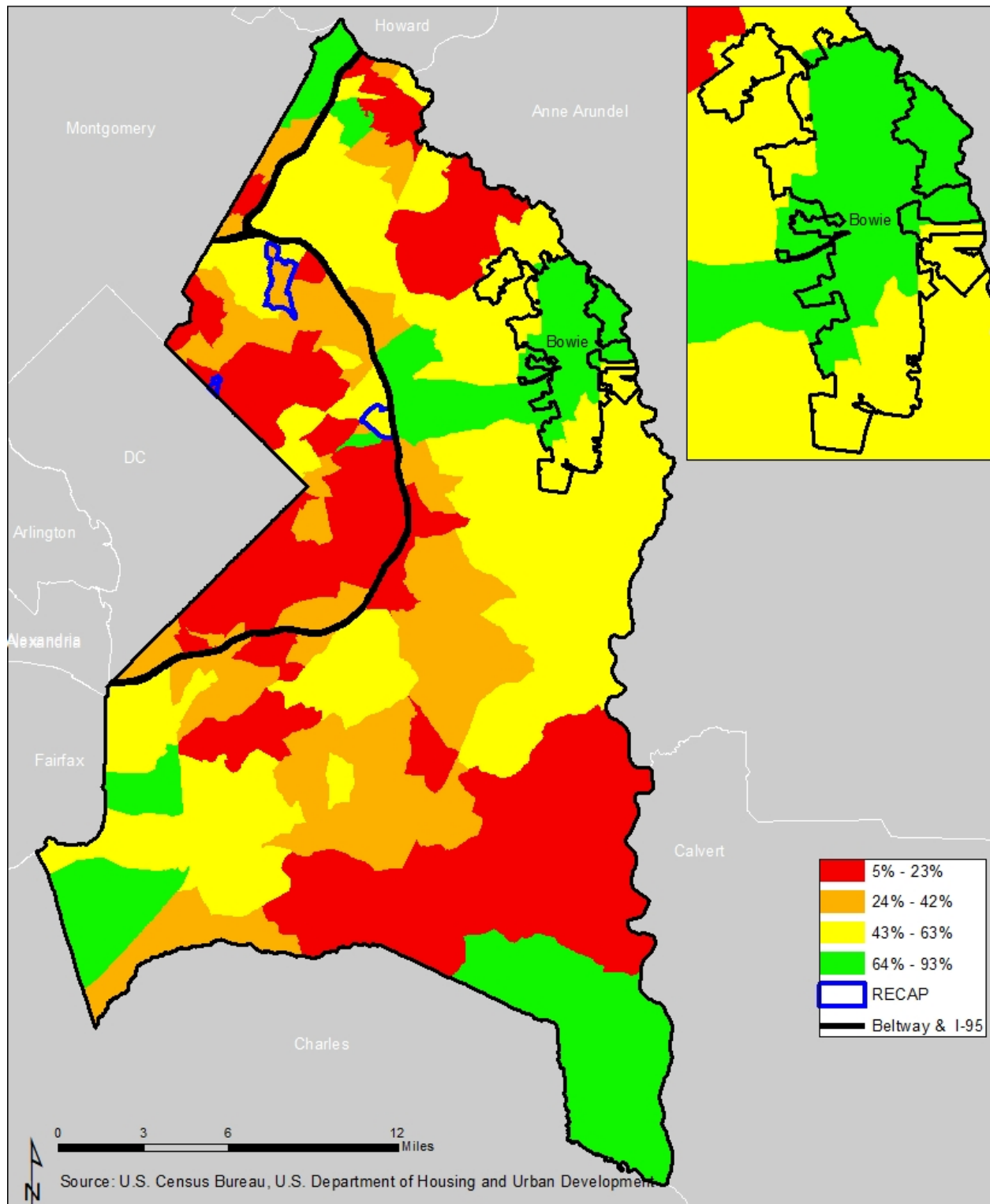
Figure V-2. Educational Attainment by Race/Ethnicity, Population Age 25+, 2018
Prince George's County
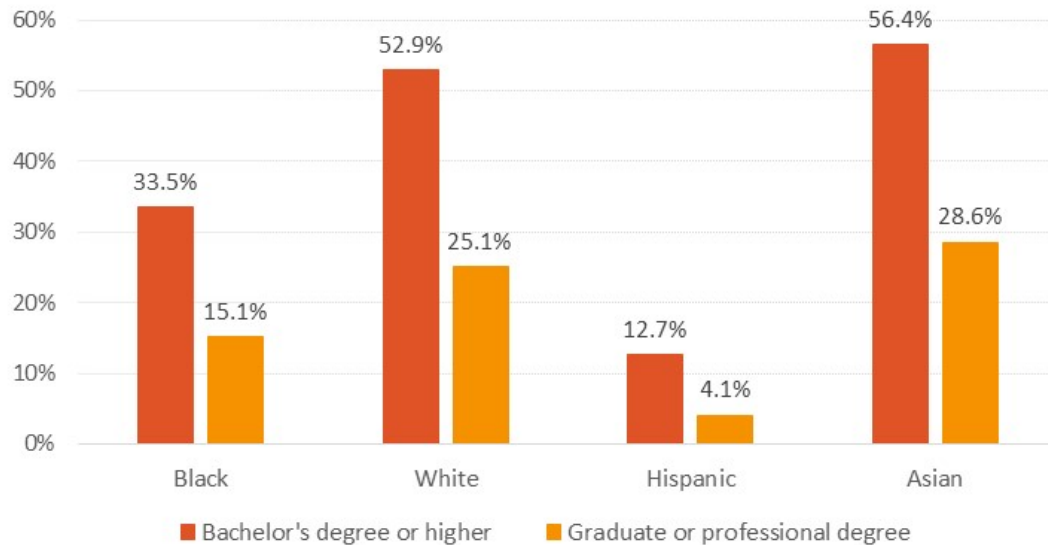
Source: U.S. Census Bureau, 2018 American Community Survey PUMS

Despite lower rates of college achievement, Black college graduates in Prince George's County tend to have higher wages than Whites and about the same median wage as Asians. Wages for Hispanic college graduates are significantly lower. This pattern provides some evidence of the returns to post-secondary education to Black residents in the County and can also reflect patterns of migration into the County of more highly educated, higher income Black households over time.

By comparison, Hispanic residents of Prince George's County without a high diploma have a median wage just $5,000 lower than those with some college and $8,000 lower than those with a *bachelor's* degree.

Figure V-3. Median Wages by Educational Attainment by Race/Ethnicity, Population Age 25+, 2018
Prince George's County

	Black	White	Hispanic	Asian
Less than high school diploma	$27,000	$22,000	$30,000	$16,500
High school diploma	$38,000	$43,300	$35,000	$31,000
Some college	$45,000	$55,000	$35,000	$40,000
Bachelor's degree	$67,000	$58,000	$38,000	$61,000
Graduate or professional degree	$85,000	$81,000	$75,000	$88,000

Source: U.S. Census Bureau, 2018 American Community Survey PUMS

Analysis of Barriers to Educational Opportunities

The quality of schools and school choice are one of the most important criteria for selecting a neighborhood and a home, but often housing affordability is a barrier to accessing high-quality education. The City of Bowie gets high marks for its schools and school quality is a driving force in the increasing demand for housing within the City limits; however, the City's incomes and housing costs are higher than other parts of the County. In Prince George's County, there is a mismatch between high-quality schools and housing affordability. Higher-quality schools outside the Beltway are mostly available in to families in single-family neighborhoods, while renters mostly contend with lower-quality schools inside the Beltway.

Interviews and focus groups reported that the County is now investing in school modernization in older schools inside the Beltway after years of investments in building new neighborhood schools, mostly outside the Beltway. School modernization investments and renovations are occurring through the County's Capital Improvements Plan (CIP) and public-private partnerships (P-3). For example, a $20 million effort to modernize historic Central High School is now underway.   Located in Capitol Heights, inside the Beltway, Central High School is a magnet school that has the County's only French Immersion program, as well as an International Baccalaureate program, providing opportunities that other schools inside the Beltway do not offer.

Employment Opportunities

Access to a range of jobs is another important factor for helping to ensure that all residents of Prince George's County and the City of Bowie have the opportunity for upward economic mobility. Job growth in the Washington DC region has been strong in recent years; however, not everyone has had equal access to the region's prosperity. Measuring access to jobs is one way to evaluate the potential for County and City residents from different backgrounds to access economic opportunities.

HUD makes available a Jobs Proximity Index (JPI), which quantifies the accessibility of a given neighborhood as a function of its distance to all job locations within a metropolitan area, with larger employment centers weighted more heavily. Specifically, a gravity model is used, where the accessibility of a given Census block group is a summary description of the distance to all job locations, with the distance from any single job location positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location.

Data for the JPI are from the 2014 Longitudinal Employer-Household Dynamics (LEHD) dataset, meaning that the data are somewhat outdated and do not reflect recent regional job growth and expansion of local employment centers. However, the JPI data are the best data available for this AI.

JPI values are percentile ranked with values ranging from 0 to 100. The higher the index value, the better the access to employment opportunities for residents in a neighborhood. Block group level data provided by HUD were averaged to arrive at tract-level jobs proximity indices.

The average JPI for neighborhoods in Prince George's County is 43.4, while the average index for the City of Bowie is 47.8. R/ECAPs, which are located inside the Beltway and are near transit and concentrations of employment, including the District of Columbia, have relatively high JPIs, with an average of 48.2 Despite concentrations of Black and Hispanic residents inside the Beltway, tracts with higher

concentrations of non-White residents in Prince George's County tend to have lower job proximity indices, on average, though that is not universally true.

Figure V-4. Jobs Proximity Index (JPI)

Location	Avg. JPI
Prince George's County	43.6
City of Bowie	47.8
R/ECAPs	48.2
Black population >=80% of Tract population	35.7
Hispanic population >=50% of Tract population	41.5
White population >=50% of Tract population	51.6
Child poverty rate >=30%	39.0

Source: HUD; Longitudinal Employer-Household Dynamics (LEHD) data, 2014. Related AFFH-T Local Government, PHA and State Tables/Maps: Table 12; Map 8.

Map V-2. Access to Employment Opportunities

Job Proximity Index by Census Tract, Prince George's County MD, 2017

Legend:
- 0% - 21%
- 22% - 46%
- 47% - 71%
- 72% - 99%
- RECAP
- Beltway & I-95

Source: U.S. Census Bureau, U.S. Department of Housing and Urban Development
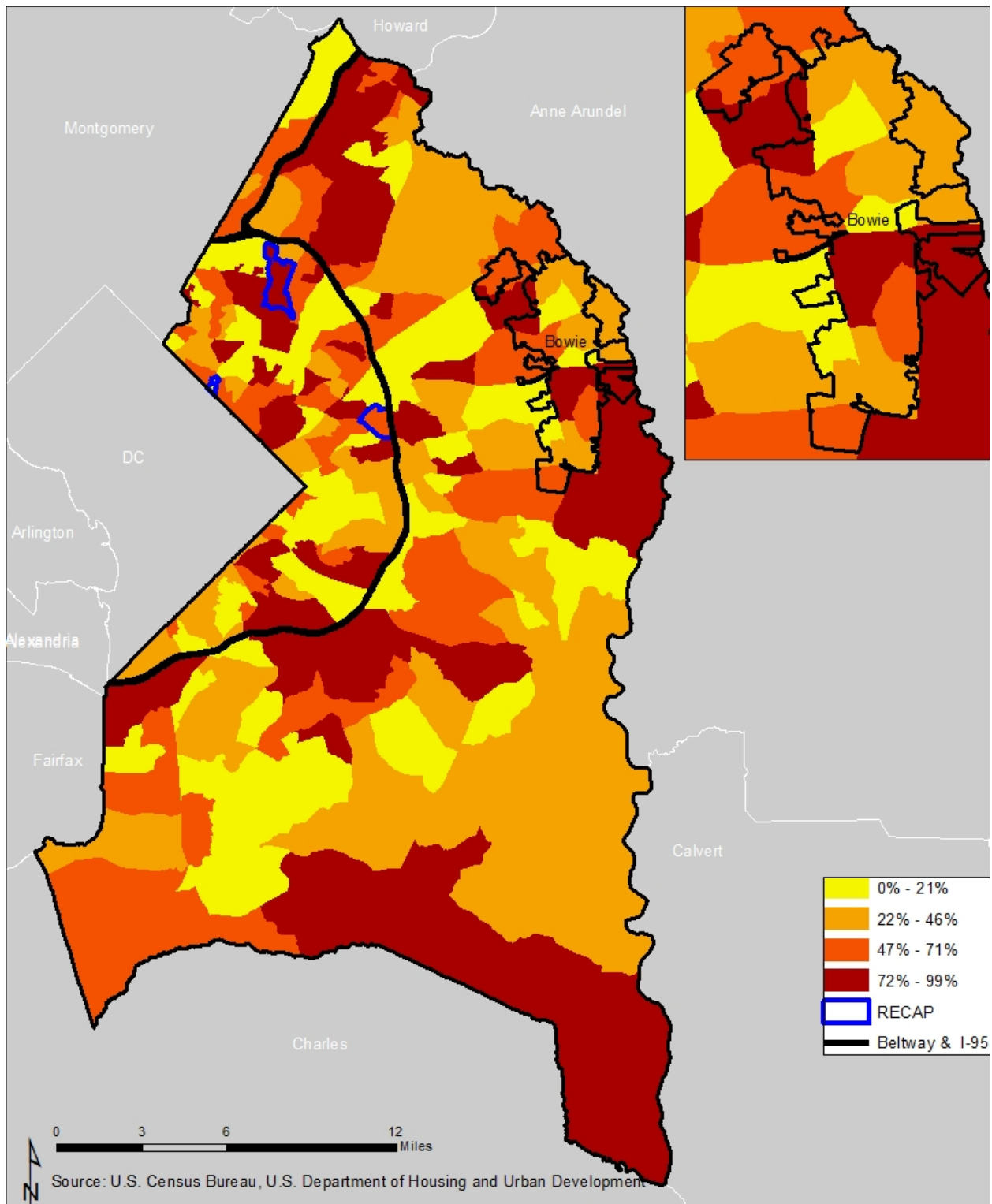
Despite the fact the non-White residents in Prince George's County tend to live in areas closer to concentrations of jobs (see above), disproportionate reliance on public transportation leads to Black and Hispanic workers in Prince George's County having longer commutes than White workers. According to ACS data, Black residents in Prince George's County who commute have an average commute of 39 minutes, compared to 35.7 minutes for Hispanic commuters and 33.6 minutes for White commuters living in the County. Over the course of a year, therefore, Black commuters spend 2,808 extra minutes, or nearly 47 extra hours, commuting compared to White commuters.

The challenge of commuting is also acute for persons with disabilities in Prince George's County, where disabled commuters have an average one-way commute time of more than 41 minutes.

Analysis of Barriers to Employment Opportunities

Focus groups and interviews described the need for greater job skills training, especially among protected classes and public housing residents. At the same time, experts and focus groups pointed out the limitations of those who are unable to work, including seniors and the disabled. In focus groups, participants shared the challenges that many low-income households face because they work minimum wage or multiple jobs. Despite their efforts, this leads to overcrowding and choosing housing units of lower quality. Several participants also shared their frustration that mid-level professional jobs are still not enough to afford housing with better schools and amenities.

The City of Bowie offers a Life Skills and STEM program to all City youth, designed to prepare them for higher-paying professional jobs in information technology, cybersecurity, aeronautics, science, and the medical field. Construction of the Purple Line from New Carrollton to Bethesda is supposed to improve access to job centers and job opportunities; however, much will depend on the fare and operating hours, as well as redevelopment activity. Fares will have to compete with vanpooling and carsharing among Latino workers, while operating hours will be key in capturing service workers who have early or late shifts.

Transportation Opportunities

Disparate access to transportation options can often be a major impediment to economic mobility. In fact, a comprehensive study of economic mobility found that "the relationship between transportation and social mobility is stronger than that between mobility and several other factors, like crime, elementary-school test scores or the percentage of two-parent families in a community."[28]

Additional findings from research on the link between transportation access and economic opportunity and well-being include the following:

- Longer commutes in a given county leads to decreased chances that low-income families are able to move up the economic ladder.[29]
- Residents with some, but insufficient, access to transportation have the highest rates of unemployment.[30]
- While there has been a rise of new types of transportation (e.g. bike share), non-White residents are disproportionately more likely to rely on traditional public transportation (e.g. bus and subway).[31]

In Prince George's County and the City of Bowie—like in most places around the country—lower-income residents and non-White residents are more like than more affluent residents and White residents to rely on public transportation and to have longer commutes. Transportation opportunities depend on both family income and place of residence within the County or City. Disparities in these opportunities can exacerbate gaps in economic mobility.

In Prince George's County, about two-thirds of workers (66.5%) drove alone to work, 16.0% relied on public transportation (bus and subway) and 11.3% carpooled. In the City of Bowie, workers were somewhat more likely to commute in single-occupant vehicles and less likely that County residents to commute via public transportation or to carpool. City of Bowie residents were significantly more likely than residents in the rest of the County to work from home (4.5% versus 2.8%) though the shares of people who work from home are very low.

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[28] Bouchard, Mikayla. 2015. Transportation Emerges as Crucial to Escaping Poverty. The New York Times, May 7.

[29] Chetty, Raj and Nathaniel Hendren. 2015. The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates. April.

[30] Bouchard (2015).

[31] White, Gillian B. 2015. Stranded: How America's Failing Public Transportation Increases Inequality. The Atlantic, May 16.

Figure V-5. Mode Of Commute by Race/Ethnicity, 2017
Prince George's County
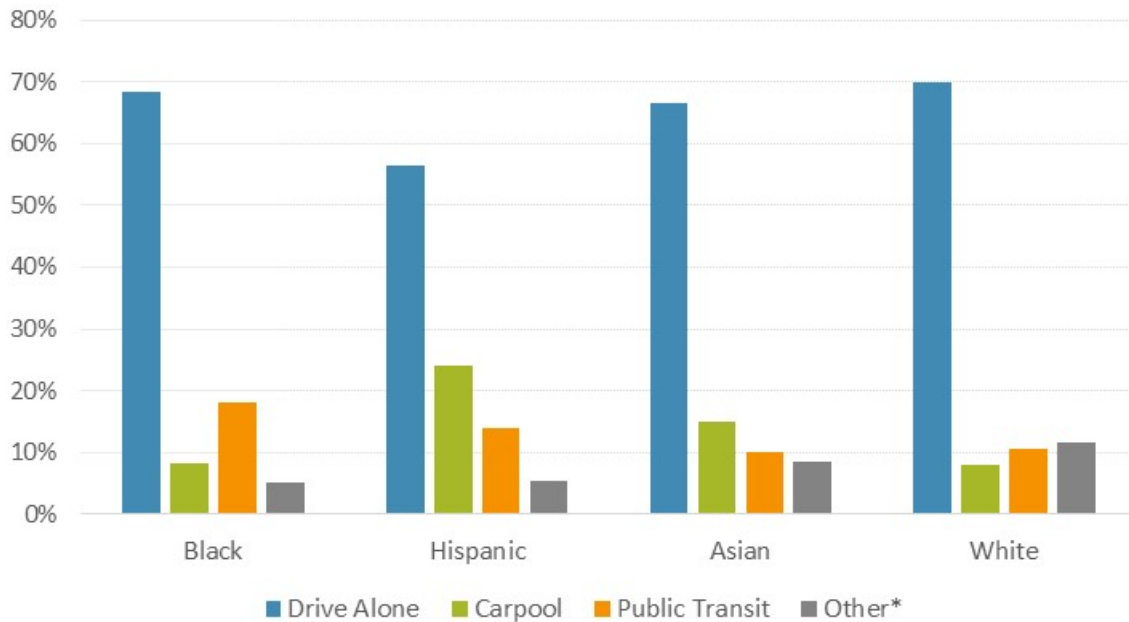
Source: U.S. Census Bureau, American Community Survey Five-Year file

Transportation is typically a household's second largest expense, after housing. When workers cannot find housing they can afford near their jobs, they often look for options further away. However, the savings associated with lower-cost housing can sometimes be s offset by the increased transportation costs households incur (e.g., greater fuel and maintenance costs). A rule of thumb is that households should not spend more than 45% of income on combined housing plus transportation costs.

Prince George's County has a lower average H+T index for moderate-income households than do many other jurisdictions in the Washington DC metropolitan area; however, the average is still at the 45% threshold. By comparison, the average H+T index for Montgomery County is 53% and it is 54% for Fairfax County. Washington DC has a lower H+T index, despite higher housing costs, because of the extensive transportation options.

Even with a somewhat lower H+T index, it is clear that when Prince George's County residents move further out into the County, either for lower housing prices, more housing options or for other reasons, transportation costs increase. In fact, neighborhoods in the western and southern portions of the County have higher total H+T indices than do neighborhoods inside the Beltway.

Figure V-6. Housing + Transportation Index, Moderate-Income Households
Jurisdictions in the Washington DC Region

Jurisdiction	*Costs as a Share of Household Income*		
	Housing (H)	Transportation(T)	H+T
Prince George's County	29%	16%	45%
City of Bowie	34%	18%	52%
Montgomery County	37%	16%	53%
Charles County	33%	19%	52%
Calvert County	33%	20%	53%
Washington DC	29%	10%	39%
Arlington County	42%	9%	51%
City of Alexandria	33%	12%	46%
Fairfax County	38%	16%	54%
Loudoun County	40%	17%	58%
Prince William County	33%	18%	51%

Source: H+T Affordability Index, https://htaindex.cnt.org/map/

Map V-4. Housing + Transportation Index

Source: H+T Affordability Index, https://htaindex.cnt.org/map/

Map V-3. Bus Routes

Bus Lines, Prince George's County MD
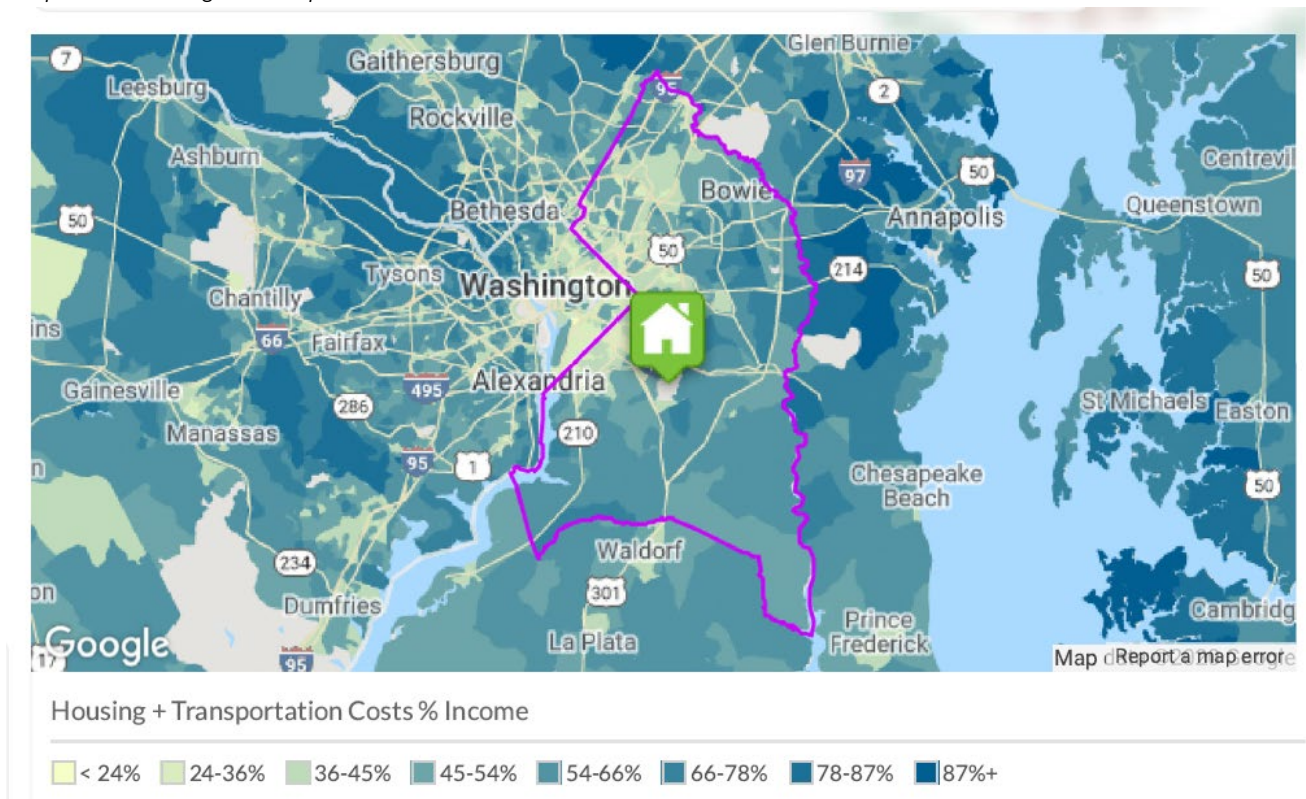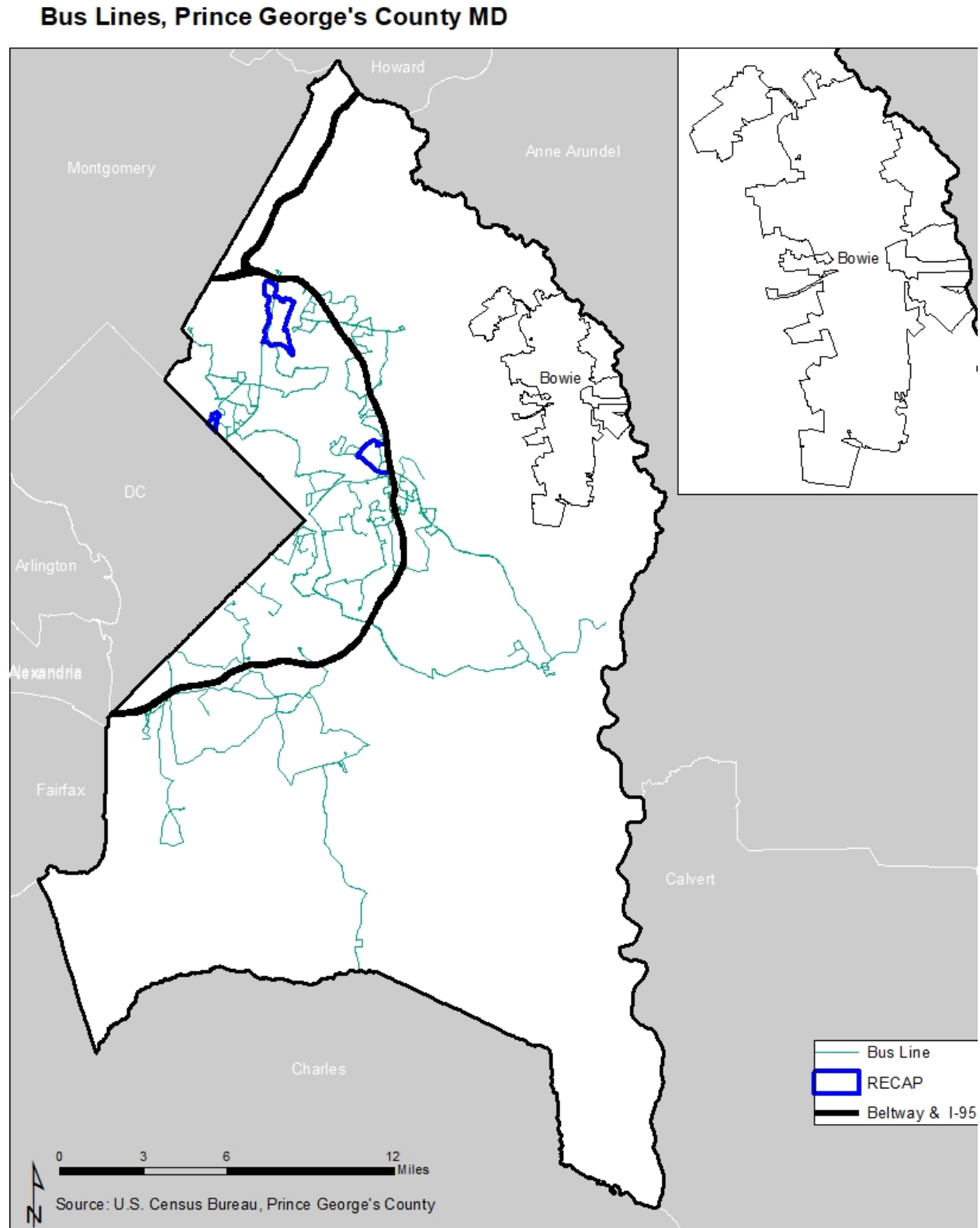
Analysis of Barriers to Transportation Opportunities

In both the County and City, Black residents rely more on public transportation than White, Hispanic, or Asian residents. Disproportionate reliance on public transportation means that Black County and City residents have been disproportionately impacted by problems with the Washington Metropolitan Area Transit Authority (WMATA). There has been a litany of problems with WMATA, and particularly with the region's Metrorail system, over the past several years. The region's transit system has been plagued by chronic service disruptions and management and safety lapses. Extended closures for maintenance have created disruptions for hundreds of thousands of subway riders.[32]

In addition, WMATA is in the process of reducing service and eliminating bus routes as part of its annual process. A review of the proposed FY 2021 WMATA Operating Budget and Related Service and Fare Proposals shows that several bus routes in Prince George's County will be affected. Seven routes are proposed for elimination of service and two are proposed for reductions of service, particularly on weekends, early in the morning, and late at night, when transit dependent workers often rely on public transportation to get to and from work. Seven routes that serve Prince George's County, especially those that traverse the District of Colombia border, are slated for route improvements. Three of the routes will affect communities outside the Beltway.

WMATA also is proposing a fare increase to Metro's base fare (25-cent increase) and maximum peak fares ($1.00 increase). However, WMATA plans to maintain pricing on many monthly passes and plans on decreasing the price of the seven-day Regional Bus Pass for seniors and persons with disabilities. The budget also proposes the addition of Short Trip Passes (1-day, 3-day) with reduced pricing for seniors and persons with disabilities.

Another WMATA proposal would charge riders 25 cents extra for using cash when boarding the bus, a surcharge that would fall disproportionately on unbanked or underbanked residents. However, on balance, many of these changes should help increase the mobility of protected classes who are more likely to use buses instead of the subway.

Prince George's County has a complementary bus system called TheBus that serves the county with 28 fixed routes with service Monday through Friday from 5:30 am to 8:00 pm and no service on weekends and holidays. TheBus reports to serve 10,000 miles in the County, but the County is a challenge to serve with a large service area.

During several focus groups and interviews, transportation was raised as one of the top impediments to housing choice. Transit-dependent renters are placed in a quandary of seeking lower rents with limited mobility or higher rents, which increase housing cost burden but offer more transportation options. Increased transit service is one important piece of the puzzle, especially enhanced service after 8 pm and on weekends. Increasing the supply of affordable housing near transit centers is also crucial.

The City of Bowie is served by two MARC rail station (Bowie State University and New Carrollton) and one Metrorail station (New Carrollton). Bowie also has three Park and Ride Lots at Bowie Crossing Park, Bowie Market Place Shopping Center, and the MARC Bowie State Station, which are used by many

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[32] Esteban, Chiqui and John Muyskens. 2016. A complete guide to the major problems facing Metrorail. The Washington Post, April 24.

commuters daily to Washington DC. These Park and Ride lots are also served by eight bus routes that traverse the City of Bowie.

As mentioned previously, the disabled are disproportionately affected by service cuts to transportation services because they limit mobility. This limitation is another factor in housing choice since cheaper housing may be available at the end of bus line that receives infrequent and unreliable service.

Another initiative that also bears watching is the Washington Area Bus Transformation Project. A joint effort of government, private, and nonprofit leaders, the Bus Transformation projects aims to improve local bus travel across the region. Bus ridership has steadily declined with 100,000 fewer bus boardings since 2014. Although buses provide almost as many rides as Metro (600,000 boardings every weekday), surveys conducted by the Bus Transformation Project show that riders are increasingly dissatisfied with service. The initiative has five goals to transform the bus across the region including better: regional connectivity, rider experience, financial stewardship, sustainability, and equity. The Bus Transformation project defines transformation as "fast, frequent, reliable, affordable service that feels like a unified system and isn't beholden to geographic or funding boundaries." The four key recommendations are to provide frequent and convenient bus service, give buses priority on roadways, create an excellent customer experience, and empower a publicly appointed task force to transform bus service. Other regions around the country are looking at ways to improve their bus systems to make more reliable, attractive, and equitable. Heavy rail such as Metro have high capital costs and limited reach compared to improving the bus system. An improved regional bus system is a key strategy to increase housing choice by improving the connectivity between jobs and communities of choice.

In Prince George's County, non-White residents live closer to public transportation options, particularly Metrorail and Metrobus. While this proximity can be a benefit, there is also a serious risk associated with transit-oriented investment. The County has focused on jumpstarting transit-oriented development and attracting private-sector investment to areas around the County's Metrorail stations. This investment can be a tremendous benefit for County residents, but there is also a risk that new development will lead to higher home prices and rents, potentially displacing lower-income individuals and families.

New transit investments themselves also bring risks of displacement. Planners and County officials are currently trying to square one of their original goals for the new Purple Line—dramatically easing lengthy commutes for members of working-class communities—with the sudden appearance of $1.5 million luxury townhomes next to planned stations. JP Morgan Chase recently announced $5 million in grants to nonprofits to help tackle potential displacement along the Purple Line corridor.[33]

Proposed changes in zoning that are currently being implemented in Prince George's County that allow for greater mixed-uses and increased housing around Bowie Town Center and nearby transit along with proposed inclusionary zoning under consideration would be a game-changer that would increase housing choice within the City of Bowie.

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[33] McCartney, Robert. 2019. JPMorgan Chase commits $5 million to combat gentrification along the Purple Line. Washington Post, October 22.

Low-Poverty Exposure Opportunities

Researchers, advocates, educators, health care professionals, and others all know how neighborhood environments—particularly the presence of poverty—has long-lasting impacts on children's eventual success in adulthood. Some of the key findings from research include:

- Children who grow up poor are more likely than non-poor children to experience poverty as adults. Furthermore, the likelihood of being poor in adulthood increases with the number of years spent in poverty as a child.[34]
- Moving to a lower-poverty neighborhood significantly improves college attendance rates and earnings for children who were young (below age 13) when their families moved.[35]
- Adults who grew up in poverty have a more difficult time performing emotional regulation tasks compared to those growing up in lower-poverty neighborhoods.[36]

Compared to other places around the country, the overall poverty rates are relatively low in Prince George's County, the City of Bowie, and the larger Washington DC metropolitan area, largely because the cost of living in the region is much higher than average, and living at or near the poverty line is nearly impossible. In 2018, the official national poverty rate was 11.8%. By comparison, the average neighborhood poverty rate in Prince George's County was 9.4% and the average neighborhood poverty rate in the City of Bowie was just 3.5%.[37]

There are significant variations in poverty rates across the County. Tracts with higher shares of Black residents have a somewhat lower average poverty rate than the overall rate for the County. By contrast, neighborhoods with relatively high shares of Hispanic residents tend to have more concentrated poverty.

Figure V-6. Average Neighborhood (Tract-Level) Poverty Rates, 2017

Location	Avg. Poverty Rate (%)
Prince George's County	9.4
City of Bowie	3.5
R/ECAPs	26.9
Black population >=80% of Tract population	8.8
Hispanic population >=50% of Tract population	13.7
White population >=50% of Tract population	11.8
Child poverty rate >=30%	18.8
Disabled persons >=15% of Tract population	9.5

Source: U.S. Census Bureau, American Community Survey Five-Year file

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[34] Wagmiller, Robert Lee and Robert M. Adelman. 2009. Childhood and Intergenerational Poverty: The Long-Term Consequences of Growing Up Poor. National Center for Child Poverty.

[35] Chetty, Raj, Nathaniel Hendren, and Lawrence F. Katz. 2015. The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment. Harvard University and NBER.

[36] Chang, Alexandra. Damaging Effects of Poverty on Children. Cornell Research.

[37] HUD produced a Low-Poverty Exposure Index that was intended to be used as part of Assessments of Fair Housing. However, the data have not been updated since 2011. As a result, this analysis uses more recent poverty rate data from the American Community Survey.

Analysis of Barriers to Low-Poverty Neighborhoods

Focus groups and interviews confirm what research has demonstrated in regards to low-poverty exposure. The County's single-family neighborhoods outside the Beltway generally have better access to quality education and employment opportunities. Higher-poverty neighborhoods inside the Beltway have lower measures related to health and education; however, these neighborhoods do have better transit access. Improved development patterns, as proposed in Plan 2035 and in the zoning rewrite, will have the potential to improve access to low-poverty neighborhoods.

Environmentally Healthy Neighborhoods Opportunities

Environmentally healthy neighborhoods are defined as places with healthy physical environments, free from pollutants. However, lower-income families, persons of color, and disabled individuals are often disproportionately negatively impacted by unhealthy neighborhoods. Research has demonstrated important links between environmentally healthy environments and individual health outcomes:

- Health can be adversely affected by poor air and water quality or proximity to facilities that produce or store hazardous substances.[38]
- Substandard housing conditions exposing residents to lead paint, mold, dust, or pest infestation can lead to poor health outcomes.[39]
- Access to fast food outlets and liquor stores has been associated with poor health outcomes.[40]
- Growing up in neighborhoods with concentrated violence, incarceration, and lead exposure, also typically associated with high-poverty neighborhoods, is associated with lower intergenerational income mobility and higher adult incarceration of poor Black males.[41]
- Exposure to health hazards accounts for a substantial proportion (between 20 and 60%) of racial disparities in intergenerational inequality.[42]

On some measures, compared to the State of Maryland, Prince George's County scores lower on health indicators, though on others, the County performs better. Residents of Prince George's County have a lower average life expectancy at birth compared to Maryland. The share of mothers with late or no prenatal care is also higher in Prince George's County than in Maryland overall. However, a smaller share of Prince George's County residents are in fair or poor health or experience unhealthy days.

Figure V-7. Selected Health Indicators

Indicator	Prince George's County	State of Maryland
Life expectancy at birth	77.4	78.1
% with fair or poor health	11.8	12.5
% experiencing unhealthy days	20.2	22.2
Infant mortality rate	6.0	6.5
% low birth weight	5.7	6.7
Teen birth rate	22.6	25.9
% mothers smoking during pregnancy	1.2	6.2
% mothers with late or no prenatal care	7.7	4.2
% with diabetes	10.9	8.7
% children with asthma	13.8	14.3
Rate of HIV/AIDS*	75.3	46.6

*Rate per 100,000 residents
Source: Maryland Department of Health

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[38] Where We Live Matters for Our Health. 2008. Robert Wood Johnson Foundation Commission to Build a Healthier America.
[39] Ibid.
[40] Ibid.
[41] Manduca, Robert and Robert J. Sampson. 2019. Punishing and toxic neighborhood environments independently predict the intergenerational social mobility of black and white children. PNAS 116(16).
[42] Ibid.

Compared to many other jurisdictions in Maryland, Prince George's County has more annual days with ozone concentrations over the National Ambient Air Quality Standards.

Map V-6. Ozone Indicators
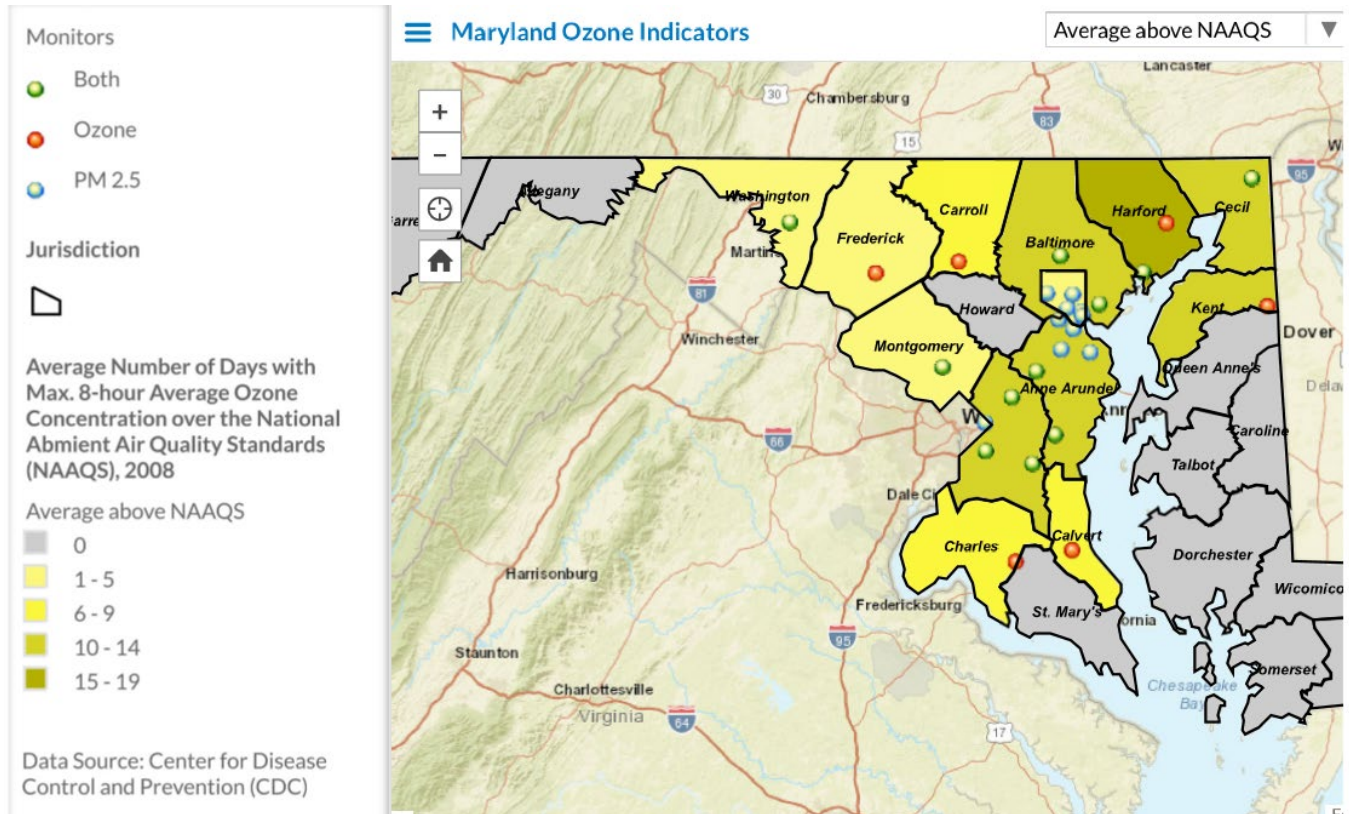
In addition, there are some zip codes in Prince George's County where rates of asthma hospitalizations are higher than the state average, including many neighborhoods inside the Beltway where there are relatively higher concentrations of both poverty and non-White residents.

Map V-7. Asthma Hospitalizations
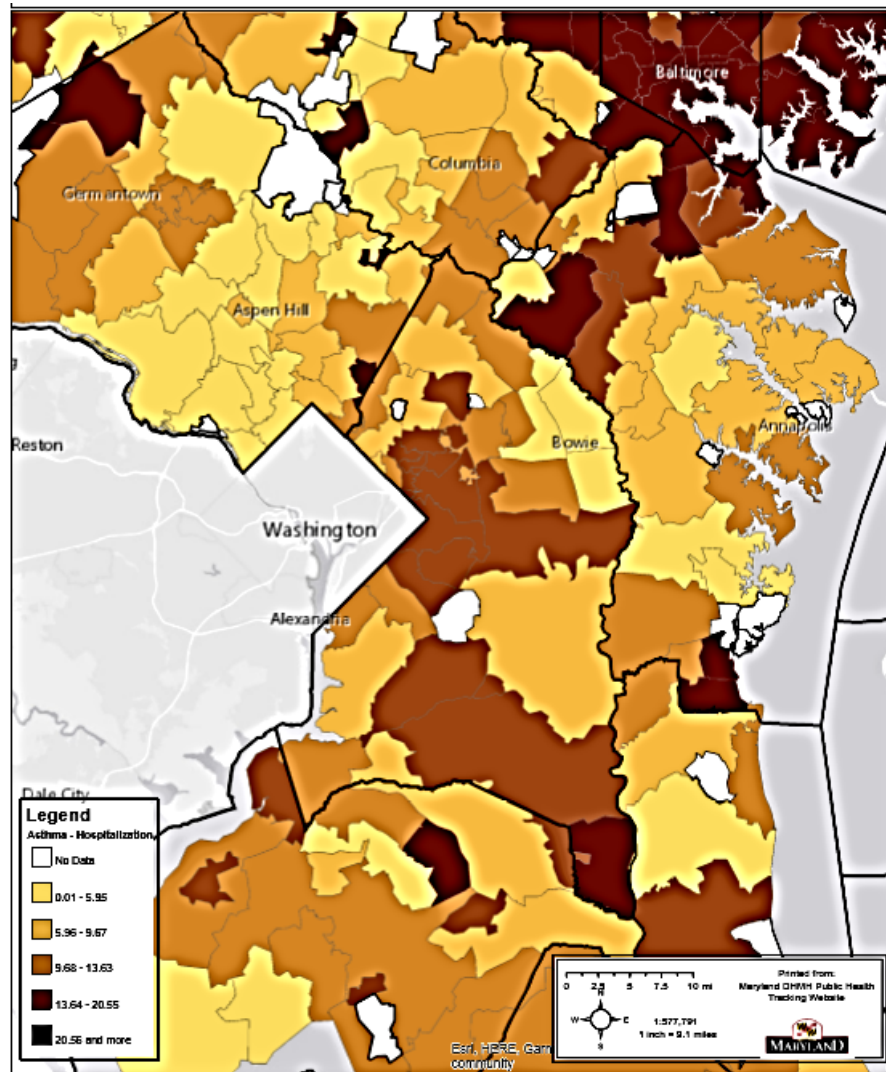
Information on this map is for illustration only. The user acknowledges and agrees that the use of this information is at the sole risk of the user. The Department of Health and Mental Hygiene makes no claims as to the completeness, accuracy or content of any data contained hereon, and makes no representation of any kind, including, but not limited to, the warranty of the accuracy or fitness for a particular use, nor are any such warranties to be implied or inferred with respect to the information or data furnished herein.

Environmental Health Hazard Index

HUD publishes data measuring environmental health hazards at the Census tract level. The Environmental Health Hazard Exposure Index (EHHEI) summarizes potential exposure to harmful toxins at a neighborhood level (i.e. Census tract) by combining standardized Environmental Protection Agency (EPA) estimates of air quality carcinogenic, respiratory, and neurological hazards. Values of the EHHEI range from 0 to 100. The *higher* the index value, the *less* exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood. The most recent data of environmental health hazards is from 2011; however, this is the best source of comprehensive neighborhood environmental health.

The average EHHEI for neighborhoods in Prince George's County is 25.4, while the average for the City of Bowie is 40.8. For the State of Maryland as a whole, the average neighborhood has an EEHEI of 49.5. Thus, based on this measure of environmental health hazards, neighborhoods in Prince George's County and, to a lesser extent, the City of Bowie, are less environmentally healthy than the State overall, which means that residents are more at risk of health problems associated with exposure to environmental hazards.

The EEHEIs for the four R/ECAP Census tracts in the County are significant lower than for the County overall (EEHEI in parentheses): Tract 8014.08 (no information), Tract 8040.01 (12), Tract 8055 (13), and Tract 8070 (23). In addition, neighborhoods with relatively high shares of Black residents, Hispanic residents, and disabled residents all have lower EHHEIs, which indicates that residents in these neighborhoods have higher levels of exposure to air quality carcinogenic, respiratory, and neurological hazards.

Figure V-8. Average Neighborhood Environmental Health Hazard Exposure Index

Location	EHHEI
Prince George's County	25.4
City of Bowie	40.8
R/ECAPs	16.0
Black population >=80% of Tract population	25.3
Hispanic population >=50% of Tract population	15.0
White population >=50% of Tract population	37.2
Child poverty rate >=30%	19.5
Disabled population >=15% of Tract population	19.1

Source: HUD; National Air Toxics Assessment (NATA) data, 2011. Related AFFH-T Local Government, PHA and State Tables/Maps: Table 12; Map 13.

Map V-8. Environmental Health Hazard Exposure Index (EHHEI), 2011

Environmental Health Hazard Index, Prince George's County MD, 2018
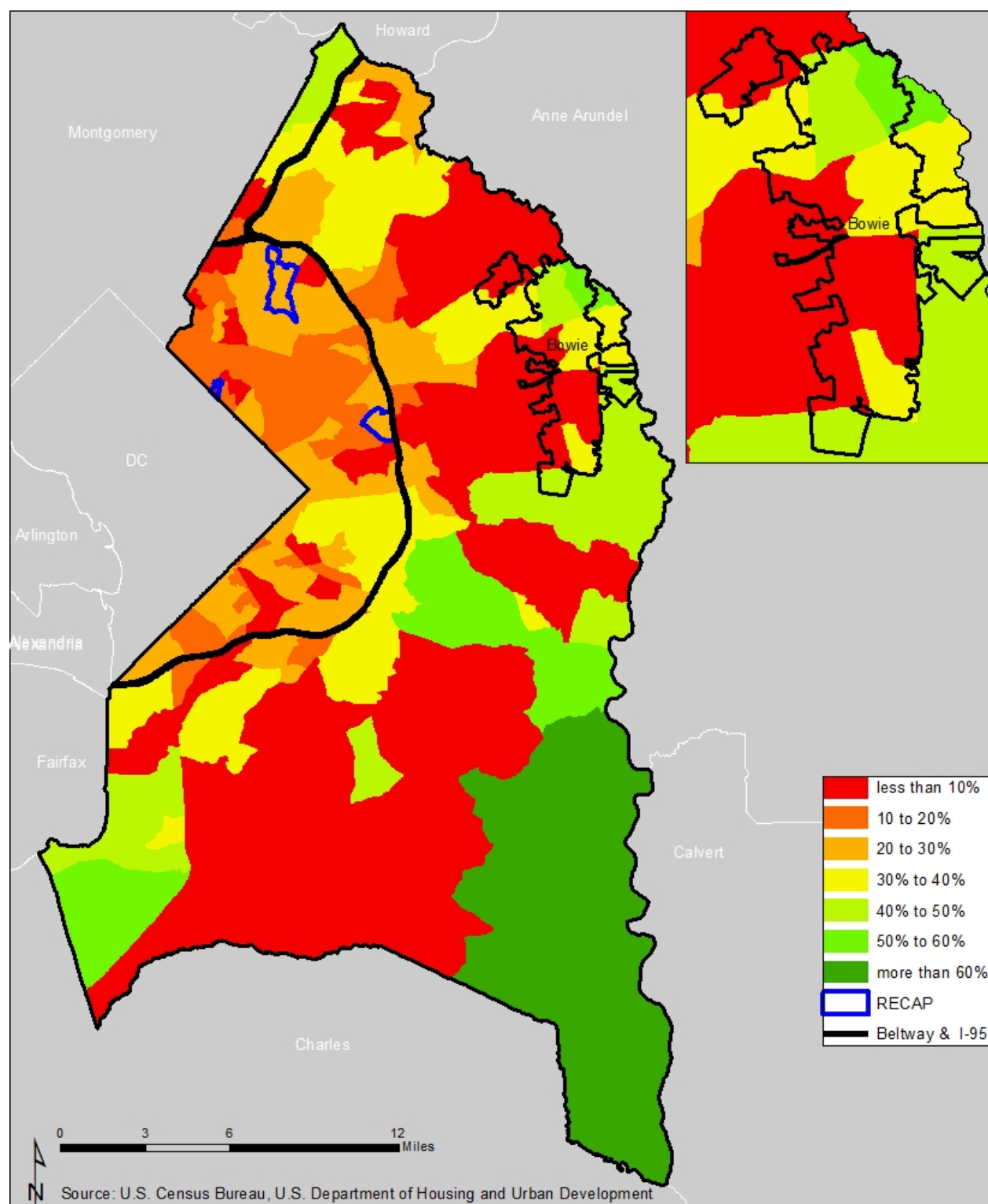
Crime

Incidence of crime is an important determinant of the health of neighborhoods. The Prince George's County Police Department (PGPD) provides data on traffic accidents, assaults, burglaries, homicides, robberies, sex offenses, stolen vehicles, thefts, and vandalisms where a report has been written. In order to provide victim confidentiality, address numbers are rounded to closest hundred block.

The map below shows incidences of violent crime in Prince George's County: Assault, Assault with a Weapon, Homicide, and Sex Offense. Crime in the County is highly concentrated in neighborhoods inside the Beltway, including in the four R/ECAPs. The primary offenses are assaults and assaults with a weapon, which are strongly concentrated in neighborhoods near the District and Montgomery County Lines—Chillum, Mount Ranier, and Langley Park. This location in the County also has had a concentration of sex offenses. The College Park area R/ECAP had two of the handful of homicides presented in the map. There are also concentrations of crime activity in the Forest Heights and Oxon Hill neighborhoods.

Outside the Beltway, incidences of crimes were reported in concentrated numbers in the Ketterring and Largo neighborhoods, as well as the Beltsville area. Crime is less prevalent in the western and southern portions of the County. There are very few crimes reported within the City of Bowie.

Other Indicators of Healthy Neighborhoods

Liquor Stores

There are other indicators of healthy neighborhoods that could be examined to evaluate how members of protected classes—particularly low-income residents, persons with disabilities, and Black and Hispanic residents—are disproportionately left out of access to opportunities. One measure is the concentration of liquor stores in neighborhoods. Research has demonstrated that a 10% increase in access to alcohol outlets was significantly associated with a 4.2% rise in violent crime.[43] Additional research has found that neighborhoods with a higher density of liquor stores had higher numbers of childhood accidents, assaults, and child abuse injuries.[44]

There is evidence that Black residents across the country face higher exposure to liquor stores in their neighborhoods than do White residents.[45] Furthermore, non-White youth tend to live in neighborhoods with higher concentrations of liquor stores than do White youth.[46]

Thus, while not necessarily a traditional measure of access to opportunity, the presence and concentration of liquor stores in Prince George's County and the City of Bowie is an important measure of the potential well-being and opportunities of vulnerable populations.

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[43] Trangenstein, PJ., Curriero, FC., Webster, D., Jennings, JM., Latkin, C., Eck, R., Jernigan, DH. 2018. Outlet type, access to alcohol, and violent crime. Alcoholism: Clinical and Experimental Research.
[44] Freisthler, B., P. Gruenewald, L. Ring, and E. LaScala. (2008).
An Ecological Assessment of the Population and Environmental Correlates of Childhood Accident, Assault, and Child Abuse Injuries. Alcoholism: Clinical and experimental research. 32(11): 1969-1975
[45] Romley, J., D. Cohen, J. Ringel, and R. Sturmhttp. 2007. Alcohol and Environmental Justice: The density of liquor stores and bars in urban neighborhoods in the United States. Journal of Studies on Alcohol and Drugs. (68) 1: 48–55.
[46] LaVeist, T. and J. Wallace. 2000. Health risk and inequitable distribution of liquor stores in African American neighborhoods. Social Science and Medicine. 51(4): 613–617.

Map V-9. Concentrations of Violent Crime

Crime, Prince George's County MD, 2019
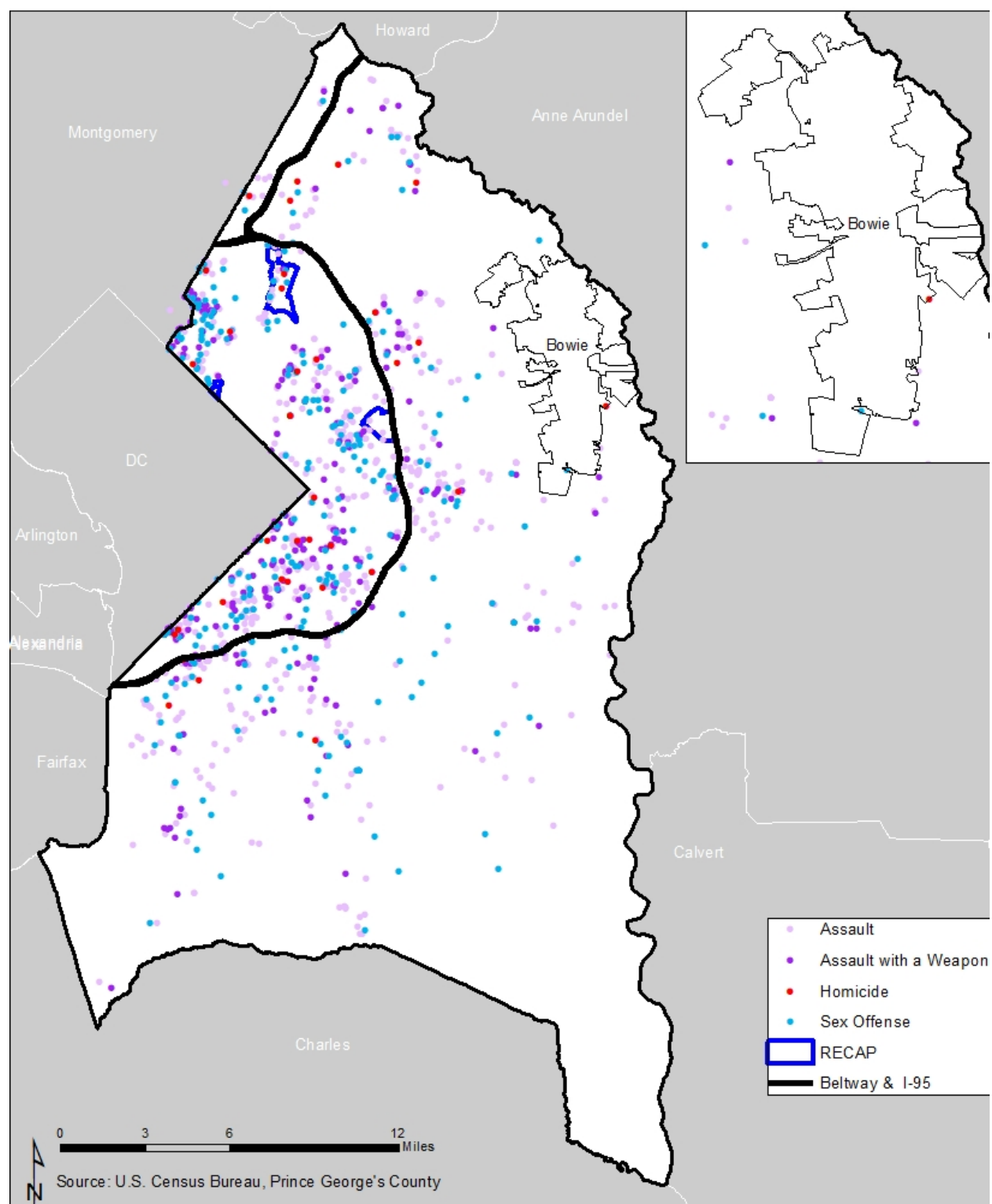
Map V-10. Concentrations of Liquor Stores

Liquor Stores, Prince George's County MD
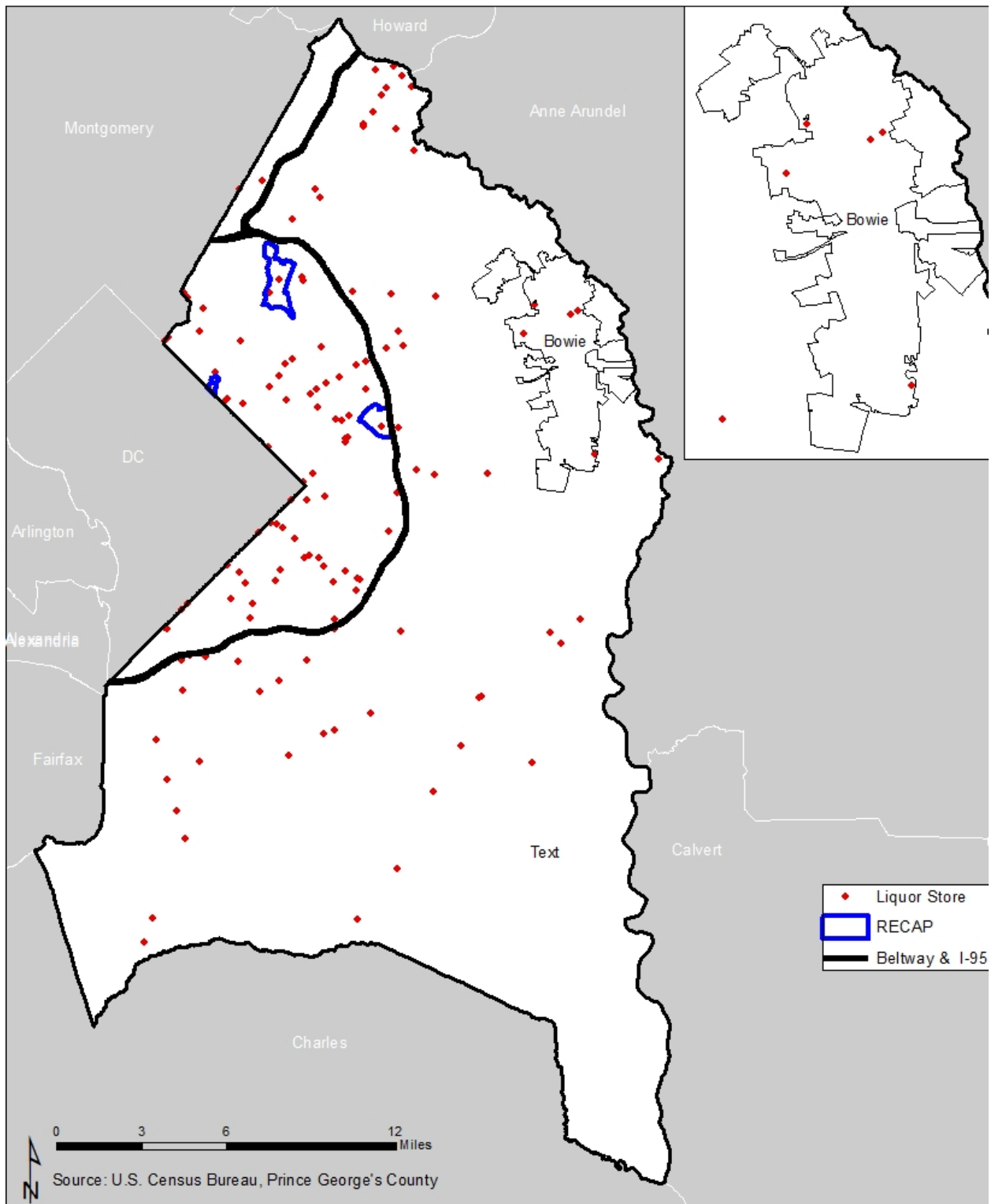
In Prince George's County, liquor stores are disproportionately located in neighborhoods inside the Beltway where there are greater concentrations of low-income residents and high-poverty neighborhoods.

Analysis of Barriers to Environmentally Healthy Neighborhoods

As part of this assessment, the team analyzed air quality, asthma hospitalizations, exposure to environmental toxins as well as other indicators of healthy neighborhoods including violent crime and liquor stores. However, the environmental hazard of most concern among focus groups and interviews was related to air quality. The Brandywine community in southern Prince George's County is disproportionally affected by environmental hazards. As shown in the maps above, Brandywine experiences a higher number of annual days with ozone concentrations over the National Ambient Air Quality Standards. Brandywine is over 72% African-American and has a disproportionate number of Locally-Unwanted Land Uses (LULU), including two power plants, an industrial zone, and related noxious storage facilities. The Brandywine/TB Coalition is an environmental justice advocacy group that is working against the location of a third power plant and to raise awareness to the impacts heavy transportation. These sites are having an adverse impact on the health of nearby residents, including asthma and heart disease, and residents are looking for action from the County to address not only environmental concerns but also greater housing opportunities throughout the County.

VI. Disproportionate Housing Needs

The evaluation of disproportionate housing needs analyzes housing challenges such as housing cost burden, overcrowding, and housing vacancies, which are important issues to understand throughout Prince George's County and the City of Bowie, particularly as members of protected classes are routinely more severely impacted by these challenges. This analysis also examines the relationships between resident characteristics and subsidized housing programs in the County. Finally, homeownership and access to housing equity is critical to wealth building, and this section examines trends in homeownership rates and in access to the mortgage market in Prince George's County. To the extent possible, this analysis compares the prevalence of housing challenges across racial and ethnic groups, income, and disability status.

Housing Cost Burden

According to the 2018 ACS microdata, there are an estimated 116,255 renter households in Prince George's County. More than half (54.0%) of renter households are cost burdened, spending 30% or more of their income each month on rent.[47] More than one quarter of renter households (26.9%) are severely cost burdened, spending 50% or more of their income on housing costs each month.

Race/Ethnicity

In Prince George's County, the rates of cost burden are highest among Hispanic residents. Nearly two-thirds of Hispanic renters (62.8%) are cost burdened, and 30.7% are severely cost burdened. Rates of cost burden and severe cost burden for White, Black, Asian and Other households, while still high, are below the County average.

Homeowners in Prince George's County—along with in most communities around the country—have lower levels of cost burden than do renters. Overall, there are an estimated 160,036 owner-occupied homes that are mortgaged in the County, and 31.8% are cost burdened, spending 30% or more of their income on housing costs.[48] Hispanic mortgage holders are more likely to be cost burdened than are mortgage holders of other races; more than 40% are cost burdened (42.4%) and nearly a quarter (23.6%) are severely const burdened. By comparison, only 13.2% of Black mortgage holders, 10.4% of Asian mortgage holders and 7.7% of White mortgage holders are severely cost burdened.

Even homeowners who own their homes free and clear can be cost burdened if insurance, property taxes, and HOA/condo fees account for 30% or more of their income, and is most common among those living on low, fixed incomes. There are an estimated 38,033 homeowners in the County who own their home free and clear. About 15% are cost burdened, including 7.4% that are severely cost burdened. Cost burden rates among homeowners who own their home outright are fairly similar for Black and Hispanic households, at 16.7% and 17.3%, respectively, though Black homeowners are more likely to be severely cost burdened.

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[47] Renter housing cost burden is calculated as total rent plus utilities as a share of a household's *gross* (i.e. before taxes) income.

[48] Owner costs include mortgage, insurance, property taxes and HOA/condo fees.

Figure VI-1. Share of Severely Cost Burdened Households by Housing Tenure and Race/Ethnicity, 2018
Prince George's County
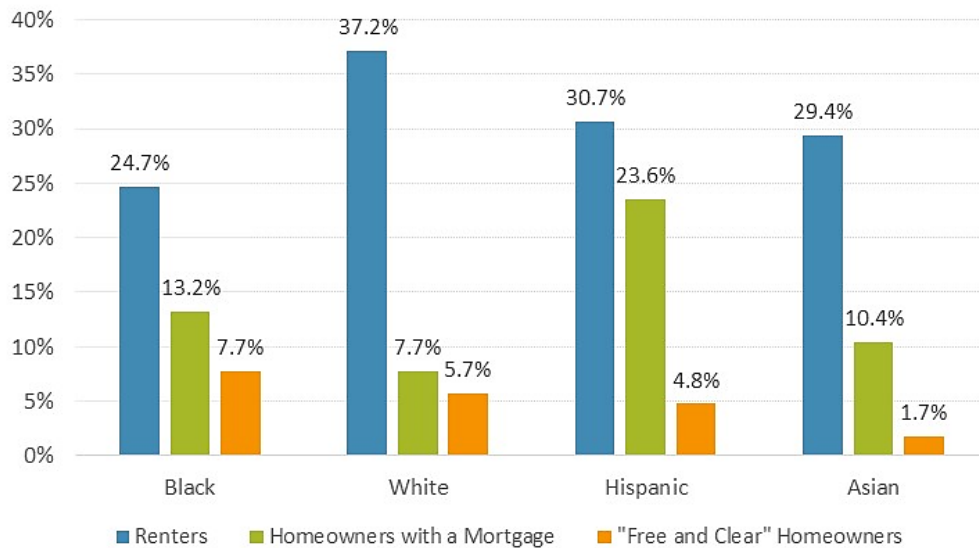
Source: 2018 American Community Survey, PUMS file

Persons with Disabilities

Persons with disabilities in Prince George's County are more likely than individuals without a disability to live in a cost burdened household. More than three-fifths of disabled renters (61.5%) live in a household that is cost burdened, and 28.0% are severely cost burdened. By contrast, 50.1% of all renters are cost burdened and 22.7% are severely cost burdened.

While homeowners have lower rates of cost burdened disabled individuals are more likely to face housing affordability challenges, with 29.6% of disabled mortgage holders being cost burdened and 10.8% severely cost burdened. Among those who own their home free and clear, one out of five disabled owners (20.4%) is cost burdened and 13.4% are severely cost burdened.

The relatively high rates of cost burdened among owners without a mortgage likely reflects the higher share of older homeowners who are more likely than younger homeowners to have a disability.

Figure VI-2. Share of Population Living in Severely Cost Burdened Households by Housing Tenure and Disability Status, 2018
Prince George's County

Source: 2018 American Community Survey, PUMS file

Nativity

While foreign-born households in Prince George's County tend to be more likely to be cost burdened than native-born households, with the exception of severely cost burdened renters. Nearly three-fifths (58.6%) of foreign-born renter households are cost burdened, and 26.8% are severely cost burdened. By comparison, 51.8% of native-born renters are cost burdened and 27.0% are severely cost burdened.

Among foreign-born homeowners with a mortgage, 38.7% are cost burdened and 20.1% are severely cost burdened. Among native-born homeowners with a mortgage, the shares are 29.7% and 11.4%, respectively.

The rate of severe cost burden is somewhat higher for native-born homeowners who own free and clear, at 7.6% compared to foreign-born homeowners who own their home free and clear. Interviews revealed that Latino families are moving as far away as Charles County and Hagerstown to buy an affordable home often pooling resources with other family members to cobble together a down payment.

Figure VI-3. Share of Severely Cost Burdened Households by Housing Tenure and Nativity, 2018
Prince George's County
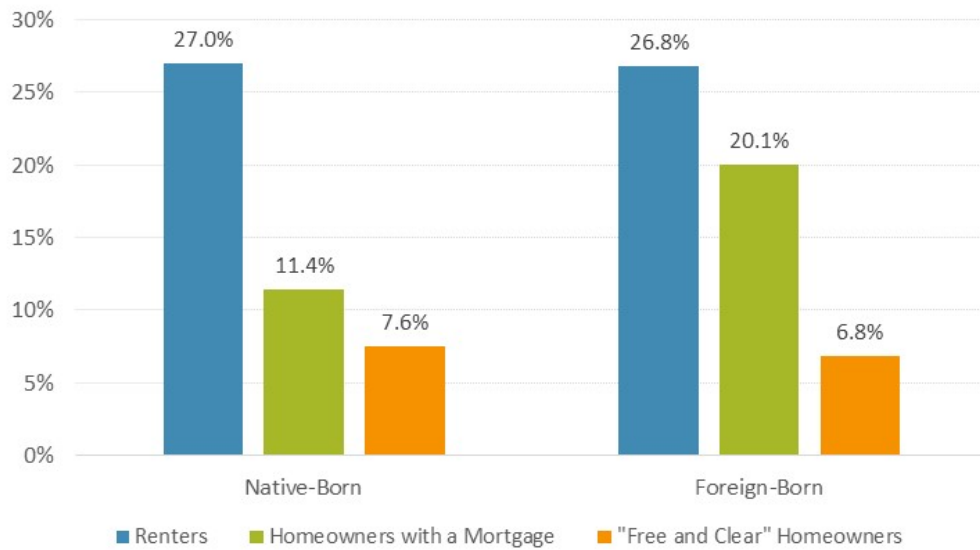
Source: 2018 American Community Survey, PUMS file

Families with Children

Housing affordability is a much bigger challenge for families with children than it is for families without children (e.g. married couples without children under 18, other relatives living together without children under 18). More than three out of five families with children that are renters (60.3%) are cost burdened and 29.1% are severely cost burdened. Among renter families without children, 41.0% are cost burdened and 15.1% are severely cost burdened.

Homeowners with children also face higher races of cost burden. Nearly a third (30.6%) of families with children that are homeowners (with a mortgage) are cost burdened, including 13.0% that are severely cost burdened. By comparison, 23.7% of families without children that are homeowners are cost burdened and only 9.1% are severely cost burdened. Interviews and focus groups also revealed how school choice impacts housing decision, likely influencing a families' choice in selecting a unit with a higher rent because of a higher-quality school.

Figure VI-4. Share of Severely Cost Burdened Families by Housing Tenure and Presence of Children, 2018
Prince George's County
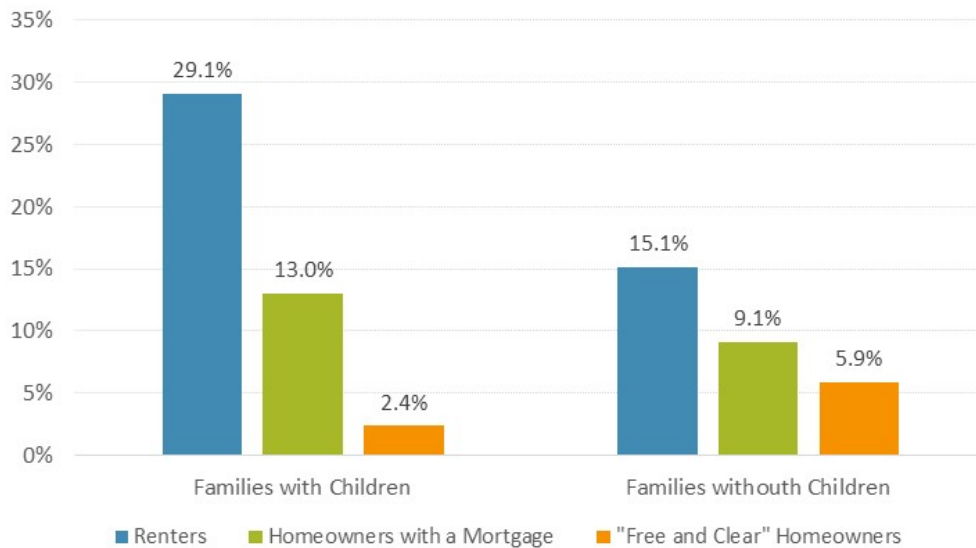
Vacant Housing

The housing vacancy rate in Prince George's County is estimated at 6.8%, as of 2018. However, there are wide variations in vacancy rates by Census tract, with some tracts having vacancy rates of more than 15 or even 20 percent.

There are 16 Census tracts in the County where the housing vacancy rate is greater than two times the countywide rate (i.e. greater than 13.6%). None of the R/ECAPs have housing vacancy rates greater than 13.6%. However, tracts with higher vacancy rates are more likely to have higher concentrations of Black residents—68.3% Black residents in high-vacancy Census tracts versus 63.0% Black residents in tracts with vacancy rates less than 13.6%.

Housing groups reported that some of the vacant housing units date from the foreclosure crisis and are often investor-owned homes. Vacant homes can negatively affect home values and create the impression of disinvestment. In 2016, a report by the National Fair Housing Alliance found that real estate-owned (REO) homes by Fannie Mae in middle-and-working class African-American neighborhoods were not as well maintained as REO homes in similar White neighborhoods.

Code Enforcement/Inspections

Given the high number of Latino families living in multifamily units, these residents are disproportionately affected by substandard housing conditions. In addition, undocumented families are unable to access any of the County's down payment assistance programs, which exacerbates housing access and quality challenges. The Takoma-Langley Crossroads area needs special attention in this regard due to the high number of Spanish-speaking, low-income families, many of whom are also undocumented. These households are especially vulnerable to overcrowding, substandard housing

conditions, and non-related families living together. Focus groups and interviews reported fear of reporting code violations to the Department of Permitting Inspection and Enforcement (DPIE) or landlords because of the potential for retaliatory actions, including rent hikes, evictions, and even deportations. Agencies and interviewees reported a lack education about code enforcement, the need for more Spanish-speaking inspectors, and a consistent protocol to notify tenants are all barriers to reporting code violations.

Evictions

Eviction is a major challenge in many neighborhoods. An eviction often has a major—and sometimes irreversible—impact on the lives of families and children. According to Eviction Lab:

> Eviction causes a family to lose their home. They often are also expelled from their community and their children have to switch schools. Families regularly lose their possessions, too, which are piled on the sidewalk or placed in storage, only to be reclaimed after paying a fee. A legal eviction comes with a court record, which can prevent families from relocating to decent housing in a safe neighborhood, because many landlords screen for recent evictions. Studies also show that eviction causes job loss, as the stressful and drawn-out process of being forcibly expelled from a home causes people to make mistakes at work and lose their job. Eviction also has been shown to affect people's mental health: one study found that mothers who experienced eviction reported higher rates of depression two years after their move. The evidence strongly indicates that eviction is not just a condition of poverty, it is a cause of it.[49]

According to data from Eviction Lab, a research organization based at Princeton University, evictions in Prince George's County are highly concentrated in neighborhoods inside the Beltway, and particularly in the Forest Heights, Marlow Heights, and Oxon Hill neighborhoods. There is also a concentration of evictions in the northern part of the County, near Laurel.

While individuals and families can be at risk of eviction in any neighborhood, those who live in southern Prince George's County and in the City of Bowie are significantly less likely to experience an eviction than are those who live in the closer-in neighborhoods of the County.

Evictions often have a long-term impact on individuals and families. After one eviction, it can be increasingly challenging to find a landlord who will rent to a household, particularly in a high-cost and in-demand market like Prince George's County. An eviction can be a major factor in increasing the risk of homelessness.[50]

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[49] Eviction Lab, https://evictionlab.org/why-eviction-matters/#eviction-impact
[50] Peiffer, Emily. 2018. Why We Need to Stop Evictions Before They Happen. Housing Matters. https://housingmatters.urban.org/feature/why-we-need-stop-evictions-they-happen

Map VI-1 Evictions

Evictions by Census Tract, Prince George's County MD, 2016
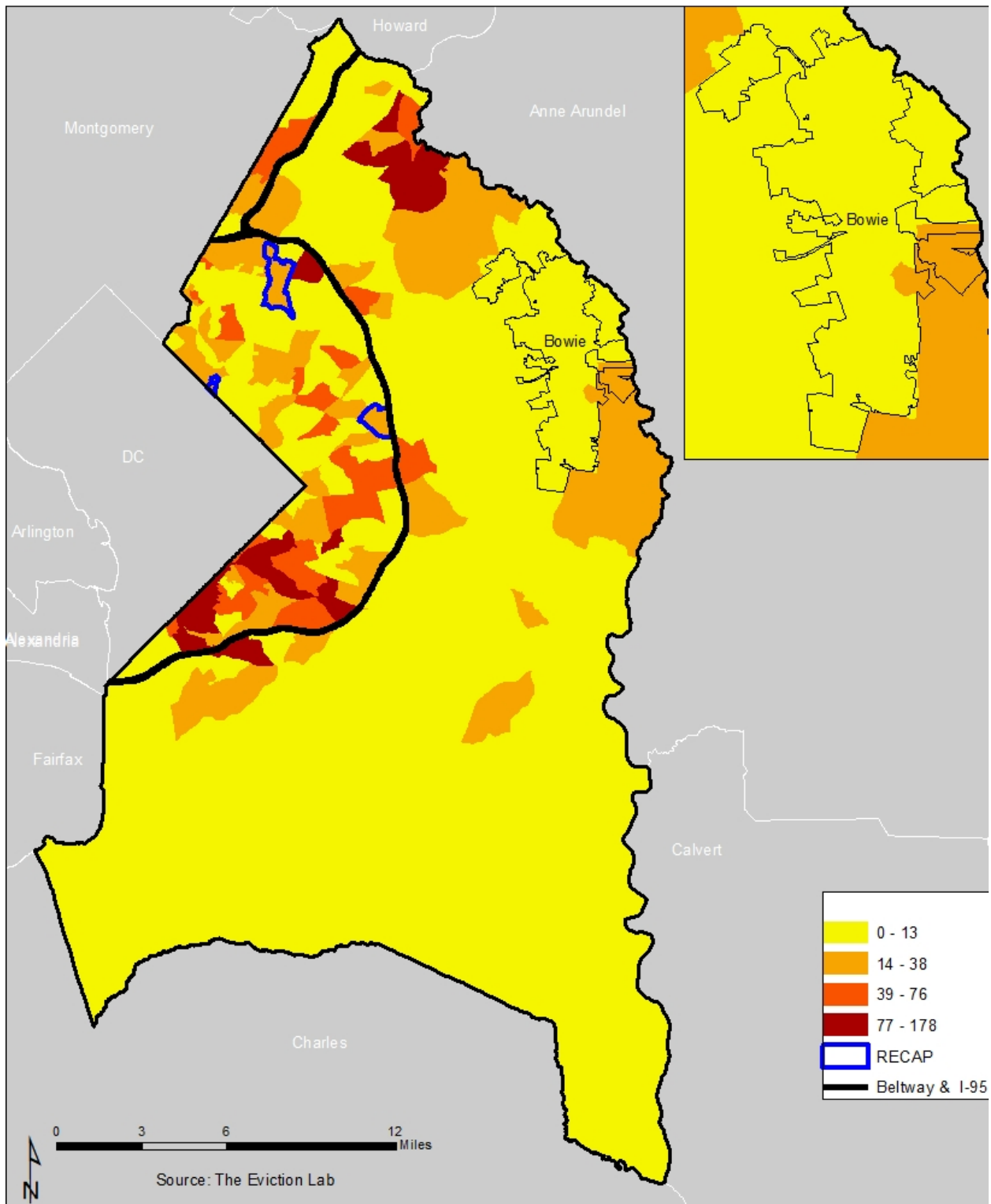
Pro-bono legal services and interest groups that serve low-income communities report a disproportionate number of households that are from a protected class (e.g. Latinos, seniors, and persons with disabilities) may experience retaliatory actions by reporting substandard housing conditions. For example, there were reports of vermin infestation, refusal to fix leaky plumbing leading to moldy walls, or accumulating trash. Many cases involve defending tenants for alleged non-payment of rent or alleged non-compliance of the lease. Other eviction cases involve illegal subletting that lead to overcrowding related to a lack of affordable housing. Because of the high demand for these units, landlords usually have another individual or family ready to rent the unit.

Evictions can also be a result of a language barrier between the tenant and the landlord. Tenants may be uninformed of their rights or may be afraid to exercise them, especially if they are live in an area with high demand. Legal aid groups reported that there are not enough resources to serve the case load, while others shared that a lack of fair housing education and tenant rights disproportionately affects Latinos. Evictions create housing instability and are also found to contribute to homelessness and a whole host of related social costs well documented by Mathew Desmond's landmark book *Evicted*.

Homelessness

Along with other jurisdictions in the Washington DC region, Prince George's County conducts an annual homeless point-in-time (PIT) count. Data are available from the 2019 PIT count, which was conducted on Wednesday, January 23, 2019. The 2020 PIT count has been conducted but results from the homeless survey were not available for this report.

The County has employed a comprehensive approach to counting homeless individuals and families. A diverse group of volunteers and providers met weekly to plan and develop strategies for conducting the count. The volunteers were divided into 13 teams each targeting specific zip codes within 6 zones around the County. A database of "hot spot" locations within each zone was made available to each team, which included known encampments, shopping malls, metro stations, libraries, soup kitchens and other areas where homeless have been known to gather. Teams were disbursed from 6:00 am until midnight and included representatives from Police, Fire/EMS and the Department of Health. The unsheltered count included an interview component to gather pertinent demographic, subpopulation, employment and other relevant data used to generate comparable data for this regional homelessness PIT report.[51]

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[51] Metropolitan Washington Council of Governments. 2019. *Homelessness in Metropolitan Washington: Results and Analysis from the Annual Point-in-Time (PIT) Count of Persons Experiencing Homelessness*, p. 99.

Figure VI-5. Count of Literal Homeless[52] by Jurisdiction, 2018 and 2019

Jurisdiction	2019	2018	% Change
Prince George's County	447	478	-6%
Montgomery County	647	840	-23%
Frederick County	286	316	-9%
District of Columbia	6,521	6,904	-6%
Arlington County	215	221	-6%
City of Alexandria	198	226	-12%
Fairfax County	1,034	987	5%
Loudoun County	169	134	26%
Prince William County	277	374	-26%

Source: MWCOG (2019), p. 10

Figure VI-6. Prince George's County Literal Homeless Count by Category, 2018 and 2019

Category	2019	2018	% Change
Total counted	447	478	-6%
Total singles	199	203	-2%
Total 18-24-year old	18	21	.05%
Total veterans	23	27	-15%
Total families	81	88	-8%
Total persons in families	247	273	-10%
Total children in families	161	176	-9%

Source: MWCOG (2019), p. 100

Limited data are available on the race and ethnicity of homeless individuals, and that limited data is available only for the region and not at the County level. According to the 2019 data, approximately 7% of the homeless population in the Washington DC region is Hispanic or Latino (of any race). Nearly three quarters (74%) is Black, 20% is White and 6% are some other race.[53]

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[52] HUD has defined "literal homeless" as: 1) Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: (i) Has a primary nighttime residence that is a public or private place not meant for human habitation; (ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or (iii) Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.
[53] MWCOG (2019), p. 20-21.

Figure VI-7. Prince George's County Literal Homeless Count by Characteristics, 2019

Category	Adults in Families	Single Adults – Sheltered	Single Adults – Unsheltered	Total
Number of adults	86	126	73	285
Veterans	5	17	6	28
Substance use disorder	0	0	6	6
Severe mental illness	13	24	13	50
Co-occurring disorder	0	0	13	13
HIV/AIDS	0	0	2	2
Domestic violence	17	5	11	33
Physical disability	6	16	12	34
Chronic health condition	4	0	0	4
Limited English proficiency	0	0	0	0
None of the above	51	95	25	171

Source: MWCOG (2019), p. 101

Data are available for Prince George's County on different characteristics of the adult homeless population, including some other categories of protected classes. The highest number of homeless adults in these categories are those with severe mental illness (50 out of 285 adults), followed by individuals with a physical disability (34) and victims of domestic violence (33). There are 28 veterans identified as literal homeless in Prince George's County in 2019. There are zero counted literal homeless in 2019 in the County that are limited English proficient (LEP) adults.

County agencies also reported a rapid increase in senior homelessness due to a sub-population of seniors who live on a fixed income and are not able to cope with a financial crisis, such as suddenly becoming guardians to grandchildren, mental illness, or other disability. County agencies reported that some seniors are using shelters for food and bathing because they are unable to care for themselves and have no one to take care of them. The Department of Social Services also reported an increase in youth homelessness, survivors of domestic violence, and human trafficking.

Publicly-Subsidized Housing

For this analysis, the characteristics of public housing residents and Housing Choice Voucher (HCV) holders were evaluated. For this analysis, the characteristics of public housing residents and Housing Choice Voucher (HCV) holders were evaluated. According to the Housing Authority of Prince George's County, about 94% of public housing residents and 96% of Housing Choice Voucher (HCV) holders are Black. Whites made up 4% of public housing residents and 3% of voucher holders. Hispanics account for 3% of public housing residents and 1% of voucher holders. Asian residents make up less than 1% of both public housing residents and voucher holders in the County.

Nearly half (48%) of public housing residents are disabled and 31% of voucher holders are persons with disabilities. Seniors make up 42% of public housing residents and 13% of voucher holders. (Note: individuals can be classified both as seniors age 65 and older and as disabled. The data do not separate out non-elderly disabled individuals.) Families with children account for nearly half (48%) of voucher holders but just 14% of public housing residents.

Figure VI-8. Characteristics of Public Housing Residents and Housing Choice Voucher (HCV) Holders
Prince George's County

	Public Housing		HCV	
	No.	Pct.	No.	Pct.
Black	323	94%	5,433	96%
White	13	4%	153	3%
Asian	1	0%	7	0%
Other	7	2%	50	1%
Hispanic*	7	3%	79	1%
Disabled	164	48%	1,737	31%
Senior (age 65+)	146	42%	744	13%
Families with Children	49	14%	2,691	47%

*In this table, the Hispanic category for Prince George's County includes residents of any race.
Source: Housing Authority of Prince George's County, District of Columbia Analysis of Impediments (2019)

The Housing Authority's public housing waiting list has been closed for years with over 5,000 applicants, half of whom are disabled persons. In addition, the Ripley settlement requires the Housing Authority to set-aside approximately 70 units for disabled persons. The Housing Authority is trying to determine how to modernize its units and may consider the Rental Assistance Demonstration (RAD) program.

The Housing Choice Voucher (HCV) waiting lists has about 4,000 applicants. Available vouchers are also targeted to the disabled as specified in the Ripley Agreement. Voucher holders may receive assistance from a Section 504 coordinator, but currently these services are limited by the resources of a part-time employee. Additionally, disability advocates reported the slow conversion and availability of public housing units, as well as limitations due to landlords refusals to accept or participate in the HCV program.

Analysis of Barriers to Affordable, Quality Rental Housing

Interviews and focus groups reported higher levels of overcrowding in neighborhoods, such as Langley Park and Takoma, also knowns as the International Corridor, as well as close to Riverdale Park. Nonprofits that work directly with the Latino community reported how the cost of housing leads to overcrowding and a higher rent burden. Households may include close relatives, extended families, or sometimes unrelated single men who share a unit to save costs. Many of these conditions go unreported for fear of retaliation and because the need for housing is so high and alternatives are limited.

Homeownership Opportunities

Homeownership Rates

Homeownership rates are slightly lower in Prince George's County than in the Washington DC region or the State of Maryland, overall, although the City of Bowie has a relatively high homeownership rate. In the County, White residents have significantly higher homeownership rates than Black, Hispanic or Asian residents. The lowest rates are among Hispanic residents, with a homeownership rate of just 46.7% compared to 60.6% for Black households, 64.6% for Asian households and 76.8% for White households.

Black and Latino families often have negative net worth preventing them from purchasing a home. The average wealth for white families is ten times higher than the average wealth for African American families according to the Center for Responsible Lending. A 2018 study by Joanna Taylor and Tatjana Meschede of Brandeis University found that on average, white college-educated individuals inherit about $140,000 versus $40,000 among black college educated individuals. Intergenerational wealth can has been found to make a big difference in saving for a down payment for a mortgage even as much as $1000 in studies by Pew Research.

In the City of Bowie, however, the homeownership rate for Hispanic households is higher than that of Black households (85.6% versus 77.2%) and comparable to the rates for Whites and Asians (89.6% and 85.0%, respectively).

Figure VI-9. Homeownership Rates by Race/Ethnicity, 2000-2017

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	2010	2017	2000	2010	2017	2000	2010	2017	2000	2010	2017
Total	61.8%	62.8%	61.8%	85.0%	84.5%	82.6%	65.0%	64.3%	63.4%	67.7%	67.5%	66.8%
Black	58.3%	61.0%	60.6%	83.2%	79.4%	77.2%	48.6%	51.7%	50.5%	51.3%	52.0%	51.1%
White	74.3%	76.1%	76.8%	86.0%	89.5%	89.6%	72.9%	72.9%	72.5%	75.8%	76.8%	76.8%
Hispanic	39.4%	49.9%	46.7%	84.1%	85.8%	85.6%	44.4%	49.1%	47.7%	48.0%	50.8%	48.6%
Asian	58.8%	65.6%	64.6%	85.2%	89.9%	85.0%	57.3%	66.1%	68.3%	60.5%	66.4%	69.1%

Source: U.S. Census Bureau, 2000 and 2010 decennial Census, 2013-2017 American Community Survey. Note: 2000 data is for the Washington DC/Baltimore CMSA

Mortgage Lending Practices

Data on home mortgage applications, originals and denials is reported to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA). All lending institutions that issue at least five home mortgages must report all residential loan activity, including the race and ethnicity, sex, age, income, and credit score of the applicant, as well as information about the loan size and property location. The HMDA data is used by the Federal Reserve to help determine whether financial institutions are serving the needs of their communities. This data is also very useful in helping to identify potentially discriminatory lending practices and patterns in a community.

For this *Analysis of Impediments,* the 2018 HMDA data were analyzed for Prince George's County, City of Bowie and the State of Maryland. This analysis includes only applications for purchase loans for homes in one-to-four-unit dwellings (including both site-built and manufactured homes) and socioeconomic data for primary applicants only.

Figure VI-10. Summary Report Based on Actional Taken Mortgage Data, 2018

	Prince George's County		City of Bowie		State of Maryland	
	No.	Pct.	No.	Pct.	No.	Pct.
Applications	**32,553**	**100.0%**	**3,893**	**100.0%**	**198,087**	**100.0%**
Black	16,237	49.9%	2,136	54.9%	44,118	22.3%
White	2,751	8.5%	466	12.0%	80,367	40.6%
Hispanic	5,046	15.5%	218	5.6%	15,001	7.6%
Asian	1,187	3.6%	129	3.3%	13,893	7.0%
Not Provided	5,760	17.7%	858	22.0%	32,577	16.4%
Other*	1,572	4.8%	86	2.2%	12,131	6.1%
Originations	**11,280**	**34.7%**	**1,386**	**35.6%**	**82,942**	**41.9%**
Black	5,388	33.2%	731	34.2%	15,706	35.6%
White	1,152	41.9%	231	49.6%	38,348	47.7%
Hispanic	1,905	37.8%	105	48.2%	5,922	39.5%
Asian	434	36.6%	54	41.9%	5,772	41.5%
Not Provided	1,745	30.3%	231	26.9%	11,807	36.2%
Other*	656	41.7%	34	39.5%	5,387	44.4%
Denials	**6,225**	**19.1%**	**609**	**15.6%**	**30,036**	**15.2%**
Black	3,234	19.9%	342	16.0%	8,691	19.7%
White	324	11.8%	45	9.7%	9,309	11.6%
Hispanic	1,107	21.9%	48	22.0%	3,000	20.0%
Asian	279	23.5%	21	16.3%	2,151	15.5%
Not Provided	1,059	18.4%	138	16.1%	5,361	16.5%
Other*	222	14.1%	15	17.4%	1,524	12.6%

Source: 2018 Home Mortgage Disclosure Act database
*Other includes Native American/American Indian/Alaskan Native and Native Hawaiian/Other Pacific Islander, as well as two or more races.

Applications

In 2018, there were 32,553 loan applications in Prince George's County and 3,893 applications in the City of Bowie. Half (49.9%) of all mortgage applications in 2018 in Prince George's County were Black applicants, 15.5% were Hispanic applicants, 8.5% were White applicants and 3.6% were Asia applicants. Nearly 18% of all loan application data did not provide the race or ethnicity of the borrower.

Black residents in Prince George's County were disproportionately less likely to apply for a home purchase loan in 2018 than were White residents. While Black applicants made up 49.9% of mortgage purchase applications, they accounted for 67.6% of all households in the County. Hispanic applications accounted for 15.5% of all mortgage applications and only 11.1% of County households. Asians accounted for 3.6% of both mortgage applications and households, and Whites accounted for about 8.5% of both mortgage applications and households in the County.

The share of Black mortgage applicants declined from a decade ago when 57.8% of 2008 mortgage applicants were Black.[54] The share of 2018 applicants that were Hispanic and Asian increased over the 2008 shares.

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[54] Analysis of Impediments to Fair Housing Choice (2012), p. 95, Figure 4-13.

In the City of Bowie, 54.9% of mortgage applicants were Black, 12.0% were White, 5.6% were Hispanic, and 3.3% were Asian. More than one-fifth (22.0%) did not provide race/ethnicity information . Black residents of the City of Bowie were disproportionately *more* likely to apply for a home purchase loan than other races. While Black applicants accounted for 54.9% of all 2018 purchase loan applications, they accounted for 51.1% of all households in the City of Bowie.

Denials

Overall, in Prince George's County in 2018, about one in five (19.1%) home purchase loan applications were denied. More than a third (34.7%) resulted in a loan origination and the remainder were withdrawn incomplete or approved but not accepted. Denial rates were about twice as high for non-White applicants compared to White applicants. Asian and Hispanic applicants had the highest denial rates, at 23.5% and 21.9%, respectively. Denial rates of Black applicants were higher than the overall average, at 19.9%. The denial rate for White applicants was just 11.8%.

In the City of Bowie, the overall denial rate was 15.6% in 2018. Like in the County overall, the denial rates for non-White applicants were significantly higher than for White applicants. Hispanic applications had the highest denial rates, at 22.0%, followed by Asian applicants (16.3%) and Black applicants (16.0%). Among Whites, just 9.7% of home purchase loan applications in the City of Bowie were denied in 2018.

Comparing Prince George's County and the City of Bowie demonstrates an overall similar pattern in denial rates among Whites and non-Whites. In fact, the denial rate patterns in Prince George's County and the State of Maryland are quite similar, with the exception of Asian applications. While Asian applicants had the highest rates of denials in Prince George's County, their denial rates across the State of Maryland were second lowest, after Whites.

Reason for Denial

In Prince George's County, a total of 6,225 home purchase loan applications were denied. Reasons for denial were provided for 6,044 of those loans. The most common reason for denial in Prince George's County was incomplete credit applications (24.6%) followed by lack of collateral (21.3%) and credit history (21.0%). In the City of Bowie, of the 570 denials for which the reason for denial was provided, collateral (24.6%) and credit history (21.6%) were the biggest reasons. Debt-to-income ratio was cited as the reason for denial in only around 10% of the denials in both the County and the City.

There were differences in reasons for denial across applicants of different races/ethnicities in Prince George's County. Black applicants were denied at about the same rates for reasons related to incomplete credit information (23.8%), credit history (22.3%), and collateral (20.5%). Thus, issues related to credit information and history were particularly relevant to denials among Black home purchase applicants in Prince George's County. Among White applicants, the single most common reason was a lack of collateral, cited in nearly a third of all denials. Incomplete credit information was also a common reason at 24.9% of all denials, but credit history was not as important a reason cited for denials among White applicants (15.1%). Reasons for denials among Hispanic applicants looked similar to those for Black applicants, though Hispanic loan applications were somewhat more likely to be denied because of unverifiable information. Among Asian applicants, more than a third of denials (35.8%) were due to incomplete credit information, though credit history was only given as a reason in 10.6% of denials.

Figure VI-11. Denial Reason by Race/Ethnicity of Applicant, 2018
Prince George's County

Reason for denial	Black		White		Hispanic		Asian	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Debt-to-income ratio	302	9.3%	30	8.9%	113	10.8%	31	12.2%
Employment history	56	1.7%	2	0.6%	30	2.9%	2	0.8%
Credit history	720	22.3%	51	15.1%	207	19.8%	27	10.6%
Collateral	664	20.5%	108	32.0%	212	20.2%	56	22.0%
Insufficient cash (down payment, closing costs)	370	11.4%	20	5.9%	105	10.0%	35	13.8%
Unverifiable information	336	10.4%	42	12.5%	150	14.3%	12	4.7%
Credit application incomplete	770	23.8%	84	24.9%	231	22.0%	91	35.8%
Mortgage insurance denied	16	0.5%	0	0.0%	0	0.0%	0	0.0%
Total for which reason cited	3,234	100.0%	337	100.0%	1,048	100.0%	254	100.0%

Source: 2018 Home Mortgage Disclosure Act database

Conventional Loans vs. Government-Backed Loans

In 2018, conventional loans accounted for 51.8% of all home purchase loan applications and 52.8% of all loan originations in Prince George's County. Therefore, less than half of all loan applications in 2018 were for government-backed loans.[55] FHA loans accounted for 36.5% of loan applications and VA loans were 11.4% of loan applications.

Black and Hispanic applicants were substantially more likely than White or Asian applications to apply for a government-backed loan, particularly an FHA loan, rather than a conventional loan. Among Black home purchase applications in Prince George's County, 45.5% were conventional loans, 41.5% were FHA loans and 12.5% were VA loans. Among Hispanic applicants, 44.5% were conventional loans but more than half (51.8%) were for FHA loans. Just 3.6% were VA loan applications. Asian applicants were most likely to apply for a convention loan (79.8%), with only 15.8% applying for an FHA loan and 4.4% applying for a VA loan.

Figure VI-12. Home Purchase Loan Applications by Type, 2018
Prince George's County

Loan Type	Total Applications		Black Applicants		White Applicants		Hispanic Applicants		Asian Applicants	
Total	32,553	100.0%	16,237	100.0%	2,751	100.0%	5,046	100.0%	1,187	100.0%
Conventional	16,871	51.8%	7,394	45.5%	1,860	67.6%	2,244	44.5%	947	79.8%
FHA	11,866	36.5%	6,731	41.5%	409	14.9%	2,612	51.8%	188	15.8%
VA	3,711	11.4%	2,036	12.5%	473	17.2%	184	3.6%	52	4.4%
FSA/RHS	105	0.3%	76	0.5%	9	0.3%	6	0.1%	0	0.0%

Source: 2018 Home Mortgage Disclosure Act database

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[55] This is a substantial change from the 2007-2009 period when more than three-quarters of loan applications in Prince George's County were government-backed loans (i.e. FHA, VA). See Analysis of Impediments to Fair Housing Choice (2012), p. 97.

Overall, in Prince George's County in 2018, application denial rates were higher for FHA loans than for conventional loans. The exception was for Hispanic FHA applicants who experienced similar denial rates for FHA and conventional loans.

Income

For this analysis, application, origination and denial information from the HMDA database were examined for applicants with incomes below 80% of the area median income (AMI) for a family of four in 2018 and applicants with incomes of 80% or above of AMI.[56]

Forty percent of the 32,553 total home purchase applications in Prince George's County were initiated by households with an income below 80% of AMI ("lower income"), while 60% had an income of 80% of AMI or above ("higher income"). Denial rates were higher for lower-income applicants (24.5%) than for upper-income applicants (15.6%).

One notable difference across racial/ethnic groups is the fact that Hispanic applicants are significantly more likely to be lower income than are applicants of other races. In 2018, 70.0% of Hispanic applicants had a household income below 80% of AMI, compared with 37.3% of Black applicants, 32.2% of White applicants, and 39.8% of Asian applicants.

The highest denial rates were among lower-income Asian applicants, where 33.7% of applications were denied. The denial rate among White lower-income households (18.6%) was higher than among high-income White applicants, but it was lower than the overall denial rate and was about the same as the denial rate for higher-income Hispanic applicants (18.2%).

Figure VI-13. Denials by Income and Race/Ethnicity, 2018
Prince George's County
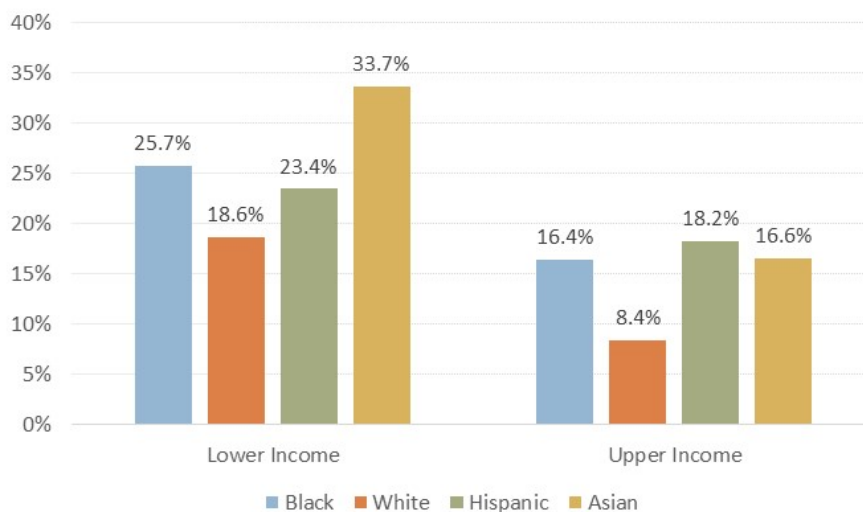
Source: 2018 Home Mortgage Disclosure Act database. Note: Income threshold is calculated as 80% of AMI for a family of four for the Washington DC metropolitan area.

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[56] In 2018, 80% of the area median income for family of four in the Washington DC metropolitan area was $77,450.

Fair Housing Complaints

The Office of Fair Housing and Equal Opportunity (FHEO) at HUD processes and tracks complaints from individuals claiming fair housing violations. The FHEO database of fair housing complaints is not necessarily the universe of fair housing violations in the County. Many individuals do not file formal complaints when they experience discrimination.

Currently, the county's Human Relations Commission (HRC) does not have the authority to investigate fair housing complaints. Complaints are referred to either the Maryland Commission on Civil Rights or HUD. The HRC is seeking to become a HUD fair housing agency through its Fair Housing Assistance Program (FHAP). As part of this process, the County must amend its county regulations covering discrimination (Division 12) to include housing. Once the county attains "standard equivalency" with HUD regulations, the HRC will have the authority to act on behalf of HUD to investigate fair housing cases. Until then, FHEO will continue to investigate fair housing cases.

According to the most recent FHEO data, there were 149 fair housing complaints filed by residents of Prince George's County between 2006 and 2016, or approximately 15 per year.[57] Of the 149 fair housing complaints filed, more than half (80 complaints, or 53.7% of total) of alleged discrimination based on disability status. Forty-two complaints (28.2%) alleged racial bias and of those, the vast majority (36 out of 42) were filed by Black complainants.

While less common, there were other forms of fair housing discrimination complaints filed in Prince George's County over this time period, including 14 complaints (9.4%) alleging discrimination based on sex, 12 complaints (8.1%) based on familial status, 8 complaints (5.4%) based on national origin and 5 complaints (3.4%) based on religion. In addition, there were 10 complaints filed (6.7%) "with a retaliation basis." (Note that a fair housing complaint can be filed as the basis of more than one reason. As a result, the numbers of complaints by type will sum to more than the total.)

Fair Housing Lawsuits

Ripley et al vs. Housing Authority of Prince George's County

In 2016, Disability Rights Maryland (DRM) fled a federal law suit against the Housing Authority of Prince George's County (HAPGC) alleging violations of the Rehabilitation Act, Fair Housing Act Amendments, and the Americans with Disabilities Act. The lawsuit was filed by on behalf of ten public housing residents in Prince George's County who had requested wheelchair-accessible housing units from HAPGC. HAPGC was alleged to have regularly failed to respond to the resident requests and to have transferred them from one inaccessible unit to another inaccessible unit.

Signed in December 2018, the settlement outlines steps the Housing Authority must take action over a five-year period that includes a Section 504 coordinator, establishing a Reasonable Accommodation Policy and tracking requests, establishing an effective communication policy, collecting information through surveys and applications, creating 20 accessible units in Public Housing, establishing a procedure for access to Housing Choice Voucher (HVC) program for public housing residents and resident families with disabilities, creating 69 project-based housing voucher accessible units, identifying

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[57] This is comparable to the period 2005 through 2011 examined for the 2012 Analysis of Fair Housing where 95 total complaints were filed over period, or roughly 16 per year. Analysis of Impediments to Fair Housing Choice (2012), p. 54.

additional accessible units for the HCV program, and establishing a modification fund for the exclusive use of disabled persons and families in the voucher program.

Currently, the disability community is concerned with compliance regarding the settlement. The County's 504 Coordinator is part-time, making it difficult to maintain an updated list of available units for the HCV program. The Housing Authority has an older housing stock but has converted some units to make them more accessible. However, these units did not go to those waiting on the waiting list. Other issues include the use and procedures for the modification fund requiring tenants to sign contracts and assume liability for work that is not their property. The Housing Authority is developing a housing portfolio to include more units for disabled persons, but it is taking more time. Interviews demonstrate a growing impatience with compliance regarding the settlement.

Disability and Access Analysis

By far, the protected class with the most underserved needs are the needs of disabled persons based on the data, interviews, and focus groups. Prince George's County has a greater share of disabled persons in the region, a higher percentage of households with a disabled member who live in poverty, and one of the oldest populations in the region and consequently an increase in disabled seniors. Many disabled households can't work and receive Social Security and require some of form of housing assistance. The existing lack of affordable housing options creates institutionalization and some disabled persons end up in nursing homes because many could not find accessible housing even in public housing. This led to an investigation of Prince George's County Housing Authority in 2013 and 2014 that led to the settlement for *Ripley et al vs. Housing Authority of Prince George's County*.

In 2017, there were nearly 84,000 Prince George's County residents with a physical or cognitive disability. In the City of Bowie, nearly 5,500 residents had a disability. The disabled population increased by 6.1% between 2010 and 2017 in the County and grew by 7.7% in the City. Persons with disabilities have had disproportionate challenges finding high-quality, affordable and accessible housing in areas of opportunity in Prince George's County. The disabled population is projected to grow significantly in Prince George's County, the City of Bowie and the state and region overall, largely as a result of the aging of the population. Older residents are much more likely than younger residents to live with a disability.

Map VI-2. Residential Locations of Persons with Disabilities

Disabled Persons by Census Tract, Prince George's County MD, 2017

Legend:
- 33 - 281
- 282 - 425
- 426 - 640
- 641 - 1,213
- RECAP
- Beltway & I-95

Source: U.S. Census Bureau, 5-Year American Community Survey
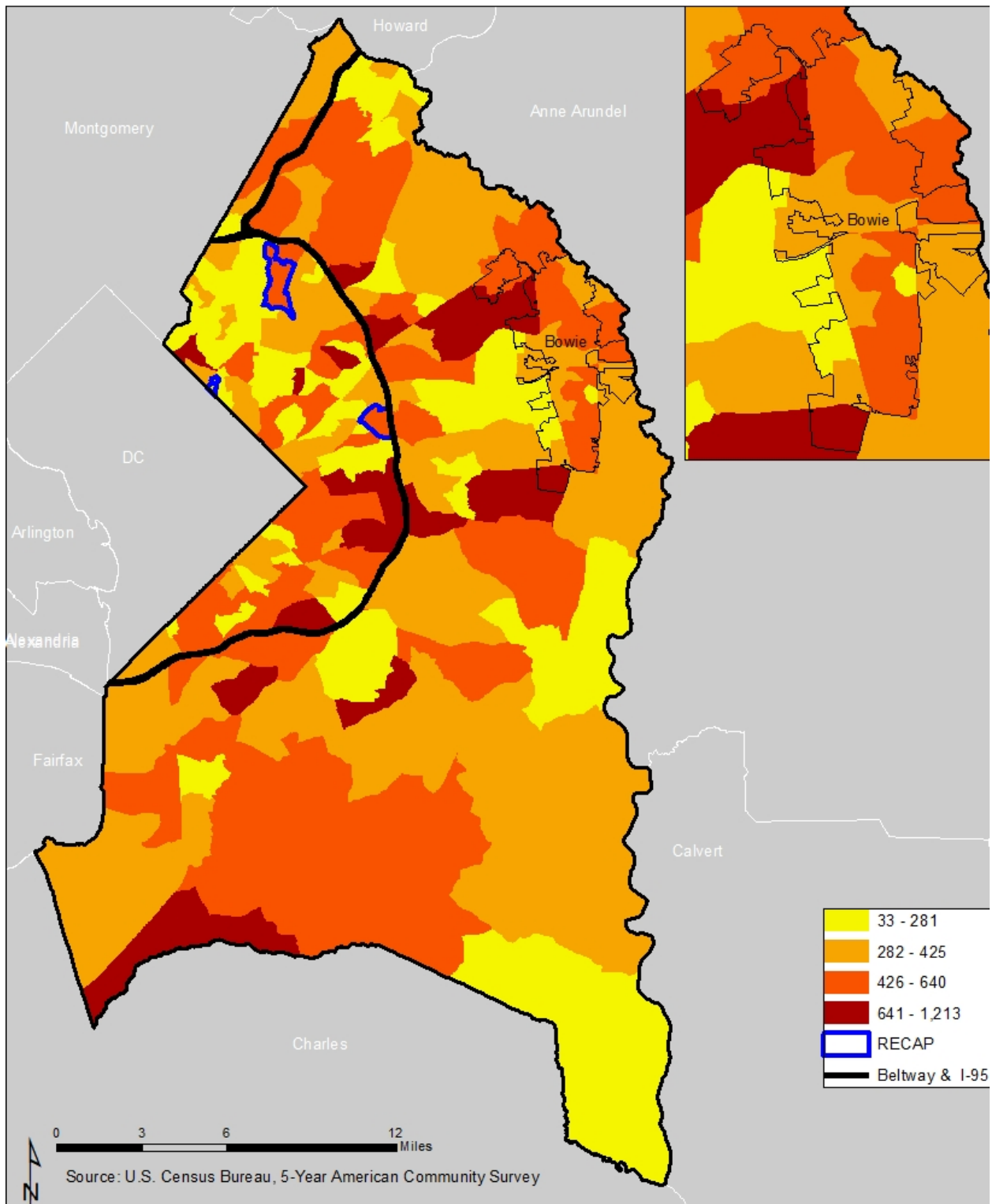
There are disabled residents living through the County and City. There are concentrations of disabled residents living near transit, including the Branch Avenue, Morgan Boulevard and West Hyattsville Metrorail stations. These neighborhoods tend to be more proximate to amenities and services, though these neighborhoods can also be higher-poverty. There are significant populations of disabled persons living outside of the Beltway including in the southern part of the County, along Central Avenue (Route 214) and Route 32.

Prince George's County's disabled population is significantly older than the overall population[58], primarily because older people are much more likely to have a disability. The average age of persons with a disability is 56.2, compared to an average age of 36.3 for persons without a disability. About 40% of disabled persons in Prince George's County are age 65 and older (compared to just 10.9% of non-disabled persons.)

Disabled persons have different housing and service needs depending on the type of disability, and those disability types vary by age. For example, older adults (age 65 and older) are more likely than younger people to have an ambulatory difficulty, which is having serious difficulty walking or climbing stairs. Alternatively, younger disabled people are more likely than older people to have a cognitive difficulty, which is having difficulty remembering, concentrating, or making decisions because of a physical, mental, or emotional problem.

Figure VI-14. Type of Disability by Age of Persons with Disabilities, 2018
Prince George's County

Disability Type	Age 65+		Under Age 65	
	No.	Pct.	No.	Pct.
Total with a Disability	35,780	100.0%	52709	100.0%
With a hearing difficulty	9,248	25.8%	8063	15.3%
With a vision difficulty	5,490	15.3%	7565	14.4%
With a cognitive difficulty	10436	29.2%	20651	39.2%
With an ambulatory difficulty	24257	67.8%	23611	44.8%
With a self-care difficulty	10,081	28.2%	7548	14.3%
With an independent living difficulty	16,498	46.1%	16049	30.4%

Source: U.S. Census Bureau, 2018 American Community Survey PUMS file

Disabled individuals are much more likely than non-disabled individuals in Prince George's County to live by themselves; however, people living alone are significantly more likely to be older adults. More than 30% of older disabled persons lived by themselves, compared to 15.1% of younger disabled individuals.

Many disabled individuals in Prince George's County live in households with children. More than a quarter (27.5%) of non-elderly disabled adults live in households with children. However, even 11% of senior disabled persons live in households with children, including, often, grandchildren they are caring for.

Individuals living with a disability tend to have lower incomes than others, sometimes because they are more likely to live alone.   Among disabled individuals under age 65, the median household income is $83,000 compared to $98,000 for individuals under age 65 who are not disabled. The gap is larger for

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[58] Analysis of the disabled population is primarily based on 2018 American Community Survey Public Use Microdata, the most recent data available that allows for detailed analysis of this population.

older persons with disabilities where the median household income is $74,000 compared to $91,200 for nondisabled older persons.

Housing Cost Burden

Persons with disabilities in Prince George's County are much more likely to face housing cost burden than are persons without disabilities. Part of this difference is due to the lower incomes among disabled persons and part of the difference is due to the challenge of finding affordable, accessible housing.

Among persons with disabilities—owners and renters—an estimated 38.6% are housing cost burdened, spending more than 30% of their income on housing costs. By comparison, 32.3% of non-disabled persons in the County face cost burden. The housing cost burden gap is even larger among renters. Nearly two-thirds (61.5%) of renters with a disability are housing cost burdened, compared to 49.0% of non-disabled renters.

A major reason why housing cost burden is a challenge is that when individuals and families spend a disproportionately high share of their income on housing, there is too little left over for other necessities. Persons with disabilities often have significantly higher health care, medical and other related costs than do other people. As a result, housing cost burden can put persons with disability at greater risk than other people.

About 30% of disabled renters are severely cost burdened, spending more than half of their income on housing, compared to 22.2% of non-disabled renters.

Figure VI-15. Housing Cost Burden by Disability Status and Tenure, 2018
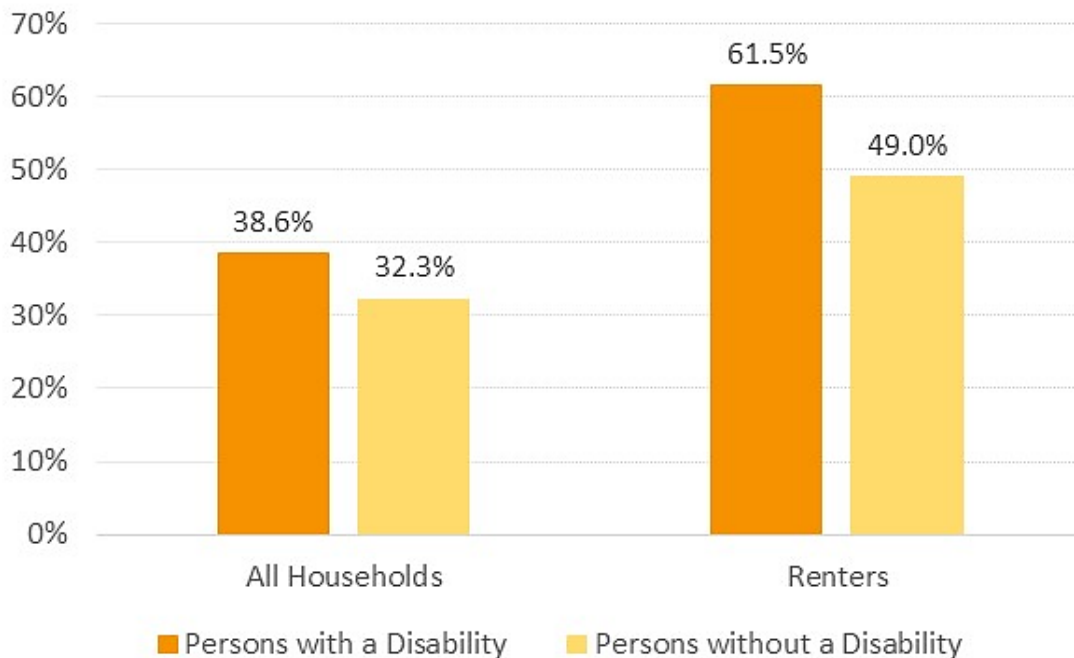
Source: U.S. Census Bureau, ACS PUMS

Accessible Housing

There is a significant need for affordable, accessible housing for persons with disabilities in Prince George's County. It is clear that there are needs not only for single persons with disabilities (including seniors with disabilities) but also individuals with disabilities who have children in the family. Therefore, there is a need for accessible housing of all sizes and bedroom counts, as well as a range of price and rent levels. Furthermore, it is increasingly important to ensure there is sufficient affordable, accessible housing in locations that are connected to services, amenities and transportation options.

The Prince George's County Comprehensive Housing Strategy, among other reports, has documented the lack of information about accessible housing units in the County.[59] As of March 9, 2020, Prince George's County has posted that there are there are just 14 accessible units available to rent.[60] With nearly 30,000 cost burden disabled renters in the County, there is very clearly a colossal gap in the need for affordable, accessible rental housing and the availability.

Analysis of Barriers to Housing Opportunities Among the Disabled Population

Despite the recent lawsuit, disability rights organizations, including Disability Rights of Maryland, Legal Aid, and Independence Now still found that their clients face discrimination in several forms when seeking housing. These experiences include a lack of acceptance of service animals and an inability to find accessible units, among others. Focus groups and interviews find that the Housing Authority still has a low number of accessible units and still categorizes certain units as accessible when they do not meet the standard. Disabled household also had a difficult time finding an eligible and accessible Housing Choice Voucher unit. Oftentimes, voucher holders had little or no help in identifying a unit. Furthermore, like many housing authorities around the country, the County's public housing units are in great need modernization. Even if individuals did find an accessible unit in public housing or a unit that accepts vouchers, the unit oftentimes needed a modification. Public housing residents reported that repairs were not of high quality or completed in a timely manner. Legal aid organizations also reported a number of clients who asked for modifications but did not receive them or had to pay for the modifications themselves. Although the Ripley settlement created a small fund that allows voucher holders to modify and improve their units, this program been found to be difficult to use requiring tenants to sign a contract and assume liability.

Because of the aforementioned housing conditions and lack of opportunity, focus groups and interest groups reiterated the need for housing counseling and fair housing education, as well as the need for fair housing investigations. Advocacy groups are heartened by the County's new Source of Income protections and the pursuit of HUD "standard equivalency" by the Human Relations Commission that would allow fair housing investigations. Similar to requests by the Latino community, the disability community focus group also requested a greater number of inspectors and code enforcement.

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[59] Comprehensive Housing Strategy: Housing Opportunity for All. 2019. pp. 22, 64, 124.
[60] https://www.princegeorgescountymd.gov/DocumentCenter/View/19158/Available-Handicap-Units-in-Prince-Georges-County-PDF?bidId=

Disability rights advocates are looking for a greater commitment from the County in meeting their commitments from the Ripley settlement, as well as actions listed in the previous 2012 AI and it 2019 action plan update.

Summary of Fair Housing Contributing Factors

The following is a summary with selected highlights of fair housing contributing factors for Prince George's County and the City of Bowie:

- Prince George's County has an estimated 116,255 renter households. More than half (54.0%) of renter households are cost burdened, and more than one quarter (26.9%) are severely cost burdened, spending 50% or more of their income on housing costs each month. The highest rates of cost burden are among Hispanic residents. Nearly two-thirds of Hispanic renters (62.8%) are cost burdened, and 30.7% are severely cost burdened.

- Persons with disabilities in Prince George's County are more likely than individuals without a disability to live in a cost burdened household. More than three-fifths of disabled renters (61.5%) live in a household that is cost burdened, and 28.0% are severely cost burdened

- Foreign-born households in Prince George's County tend to be more likely to be cost burdened than native-born households. Nearly three-fifths (58.6%) of foreign-born renter households are cost burdened, and 26.8% are severely cost burdened.

- Sixteen Census tracts in the County have housing vacancy rates two times greater than the countywide rate. Tracts with higher vacancy rates are more likely to have higher concentrations of Black residents.

- Participants in focus groups and interviews reported fear of reporting code violations to the Department of Permitting Inspection and Enforcement or landlords because of the potential of retaliatory actions, including rent hikes, evictions, and even deportations.

- Evictions in Prince George's County are highly concentrated in neighborhoods inside the Beltway, and particularly in the Forest Heights, Marlow Heights, and Oxon Hill neighborhoods.

- According to the regional Annual Point-in-Time Survey, Prince George's County reported that the most common categories for homeless adults are severe mental illness, individuals with a physical disability, victims of domestic violence, and veterans.

- Nearly all public housing residents and Housing Choice Voucher (HCV) holders are Black. Nearly half of public housing residents are disabled and 31% of voucher holders are persons with disabilities. Seniors make up 42% of public housing residents and 13% of voucher holders.

- Homeownership rates are slightly lower in Prince George's County than in the Washington DC region or the State of Maryland. In the County, White residents have significantly higher homeownership rates than Black, Hispanic, or Asian residents. The lowest rates are among Hispanic residents, with a homeownership rate of just 46.7% compared to 60.6% for Black households, 64.6% for Asian households, and 76.8% for White households.

- The City of Bowie has a relatively high homeownership rate. In the City of Bowie, the homeownership rate for Hispanic households is higher than that of Black households (85.6%

versus 77.2%) and comparable to the rates for Whites and Asians (89.6% and 85.0%, respectively).

- In 2018, about one in five (19.1%) home purchase loan applications in Prince George's County were denied. Denial rates were about twice as high for non-White applicants compared to White applicants. Asian and Hispanic applicants had the highest denial rates, at 23.5% and 21.9%, respectively. Denial rates of Black applicants were higher than the overall average, at 19.9%. The denial rate for White applicants was just 11.8%.

- The most common reason for denial in Prince George's County was incomplete credit applications followed by lack of collateral (21.3%) and credit history (21.0%).

- In the City of Bowie, the overall denial rate was 15.6% in 2018. The denial rates for non-White applicants were significantly higher than for White applicants. Of the 570 denials for which the reason for denial was provided, collateral (24.6%) and credit history (21.6%) were the biggest reasons.

- Black and Hispanic applicants were substantially more likely than White or Asian applications to apply for a government-backed loan, particularly an FHA loan, rather than a conventional loan. Among Black home purchase applications in Prince George's County, 45.5% were conventional loans, 41.5% were FHA loans and 12.5% were VA loans. Among Hispanic applicants, 44.5% were conventional loans but more than half (51.8%) were for FHA loans. Just 3.6% were VA loan applications.

- Hispanic applicants are significantly more likely to be lower income than are applicants of other races. In 2018, 70.0% of Hispanic applicants had a household income below 80% of AMI, compared with 37.3% of Black applicants, 32.2% of White applicants, and 39.8% of Asian applicants.

- According to the most recent FHEO data, there were 149 fair housing complaints filed by residents of Prince George's County between 2006 and 2016, or approximately 15 per year. Of the 149 fair housing complaints filed, more than half (80 complaints, or 53.7% of total) of alleged discrimination based on disability status. Forty-two complaints (28.2%) alleged racial bias and of those, the vast majority (36 out of 42) were filed by Black complainants.

- The disabled population increased by 6.1% between 2010 and 2017 in the County and grew by 7.7% in the City of Bowie. Persons with disabilities have had disproportionate challenges finding high-quality, affordable and accessible housing in areas of opportunity in Prince George's County. The disabled population is projected to grow significantly in Prince George's County and in the City of Bowie.

- Prince George's County has posted that there are there are just 14 accessible units available to rent, and nearly 30,000 cost burden disabled renters in the County.

VII. Fair Housing Priorities and Goals

Despite the decades of development that have transformed Prince George's County and the City of Bowie into one of the wealthiest African American majority communities in the nation, the County still endures the legacy and impacts of segregation. This AI has identified factors such as the denial of loans, lack of access to quality schools, unhealthy neighborhood environments, and discrimination in the housing market as evidence of on-going disparities in access to opportunities and fair housing choice. Communities of color and those who belong to protected classes under the Fair Housing Act are most likely to be disproportionately affected by policies and practices—both public and private—that limit housing choice.

As an overall theme, this AI includes both place-based strategies and mobility strategies that are at the heart of meeting affirmatively furthering fair housing goals. These strategies are fostered by fair housing, civil rights, and community development organizations. Known as the "Both/And" approach, the big idea is that communities should not choose between place-based strategies or mobility strategies. Instead, both strategies should be pursued by all communities. Place-based strategies for neighborhoods and communities means investing in distressed and traditionally underserved places and maintaining or preserving affordable housing stock in key locations. Mobility strategies are designed so that individuals and families have opportunities to move from neighborhoods of poverty to places with better schools or better access to jobs, as well as building affordable housing in neighborhoods of opportunity that have better access to transportation, high-quality schools, and amenities, such as libraries and parks.

The first part of the Fair Housing Priorities and Goals lists fair housing issues or challenges in Prince George's County and the City of Bowie, as evaluated in the quantitative and qualitative analyses conducted for this AI. The Analysis of Impediments use the term "impediments," which is defined as "the conditions that create barriers to fair housing choice." Fair housing issues are grouped by the impediments identified in this AI along with short, descriptive contributing factors. Both "fair housing issues" and "contributing factors" are terms from the 2015 Affirmatively Furthering Fair Housing framework. Contributing factors are similar to impediments in that they identify both public and private actions that create barriers to housing choice. This report uses the contributing factors list from the Assessment of Fair Housing Tool as a basis for the contributing factors listed.

The section on impediments or contributing factors is followed by the goals and action steps that need to be taken to address the fair housing issues outlined, with the most consideration given to residents from protected classes who have the most disproportionate needs and limited resources. The goals and action steps draw on other strategic planning and initiatives currently or recently undertaken by Prince George's County and the City of Bowie, including the 2021-2025 Five-Year Consolidated Plan and the Comprehensive Housing Strategy, among others. These plans were given careful consideration in the identification of goals and actions steps because of the opportunity for alignment and implementation. By prioritizing these actions, Prince George's County will be able to more quickly address outstanding actions listed in the 2020 Fair Housing Action Plan. In addition, the City of Bowie will be able to continue to make progress towards prioritizing fair housing and housing choice.

Fair Housing Issues

The following section identifies themes and overall issues based on the Analysis of Fair Housing Issues, Disparities in Access to Opportunity, and Disproportionate Housing Needs. Each fair housing issue is briefly discussed followed by contributing factors.

Fair Housing Issue No. 1: Inadequate Fair Housing Enforcement

Prince George's County does not have the means to enforce fair housing laws. The County's Human Relations Commission (HRC) does not have enforcement authority with regards to fair housing complaints. In addition, the County has limited fair housing education or training and has insufficient ability to investigate housing discrimination cases or to conduct testing. These findings are supported by interviews and focus groups and a review of fair housing complaints filed through HUD showing that most complaints involve disability and race as the basis for discrimination. Interviews and focus groups revealed a need for more training on fair housing laws, fair housing rights, and potential disparate impact claims for tenants, landlord, agencies, and partners.

- Lack of fair housing enforcement
- Lack of resources for fair housing agencies and organizations
- Private-sector discrimination
- Lack of local private fair housing outreach and enforcement
- Source of income discrimination

Fair Housing Issue No. 2: Limited Housing Choices for Persons with Disabilities

Persons with disabilities in Prince George's County have insufficient housing choices, and there is a severe lack of information about available accessible units. Although progress has been made by the Housing Authority of Prince George's County (HAPGC) in inspecting the public housing stock for Section 504 requirements, more work needs to be done. Units have not been added to the inventory and the HAPGC should update its section 504 Needs Assessment to ensure that its inventory meets current standards of accessibility and needs identified in the 1993 Needs Assessment. As a result of *Ripley et. al. vs. the Housing Authority of Prince George's County*, the Housing Authority hired a Section 504 coordinator; however, the Department has not been able to meet the demand for service or update the list of available units. In addition, Housing Choice Vouchers (HCV) are difficult for persons with disabilities to use because many units do not meet accessibility standards, a landlord may not be open to making a reasonable accommodation, and/or the tenant may not have the means to conduct the necessary repairs for modifications.

- Unresolved violation of fair housing or civil rights
- Inadequate supply of housing for persons with disabilities
- Lack of assistance for housing accessibility modification
- Lack of access to publicly-supported housing

Fair Housing Issue No. 3: Hispanic Residents Face Persistent Housing Challenges

Hispanics with limited English proficiency have difficulty reporting fair housing violations and code enforcement issues. In addition, many Spanish-speaking residents are unable to access program guidelines or receive outreach materials in Spanish or other languages and are not able to communicate with DHCD and other County and City staff. Several neighborhoods in the County have residents who are undocumented who are substantially more likely to live in substandard housing conditions due to limited options based on price and availability. These families and individuals are not eligible for many HUD-funded programs. Housing quality and code enforcement are also major issues. The County has few bilingual inspectors and many Spanish-speaking residents are unaware of their rights regarding housing conditions.

- Lack of local fair housing enforcement
- Lack of private fair housing outreach and enforcement
- Lack of language access

Fair Housing Issue No. 4: Insufficient Funding for Nonprofits

Nonprofits that serve protected classes in Prince George's County are underfunded or not funded at all. Focus groups and interviews revealed difficulty in obtaining funding or successfully applying for DHCD or HAPGC programs. In particular, smaller nonprofit organizations that serve Latinos, seniors, and persons with disabilities have difficulty accessing HUD funding. Smaller organizations with lower capacity are not eligible to receive funds nor are capacity building grants available. Regional organizations may not be eligible for funding if they are not based in Prince George's County, even if they have a track record or the capacity to serve Prince George's County and City of Bowie residents.

- Lack of access to government facilities or services

Fair Housing Issue No. 5: Limited Homeownership Options for Subgroups of County and City Residents

Homebuyers and homeowners face a number of barriers to accessing and maintaining homeownership in Prince George's County and the City of Bowie. Black and Hispanic households have greater difficulty becoming homeowners because of lower incomes, lower credit scores, and less access to good-paying jobs. They also face higher rates of mortgage loan denials and high-cost lending. At the same time, the County's homeownership programs—the Pathway to Purchase program and the County Purchase Assistance Program—are popular and oversubscribed. Seniors in neighborhoods still recovering from the 2008 Great Recession may not have gained enough home equity to sell their home and downsize, which leaves them with a home that may be too large to maintain or that has property taxes that are unaffordable. However, high rents may keep seniors from moving to a smaller home, which also keeps potential housing stock out of the market. Other existing homeowners, whose home is their main asset, are in need of funding to repair or rehabilitate their homes, especially in distressed or underserved

neighborhoods.

- Access to financial services
- Lending discrimination
- Current and increasing wealth disparities
- Low home values from neighborhoods facing disinvestment

Fair Housing Issue No. 6: Need for Affordable Housing for Vulnerable Populations

Prince George's County and the City of Bowie are greatly in need of affordable housing for the most vulnerable populations, especially those at-risk of homelessness, low-income seniors, single-parent households, and persons with disabilities. The County's rental supply of decent, affordable housing remains inadequate at all levels and price points, particularly for those with lower incomes. Rapidly rising rents are causing renters to seek housing options outside the County. Seemingly affordable housing units have substandard conditions, including overcrowding, as families double-up to afford rent payments and deferred maintenance associated with an older housing stock. Currently, the County is limited in the number of housing units it is able to inspect every year. In addition, naturally occurring affordable rental housing is at risk of being lost to market forces. Pressure is also building in neighborhoods along the Purple Line where many affordable rental units may be lost without funding or policy interventions.

- Availability of affordable units in a range of sizes
- Displacement of residents due to economic pressure

Fair Housing Issue No. 7: Access to High-Quality Neighborhoods is Limited for Residents of Many Parts of the County

Many residents in Prince George's County and the City of Bowie have limited access to neighborhoods of opportunity. While the County has begun implementing *Plan 2035* and is undergoing a zoning rewrite, much work needs to be done. Housing choice in the County and City often is limited to those with higher incomes, due to higher rents and home prices in neighborhoods with better schools, healthier environments, and better access to jobs. Schools inside the Beltway are, by and large, rated lower and have higher capital improvement needs. The County's transportation system has a relatively low level of service and does not meet the needs of members of protected classes in the County who have made complaints of long-wait times, limited service, and limited availability on the weekends. Families and individuals are seeking lower housing costs in more isolated parts of the County where commute times are longer and access to services and amenities requires an automobile. Other concerns include the siting and location of additional fossil-fueled power plants in the lower-income communities of Brandywine, which currently is an EPA non-attainment area for ground-level ozone pollution. Meanwhile, community opposition and additional development barriers in some communities known as NIMBY (Not in My Backyard) deter multifamily and other higher-density or lower-cost housing. Community opposition can lead to longer development review and approval processes and higher development costs, which are then ultimately passed on to the tenant.

- Current and increasing wealth disparities

- Limited public resources to invest in neighborhoods needing significant revitalization
- High land costs
- Lack of access to high-quality schools
- Availability, type, frequency, and reliability of public transportation

Goals & Actions

The following are the fair housing goals and actions that address the fair housing issues and impediments listed above. Each goal is followed by specific actions, as well as the responsible entity for completing the action and a description of how each action aligns with existing plans.

Prince George's County

Goal 1: Complete steps to create a fair housing enforcement ecosystem for Prince George's County

Action 1: Attain Fair Housing Assistance Program (FHAP) status for the HRC and amend Division 12 to allow HRC to investigate cases. Support the HRC's plan to seek approval by the County Council to revise its discrimination enforcement provisions to enable the Commission to investigate and adjudicate housing discrimination complaints. The HRC has made substantial progress toward this goal to become certified by HUD under its FHAP to investigate complaints on behalf of the agency. The HRC should focus its early efforts on investigating complaints from the disabled community and those with language access complaints.

Plan Alignment: AI Fair Housing Action Plan: FY 2020
Responsible Entity: Human Relations Commission, County Council

Action 2: Identify and fund a nonprofit partner as a certified fair housing organization able to conduct fair housing testing. While the Baltimore Neighborhoods organization is no longer in business, DHCD can partner and fund experienced organizations like the Equal Rights Center or the Fair Housing Action Center of Maryland. Another option is to seed and fund an existing HUD-approved housing counseling agency to develop a fair housing arm. Funding should include education for tenants regarding their housing rights. DHCD should also work with the HRC to identity a good partner.

Plan Alignment: AI Fair Housing Action Plan: FY 2020
Responsible Entity: DHCD, HRC

Action 3: Increase training on fair housing, the Americans with Disabilities Act, Section 504, and other applicable laws and regulations. Contract fair housing trainers or grow internal capacity to provide training for County agencies such as Department of Family Services and Department of Permitting, Inspections and Enforcement. Training should be comprehensive, but should also be geared to specific populations and topics, including housing conditions, disparate impact, and spotting predatory loans.

Plan Alignment: AI Fair Housing Action Plan: FY 2020
Responsible Entity: DHCD, HRC

Action 4: Share data and findings with Washington metro region's Regional Analysis of Impediments effort. DHCD will share findings, data, and common issues with local governments formally participating in the Regional Analysis of Impediments convened by the Washington Council of Governments. By sharing data and information, the County can benefit from best practices related to common fair housing issues and enforcement.

Responsible Entity: DHCD

Goal 2: Address deficiencies related to the Ripley settlement

Action 1: Expand the capacity of the County's 504 Coordinator by adding resources. The Section 504 Coordinator position may be able to expand the Department's capacity by partnering with the disability rights community and housing counseling agencies, and developing relations with landlords and realtors to more frequently update the list of accessible units. Additionally, the County should determine a protocol for the quarterly or semiannual update of available accessible housing units for Housing Choice Voucher clients.

Plan Alignment: Fair Housing Action Plan: FY 2020
Responsible Entity: HAPGC, DHCD

Action 2: Prioritize the County's Housing Rehabilitation Assistance Program (HRAP) for persons with disabilities and seniors. Disabled persons are also greatly in need of funds to help them modify Housing Choice Voucher units. This program would be helpful to seniors who wish to age in place. The County's current program is limited in funding and in scope. The County should make the program more user-friendly by assisting senior in developing a scope of work for projects, searching for contractors who are qualified to do the work, and assisting in communicating requirements to landlords. For the disabled and seniors, this program should also be a grant, not a loan, with a requirement for the property owner to keep the improvement for the next tenant. DHCD should consider subcontracting with a partner nonprofit agency to coordinate the service.

Plan Alignment: Fair Housing Action Plan: FY 2020, PLCC Housing Action Plan, Comprehensive Housing Strategy
Responsible Entity: DHCD

Action 3: Create a Visitability Advisory Board to ensure that that all CDBG and HOME-assisted units comply with visitability standards. In addition, work with the private sector to incorporate design early in the process. The advisory board could also explore the use of innovative manufactured homes and prototypes that are affordable and accessible to disabled persons.

Plan Alignment: Fair Housing Action Plan: FY 2020

Responsible Entity: DHCD, M-NCPPC

Action 4: Consider developing an online tools to assist in the identification of accessible housing units. Work with the Planning Department to map existing accessible units and make that information available online to advocates for the disabled and to housing counselors. As a further step, hold a competition for an app that provides online information along with other accessibility criteria, such as public transportations, schools, and amenities. This tool can be expanded for Housing Choice Voucher (HCV) users. Recently, the UNC Center for Urban and Regional Studies created an app called Housing Plus for HCV holders in Orange and Durham counties in North Carolina, which could serve as a model for Prince George's County.

Plan Alignment: Fair Housing Action Plan: FY 2020
Responsible Entity: DHCD, M-NCPPC

Goal 3: Prioritize programs and funding for persons with disabilities, homeless individuals and families, and seniors

Action 1: Convert HOME funding to Tenant-Based Rental Assistance Program (TBRA) to prioritize disabled persons, seniors, and single-headed households in danger of homelessness. Although HOME is an important subsidy in many affordable housing developments, there is also a great need for transitional housing. Although limited to 24 months, TBRA can be an important tool in helping to stabilize a family or an individual who is suddenly facing homelessness, including disabled persons who face foreclosure, seniors who face eviction, or domestic abuse victims with children. DHCD should work closely with the Department of Social Services (DSS) to augment existing programs and efforts.

Plan Alignment: Comprehensive Housing Strategy
Responsible Entity: DHCD, DSS

Action 2: Add priority points in the CDBG grant selection process for organizations that provide public services that serve disabled, Latino, and senior communities. The County should provide more capacity building and revise its entitlement funding application and review processes to provide greater opportunity for smaller organizations that serve protected classes to access HUD funds. One example could be increased funding for additional housing counseling organizations to provide outreach and counseling for the County's Pathways to Purchase homeownership program that have greater reach in the Latino community.

Plan Alignment: PLCC Housing Action Plan
Responsible Entity: DHCD

Action 3: Prioritize Housing Trust Fund dollars for the construction of affordable housing for individuals and families at 30% AMI and below, especially persons with disabilities and seniors. Currently, the Housing Investment Trust Fund (HITF) has been funded at over $6.5 million, which includes a $2.5 million transfer from the General Fund. The Comprehensive Housing Strategy plan recommends increasing funding to $80 million. In the near term, the HOFA Workgroup is

considering dedicated sources of funding to grow the HITF to $13 million. As the funds grows, HITF can add workforce households and eventually households at 120% of Area Median Income.

Plan Alignment: Comprehensive Housing Strategy, PLCC Housing Action Plan
Responsible Entity: DHCD, County Council

Action 4: Develop new senior housing developments with greater access to transportation, retail, and services. With the County's and City's "senior tsunami" on the horizon, more housing choices are needed for the growing older adult population. Besides congregate senior housing, such as HUD 202 housing, consider new housing typologies that reflect the changing needs of a larger active senior population and greater housing choice providing opportunities for multi-generational living.

Plan Alignment: Comprehensive Housing Strategy
Responsible Entity: DHCD

Goal 4: Ensure language access especially for the county's Spanish speaking population

Action 1: Complete the four-factor analysis to determine whether programs are adequately accessible to those with limited English proficiency (LEP). The four-factor analysis has been requested by HUD and is a key tool in meeting the County's LEP requirement. Progress has been made in the translation of documents and materials, but more work remains to improve language accessibility.

Plan Alignment: Fair Housing Action Plan: FY 2020
Responsible Entity: DHCD

Action 2: Identify and fund a HUD-certified nonprofit housing counseling partner that can increase the number of bilingual counselors and provide education on tenant rights and rental counseling. Housing counseling will be key in helping with housing preservation efforts along the Purple Line. Through trusted Latino-serving organizations, bilingual housing counselors and organizers can conduct outreach, provide marketing materials on programs, and disseminate information on housing rights.

Plan Alignment: Comprehensive Housing Strategy, PLCC Housing Action Plan
Responsible Entity: DHCD

Action 3: Increase and improve code enforcement efforts. Focus groups and interviews consistently requested the need for more Spanish-speaking inspectors. Specifically, increase County funding to add bilingual inspectors for multifamily units. Inspectors should be trained in working with Spanish-speaking residents who may lack trust or fear government officials. Inspectors should also conduct more random enforcement with notifications to the tenants in order to address housing violations and substandard housing conditions. Greater code enforcement should also be paired with education on how to report violations.   Code enforcement might also be paired with a right of first refusal policy, where buildings with consistent violations may create the opportunity for a building to be sold to a nonprofit, thus providing the opportunity to improve housing conditions and maintain long-term affordability.

Plan Alignment: Comprehensive Housing Strategy, PLCC Housing Action Plan
Responsible Entity: DHCD

Goal 5: Balance investments in revitalizing distressed communities (including R/ECAPs) with investments to expand affordable housing options in neighborhoods of opportunity

Action 1: Support *Plan 2035*'s vision by targeting funds identified in the plan's Growth Policy Map and Strategic Investment Plan. The plan identifies six Neighborhood Reinvestment Areas, some of which are R/ECAPs, and also identifies an Innovation Corridor and eight Regional Transit districts, which are planned as mixed-use, economic growth centers and could become transit-oriented neighborhoods of opportunity. This investment includes housing preservation efforts and new affordable housing development along the Purple Line and other transit corridors. These efforts include the Twelve Housing Opportunity Benchmarks identified in the PLCC Housing Action Plan. The action plan has a goal to preserve 17,000 homes for people earning $70,000 or less along the Purple Line Corridor. Supporting these efforts will improve housing opportunities within R/ECAPs and increase the housing supply with new affordable housing opportunities within the corridor.

Plan Alignment: Plan 2035, Comprehensive Housing Strategy, PLCC Housing Action Plan
Responsible Entity: M-NCPPC, DHCD

Action 2: Engage in transportation equity issues. Currently, the public and local governments provide official comments to WMATA's proposed yearly budget. A more in-depth analysis that compares WMATA and County bus systems and that consults more closely with the County's Housing Authority and Department of Housing and Community Development, as well as the City of Bowie, should be considered. For example, the County's Planning Department could use their Geographic Information System (GIS) to map Housing Choice Voucher locations, public housing units, and existing Project-Based Section 8 and compare them with bus routes allowing for a better understanding of the impacts caused by changes to existing bus service. Although such an analysis is beyond the scope of this study, it would be useful tool to help evaluate changes to housing choice.

Plan Alignment: Plan 2035, Bus Transformation Project, PLCC Housing Action Plan
Responsible Entity: DHCD, Department of Public Works & Transportation

Action 3: Consider environmental justice concerns in the siting and location of new affordable housing developments, as well as opportunities for the relocation of affected lower-income residents, particularly seniors and children with health concerns. The Brandywine community may need prioritization to provide families with children with asthma the opportunity to relocate to neighborhoods with better air quality.

Plan Alignment: Plan 2035
Responsible Entity: DHCD

Action 4: Fully launch Right of First Refusal Program (ROFR). Finish establishing procedures to allow DHCD to assign its ROFR to a third party, including nonprofit developers. Along with the new guidelines, also work to build capacity of nonprofits to potentially become property owners or property managers. Invite larger intermediaries and organizations with experience including National Housing Trust, LISC, Enterprise Homes, Stewards of Affordable Housing, or National Housing Partnership.

Plan Alignment: Comprehensive Housing Strategy, PLCC Housing Action Plan
Responsible Entity: DHCD

Action 5: Establish clearer standards for the County's Payment in Lieu of Taxes (PILOT) program. Establish standards to provide predictability to developers contemplating affordable housing or mixed-income developments. Standards can be tiered to reward greater levels of affordability, which will help mission-driven, affordable housing providers in developing their proformas and subsidy layering.

Plan Alignment: PLCC Housing Action Plan
Responsible Entity: DHCD

Action 6: Reconsider adoption of an Accessory Dwelling Unit (ADU) policy. ADUs proved to be highly controversial and were considered but not adopted in the County's zoning rewrite effort. Adoption of an ADU policy would benefit both Prince George's County and City of Bowie residents by helping seniors to age in place by allowing a larger home to be rented or passed on to younger family members. ADUs could also be a part of solving intergenerational wealth issues among Black and Latino residents whereby the older parent could move into the ADU so that their children can raise their family in the larger home. As ADU policies are adopted in other parts of the region, perhaps their efforts can positively inform the County's reconsideration.

Plan Alignment: Plan 2035
Responsible Entity: DHCD, M-NCPPC

City of Bowie

The following goals and actions are specific to the City of Bowie.

Goal 1: Increase awareness on fair housing issues, rights and responsibilities

> **Action 1**: Continue fair housing education programs. The City of Bowie currently allocates 1% of its CDBG funds to fair housing training. The City has developed a series of well-attended trainings throughout the year. The Office of Grant Development and Administration (OGDA) should continue its commitment to provide training to City staff, County municipalities, nonprofits, property owners, and residents.
>
> *Responsible Entity:* OGDA
>
> **Action 2**: Share data and findings with Washington metro region's Regional Analysis of Impediments effort. The City of Bowie has been a leader in the conversation on regional fair housing issues. OGDA will share findings, data, and common issues with local governments formally participating in the Regional Analysis of Impediments convened by the Washington Council of Governments.
>
> *Responsible Entity:* OGDA

Goal 2: Provide opportunities for a greater range of housing types within the City of Bowie

> **Action 1:** Expand the moderately-priced dwelling unit (MPDU) or inclusionary housing program. The City of Bowie is considering a program modeled after Montgomery County's successful MPDU program, which requires market-rate developers to set aside for low and moderate-income households between 12.5% and 15% of rental and for-sale units in multifamily projects with 20 or more units. The City of Bowie created a pilot program for Melford, a major mixed-use development within the City. The pilot should be considered for Bowie Town Center currently under redevelopment, as more shopping centers around the country are reinventing themselves as mixed-use center with offices, hotels, and residential units. This provides a good opportunity to ensure affordable and workforce units are part of the mix of housing.
>
> *Plan Alignment:* Plan 2035
> *Responsible Entity:* OGDA

Appendices

Table A-1. Population Trends, 1960-2018

	1960	1970	1980	1990	2000	2010	2018	Annual Percent Change					
								1960-1970	1970-1980	1980-1990	1990-2000	2000-2010	2010-2018
State of Maryland	3,100,689	3,923,897	4,216,975	4,781,468	5,296,486	5,773,552	6,042,718	2.7%	0.7%	1.3%	1.1%	0.9%	0.6%
Washington DC MSA*	2,001,897	2,861,123	3,060,922	3,923,574	4,923,153	5,665,061	6,249,950	4.3%	0.7%	2.8%	2.5%	1.5%	1.3%
Prince George's County	337,395	661,719	665,071	729,268	801,515	863,420	909,308	9.6%	0.1%	1.0%	1.0%	0.8%	0.7%
City of Bowie	1,072	35,028	33,685	37,589	49,866	54,727	58,682	316.8%	-0.4%	1.2%	3.3%	1.0%	0.9%

Source: U.S. Census Bureau, decennial Census, population estimates

*MSA definition has changed over time.

Table A-2. Population by Race/Ethnicity, 2017

Race/Ethnicity	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total Population	905,161	100.0%	58,290	100.0%	6,090,196	100.0%	5,996,079	100.0%
Black	564,173	62.3%	30,261	51.9%	1,514,907	24.9%	1,754,143	29.3%
White	120,200	13.3%	18,758	32.2%	2,818,715	46.3%	3,109,275	51.9%
Hispanic	157,427	17.4%	4,018	6.9%	930,161	15.3%	573,303	9.6%
Asian	38,501	4.3%	3,059	5.2%	601,412	9.9%	370,660	6.2%
Other*	24,860	2.7%	2,194	3.8%	225,001	3.7%	188,698	3.1%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

*Other includes Native American/American Indian/Alaskan Native and Hawaiian/Other Pacific Islander, as well as two or more races.

Table A-3. Race/Ethnicity, 2000 - 2017

Table A-3a. Prince George's County

	2000		2010		2017		Change 2000-2010		Change 2010-2017	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Black	498,301	62.2%	548,439	63.5%	564,173	62.3%	50,138	10.1%	15,734	2.9%
White	194,836	24.3%	128,853	14.9%	120,200	13.3%	-65,983	-33.9%	-8,653	-6.7%
Hispanic	57,057	7.1%	128,972	14.9%	157,427	17.4%	71,915	126.0%	28,455	22.1%
Asian	30,803	3.8%	34,815	4.0%	38,501	4.3%	4,012	13.0%	3,686	10.6%
Other*	20,518	2.6%	22,341	2.6%	24,860	2.7%	1,823	8.9%	2,519	11.3%
Total	**801,515**	**100.0%**	**863,420**	**100.0%**	**905,161**	**100.0%**	**61,905**	**7.7%**	**41,741**	**4.8%**

Table A-3b. City of Bowie

	2000		2010		2017		Change 2000-2010		Change 2010-2017	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Black	15,339	30.5%	26,199	47.9%	30,261	51.9%	10,860	70.8%	4,062	15.5%
White	30,709	61.1%	21,287	38.9%	18,758	32.2%	-9,422	-30.7%	-2,529	-11.9%
Hispanic	1,468	2.9%	3,086	5.6%	4,018	6.9%	1,618	110.2%	932	30.2%
Asian	1,466	2.9%	2,229	4.1%	3,059	5.2%	763	52.0%	830	37.2%
Other*	1,277	2.5%	1,926	3.5%	2,194	3.8%	649	50.8%	268	13.9%
Total	**50,259**	**100.0%**	**54,727**	**100.0%**	**58,290**	**100.0%**	**4,468**	**8.9%**	**3,563**	**6.5%**

Source: U.S. Census Bureau, 2000 and 2010 decennial Census, 2013-2017 American Community Survey 5-Year file
*Other includes Native American/American Indian/Alaskan Native and Hawaiian/Other Pacific Islander, as well as two or more races.

Table A-4. Foreign Born Population, 2000 - 2017

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	2010	2017	2000	2010	2017	2000	2010	2017	2000	2010	2017
Total Population	801,515	854,722	905,161	49,866	54,314	58,290	4,923,153	5,416,691	6,090,196	5,296,486	5,696,423	5,996,079
Foreign Born	110,481	165,844	197,828	3,676	6,834	8,564	832,016	1,136,681	1,377,353	518,315	750,533	894,713
Percent Foreign Born	13.8%	19.4%	21.9%	7.4%	12.6%	14.7%	16.9%	21.0%	22.6%	9.8%	13.2%	14.9%

Source: U.S. Census Bureau, 2000 decennial Census; 2006-2010 and 2013-2017 American Community Survey 5-Year file

Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

Table A-5. Foreign-Born Population by Place of Birth, 2017

	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total Population	905,161	100.0%	58,290	100.0%	6,090,196	100.0%	5,996,079.0	100.0%
Foreign-Born Population	197,828	21.9%	8,564	14.7%	1,377,353	22.6%	894,713	14.9%

Country of Birth

	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	No.	Pct. of Foreign-Born Population	No.	Pct. of Foreign-Born Population	No.	Pct. of Foreign-Born Population	No.	Pct. of Foreign-Born Population
El Salvador	43,458	22.0%	442	5.2%	187,452.0	13.6%	106,661	11.9%
Nigeria	15,526	7.8%	1,080	12.6%	24,786	1.8%	32,699	3.7%
Guatemala	14,375	7.3%	97	1.1%	47,581	3.5%	34,090	3.8%
Mexico	12,152	6.1%	234	2.7%	48,274	3.5%	37,498	4.2%
Jamaica	10,436	5.3%	417	4.9%	22,170	1.6%	25,361	2.8%
Philippines	7,628	3.9%	846	9.9%	47,996	3.5%	36,814	4.1%
Cameroon	6,961	3.5%	267	3.1%	15,719	1.1%	15,770	1.8%
Honduras	6,628	3.4%	125	1.5%	39,754	2.9%	23,366	2.6%
Sierra Leone	5,971	3.0%	721	8.4%	13,696	1.0%	10,264	1.1%
All Other	74,693	37.8%	4,335	50.6%	929,925	67.5%	572,190	64.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

Table A-6. Population by National Origin/Ancestry, 2017

National Origin/Ancestry	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total Population	905,161	100.0%	58,290	100.0%	6,090,196	100.0%	5,996,079	100.0%
Subsaharan African	70,001	7.7%	4,461	7.7%	244,718	4.0%	259,389	4.3%
German	28,229	3.1%	4,637	8.0%	606,351	10.0%	797,787	13.3%
West Indian (excluding Hispanic origin groups)	25,975	2.9%	1,633	2.8%	74,454	1.2%	83,784	1.4%
Irish	25,692	2.8%	4,169	7.2%	529,077	8.7%	625,293	10.4%
American	25,656	2.8%	2,505	4.3%	265,542	4.4%	289,477	4.8%
English	17,446	1.9%	2,708	4.6%	426,336	7.0%	429,679	7.2%
Italian	13,510	1.5%	2,173	3.7%	268,373	4.4%	307,860	5.1%
Polish	6,811	0.8%	1,276	2.2%	140,448	2.3%	184,731	3.1%
French (except Basque)	5,339	0.6%	634	1.1%	99,777	1.6%	91,104	1.5%
Scottish	4,827	0.5%	943	1.6%	104,139	1.7%	93,964	1.6%
All other	681,675	75.3%	33,151	56.9%	3,330,981	54.7%	2,833,011	47.2%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

Table A-7. Language Spoken, 2017

	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Population Age 5 Years and Older	845,327	100.0%	55,080	100.0%	5,689,318	100.0%	5,629,329	100.0%
Speak English Less than "Very Well"	93,645	11.1%	2,214	4.0%	593,920	10.4%	375,647	6.7%

	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
Language Spoken at Home	No.	Pct. of Those Speaking English Less than "Very Well"	No.	Pct. of Those Speaking English Less than "Very Well"	No.	Pct. of Those Speaking English Less than "Very Well"	No.	Pct. of Those Speaking English Less than "Very Well"
Spanish	68,064	72.7%	685	30.9%	314,555	53.0%	193,581	51.5%
Other Indo-European Languages	9,238	9.9%	335	15.1%	89,026	15.0%	67,921	18.1%
Asian and Pacific Island Languages	9,375	10.0%	780	35.2%	139,260	23.4%	87,418	23.3%
Other Languages	6,968	7.4%	414	18.7%	51,079	8.6%	26,727	7.1%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

Table A-8. Language Spoken at Home, 2000 - 2017

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**
Population Age 5 Years and Older	743,851	795,224	845,327	46,185	50,533	55,080	4,581,475	551,978	5,689,318	4,945,043	5,331,330	5,629,329
Speak English Less than "Very Well"	53,743	47,662	93,645	1,198	987	2,214	409,849	15,257	593,920	246,287	166,264	375,647
Percent Speaking English Less than "Very Well"	7.2%	6.0%	11.1%	2.6%	2.0%	4.0%	8.9%	2.8%	10.4%	5.0%	3.1%	6.7%

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2006-2010 and 2013-2017 American Community Survey 5-Year file

Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

Table A-9. Sex by Age Group, 2017

	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total Population	905,161	100.0%	58,290	100.0%	6,090,196	100.0%	5,996,079	100.0%
Under 18	203,800	22.5%	12,732	21.8%	1,411,310	23.2%	1,347,613	22.5%
18 to 64	594,831	65.7%	37,341	64.1%	3,955,602	65.0%	3,799,281	63.4%
65+	106,530	11.8%	8,217	14.1%	723,284	11.9%	849,185	14.2%
Male	435,878	48.2%	27,683	47.5%	2,975,354	48.9%	2,906,277	48.5%
Under 18	103,782	11.5%	6,576	11.3%	720,083	11.8%	687,440	11.5%
18 to 64	287,606	31.8%	17,770	30.5%	1,939,175	31.8%	1,852,644	30.9%
65+	44,490	4.9%	3,337	5.7%	316,096	5.2%	366,193	6.1%
Female	469,283	51.8%	30,607	52.5%	3,114,842	51.1%	3,089,802	51.5%
Under 18	100,018	11.0%	6,156	10.6%	691,227	11.3%	660,173	11.0%
18 to 64	307,225	33.9%	19,571	33.6%	2,016,427	33.1%	1,946,637	32.5%
65+	62,040	6.9%	4,880	8.4%	407,188	6.7%	482,992	8.1%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

Table A-10. Age Trends, 2000 - 2017

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	2010	2017	2000	2010	2017	2000	2010	2017	2000	2010	2017
Total Population	801,515	863,420	905,161	50,269	54,727	58,290	4,923,153	5,582,170	6,090,196	5,296,486	5,773,552	5,996,079
Under 18	214,602	205,999	203,800	13,530	13,422	12,732	1,246,034	1,332,270	1,411,310	1,356,172	1,352,964	1,347,613
18 to 64	524,962	575,908	594,831	32,033	34,963	37,341	3,230,831	3,692,110	3,955,602	3,341,007	3,712,946	3,799,281
65+	61,951	81,513	106,530	4,706	6,342	8,217	446,288	557,790	723,284	599,307	707,642	849,185

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2013-2017 American Community Survey 5-Year file

Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

Age Distributions

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	2010	2017	2000	2010	2017	2000	2010	2017	2000	2010	2017
Total Population	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under 18	26.8%	23.9%	22.5%	26.9%	24.5%	21.8%	25.3%	23.9%	23.2%	25.6%	23.4%	22.5%
18 to 64	65.5%	66.7%	65.7%	63.7%	63.9%	64.1%	65.6%	66.1%	65.0%	63.1%	64.3%	63.4%
65+	7.7%	9.4%	11.8%	9.4%	11.6%	14.1%	9.1%	10.0%	11.9%	11.3%	12.3%	14.2%

Table A-11. Household and Family Type, 2017

| | Prince George's County | | City of Bowie | | Washington DC MSA | | State of Maryland | |
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total Households	306,694	100.0%	20,499	100.0%	2,170,034	100.0%	2,181,093	100.0%
Family households	202,472	66.0%	14,340	70.0%	1,434,070	66.1%	1,460,186	66.9%
Married couples with children	48,946	16.0%	4,281	20.9%	495,056	22.8%	428,666	19.7%
Married couples without children	72,263	23.6%	6,112	29.8%	578,442	26.7%	615,636	28.2%
Single parent families	36,429	11.9%	1,690	8.2%	177,138	8.2%	201,236	9.2%
Other families	44,834	14.6%	2,257	11.0%	183,434	8.5%	214,648	9.8%
Non-family households	104,222	34.0%	6,159	30.0%	735,964	33.9%	720,907	33.1%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

Table A-11. Household and Family Type, 2000 - 2017

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**
Total Households	286,610	304,042	306,694	18,188	19,950	20,499	2,871,861	2,074,730	2,170,034	1,980,859	2,156,411	2,181,093
Family households	198,066	203,520	202,472	13,567	14,264	14,340	1,908,666	1,351,258	1,434,070	1,359,318	1,447,002	1,460,186
Married couples with children	61,398	60,472	48,946	5,457	5,195	4,281	673,230	501,440	495,056	461,446	471,325	428,666
Married couples without children	64,614	61,528	72,263	5,463	5,415	6,112	737,995	499,101	578,442	533,103	555,414	615,636
Single parent families	32,410	38,821	36,429	1,094	1,627	1,690	214,417	162,334	177,138	159,342	199,927	201,236
Other families	39,644	42,699	44,834	1,553	2,027	2,257	283,024	188,383	183,434	205,427	220,336	214,648
Non-family households	88,544	100,522	104,222	4,621	5,686	6,159	963,195	723,472	735,964	621,541	735,964	720,907

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2013-2017 American Community Survey 5-Year file

Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**
Total Households	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Family households	69.1%	66.9%	66.0%	74.6%	71.5%	70.0%	66.5%	65.1%	66.1%	68.6%	67.1%	66.9%
Married couples with children	21.4%	19.9%	16.0%	30.0%	26.0%	20.9%	23.4%	24.2%	22.8%	23.3%	21.9%	19.7%
Married couples without children	22.5%	20.2%	23.6%	30.0%	27.1%	29.8%	25.7%	24.1%	26.7%	26.9%	25.8%	28.2%
Single parent families	11.3%	12.8%	11.9%	6.0%	8.2%	8.2%	7.5%	7.8%	8.2%	8.0%	9.3%	9.2%
Other families	13.8%	14.0%	14.6%	8.5%	10.2%	11.0%	9.9%	9.1%	8.5%	10.4%	10.2%	9.8%
Non-family households	30.9%	33.1%	34.0%	25.4%	28.5%	30.0%	33.5%	34.9%	33.9%	31.4%	34.1%	33.1%

Table A-13. Disability Status and Type, 2017

	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total civilian noninstitutionalized population	898,512	100.0%	57,896	100.0%	6,017,636	100.0%	5,901,303	100.0%
With a disability	83,816	9.3%	5,350	9.2%	512,975	8.5%	638,104	10.8%

	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
Disability Type*	No.	Pct. with a Disability	No.	Pct. with a Disability	No.	Pct. with a Disability	No.	Pct. with a Disability
With a hearing difficulty	16,145	19.3%	1,346	25.2%	132,449	25.8%	159,258	25.0%
With a vision difficulty	14,540	17.3%	1,129	21.1%	95,129	18.5%	110,802	17.4%
With a cognitive difficulty	29,763	35.5%	1,881	35.2%	182,576	35.6%	237,930	37.3%
With an ambulatory difficulty	46,683	55.7%	2,826	52.8%	253,567	49.4%	332,940	52.2%
With a self-care difficulty	16,103	19.2%	1,107	20.7%	96,711	18.9%	122,428	19.2%
With an independent living difficulty	28,630	34.2%	1,771	33.1%	175,065	34.1%	223,060	35.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file, accessed 8/12/2019, LSA

*Individuals can report more than one type of disability

Table A-14. Persons with Disabilities, 2010 - 2017

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**
Total civilian noninstitutionalized population		847,169	898,512		53,757	57,896		5,408,103	6,017,636		5,631,879	5,901,303
With a disability	n/a	65,208	83,816	n/a	4,270	5,350	n/a	413,917	512,975	n/a	571,279	638,104

Source: U.S. Census Bureau, 2008-2010 and 2013-2017 American Community Survey 5-Year file

Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**
Total civilian noninstitutionalized population		100.0%	100.0%		100.0%	100.0%		100.0%	100.0%		100.0%	100.0%
With a disability	n/a	7.7%	9.3%	n/a	7.9%	9.2%	n/a	7.7%	8.5%	n/a	10.1%	10.8%

Table A-15. Median Household Income ($) by Race/Ethnicity, 2000 - 2017

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**
All households	54,879	71,260	78,607	76,511	101,671	108,637	62,123	85,660	97,148	52,640	70,647	78,916
Black households	53,938	71,253	79,282	78,167	104,388	112,786	45,563	61,823	70,715	41,652	56,075	62,827
White households	61,005	78,201	90,174	76,691	98,889	105,408	72,089	102,726	116,413	58,005	78,222	88,821
Hispanic households	45,192	59,650	63,597	71,528	79,271	101,719	49,582	64,408	71,940	48,257	61,818	67,722
Asian households	54,201	80,017	83,790	65,000	131,544	123,000	62,819	93,725	107,880	59,589	87,555	100,496

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2006-2010 and 2013-2017 American Community Survey 5-Year file
Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

Relative Household Income (comparison to White households)

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**	**2000**	**2010**	**2017**
Black households	0.88	0.91	0.88	1.02	1.06	1.07	0.63	0.60	0.61	0.72	0.72	0.71
White households	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Hispanic households	0.74	0.76	0.71	0.93	0.80	0.97	0.69	0.63	0.62	0.83	0.79	0.76
Asian households	0.89	1.02	0.93	0.85	1.33	1.17	0.87	0.91	0.93	1.03	1.12	1.13

Change in Household Income 5

	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	2000-2010	**2010-2017**	**2000-2010**	**2010-2017**	**2000-2010**	**2010-2017**	**2000-2010**	**2010-2017**
All households	29.8%	10.3%	32.9%	6.9%	37.9%	13.4%	34.2%	11.7%
Black households	32.1%	11.3%	33.5%	8.0%	35.7%	14.4%	34.6%	12.0%
White households	28.2%	15.3%	28.9%	6.6%	42.5%	13.3%	34.9%	13.5%
Hispanic households	32.0%	6.6%	10.8%	28.3%	29.9%	11.7%	28.1%	9.6%
Asian households	47.6%	4.7%	102.4%	-6.5%	49.2%	15.1%	46.9%	14.8%

Table A-16. Individual Poverty Rates (%) by Race/Ethnicity, 2000 - 2017

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	2010	2017	2000	2010	2017	2000	2010	2017	2000	2010	2017
All residents	7.7	7.9	9.3	1.6	3.3	3.6	7.4	7.3	8.3	8.5	8.6	9.7
Black residents	7.7	7.2	8.2	2.3	3.2	3.6	13.2	12.3	13.1	14.9	13.2	14.1
White residents	5.3	7.7	8.8	1.3	2.9	3.8	3.8	4.0	4.8	5.3	5.8	6.6
Hispanic residents	14.1	11.4	13.3	2.2	5.8	1.7	12.5	10.7	12.0	12.5	12.2	13.8
Asian residents	9.6	7.3	9.8	0.6	2.5	5.9	7.9	6.2	6.7	8.3	7.0	7.9

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2008-2010 American Community Survey 3-year file; 2013-2017 American Community Survey 5-Year file
Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

Relative Poverty Rates (compared to White residents)

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	2010	2017	2000	2010	2017	2000	2010	2017	2000	2010	2017
Black residents	1.5	0.9	0.9	1.8	1.1	0.9	3.5	3.1	2.7	2.8	2.3	2.1
White residents	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Hispanic residents	2.7	1.5	1.5	1.7	2.0	0.4	3.3	2.7	2.5	2.4	2.1	2.1
Asian residents	1.8	0.9	1.1	0.5	0.9	1.6	2.1	1.6	1.4	1.6	1.2	1.2

Table A-17. At-Place Employment, 2001-2019

Year	Prince George's County* Jobs	Annual Pct. Change	Montgomery County* Jobs	Annual Pct. Change	Washington DC MSA Jobs	Annual Pct. Change	State of Maryland Jobs	Annual Pct. Change
2001	304,022		449,881		2,733,900		2,421,899	
2002	305,281	0.4%	453,252	0.7%	2,742,500	0.3%	2,427,257	0.2%
2003	311,488	2.0%	449,846	-0.8%	2,797,500	2.0%	2,434,245	0.3%
2004	313,083	0.5%	448,683	-0.3%	2,867,900	2.5%	2,459,362	1.0%
2005	312,819	-0.1%	458,809	2.3%	2,932,300	2.2%	2,497,487	1.6%
2006	312,841	0.0%	464,876	1.3%	2,983,700	1.8%	2,530,011	1.3%
2007	315,864	1.0%	459,387	-1.2%	3,007,700	0.8%	2,547,351	0.7%
2008	313,443	-0.8%	457,736	-0.4%	3,020,700	0.4%	2,537,752	-0.4%
2009	303,996	-3.0%	443,185	-3.2%	2,969,900	-1.7%	2,461,109	-3.0%
2010	299,093	-1.6%	441,887	-0.3%	2,981,000	0.4%	2,453,197	-0.3%
2011	298,676	-0.1%	447,238	1.2%	3,023,800	1.4%	2,478,505	1.0%
2012	299,516	0.3%	450,496	0.7%	3,060,900	1.2%	2,511,669	1.3%
2013	299,713	0.1%	451,869	0.3%	3,086,000	0.8%	2,531,656	0.8%
2014	303,015	1.1%	455,820	0.9%	3,102,700	0.5%	2,552,623	0.8%
2015	306,137	1.0%	459,667	0.8%	3,158,300	1.8%	2,591,189	1.5%
2016	312,033	1.9%	463,967	0.9%	3,216,900	1.9%	2,627,172	1.4%
2017	318,943	2.2%	469,311	1.2%	3,266,700	1.5%	2,653,569	1.0%
2018	320,443	0.5%	470,884	0.3%	3,302,000	1.1%	2,679,064	1.0%
2019*	320,140	-0.1%	472,922	0.4%	3,338,642	1.1%	2,686,286	0.3%
2001-2019	16,118	5.3%	23,041	5.1%	604,742	22.1%	264,387	10.9%

Source: U.S. Bureau of Labor Statistics

*Through June 2019

Table A-18. Employment by Industry, 2018

Industry	Prince George's County No.	Prince George's County Pct.	Montgomery County Jobs	Montgomery County Pct.	Washington DC MSA No.	Washington DC MSA Pct.	State of Maryland No.	State of Maryland Pct.
Total Jobs	321,065	100.0%	471,349	100.0%	3,313,200	100.0%	2,676,716	100.0%
Government Sector	89,837	28.0%	90,608	19.2%	704,100	21.3%	489,102	18.3%
Federal Government	26,762	8.3%	47,494	10.1%	n/a		144,948	5.4%
State Government	22,001	6.9%	1,258	0.3%	n/a		99,857	3.7%
Local Government	41,073	12.8%	41,855	8.9%	n/a		244,297	9.1%
Private Sector	231,228	72.0%	380,741	80.8%	2,609,100	78.7%	2,187,615	81.7%
Natural Resources and Mining	103	0.0%	337	0.1%	*		6,444	0.2%
Construction	26,703	8.3%	23,568	5.0%	162,900	4.9%	163,285	6.1%
Manufacturing	7,649	2.4%	12,720	2.7%	55,200	1.7%	109,202	4.1%
Trade, Transportation, and Utilities	60,430	18.8%	56,389	12.0%	405,200	12.2%	462,196	17.3%
Information	3,499	1.1%	10,288	2.2%	74,200	2.2%	36,234	1.4%
Financial Activities	11,674	3.6%	28,856	6.1%	157,900	4.8%	138,188	5.2%
Professional and Business Services	40,726	12.7%	106,262	22.5%	764,700	23.1%	452,271	16.9%
Education and Health Services	34,977	10.9%	76,074	16.1%	445,500	13.4%	445,187	16.6%
Leisure and Hospitality	35,696	11.1%	44,210	9.4%	334,900	10.1%	282,048	10.5%
Other Services	9,767	3.0%	22,035	4.7%	208,600	6.3%	92,553	3.5%

Source: State of Maryland; U.S. BLS (Washington DC Metro Area - Oct 2018 data)

Note: Job totals from the State of Maryland differ slightly from those reported by the U.S. BLS

Table A-19. Average Annual Pay - At-Place Jobs, 2001-2018

Year	Prince George's County Avg. Annual Pay	Annual Pct. Change	Montgomery County Avg. Annual Pay	Annual Pct. Change	State of Maryland Avg. Annual Pay	Annual Pct. Change
2001	38,986		45,893		38,253	
2002	39,943	2.5%	47,198	2.8%	39,382	3.0%
2003	40,822	2.2%	48,886	3.6%	40,686	3.3%
2004	42,407	3.9%	51,801	6.0%	42,579	4.7%
2005	44,108	4.0%	54,160	4.6%	44,368	4.2%
2006	45,813	3.9%	56,396	4.1%	46,162	4.0%
2007	47,411	3.5%	59,700	5.9%	48,241	4.5%
2008	48,943	3.2%	60,881	2.0%	49,535	2.7%
2009	49,842	1.8%	62,392	2.5%	50,579	2.1%
2010	50,336	1.0%	64,305	3.1%	51,739	2.3%
2011	51,119	1.6%	66,238	3.0%	53,008	2.5%
2012	51,585	0.9%	66,983	1.1%	54,035	1.9%
2013	51,592	0.0%	66,172	-1.2%	54,052	0.0%
2014	53,143	3.0%	67,512	2.0%	55,389	2.5%
2015	54,646	2.8%	70,229	4.0%	57,176	3.2%
2016	55,282	1.2%	71,704	2.1%	58,106	1.6%
2017	56,690	2.5%	73,354	2.3%	59,603	2.6%
2018	58,219	2.7%	75,650	3.1%	61,151	2.6%

Bureau of Labor Statistics

Table A-20. Housing Units by Type, 2010 - 2018

| | Prince George's County | | | | City of Bowie | | | |
| | 2010 | | 2018 | | 2010 | | 2018 | |
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total Housing Units	325,165	100.0%	331,272	100.0%	20,662	100.0%	21,678	100.0%
Single-family detached	165,060	50.8%	171,459	51.8%	14,706	71.2%	15,212	70.2%
Single-family attached	53,299	16.4%	54,289	16.4%	3,847	18.6%	4,379	20.2%
Small multifamily (<20 units)	81,305	25.0%	74,444	22.5%	1,277	6.2%	1,025	4.7%
Large multifamily (20+ units)	23,886	7.3%	29,526	8.9%	761	3.7%	1,057	4.9%
Other (mobile home, RV boat)	1,615	0.5%	1,554	0.5%	71	0.3%	5	0.0%

Source: U.S. Census Bureau, 2006-2010 and 2014-2018 American Community Survey 5-Year file

Table A-21. Homeownership Rates by Race/Ethnicity, 2000 - 2017

Percents

	Prince George's County			City of Bowie			Washington DC MSA			State of Maryland		
	2000	2010	2017	2000	2010	2017	2000	2010	2017	2000	2010	2017
All households	61.8	62.8	61.8	85.0	84.5	82.6	74.0	64.3	63.4	67.7	67.5	66.8
Black households	58.3	60.9	60.6	83.2	79.4	77.2	48.6	51.6	50.5	51.3	51.9	51.1
White households	74.3	76.1	76.8	86.0	89.5	89.6	73.7	72.9	72.5	75.8	76.8	76.8
Hispanic households	39.4	49.9	46.7	84.1	85.8	85.6	44.4	49.1	47.7	48.0	50.8	48.6
Asian households	58.8	65.5	64.6	85.2	89.9	85.0	57.3	66.0	68.3	60.5	66.4	69.1

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2013-2017 American Community Survey 5-Year file

Note: 2000 data is for the Washington DC-Baltimore Consolidated Metropolitan Statistical Area (CMSA)

Table A-22. Gross Rent, 2010 - 2018

	Prince George's County 2010 No.	Pct.	2018 No.	Pct.	City of Bowie 2010 No.	Pct.	2018 No.	Pct.	Prince George's County Change 2010-2018		City of Bowie Change 2010-2018	
Total Rental Units	107,859	100.0%	117,287	100.0%	2,589	100.0%	3,626	100.0%	9,428	8.7%	1,037	40.1%
Less than $500	3,809	3.5%	3,392	2.9%	0	0.0%	9	0.2%	-417	-10.9%	9	n/a
$500 - $999	29,549	27.4%	8,223	7.0%	202	7.8%	80	2.2%	-21,326	-72.2%	-122	-60.4%
$1,000 - $1,249	34,442	31.9%	23,874	20.4%	269	10.4%	181	5.0%	-10,568	-30.7%	-88	-32.7%
$1,000 - $1,499	17,847	16.5%	29,830	25.4%	368	14.2%	470	13.0%	11,983	67.1%	102	27.7%
$1,500 - $1,999	12,372	11.5%	32,755	27.9%	837	32.3%	1,309	36.1%	20,383	164.8%	472	56.4%
$2,000 or more	7,406	6.9%	19,213	16.4%	759	29.3%	1,577	43.5%	11,807	159.4%	818	107.8%
No cash rent	2,434	2.3%	2,369	2.0%	154	5.9%	128	3.5%	-65	-2.7%	-26	-16.9%
Median gross rent	$1,140		$1,434		$1,726		$1,885		$294	25.8%	$159	9.2%

Source: U.S. Census Bureau, 2006-2010 and 2014-2018 American Community Survey 5-Year file

Table A-23. Population Living in R/ECAPS, 2017

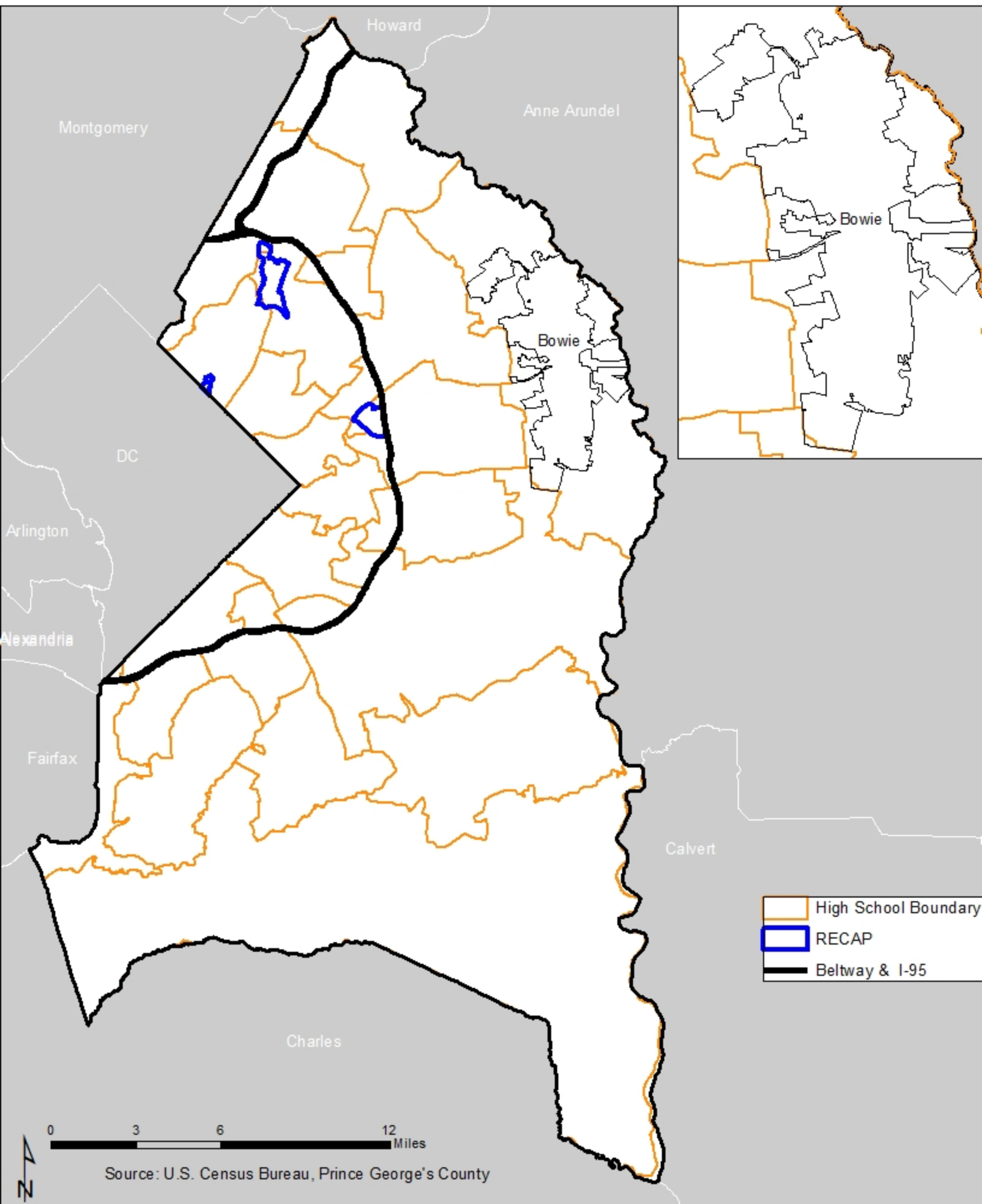| | Prince George's County | | City of Bowie | |
	No.	Pct. of Population Group	No.	Pct. of Population Group
Total Population	905,161	100.0	58,290	100.0
Living in R/ECAPS	19,001	2.1	0	0.0
Black Population	564,173	100.0	30,261	100.0
Living in R/ECAPS	8,452	1.5	0	0.0
White Population	120,200	100.0	18,758	100.0
Living in R/ECAPS	3,573	0.0	0	0.0
Hispanic Population	157,427	100.0	4,018	100.0
Living in R/ECAPS	4,612	2.9	0	0.0
Asian Population	38,501	100.0	3,059	100.0
Living in R/ECAPS	1,518	3.9	0	0.0
Other Population	24,860	100.0	2,194	100.0
Living in R/ECAPS	846	3.4	0	0.0

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

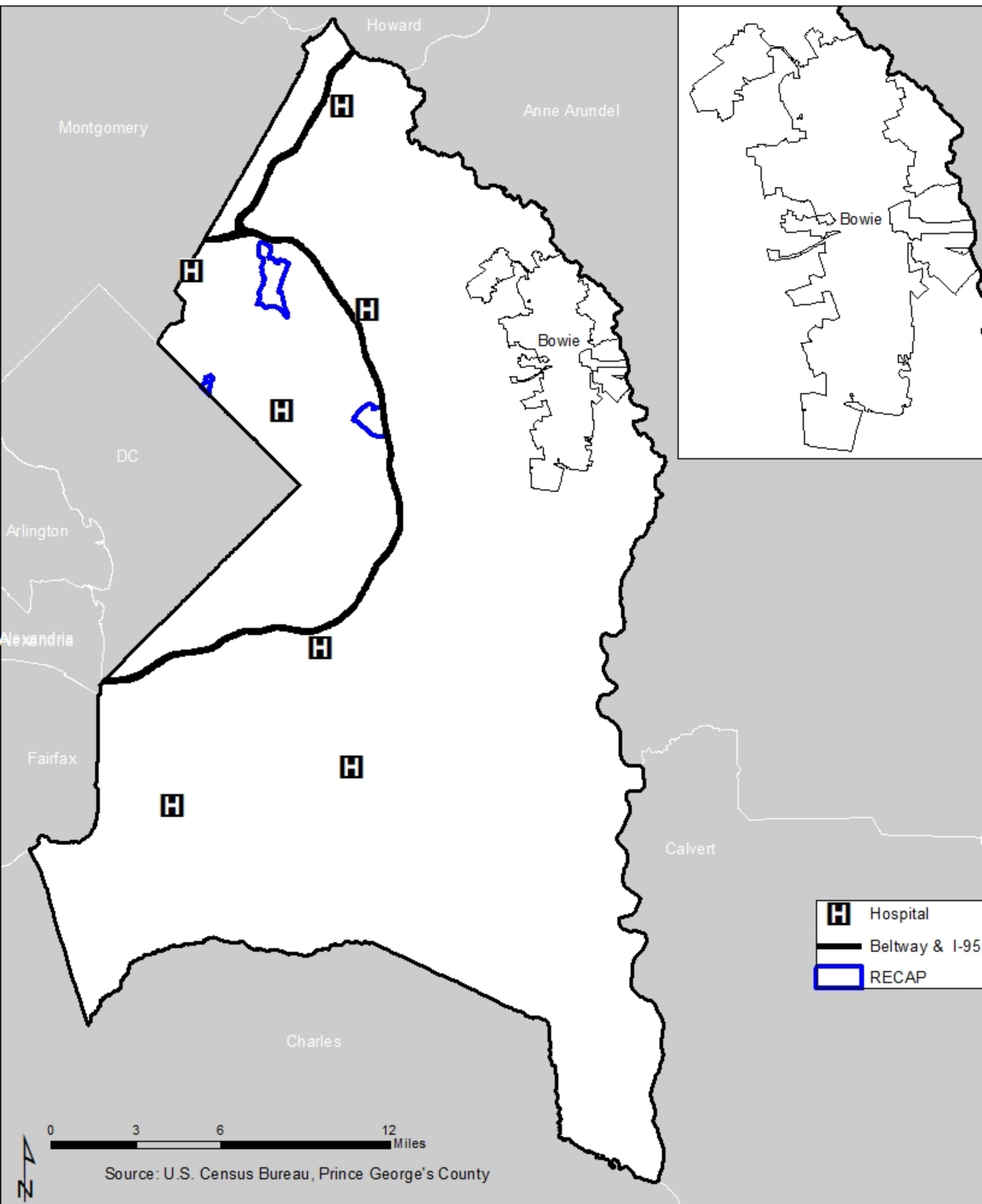**Table A-24. Dissimilarity Index, 2017**
Select Jurisdictions

	Black/White	Hispanic/White	Asian/White	Nonwhite/White	Black/Hispanic
Prince George's County	52.6	**56.9**	35.2	47.7	53.9
City of Bowie	40.0	13.7	32.0	35.2	36.7
Montgomery County	47.5	47.4	31.8	36.7	33.8
District of Columbia	**68.7**	41.1	25.4	**56.9**	**54.2**
Arlington County	52.2	39.8	30.6	32.7	36.9
City of Alexandria	42.4	46.1	36.3	40.6	33.7
Fairfax County	44.4	42.6	28.7	29.9	35.7
Loudoun County	25.4	37.5	**37.3**	29.9	32.1
Prince William County	37.0	41.6	28.9	33.7	31.3
Washington DC Metro Area	61.3	48.4	41.3	45.3	50.6

Source: U.S. Census Bureau, 2013-2017 American Community Survey Census tract-level data

High School Boundaries, Prince George's County MD

Montgomery

Howard

Anne Arundel

Bowie

DC

Arlington

Alexandria

Fairfax

Calvert

Charles

Bowie

Legend	
High School Boundary	
RECAP	
Beltway & I-95	

0   3   6   12 Miles

N

Source: U.S. Census Bureau, Prince George's County

Hospitals, Prince George's County MD

Bowie

Howard

Montgomery

Anne Arundel

DC

Arlington

Alexandria

Fairfax

Bowie

Calvert

Charles

H	Hospital
▬	Beltway & I-95
▭	RECAP

0 3 6 12
Miles

N

Source: U.S. Census Bureau, Prince George's County

Libraries, Prince George's County MD

Howard

Anne Arundel

Montgomery

Bowie

DC

Arlington

Alexandria

Fairfax

Calvert

Charles

Bowie

Legend

🏛 Library

▭ RECAP

▬ Beltway & I-95

0   3   6   12
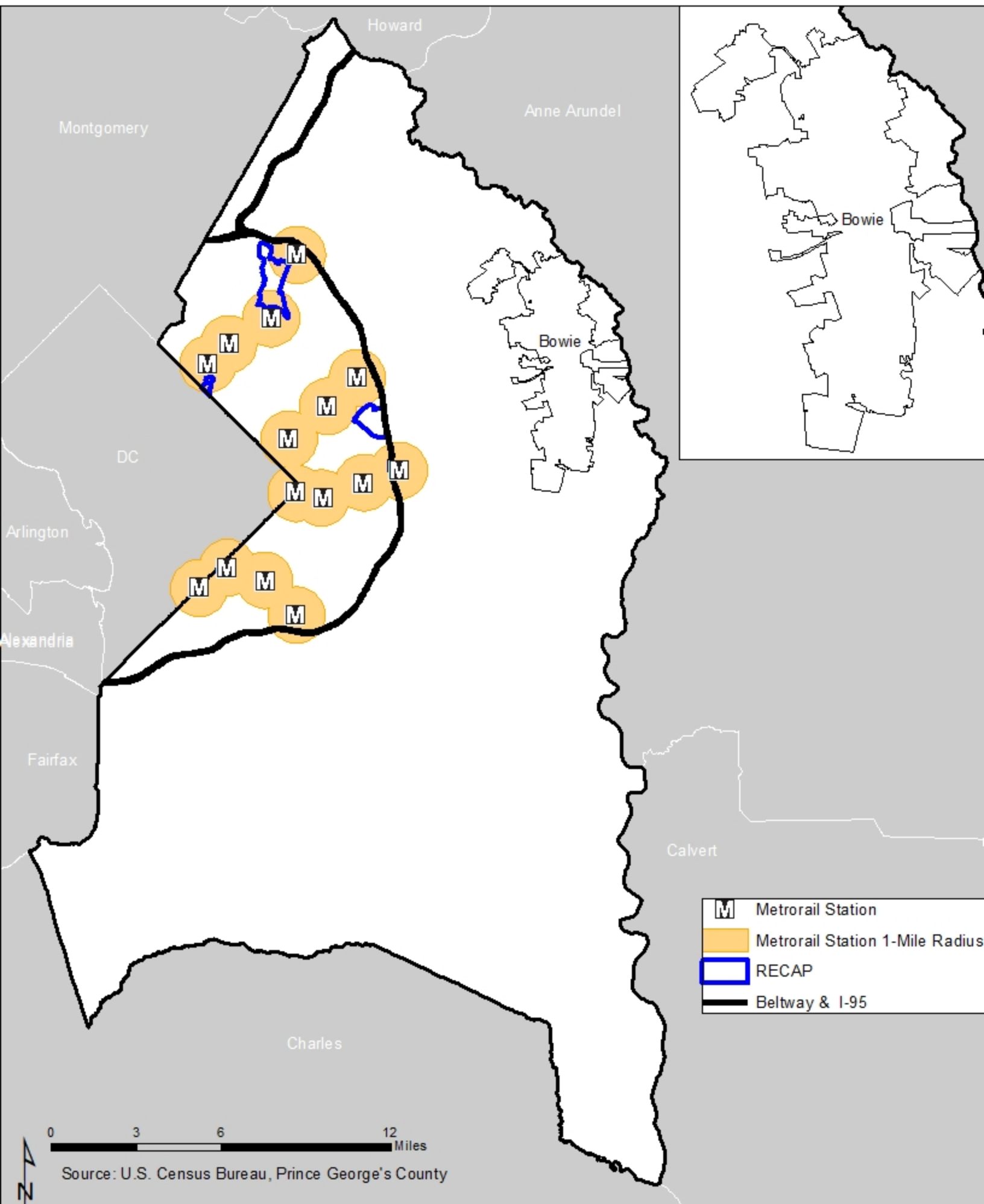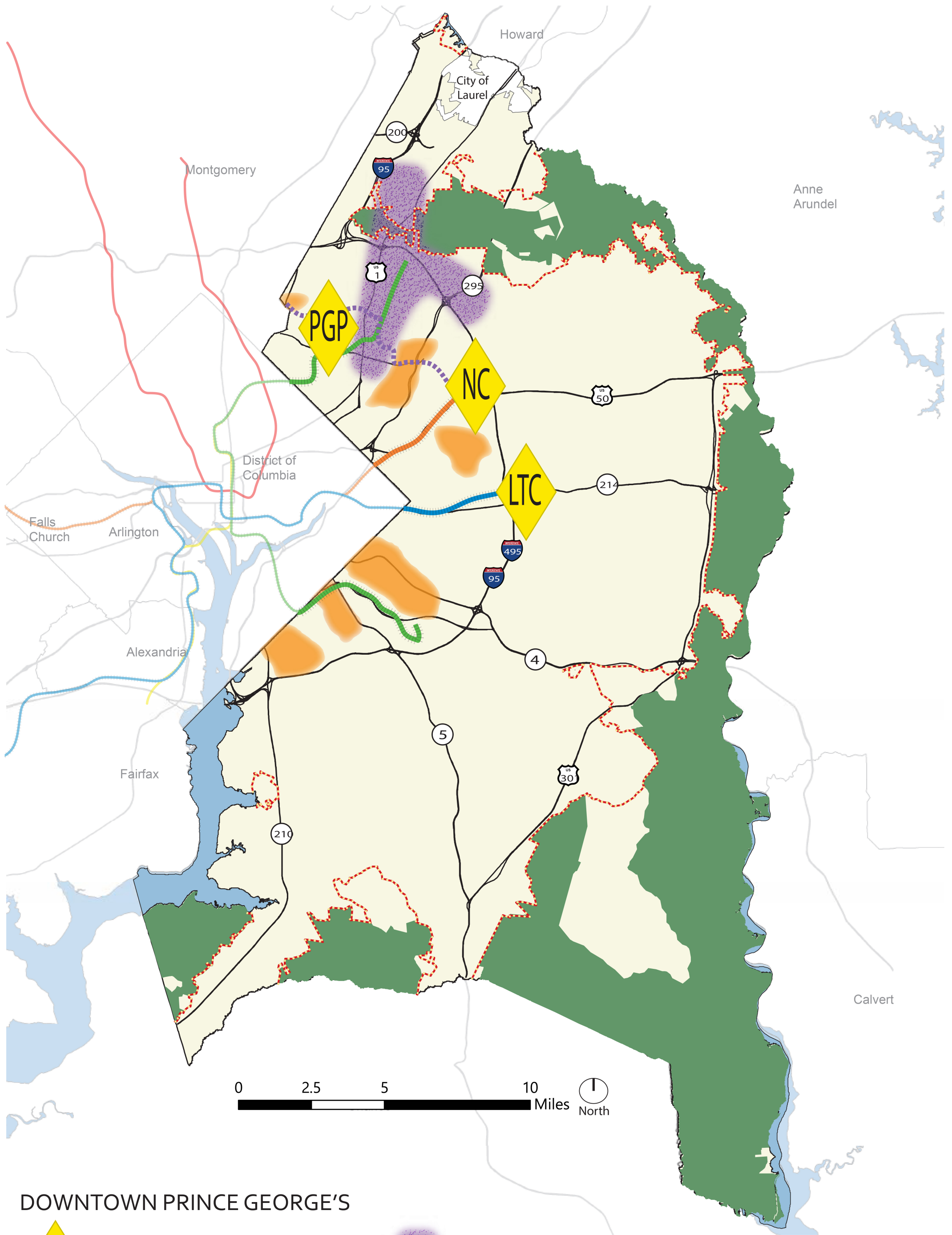Miles

Source: U.S. Census Bureau, Prince George's County
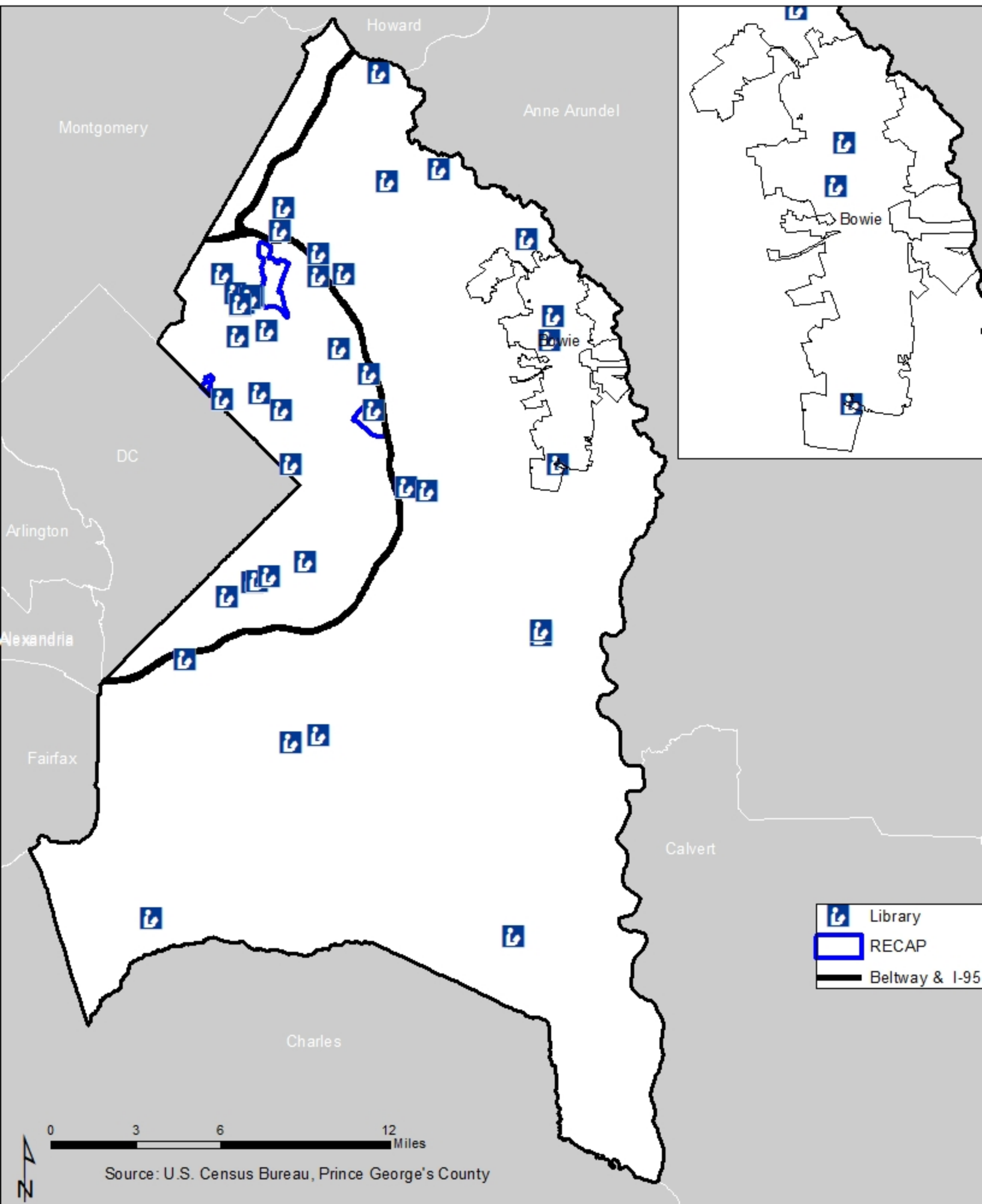
Master Plan Park Trails, Prince George's County MD

Howard

Montgomery

Anne Arundel

DC

Bowie

Arlington

Alexandria

Fairfax

Calvert

Charles

Bowie

- - - -		Master Plan Trail
▭		RECAP
▬▬		Beltway & I-95

0   3   6   12
Miles

N

Source: U.S. Census Bureau, Prince George's County
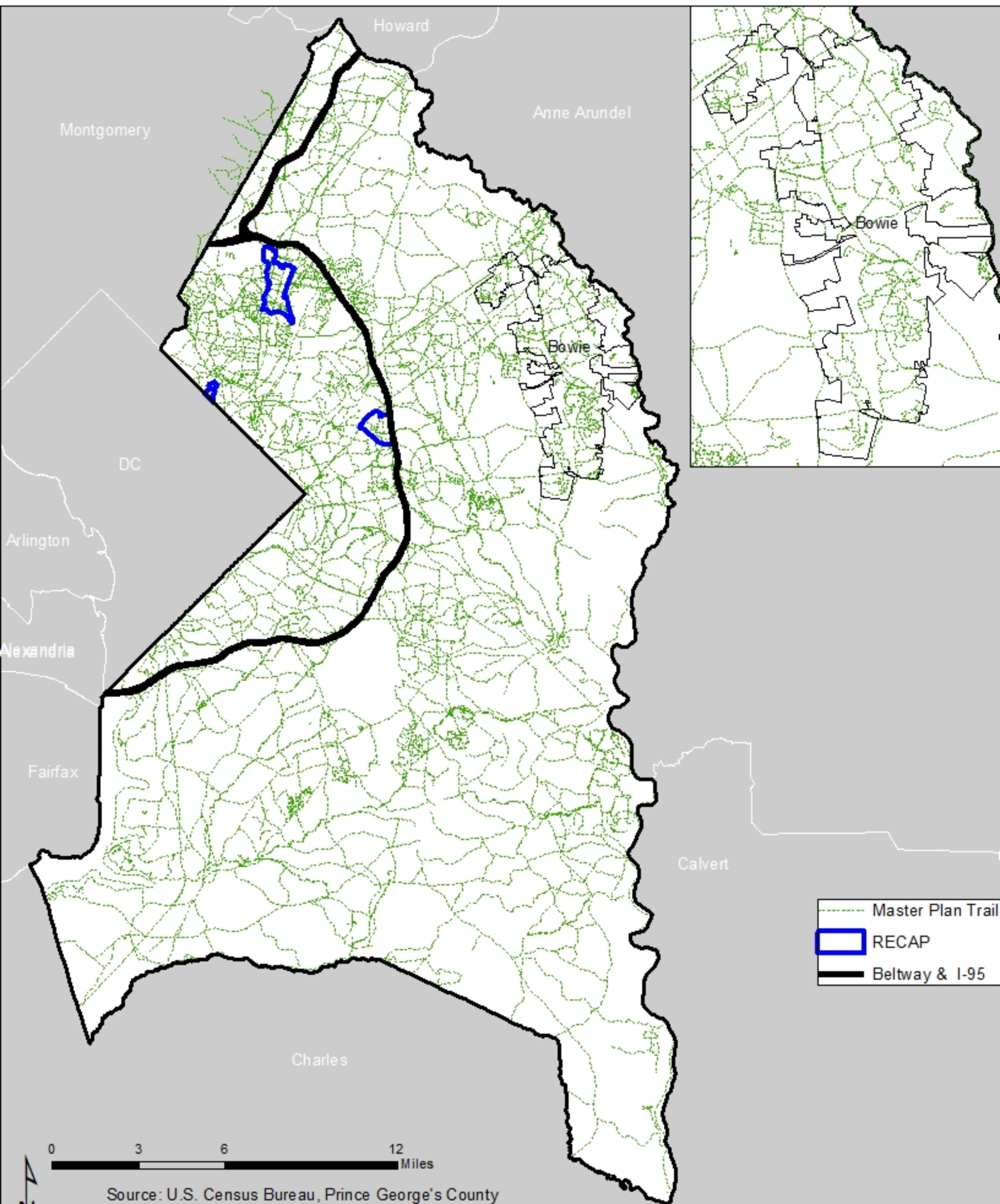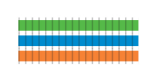
Metrorail Stations, Prince George's County MD

Howard

Anne Arundel

Montgomery

Bowie

DC

Bowie

Arlington

Alexandria

Fairfax

Calvert

M Metrorail Station

Metrorail Station 1-Mile Radius

RECAP

Beltway & I-95

Charles

0   3   6   12
                        Miles

N

Source: U.S. Census Bureau, Prince George's County

DOWNTOWN PRINCE GEORGE'S

PGP   **Prince George's Plaza**

NC   **New Carrollton**

LTC   **Largo Town Center**

Innovation Corridor

Neighborhood Reinvestment Areas

Priority Preservation Areas

Growth Boundary

Metrorail

Proposed Purple Line Light Rail

New Construction, Prince George's County MD
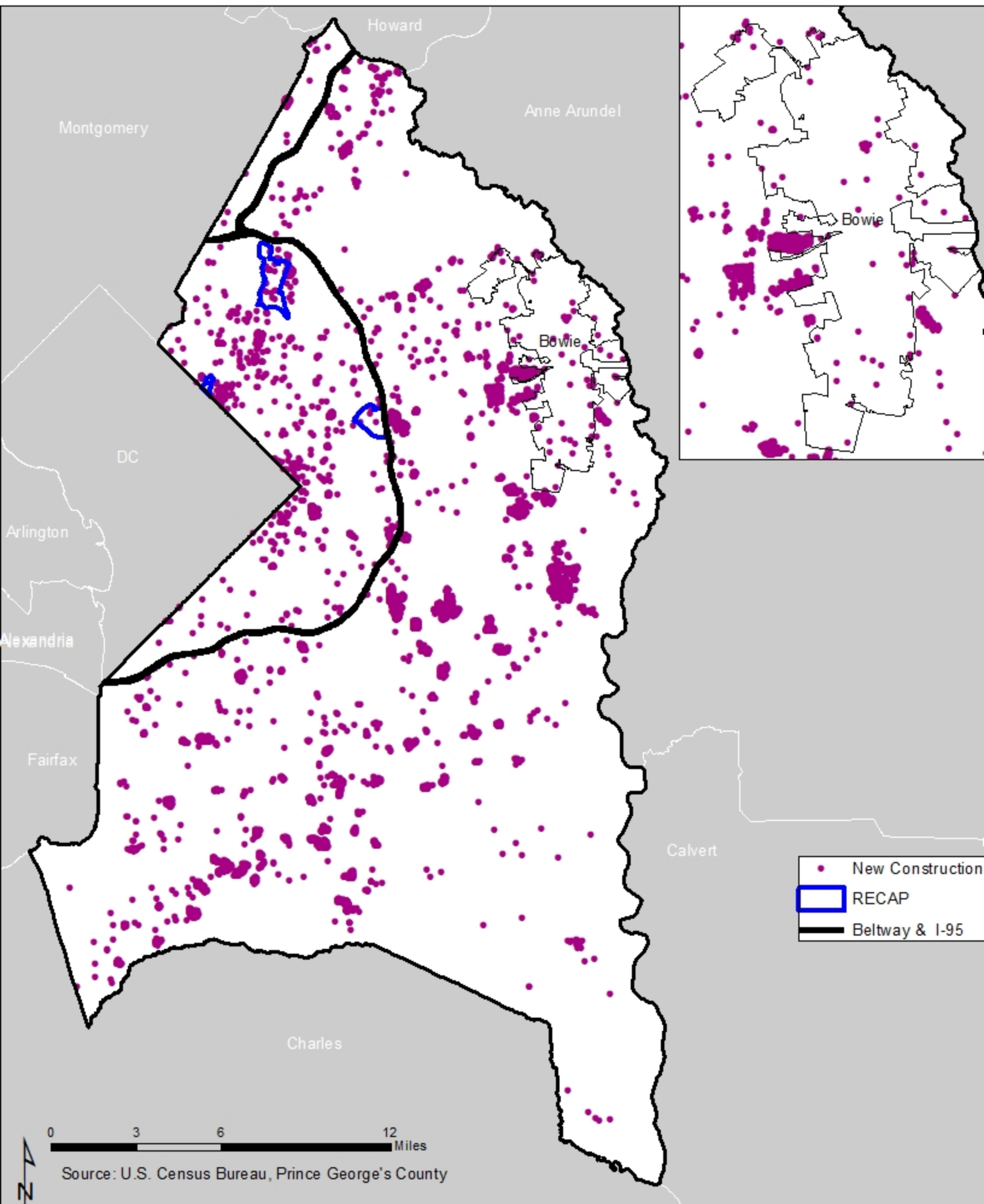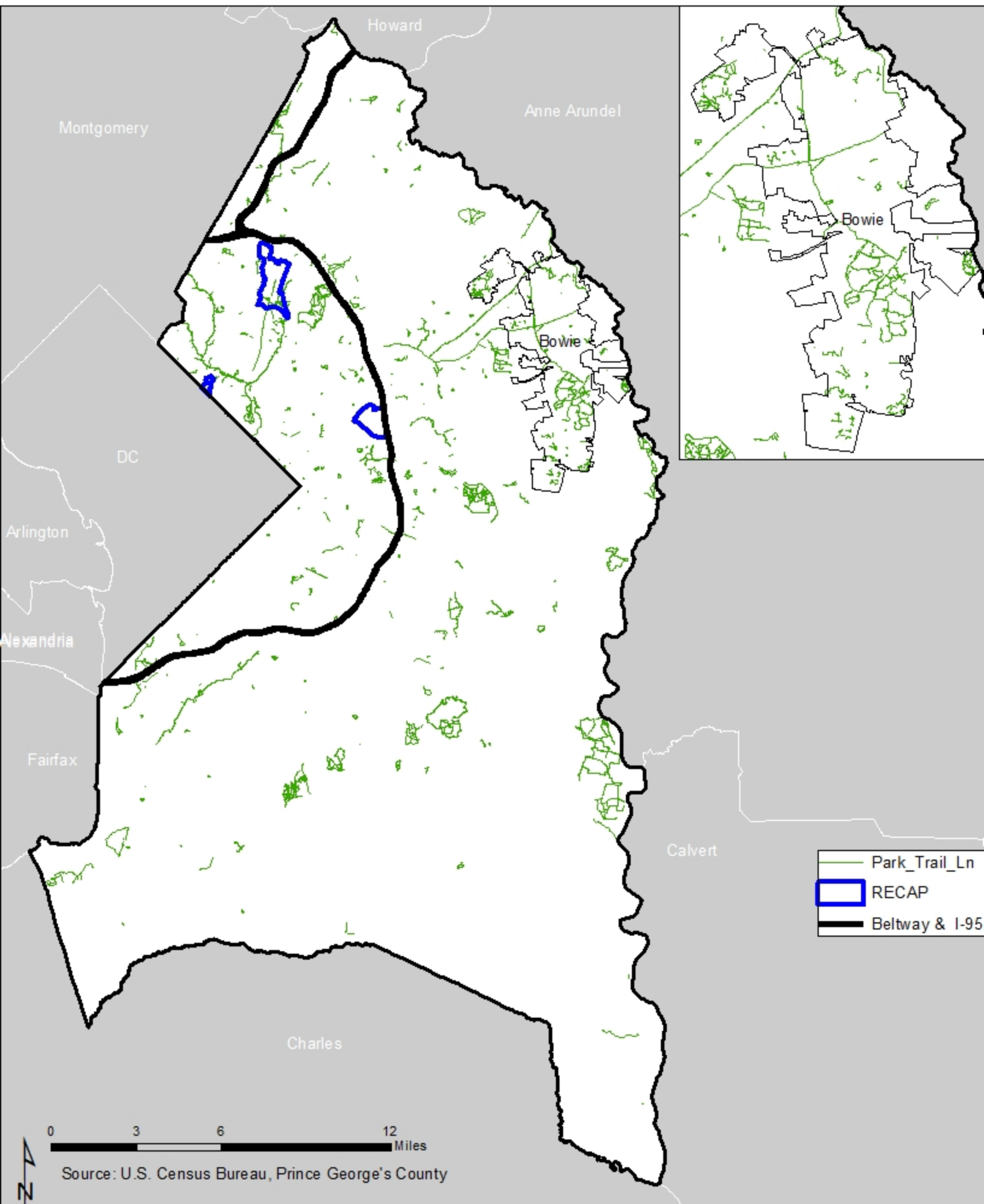
Howard

Montgomery

Anne Arundel

Bowie

DC

Arlington

Alexandria

Fairfax

Calvert

Charles

Bowie

- New Construction
- RECAP
- Beltway & I-95

0   3   6   12 Miles

Source: U.S. Census Bureau, Prince George's County

N

Park Trails, Prince George's County MD

Howard

Anne Arundel

Montgomery

Bowie

DC

Arlington

Alexandria

Fairfax

Calvert

Charles

Bowie

0   3   6   12   Miles

N

	Park_Trail_Ln
	RECAP
	Beltway & I-95

Parks, Prince George's County MD

Parks
RECAP
Beltway & I-95

0 3 6 12 Miles

Source: U.S. Census Bureau, Prince George's County

Howard
Anne Arundel
Montgomery
Bowie
DC
Arlington
Alexandria
Fairfax
Calvert
Charles
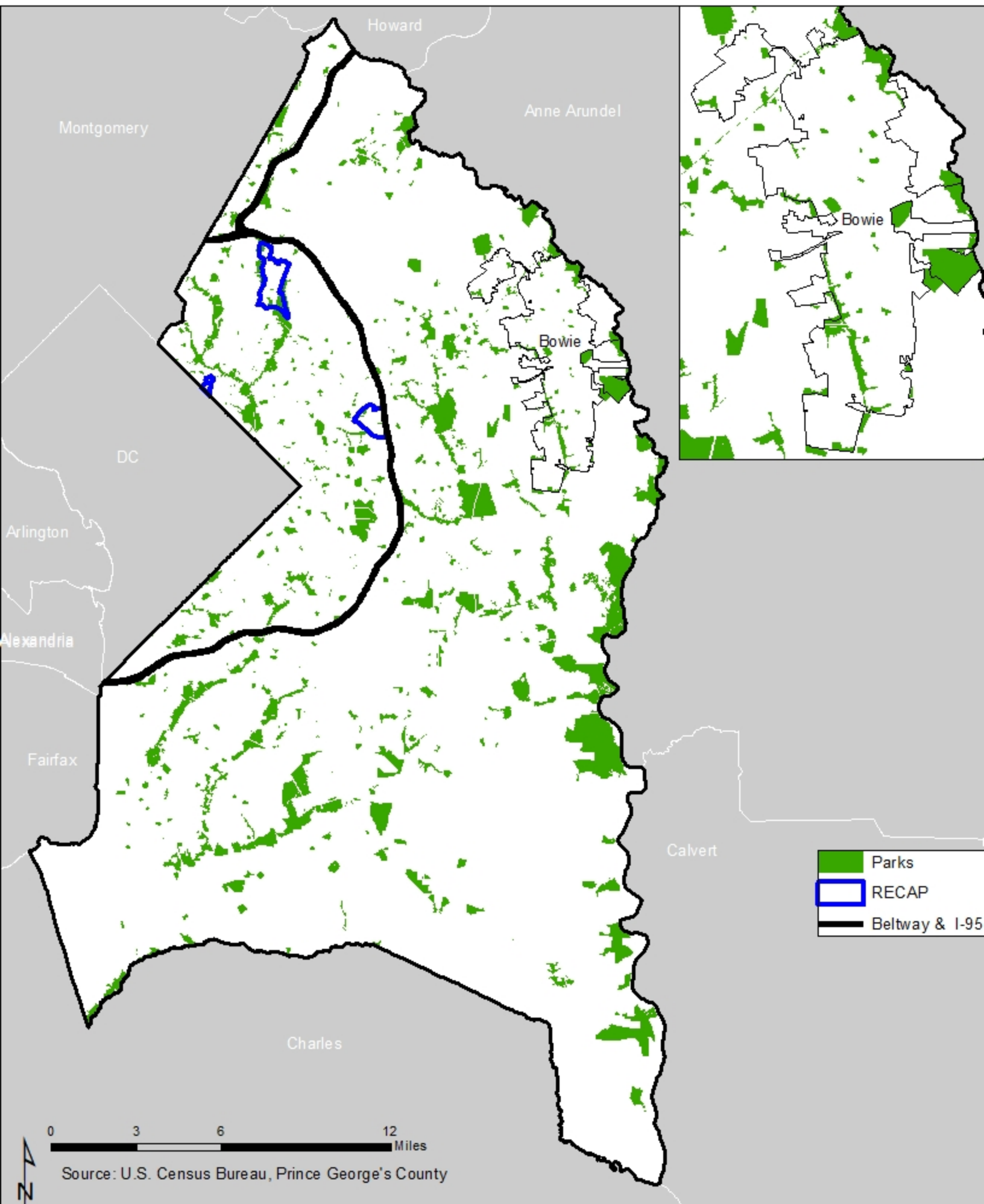
Analysis of Impediments to Fair Housing Choice

 Prince George's County and the City of Bowie are conducting a joint Analysis of Impediments to Fair Housing Choice. This process is required by the U.S. Department of Housing and Urban Development and is intended to identify barriers to housing in the community and to create ways to expand housing opportunities.

· Racial and ethnic segregation, including segregated, concentrated areas of poverty;

· Gentrification and displacement of residents from their communities;

· Access to communities with high quality schools, good jobs, and public transportation;

· Access barriers for people with disabilities;

· Zoning regulations that limit housing types and price points;

· Fair housing enforcement; and

· Particular housing challenges faced by families with children, voucher holders, persons with disabilities

Thank you for taking a few minutes to share your thoughts! Your participation is appreciated, and your answers and comments will remain anonymous.

* 1. Do you find it easy to find affordable and decent housing? "Affordable" means a person spends less than 30% of their gross household income on rent or a mortgage payment. "Decent" means the housing unit is not in poor condition and it is free from environmental hazards or other issues that compromise life safety.

◯ Yes

◯ No

◯ I'm not sure

* 2. If no, what are main obstacles to accessing affordable and decent housing, besides the general cost of the housing? Select your top three reasons.

☐ Unemployment

☐ Low wages/income too low

☐ Unable to save enough for a downpayment

☐ Too much debt

☐ Difficult to access information in my language

☐ Experience racial or ethnic bias when trying to obtain loan or rent

☐ High interest rate or expensive fees for mortgage offered

☐ Homeownership process is overwhelming

☐ Housing choices were limited because units offered were in disrepair

☐ Too many Homeowner Association restrictions in neighborhood I wanted to live

☐ Local regulations limited my housing choice in where I wanted to live (e.g. no small homes or apartments allowed)

☐ Could not access or limited choice in housing because of my or a family member's disability

☐ Could not access or limited housing choice because of my age

☐ Other reason (please describe)

[   ]

* 3. Have you or someone you know encountered housing discrimination?

◯ Yes, I have   ◯ No

◯ Yes, I know someone who has   ◯ I'm not sure

◯ Yes, I have AND I know someone who has

* 4. If someone discriminated against you or someone you know, what do you believe was the basis of the discrimination? Check the one answer that applies most to the situation.

- ⭕ Age
- ⭕ Gender or Sexual Orientation
- ⭕ National Origin
- ⭕ Family Status (e.g. family with or expecting a child)
- ⭕ Race or Ethnicity
- ⭕ Disability
- ⭕ Economic status or source of income (e.g. TANF, unemployment)
- ⭕ I'm not sure
- ⭕ Other (please specify)

[   ]

* 5. Who discriminated against you and/or the person you know?

- ⭕ Landlord or Property Manager   ⭕ Mortgage Insurer
- ⭕ Mortgage Lender or Bank   ⭕ Housing Authority
- ⭕ Real Estate Agent   ⭕ I'm not sure
- ⭕ Other (please specify)

[   ]

* 6. Was the incident reported to anyone (e.g., HUD, Prince George's County or the City of Bowie, the State of Maryland?)

○ Yes

○ No

○ I'm not sure

* 7. If the incident was not reported, why not?

- ◯ Didn't know where to report
- ◯ Afraid of retaliation or revenge
- ◯ Didn't think it would make any difference
- ◯ Too much hassle
- ◯ Other (please specify)

[   ]

* 8. **Let's learn a little more about you! (Remember - all answers will be kept confidential.)**

I am a resident of and/or work in:

○ City of Bowie

○ Prince George's County (excluding the City of Bowie)

○ Neither

* 9. Which of the following best describes the type of place you live in?

○ Single-Family House

○ Townhouse or Duplex

○ Small Apartment or Condominium Building (less than 20 units in the building)

○ Large Apartment or Condominium Building (20 or more units in the building)

○ Guest House or Accessory Dwelling Unit

○ Rent a Room in Someone's Home or Apartment

○ Homeless, either living in a shelter or unsheltered

○ Other (please specify)

[   ]

* 10. Do you currently rent your home, owner your home, or something else?

◯ Rent from a Housing Authority

◯ Rent with a Housing Choice Voucher

◯ Rent an apartment or home from a private landlord

◯ Rent a room in a home or apartment

◯ Own my home

◯ Live temporarily with friends or family

◯ I am homeless

◯ Other (please specify)

* 11. I consider myself:

○ Hispanic or Latino

○ Not Hispanic or Latino

* 12. I consider my race to be:

☐ Black or African American   ☐ Native Hawaiian or Other Pacific Islander

☐ White or Caucasian   ☐ American Indian or Native American

☐ Asian   ☐ Another Race or Multiracial

13. OPTIONAL

Please provide any additional comments about housing in Prince George's County and/or the City of Bowie

El condado de Prince George y la ciudad de Bowie están llevando a cabo un análisis conjunto de los impedimentos para las opciones de equidad en la vivienda. Este proceso es requerido por el Departamento de Vivienda y Desarrollo Urbano de los EE. UU. y tiene como objetivo identificar las barreras a la vivienda en la comunidad y crear formas de ampliar las oportunidades de vivienda.

El estudio incluye temas como:

·   **Segregación racial y étnica, incluyendo áreas segregadas y concentradas de pobreza;**

·   **Gentrificación y desplazamiento de residentes de sus comunidades;**

·   **Acceso a comunidades con escuelas de alta calidad, buenos empleos y transporte público;**

·   **Barreras de acceso para las personas con discapacidad;**

·   **Regulaciones de zonificación que limitan los tipos de vivienda y los precios;**

·   **Aplicación de las leyes y reglamentos de equidad en la vivienda; y**

·   **Desafíos particulares de vivienda que enfrentan las familias con niños, las personas que tienen vales, las personas con discapacidad**

¡Gracias por tomarse unos minutos para compartir sus pensamientos! Le agradecemos su participación y sus respuestas y comentarios permanecerán anónimos.

* 1. ¿Le resulta fácil encontrar viviendas asequibles y decentes? "Asequible" significa que una persona gasta menos del 30% de los ingresos brutos de su hogar en el alquiler o el pago de una hipoteca. "Decente" significa que la unidad de vivienda no está en malas condiciones y está libre de riesgos ambientales u otros problemas que comprometen su seguridad en la vida diaria.

○ Sí

○ No

○ No estoy seguro.

* 2. Si la respuesta es no, ¿cuáles son los principales obstáculos para acceder a una vivienda asequible y decente, además de la asequibilidad general de la vivienda? Seleccione sus tres razones principales.

☐ Desempleo

☐ Bajos salarios/Ingresos demasiado bajos

☐ No se puede ahorrar lo suficiente para el pago inicial

☐ Demasiada deuda

☐ Difícil acceso a la información en mi idioma

☐ Experimento prejuicios raciales o étnicos cuando intento obtener un préstamo o alquilar

☐ Tasa de interés alta o cargos caros por la hipoteca ofrecida

☐ El proceso de comprar una vivienda es abrumador o agobiante

☐ Las opciones de vivienda eran limitadas porque las unidades ofrecidas estaban en mal estado

☐ Demasiadas restricciones de la Asociación de Propietarios en el vecindario en el que quería vivir

☐ Las regulaciones locales limitaron mi elección de vivienda en el lugar donde quería vivir (por ejemplo, no se permiten casas pequeñas o apartamentos)

☐ No pude acceder o hay opciones limitadas de vivienda debido a mi discapacidad o la de un miembro de mi familia

☐ No pude acceder o hay opciones limitadas de vivienda debido a mi edad

☐ Otra razón (por favor describa):

[   ]

* 3. ¿Usted o alguien que conoce ha enfrentado discriminación en la vivienda?

○ Si, la he enfrentado   ○ No

○ Sí, conozco a alguien que se ha enfrentado a discriminación   ○ No estoy seguro.

○ Si, la he enfrentado y conozco a alguien que la he enfrentado

* 4. Si alguien lo discriminó o discriminó a alguien que conoce, ¿cuál cree que fue la base de la discriminación? Marque la respuesta que se aplica más a la situación.

○ Edad

○ Género/orientación sexual

○ Origen nacional

○ Estado civil

○ Estado familiar (por ejemplo, padre o madre soltera con hijos, familia con hijos o esperando un hijo)

○ Raza/etnia

○ Discapacidad

○ Situación económica o fuente de ingresos (por ejemplo, ayuda social, desempleo)

○ Respondí que no o no estoy seguro a la pregunta anterior

○ Otro (especifique):

[   ]

* 5. ¿Quién lo discriminó a usted o a la persona que conoce?

○ Propietario/administrador de la propiedad   ○ Asegurador de hipoteca

○ Prestamista hipotecario   ○ Autoridad de Vivienda

○ Agente de bienes raíces   ○ Respondí que no o no estoy seguro de la pregunta anterior

○ Otro (especifique):

[   ]

* 6. ¿Se informó el incidente a alguien (es decir, HUD, el condado de Prince George o la ciudad de Bowie, en el estado de Maryland?)

○ Sí

○ No

○ No estoy seguro.

* 7. Si el incidente no fue reportado, ¿por qué no?

○ No sabía dónde reportarlo

○ Por miedo a represalias

○ No creía que hiciera alguna diferencia

○ Demasiada molestia

○ No he experimentado un incidente para reportar.

* 8. **¡Cuéntenos un poco más sobre usted!**

Soy residente de y/o trabajo en:

◯ La ciudad de Bowie

◯ El condado de Prince George (excluyendo la ciudad de Bowie)

◯ Neither

* 9. ¿Cuál de las siguientes opciones describe mejor el tipo de lugar donde vive?

◯ Casa unifamiliar/particular

◯ Casa adosada ("townhouse") o dúplex

◯ Edificio pequeño de departamentos o condominios (menos de 20 unidades en el edificio)

◯ Edificio grande de apartamentos/ condominios (20 o más unidades en el edificio)

◯ Vive en una casa de huéspedes o en una unidad de vivienda accesoria

◯ Alquila una habitación en la casa o apartamento de alguien

◯ No tiene hogar, y vive en un refugio o a la intemperie

◯ Otro (especifique):

* 10. ¿Actualmente alquila su casa, es dueño de su casa u otra cosa?

○ Alquilo una Autoridad de Vivienda

○ Uso un cupón o vale de selección de vivienda

○ Alquilo una unidad o casa de un propietario privado/administrador de la propiedad

○ Vivo temporalmente con amigos o familiares

○ Soy dueño de mi casa

○ Alquilo una habitación en un departamento o casa

○ No tengo hogar

○ Otro (Describa):

* 11. Me considero: (Elija uno)

○ Hispano/latino

○ No hispano

* 12. Considero que mi raza es: (Marque todo lo que corresponda)

☐ Negro o afroamericano

☐ Blanco o caucásico

☐ Asiático

☐ Indio americano o nativo de Alaska

☐ Nativo de Hawái u otras islas del Pacífico

☐ Otra raza o multirracial

13. [OPCIONAL] Por favor, escriba cualquier comentario adicional.

Q1 Do you find it easy to find affordable and decent housing? "Affordable" means a person spends less than 30% of their gross household income on rent or a mortgage payment. "Decent" means the housing unit is not in poor condition and it is free from environmental hazards or other issues that compromise life safety.

Answered: 158   Skipped: 0
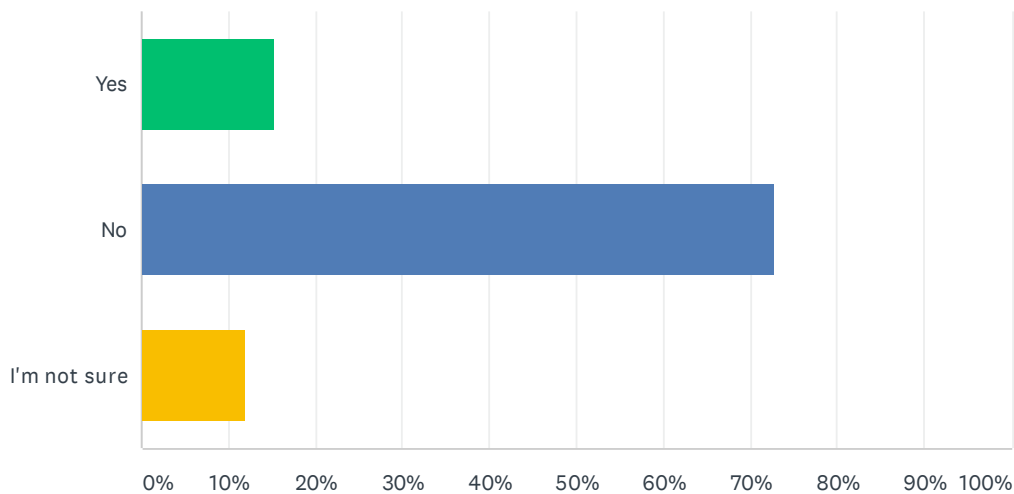
ANSWER CHOICES	RESPONSES	
Yes	15.19%	24
No	72.78%	115
I'm not sure	12.03%	19
TOTAL		158

Q2 If no, what are main obstacles to accessing affordable and decent housing, besides the general cost of the housing? Select your top three reasons.

Answered: 158   Skipped: 0
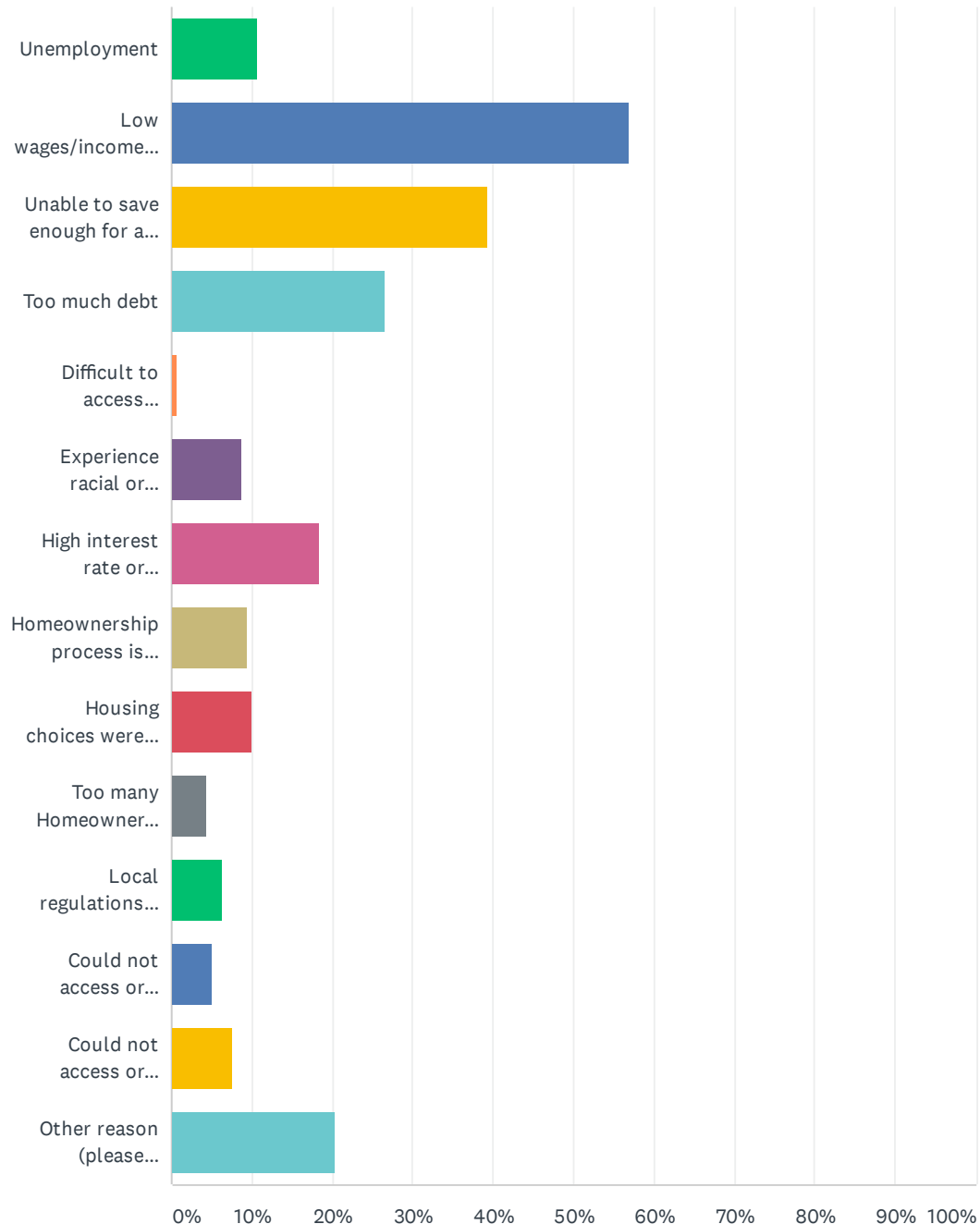
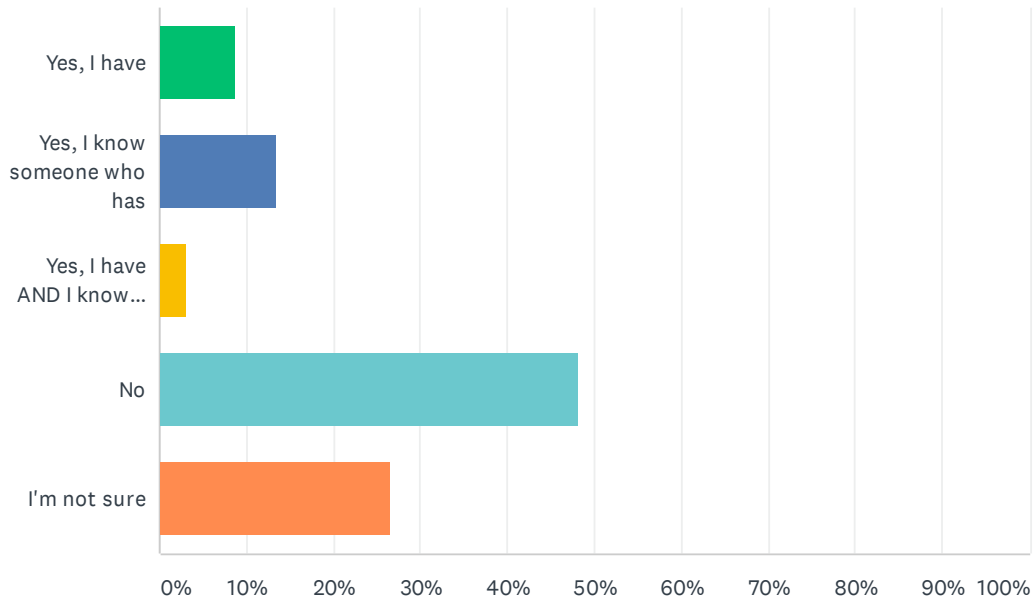| ANSWER CHOICES	RESPONSES	
Unemployment	10.76%	17
Low wages/income too low	56.96%	90
Unable to save enough for a downpayment	39.24%	62
Too much debt	26.58%	42
Difficult to access information in my language	0.63%	1
Experience racial or ethnic bias when trying to obtain loan or rent	8.86%	14
High interest rate or expensive fees for mortgage offered	18.35%	29
Homeownership process is overwhelming	9.49%	15
Housing choices were limited because units offered were in disrepair	10.13%	16
Too many Homeowner Association restrictions in neighborhood I wanted to live	4.43%	7
Local regulations limited my housing choice in where I wanted to live (e.g. no small homes or apartments allowed)	6.33%	10
Could not access or limited choice in housing because of my or a family member's disability	5.06%	8
Could not access or limited housing choice because of my age	7.59%	12
Other reason (please describe)	20.25%	32
Total Respondents: 158		

Q3 Have you or someone you know encountered housing discrimination?

Answered: 158   Skipped: 0

ANSWER CHOICES	RESPONSES	
Yes, I have	8.86%	14
Yes, I know someone who has	13.29%	21
Yes, I have AND I know someone who has	3.16%	5
No	48.10%	76
I'm not sure	26.58%	42
TOTAL		158

Q4 If someone discriminated against you or someone you know, what do you believe was the basis of the discrimination? Check the one answer that applies most to the situation.

Answered: 39   Skipped: 119
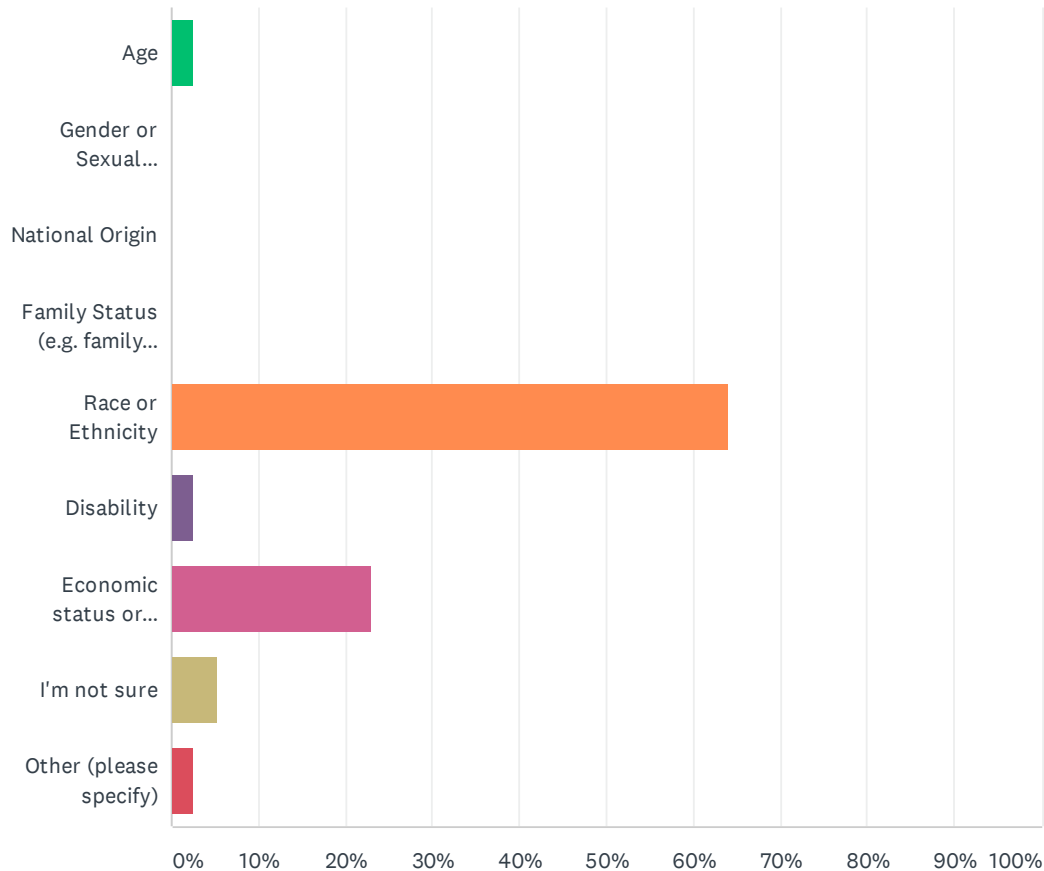
ANSWER CHOICES	RESPONSES	
Age	2.56%	1
Gender or Sexual Orientation	0.00%	0
National Origin	0.00%	0
Family Status (e.g. family with or expecting a child)	0.00%	0
Race or Ethnicity	64.10%	25
Disability	2.56%	1
Economic status or source of income (e.g. TANF, unemployment)	23.08%	9
I'm not sure	5.13%	2
Other (please specify)	2.56%	1
TOTAL		39

Q5 Who discriminated against you and/or the person you know?

Answered: 39   Skipped: 119
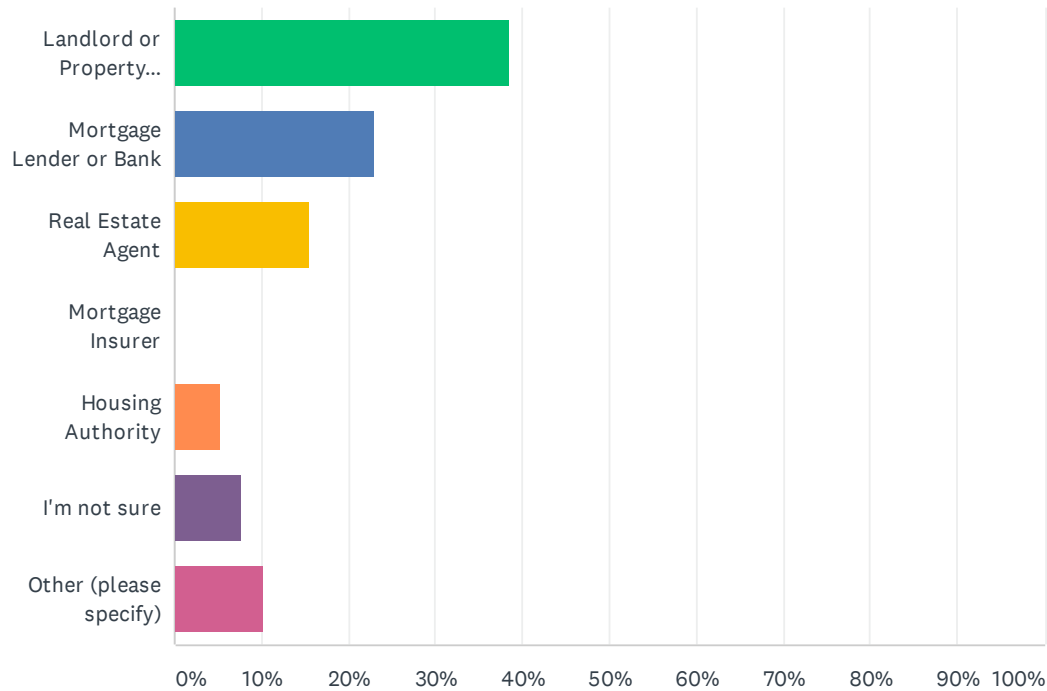
ANSWER CHOICES	RESPONSES	
Landlord or Property Manager	38.46%	15
Mortgage Lender or Bank	23.08%	9
Real Estate Agent	15.38%	6
Mortgage Insurer	0.00%	0
Housing Authority	5.13%	2
I'm not sure	7.69%	3
Other (please specify)	10.26%	4
TOTAL		39

Q6 Was the incident reported to anyone (e.g., HUD, Prince George's County or the City of Bowie, the State of Maryland?)

Answered: 38   Skipped: 120
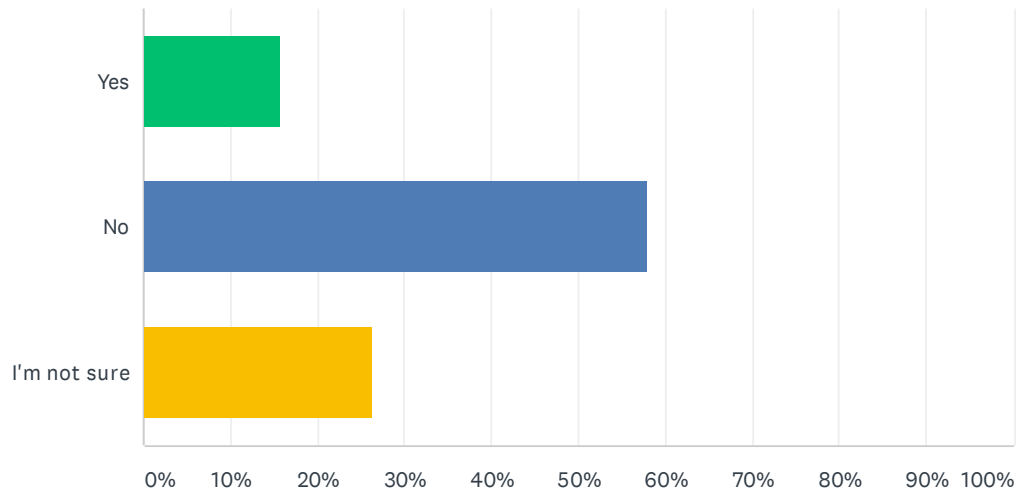
ANSWER CHOICES	RESPONSES	
Yes	15.79%	6
No	57.89%	22
I'm not sure	26.32%	10
TOTAL		38

Q7 If the incident was not reported, why not?

Answered: 38   Skipped: 120
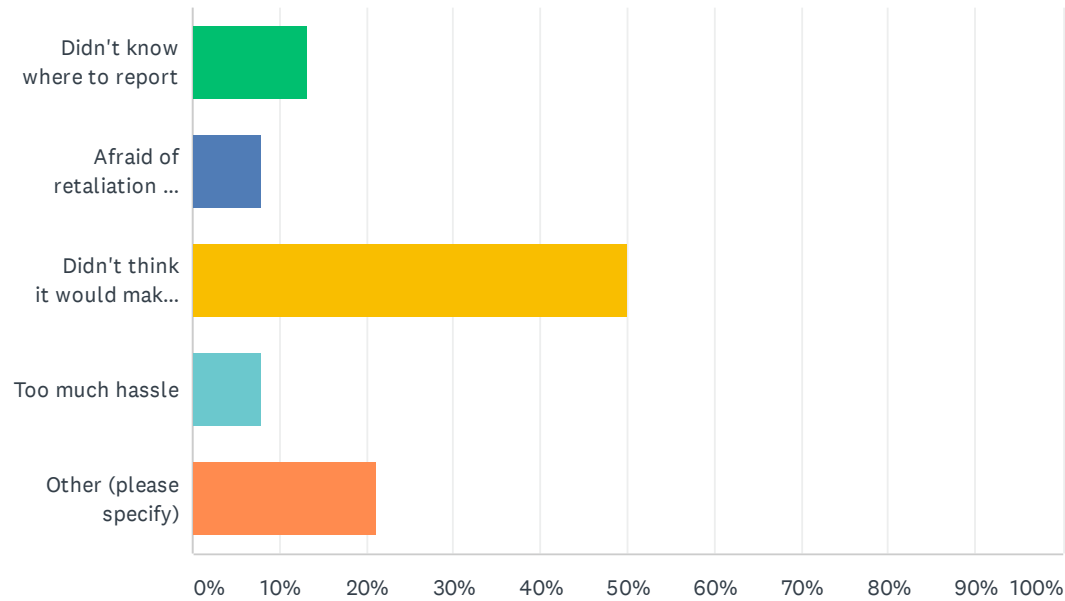
ANSWER CHOICES	RESPONSES	
Didn't know where to report	13.16%	5
Afraid of retaliation or revenge	7.89%	3
Didn't think it would make any difference	50.00%	19
Too much hassle	7.89%	3
Other (please specify)	21.05%	8
TOTAL		38

Q8 Let's learn a little more about you! (Remember - all answers will be kept confidential.)I am a resident of and/or work in:

Answered: 153　　Skipped: 5
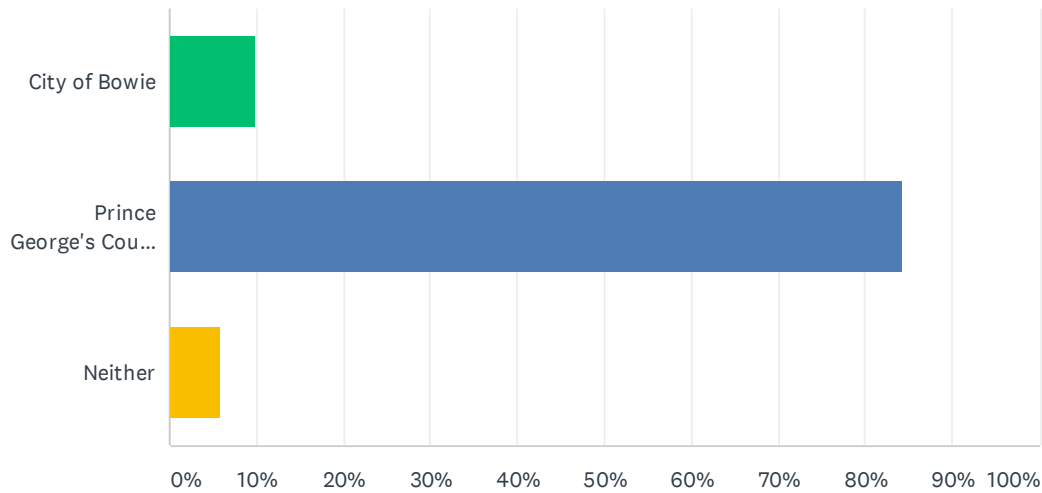
ANSWER CHOICES	RESPONSES	
City of Bowie	9.80%	15
Prince George's County (excluding the City of Bowie)	84.31%	129
Neither	5.88%	9
TOTAL		153

Q9 Which of the following best describes the type of place you live in?

Answered: 153   Skipped: 5
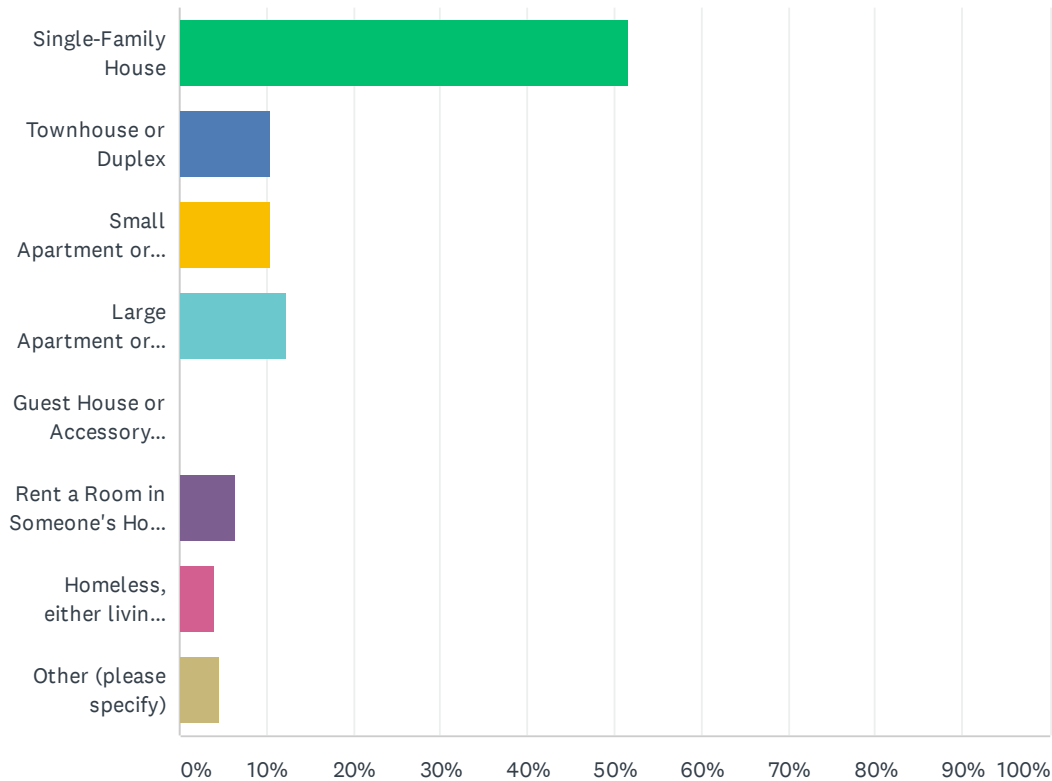
ANSWER CHOICES	RESPONSES	
Single-Family House	51.63%	79
Townhouse or Duplex	10.46%	16
Small Apartment or Condominium Building (less than 20 units in the building)	10.46%	16
Large Apartment or Condominium Building (20 or more units in the building)	12.42%	19
Guest House or Accessory Dwelling Unit	0.00%	0
Rent a Room in Someone's Home or Apartment	6.54%	10
Homeless, either living in a shelter or unsheltered	3.92%	6
Other (please specify)	4.58%	7
TOTAL		153

Q10 Do you currently rent your home, owner your home, or something else?

Answered: 152   Skipped: 6
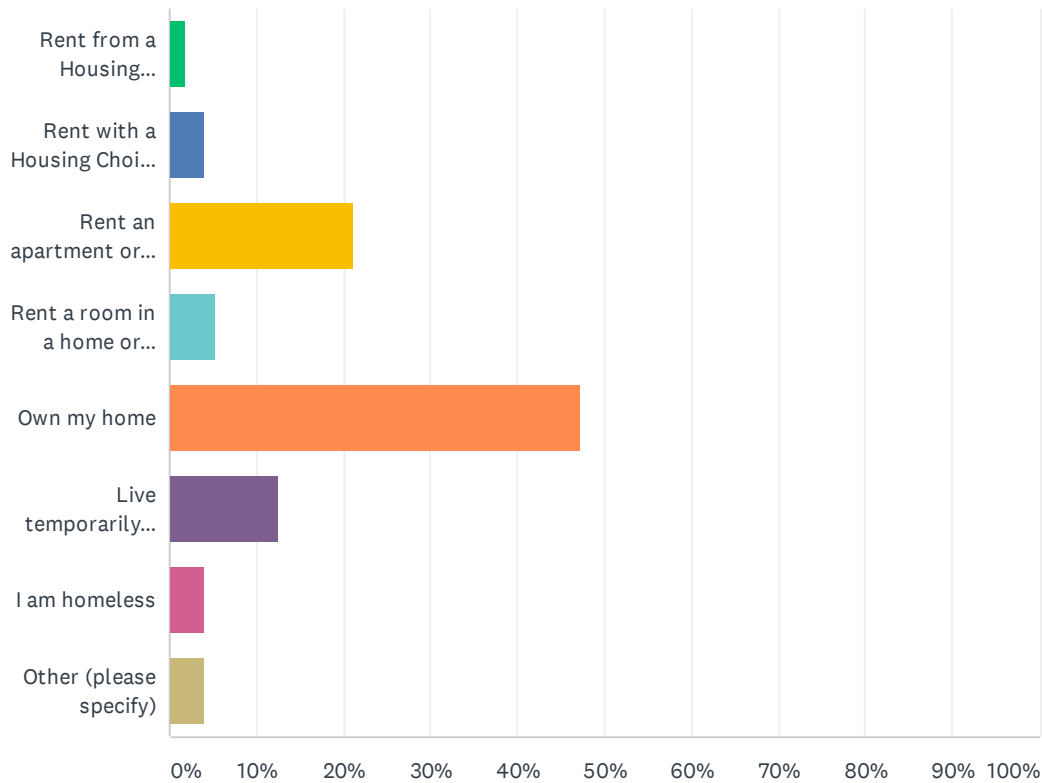
ANSWER CHOICES	RESPONSES	
Rent from a Housing Authority	1.97%	3
Rent with a Housing Choice Voucher	3.95%	6
Rent an apartment or home from a private landlord	21.05%	32
Rent a room in a home or apartment	5.26%	8
Own my home	47.37%	72
Live temporarily with friends or family	12.50%	19
I am homeless	3.95%	6
Other (please specify)	3.95%	6
TOTAL		152

Q11 I consider myself:

Answered: 152   Skipped: 6
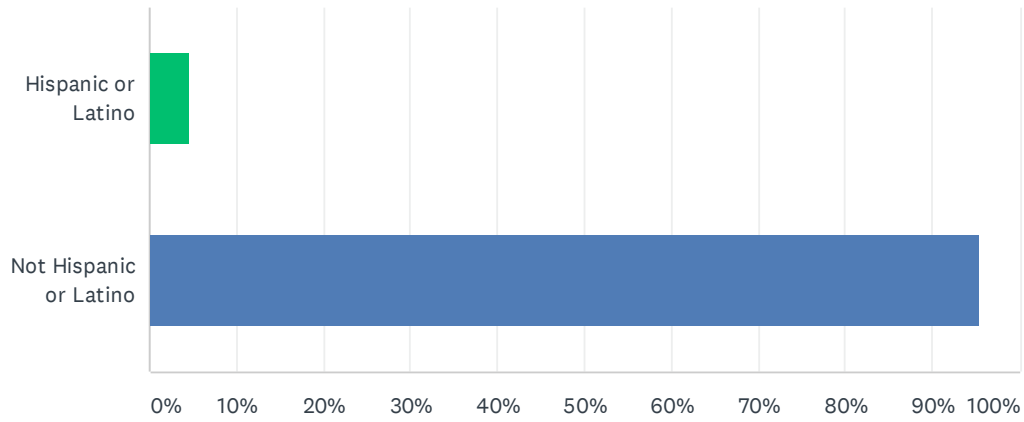
ANSWER CHOICES	RESPONSES	
Hispanic or Latino	4.61%	7
Not Hispanic or Latino	95.39%	145
TOTAL		152

Q12 I consider my race to be:

Answered: 152   Skipped: 6
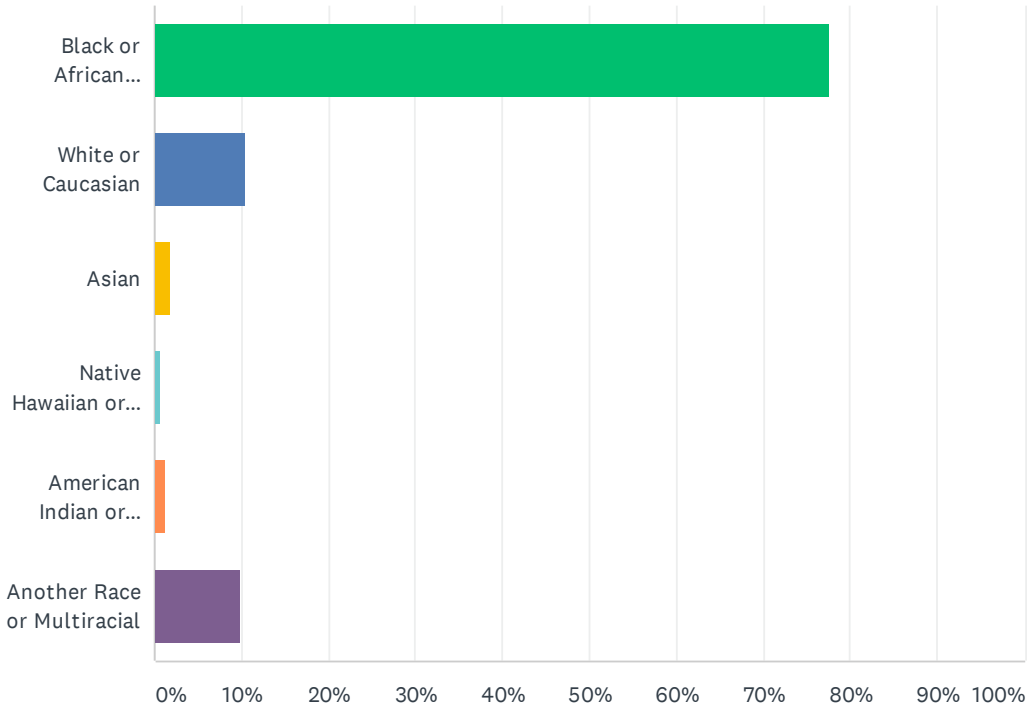
ANSWER CHOICES	RESPONSES	
Black or African American	77.63%	118
White or Caucasian	10.53%	16
Asian	1.97%	3
Native Hawaiian or Other Pacific Islander	0.66%	1
American Indian or Native American	1.32%	2
Another Race or Multiracial	9.87%	15
Total Respondents: 152		

Prince George's County
Department of Housing and Community Development
2021-2025 Consolidated Plan and FY 2021 Annual Action Plan
Needs Assessment Focus Group Session - Economic Development
1400 McCormick Drive, Largo, MD 20774 - Conference Room308
Monday, January 27, 2020, 2:00 pm to 4:00 pm

No.	Name	Title	Agency/Organization	Telephone	Email	Initial
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6	Arnold King III	Resident			arnoldkingiii@gmail.com	
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16	Reginald Bagley		City of Seat Pleasant		creginald.bagley@seatpleasantmd.gov	
17	Larry Hentz	Director of Commercial Development	Economic Development Corporation	301-583-4650	lhentz@co.pg.md.us	
18	Patricia Hayes-Parker	Executive Director	Central Kenilworth Avenue Revitalization Community Development Corporation		peparker@ckarcdc.org	
19	Bronte Lanham Nevins	CKAR CCMS AmeriCorps/VISTA Member	Central Kenilworth Avenue Revitalization Community Development Corporation		bdnevins@ckarcdc.org	
20	Diane Williams				williamsadiane@gmail.com	
21	Daniel Mushala		Residential Real Estate Corporation	301-773-9811	info@livinginpgcounty.com	
22	Melissa Smith	Office Manager	District Heights Family & Youth Services Bureau	301-336-7600	smithm@districtheights.org	
23	Brenda Brooks	Resident		240-354-2663	shadow231952@gmail.com	
24	Thunder Williams			202-412-2778	wthunderwilliams@gmail.com	
25	Melvin Williams			240-455-2068	melvinwms2003@yahoo.com	
26	Lora Jones			301-974-5433	loraajones8@gmail.com	
27	J Parker					
28	Alex Hymon	willow Hills	willow Hill	301 350-614	Alex 82750 verizen	
29	Audrey Hymon	" " Civic assoc.	civic association	240 643 6144	Audreyhymon011@aol.com	
30	Regina Pennington	Director	RCDC	304649600	Kewpenning tofreidtoplorg	RBP

No.	Name	Title	Agency/Organization	Telephone	Email	Initial
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32	Boyd Campbell Burke		Mayfons Bro Tea	Boys@Boyd Campbell.com	BT
33	Deborah Doodle	Resident		dholstoMgoode@gmail	
34	Bruce Goodle	ii		bTG@pastorsodde.com	GTG
35	Chidy Umeozulu				
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39	Tam Wilson	Hsg Dev-Program Mgr. DHCP				WB
40	Wara Anns		DHCD			
41	Patricia Lane	Program Mgr.				
42	Bertha McNeil	Resident		301-336-5078	mcneilb1@verizon.net	
43	Peggy Bagley	Dir. of Econ. Dev City of Seat Pleasant		3/336 2600	cregineell.Bagly@seatpleasantmd.gov	
44	Evin Braly	VP	APPA			
45	Kathy Powell Hall Peachtree	DHAB Prince		301-805-8360	docpowerhall@hotmail.com	
46						

No.	Name	Title	Agency/Organization	Telephone	Email	Initial
47						
48						
49						
50						

Current and Proposed Zones – Proposed Conversion Guide
Adopted, October 2018

**PLEASE NOTE: The information contained within this document is for informational purposes only and was created in furtherance of greater public understanding as to potential impacts of the Proposed New Zoning Ordinance may have on County properties. It is necessarily subject to change based on potential proposed amendments considered by the County Council through its legislative process.

Current and Proposed Zones – October 2018 Update	
Current Zones	**Proposed Zones**
Base Zones	
Rural and Agricultural Base Zones	
R-O-S: Reserved Open Space	**ROS: Reserved Open Space**
O-S: Open Space	**AG: Agriculture and Preservation**
R-A: Residential-Agricultural	**AR: Agricultural-Residential**
R-E: Residential Estate	*(moved to Residential)*
Residential Base Zones	
(moved from Rural and Agricultural)	**RE: Residential Estate**
R-R: Rural Residential	**RR: Residential Rural**
R-80: One-Family Detached Residential	**RSF-95: Residential, Single-Family – 95**
R-55: One-Family Detached Residential	**RSF-65: Residential, Single-Family – 65**
R-35: One-Family Semidetached & Two-Family Detached	**RSF-A: Residential, Single-Family – Attached Zone** [CONSOLIDATED]
R-20: One-Family Triple-Attached Residential	
R-T: Townhouse	
R-30: Multifamily Low Density Residential	**RMF-12: Residential, Multifamily-12** [CONSOLIDATED]
R-30C: Multifamily Low Density Residential – Condominium	
R-18: Multifamily Medium Density Residential	**RMF-20: Residential, Multifamily-20** [CONSOLIDATED]
R-18C: Multifamily Medium Density Residential - Condominium	
R-10: Multifamily High Density Residential	**RMF-48: Residential, Multifamily-48** [CONSOLIDATED]
R-10A: Multifamily High Density Residential - Efficiency	
R-H: Multifamily High-Rise Residential	
Nonresidential Base Zones	
	CN: Commercial Neighborhood [NEW]
C-O: Commercial Office	**CGO: Commercial General and Office** [CONSOLIDATED]
C-A: Commercial Ancillary	
C-S-C: Commercial Shopping Center	
C-1: Existing Local Commercial	
C-2: Existing General Commercial	
C-G: Existing General Commercial	
C-C: Existing Community Commercial	
C-W: Commercial Waterfront	
C-M: Commercial Miscellaneous	**CS: Commercial Service** [CONSOLIDATED]
C-H: Existing Highway Commercial	
C-R-C: Commercial Regional Center	[DELETED]
I-1: Light Industrial	**IE: Industrial/Employment** [CONSOLIDATED]
I-3: Planned Industrial/ Employment	
I-4: Limited Intensity Industrial	
U-L-I: Urban Light Industrial	
I-2: Heavy Industrial	**IH: Industrial, Heavy**

Current and Proposed Zones – October 2018 Update			
Current Zones		**Proposed Zones**	
Transit-Oriented/Activity Center Base Zones			
		NAC: Neighborhood Activity Center [NEW]	
		TAC: Town Activity Center [NEW]	**Core**
			Edge
		LTO: Local Transit-Oriented [NEW]	**Core**
			Edge
		RTO-L: Regional Transit-Oriented -- Low-Intensity [NEW]	**Core**
			Edge
		RTO-H: Regional Transit-Oriented-- High Intensity [NEW]	**Core**
			Edge
Other Base Zones			
R-M-H: Planned Mobile Home Community		**RMH: Residential Mobile Home**	
R-L: Residential Low Development	0.5	**LCD: Legacy Comprehensive Design Zone** [NEW]	
	1		
R-S: Residential Suburban Development	1.6		
	2.7		
R-M: Residential Medium Development	3.6		
	5.8		
R-U: Residential Urban Development	8		
	12		
V-L Village-Low			
V-M: Village-Medium			
E-I-A: Employment & Institutional Area			
L-A-C (N): Local Activity Center (Neighborhood)			
L-A-C (V): Local Activity Center (Village)			
L-A-C (C): Local Activity Center (Community)			
M-A-C (NC): Major Activity Center (New Town or Corridor City			
M-A-C (NC): Major Activity Center (Major Metro Center)			
M-X-T: Mixed Use – Transportation Oriented		[DELETED]	
M-U-T-C: Mixed-Use Town Center		**LMUTC: Legacy Mixed-Use Town Center Zone** [NEW]	
Planned Development Zones			
Planned Residential Zones			
		R-PD: Residential Planned Development [NEW]	
Transit-Oriented/Activity Center Planned Development Zones			
		NAC-PD: Neighborhood Activity Center Planned Development [NEW]	
		TAC-PD: Town Activity Center Planned Development [NEW]	
		LTO-PD: Local Transit-Oriented Planned Development [NEW]	
		RTO-PD: Regional Transit-Oriented Planned Development [NEW]	
R-P-C: Planned Community		[DELETED]	
M-X-C: Mixed Use Community		**LMXC: Legacy Mixed Use Community Zone** [NEW]	
M-U-I: Mixed-Use Infill		[DELETED]	
UC-4: Corridor Node		[DELETED]	
UC-3: Community Urban Center		[DELETED]	
UC-2: Regional Urban Center		[DELETED]	
UC-1: Metropolitan Urban Center		[DELETED]	
Other Planned Development Zones			
		MU-PD: Mixed-Use Planned Development [NEW]	
		IE-PD: Industrial/Employment Planned Development [NEW]	

Current and Proposed Zones – October 2018 Update	
Current Zones	**Proposed Zones**
Overlay Zones	
Policy Area Overlay Zones	
C-B-C-A: Chesapeake Bay Critical Area Overlay Zone	**CBCAO: Chesapeake Bay Critical Area Overlay Zone**
A-P-A: Aviation Policy Area Overlay Zone	**APAO: Aviation Policy Area Overlay Zone**
M-I-O: Military Installation Overlay	**MIO: Military Installation Overlay**
Other Overlay Zones	
R-O-D: Revitalization Overlay District	[DELETED]
A-C-O Architectural Conservation Overlay	**NCO: Neighborhood Conservation Overlay**
T-D-O: Transit District Overlay	[DELETED]
D-D-O: Development District Overlay	[DELETED]

Revised by M-NCPPC Staff – March 16, 2017: Nomenclature revisions and consolidation of the sub-zones with the CBCA and APA overlay zones. Deletion of CAC-PD Zone. Addition of MIO Zone.

Revised by M-NCPPC Staff – April 5, 2017: Further revisions pursuant to Council direction. Addition of grandfathered CDZ Zone.

Revised by M-NCPPC Staff – July 11, 2017: Clarification of LCD, RMH, RSF-95 nomenclature.

Revised by M-NCPPC Staff – September 20, 2017: Clarification of AR nomenclature. Addition of grandfathered MUTC and MXT zones.

Revised by M-NCPPC Staff – October 23, 2017: Revision to E-I-A Zone and IE-PD Zone to clarify distinction.

Revised by M-NCPPC Staff – April 8, 2018: Revised RR, CBCAO, and APAO nomenclature.

Revised by M-NCPPC Staff – May 15, 2018: Clarified relationship of legacy zones to current zones.

Revised by M-NCPPC Staff – October 30, 2018: Removed LMXT Zone and added LMXC Zone.