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*Acting County Executive*

# Prince George's County Analysis of Impediments to Fair Housing Choice

Federal FY 2025-2029 (County FY 2026-2030)

**FINAL**



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***Tara H. Jackson, Acting County Executive***

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This plan was developed with Enterprise Advisors, the mission-driven consultancy of Enterprise Community Partners.

# Contents

## EXECUTIVE SUMMARY

<b>I. BACKGROUND</b>	<b>1</b>
Overview of the Fair Housing Act	2
Affirmatively Furthering Fair Housing (AFFH)	3
State and Local Fair Housing-Related Regulations	5
State of Maryland Commission on Civil Rights	5
Prince George's County Office of Human Rights	6
Assessing Fair Housing	8
Analysis of Impediments Methodology	9
Agency and Program Descriptions	10
Prince George's County Programs	10
City of Bowie Programs	18
State Programs	19
<b>II. COMMUNITY PARTICIPATION PROCESS</b>	<b>22</b>
Community Engagement Elements	22
Community Advisory Committee (CAC)	22
Stakeholder Focus Groups and Interviews	23
Community Survey	24
Resident Focus Groups	24
Community Meetings	24
Public Hearings and Public Comment	25
Media Strategy	25
Community Engagement Themes	25
<b>III. ASSESSMENT OF PAST GOALS AND ACTIONS</b>	<b>27</b>
Barriers Defined in 2020	27
Progress to Date	28
Prince George's County	28
City of Bowie	39

<b>IV. ANALYSIS OF FAIR HOUSING ISSUES</b>	<b>41</b>
Demographic Summary	41
Population Trends	41
Employment and Wages	52
Housing Market	56
Segregation/Integration	60
R/ECAPs	60
Dissimilarity Index	68
Other Characteristics	76
Summary of Demographic and Segregation/Integration Analysis	83
<b>V. DISPARITIES IN ACCESS TO OPPORTUNITY</b>	<b>85</b>
Education Opportunities	85
Employment Opportunities	89
Job Proximity	91
Transportation Opportunities	93
Low-Poverty Exposure Opportunities	97
Persistent Poverty	98
Environmentally Healthy Neighborhoods Opportunities	100
Neighborhood Safety and Crime Exposure	101
Ozone Exposure	102
Environmental Health Hazard Exposure Index	104
Summary of Access to Opportunity Analysis	106
<b>VI. DISPROPORTIONATE HOUSING NEEDS</b>	<b>107</b>
Housing Cost Burden	107
Vacant Housing	111
Code Enforcement/Inspections	113
Evictions	113
Homelessness	115
Publicly Subsidized Housing	119
Homeownership Opportunities	121
Housing Mortgage Disclosure Act Data	123
Fair Housing Complaints	128
Federal	128



State	128
Local	128
Fair Housing Lawsuits	129
Disability and Access Analysis	130
Summary of Disproportionate Housing Needs	137
<b>VII. FAIR HOUSING PRIORITIES AND GOALS</b>	<b>139</b>
Fair Housing Issues	139
Fair Housing Issue 1: Inadequate Fair Housing Enforcement	139
Fair Housing Issue 2: Limited Housing Choices for Persons with Disabilities	140
Fair Housing Issue 3: Hispanic Residents Face Persistent Housing Challenges	140
Fair Housing Issue 4: Insufficient Funding for Nonprofits	140
Fair Housing Issue 5: Limited Homeownership Options for Subgroups of County and City Residents	141
Fair Housing Issue 6: Need for Affordable Housing for Vulnerable Populations	141
Fair Housing Issue 7: Access to High-Quality Neighborhoods is Limited for Residents of Many Parts of the County	142
Fair Housing Issue 8: No Access to Public Housing Units and Housing Choice Vouchers (HCVs)	142
Fair Housing Issue 9: Limited Understanding of Housing and Service Needs of the Rising Refugee Population	143
Goals and Actions	143
Prince George's County	143
City of Bowie	147

# Executive Summary

The U.S. Department of Housing and Urban Development (HUD) requires all states, counties and jurisdictions receiving federal funds, such as Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grants (ESG), to affirmatively further fair housing choice by taking meaningful actions to address fair housing issues that have been identified in their jurisdiction. The most common method for satisfying this requirement is to complete an Analysis of Impediments to Fair Housing Choice (AI). This document is developed prior to or alongside the Consolidated Plan, which outlines how these funds will be utilized to address community development needs.

Prince George's County, home to 27 municipalities, collaborates with the City of Bowie, the only municipality in the County designated as an "Entitlement Community" by HUD. This designation means Bowie receives federal funds directly, requiring the City to prepare its own AI. Recognizing the shared challenges and opportunities in advancing fair housing, the County and the City of Bowie have chosen to work together on a joint AI, streamlining the process while ensuring that both jurisdictions address their unique and overlapping fair housing concerns.

The joint AI serves as a framework for both Prince George's County and the City of Bowie to identify barriers to fair housing and implement strategies to address them. By analyzing local housing patterns, the AI aims to uncover areas where discrimination, segregation, or inequities in housing access persist. The document also provides actionable steps to expand housing options, reduce racial and economic disparities, and prioritize investments in communities that face the greatest challenges.

The AI includes the following sections:

- I. Background – provides an overview of the Fair Housing Act and state and local fair housing-related regulations.
- II. Community Participation Process – outlines engagement elements used in the planning process and key themes from engagement activities.
- III. Assessment of Past Goals and Actions – covers barriers, goals, and actions identified in 2020 and provides progress the County and City of Bowie have made toward addressing barriers.
- IV. Analysis of Fair Housing Issues – provides an updated analysis of demographics, employment and wages, the housing market, and segregation and integration throughout the County and City of Bowie.
- V. Disparities in Access to Opportunity – includes an analysis of access to education, employment, low-poverty neighborhoods, environmentally healthy neighborhoods, and economic opportunity for members of protected classes.
- VI. Disproportionate Housing Needs – presents an analysis of disproportionate housing needs across racial and ethnic groups, income, familial status, and disability status, where available. The section also includes an analysis of mortgage lending disparities, the use of subsidized housing programs, and fair housing complaints.

- VII. Fair Housing Priorities and Goals – provides updated fair housing issues, goals, and actions to address disparities identified in the AI.

## Key Findings

Key findings from each section are included below and at the end of the relevant sections of the AI.

### Community Participation Process

Key information shared about fair housing related issues during the community participation process include:

#### Source of Income (SOI) discrimination

- Stakeholders shared experiences of landlords and housing providers denying voucher holders because they don't want to submit the paperwork.
- Stakeholders shared a need for expanded education for residents about what source of income discrimination looks like and what to do if it is potentially encountered.
- Stakeholders reported instances of housing providers having unequal requirements or fees for voucher holders.
- Housing providers refusing to accept emergency rental assistance.

#### Lack of investment to maintain housing quality

- Stakeholders shared noticing an increase in out of state actors investing in rental housing and neglecting maintenance needs, primarily in communities of color.
- Stakeholders shared a need for increased code enforcement. However, concerns were also raised indicating that codes were disproportionately enforced in communities of color and/or homes with multigenerational families that left many households without options if landlords did not make repairs.
- Issues with building safety, including frequent and lengthy elevator outages.

#### Lack of affordable housing units with accessibility features and/or issues with reasonable accommodations

- Stakeholders shared that much of the County's existing affordable housing stock is in poor condition and not suitable for residents with disabilities.
- Stakeholders shared challenges for residents with disabilities around accessibility measures.
- Challenges for residents with support animals were raised, including discrimination when attempting to rent a unit.
- Cases of housing providers not granting reasonable accommodation requests for accessible parking.

#### Language discrimination

- Stakeholders shared experiences of landlords unwilling to translate documents or work with translators/interpreters.
- Stakeholders shared that some residents are hesitant to come forward with fair housing complaints due to their immigration status.
- Stakeholders shared that there is a lack of information about affordable housing opportunities available in Spanish.

#### Additional concerns raised regarding rental housing

- Advocacy and nonprofit partners interviewed shared that most fair housing complaints come from residents living in rental housing. However, they emphasized fair housing issues are harder to identify in the sales process.
- Stakeholders shared concerns regarding the lack of affordable housing in amenity rich areas.
- Residents shared that affordable housing is difficult to find, and especially difficulty to find near transit, commercial centers, and residents' places of work.

## Assessment of Past Goals and Actions

Prince Georges County and the City of Bowie have both made significant progress toward addressing the barriers identified in the 2020 AI by implementing goals and actions outlined in the previous plan. However, not all actions or barriers have been addressed over the past five years, and the need for interventions remain. This section summarizes current and planned actions to address past goals and actions.

### Prince George's County

- Prince Goerge's County Office of Human Rights (OHR) was given authority to investigate fair housing complaints in 2021.
- OHR launched an outreach campaign to increase awareness about housing discrimination and fair housing. Since launching the outreach campaign, OHR has observed an increase in the number of complaints received and awareness of fair housing rights in the community.
- The Housing Authority of Prince George's County has taken some actions to address the Ripley Settlement. HAPGC has developed and implemented procedures for individuals to request a reasonable accommodation and partners with other local agencies serving residents living with disabilities.
- The County adopted a universal design requirement for all new-construction homes in late 2020.
- DHCD has engaged with HUD CPD to plan and implement a Technical Assistance Cohort model to increase the capacity of CDBG and HOME fund users. DHCD intends to begin planning discussions in CY25.
- The County now dedicates 20% of recordation tax collected or no less than \$10 million annually to the HITF.
- In FY 2022, FY 2023, and FY 2024, DHCD completed construction of four senior projects: The Lewis, Homes at Oxon Hill, Woodyard Station Senior and Residences at Springbrook, respectively, for persons sixty-two and older. DHCD has another senior project under construction: HillHouse at Beechfield.
- In FY 2023, the County Office of Human Rights rolled out its "language access program." The LACP comprises of three areas: compliance, monitoring, investigation, and enforcement; policy guidance, training, and technical support to County agencies; and education and community outreach to County residents.
- M-NCPPC is preparing to launch a missing middle housing study in tandem with an anti-displacement study. Both studies will help identify strategies to ensure preservation and protection of current residents while development happens along major transit corridors (e.g., Purple Line Corridor).

- DHCD's Notice of Funding Availability (NOFA) for its housing development programs provides funding priorities new construction and/or preservation of workforce/affordable housing within one mile of specific transit corridors.
- DHCD fully relaunched its Right of First Refusal Program (ROFR) in December 2020. In FY 2024, DHCD completed/assigned 4 Right of First Refusal projects: Pleasant Homes, Central Gardens, Millwood Townhomes, and Capitol Square.
- M-NCPPC is developing ADU and nonconforming small lot ordinances that would allow development on lots smaller than 5,000 square feet. This policy would be most impactful in historical neighborhoods in need of investment.

### City of Bowie

- For the 2024 Fair Housing Month, on Wednesday, April 24, 2024, the City hosted the first in person fair housing event since 2019. Prior to the symposium, 22 people signed up to attend, and 16 attended on the day.
- The city also provides information about fair housing on an on-going basis.
- The City continues to recommend that new developments include a percentage of moderately-priced dwelling units but has no legal authority to compel participation in such programs.

## Analysis of Fair Housing Issues

This section presents key findings from the Demographic and Segregation/Integration Analysis.

- Households in Prince George's County and Bowie are getting smaller and older, on average. Household growth in Prince George's County outpaced population growth from 2015 to 2022, and the average household size in Prince George's County and Bowie decreased. An increase in nonfamily households and decrease, or delay, in young adults having children in the County contributed to the increase in smaller household sizes.
- The County and city continue to become more racially and ethnically diverse. Growth in the foreign-born population during this time likely contributed to the increase in diversity. Most of the foreign-born population growth in the County was from Latin America, Africa, and Asia.
- Limited English Proficiency has also increased in the County. The primary language spoken by LEP households is Spanish, but other common languages include other Indo-European languages; French, Haitian, or Cajun; and Tagalog, including Filipino.
- The population 65 years and older has increased as the Baby Boomer generation continues to age. Simultaneously, the share of the population living with a disability increased, likely attributed to the aging population.
- Prince George's County's poverty rate increased from 2015 to 2022, whereas the poverty rate in the region decreased. The subpopulations with the highest poverty rates in the County included nonfamily households, the Asian population, and people with a disability. Each of these subpopulations increased in the County over the same time, likely contributing to the increase in poverty.
- Employment in the County was hit hard by the COVID-19 pandemic, and the number of jobs in the area has not yet recovered to pre-pandemic numbers. The County relies heavily on the Public Administration industry to support 30 percent of all jobs in the County.

According to the Bureau of Labor Statistics, the Public Administration industry in the County has the fifth highest average annual wage compared to all other industries.

- Housing units in the County and city are primarily single family. Half of the units in the County are single family, and nearly three out of every four units in Bowie is single family. Since 2010, the majority of housing unit growth was in large multifamily and single-family home developments. While increases in home values and rents were modest between 2010 and 2015, both have increased since 2015.
- Along with the rise in poverty in the County, especially compared to the region, the number of R/ECAPs in the County increased from four in the previous AI to seven in 2022. The following groups are overrepresented in the County's R/ECAPS: individuals identifying as Hispanic, Asian households, households with children, and non-family households. The County should closely monitor the growing concentrated areas of poverty and factors that may contribute to their persistence.
- Additionally, segregation, as measured by the dissimilarity index, remained moderately high for Hispanic/White, Black/White, and Black/Hispanic in Prince George's County. However, the DI for all groups decreased, indicating increased integration, for all groups except for Asian households in the County. The increase in Asian/White DI may be due to the rise in the foreign-born population from Asia choosing to live near other households from the area.
- Geographically, poverty and concentrations of vulnerable populations (e.g., LEP, people with a disability) are adjacent to or inside the Beltway. There are some exceptions with a large share of foreign-born residents, LEP, and people living with a disability in the north area of the County near Laurel. All but one R/ECAP tract is within the Beltway and none of the R/ECAPs are within the city of Bowie or south of Oxon Hill.

## Access to Opportunity

This section presents key findings from the access to opportunity analysis.

- Academic performance shows that Asian, White, and Non-Economically Disadvantaged students significantly exceed performance standards compared to their representation. Non-economically disadvantaged students are notably more likely to be kindergarten-ready. This disparity is also apparent in degree attainment. Black and Hispanic residents have lower post-secondary degree attainment compared to White and Asian residents.
- Prince George's County has a 9.58% poverty rate, with significant variation across the County. Poverty rates are higher in areas with large Hispanic populations. Transportation is a major expense, with varying commuting patterns by race and ethnicity.
- Prince George's County has lower life expectancy and worse health indicators than surrounding areas. The County also has a disproportionate level of exposure to violent crime in comparison to the state and surrounding counties. This is also an area of concern for residents of the County. Public safety and neighborhood improvements are crucial needs, with particular concerns for residents with disabilities.
- High-poverty areas in the County have greater exposure to environmental health hazards. The City of Bowie as well as R/ECAP tracts have EHHEI scores below 39.

## Disproportionate Housing Needs

This section presents key findings from the Disproportionate Housing Needs Analysis.

- Cost-burdened households (i.e., households that spend more than 30 percent of their income on housing) are more common in Prince George's County when compared to the region and Bowie. Renters are particularly vulnerable to housing instability caused by housing cost burden, with more than half of renters in the County cost burdened and one in four severely cost burdened. Housing Instability was also observed in the community survey. One in five survey participants indicated they had experienced housing instability in the past year. Instability was highest for renters (52 percent of respondents), people with a disability (23 percent), and large family households with at least five people (21 percent).
- Issues relating to overcrowding and other health/safety issues relating to housing quality disproportionately impact Hispanic communities. Some stakeholders expressed the need to address poor housing quality and lack of code enforcement in some areas. Others expressed concerns regarding over-enforcement of code requirements in communities of color.
- Additional resources for Veterans are needed in the County. Homelessness in the County remained relatively unchanged over the past year, but Veteran homelessness increased substantially. In the community survey, Veteran services were rated as highly needed and service providers indicated a lack of services available to Veterans to meet their needs during a focus group. Service providers also noted challenges for Veterans pursuing homeownership due to low credit scores and difficulty paying a downpayment.
- Public housing residents are more likely to be African American, living with a disability, and over the age of 65 years old. People living with a disability and seniors are less likely to hold HCVs, likely because there are more available accessible units in public housing than on the private market using an HCV. Accessing assistance through Prince George's County Housing Authority specifically is challenging because their waitlists are closed for both public housing and vouchers.
- Gaps in homeownership in the County are most obvious for Hispanic households when compared with non-Hispanic White households, although gaps are present for other races. Mortgage denial rates for home purchases were disproportionately high for African American, Hispanic, and Asian applicants in the County and Bowie. African American households in the County were the most likely to be denied for debt-to-income ratio, credit history, or collateral. Hispanic and Asian applicants were also more likely than White households to be denied for their debt-to-income ratio.
- Complaint data findings indicate that disability and source of income are the two highest reported bases for fair housing discrimination reported in the County.
- From 2015 to 2022 the population with an ambulatory disability increased by over 6,000 people, which may indicate an increased need for home modifications for accessibility and universal design. According to residents, there is a growing need for representation at local and regional levels of government for people with lived experience.
- Access to housing, employment, transportation, and low poverty areas is limited for people living with a disability in the County. Residents emphasized a growing need to address disparities in access as the County continues to age and the population with a disability increases. Nearly two out of every three people living with a disability are not in the labor force in the County compared to 26 percent of the population without a disability.



Additionally, householders with a disability are more likely to experience cost burden whether they own or rent their unit, and nearly sixty percent of renters living with a disability are cost burdened and one in three are extremely cost burdened and at risk for homelessness.

## Fair Housing Priorities and Goals

This section begins with updated fair housing issues as evaluated in the quantitative and qualitative analyses conducted for this AI. Each issue identified is based on an analysis of data, community input, stakeholder consultation, and a review of existing conditions, including existing plans and studies. Fair housing issues identified include:

- Inadequate Fair Housing Enforcement
- Limited Housing Choices for Persons with Disabilities
- Hispanic Residents Face Persistent Housing Challenges
- Insufficient Funding for Nonprofits
- Limited Homeownership Options for Subgroups of County and City Residents
- Need for Affordable Housing for Vulnerable Populations
- Access to High-Quality Neighborhoods is Limited for Residents of Many Parts of the County
- No Access to Public Housing Units and Housing Choice Vouchers (HCVs)
- Limited Understanding of Housing and Service Needs of the Rising Refugee Population

The fair housing issues and contributing factors are followed by the goals and action steps the County, Bowie, and partner agencies are committed to take to address the fair housing issues outlined. 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.

## Fair Housing Goals and Actions

### Prince George's County

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

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Adopt modifications to Division 12 to meet substantial equivalency requirements to attain Fair Housing Assistance Program (FHAP) status for the Office of Human Rights.	OHR, County Council
Action 2: DHCD will convene quarterly meetings with OHR and local fair housing enforcement partners to review fair housing complaint trends for Prince George's County and determine potential place- and mobility-based solutions that may be needed to address issues identified.	DHCD, OHR



Action 3: Identify up to two qualified fair housing training partners to provide training to DHCD, DPIE, and property management stakeholders in tandem with the rent stabilization work. Strongly encourage Fair Housing training for agencies that influence the County's housing processes.	DHCD, OHR, DPIE
Action 4: Proactively collaborate across County department and agencies to ensure alignment in efforts and programming.	DHCD, OHR, HAPGC, DPIE, Office of the County Executive, City of Bowie, M-NCPPC

Goal 2: Take steps to remediate disability discrimination and increase access to housing for individuals with disabilities.

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Conduct a disability needs survey of housing and services in the County to determine community needs and available resources and create a plan to address gaps.	DHCD, Office of the County Executive
Action 2: Utilizing \$500,000 received as pass through funds from the Maryland Department of Disabilities, the County will support renters who require accessibility modifications to their unit, upon approval of reasonable modification requests by the property owner. The County will first partner with owners and management agents of properties in the County's Right of First Refusal portfolio, which includes about 1,890 units, and will later focus on the Housing Authority of Prince George's County (HAPGC) Section 504 coordinator to reach households renting with a Housing Choice Voucher and may be requiring increased accessibility. As is feasible, modifications will comply with Universal Design standards and practices.	HAPGC, DHCD
Action 3: Inventory accessible housing units in the County that are available for rent and coordinate with partner departments and agencies to create a comprehensive list for the County. This inventory should include the unit size, accessibility features, and market rate vs. subsidized designation. The Department of Housing & Community Development will add the accessible unit inventory to the existing Affordable Housing Dashboard for DHCD-funded housing development programs to develop a schedule for regularly updating the inventory.	DHCD, M-NCPPC, HAPGC

Goal 3: Prioritize programs and funding for persons with disabilities, Hispanic households, households at risk or experiencing homelessness, and seniors.

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Affirmatively market the County's Rent Stabilization program to persons with disabilities, Hispanic households, households at risk of or experiencing homelessness, and seniors, to ensure these populations understand their rights related to rental cost increases and assistance available should issues be encountered. The County will work with partner community organizations and others serving these populations to disseminate information and resources. The County will work with HUD's Community Planning Division to request technical assistance funding to create and implement a training cohort for prospective and new CDBG applicants to increase the overall effectiveness and reach of community-based programming with the goal of ensuring CDBG eligible organizations and programs are sustainable enough to be granted funds and to spend the granted funds down timely. This technical assistance model will center organizations serving persons with disabilities, Hispanic households, households at risk of experiencing homelessness, and senior households.	DHCD, DSS
Action 2: Prioritize Housing Trust Fund dollars for the construction of affordable housing for developments that serve persons with disabilities and seniors.	DHCD
Action 3: Develop or acquire at least 100 new senior housing units affordable to households at or below 60% AMI with greater access to transportation, retail, and community services. Besides congregate senior housing, such as HUD 202 housing, consider new housing typologies that reflect the changing needs of a larger senior population.	DHCD, M-NCPPC

Goal 4: Proactively address the need to ensure Limited English Proficiency (LEP) populations can access County services and resources and understand their housing rights.

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Continue to update the four-factor analysis to determine whether programs are adequately accessible to those with limited English proficiency (LEP). Continue outreach (e.g., TV, radio, bus shelters) to LEP populations to inform them of their rights.	DHCD, OHR

Action 2: Maintain funding for HUD-certified nonprofit housing counseling partners that provide education on tenant rights and rental counseling, particularly bi-lingual providers. Increase financial literacy and homeownership education available for the Hispanic population in English and Spanish.	DHCD
Action 3: Improve education and transparency around code enforcement. Engage with the Language Access Coordinator for the Department of Permitting, Inspection and Enforcement (DPIE) to train inspectors on working with non-English-speaking households who may lack trust or fear government officials. Residents should be made aware of their rights in every interaction, including the right to an interpreter. Greater code enforcement should also be paired with education on how to report violations and resources to address deficiencies.	DHCD, OHR, DPIE

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

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Continue supporting 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.	M-NCPPC, DHCD
Action 2: Ensure residents of R/ECAPs are represented in the Missing Middle Study and the Anti-Displacement Study. Both efforts have the potential to greatly impact disinvested neighborhoods inside the beltway and stabilize displacement along the Purple Line Corridor.	M-NCPPC, DHCD
Action 3: Perform an analysis and/or partner with other regional partners to evaluate access and equity in the WMATA and County bus systems. Specifically, evaluate the transit access of HCV holders, public housing units, Project-Based Section 8, senior developments, housing for people with disabilities, residents of R/ECAPs, and other subsidized housing.	DHCD, M-NCPPC, Department of Public Works & Transportation
Action 4: Create an expedited planning and permitting approval process for all subsidized housing supported with County funds.	DHCD, M-NCPPC, County Council
Action 5: Adopt the proposed ADU and small-lot development ordinances to increase housing choice and provide greater infill opportunities.	DHCD, M-NCPPC, County Council

Action 6: Increase the mix of available housing types in the City of Bowie by evaluating the current zoning. Perform relevant rezonings to encourage the development of higher density housing in the city to provide greater access to the amenities and resources in the community.	City of Bowie, M-NCPPC, County Council
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### City of Bowie

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

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Consider increasing fair housing education programs to include trainings throughout the year and an expanded audience (e.g., landlords, property owners, residents). 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.	OGDA

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

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Continue to advocate for the moderately-priced dwelling unit (MPDU), aka the inclusionary housing program, for new housing and mixed-use developments in the city.	OGDA

# I. Background

The U.S. Department of Housing and Urban Development (HUD) requires all states, counties and jurisdictions receiving federal funds, such as Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grants (ESG), to Affirmatively Further Fair Housing Choice by taking meaningful actions to address fair housing issues. The most common method for satisfying this requirement is to complete an Analysis of Impediments to Fair Housing Choice (AI). This document is developed prior to or alongside the Consolidated Plan, which outlines how these funds will be utilized to address community development needs.

Prince George's County, home to 27 municipalities, collaborates with the City of Bowie, the only municipality in the County designated as an "Entitlement Community" by HUD. This designation means Bowie receives federal funds directly, requiring the City to prepare its own AI. Recognizing the shared challenges and opportunities in advancing fair housing, the County and the City of Bowie have chosen to work together on a joint AI, streamlining the process while ensuring that both jurisdictions address their unique and overlapping fair housing concerns.

The AI is a critical tool 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 individuals with protected characteristics 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.

The joint AI serves as a framework for both Prince George's County and the City of Bowie to identify barriers to fair housing and implement strategies to address them. By analyzing local housing patterns, the AI aims to uncover areas where discrimination, segregation, or inequities in housing access persist. The document also provides actionable steps to expand housing options, reduce racial and economic disparities, and prioritize investments in communities that face the greatest challenges.

The collaboration between the County and the City of Bowie reflects a shared commitment to advancing housing equity. This partnership ensures a coordination approach to leveraging federal resources while addressing the distinct needs of each jurisdiction. Through this process, the AI

supports long-term goals of fostering inclusive communities where all residents have access to safe, affordable housing in neighborhoods that offer education, economic and social opportunities.

## Overview of the Fair Housing Act

The Fair Housing Act, enacted in 1968, was landmark legislation aimed at addressing racial discrimination in housing. Initially, the Act prohibited discrimination based on race, color, religion, and national origin. Over time, these protections were expanded to include sex in 1974 and both disability and familial status in 1988, further reinforcing the Act’s focus on ensuring equal access to housing for all. The Act applies to most housing transactions, including rental, sales, and mortgage lending.

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

<i>Sale or Rental of Housing</i>	<i>Mortgage Lending and Homeowner Insurance</i>
No one may take any of the following actions based on race, color, religion, sex, disability, familial status or national origin: <ul style="list-style-type: none"><li>• Refuse to rent or sell housing</li><li>• Refuse to negotiate for housing</li><li>• Make housing unavailable</li><li>• Deny a dwelling</li><li>• Set different terms, conditions or privileges for the sale or rental of a dwelling</li><li>• Provide different housing services or facilities</li><li>• Falsely deny that housing is available for inspection, sale, or rental</li><li>• For profit, persuade owners to sell or rent (“blockbusting”)</li><li>• 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</li><li>• 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</li></ul>	No one may take any of the following actions based on race, color, religion, sex, disability, familial status or national origin: <ul style="list-style-type: none"><li>• Refuse to make a mortgage loan or underwrite homeowner insurance</li><li>• Refuse to provide information regarding loans or insurance</li><li>• Impose different terms or conditions on a loan or insurance, such as different interest rates, points, or fees</li><li>• Discriminate in appraising property</li><li>• Refuse to purchase a loan</li><li>• Set different terms or conditions for purchasing a loan</li></ul>

The Act’s protections extend broadly across the housing market. It prohibits discriminatory practices in the sale, rental and financing of housing. Protections for people with disabilities are particularly notable. Landlords are required to allow reasonable modifications and accommodations to ensure that individuals with disabilities can fully access and use their housing. 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.

Families with children and pregnant women are also protected under the Act, except in housing specifically designated for seniors, which must meet strict HUD guidelines. 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 percent 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.

The Act's broader goal is to combat systemic discrimination and create an environment where individuals can secure housing without facing barriers tied to their identity. Despite its transformative intent, the Act's provisions to "*affirmatively further fair housing*" have historically lacked enforcement mechanisms, leaving many of its goals unfulfilled.

## Affirmatively Furthering Fair Housing (AFFH)

The mandate to Affirmatively Furthering Fair Housing (AFFH) has always been a provision of the Fair Housing Act, requiring all federal agencies and jurisdictions receiving HUD funds to actively work toward reducing disparities in housing opportunities, dismantle segregation, and to transform Racially and/or Ethnically Concentrated Areas of Poverty (R/ECAPs) into areas of opportunity. Although this provision has been part of the Fair Housing Act since its passage, enforcement has often been inconsistent.

In 2015, the Obama administration issued a regulation aimed at providing clearer guidance to jurisdictions on how to fulfill their AFFH obligations. This regulation introduced a new Assessment of Fair Housing (AFH) process, which was designed to replace the previously used Analysis of Impediments. The AFH required jurisdictions to use HUD-provided data to analyze patterns of segregation, disparities in access to opportunity, and other barriers to fair housing.

However, in 2018, the Trump administration delayed the implementation of the 2015 rule, allowing communities until October 31, 2020, to comply with the new AFH 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,”<sup>1</sup> 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, pushed for more flexibility in assessing housing issues, recognizing that localities are in the best position to understand their housing needs and available resources. However, concerns were raised that the proposed changes delinked 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.<sup>2</sup> The 2020 rule, “Preserving Community and Neighborhood Choice”, went into effect September 8, 2020.<sup>3</sup>

In 2021, under the Biden administration, the White House issued a [Memorandum to the Secretary of Housing and Urban Development](#), declaring that the affirmatively furthering fair housing provisions in the Fair Housing Act is a mandate to refrain from discrimination and to take actions that work to undo historic patterns of segregation and other types of discrimination. In addition, that year the White House issued a number of Executive Orders that implicate HUD’s responsibility for implementing the AFFH mandate, including [Executive Order 13895](#), “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identify or Sexual Orientation.” In line with Presidential orders, HUD released the [“Restoring Affirmatively Furthering Fair Housing Definitions and Certifications”](#), otherwise known as the Interim Final Rule (IFR), on June 10, 2021, which went into effect on July 31, 2021. The rule restores 2015 AFFH definitions and certifications that are grounded in legal precedent and reinstates HUD’s meaningful implementation of the Fair Housing Act’s AFFH requirement. While the IFR does not require any particular form of fair housing planning or certification, “so long as grantees can meaningfully certify that they are meeting the Fair Housing Act’s AFFH obligation.”<sup>4</sup>

On February 9, 2023, HUD announced a proposed rule titled “Affirmatively Furthering Fair Housing” in the Federal Register.<sup>5</sup> This rule builds upon and refines the 2015 AFFH Rule to more effectively fulfill the Fair Housing Act’s requirement that HUD and its funding grantees actively promote fair housing. The AFFH mandate emphasizes taking proactive, meaningful actions to dismantle segregation, expand housing choice, eliminate disparities, and create inclusive, discrimination-free communities.

Like the 2015 rule, this proposed version requires state and local governments, as well as public housing agencies, to identify and address fair housing challenges. However, the new rule introduces key updates such as the development of an Equity Plan. The Equity Plan – a streamlined version of the Assessment of Fair Housing under the 2015 rule – would be submitted every five years. The Equity Plan includes a fair housing analysis, specific goals, and actionable strategies

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<sup>1</sup> 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>

<sup>2</sup> 2020 Proposed AFFH Rule Revision, Poverty & Race Research Action Council, <https://prrac.org/affirmatively-furthering-fair-housing/>

<sup>3</sup> <https://www.federalregister.gov/documents/2020/08/07/2020-16320/preserving-community-and-neighborhood-choice>

<sup>4</sup> [https://www.hud.gov/sites/dfiles/FHEO/documents/10\\_6\\_21\\_AFFH\\_IFR\\_Fact\\_Sheet.pdf](https://www.hud.gov/sites/dfiles/FHEO/documents/10_6_21_AFFH_IFR_Fact_Sheet.pdf)

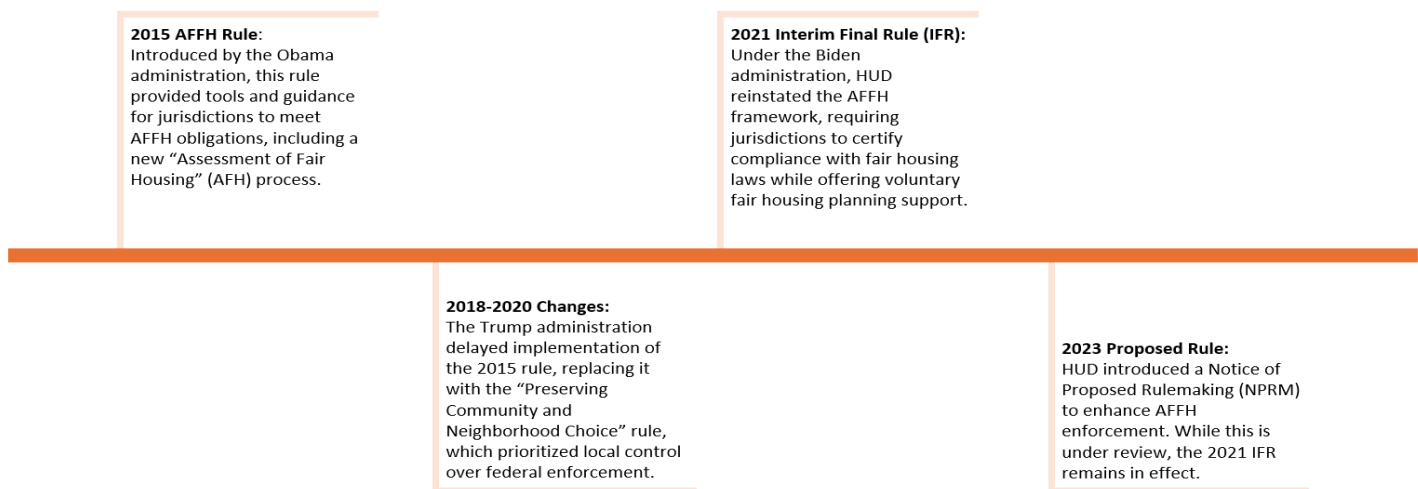
<sup>5</sup> <https://www.federalregister.gov/documents/2023/02/09/2023-00625/affirmatively-furthering-fair-housing>



informed by robust community engagement. Another significant update in this proposed rule is the emphasis on aligning fair housing goals with other key planning documents, such as the Consolidated Plan, the Annual Action Plan, and Public Housing Agency Plans. Grantees would be required to conduct yearly progress evaluations to report on the status of their fair housing goals, identify challenges, and make necessary adjustments.

By focusing on community input, streamlining processes and integrating fair housing goals into broader planning efforts, HUD's proposed rule seeks to enhance the effectiveness of the AFFH mandate and ensure that federal resources promote equity and inclusion across the nation. As of the writing of this report, the proposed rule completed its public comment period on April 24, 2023.<sup>6</sup> Until the 2023 rule is finalized, the 2021 Interim Final Rule remains in effect.

*Figure I-2. Timeline of the AFFH*



## State and Local Fair Housing-Related Regulations

### State of Maryland Commission on Civil Rights

The MD Code, State Government §20-702, establishes statewide protections against discrimination in various areas, including housing. It prohibits discriminatory practices based on race, color, religion, sex, familial status, national origin, marital status, sexual orientation, gender identity, disability, source of income, and military status.<sup>7</sup> However, within Prince George's County, the Office of Human Rights enforces local anti-discrimination laws that align with and, in some cases, expand upon state protections.

<sup>6</sup><https://www.hud.gov/AFFH#:~:text=HUD's%202021%20Interim%20Final%20Rule,action%20plans%2C%20and%20PHA%20plans>

<sup>7</sup>[https://govt.westlaw.com/mdc/Document/N41034550641C11EF8940D9B78B044028?viewType=FullText&originationContext=documenttoc&transitionType=CategoryPageItem&contextData=\(sc.Default\)](https://govt.westlaw.com/mdc/Document/N41034550641C11EF8940D9B78B044028?viewType=FullText&originationContext=documenttoc&transitionType=CategoryPageItem&contextData=(sc.Default))

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

<i>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:</i>	<i>If an individual has a disability, it is further illegal to:</i>
<ul style="list-style-type: none"> <li>• Refusing to negotiate, sell or rent a dwelling to any qualified buyer or renter</li> <li>• Using discriminatory terms and conditions in selling or renting</li> <li>• Communicating that a dwelling is not available for inspection, sale or rent, when in fact it is available</li> <li>• Attempting to steer persons into or away from neighborhoods or apartment complexes that are racially segregated</li> <li>• Setting terms and conditions of home loans in such a way as to discriminate</li> <li>• Restricting membership or participation in a multi-listing service or similar organization related to the business of selling and renting real estate</li> <li>• Using discriminatory notices or advertisements indicating any preference or discriminatory limitation</li> <li>• Treating a person differently from someone else because of their race, disability, familial status, religion, sex, marital status, national origin or sexual orientation</li> <li>• Committing acts of prejudice, violence, harassment, intimidation, or abuse directed against families or individuals or their residential property</li> <li>• Perpetuating segregated housing patterns</li> </ul>	<ul style="list-style-type: none"> <li>• 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</li> <li>• 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</li> <li>• 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</li> </ul>

Harassment on the basis of a protected class and 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 and the Prince George's County Office of Human Rights.

## Prince George's County Office of Human Rights

The Prince George's County Code established the Human Relations Commission (now the Human Rights Commission of the Office of Human Rights) in Section 2-185, which extends protection from discrimination to include age, occupation, political opinion, and personal appearance. In October of 2019, the County Council voted on CB-38-2019<sup>8</sup>, to repeal and reenact with amendments to Subtitle 15A Section 15A-101 of the County Code on the Consolidated Housing and Community Development Plan in addition to Subtitle 2 Section 2-186 and 2-210 of the County Code. The County Council enacted on the updated language to ensure equal opportunity and eliminate

<sup>8</sup> <https://pgcar.com/docs/2019/Prince-Georges-CB-38-2019.pdf>

discrimination in all housing accommodations, and generally regarding fair housing. This legislation expanded the scope of protections and required the Commission (now the Office of Human Rights) to develop and enforce regulations addressing these new provisions.

The bill makes the following housing and residential real estate practices unlawful:

- Discriminate by inquiring about immigration or citizenship status in connection with the sale, lease, sublease, assignment, or other transfer of a housing unit;
- Discriminate by requiring documentation, information or other proof of immigration status or citizenship status;
- Discriminate in the sale, lease, sublease, assignment, or other transfer of a housing unit by requiring proof of immigration status or citizenship status, such as a social security number, without providing an alternative that does not reveal immigration status or citizenship status, such as individual taxpayer identification number;
- Discriminate by disclosing, reporting, or threatening to disclose or report immigration status or citizenship status to anyone including an immigration authority, law enforcement agency, or local, state, or federal agency, for the purpose of inducing a person to vacate the housing unit or for the purpose of retaliating against a person for the filing of a claim or complaint; and
- Discriminate by evicting a person from a housing unit by otherwise attempting to obtain possession of a housing unit because of the person's immigration status or citizenship status unless the remedy is sought to comply with a federal or state law or a court order.

The bill defines source of income as any lawful, verifiable source of money paid directly or indirectly to a renter or buyer of a housing unit, including:

- Income received through any lawful profession or occupation;
- Federal, state, or local government assistance including housing choice vouchers, medical assistance subsidies, rental assistance, and rent supplements;
- Any inheritance, pension, annuity, alimony, child support, trust, or investment accounts;
- Any gift verified by a letter or other means but, unless it is recurring throughout a tenancy, the gift may support one-time expenses only, such as a security deposit or pet fee; and
- Any sale or pledge of property if the sale or pledge will result in proceeds inuring to the recipient's benefit within sixty days of the application to rent a housing unit, purchase a housing unit, or purchase an interest in a housing unit.

In 2021, the County Executive, Angela Alsobrooks, submitted Executive Order No. 4-2021 – Reorganizational Proposal which separated the Human Relations Commission from the Office of Community Relations through the Schedule of Legislation, Section 16 and Section 18, and established a new Office of Human Rights (OHR). Section 18 of the Executive Order states that the OHR be responsible for educating, investigating and enforcing civil and human rights and addressing housing discrimination.<sup>9</sup>

If a resident of Prince George's County believes they have been discriminated against basis of their: race, religion, color, sex, national origin, age, occupation, familial status, marital status,

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<sup>9</sup> In addition to: overseeing and managing the Prince George's County Human Trafficking Task Force; overseeing the Language access Compliance Program; managing an immigration deportation universal representation program; and facilitating ongoing outreach that builds communities and creates dialogues to combat hate, bias and violence.

political opinion, personal appearance, sexual orientation, disability, gender identity, immigration status, citizenship status, or source of income, they may file a claim with the Prince George's County OHR within one year of alleging housing discrimination.<sup>10</sup>

Under Prince George's County Code Subtitle 2 Division 12 Subdivision 2 § 2-195, the OHR, through the Commission of Human Rights, reviews all evidence of the alleged action. If the Commission finds that someone has committed discrimination or engaged in an unfair practice covered by this law, it can issue an official order to cease and desist the illegal behavior and take steps to fix the harm caused. The Commission may also require the person or organization to compensate the victim for any costs they incurred because of the discriminatory action.<sup>11</sup>

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

	<i>Federal Fair Housing Act</i>	<i>Maryland Human Relations Act</i>	<i>Prince George's County Office of Human Rights</i>
Race	•	•	•
Color	•	•	•
National Origin	•	•	•
Religion	•	•	•
Sex	• (includes gender identity and sexual orientation)	•	•
Familial Status	•	•	•
Disability	•	•	•
Marital Status		•	•
Sexual Orientation		•	•
Source of Income		•	•
Gender Identity		•	•
Military Status		•	
Age			•
Occupation			•
Political Opinion			•
Personal Appearance			•
Immigration Status			•
Citizenship Status			•

## Assessing Fair Housing

This AI was created through a robust quantitative and qualitative data and information gathering process that included consultation with a comprehensive variety of stakeholders. From the information and data gathering process, an analysis was completed to understand and describe the 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

<sup>10</sup> <https://www.princegeorgescountymd.gov/human-rights/file-a-discrimination-complaint>

<sup>11</sup> § 2-195.01:

[https://library.municode.com/md/prince\\_george's\\_County/codes/code\\_of\\_ordinances?nodeId=PTIIT117PULOLAPRGECO\\_MA\\_SUBTITLE\\_2AD\\_DIV12OFHURI\\_SD3ENPR\\_S2-195CEDEORCO](https://library.municode.com/md/prince_george's_County/codes/code_of_ordinances?nodeId=PTIIT117PULOLAPRGECO_MA_SUBTITLE_2AD_DIV12OFHURI_SD3ENPR_S2-195CEDEORCO)

advance fair housing, expand housing choices, mitigate economic and racial segregation, and target investments in communities most in need.

As of the drafting of this AI, no one particular form of fair housing planning is required by HUD. However, this AI is generally organized to follow the structure proposed for the AFFH that was proposed under the AFFH rule. Therefore, the content is designed to follow the elements of an AFH and the report sections follow the general 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.

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 AI includes an evaluation of both quantitative and qualitative data to document overarching local and regional housing market 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 through a variety of federal, state, and local resources were reviewed 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.

Data sources for the quantitative analysis include:

- HUD AFFH Data and Mapping Tool
- U.S. Census Bureau's American Community Survey and decennial Census
- U.S. Bureau of Labor Statistics
- Maryland State Data Center
- HUD School Proficiency Index.
- American Community Survey PUMS
- HUD Jobs Proximity Index
- H+T Affordability Index, <https://htaindex.cnt.org/map/>
- Maryland Department of Health (selected health indicators)
- HUD Environmental Health Hazard Exposure Index (EHHEI)
- Prince George's County Police Department (PGPD)
- Eviction Lab
- Point in Time Count (PIT)

- Housing Authority of Prince George’s County, District of Columbia Analysis of Impediments (2019)
- FHEO complaint data
- Financial lending institution data from the Home Mortgage Disclosure Act (HMDA) database

In addition to the quantitative analysis, a number of State, County, and City programs and policy documents were reviewed. Interviews and focus groups were also held with a variety of County and City department officials, residents, and community stakeholders to ensure inclusive input was received relating to policies, programs, and/or practices that may limit housing choice and possible solutions to issues identified.<sup>12</sup> The quantitative analysis 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 and content and an examination of fair housing/lending complaints and responses.
- County and City planning and policy documents, including current and prior Comprehensive Housing Strategy, Consolidated Plans, Annual Plans, and CAPERs; and prior Analysis of Impediments to Fair Housing Choice reports.

## 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 2025, 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, administered by HUD, provides funding for a variety of 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

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<sup>12</sup> See the Community Participation section below for more information relating to interviews, focus groups, and public hearings.

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.<sup>13</sup>

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 addressing community-identified urgent community development needs for which other funding is not available. The use and allocation of CDBG funds is determined through the five-year Consolidated Plan, of which this report is a prerequisite of submittal. For FY 2025, the County expects an allocation of \$5,613,506 and program income of \$546,386.<sup>14</sup>

CDBG funds are used, in part, by the County to administer the following projects:

- **Housing Rehabilitation Assistance Program:** Offers income-qualified households with an affordable rehab loan for upgrading deteriorated dwellings to meet property health and safety standards. The majority of households applying for funds have been those with special needs on a fixed income who cannot afford the upkeep of their property.

#### HOME Investment Partnership (HOME)

The HOME program provides grants to eligible jurisdictions to assist 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 expects to receive approximately \$2,187,893 and program income of \$1,036,307 in FY 2025.<sup>15</sup>

HOME funds are used to fund programs such as the following:

- **Pathway to Purchase:** In partnership with the Redevelopment Authority of Prince George's County, this program provides eligible first-time homebuyers with a zero percent interest, deferred payment loan up to \$25,000 for costs such as mortgage principal reduction and/or downpayment and/or closing cost assistance. As of January 1, 2025, approximately \$379,400 were available for Pathway to Purchase applicants.

#### Emergency Solutions Grant (ESG)

The ESG program is a federally-funded program administered by the County Department of Housing and Community Development (DHCD) and implemented by the County's the Department

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<sup>13</sup> [https://www.hud.gov/program\\_offices/comm\\_planning/cdbg](https://www.hud.gov/program_offices/comm_planning/cdbg)

<sup>14</sup> Prince George's County FY 2025 Annual Action Plan at <https://www.princegeorgescountymd.gov/sites/default/files/media-document/DHCD%20FY%202025%20AAP%20Final%20Modified%2010-15-24.pdf>

<sup>15</sup> Ibid.

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. In FY 2025, the County anticipates receiving roughly \$465,000 in ESG funds.

#### Housing Opportunities for Persons with AIDS (HOPWA)

HOPWA program funds are administered by the HIV/AIDS Hepatitis/STD/TB Administration (HAHSTA) on behalf of Prince George's County. The Metropolitan Housing Access Program is the centralized source for housing services and housing information for persons living with HIV/AIDS in the County. All rental units in the County are available to individuals receiving a HOPWA-funded housing subsidy, provided the rental unit and cost meet HUD Fair Market Rents and HOPWA regulations.

#### Section 108 Program

Section 108 Program is a loan guarantee component of the CDBG program that provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects by pledging current and future CDBG allocations as security for the loan. Prince George's County's request for loan guarantee assistance under Section 108 was approved for the principal amount of \$25 million.

#### 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. HITF will provide gap financing loans for the new construction or rehab of affordable housing in the County. In FY 2025, the County has dedicated \$10,000,000 to support affordable housing that will be reserved for households with income up to 80% of the Area Median Income (AMI).

#### Right of First Refusal (ROFR) Preservation Loan Fund

The ROFR program, initially established in 2013, requires property owners looking to sell multifamily rental buildings of 20 or more units to provide written notice of the sale to the County DHCD, wherein the County may exercise ROFR rights and purchase or assign its right to purchase to a third party, in an effort to preserve affordable housing in the County. Established by the County using American Rescue Plan Act (ARPA) of 2021 funds, the ROFR Preservation Loan Fund is used to acquire Naturally Occurring Affordable Housing (NOAH) and address income and rent restrictions, as well as rehabilitation costs associated with NOAH units.

#### Homeownership Preservation Program (HOPP)

In partnership with Habitat for Humanity Metro Maryland and funded through 2021 ARPA funding, the HOPP provides financial assistance to households at or below 80% AMI for home renovations



and improvements. The program prioritizes applicants with income at or below 50% AMI and targets funds to households in HUD-defined Qualified Census Tracts (QCTs). In FY 2025, the County provided \$1,000,000 from the HITF to continue program implementation.

#### Emergency Rental Assistance Program (ERAP)

The ERAP program provides financial relief to landlord on behalf of renters experiencing financial difficulties due to the COVID-19 pandemic. As of December 24, 2024, over \$118 million and 12,000 households have been supported by the program.<sup>16</sup> As of May 1, 2024, ERAP funds have been limited to renters with an active court-filed eviction. Funds can be used to cover up to 18 months of past due rent, utility, and home energy bills beginning on April 1, 2020, through September 2026.

#### Energy Resiliency Communities – Clean Energy Program

Administered by the County’s Department of Energy, the Energy Resiliency Communities (ERCs) Clean Energy program evolved from a previous effort called the Transforming Neighborhoods Initiative and builds on state and County efforts to improve the quality of life in communities facing significant economic, health, public safety, and educational challenges, deemed ERCs. The program provides assistance to residents to adopt energy-efficiency measures in nine designated neighborhoods. Grants to eligible households area available to offset the costs of energy efficiency and retrofitting measures.

#### Housing Choice Voucher (HCV)

The Housing Authority of Prince George’s County (HAPGC) administers the Housing Choice Voucher (HCV) program, formerly known as the Section 8 program, which provides rent subsidies to 5,976 low-income households, including Special Purpose Vouchers such as those dedicated for veterans, individuals experiencing homelessness, and youth aging out of foster care, and individuals wishing to purchase a home through the HAPGC’s HCV Homeownership Program. The HUD anticipated budget for HAPGC’s Housing Choice Voucher Program in the 2024-2025 fiscal year is \$97,088,975.

#### 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 HAPGC is working with HUD using one or a combination of HUD’s repositioning options (Rental Assistance Demonstration [RAD]) and/or Demolition and Disposition (Section 18) to establish eligibility for Tenant Protection Vouchers (TPV) and achieve long-term viability of affordable 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. Eligible projects must help strengthen the community, while building

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<sup>16</sup> See <https://www.princegeorgescountymd.gov/departments-offices/housing-community-development/community-grants-and-programs/emergency-rental-assistance-program>.

organizational capacity and can include neighborhood beautification and environment, natural resources preservation and sustainability efforts.

#### 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.

#### Permanent Rent Stabilization and Protection Act of 2024

Effective September 16, 2024, the Permanent Rent Stabilization and Protection Act is a County law designed to protect renters from excessive rent increases while ensuring landlords can maintain their properties. The law sets limits on how much rent can increase annually for rental units built prior to January 1, 2000 (as well as other exempted types of rental units<sup>17</sup>), with special provisions for senior housing.

#### 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

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<sup>17</sup> See <https://www.princegeorgescountymd.gov/departments-offices/housing-community-development/permanent-rent-stabilization-and-protection-act-2024>.

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 has established a Language Access Plan and a Language Access Compliance office in the Office of Human Rights to enhance services offered to persons with LEP. The County currently contracts with services that offer a variety of language options, including Spanish, French, and Vietnamese, and interpreters at public meetings and translation of public documents and notices.

### Planning and Zoning

In Prince George's County, the bi-County Maryland-National Capital 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. Of municipalities in the County, only the city of Laurel has its own planning and zoning authority.

Since 2020, the County has experienced shifts in housing development and policy driven by market conditions, community needs and government initiatives. The housing supply has seen a notable increase in townhomes and multifamily units, with less emphasis on single-family detached homes. This trend reflects the County's response to a growing housing shortage. In April of 2022, zoning ordinances passed to streamline the development process.<sup>18</sup> Community engagement played a pivotal role in shaping this new ordinance. The comprehensive update replaced an antiquated code, introducing a more user-friendly framework to facilitate development.

The Planning Department is conducting a "missing middle" housing study, set for completion in 2027, to explore diverse housing types to meet the County's evolving needs. The County continues to leverage a program that includes public benefit requirements and that encourages developers to address infrastructure, environmental concerns, and community spaces in exchange for zoning flexibility.<sup>19</sup> However, waivers remain absent for the development of affordable housing. Developers focused on developing affordable housing must continue to meet the County's "high quality" requirements.

### 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

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<sup>18</sup> <https://pgplanning.org/development-process/zoning-applications/guide-to-zoning-categories/zoning-ordinance-use-tables>

<sup>19</sup> County Code 27-4300(d)(3).

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 recently completed 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 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.

In addition to the general review of the new zoning ordinance to evaluate barriers to housing development, the zoning ordinance was reviewed to ensure the definitions, permitted uses, and processes were not overly restrictive on housing for people with a disability, seniors, or families with children.

Up to five non-related individuals can reside together under the definition of “family”. This is in alignment with best practices. Additionally, the definition of a group residential facility allows up to eight residents with service needs to live together in a single-family home. This allows for group homes to operate freely within the County as a use by right in all residential districts.

Housing for seniors (e.g., assisted living, planned retirement communities, or apartment housing for elderly or physically disabled families) is generally permitted as a use by right in higher density residential zones. In lower density residential zones, these uses require a special exception, which may limit the development of housing for these populations in these areas.

The zoning ordinance also includes design standards for multifamily, townhouse, and three-family buildings that are intended to, “protect the character of existing neighborhoods consisting of primarily single-family detached dwellings, two-family dwellings, townhouses, or vacant lands in the single-family residential zones from potentially-adverse impacts resulting from more intense and incompatible adjacent forms of development and new townhouses.” Design standards and special exceptions that apply only to higher density residential uses have the potential to limit and exclude a mix of housing types. Additionally, language around protecting neighborhood character has historically been viewed from a fair housing perspective as coded language meant to perpetuate and maintain segregation.

Finally, the M-NCPPC is developing an ADU and nonconforming small lot ordinance to provide new opportunities for infill housing in the County. The M-NCPPC is also undertaking a missing middle housing study and an anti-displacement study. All three of these efforts by M-NCPPC have the potential to increase the variety of housing types available in the County and stabilize historic neighborhoods despite outside investment activity.

## City of Bowie Programs

The city of Bowie is a CDBG entitlement community that expects to receive approximately \$177,913 in FY 2025. 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. Approximately 1% of the City’s CDBG funds are used for fair housing training and education.

### Single-Family Housing Rehabilitation Program

The city’s Single-Family Housing Rehabilitation Program provides financial assistance to income-eligible single-family homeowners for energy efficiency-related home improvements that will eliminate safety hazards, repair or replace major systems, make energy improvements and

modifications for people with disabilities, eliminate lead-based paint hazards, and/or correct interior and exterior deficiencies. The maximum grant amount is \$10,000 per household. As of December 31, 2024, the program is not accepting new applications.

### Workforce Development

The city's Workforce Development Program provides free virtual courses on STEM careers, life skills, and innovation and entrepreneurship to city of Bowie residents aged 15 to 25. The program also includes a component focused on entrepreneur and future careers. The program had 64 applicants in 2024 and 24 participants in 2023. The city continues to provide information about education and opportunities to program graduates that may be of interest to them.

### 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.

### 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 state's 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 December of 2024.

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 for Persons with Disabilities and Persons Experiencing Homelessness or Housing Instability, including Veterans
4. Preservation of Existing Affordable Housing
5. Elderly Housing

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 (HCVs) in LIHTC properties, eliminating local preferences, and remove barriers to persons with disabilities or special needs, among others, including prohibiting income and minimum credit score requirements for prospective tenants with HCVs.
- 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.
- Requiring credit history, eviction history, and criminal record screening policies in tenant selection plans to be in accordance with the state’s “CDA Memo - Affirmative Fair Housing Marketing Plans and Tenant Selection Plans”, which aligns requirements with HUD’s “Guidance on Application of the Fair Housing Act to the Screening of Applicants for Rental Housing”.<sup>20</sup>
- 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.”
- 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 2024-2025, the QAP includes additions points for LIHTC projects in Opportunity Zones,

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<sup>20</sup> <https://dhcd.maryland.gov/HousingDevelopment/Documents/CDA-Memos/AFHMP-and-Tenant-Selection.pdf>



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. Currently, the County projects 10 multifamily development projects yielding 1,575 units will be under construction utilizing this federal source in FY 2026 with 36 of those units being rehabilitated.

## II. Community Participation Process

HUD requires entitlement jurisdictions to provide opportunities for citizen participation in developing the Consolidated Plan and Analysis of Impediments to Fair Housing Choice. This section provides a summary of the community participation process used to inform the analysis of impediments and fair housing goals. The engagement process took place in tandem with engagement activities for the County's FY 2026-2030 Consolidated Plan.

To provide the opportunity for community members to participate fully, several different and complementary processes were used to engage with a broad range of community members. These outreach activities included an online survey, community meetings, a community advisory committee, stakeholder interviews, resident and stakeholder focus groups, and traditional and social media.

### Community Engagement Elements

#### Community Advisory Committee (CAC)

The CAC was formed to review and make recommendations to the City and County Councils on the needs of low- and moderate-income residents; barriers to fair housing choice; developing solutions to achieve fair housing choice; and prioritizing community development needs in the 5-year Consolidated Plan.

The CAC convened two times throughout the development of this plan and the County's FY 2026-2030 Consolidated Plan on the following dates:

- April 23, 2024
- September 25, 2024

A wide variety of representatives from County departments, community-based organizations, and housing industry professionals were invited to attend the CAC meetings. Representatives of the following agencies attended at least one meeting or otherwise provided input as part of the CAC:

- City of Bowie Office of Grant Development and Administration
- College Park Housing Authority
- Community Advocates for Family and Youth
- Community Legal Services of Prince George's County
- County Department of Permitting Inspections and Enforcement
- County Department of Social Services
- County Office of Human Rights
- County Office of Veterans Affairs
- Equal Rights Center
- Housing Counseling Services, Inc.
- Housing Initiative Partnership
- Independence Now
- Mission First Housing Group
- Real estate industry representatives
- Third Sight, LLC
- United Communities Against Poverty, Inc.

## Stakeholder Focus Groups and Interviews

Individual stakeholders, organizations, and decision-makers were engaged through focus groups and interviews to prioritize the use of federal funds, identify needs and market gaps, evaluate progress toward addressing impediments identified in 2020, identify barriers to the implementation of previous fair housing goals and strategies, and brainstorm resources to address impediments identified in the AI update.

The project team held stakeholder focus groups on a variety of topics to obtain input from County organizations and agencies intimately familiar with needs related to these areas. Follow up interviews were conducted with individuals and organizations that were unable to attend the groups.

The focus groups were held via Zoom on the following dates:

- Fair Housing – July 17, 2024, from 12 to 1:30 p.m.
- Community & Economic Development – July 18, 2024, from 11 to 12:30 p.m.
- Special Populations – July 24, 2024, from 10 to 11:30 a.m.
- Homeless Providers – November 1, 2024, from 11:30 a.m. to 1 p.m.

Agencies that participated in a focus group or interview include:

- CASA
- Commission for Individuals with Disabilities
- Community Legal Services
- County Department of Human Services
- County Continuum of Care/Department of Social Services
- County Economic Development Corporation
- Economic Action MD
- Equal Rights Center
- Housing Authority of College Park
- Housing Authority of Glenarden
- Housing Authority of Prince George's County
- Housing Counseling Services
- Housing Initiative Partnership (HIP)
- Housing Options & Planning Enterprises, Inc. (HOPE)
- Independence Now
- Latin American Youth Center
- Laurel Advocacy & Referral Services, Inc.
- Maryland Commission on Civil Rights
- Maryland-National Capital Park and Planning Commission
- Metropolitan Housing Access Program (MHAP)
- Mission First Housing Group
- Office of Human Rights (OHR)
- Office of Veteran Affairs
- Sasha Bruce Youthwork
- The ARC of Prince George's County
- United Communities Against Poverty

## Community Survey

The project team fielded a web-based survey to ask County and City residents experiences with accessing housing, their current housing situation, and access to community resources for the Con Plan and AI. The survey also addressed if residents or a relative have experienced discrimination, experienced limitations on housing choice, reported incidents of housing discrimination, and if they know how to report discrimination.

The survey was available in English and Spanish. The survey link was distributed via official County and City communication lists, reaching over 60,000 recipients, and via social media. The team also leveraged relationships with nonprofit organizations, elected officials, previous working groups, property managers, municipalities, and other agencies to distribute the survey to their clients and networks. A total of 457 responses were received from May 28<sup>th</sup> through August 11<sup>th</sup>.

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.

## Resident Focus Groups

The team partnered with local service providers and agencies to host a series of focus groups for members of protected classes and other marginalized groups to inform the AI. Focus groups of 8 to 12 individuals provided space for deeper conversations and a better understanding of the lived experience of residents. The following groups were held:

- Independence Now – May 30, 2024 – 9 participants
- The ARC – May 31, 2024 – 7 participants
- Housing Authority of Prince George's County – September 5, 2024 – 9 participants
- Youth Advisory Board – September 10, 2024 – 10 participants

## Community Meetings/Public Hearings

Two community 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

PRINCE GEORGE'S COUNTY AND CITY OF BOWIE  
CONDADO DE PRINCE GEORGE Y CIUDAD DE BOWIE

**Community Needs  
SURVEY**  
Encuesta sobre las necesidades de la comunidad

**OPEN  
UNTIL  
11  
AUG**  
Abierto hasta  
el 11 agosto

**WE WANT TO  
HEAR FROM YOU!**  
Prince George's County and the City of Bowie are seeking feedback from residents on community needs, including your experiences finding and maintaining housing in the county.  
Responses from residents like yourself will be critical in assessing barriers to fair housing, community development needs, and how the County and/or City of Bowie may address them.  
Your responses are confidential and will impact how federal funds are prioritized through the 5-Year Consolidated Plan for the county and the joint City of Bowie and Prince George's County Analysis of Impediments to Fair Housing Choice.  
The survey will take approximately 10 minutes to complete and is completely voluntary. You can complete the survey at the following link or by scanning the QR code.

**¡QUEREMOS CONOCER  
SU OPINIÓN!**  
El condado de Prince George y la ciudad de Bowie están recopilando la opinión de los residentes sobre las necesidades de la comunidad, incluidas sus experiencias a la hora de encontrar y mantener una vivienda en el condado.  
Las respuestas de los residentes como usted serán fundamentales en la evaluación de los obstáculos para acceder a una vivienda justa, las necesidades de desarrollo de la comunidad, y cómo el condado o la ciudad de Bowie puede hacer frente a ellos.  
Sus respuestas son confidenciales y repercutirán en la forma en que los fondos federales se priorizan a través del Plan Consolidado de 5 años para el condado, y el Análisis conjunto de Obstáculos a la Elección de Vivienda Justa de la ciudad de Bowie y el condado de Prince George.  
Tardará aproximadamente 10 minutos en completar la encuesta y es totalmente voluntaria. Puede completarla en el siguiente enlace o al escanear el código QR.

[WWW.SURVEYMONKEY.COM/R/PRINCEGEORGESCOUNTYSURVEY](https://www.surveymonkey.com/r/PRINCEGEORGESCOUNTYSURVEY)

offered translation services for those with limited English proficiency. Meetings were held virtually via Zoom on May 29, 2024, and at City of Bowie City Hall on October 23, 2024.

The first community meeting on May 29<sup>th</sup> offered participants an opportunity to learn about fair housing, the AI and Con Plan processes, example projects from DHCD, and participate in a Mentimeter community needs activity.

At the second community meeting at the City of Bowie on October 23<sup>rd</sup>, the consultant team presented updated priority needs and R/ECAP maps for discussion. Participants shared their views on goals and actions for the County to address priority needs identified.

## Public Hearings and Public Comment

The AI must be adopted by resolution by the Prince George's County Council and the City of Bowie Council. Prior to final adoption, the AI was presented for public comment on the following days.

- Public hearing 1 on January 15, 2025
- Public hearing 2 on April 15, 2025

No oral or written comments were received regarding the AI at public hearings.

## 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. One public notice was placed in each of the two newspapers of record for Prince George's County, the Prince George's Post and the Enquirer Gazette, reaching an audience of over 10,000 households.

DHCD also sent out email blasts to people who signed up to receive emails from the Prince George's County Government and selected "Housing" as a topic of interest - over 60,000 subscribers. Each time DHCD scheduled a community meeting, either in person or virtual, an email blast was sent out to these 60,000 email addresses twice for each meeting. In addition to the email blasts and public notices, DHCD also posted the information on its social media platforms. These posting were uploaded twice for each meeting.

The City of Bowie publicized the AI process and survey widely, publishing information about it in the weekly Bowie Brief and monthly Bowie Spotlight, as well as on the City website and social media channels. The City also emailed flyers to the local faith community, homeowners associations, and property management companies to circulate amongst their communities, as well as posting multiple flyers at the local libraries and recreation centers.

## Community Engagement Themes

County stakeholders, advocates, and residents shared important insights and context on fair housing issues in the County. Feedback and experiences shared by community members enhanced the team's analysis of data and trends. The community engagement input has directly informed the goals and priorities set forth in this document.

Key information shared about fair housing related issues during the community participation process include:

#### Source of Income (SOI) discrimination

- Stakeholders shared experiences of landlords and housing providers denying voucher holders because they don't want to submit the paperwork.
- Stakeholders shared a need for expanded education for residents about what source of income discrimination looks like and what to do if it is potentially encountered.
- Stakeholders reported instances of housing providers having unequal requirements or fees for voucher holders.
- Housing providers refusing to accept emergency rental assistance.

#### Lack of investment to maintain housing quality

- Stakeholders shared noticing an increase in out of state actors investing in rental housing and neglecting maintenance needs, primarily in communities of color.
- Stakeholders shared a need for increased code enforcement. However, concerns were also raised indicating that codes were disproportionately enforced in communities of color and/or homes with multigenerational families that left many households without options if landlords did not make repairs.
- Issues with building safety, including frequent and lengthy elevator outages.

#### Lack of affordable housing units with accessibility features and/or issues with reasonable accommodations

- Stakeholders shared that much of the County's existing affordable housing stock is in poor condition and not suitable for residents with disabilities.
- Stakeholders shared challenges for residents with disabilities around accessibility measures.
- Challenges for residents with support animals were raised, including discrimination when attempting to rent a unit.
- Cases of housing providers not granting reasonable accommodation requests for accessible parking.

#### Language discrimination

- Stakeholders shared experiences of landlords unwilling to translate documents or work with translators/interpreters.
- Stakeholders shared that some residents are hesitant to come forward with fair housing complaints due to their immigration status.
- Stakeholders shared that there is a lack of information about affordable housing opportunities available in Spanish.

#### Additional concerns raised regarding rental housing

- Advocacy and nonprofit partners interviewed shared that most fair housing complaints come from residents living in rental housing. However, they emphasized fair housing issues are harder to identify in the sales process.
- Stakeholders shared concerns regarding the lack of affordable housing in amenity rich areas.
- Residents shared that affordable housing is difficult to find, and especially difficulty to find near transit, commercial centers, and residents' places of work.

### 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 2020 Analysis of Impediments to Fair Housing Choice for Prince George's County and the City of Bowie*.

#### Barriers Defined in 2020

The 2020 AI identified the fair housing issues and contributing factors.

Fair Housing Issues	Contributing Factors
Inadequate Fair Housing Enforcement	<ul style="list-style-type: none"><li>• Lack of fair housing enforcement</li><li>• Lack of resources for fair housing agencies and organizations</li><li>• Private-sector discrimination</li><li>• Lack of local private fair housing outreach and enforcement</li><li>• Source of income discrimination</li></ul>
Limited Housing Choices for Persons with Disabilities	<ul style="list-style-type: none"><li>• Unresolved violation of fair housing or civil rights</li><li>• Inadequate supply of housing for persons with disabilities</li><li>• Lack of assistance for housing accessibility modification</li><li>• Lack of access to publicly-supported housing</li></ul>
Hispanic Residents Face Persistent Housing Challenges	<ul style="list-style-type: none"><li>• Lack of local fair housing enforcement</li><li>• Lack of private fair housing outreach and enforcement</li><li>• Lack of language access</li></ul>
Insufficient Funding for Nonprofits	<ul style="list-style-type: none"><li>• Lack of access to government facilities or services</li></ul>
Limited Homeownership Options for Subgroups of County and City Residents	<ul style="list-style-type: none"><li>• Access to financial services</li><li>• Lending discrimination</li><li>• Current and increasing wealth disparities</li><li>• Low home values from neighborhoods facing disinvestment</li></ul>
Need for Affordable Housing for Vulnerable Populations	<ul style="list-style-type: none"><li>• Availability of affordable units in a range of sizes</li><li>• Displacement of residents due to economic pressure</li></ul>

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

- 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

## Progress to Date

This section describes actions taken and planned to address the goals and actions from the 2015-2020 Analysis of Impediments to Fair Housing Choice. Note that the Prince George's County Human Relations Commission is now known as the Office of Human Rights (OHR).

### Prince George's County

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

<i>Goals and Actions</i>	<i>Current Actions Taken and Planned</i>	<i>Responsible Entity(s)</i>
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.	In FY 2021, pursuant to Council Bill, CB-12-2021, adopted May 3, 2021, the Prince George's County Office of Human Rights (OHR) was given the authority to investigate fair housing complaints.  Significant modifications to Division 12 were made to obtain substantial equivalency from HUD. However, HUD identified additional modifications to Division 12 that are needed to attain FHAP status. At this time, OHR's leadership is in transition and the OHR believes it has the ability to enforce local ordinances in a way that is not hindered by not having FHAP status and does not intend to further pursue the certification at this time.	Human Relations Commission (now OHR), 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	A nonprofit partner to conduct fair housing testing has not been funded due to budget limitations at the County. However, OHR has implemented an	DHCD, HRC (now OHR)



<p>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 identify a good partner.</p>	<p>outreach campaign to increase awareness about housing discrimination and fair housing. Since launching the outreach campaign, OHR has observed an increase in the number of complaints received and awareness of fair housing rights in the community.</p>	
<p>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.</p>	<p>DHCD strongly encourages its sub-recipients to engage in fair housing training as "Nondiscrimination and Equal Access" is one of the "Cross Cutting Federal Requirements" in DHCD's Policies and Procedures Manual (PPM). Property management partners receive fair housing training as part of requirements (about 90% of the County's housing portfolio).</p> <p>Additionally, DHCD communicates these requirements to owners, developers, Community Housing Development Organizations (CHDOs) and sub-recipients when Federal Funds are being used. Further, this information is included in all written agreements and monitored by DHCD staff.</p> <p>Each agency within the County has an ADA coordinator to ensure ADA compliance and provide training to internal County staff.</p>	<p>DHCD, HRC (now OHR)</p>
<p>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</p>	<p>Metropolitan Washington Council of Governments (MWCOG) Regional Analysis of Impediments was completed. DHCD monitored the development of the regional effort while it was underway.</p>	<p>DHCD</p>

related to common fair housing issues and enforcement.		
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Goal 2: Address deficiencies related to the Ripley settlement

<i>Goals and Actions</i>	<i>Current Actions Taken and Planned</i>	<i>Responsible Entity(s)</i>
<p>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.</p>	<p>HAPGC has developed and implemented procedures for individuals to request a reasonable accommodation. The requests are managed through a centralized database for tracking reasonable accommodations requests.</p> <p>Additionally, HAPGC partners with Disability Rights Maryland, Independence Now, and nonprofits on housing counseling. They also work with Maryland Commission on Civil Rights and Legislative office to address concerns.</p> <p>The housing authority maintains a list of accessible units in the County. However, this list does not include privately owned units.</p>	HAPGC, DHCD
<p>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</p>	<p>The Prince George's County Homeownership Preservation (HOPP) Program provides up to \$30,000 to homeowners for health, safety, energy efficiency and accessibility repairs in qualified, owner-occupied homes. Households under 50% AMI may receive up to \$50,000. HOPP prioritizes disabled households in that it requires that applicants have a demonstratable need for repairs, accessibility, modifications, or weatherization and that their income is at 80% AMI or below.</p> <p>The County continues to explore opportunities to expand its programs that advance housing stability and</p>	DHCD

<p>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.</p>	<p>expand housing choice. HAPGC should be consulted regarding programming for modifications for units occupied by tenant-based voucher holders.</p>	
<p><b>Action 3: Create a Visitability Advisory Board</b> 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.</p>	<p>The County has not created a Visitability Advisory Board. However, the County has made progress toward achieving this goal with the adoption of universal and visitable design requirements.</p> <p>In October 2020, the County passed CB-051-2020. The bill is titled, “AN ACT CONCERNING UNIVERSAL DESIGN AND VISITABILITY DESIGN FOR HOUSING for the purpose of ensuring safe, sustainable and inclusive living housing options for all County residents regardless of ability, functionality, stature, age, stability, in a safe sustainable, universally designed environment.” This law aligns with Plan 2035 and mandates that all newly-constructed homes offer universal and inclusive design elements that afford ease of use for people of all abilities, consistent with the Standards for Type C (Visitability) Units of the American National Standards 26 Institute (commonly known as ANSI) Standards for Accessible and Usable Buildings and 27 Facilities (section 1005 of ICC ANSI A117.1–2009) or any successor standard.</p> <p>Visitability standards are enforced by the County’s Department of Permits, Inspections, and Enforcement (DPIE)’s Building Plan Review Division.</p>	<p>DHCD, M-NCPPC</p>
<p><b>Action 4: Consider developing an online tool</b> 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</p>	<p>DHCD and HAPGC have an inventory of accessible housing units in their respective portfolios.</p>	<p>DHCD, M-NCPPC</p>

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.	M-NCPPC has not compiled a comprehensive list or map of the accessible units in the County.	
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**Goal 3: Prioritize programs and funding for persons with disabilities, homeless individuals and families, and seniors**

<i>Goals and Actions</i>	<i>Current Actions Taken and Planned</i>	<i>Responsible Entity(s)</i>
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.	The County does not administer a TBRA program due to funding and staffing restrictions. The County currently administers an ERAP program.  DHCD formerly prioritized seniors and constituents with limited English proficiency. To spend more of the funds allocated for ERAP, the program was expanded to prioritize persons at risk of homelessness as a court summons is required for families at 50% AMI or below. For families at 80% AMI or below, a Warrant of Restitution is required for assistance. Rental rehousing assistance is also provided with ERAP funds.	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	Priority points have not been added to the CDBG grant selection process for the identified populations. However, most organizations serving the priority	DHCD

<p>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.</p>	<p>populations request funding through the Public Service category.</p> <p>The Public Service category is the most competitive category, however due to its 15% mandated cap of CDBG allocation, funding is limited. The County's CDBG Program implemented a \$50,000 funding request through the Public Service category in order to support as many nonprofits needing assistance. CDBG activities are awarded based on the goals outlined in the 5-Year Consolidated Plan, if services for persons with disabilities, Latinos and senior communities are priorities, eligible activities will be funded.</p> <p>For FY 2025, the County funded seven activities that only provide services to persons with disabilities, Latinos, and senior communities totaling \$279,061, representing approximately 33% of the County's public service dollars. In addition to the seven activities, there are other funded activities that serve the listed populations and others.</p> <p>DHCD has engaged with HUD CPD to plan and implement a Technical Assistance Cohort model to increase the capacity of CDBG and HOME fund users. DHCD intends to begin planning discussions in CY25, and believes organizations with Latino, senior, and persons with disabilities-centered programming will benefit from this effort.</p>	
<p>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</p>	<p>The County has not further prioritized affordable housing developed with HITF for 30% AMI and below, seniors, or persons with a disability.</p> <p>HITF on its own without being layered cannot produce units that are solely serving households at 30% AMI and below without additional subsidies.</p>	<p>DHCD, County Council</p>

<p>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.</p>	<p>HITF funds are frequently layered with HOME-ARP and HAPGC vouchers.</p> <p>DHCD prioritizes units affordable to households with incomes at or below 50% of AMI in its Notice of Funding Availability (NOFA) for the HITF and the HOME investment Partnerships (HOME) Program.</p> <p>The County now dedicates 20% of recordation tax collected or no less than \$10 million annually to the HITF.</p>	
<p>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 multigenerational living.</p>	<p>In FY 2022, FY 2023, and FY 2024, DHCD completed construction of four senior projects: The Lewis, Homes at Oxon Hill, Woodyard Station Senior and Residences at Springbrook, respectively, for persons sixty-two and older. Additionally, in FY 2024, DHCD has another senior project under construction: HillHouse at Beechfield. All of these housing development projects provide greater access to transportation, retail, and/or amenities and services.</p>	<p>DHCD</p>

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

<i>Goals and Actions</i>	<i>Current Actions Taken and Planned</i>	<i>Responsible Entity(s)</i>
<p>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.</p>	<p>In FY 2023, the County Office of Human Rights rolled out its "language access program." The LACP comprises of three areas: compliance, monitoring, investigation, and enforcement; policy guidance, training, and technical support to County agencies; and education and community outreach to County residents.</p>	<p>DHCD</p>



	<p>The LACP uses data from requests, community outreach, and other methods to determine language needs, above and beyond the four-factor analysis.</p> <p>Additionally, in FY 2023, DHCD engaged the services of a third-party translation and interpretive organization. In FY 2024, DHCD continued to compile data collection reports, which will aid in determinizing whether programs are adequately accessible to those with limited English proficiency (LEP).</p>	
<p>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.</p>	<p>Bilingual Housing Counseling Services are available at the following agencies: HIP, Centro, Latino Economic Development Center (LEDC), and Legal Aide.</p>	DHCD
<p>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</p>	<p>DHCD maintains a strong relationship with the County agency, the Department of Inspections and Enforcement (DPIE), as such, DHCD refers all requests for information related to code enforcements or violations to DPIE.</p> <p>DPIE does not currently have any bilingual inspectors. However, they do have access to the language access line.</p>	DHCD

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

<i>Goals and Actions</i>	<i>Current Actions Taken and Planned</i>	<i>Responsible Entity(s)</i>
<p>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.</p>	<p>M-NCPPC is preparing to launch a missing middle housing study in tandem with an anti-displacement study. Both studies will help identify strategies to ensure preservation and protection of current residents while development happens along major transit corridors (e.g., Purple Line Corridor).</p> <p>DHCD and M-NCPPC are involved in the Purple Line Housing Accelerator Action team addressing racial equity and housing in the Purple Line Corridor to achieve no-net loss in the corridor.</p> <p>Additionally, M-NCPPC is developing sector plans for areas that do not have updated plans/ Many of these updates focus around housing policy and promoting greater housing choice.</p> <p>Neighborhood reinvestment areas from Plan 2035 are areas that need additional investment from DHCD and other County entities. These areas are</p>	M-NCPPC, DHCD



	<p>concentrated within the beltway, similar to R/ECAPs. M-NCPPC has a number of programs to revitalize areas throughout the County but are beginning to investigate changing policies, ordinances, and the zoning code to support affordability. Policies are being considered as part of the missing middle study and anti-displacement study.</p>	
<p>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.</p>	<p>DHCD's Notice of Funding Availability (NOFA) for its housing development programs provides funding priorities new construction and/or preservation of workforce/affordable housing within one mile of Branch Avenue, Largo Town Center, New Carrollton, Prince George's Plaza and Suitland Metro Stations or within a mile of the Blue Line or Purple Line Transit Corridor.</p> <p>This priority also aligns with DHCD's partnership with Amazon to prioritize affordable housing in locations that allow families to live closer to where they work or near transportation hubs, removing a major barrier to access to opportunity. In addition, the Amazon funding requires all housing built with funds to be affordable for a 99-year period.</p>	<p>DHCD, Department of Public Works &amp; Transportation</p>
<p>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</p>	<p>M-NCPPC confirmed environmental concerns are factored into future land use and zoning decisions. However, current zoning designations do not always align with plans and the planning office is actively working to align zoning with plan goals and policies. There are military overlay zones in the County which protect new</p>	<p>DHCD</p>

relocate to neighborhoods with better air quality.	development areas from noise and safety concerns.	
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.	DHCD fully relaunched its Right of First Refusal Program (ROFR) in December 2020. In FY 2024, DHCD completed/assigned 4 Right of First Refusal projects: Pleasant Homes, Central Gardens, Millwood Townhomes, and Capitol Square.	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.	In FY 2021/FY 2022, Maryland State legislature enacted Section 7-506.3 of the Tax-Property Article of the Annotated Code of Maryland, as amended, which allows the issuance of a Payment in Lieu of Taxes (PILOT) for ROFR Projects in Prince George's County. This legislative update allows for clearer standards for the County's PILOT program.	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	DHCD will continue to encourage the County adopt accessory dwelling units as a permitted use as identified in the Comprehensive Housing Strategy, Housing Opportunity for All, report, completed in FY 2020.  M-NCPPC is developing ADU and nonconforming small lot ordinances that would allow development on lots smaller than 5,000 square feet. This policy would be most impactful in historical neighborhoods in need of investment. The M-NCPPC aims to align policies in	DHCD, M-NCPPC

of the region, perhaps their efforts can positively inform the County's reconsideration.	area/master plans with codified housing policy. For example, the identified need for in-fill housing has led to the development of the ADU ordinance.	
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## City of Bowie

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

<i>Goals and Actions</i>	<i>Current Actions Taken and Planned</i>	<i>Responsible Entity(s)</i>
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.	<p>For the 2024 Fair Housing Month, on Wednesday, April 24, 2024, the City decided to host the first in person fair housing event we've hosted since 2019. The 2024 presentation was by Manuel Ochoa of the Ochoa Urban Collective on Fair housing laws, rights, and organizations that can assist with fair housing violations, with a focus on regional history of fair housing and the current state of housing in Prince George's County. The presentation was publicized to the same entities listed above, as well as the Bowie faith community and other nonprofit organizations. Prior to the symposium, 22 people signed up to attend, and 16 attended on the day. All people who RSVP'd were emailed resources and information following the presentation.</p> <p>The city also provides information about fair housing on an on-going basis. The city website includes a section about fair housing and links to further information and reading. The Office of Grant Development and Administration (OGDA) responds to resident inquiries about fair housing and</p>	OGDA

	directs them to the appropriate services or authorities.	
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.	Metropolitan Washington Council of Governments (MWCOG) Regional Analysis of Impediments was completed. City of Bowie monitored the development of the regional effort while it was underway.	OGDA

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

<i>Goals and Actions</i>	<i>Current Actions Taken and Planned</i>	<i>Responsible Entity(s)</i>
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.	The City of Bowie continues to work with the Melford development to implement the MPDU pilot program for residents. While some developers have considered Bowie Town Center for residential redevelopment, none have yet moved forward. The city has been in conversations with the developers of the new Mill Branch Crossing developments regarding potential MPDU programs, but so far the developers have declined to move forward. The City government does not have land use authority and cannot approve or halt developments, as those powers are vested with the County Council. The City continues to recommend that new developments include a percentage of MPDUs but has no legal authority to compel participation in such programs.	OGDA

## IV. Analysis of Fair Housing Issues

### Demographic Summary

This section provides an analysis of demographic, economic, and geographic conditions that shape the market and access to housing in Prince George's County and the City of Bowie. Data used in this section are primarily drawn from the U.S. Census Bureau and the American Community Survey. Data from the U.S. Census is supplemented with locally available data and other publicly available data sources where relevant and available. Finally, the analysis throughout this section focuses on Prince George's County and the City of Bowie, with the Washington DC Metropolitan Statistical Area (DC metro area) and the State of Maryland serving as comparison geographies for regional trends.

The data and analysis 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.

### Population Trends

In 2022, Prince George's County's population was estimated at 946,971, which represents 15.4 percent of the State of Maryland's total population. Since 2015, the County's population has increased by 37,436 people, while households increased by 42,668, as shown in Figure IV-1. Household growth outpacing population growth suggests a larger number of small households moving to the County. From 2015 to 2022, the average household size in the County decreased from 2.92 to 2.67. Overall population growth slowed slightly from an average annual growth rate of one percent from 2010 to 2015, compared to less than one percent from 2015 to 2022.

The City of Bowie had an estimated population of 57,922 and 20,875 households in 2022. The city makes up about six percent of the County's population. Similar to the decreases observed in Prince George's County, population growth in the city has slowed and the average household size in the city decreased slightly, as well. In 2015, the city had an average household size of 2.84, whereas in 2022 the average household size was 2.75. Overall, the Bowie has larger households compared to the County.

Growth in smaller households suggests a need for a mix of housing types for both owners and renters that suits the needs of single and two-person households. This growth may be attributed to an increase in the aging population over the age of 65 (Figure IV-7) and a decline in the share of households with children (Figure IV-9).

Figure IV-1. Population and Households, 2010-2022

Geography	2010	2015	2022	Change 2010-2015		Change 2015-2022	
				Number	Avg. Annual Pct.	Number	Avg. Annual Pct.
Population							
Prince George's County	865,271	909,535	946,971	44,264	1.0%	37,436	0.6%
City of Bowie	54,314	56,885	57,922	2,571	0.9%	1,037	0.3%
Washington DC MSA	5,610,082	6,098,283	6,373,829	488,201	1.7%	275,546	0.6%
State of Maryland	5,785,982	6,006,401	6,164,660	220,419	0.8%	158,259	0.4%
Households							
Prince George's County	301,923	304,539	347,207	2,616	0.2%	42,668	1.9%
City of Bowie	19,693	19,885	20,875	192	0.2%	990	0.7%
Washington DC MSA	2,042,154	2,172,310	2,422,671	130,156	1.2%	250,361	1.6%
State of Maryland	2,127,439	2,177,934	2,375,984	50,495	0.5%	198,050	1.3%

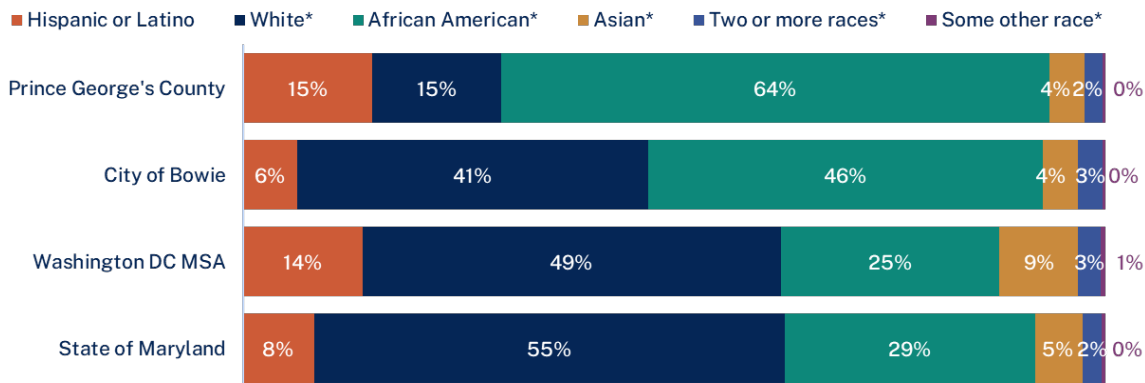
Source: 2010, 2015, and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

## Race and Ethnicity

Figures IV-2 and IV-3 show the population distribution by race and ethnicity in 2010 and 2022. Over that time, the population of Prince George's County, City of Bowie, DC metro area, and State of Maryland became more racially and ethnically diverse. Overall, Prince George's County, including the City of Bowie, has a smaller share of non-Hispanic White individuals and greater share of African American populations compared to the DC metro area and State of Maryland.

The share of non-Hispanic White individuals decreased from 15 percent of the County population in 2010 to 11 percent in 2022. Over the same time, the share of Hispanic or Latino residents, those who identify as two or more races, and other races (including Native American or Alaskan Native, Pacific Islanders, and others not specified in the Census) increased. Like the non-Hispanic White population, the African American share of the population decreased from 64 percent in 2010 to 59 percent in 2022 in the County. Conversely, the African American share of the population grew in the City of Bowie from 46 percent in 2010 to 56 percent in 2022.

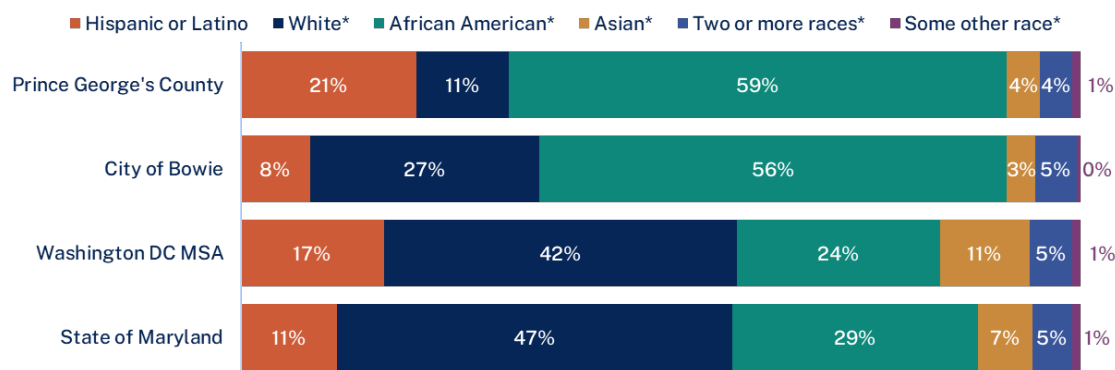
Figure IV-2. Population by Race and Ethnicity, 2010



*\*Non-Hispanic*

*Source: 2010 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates*

**Figure IV-3. Population by Race and Ethnicity, 2022**



*\*Non-Hispanic*

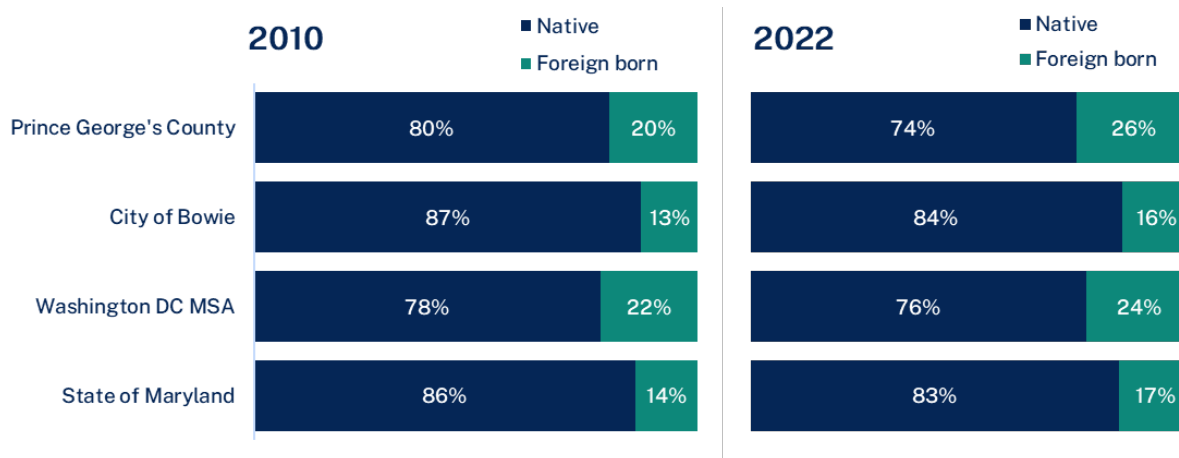
*Source: 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates*

## Nativity

Prince George's County has a similar distribution of foreign-born residents as the DC metro area and the largest share of foreign-born residents compared to the City of Bowie and State of Maryland. In every geographic area, the share of foreign-born residents has increased since 2010, as shown in Figure IV-4. It was estimated that over one in four people in the County were foreign born in 2022, whereas only 16 percent of the population was foreign born in Bowie and 17 percent in the state.

The foreign-born population has been a major driver of population growth in the County and Bowie. From 2010 to 2022, 95 percent of the population growth in the County and 66 percent in Bowie was attributed to the growth in foreign-born population. Most of the foreign-born population in the County is from Latin America, Africa, and Asia.

**Figure IV-4. Population by Nativity, 2010-2022**



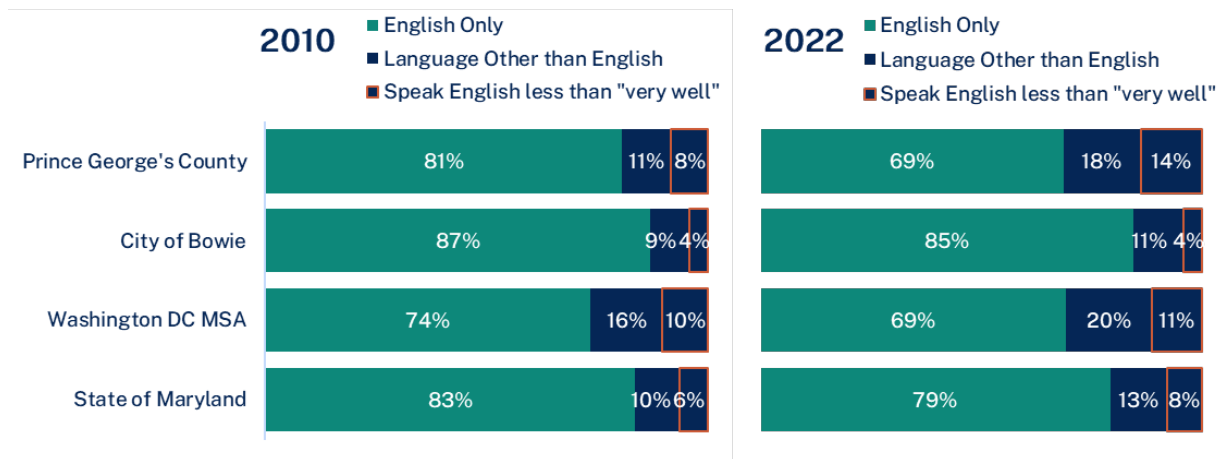
*Source: 2010 and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates*



## Limited English Proficient (LEP) Population

Figure IV-5 shows the share of the population that is considered Limited English Proficient (LEP) because they speak English less than “very well.” Individuals in Prince George’s County are more likely to speak English less than “very well” compared to other areas in the region and the City of Bowie, which is consistent with a higher share of foreign-born residents. In 2022, 14 percent of the County’s population was considered LEP, compared to four percent in Bowie, 11 percent in the DC metro area, and eight percent in the state. The share of the population that speaks a language other than English increased from 2010 to 2022 along with the LEP population.

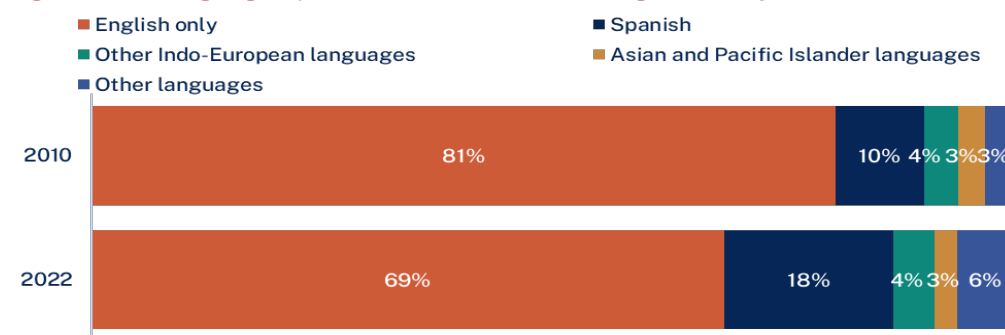
*Figure IV-5. Population That Speaks English Less Than “Very Well”, 2010-2022*



Source: 2010 and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

Among the population that speaks a language other than English, Spanish, “other languages”, and Indo-European languages are the most prevalent in Prince George’s County, as shown in Figure IV-6. The Spanish speaking population increased the most, from 10 percent in 2010 to 18 percent in 2022. Conversely, the English-only speaking population decreased from 81 percent in 2010 to 69 percent in 2022. To accommodate a growing foreign-born and multi-lingual population, the County should revisit its Language Access Plan to ensure materials provided to the public are in an accessible language. The primary language spoken by LEP households is Spanish, but other common languages include other Indo-European languages; French, Haitian, or Cajun; and Tagalog including Filipino.

*Figure IV-6. Language Spoken at Home, Prince George's County, 2010-2022*



Source: 2010 and 2022 1-year ACS Estimates

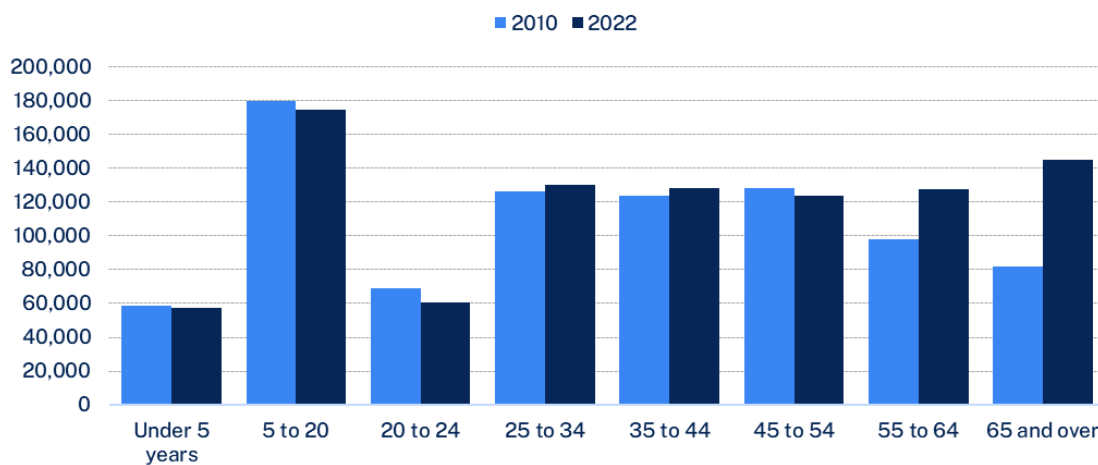


## Age

Figure IV-7 shows the age distribution of the population in the County in 2010 and 2022. The share of the population 65 years and over increased by 62,687 during this time, an increase of 76 percent. Meanwhile, the share of the population less than 24 years old decreased by 14,815 or about five percent. These shifts in age distribution are consistent with an aging population and shift to smaller households without children.

The Population Reference Bureau has observed the following trends across the U.S. in recent years: young adults are delaying marriage and childbearing; a growing share of households are 65 years and over; and fewer young adults are forming new households and living with their family longer.<sup>21</sup> These national trends are reflected in Prince George's County and Bowie population age (Figures IV-7 and IV-8) and household data (Figure IV-1).

*Figure IV-7. Age Distribution, Prince George's County, 2010-2022*

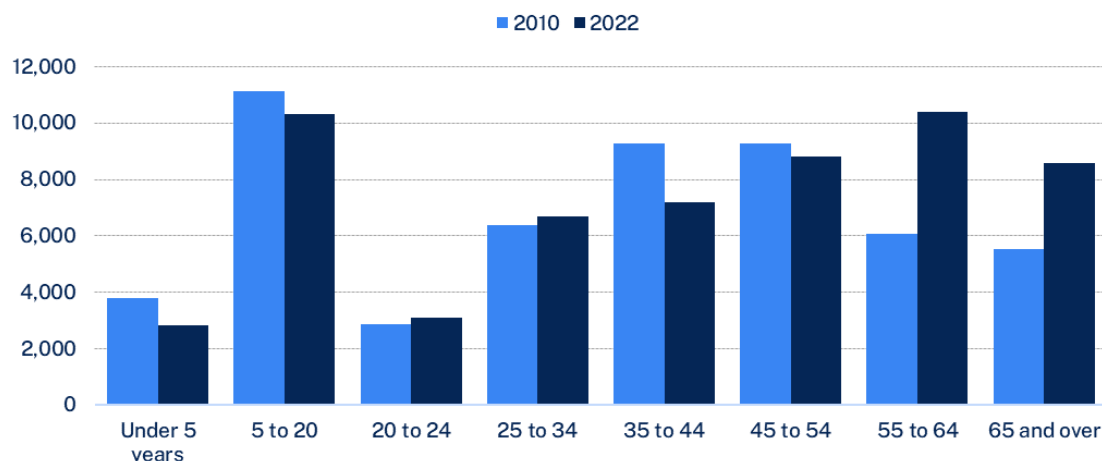


*Source: 2010 and 2022 1-year ACS Estimates*

Bowie's population is also getting older. Figure IV-8 shows the age distribution of the population in the city from 2010 to 2022. The shifts in age distribution observed in Bowie are consistent with the County.

<sup>21</sup> <https://www.prb.org/resources/u-s-household-composition-shifts-as-the-population-grows-older-more-young-adults-live-with-parents/>

Figure IV-8. Age Distribution, City of Bowie, 2010-2022



Source: 2010 and 2022 1-year ACS Estimates

## Household Composition

Figure IV-9 shows the households in each jurisdiction by type. In 2022, two out of every five households were married couples and one in four households had children under the age of 18. The County has a smaller share of married couples and greater share of households headed by a single female as compared to the DC metro area and state of Maryland. Conversely, the city of Bowie has the greatest share of married couple households and households with children.

Figure IV-9. Households by Type, 2022

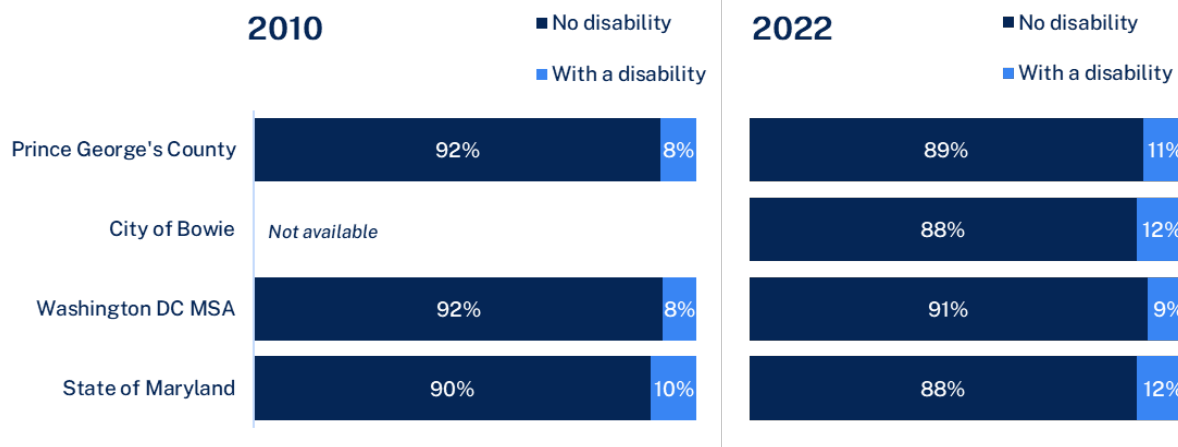
Household Type	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.
<b>Total households</b>	<b>347,207</b>	<b>100%</b>	<b>20,875</b>	<b>100%</b>	<b>2,422,671</b>	<b>100%</b>	<b>2,375,984</b>	<b>100%</b>
Married-couple household	136,671	39%	10,820	52%	1,153,747	48%	1,104,626	46%
With children of the householder under 18	50,190	14%	3,831	18%	503,053	21%	443,024	19%
Cohabiting couple household	23,682	7%	1,114	5%	160,052	7%	162,700	7%
With children of the householder under 18	11,690	3%	349	2%	45,819	2%	55,517	2%
Male householder, no spouse/partner	63,535	18%	2,285	11%	428,043	18%	401,950	17%
With children of the householder under 18	4,435	1%	215	1%	25,280	1%	28,100	1%
Householder living alone	37,289	11%	1,514	7%	298,988	12%	276,871	12%
65 years and over	9,475	3%	461	2%	68,686	3%	83,946	4%
Female householder, no spouse/partner	123,319	36%	6,656	32%	680,829	28%	706,708	30%
With children of the householder under 18	21,100	6%	1,062	5%	104,045	4%	122,957	5%
Householder living alone	61,564	18%	3,481	17%	406,890	17%	399,903	17%
65 years and over	22,511	6%	1,400	7%	151,800	6%	184,810	8%

Source: 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

## Persons with Disabilities

The share of the population living with a disability has increased across all geographies since 2010, likely due to the growth in the population that is 65 years and over. The city of Bowie has a slightly higher share of the population living with a disability at 12 percent, compared to the County at 11 percent. However, Bowie is on par with the state of Maryland, with 12 percent of the state's total population living with a disability.

*Figure IV-10. Share of the Population Living with a Disability, 2010-2022*



*Source: 2010 and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates*

Figure IV-11 shows the number and share of people with a disability by type in 2022. Overall, the most prevalent types of disabilities in Prince George's County are ambulatory (5.6 percent of the population), those that affect ability to live independently (3.9 percent), and cognitive (3.8 percent). This is consistent with the most prevalent disabilities in other geographies, as well. However, Bowie has the highest share of the population living with an ambulatory disability at 6.5 percent. This could be due to the city having a larger supply of accessible housing or single-family units that are more easily modified.

Figure IV-11. Persons with Disabilities by Type, 2022

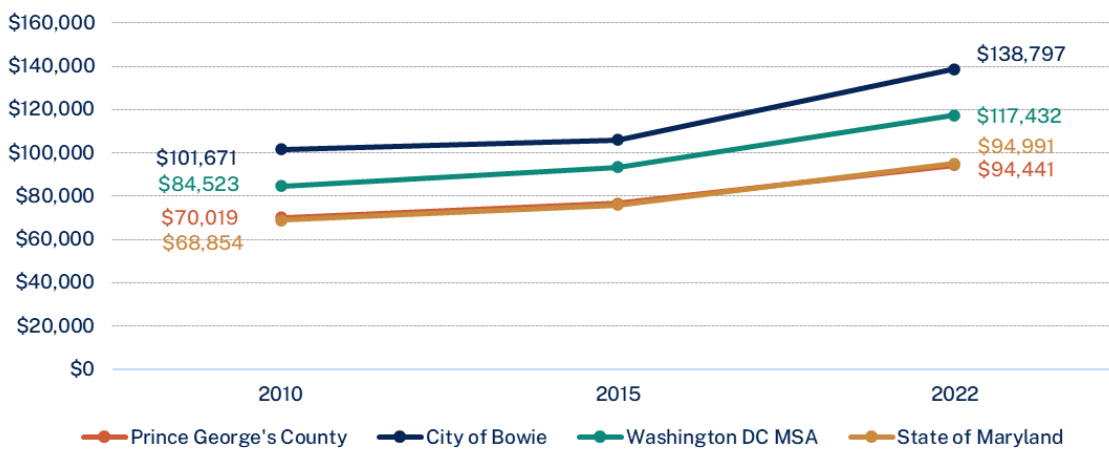
ty Status	Prince George's County		City of Bowie		Washington DC MSA		State of Maryland	
	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.
Total:	936,017	100.0%	56,109	100.0%	6,289,805	100.0%	6,073,039	100.0%
With a disability	99,163	10.6%	6,776	12.1%	596,622	9.5%	724,428	11.9%
With a hearing difficulty	14,735	1.6%	1,637	2.9%	148,206	2.4%	165,997	2.7%
With a vision difficulty	17,835	1.9%	678	1.2%	97,202	1.5%	118,883	2.0%
With a cognitive difficulty	35,985	3.8%	2,498	4.5%	236,168	3.8%	293,410	4.8%
With an ambulatory difficulty	52,727	5.6%	3,657	6.5%	275,698	4.4%	342,130	5.6%
With a self-care difficulty	16,638	1.8%	1,643	2.9%	110,888	1.8%	133,075	2.2%
With an independent living diff.	36,311	3.9%	2,816	5.0%	215,850	3.4%	260,174	4.3%
No disability	836,854	89.4%	49,333	87.9%	5,693,183	90.5%	5,348,611	88.1%

Source: 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

## Household Income

This section examines trends in household income in Prince George's County and the City of Bowie compared to the DC metro area and state of Maryland. Figure IV-12 shows the median household income in 2010, 2015, and 2022. Bowie had the highest median income in 2022 at \$138,797, followed by the DC metro area at \$117,432. Conversely, the County's 2022 median household income was the lowest compared to other geographic areas. From 2010 to 2022, the median household income in Bowie increased by \$37,126, compared to a \$26,137 increase in the County.

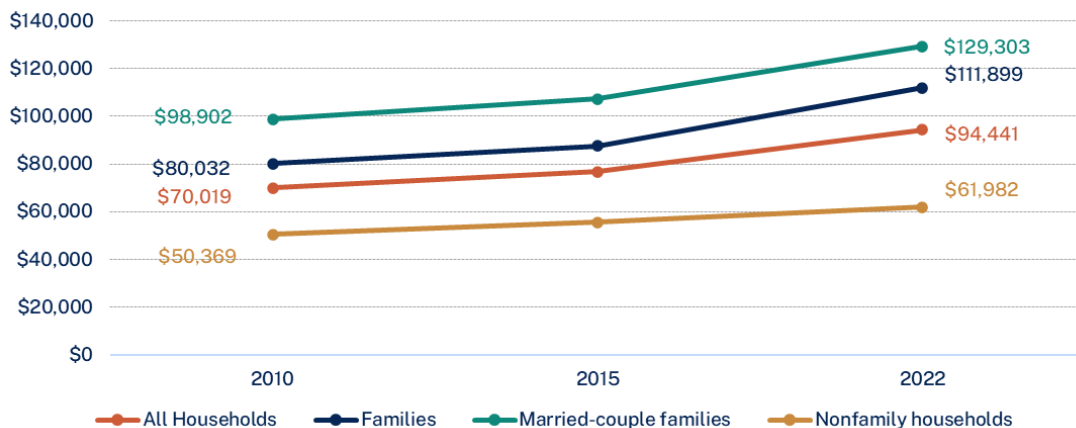
Figure IV-12. Median Household Income, 2010-2022



Source: 2010, 2015, and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

Figure IV-13 shows the median household income in Prince George's County by household type. Married couple households had the highest median income in 2022 at \$129,303. Nonfamily households had the lowest median income in 2022 at \$61,982. The income disparity between family and nonfamily households is likely one of the drivers between higher incomes in Bowie compared to the County, as the city has a larger share of family households. As the share of smaller households increases in the County, the median income may be impacted, resulting in a need for smaller and more affordable housing options.

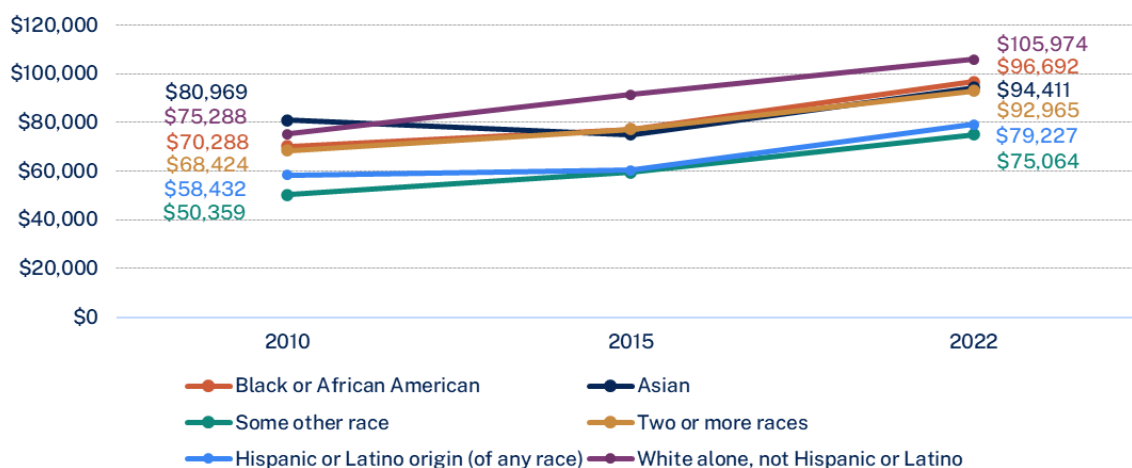
*Figure IV-13. Median Household Income by Household Type, Prince George's County, 2010-2022*



Source: 2010, 2015, and 2022 1-year ACS Estimates

Next, Figure IV-14 examines the median household income by race and ethnicity in the County. In 2022, non-Hispanic White residents have the highest median income at \$105,974, followed by African American households at \$96,692, and Asian households at \$94,411. The median income for Asian households increased at a lower rate than other races and, as a result, fell from having the highest median income in 2010 to the third highest in 2022.

*Figure IV-14. Median Household Income by Race and Ethnicity, 2010-2022*



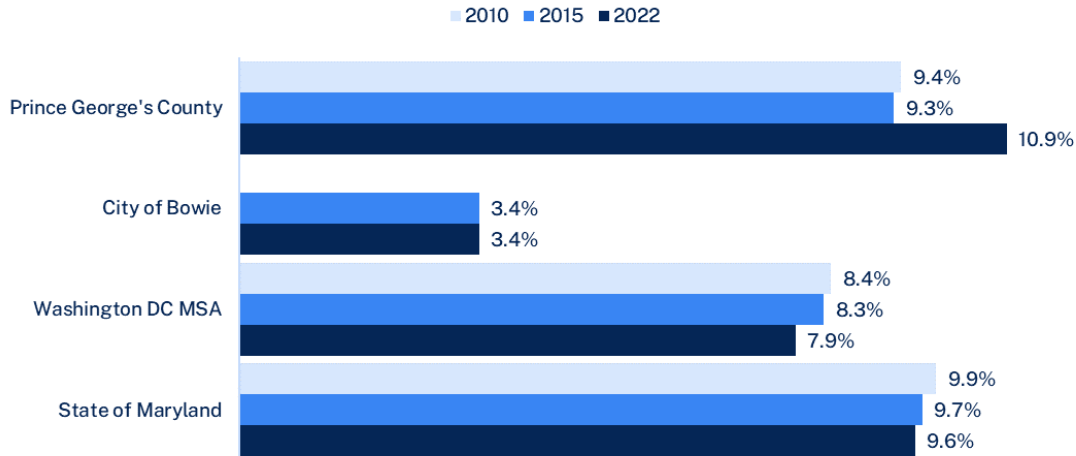
Note: Data for Native Hawaiian and Other Pacific Islander and American Indian and Alaska Native suppressed.

Source: 2010, 2015, and 2022 1-year ACS Estimates

## Poverty

Poverty in Prince George's County increased from 9.4 percent in 2010 to 10.9 percent in 2022, as shown in Figure IV-15. In all the other geographic areas included in the analysis, the poverty rate decreased during this time period. This suggests that the population in the County is disproportionately impacted by poverty compared to the region and state. The County also had the highest poverty rate in 2022, followed by the state of Maryland at 9.6 percent, the DC metro area at 7.9 percent, and Bowie with the lowest poverty rate at 3.4 percent.

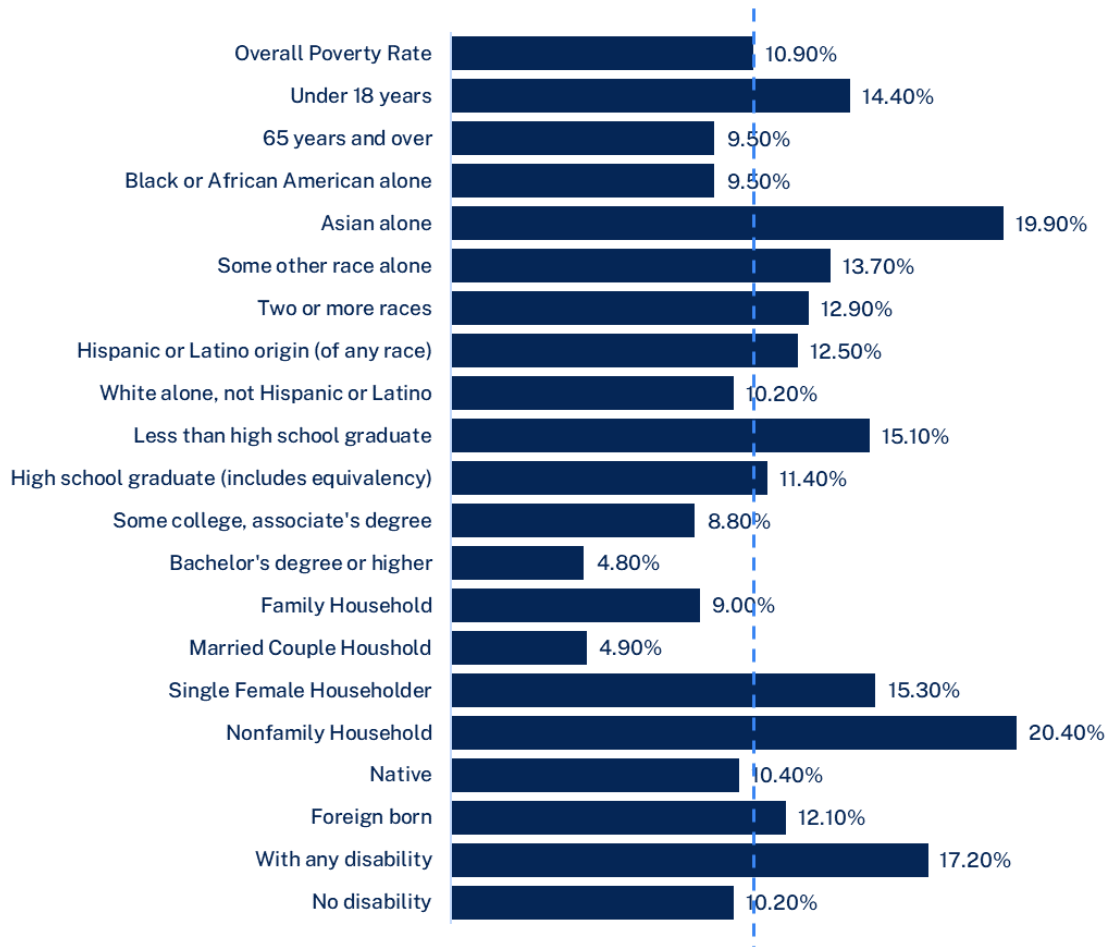
*Figure IV-15. Poverty Rate, 2010-2022*



*Source: 2010, 2015, and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates*

Figure IV-16 shows the poverty rate of people living in the County by selected characteristics in 2022. The subpopulations with the highest poverty rates include nonfamily households (20.4 percent), the Asian population (19.9 percent), people with a disability (17.2 percent), single female householders (15.3 percent), and the population that did not graduate high school or equivalent (15.1 percent). The lowest poverty rates were observed for people with higher educational attainment, married couples and families, older households, and non-Hispanic African American and White individuals.

*Figure IV-16. Poverty Rate by Selected Characteristics, Prince George's County, 2022*

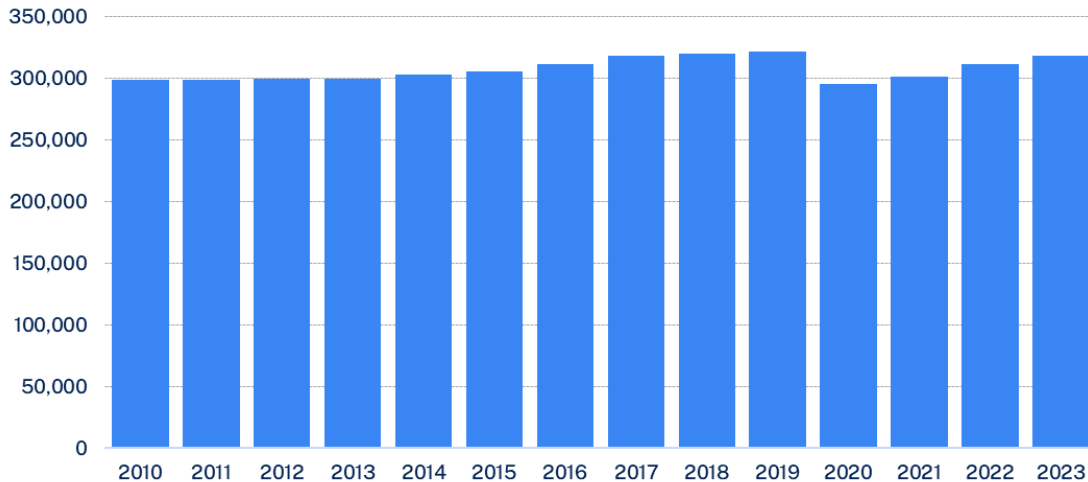


*Source: 2022 1-year ACS Estimates*

## Employment and Wages

This section examines trends in total employment, employment by industry, and wages among the County's workers. Figure IV-17 shows total 2023 employment in the County was 318,316 jobs, an increase of 19,223 from 2010 employment. Jobs in Prince George's County dipped to the lowest point from 2010 to 2023 in 2020 with 295,521 jobs due to the COVID-19 pandemic. Employment was the highest in 2019, just before the pandemic, with 322,168 jobs. However, 22,795 jobs have returned to the County since the decline in 2020.

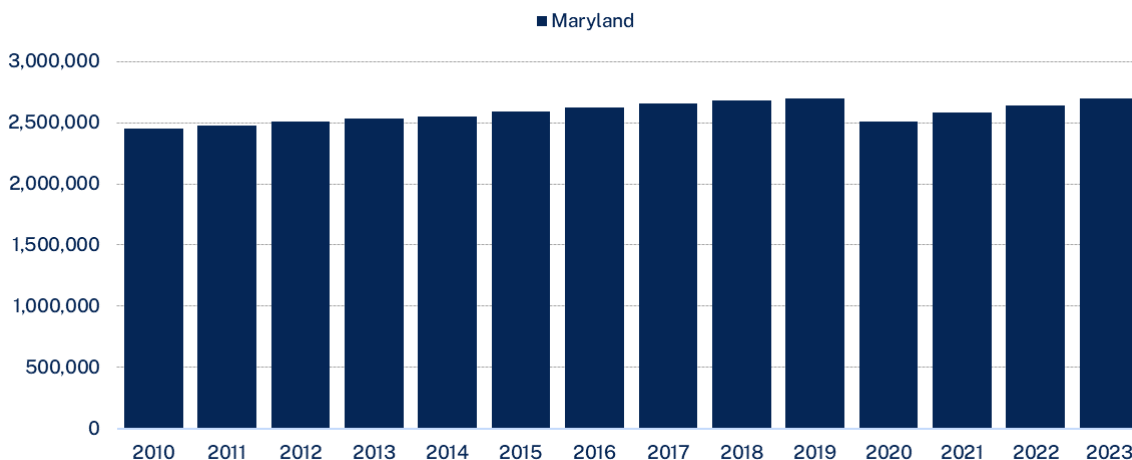
*Figure IV-17. Total Employment, Prince George's County, 2010-2023*



Source: Bureau of Labor Statistics and State of Maryland Division of Workforce Development and Adult Learning

Total employment in the state followed a similar trend to Prince George's County from 2010 to 2023, as shown in Figure IV-18. From 2010 to 2023, employment in the state increased by 247,749 jobs for a total of 2.7 million. In 2020, employment declined to 2.5 million, but total employment has since recovered and surpassed pre-pandemic employment in 2019.

*Figure IV-18. Total Employment, 2010-2023*

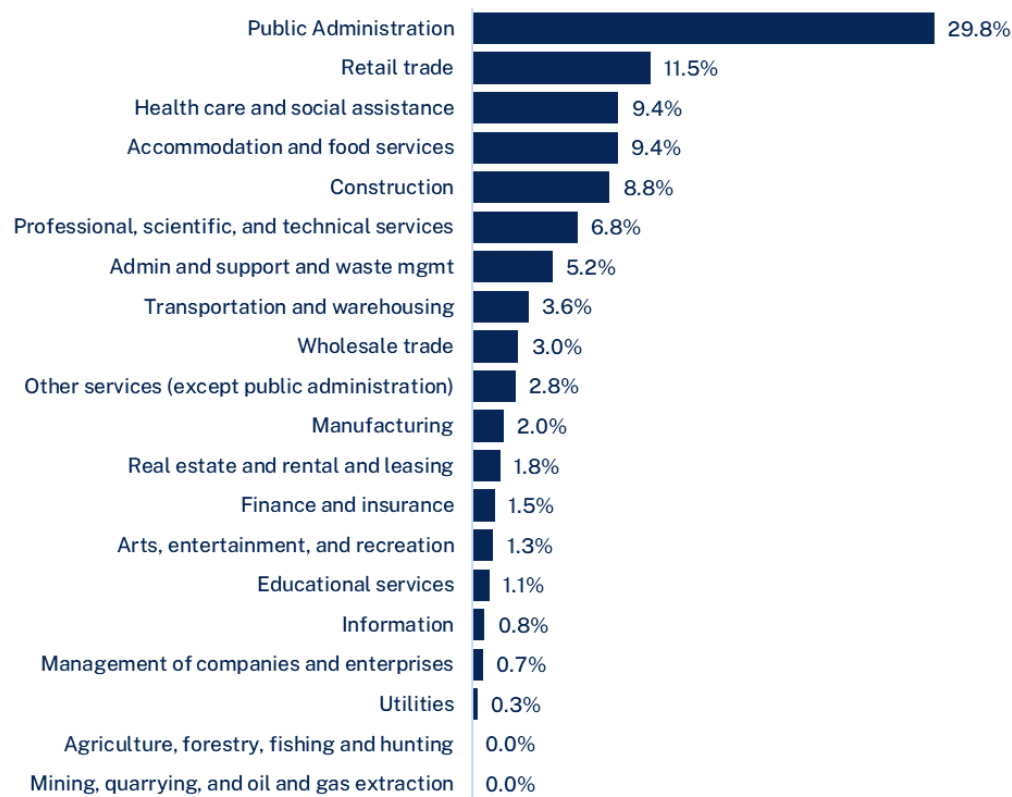


Source: Bureau of Labor Statistics and State of Maryland Division of Workforce Development and Adult Learning



Prince George's County relies heavily on the public administration industry, which represents 30 percent of all jobs as shown in Figure IV-19. Other top industries in the County include retail trade (11.5 percent of jobs), healthcare and social assistance (9.4 percent), accommodation and food services (9.4 percent), and construction (8.8 percent).

*Figure IV-19. Total Employment by Industry, Prince George's County, 2023*



*Source: Bureau of Labor Statistics and State of Maryland Division of Workforce Development and Adult Learning*

Figure IV-20 compares Prince George's County's job composition by industry in 2010, 2015, and 2023. Overall, the industries the County relies on for employment have not shifted significantly since 2010. From 2015 to 2023, management of companies and enterprises, utilities, and arts and entertainment had the highest annual growth rate. Conversely, the County lost jobs in information, manufacturing, and retail trade over the same time.

*Figure IV-20. Total Employment by Industry, Prince George's County, 2010-2023*

Employment Industry	2010	2015	2023	Change 2010-2015		Change 2015-2023	
				Number	Avg. Annual Pct.	Number	Avg. Annual Pct.
Total Employment	299,093	306,137	318,316	7,044	0.5%	12,179	0.5%
Public Administration	86,689	88,431	94,977	1,742	0.4%	6,546	0.9%
Agriculture, forestry, fishing and hunting	75	-	-	-	-	-	-
Mining, quarrying, and oil and gas extraction	62	-	-	-	-	-	-
Construction	25,366	25,221	28,139	-145	-0.1%	2,918	1.4%
Manufacturing	9,104	7,004	6,523	-2,100	-5.1%	-481	-0.9%
Wholesale trade	9,685	9,259	9,456	-426	-0.9%	197	0.3%
Retail trade	37,515	39,427	36,588	1,912	1.0%	-2,839	-0.9%
Transportation and warehousing	9,382	9,925	11,498	543	1.1%	1,573	1.9%
Utilities	726	782	985	56	1.5%	203	2.9%
Information	3,216	3,859	2,502	643	3.7%	-1,357	-5.3%
Finance and insurance	6,214	5,252	4,665	-962	-3.3%	-587	-1.5%
Real estate and rental and leasing	5,601	5,852	5,724	251	0.9%	-128	-0.3%
Professional, scientific, and technical services	20,424	20,355	21,572	-69	-0.1%	1,217	0.7%
Management of companies and enterprises	1,885	1,423	2,292	-462	-5.5%	869	6.1%
Admin and support and waste mgmt	17,258	16,928	16,546	-330	-0.4%	-382	-0.3%
Educational services	2,723	3,366	3,570	643	4.3%	204	0.7%
Health care and social assistance	26,479	29,009	29,989	2,530	1.8%	980	0.4%
Arts, entertainment, and recreation	3,526	3,667	4,293	141	0.8%	626	2.0%
Accommodation and food services	23,650	26,840	29,927	3,190	2.6%	3,087	1.4%
Other services (except public administration)	9,513	9,394	8,930	-119	-0.3%	-464	-0.6%

*Source: Bureau of Labor Statistics and State of Maryland Division of Workforce Development and Adult Learning*

Compared to the state of Maryland, the County has slightly lower average annual wages in most industries, with a few exceptions including public administration, construction, and transportation and warehousing, as shown in Figure IV-21. The highest paying industries in the County include professional, scientific and technical services followed by utilities, information, management of companies and enterprises, and public administration. Compared to the rest of the state, the County has higher concentrations of jobs in public administration and construction.

*Figure IV-21. Employment and Average Annual Wage by Industry, 2022*

Employment Industry	Prince George's County			State of Maryland		
	Number	Percent	Avg. Annual Wage	Number	Percent	Avg. Annual Wage
Total:	318,316	100.0%	\$ 71,530	2,700,946	100.0%	\$ 76,132
Public Administration	94,977	29.8%	\$ 92,556	514,093	19.0%	\$ 88,366
Agriculture, forestry, fishing and hunting	-	0.0%	\$ -	6,087	0.2%	\$ 48,043
Mining, quarrying, and oil and gas extraction	-	0.0%	\$ -	1,282	0.0%	\$ 79,683
Construction	28,139	8.8%	\$ 82,714	161,355	6.0%	\$ 79,467
Manufacturing	6,523	2.0%	\$ 70,726	113,656	4.2%	\$ 96,225
Wholesale trade	9,456	3.0%	\$ 76,821	86,054	3.2%	\$ 97,633
Retail trade	36,588	11.5%	\$ 40,831	268,984	10.0%	\$ 41,849
Transportation and warehousing	11,498	3.6%	\$ 56,668	100,915	3.7%	\$ 56,122
Utilities	985	0.3%	\$ 108,927	10,226	0.4%	\$ 141,085
Information	2,502	0.8%	\$ 95,722	35,047	1.3%	\$ 129,049
Finance and insurance	4,665	1.5%	\$ 85,558	84,285	3.1%	\$ 133,403
Real estate and rental and leasing	5,724	1.8%	\$ 61,679	42,390	1.6%	\$ 80,418
Professional, scientific, and technical services	21,572	6.8%	\$ 109,061	278,005	10.3%	\$ 119,087
Management of companies and enterprises	2,292	0.7%	\$ 95,029	28,528	1.1%	\$ 134,204
Admin and support and waste mgmt	16,546	5.2%	\$ 52,385	169,668	6.3%	\$ 58,280
Educational services	3,570	1.1%	\$ 60,191	70,116	2.6%	\$ 68,621
Health care and social assistance	29,989	9.4%	\$ 66,181	377,893	14.0%	\$ 66,702
Arts, entertainment, and recreation	4,293	1.3%	\$ 29,511	42,542	1.6%	\$ 40,295
Accommodation and food services	29,927	9.4%	\$ 32,521	220,858	8.2%	\$ 29,485
Other services (except public administration)	8,930	2.8%	\$ 52,993	88,955	3.3%	\$ 56,643

*Source: Bureau of Labor Statistics and State of Maryland Division of Workforce Development and Adult Learning*

## Housing Market

This section presents key data points on Prince George's County's housing market to establish a baseline and underpin findings related to housing choice. Figure IV-22 shows total housing units from 2010 to 2022 in Prince George's County, the city of Bowie, the DC metro area, and the state of Maryland. In 2022, there was an estimated 363,986 housing units in the County. From 2015 to 2022, the County added 32,692 units, the highest growth rate during that time across all geographies.

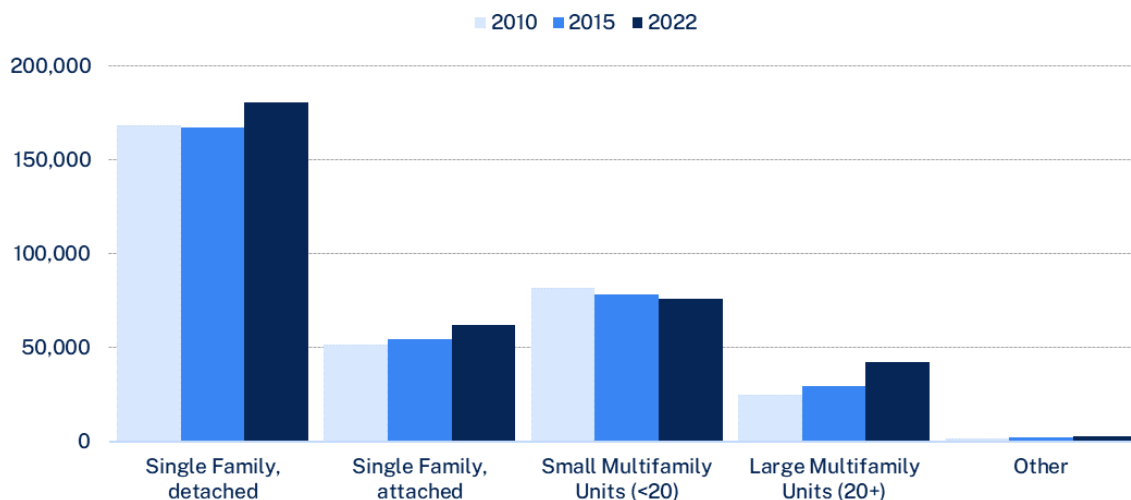
*Figure IV-22. Total Housing Units, 2010-2022*

	2010	2015	2022	Change 2010-2015		Change 2015-2022	
				Number	Avg. Annual Pct.	Number	Avg. Annual Pct.
Prince George's County	328,397	331,294	363,986	2,897	0.2%	32,692	1.4%
City of Bowie	20,662	20,616	21,359	46	0.0%	743	0.5%
Washington DC MSA	2,217,947	2,324,965	2,549,665	107,018	0.9%	224,700	1.3%
State of Maryland	2,380,605	2,434,465	2,559,057	53,860	0.4%	124,592	0.7%

*Source: 2010, 2015, and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates*

Since 2010, most of the housing unit growth in the County has been single-family detached or attached housing. The number of housing units in small (less than 20 units) multifamily buildings slightly decreased during this time, while the number of units in large multifamily buildings increased, as shown in Figure IV-23. This suggests some attention has been given to investment in large multifamily and single-family home development.

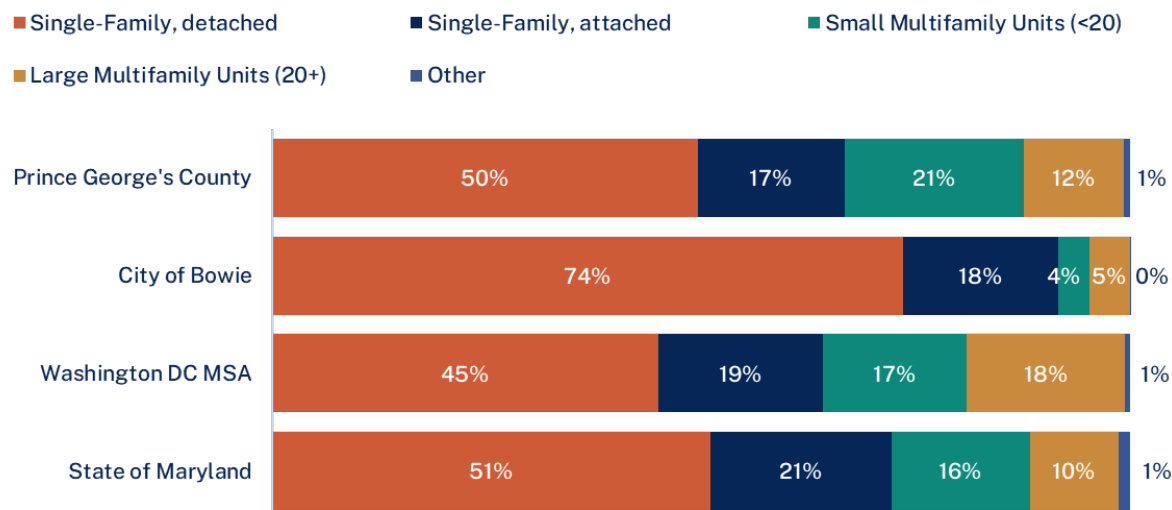
*Figure IV-23. Housing Units by Type, Prince George's County, 2010-2022*



*Source: 2010, 2015, and 2022 1-year ACS Estimates*

Figure IV-24 presents the share of units by type in each of the jurisdictions. Overall, single-family detached is the most common housing type in all areas, but especially in the city of Bowie. Half of the units in the County are single-family detached, followed by small multifamily units (21 percent of units), single-family attached (17 percent), and large multifamily units (17 percent). Meanwhile, 92 percent of units in the City of Bowie are single-family (attached or detached). A lack of multifamily housing, which is disproportionately occupied by renter households, can be a barrier to entry for communities like Bowie that have primarily single-family homes.

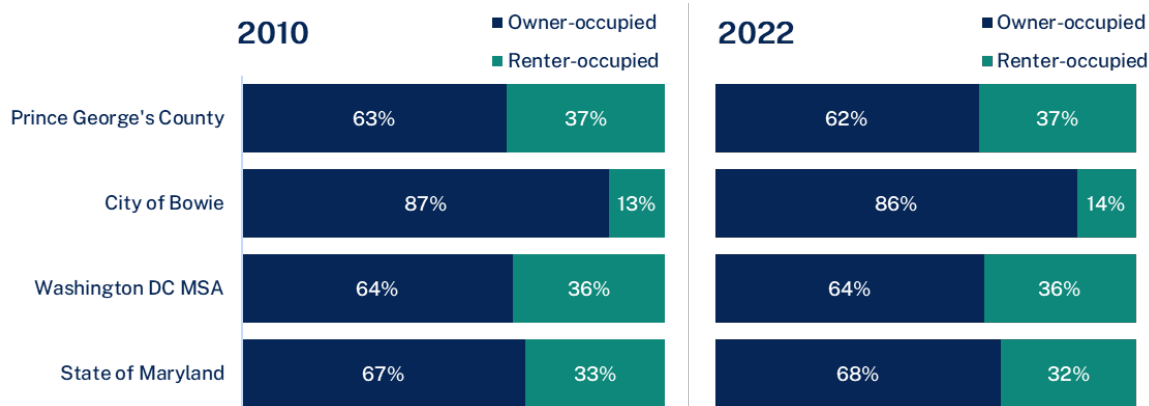
*Figure IV-24. Share of Housing Units by Type, 2022*



Source: 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

Figure IV-25 examines housing tenure from 2010 to 2022. The city of Bowie has the highest rate of homeownership at 87 percent, which is consistent with the city's higher median household income and larger share of family households as compared to the County, and a built environment that consists almost exclusively of single-family units. Tenure in Prince George's County is closer to that of the DC metro area and the state, with 63 percent owner and 37 percent renter households. There were no notable changes in tenure from 2010 to 2022 reflected in the data.

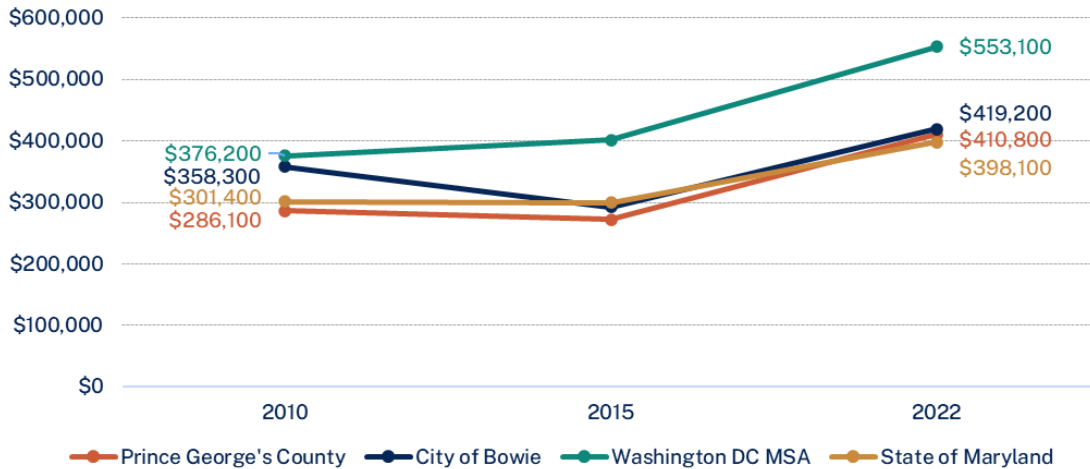
*Figure IV-25. Housing Tenure, 2010-2022*



Source: 2010 and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

In 2022, the median home value in the DC metro area surpassed the value in all of the other geographies, as shown in Figure IV-26. While in 2010 Bowie had a higher median value compared to the County, in 2022 values were relatively equal with the city at and County.

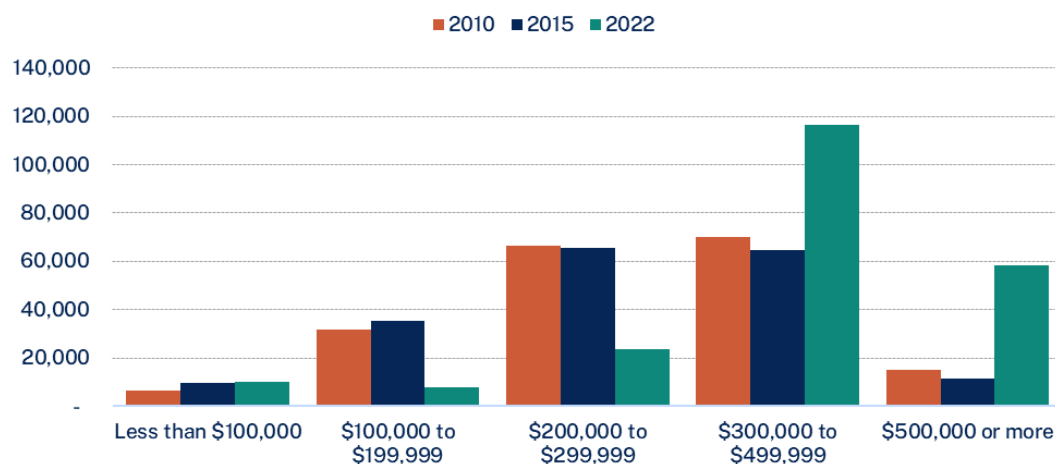
*Figure IV-26. Median Home Value, 2010-2022*



Source: 2010, 2015, and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

Figure IV-27 shows the distribution of housing units by value in the County from 2010 to 2022. There was a major shift toward the higher end of the home value spectrum, with the number of homes valued at more than \$300,000 increasing substantially, while the number of homes priced less decreased.

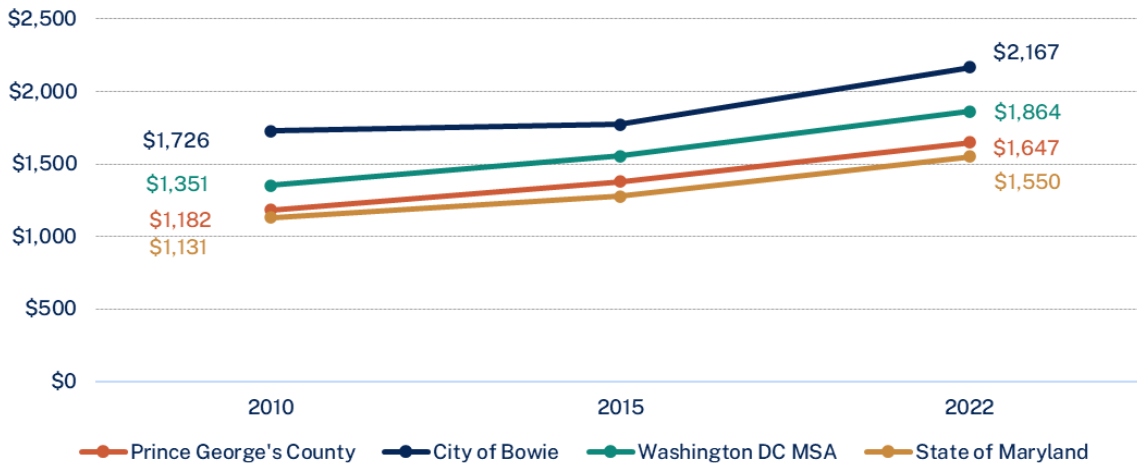
*Figure IV-27. Housing Units by Value, Prince George's County, 2010-2022*



Source: 2010, 2015, and 2022 1-year ACS Estimates

The City of Bowie has remained the jurisdiction with the highest median rent from 2010 to 2022, as shown in Figure IV-28. The median rent in Bowie surpassed \$2,000 in 2022, while the median rent in the County came in at \$1,647. Overall, rental rates in the DC metro area are higher than the state.

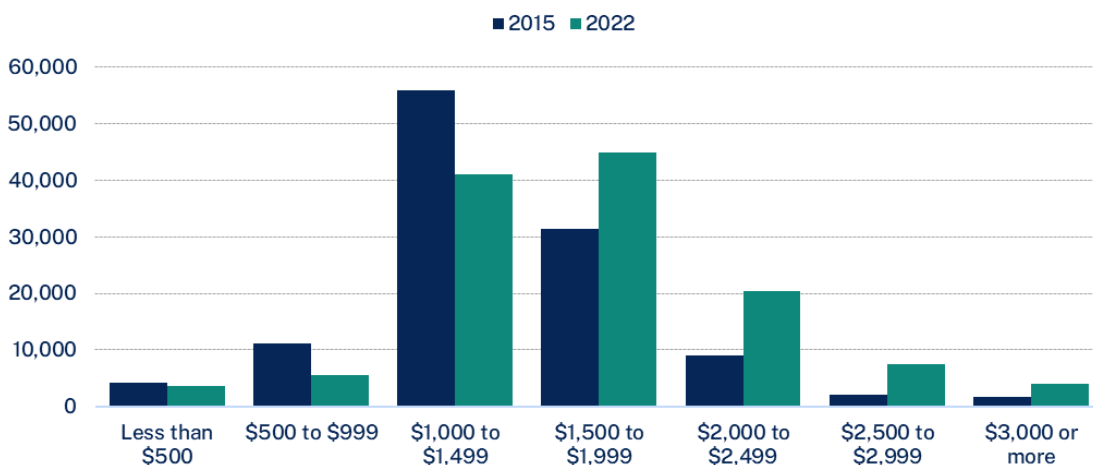
*Figure IV-28. Median Rent, Prince George's County, 2015-2022*



*Source: 2010, 2015, and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates*

Figure IV-29 shows the distribution of rental units by gross rent from 2015 to 2022. During this time the number of units renting for over \$1,500 increased, while units renting under \$1,499 decreased, similar to the trends observed in the distribution of home values. Upward price pressures continue to drive housing costs up for renters and owners in the County.

*Figure IV-29. Rental Units by Gross Rent, Prince George's County, 2015-2022*



*Source: 2015 and 2022 1-year ACS Estimates*

## Segregation/Integration

This section of the report examines segregation and integration in Prince George's County and the city of Bowie based on HUD's definition of segregation: "A condition, within the program participant's geographic area of analysis, in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area."<sup>22</sup>

The Fair Housing Act mandates that program participants take steps to reduce segregation in their jurisdictions. The following analysis features three methods of identifying segregated areas and protected classes residing in segregated areas. The analysis is divided into three sections which include:

- Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). Examines census tracts with a concentration of racial or ethnic minorities and low economic opportunity.
- Dissimilarity index. Provides a measure of how integrated an area is based on how evenly distributed two racial or ethnic groups are by census tract.
- Other characteristics. Shows the proportion of the population within other protected classes (e.g., persons with disabilities, national origin, familial status) by census tract using maps.

### R/ECAPs

HUD has developed a methodology for identifying census tracts with both a high percentage of racial and ethnic minority groups and low economic opportunity with Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). This section will explore R/ECAPs and the populations living in them as compared to the County. Households living in R/ECAPs are often disproportionately impacted by a variety of neighborhood characteristics, including poverty and low access to opportunity, and often face limited housing mobility options and choice.

R/ECAPs have been defined by HUD as census tracts where more than half of the population is non-White and 40 percent or more of the population has income below the poverty line OR where the poverty rate is at least three times the average poverty rate in the area, whichever is lower. The latter poverty measure is used for Prince George's County. Three times the 2022 poverty rate in the DC metro area was 24.9 percent (the County's poverty rate in 2022 was 8.3 percent), since this threshold is below 40 percent, it is used to perform the analysis.

In 2022, seven census tracts in Prince George's County met the definition for an R/ECAP, an increase from only four R/ECAP census tracts in 2017. These tracts are:

- 8018.01
- 8035.25
- 8036.02
- 8056.01
- 8056.02
- 8067.12

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<sup>22</sup> <https://www.hudexchange.info/programs/fair-housing/best-practices-in-fair-housing-planning/analyzing-data/identifying-areas-of-segregation-integration-and-concentrated-poverty/>



- 8070

Figure IV-30 shows the characteristics of residents living in R/ECAPs compared to greater Prince George's County. An estimated 32,287 people and 10,630 households live in R/ECAPs, equivalent to a little more than three percent of the population and three percent of households in the County. Individuals identifying as Hispanic are significantly overrepresented in the County's R/ECAPs, followed by Asian households. Similarly, households with children and non-family households live in R/ECAPs in disproportionately higher rates. Only seven percent of the population living in an R/ECAP have a disability, compared to 11 percent of County residents.

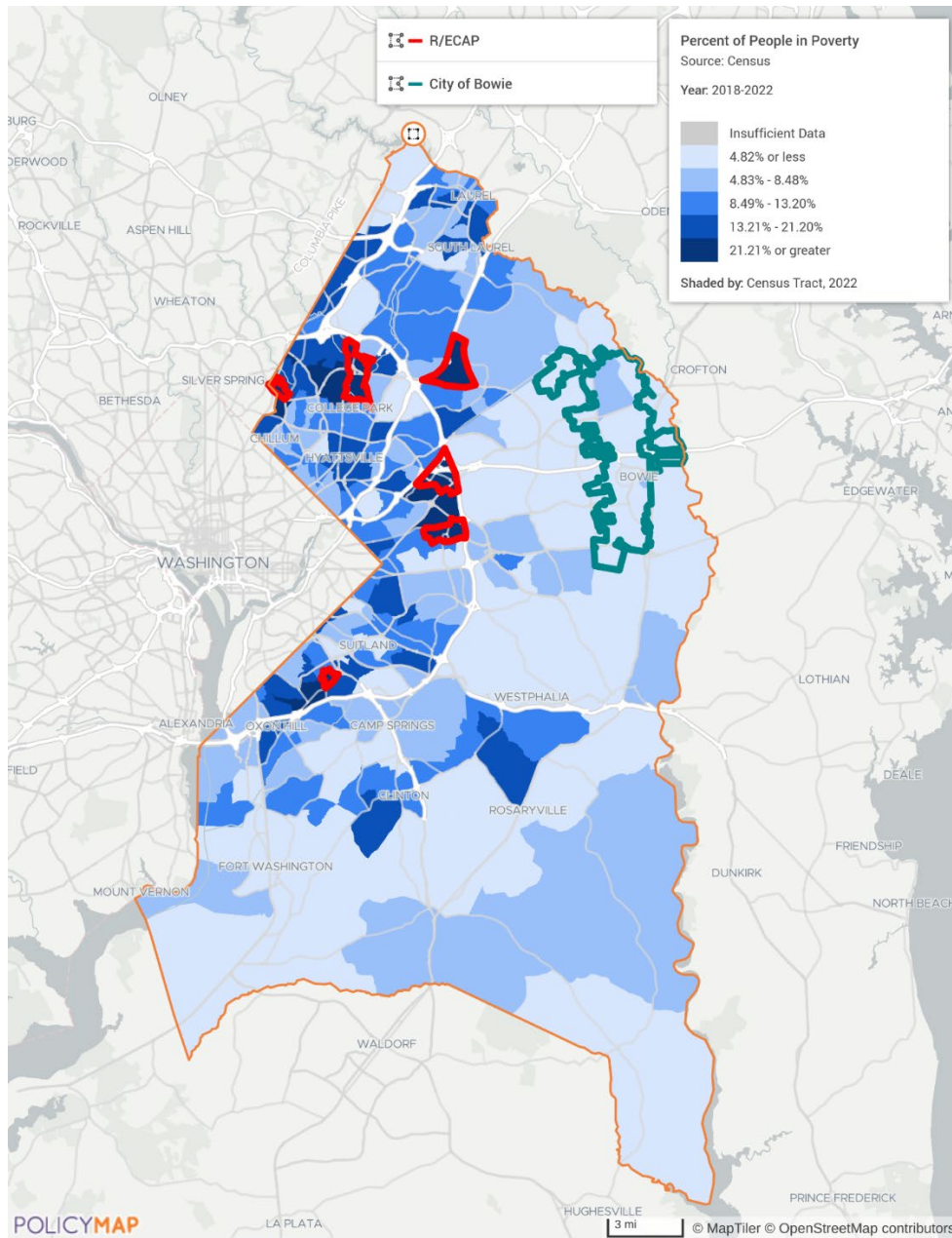
*Figure IV-30. Total and R/ECAP Population by Selected Characteristics, 2022*

	R/ECAPs		Prince George's County	
	Number	Pct.	Number	Pct.
Total Population	32,287	100%	946,971	100%
African American	11,607	36%	561,188	59%
White	3,048	9%	104,166	11%
Hispanic	14,816	46%	198,317	21%
Asian	1,984	6%	37,545	4%
Other	832	3%	45,755	5%
Total Households	10,630	100%	347,207	100%
Total families	6,006	57%	227,294	65%
With own children	3,035	29%	87,415	25%
Total non-family households	4,624	43%	119,913	35%
Seniors (65+) living alone	930	9%	31,986	9%
Total Noninstitutionalized Population	32,249	100%	936,017	100%
With a disability	2,132	7%	99,163	11%

*Source: 2022 5-year ACS Estimates*

Figure IV-31 Shows the location of R/ECAP census tracts overlaid with the poverty rate by tract. All but one R/ECAP tract is within the Beltway and none of the R/ECAPs are within the city of Bowie or south of Oxon Hill. R/ECAP census tracts will be highlighted in all maps throughout this report to elevate the disparate housing needs and lack of access to opportunity for residents living in them.

Figure IV-31. R/ECAPs and Poverty Rate by Census Tract, 2022



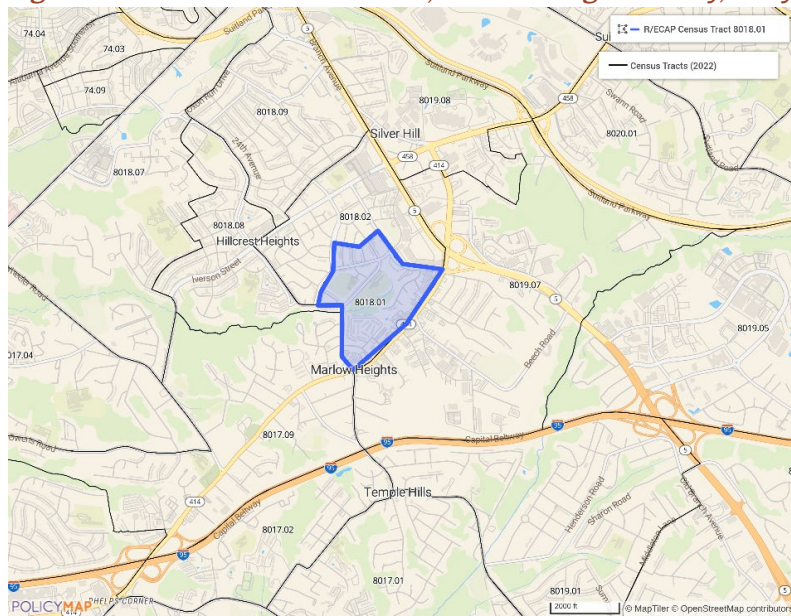
Source: 2022 5-year ACS Estimates and PolicyMap

## Composition of R/ECAP tracts

This section describes the land use, community amenities, and cultural institutions within R/ECAPs. Most of the R/ECAPs discussed below contain multifamily housing near light industrial or major commercial thoroughfares. Most of the areas contain local schools and churches, and some are home to community centers and other institutions.

Census tract 8018.01 is in Marlow Heights and contains a commercial area along St. Barnabas Road (414), as well as Imagine Lincoln Public Charter School and Benjamin Stoddert Middle School in the center of the tract. The area is home to two multifamily communities and moderate density single-family detached housing. The eastern area contains Prince George's County Social Services facilities.

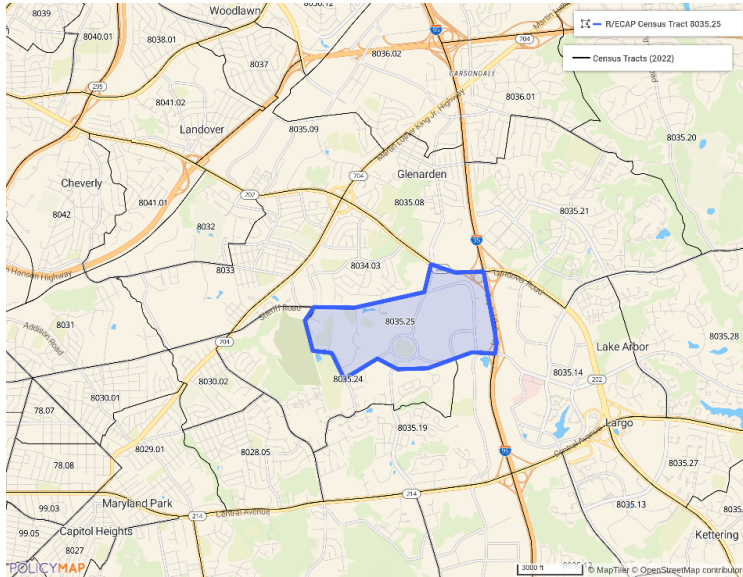
Figure IV-32. Census Tract 8018.01; Prince George's County, Maryland



Source: 2022 5-year ACS Estimates and PolicyMap

Tract 8035.25 is south of Glenarden and home to Commanders Field and Prince George's County Sports and Learning Complex. The area is primarily open space, but includes a small commercial area along Brightseat Road, as well as City of Praise Family Ministries, Blooming Branches Learning Center, John Carroll Elementary School and the William Pace Elementary School. The residential areas are primarily single-family attached housing and a few apartment buildings.

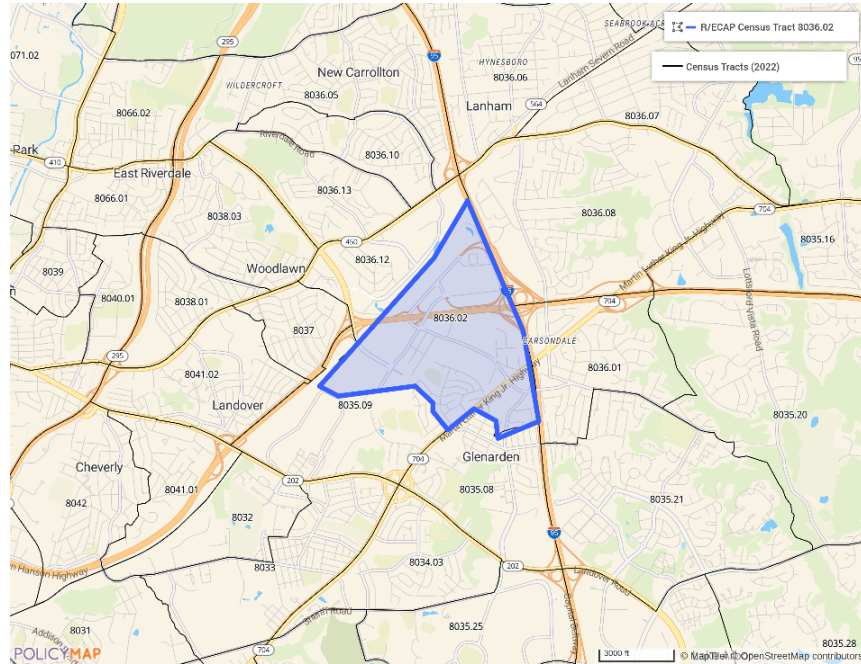
*Figure IV-33. Census Tract 8035.25; Prince George's County, Maryland*



*Source: 2022 5-year ACS Estimates and PolicyMap*

R/ECAP census tract 8036.02 is a primarily light industrial area containing Ardwick Park and the New Carrollton Metro Station. The southeast area of the tract has a moderate density single-family neighborhood, Glenarden Woods Elementary School, and Glenarden Towns attached single-family homes. The tract is also home to the First Baptist Church of Glenarden and the Shabach Christian Academy.

*Figure IV-34. Census Tract 8036.02; Prince George's County, Maryland*

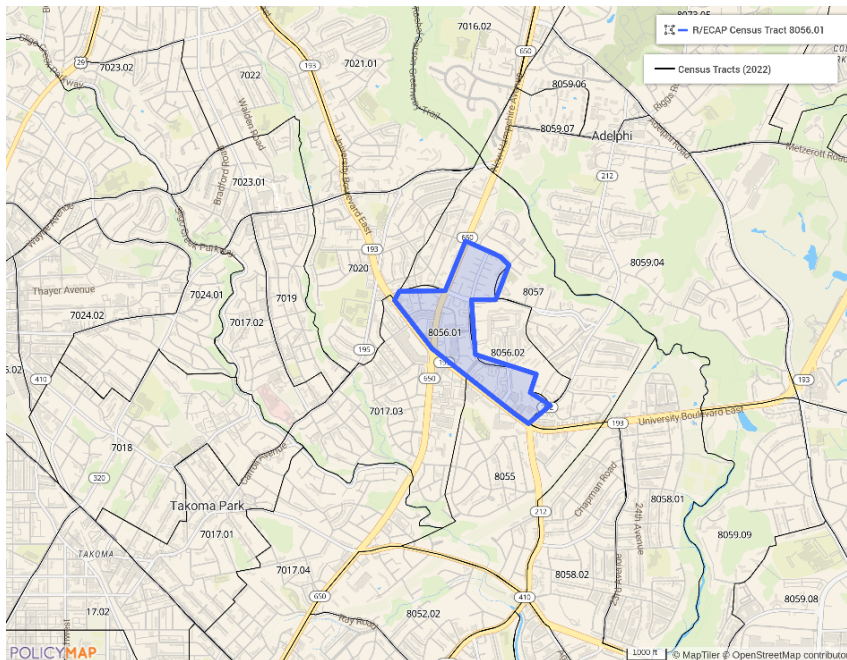


*Source: 2022 5-year ACS Estimates and PolicyMap*



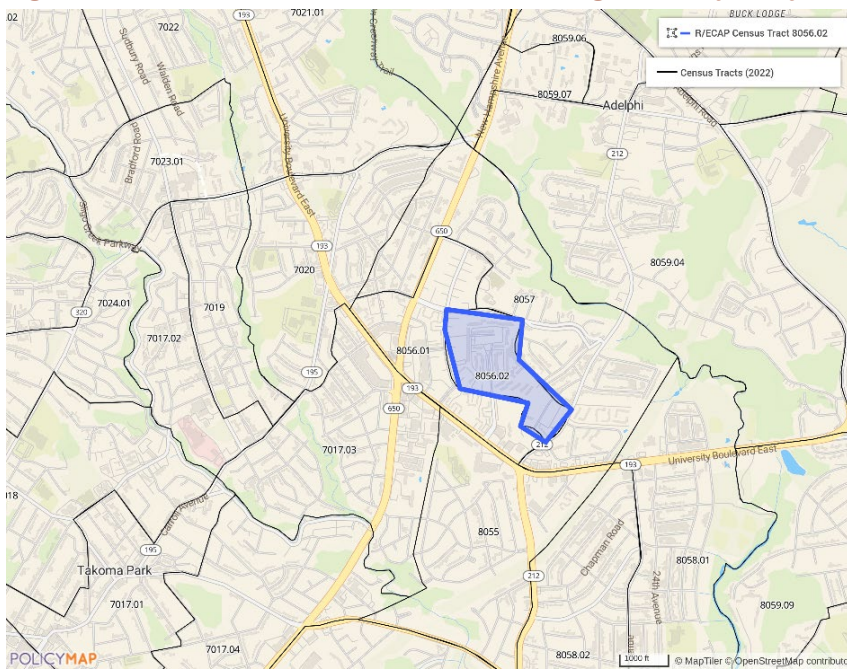
Two R/ECAP census tracts cover Langley Park in the northwest corner of the County including census tracts 8056.01 and 8056.02. Census tract 8056.01 largely covers a commercial district along University Boulevard East and a variety of multifamily housing complexes. Tract 8056.02 is primarily multifamily properties and moderate density single-family detached ranches. This area includes Langley Park and the Cassa de Maryland Community Center.

*Figure IV-35. Census Tract 8056.01; Prince George's County, Maryland*



Source: 2022 5-year ACS Estimates and PolicyMap

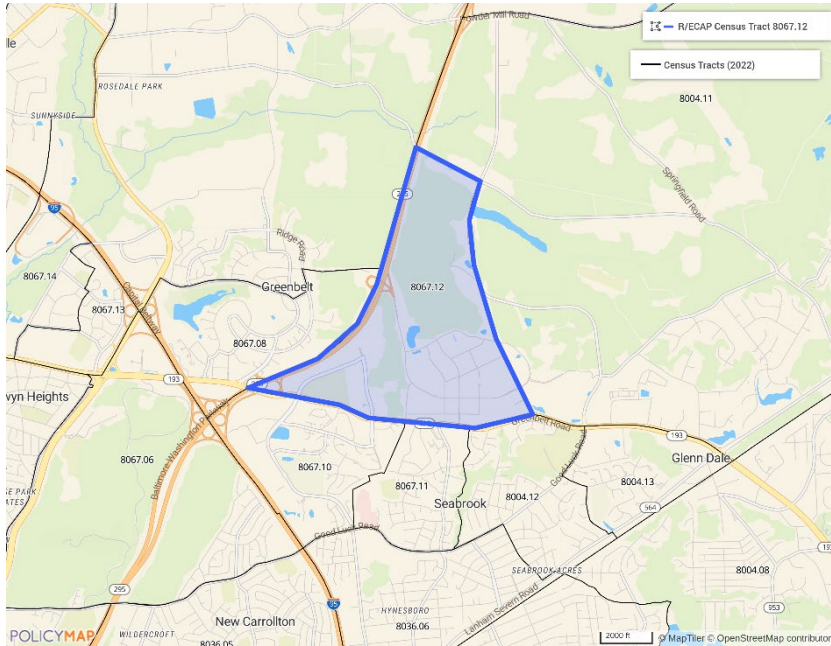
*Figure IV-36. Census Tract 8056.02; Prince George's County, Maryland*



Source: 2022 5-year ACS Estimates and PolicyMap

Tract 8067.12 is primarily open space and contains NASA's Goddard Space Flight Center in the southeast portion. The southwest portion of the tract is home to Eleanor Roosevelt High School, Greenbelt Children's Center, and multifamily housing developments.

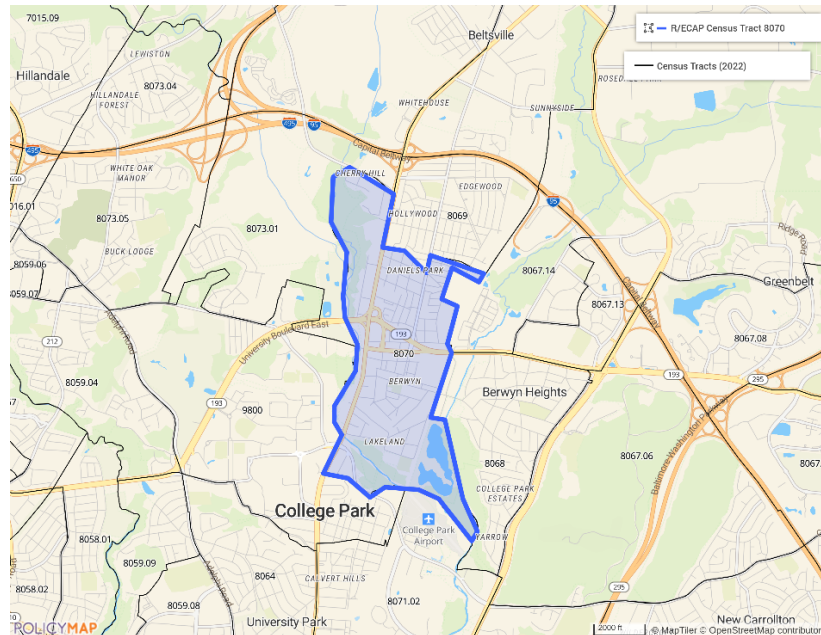
*Figure IV-37. Census Tract 8067.12; Prince George's County, Maryland*



*Source: 2022 5-year ACS Estimates and PolicyMap*

Tract 8070 sits just east of the University of Maryland in College Park. The tract encompasses portions of Lakeland, Berwin, Daniels Park, and Cherry Hill neighborhoods. The area includes commercial districts along Baltimore Avenue and University Boulevard East. The tract includes community amenities like the Paint Branch Stream Valley Park, College Park Community Center, Duvall Field, and the Cherry Hill Neighborhood Park. It is home to Paint Brush Elementary School, Holy Redeemer School, and Berwyn Baptist School.

*Figure IV-38. Census Tract 8070; Prince George's County, Maryland*



Source: 2022 5-year ACS Estimates and PolicyMap

## Dissimilarity Index

The dissimilarity index is a common measure of segregation between two racial or ethnic groups. The index illustrates the proportion of the population, based on race and/or ethnicity, that would have to move to achieve a perfectly integrated area. This analysis was performed for Prince George's County, City of Bowie, and the DC metro area using census tract level data to calculate the dissimilarity index in 2010 and 2022. For the purposes of this analysis, a dissimilarity index less than 30 is considered low segregation, 30 to 50 is considered moderate segregation, and more than 50 is considered highly segregated.

Figure IV-39 shows the dissimilarity indices for 2010 and 2022. Overall, the city of Bowie is shown as the least segregated area while the County is shown as the most segregated. Segregation is highest for Hispanic/White populations followed by Black/White and Black/Hispanic in Prince George's County. Overall, the dissimilarity indices decreased for all groups in the County and city of Bowie, except for Asian/White populations in the County.

One weakness of the dissimilarity index is that it typically shows higher levels of dissimilarity in areas with greater racial and ethnic diversity, whereas more exclusionary areas show a low level of dissimilarity. For example, the low dissimilarity between Hispanic and non-Hispanic White



residents in Bowie is likely due to a smaller proportion of Hispanic population in the city (Figure IV-3).

*Figure IV-39. Racial and Ethnic Dissimilarity Indices, 2010-2022*

	Prince George's County		City of Bowie		DC Metro Area	
	2010	2022	2010	2022	2010	2022
Black/White	53	52	43	39	63	61
Hispanic/White	58	56	25	24	48	48
Asian/White	41	43	34	33	41	43
Nonwhite/White	49	46	39	35	47	44
Black/Hispanic	57	51	42	38	53	50

	Low segregation (DI less than 30)
	Moderate segregation (DI between 30 and 50)
	High segregation (DI greater than 50)

*Source: 2010 and 2022 5-year ACS Estimates*

The maps shown in Figures IV-40 through IV-45 examine the share of the population by census tract that belong to a racial or ethnic group. The maps tell a similar story to the dissimilarity index, with concentrations of Hispanic, non-Hispanic White, and African American populations being the most prevalent. The concentration of Asian residents is beginning to show through by census tract, as well, compared to 2010.

Figure IV-40. Percent Hispanic or Latino by Census Tract, 2022

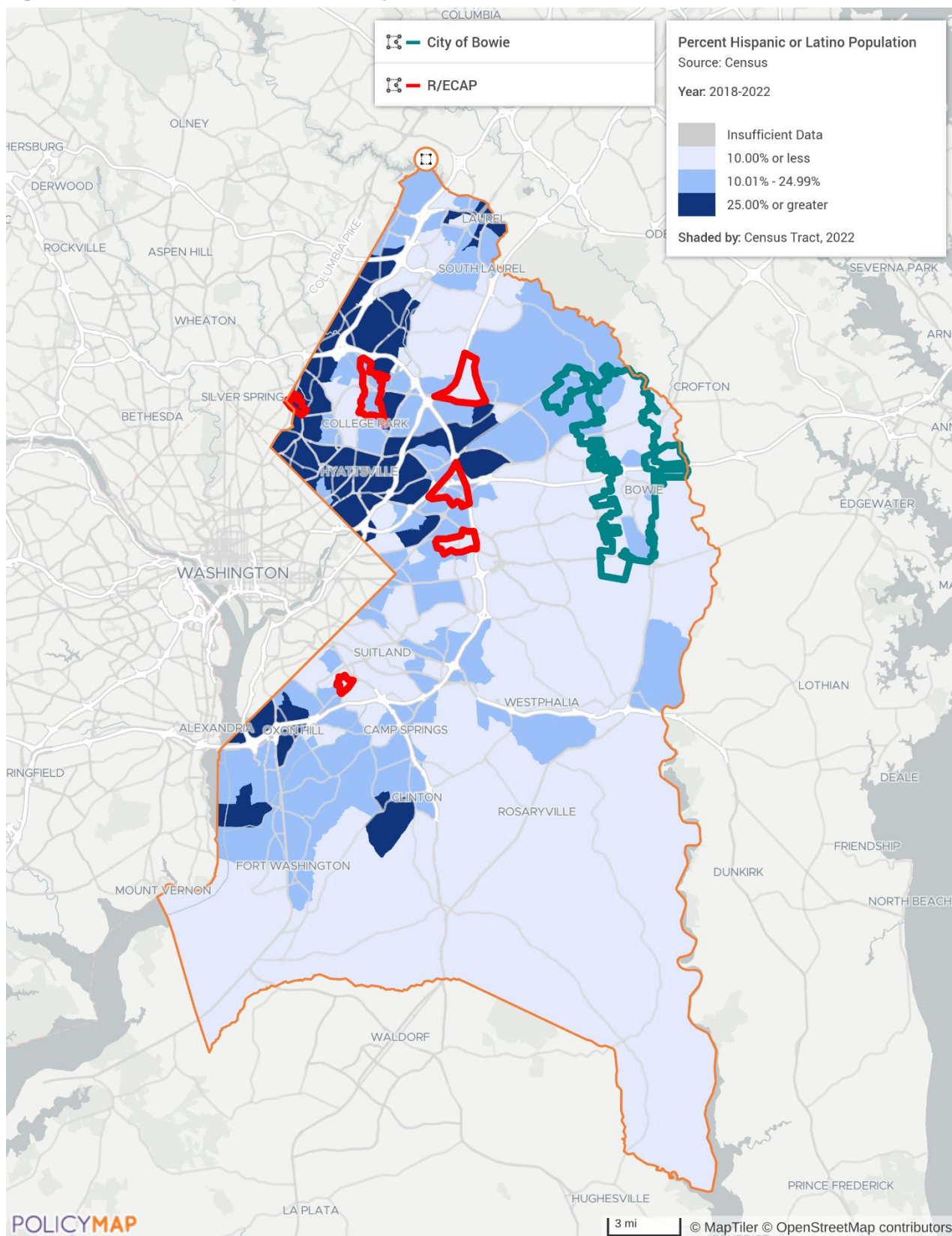


Figure IV-41. Percent Non-Hispanic White by Census Tract, 2022

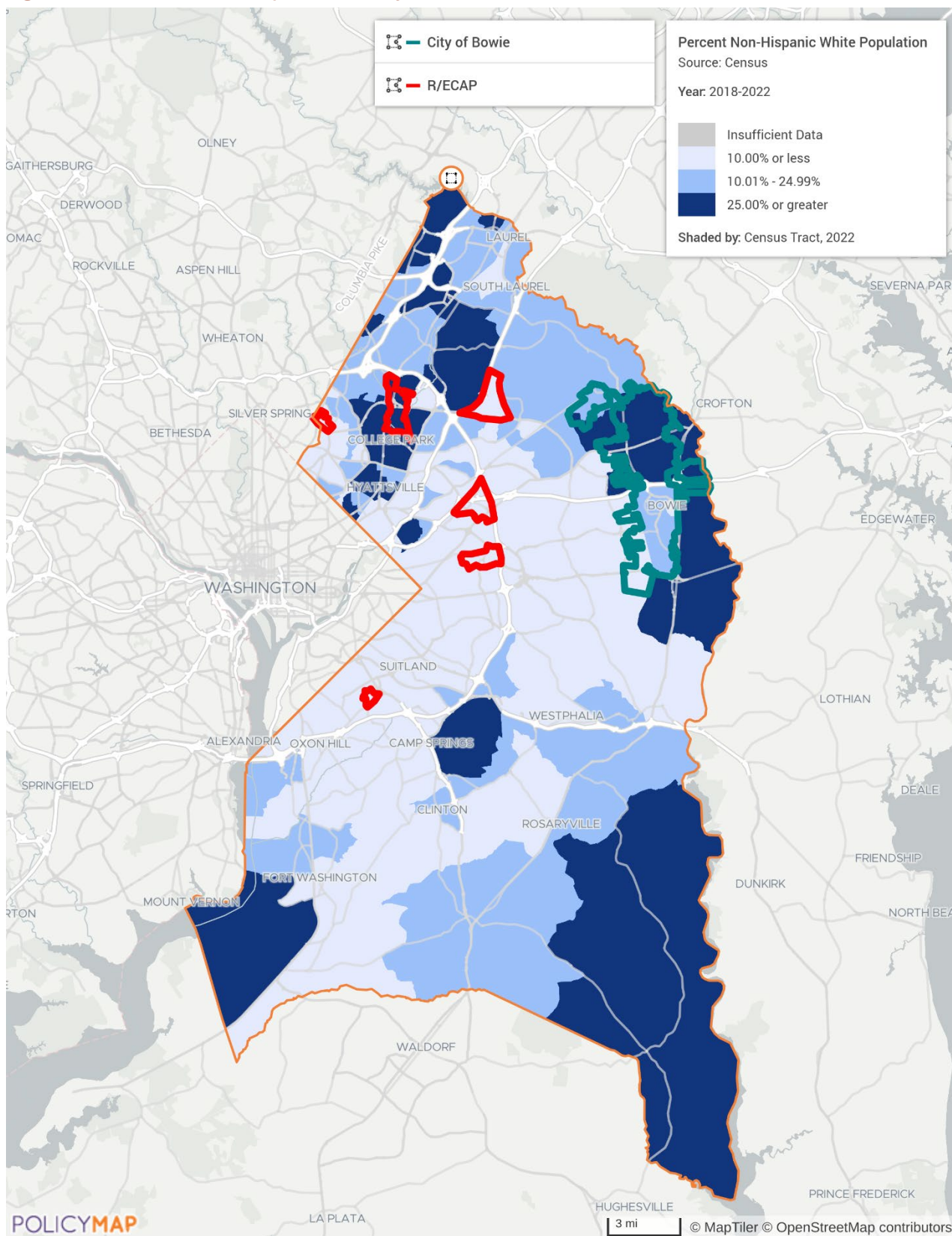




Figure IV-42. Percent Non-Hispanic African American by Census Tract, 2022

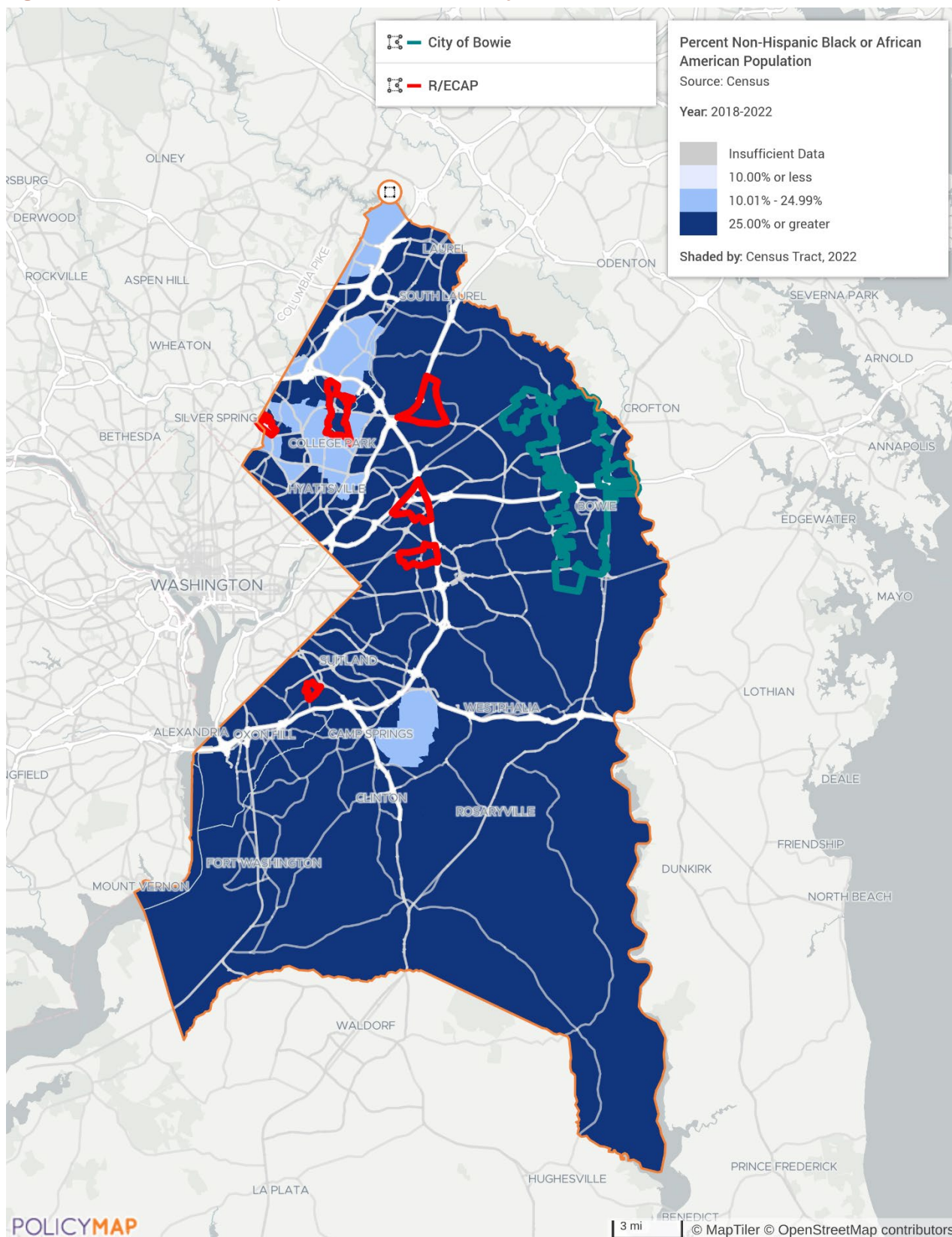
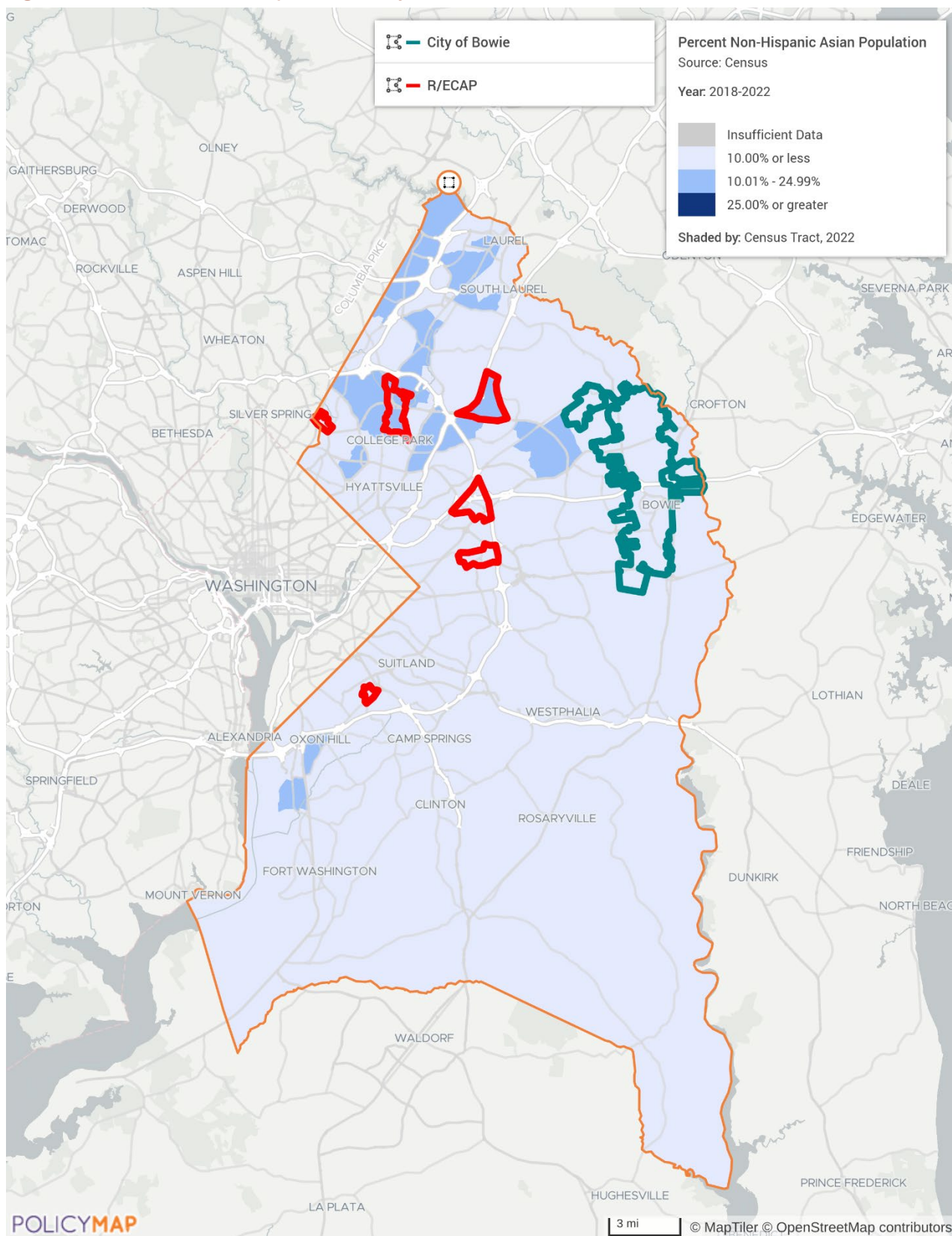


Figure IV-43. Percent Non-Hispanic Asian by Census Tract, 2022



Source: 2022 5-year ACS Estimates and PolicyMap



Figure IV-44. Percent Non-Hispanic Two or More Races by Census Tract, 2022

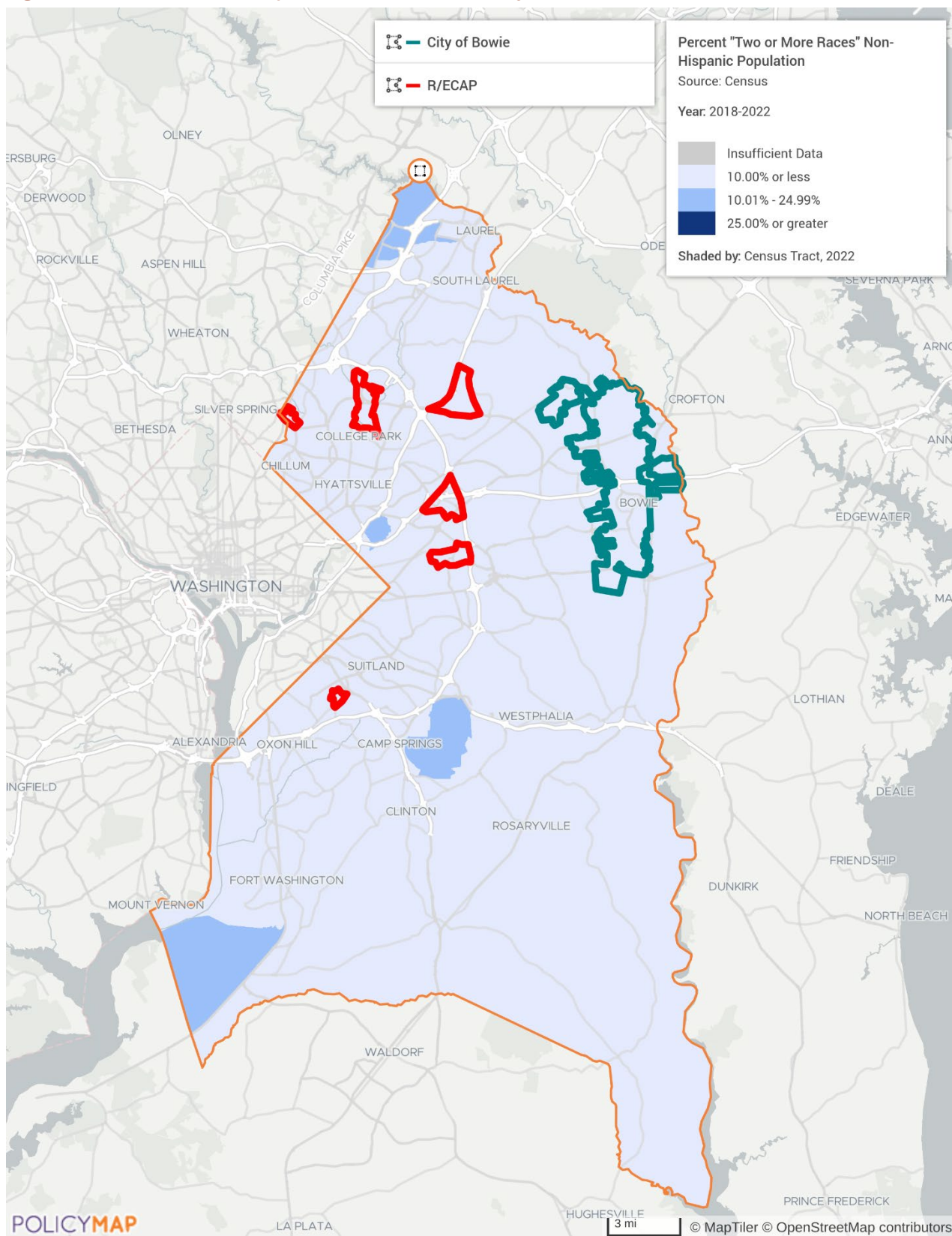
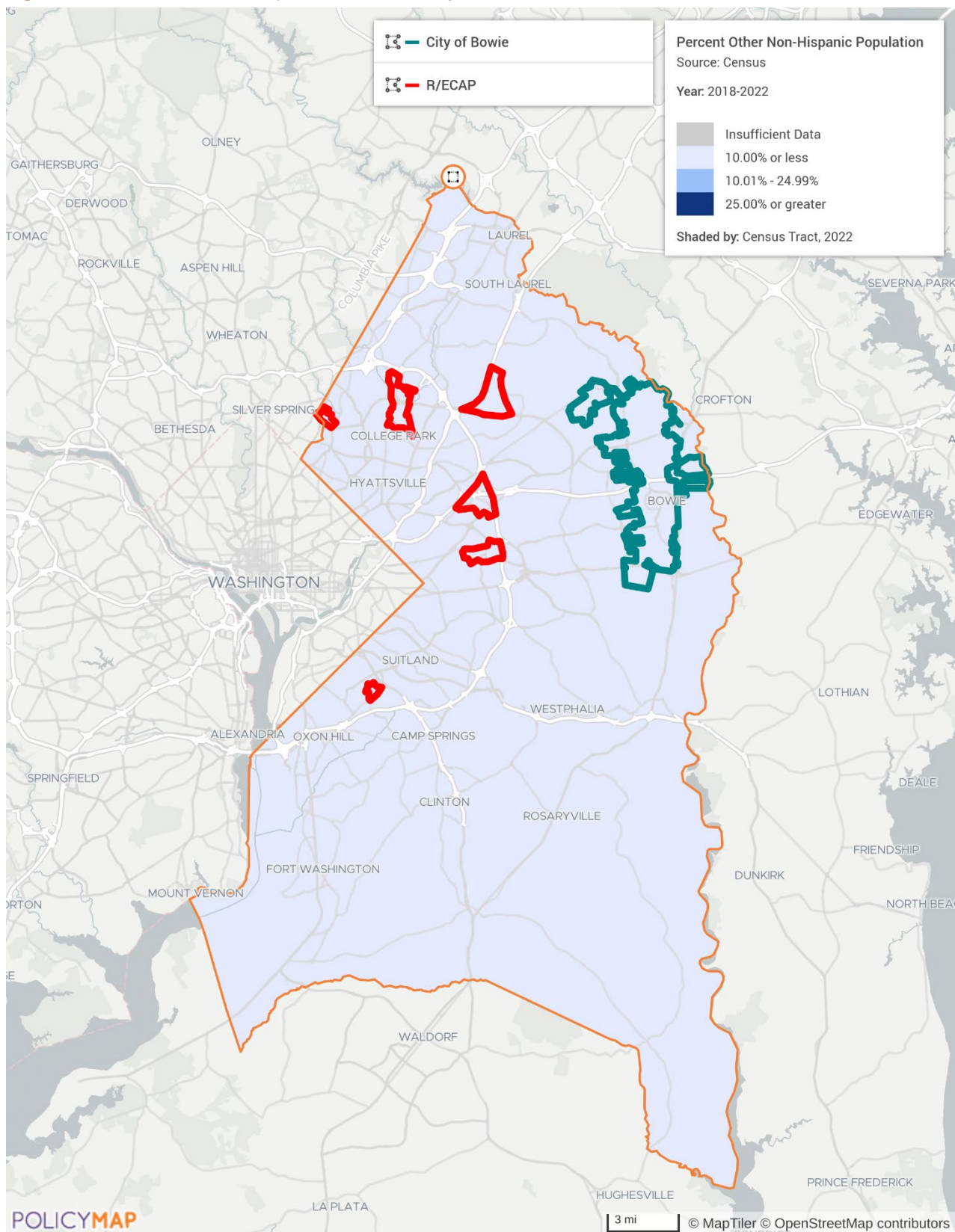


Figure IV-45. Percent Non-Hispanic Other Race by Census Tract, 2022



## Other Characteristics

### Nativity (foreign-born population)

Figure VI-46 shows the share of foreign-born population by census tract. Four out of the seven R/ECAP census tracts have a share of foreign-born residents greater than 25 percent. Tracts in the city of Bowie generally have between 10 percent and 25 percent foreign-born population, while the more rural areas in the south of the County have a lower representation of foreign-born individuals, except for Fort Washington and Oxon Hill.

### Limited English Proficiency

Figure VI-47 shows the proportion of the population by tract that speaks English “less than very well.” Overlap can be seen in census tracts that have a greater proportion of Hispanic residents and those that have a greater proportion of LEP individuals, particularly in the northwest region of the County and in the Oxon Hill area. The northwest area of the County has the highest LEP population.

### Persons with disabilities

People living with a disability appear to be relatively dispersed throughout the County, including the more rural areas in the south, as shown in Figure IV-48. There is, however, a cluster of census tracts with a higher proportion of the population living with a disability just inside the Beltway. The College Park area and city of Bowie have a limited share of the population living with a disability.

### Poverty

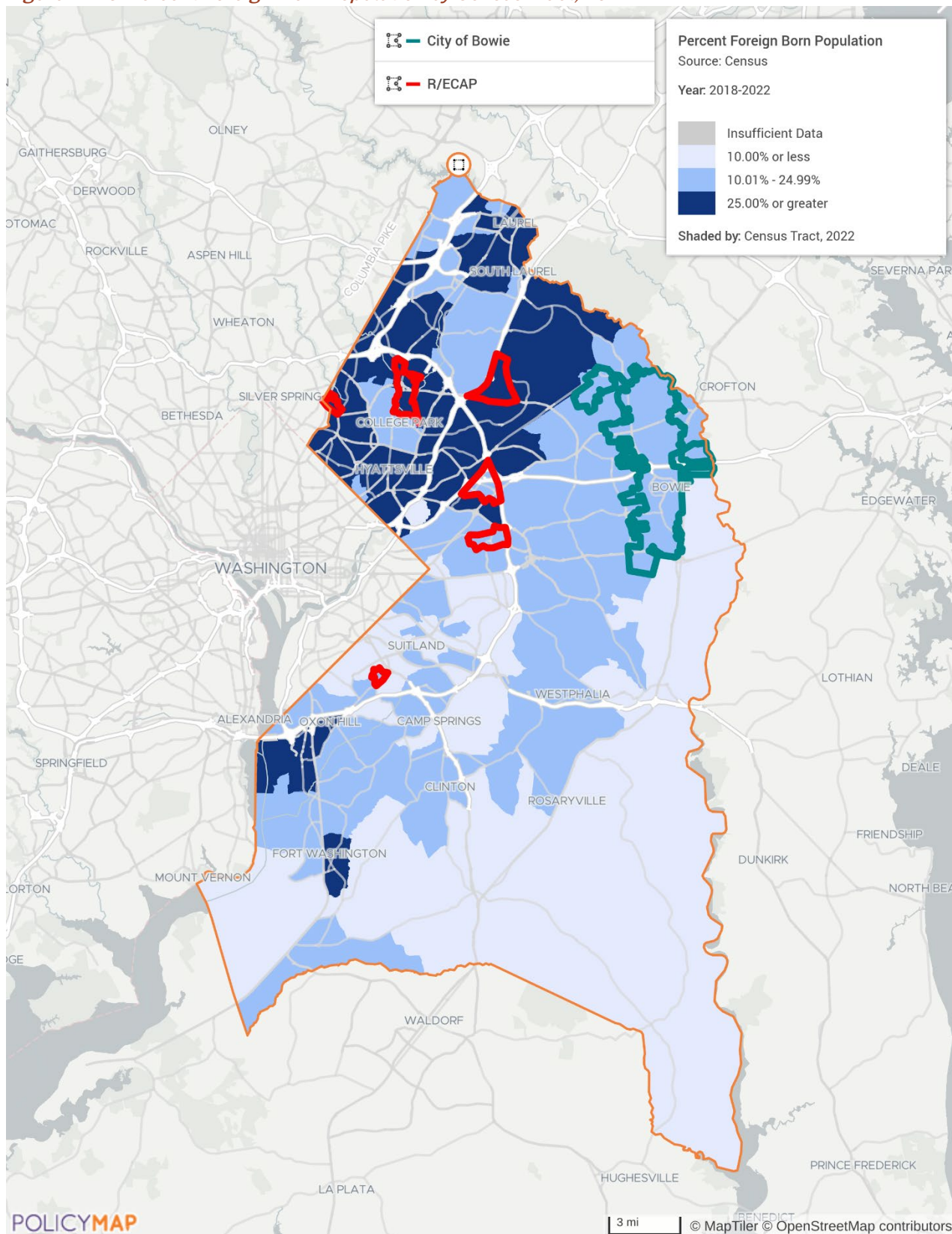
The largest number of census tracts with high rates of poverty are located inside or adjacent to the Beltway, as shown in Figure IV-49. The northwest areas of the County have the highest rates of poverty. However, there are pockets of poverty in the central and southern parts of the County near Rosaryville and Clinton.

Child poverty is concentrated inside the Beltway as well as the Oxon Hill area, Laurel, Fort Washington, near Rosaryville, and Clinton, as shown in Figure IV-50.

Seniors experiencing poverty are concentrated in areas around the Beltway, Laurel, Westphalia, Clinton, and Oxon Hill, as shown in Figure IV-51.



Figure IV-46. Percent Foreign-Born Population by Census Tract, 2022



Source: 2022 5-year ACS Estimates and PolicyMap

Figure IV-47. Percent LEP Population by Census Tract, 5 years and over, 2022

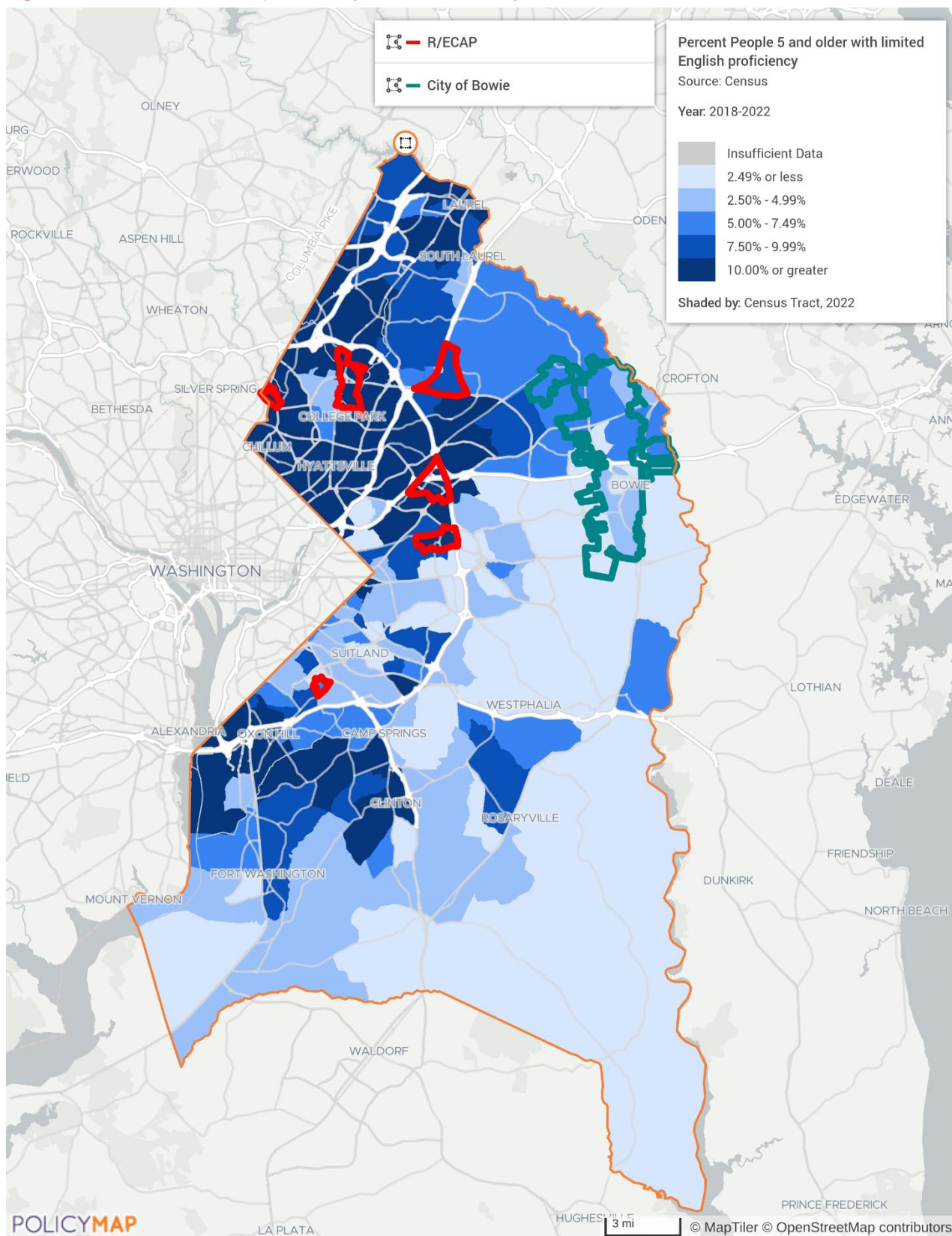
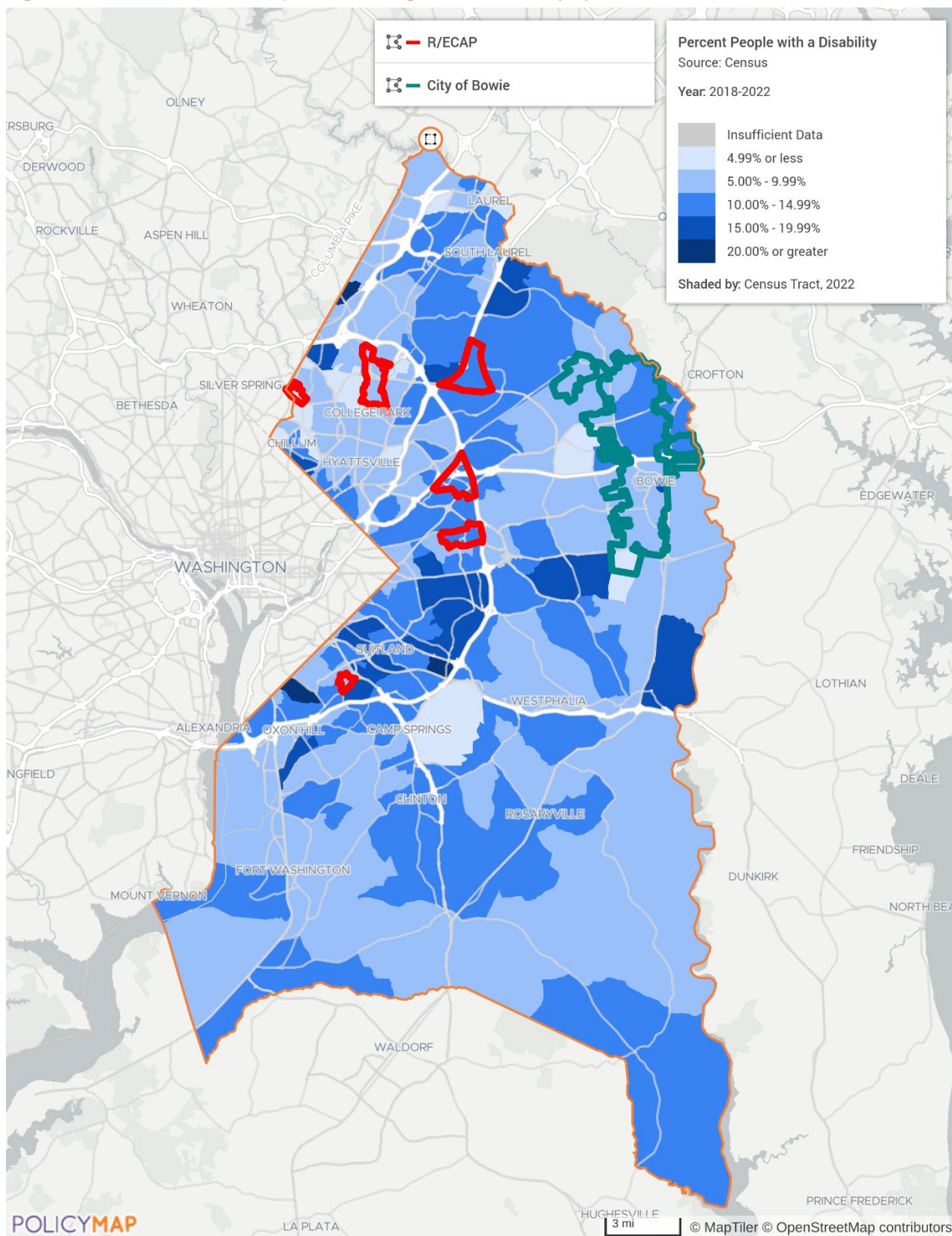




Figure IV-48. Percent of the Population Living with a Disability by Census Tract, 2022



Source: 2022 5-year ACS Estimates and PolicyMap

Figure IV-49. Poverty Rate by Census Tract, 2022

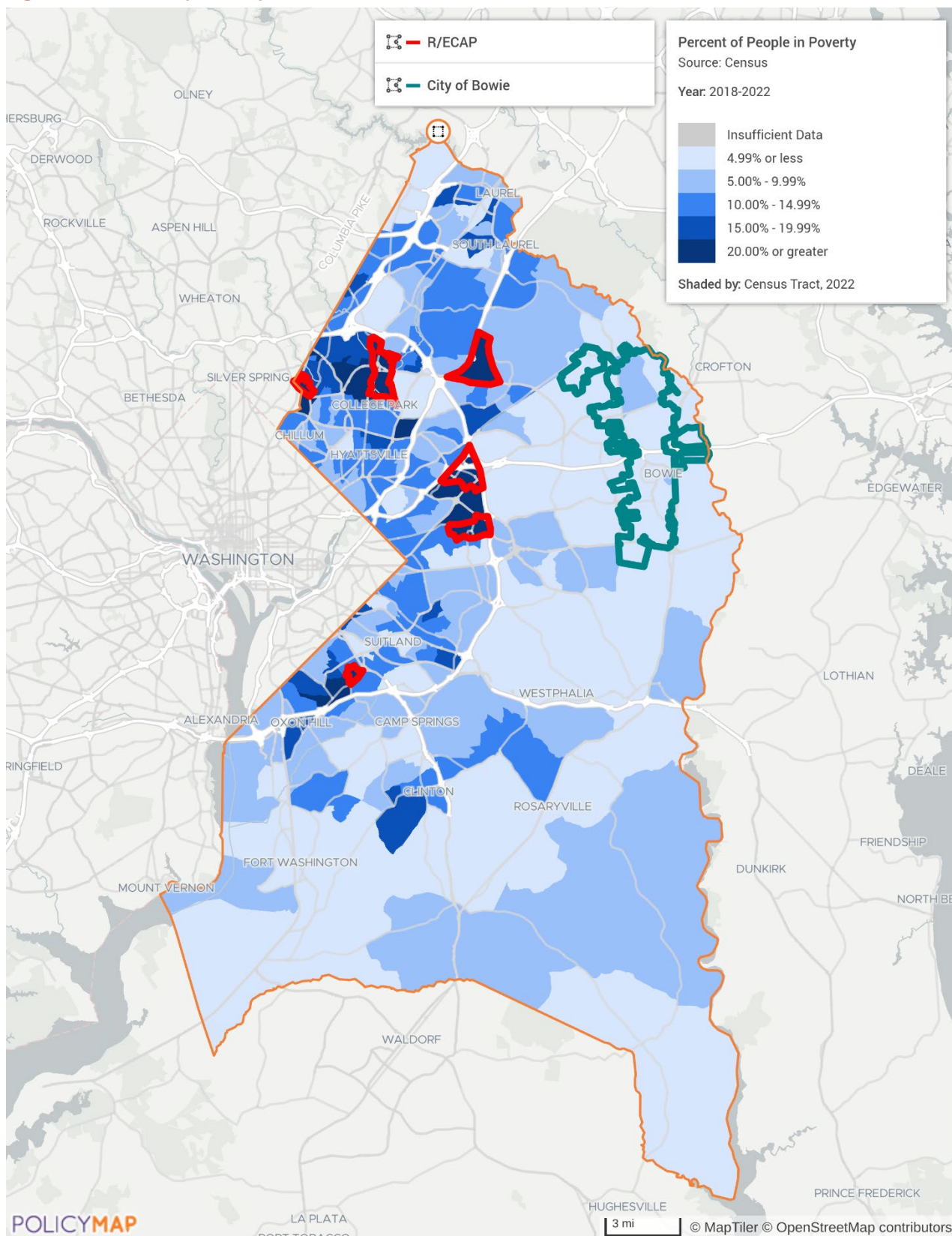




Figure IV-50. Child Poverty Rate by Census Tract, 2022

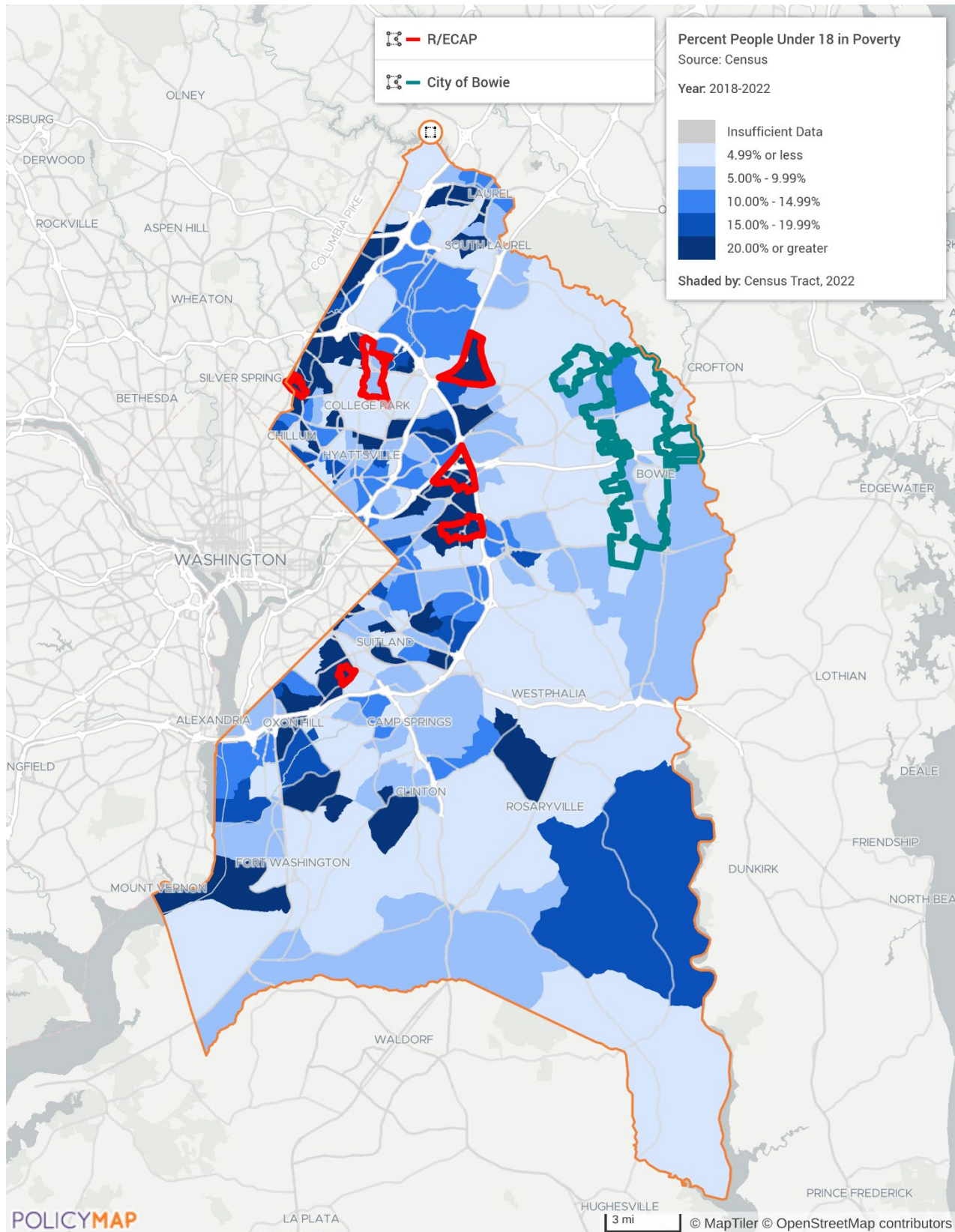
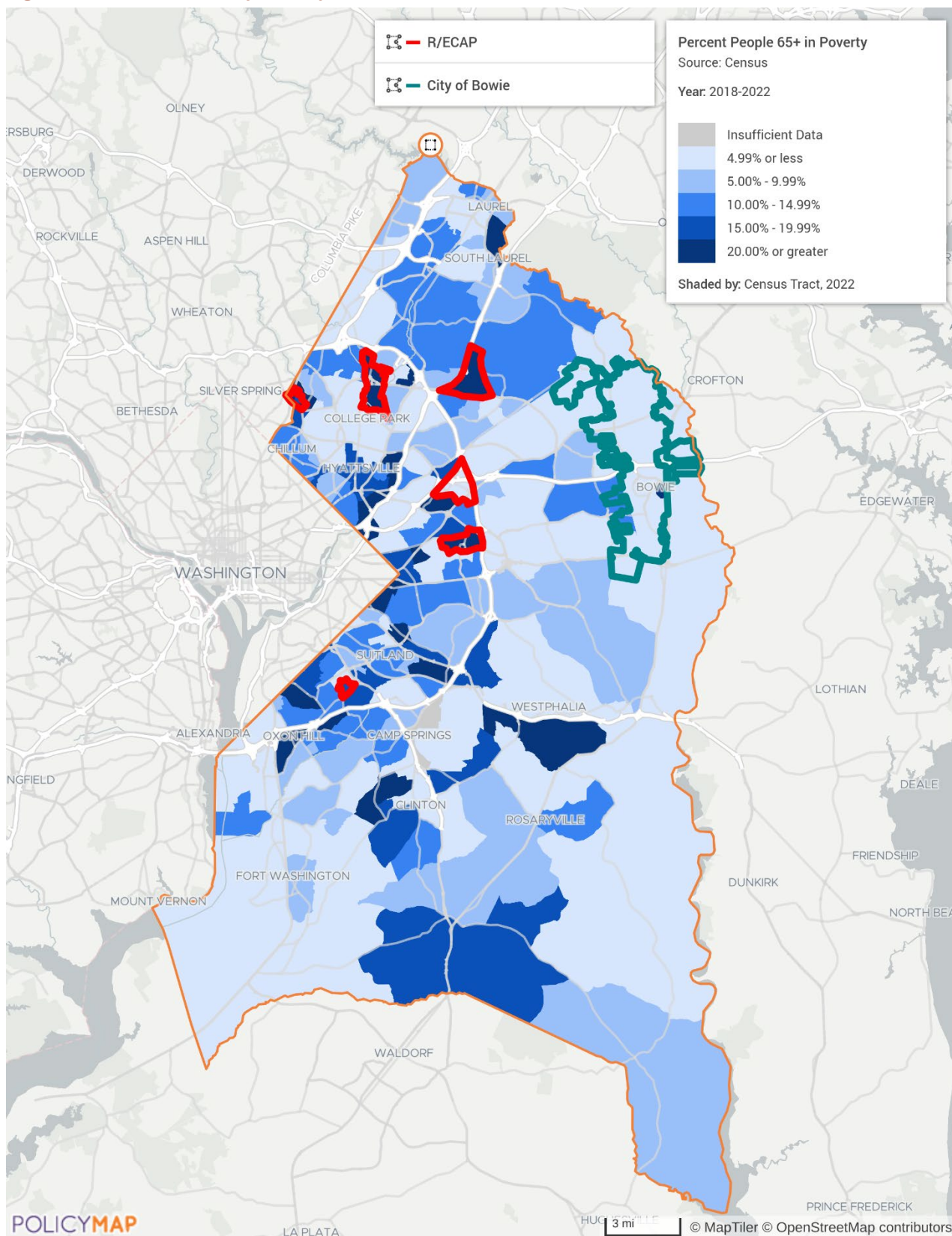


Figure IV-51. Senior Poverty Rate by Census Tract, 2022



Source: 2022 5-year ACS Estimates and PolicyMap

## Summary of Demographic and Segregation/Integration Analysis

This section presents key findings from the Demographic and Segregation/Integration Analysis.

- Households in Prince George's County and Bowie are getting smaller and older, on average. Household growth in Prince George's County outpaced population growth from 2015 to 2022, and the average household size in Prince George's County and Bowie decreased. An increase in nonfamily households and decrease, or delay, in young adults having children in the County contributed to the increase in smaller household sizes.
- The County and city continue to become more racially and ethnically diverse. Growth in the foreign-born population during this time likely contributed to the increase in diversity. Most of the foreign-born population growth in the County was from Latin America, Africa, and Asia.
- Limited English Proficiency has also increased in the County. The primary language spoken by LEP households is Spanish, but other common languages include other Indo-European languages; French, Haitian, or Cajun; and Tagalog, including Filipino.
- The population 65 years and older has increased as the Baby Boomer generation continues to age. Simultaneously, the share of the population living with a disability increased, likely attributed to the aging population.
- Prince George's County's poverty rate increased from 2015 to 2022, whereas the poverty rate in the region decreased. The subpopulations with the highest poverty rates in the County included nonfamily households, the Asian population, and people with a disability. Each of these subpopulations increased in the County over the same time, likely contributing to the increase in poverty.
- Employment in the County was hit hard by the COVID-19 pandemic, and the number of jobs in the area has not yet recovered to pre-pandemic numbers. The County relies heavily on the Public Administration industry to support 30 percent of all jobs in the County. According to the Bureau of Labor Statistics, the Public Administration industry in the County has the fifth highest average annual wage compared to all other industries.
- Housing units in the County and city are primarily single family. Half of the units in the County are single family, and nearly three out of every four units in Bowie is single family. Since 2010, the majority of housing unit growth was in large multifamily and single-family home developments. While increases in home values and rents were modest between 2010 and 2015, both have increased since 2015.
- Along with the rise in poverty in the County, especially compared to the region, the number of R/ECAPs in the County increased from four in the previous AI to seven in 2022. The following groups are overrepresented in the County's R/ECAPS: individuals identifying as Hispanic, Asian households, households with children, and non-family households. The County should closely monitor the growing concentrated areas of poverty and factors that may contribute to their persistence.
- Additionally, segregation, as measured by the dissimilarity index, remained moderately high for Hispanic/White, Black/White, and Black/Hispanic in Prince George's County. However, the DI for all groups decreased, indicating increased integration, for all groups except for Asian households in the County. The increase in Asian/White DI may be due to the rise in the foreign-born population from Asia choosing to live near other households from the area.



- Geographically, poverty and concentrations of vulnerable populations (e.g., LEP, people with a disability) are adjacent to or inside the Beltway. There are some exceptions with a large share of foreign-born residents, LEP, and people living with a disability in the north area of the County near Laurel. All but one R/ECAP tract is within the Beltway and none of the R/ECAPs are within the city of Bowie or south of Oxon Hill.



## V. Disparities in Access to Opportunity

### Education Opportunities

Prince George's County has one PreK-12 school district, Prince George's County Public Schools (PGCPS). PGCPS has 206 schools and centers including 118 elementary schools, 25 middle schools, and 26 high schools which serve more than 136,000 students, making PGCPS one of the United States' 25 largest public school districts.<sup>23</sup>

Latino and Asian students make up the largest student populations in the PGCPS, shown in Figure V-1. Additionally, PGCPS' Free and Reduced Meals (FARMS) student population comprises nearly 63.5% of the total student population. Across most academic outcomes, Asian, White, and Non-Economically Disadvantaged student populations met performance standards that exceeded their representation in the PGCPS student population. Non-economically disadvantaged students were twice as likely to be kindergarten-ready than economically disadvantaged students in PGCPS.

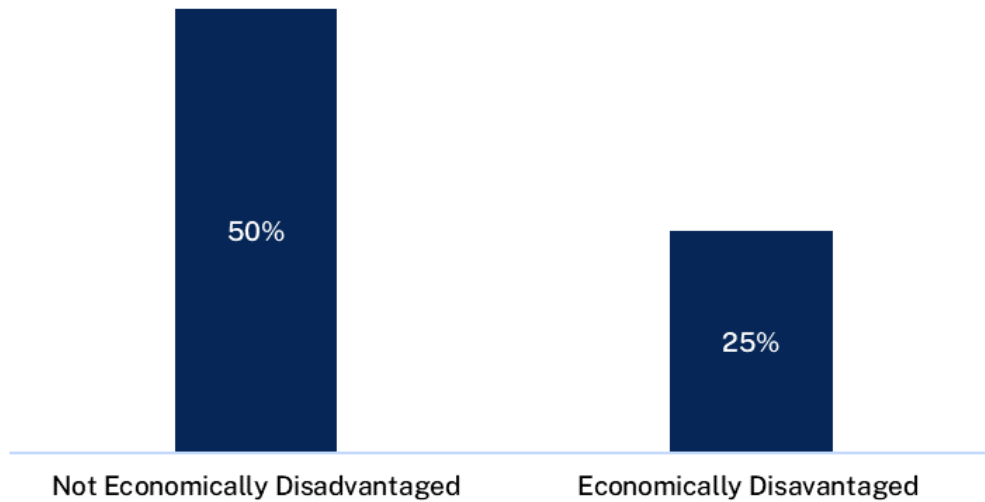
*Figure V-1. PGCPS Demographic Snapshot, 2022*

Student Group	Number	Percent
Total	135,992	100.0%
Race and Ethnicity		
Latino – All Races	49,630	37%
Native American/Alaska Native	389	0%
Black or African American	3,645	3%
Asian	75,033	55%
Native Hawaiian/Pacific Islander	259	0%
White	5,308	4%
Two or More Races	1,728	1%
Male	69,345	51%
Female	66,617	49%
Special Education (SPED)	14,956	11%
Limited English Proficient (LEP)	28,552	21%
Free and Reduced Meals (FARMS)	86,336	64%

*Source: Prince George's County Public Schools, 2019*

<sup>23</sup> <https://www.pgcps.org/globalassets/featured-pages/about-pgcps/docs---about-pgcps/2023-pgcps-strategic-plan-annual-report.pdf>

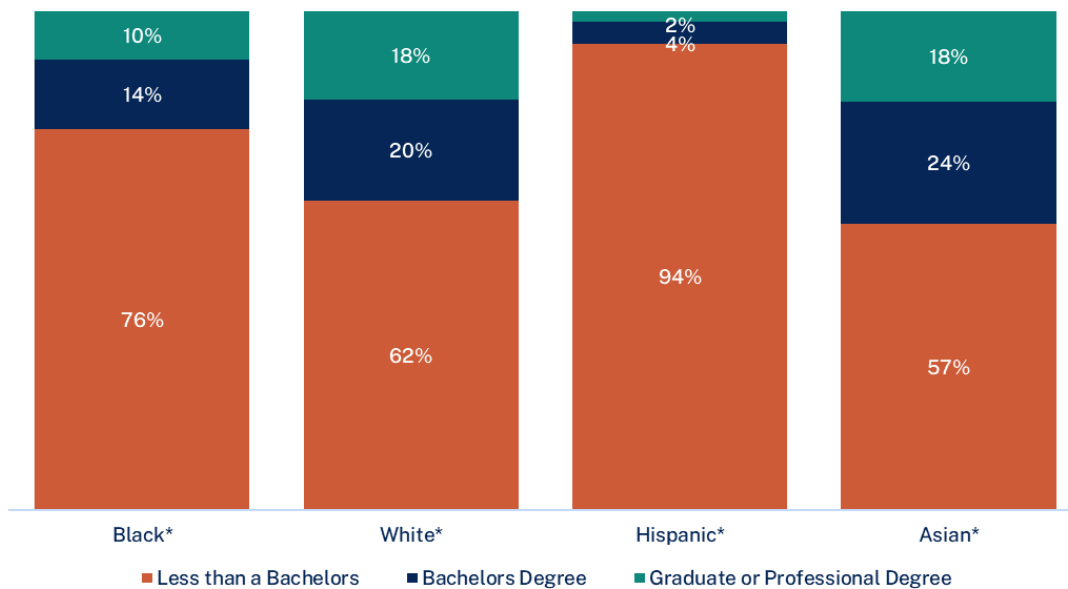
Figure V-2. Kindergarten Readiness by Economic Status, Prince George's County, 2023



Source: Prince George's County Public Schools, 2023

In Prince George's County, Black and Hispanic populations were less likely to have attained a post-secondary degree compared to White or Asian residents. 24% of Black residents and 6% of Hispanic residents have a bachelor's degree or higher, compared to 38% of White residents and 42% of Asian residents shown in Figure V-3.

Figure V-3. Educational Attainment by Race and Ethnicity, Prince George's County, 2022



Source: 2022 1-year ACS Estimates

Disparities in educational attainment affect economic mobility and prosperity. Post-secondary degrees, especially the completion of a bachelor's degree, significantly on average raise earnings for all people, regardless of race, ethnicity, or gender.<sup>24</sup> The effect on economic mobility can be greater among different subgroups such as families with the lowest income. Unemployment rates for individuals with a bachelor's degree are usually half the unemployment rate of those without.<sup>25</sup> Hispanic residents without a high school diploma have an average wage close to just \$1,000 less than Hispanic residents with some college.

The School Proficiency Index (SPI) uses 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.<sup>26</sup> The index values range from 0 to 100 and higher scores indicate higher quality schools in a neighborhood. Figure V-4 shows the SPI range represented in Prince George's County. According to the map, block groups on the west side of the County, bordering D.C. have lower SPI, indicating lower quality schools in the neighborhoods. These block groups also have the highest percentage of Hispanic residents in the County as well as the highest poverty rates, indicating a disparity in access to education and opportunities.

*Figure V-4. Average Wages by Educational Attainment and Race and Ethnicity, Prince George's County, 2022*

	Black*	White*	Hispanic	Asian*
Less than high school diploma	\$27,235	\$28,005	\$33,542	\$25,357
High School Diploma OR GED	\$38,933	\$45,931	\$35,509	\$40,169
Some College	\$48,885	\$39,602	\$34,782	\$37,165
Bachelor's Degree	\$68,836	\$73,819	\$51,657	\$60,187
Graduate or Professional Degree	\$92,292	\$97,843	\$79,026	\$84,635

*\*Non-Hispanic*

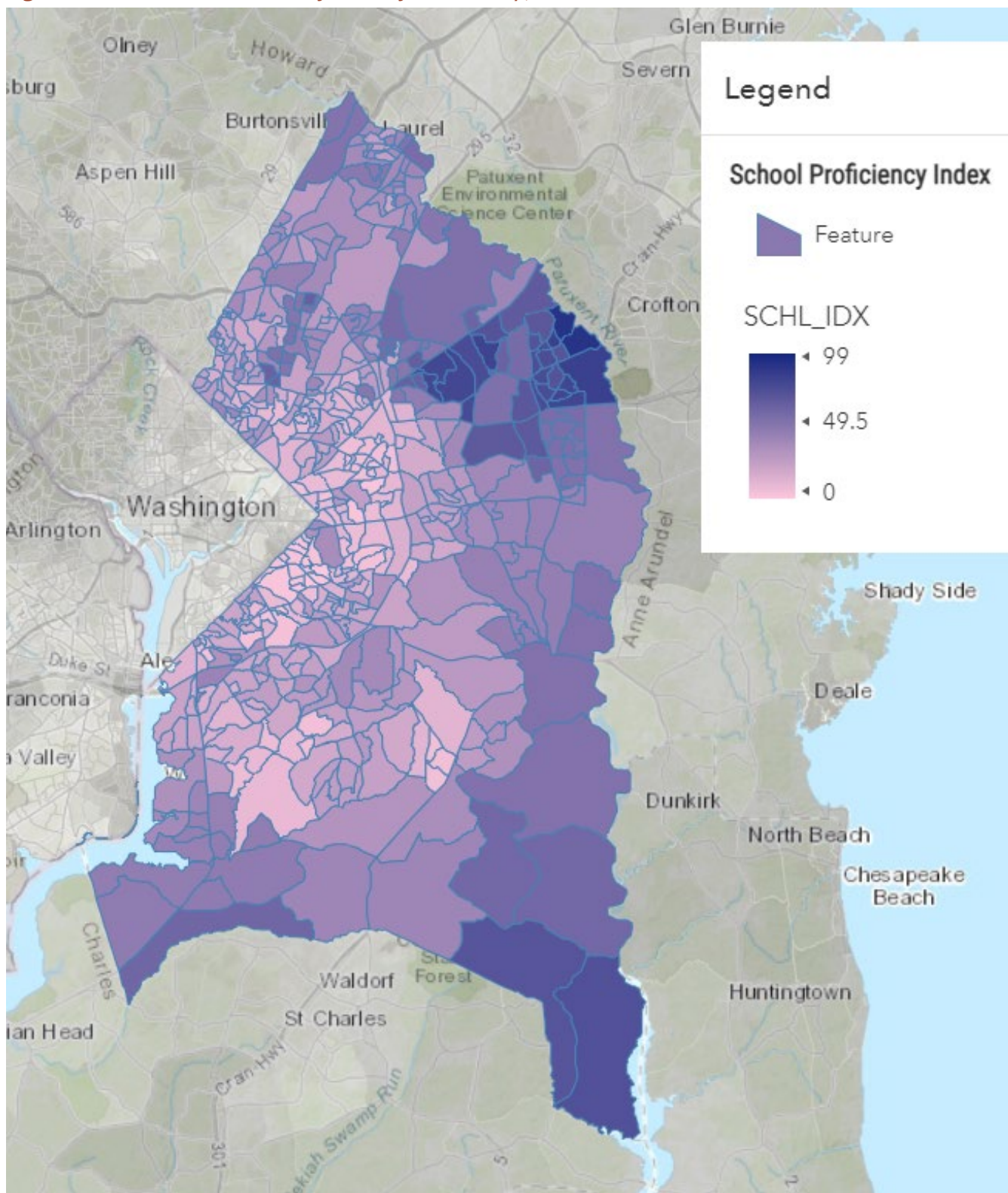
*Source: 2022 1-year ACS Estimates*

<sup>24</sup> <https://upward-mobility.urban.org/postsecondary-education>

<sup>25</sup> <https://upward-mobility.urban.org/postsecondary-education>

<sup>26</sup> <https://catalog.data.gov/dataset/school-proficiency-index>

Figure V-5. HUD School Proficiency Index by Block Group, 2023



Source: HUD School Proficiency Index

## Employment Opportunities

Access to employment is crucial for providing Prince George's County and Bowie residents with opportunities for upward mobility. According to the 2018–2022 ACS estimates, the County had an unemployment rate of 6.69%, higher than the state of Maryland (4%) and the second-highest unemployment rate in the region, trailing only Washington, D.C. (7.11%). A closer examination at the census tract level, as illustrated in Figure V-6, reveals that R/ECAPs and many tracts surrounding them experience disproportionately high unemployment rates compared to the rest of the County. Additionally, disparities in unemployment rates are evident across different racial and ethnic groups. Specifically, Black, Asian, and Native American households face higher unemployment rates than the County average, whereas other racial and ethnic groups experience lower unemployment rates compared to the County average.

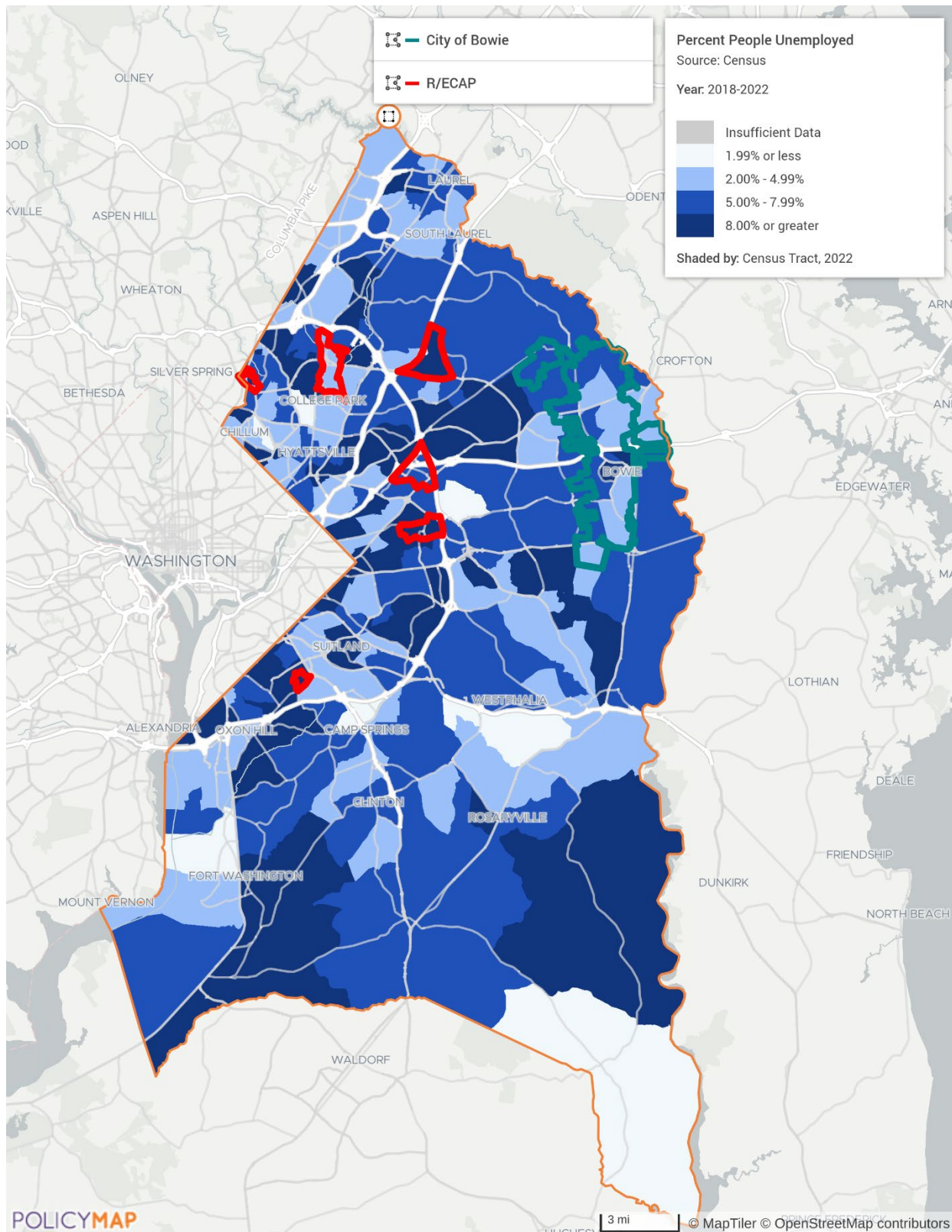
The Maryland National Capital Park and Planning Commission (M-NCPPC) recently published a report on employment trends and dynamics between 2011–2021 which displayed small changes in the number of workers in other racial groups among the County's resident workers. The number of Asian, Native Hawaiian, or other Pacific Islander workers decreased, and the number of workers of two or more races increased throughout the same period. There have been significant gains in the number of Hispanic or Latino workers as new immigrants have moved to County areas that are close to employment and have populations that are culturally and linguistically similar.<sup>27</sup>

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<sup>27</sup> The Maryland National Capital Park and Planning Commission, Employment Trends and Dynamics (2024) [https://www.pgplanning.org/wp-content/uploads/2024/05/2023\\_Employment-Trend-and-Dynamics-2011-2021.pdf](https://www.pgplanning.org/wp-content/uploads/2024/05/2023_Employment-Trend-and-Dynamics-2011-2021.pdf)



Figure V-6. Unemployment



Source: 2022 5-year ACS Estimates and PolicyMap

## Job Proximity

The Jobs Proximity Index (JPI) measures the physical distances between jobs and places of residence. The 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.

According to Figure V-7, there is low access to employment opportunities across the County. Jobs are clustered in the northern portion of the County, near Laurel, as well as the central portion of the County surrounding Largo. Notably, areas of the County where R/ECAPs are located display a JPI of 49.5 or below, indicating limited access to jobs and may require extensive travel time to access employment opportunities.

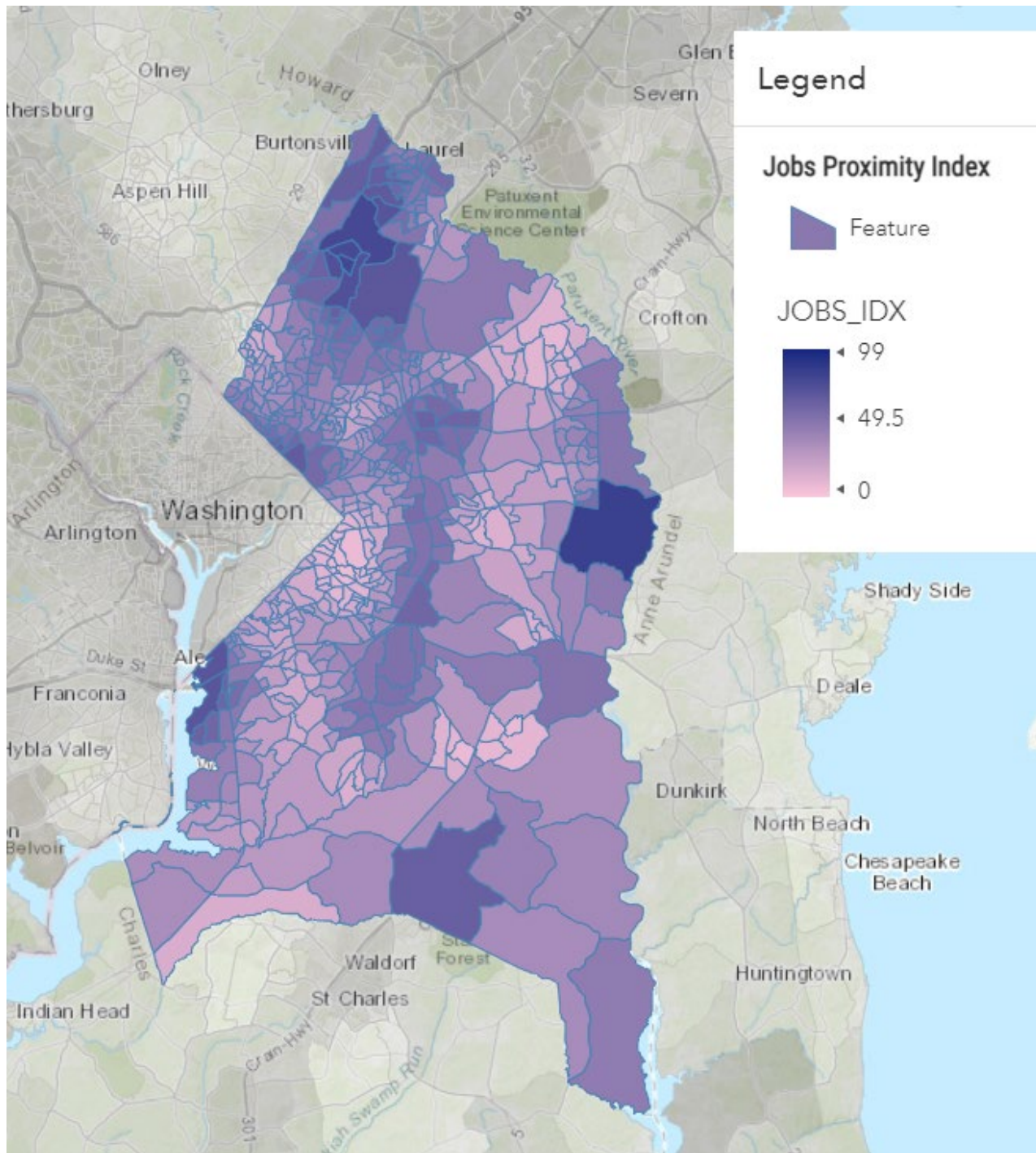
Employment proximity disparities are also prevalent when evaluating worker commute patterns. The MNCPPC employment trends and dynamics report also revealed most workers who earned less than \$3,333 per month traveled 10 miles or less to work inside or outside the County. For workers earning more than \$3,333 per month, nearly half of them traveled between 10 and 24 miles one way to their workplaces.<sup>28</sup> This finding also represents sentiments expressed in stakeholder engagement of residents needing to commute long distances or travel outside of the County for access to higher paying employment opportunities.

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<sup>28</sup> The Maryland National Capital Park and Planning Commission, Employment Trends and Dynamics (2024)  
[https://www.pgplanning.org/wp-content/uploads/2024/05/2023\\_Employment-Trend-and-Dynamics-2011-2021.pdf](https://www.pgplanning.org/wp-content/uploads/2024/05/2023_Employment-Trend-and-Dynamics-2011-2021.pdf)



Figure V-7. HUD Job Proximity Index by Block Group, 2023

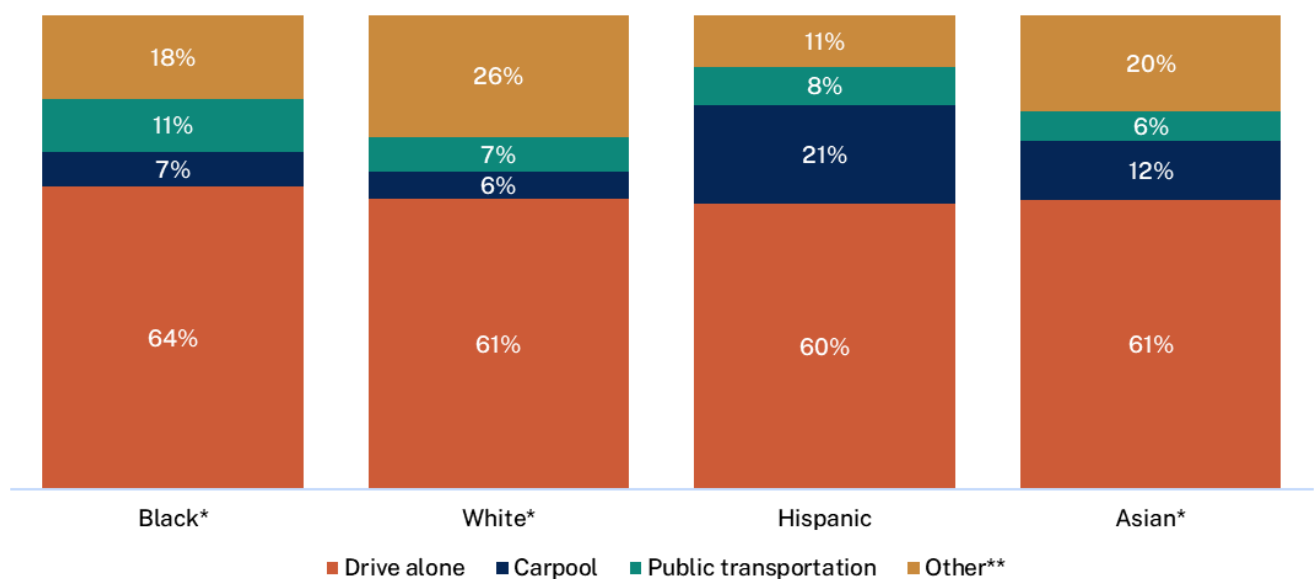


Source: HUD Job Proximity Index

# Transportation Opportunities

In Prince George’s County, driving and public transportation are the primary modes of transportation with driving being the predominant option. 60% of workers drove alone to work, 7% relied on public transportation, and 10% carpool. In the City of Bowie, residents were more likely to commute in single occupancy vehicles and less likely to take public transportation to work. Transportation patterns vary across race and ethnicity, Hispanic and Asian households are more likely to carpool while Black households were more likely to take public transportation. White and Asian households have higher percentage of people who work from home, influencing travel patterns.

Figure V-8. Primary Method of Transportation by Race and Ethnicity, Prince George’s County, 2022



\*Non-Hispanic

\*\*Includes other means of transportation or worked at home

Source: 2022 1-year ACS Estimates

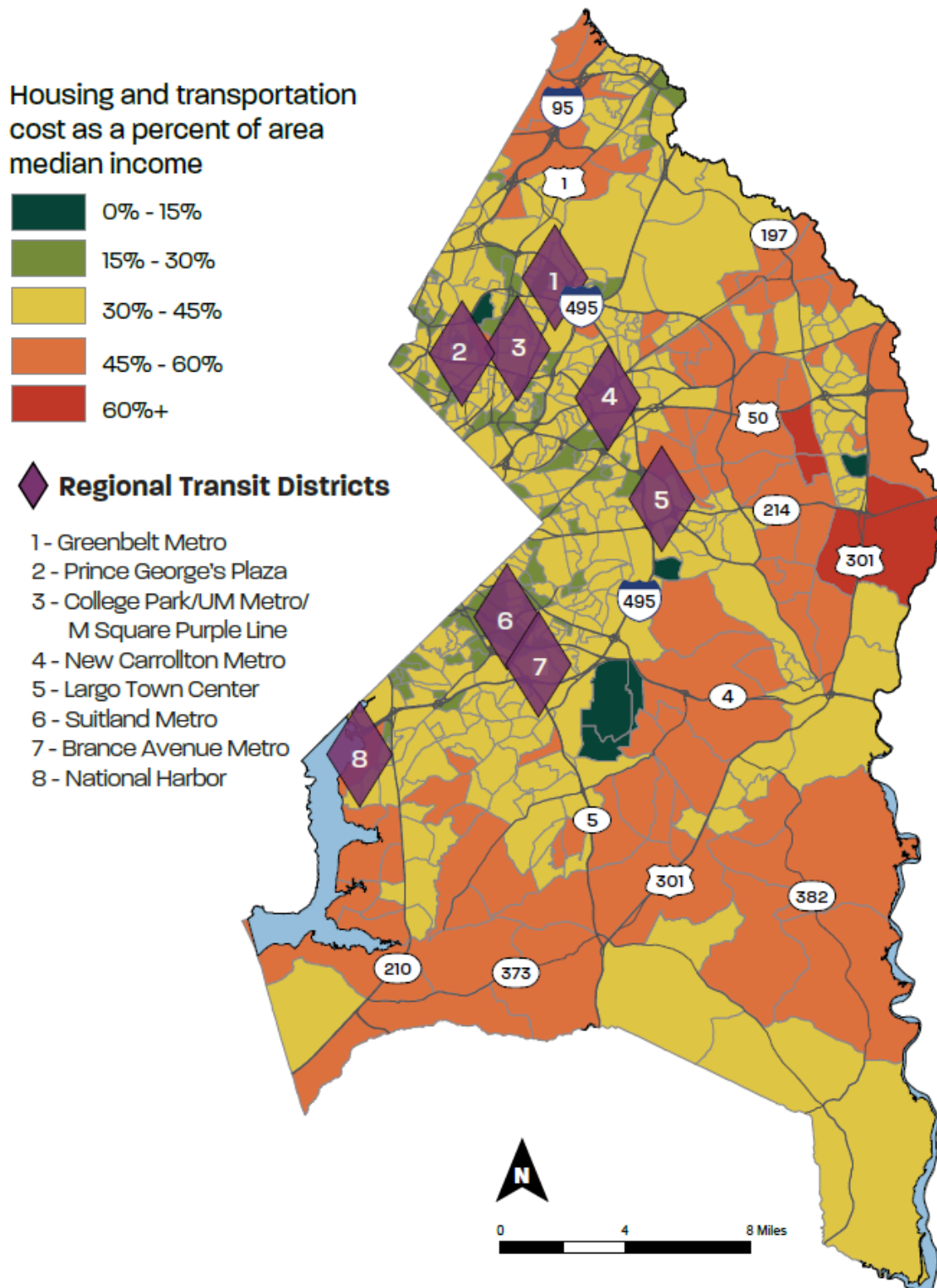
After housing, transportation is typically a household's second largest expense. The Center for Neighborhood Technology considers the benchmark for affordability to be no more than 45% of household income for combined housing and transportation costs. In Prince George's County, housing and transportation costs were on average 36% of the household income while in the City of Bowie, the costs were 41% of the household income.

*Figure V-9. Housing Plus Transportation Index, 2023*

Jurisdiction	Housing	Transportation	H+T
Prince George's County	22%	14%	36%
City of Bowie	25%	15%	41%
Montgomery County	28%	13%	41%
Charles County	24%	16%	40%
Calvert County	24%	17%	41%
Washington DC	24%	10%	33%
Arlington County	28%	11%	39%
City of Alexandria	26%	10%	36%
Fairfax County	29%	14%	43%
Loudoun County	30%	15%	45%
Prince William County	25%	15%	40%

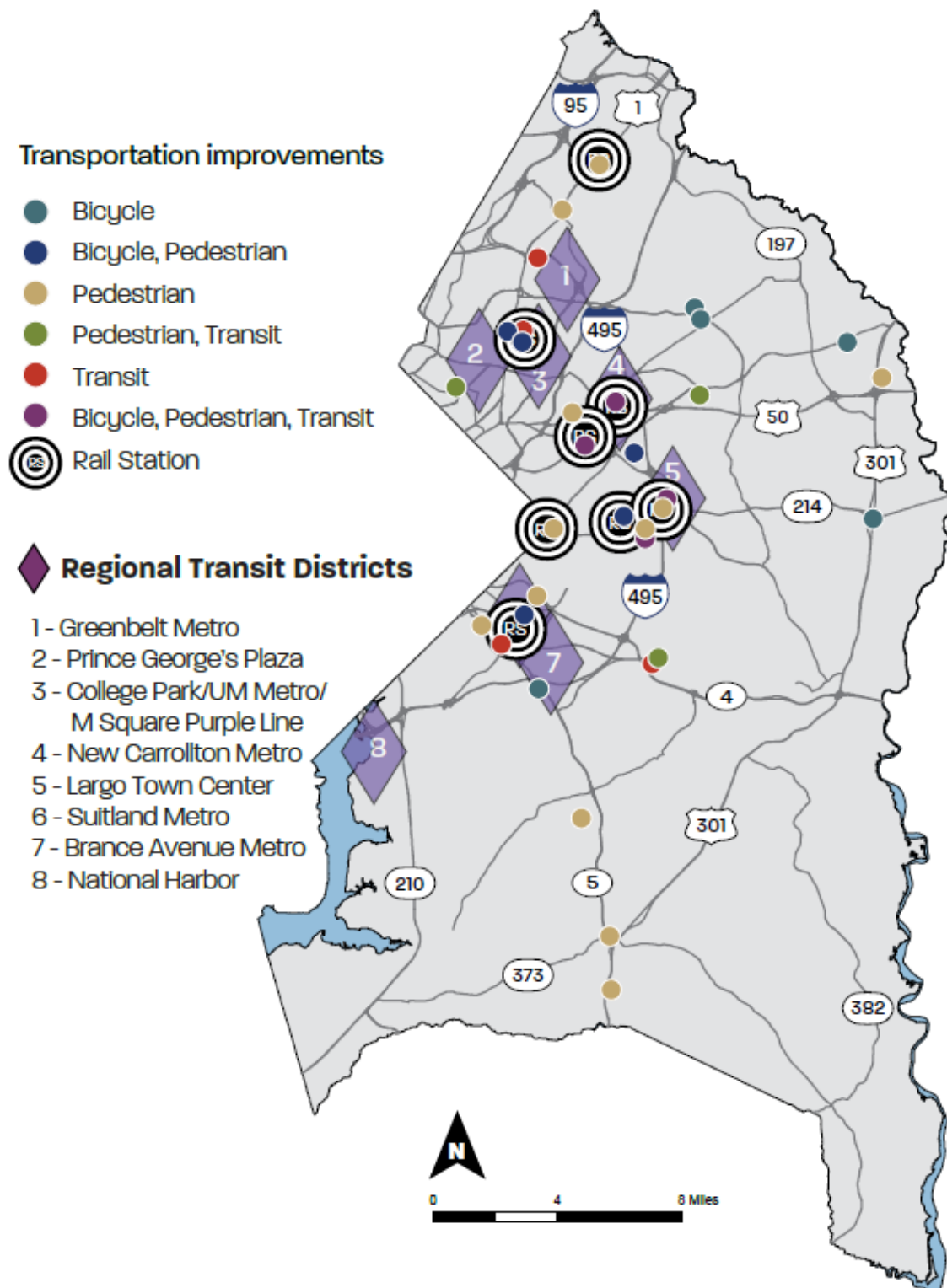
*Source: Center for Neighborhood Technology*

Figure V-10. Housing Plus Transportation Index by Census Tract, 2019



Source: Prince George's Plan 2035 Five-Year Evaluation

Figure V-11. Bike and Pedestrian Improvements, 2015 – 2018



Source: Prince George's Plan 2035 Five-Year Evaluation

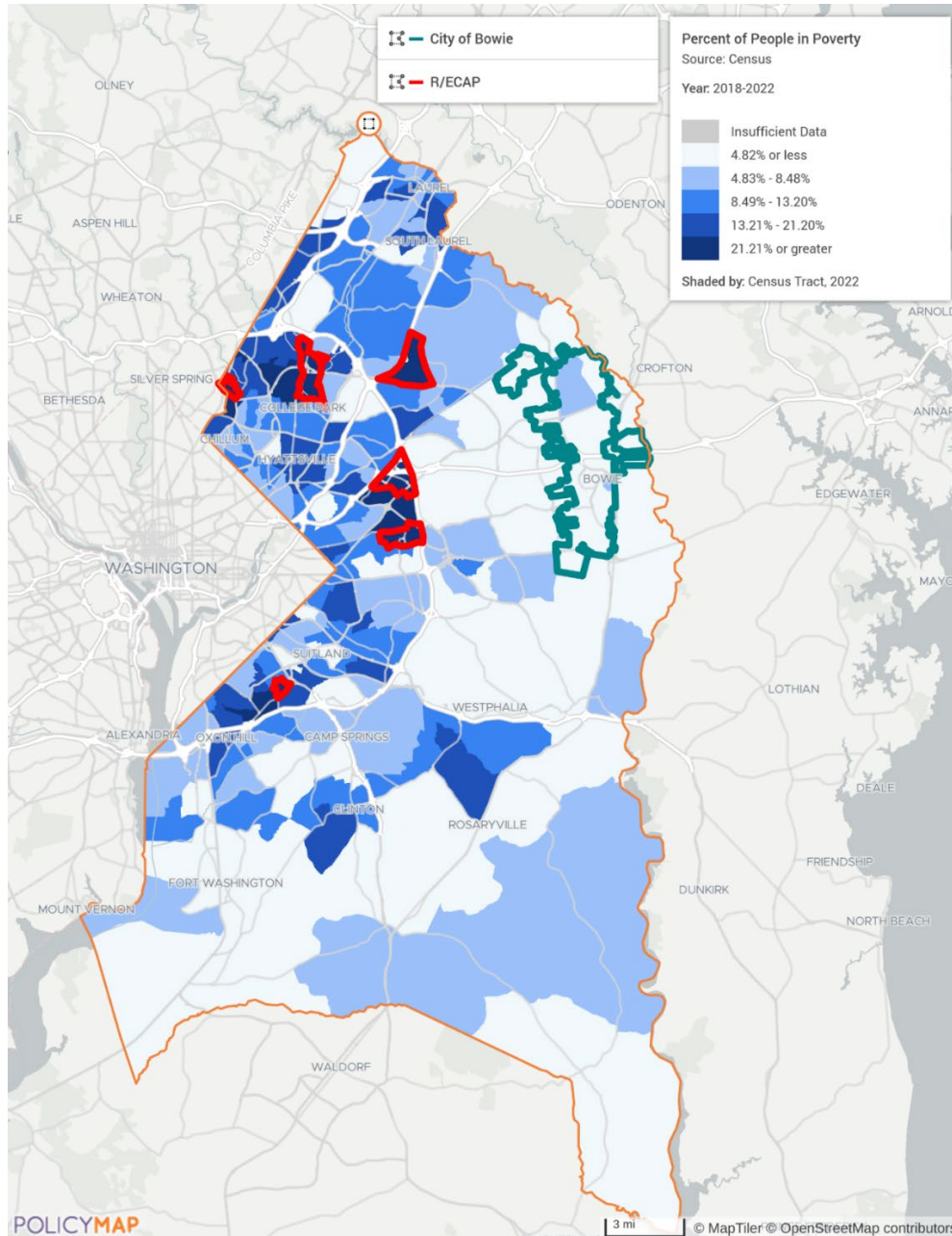


## Low-Poverty Exposure Opportunities

Prince George's County has a 10.9% poverty rate, which is the second highest poverty rate in the Washington metro region, behind Washington D.C. (14%). Despite the higher rate at the County level, the city of Bowie had a poverty rate of less than 3.4%.

There are variations in poverty across the County. Black households across census tracts tend to have lower poverty rates than the County overall, while tracts that have higher concentrations of Hispanic residents tend to have higher poverty rates.

*Figure V-12: Poverty Rate by Census Tract, 2018-2022*



Source: 2018–2022 ACS and PolicyMap

When looking at the R/ECAP census tracts, the poverty rates were disproportionately higher, ranging from 25% to 34% of the population living below the poverty line.

*Figure V-13: Poverty Rate of R/ECAP Census Tracts, 2018-2022*

R/ECAP Tracts	Percent of People in Poverty
8018.01	25%
8035.25	30%
8036.02	28%
8056.01	34%
8056.02	29%
8067.12	26%
8070	34%

*Source: 2018–2022 ACS and Policy Map*

## Persistent Poverty

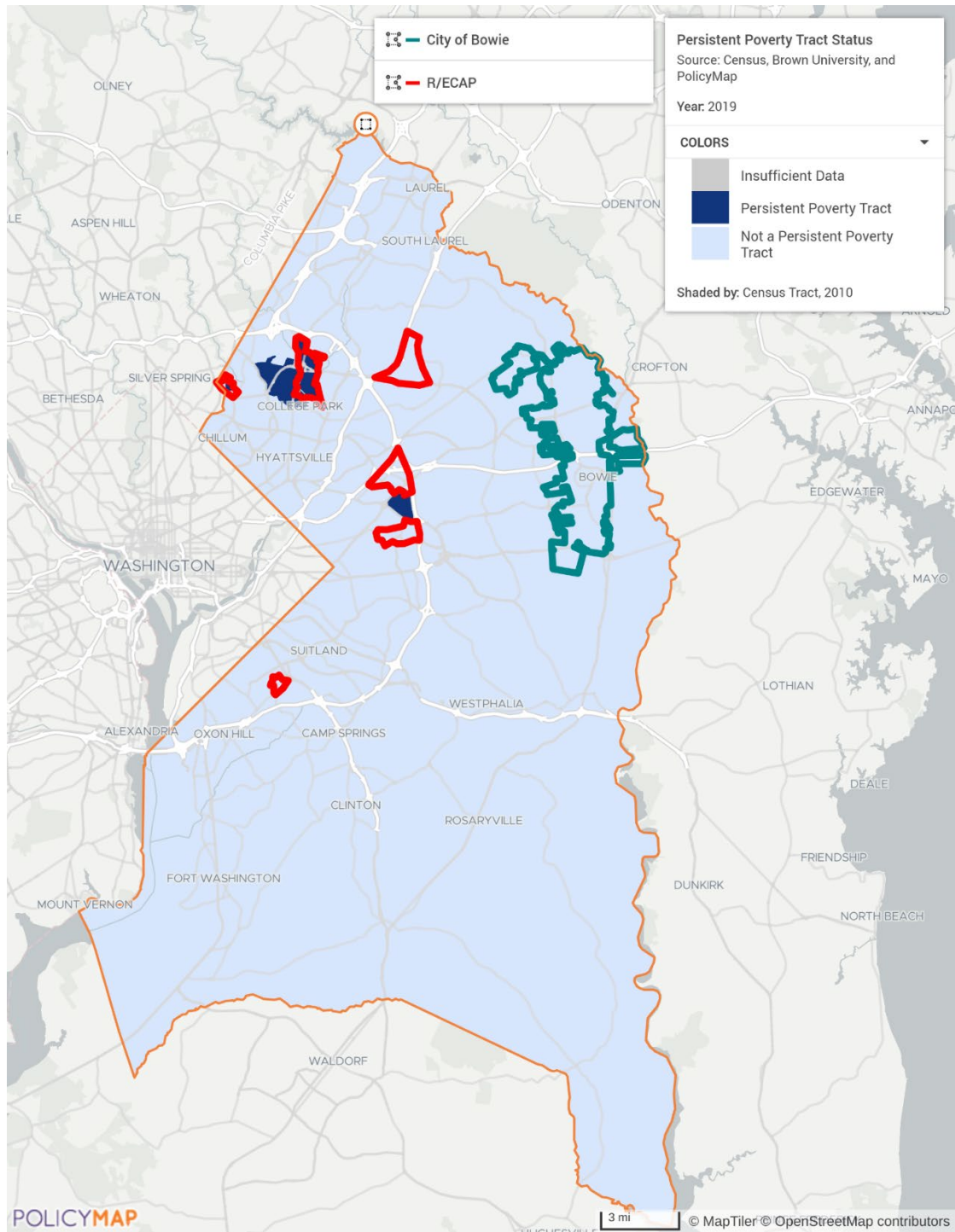
Persistent Poverty is defined by the U.S. Census Bureau as tracts that have had a poverty rate of 20.0% or higher during the three decades period from 1989 to 2015-2019.<sup>29</sup> Prince George’s County had four census tracts designated as persistent poverty tracts during this time, two of which were R/ECAP tracts (8056.02 and 8070).

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<sup>29</sup> Persistent Poverty in Counties and Census Tracts, U.S Census Bureau  
[https://www.census.gov/library/publications/2023/acs/acs-51.html?utm\\_medium=email&utm\\_source=govdelivery](https://www.census.gov/library/publications/2023/acs/acs-51.html?utm_medium=email&utm_source=govdelivery)



Figure V-14. Persistent Poverty by Census Tract, 2019



Source: Census, Brown University, and PolicyMap

## Environmentally Healthy Neighborhoods Opportunities

Residents' health is continually impacted by their built and natural environment. Environmentally healthy neighborhoods are those with minimal pollutants, safe homes, and accessible green spaces. Historically, low-income families and communities of color have been disproportionately impacted by environmentally unhealthy neighborhoods, especially heavy pollution and toxic waste.<sup>30</sup> Research has shown various impacts of environmental health and the built environment on individual health outcomes:

- Air pollution is associated with increased asthma rates, other lung diseases, and other health issues.<sup>31</sup>
- Contaminated water and proximity to hazardous pollutants can lead to poor health.<sup>32</sup>
- Residents in communities where fast food and convenience stores are more accessible and common than grocery stores tend to experience more health issues and have higher mortality rates compared to those in neighborhoods with a greater number of grocery stores.<sup>33</sup>
- Access to and quality of neighborhood services, such as schools, transportation, medical care, and employment opportunities, can influence individuals' health.<sup>34</sup>
- The built environment can impact levels of physical activity. Communities with fewer recreational facilities, safety concerns, poor lighting, or lack of transportation access can hinder residents' physical activity.<sup>35</sup>

On almost all of the selected health indicators, depicted in Figure V-15, the County performs worse than both the state of Maryland and neighboring Montgomery County. Residents of Prince George's County have a lower life expectancy compared to Maryland. A higher proportion of residents are in fair or poor health, but simultaneously a higher proportion are uninsured. The proportion of residents in fair or poor health has also increased by more than 4% since the 2020-2025 Analysis of Impediments to Fair Housing Choice.

Residents shared concerns about the factors described above that could be adversely affecting their health. They provided the following feedback on their experience with health factors in their communities:

- 47% of respondents noted experiencing an increase in crime in their neighborhood in the past two years
- 49% of respondents rated Fresh Food Stores as a most needed type of community development, more than any other type of community development presented in the survey
- 13% of respondents cited poor air quality as a challenge in their current living situation
- 22% of respondents cited noise pollution as a challenge in their current living situation

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<sup>30</sup> <https://psci.princeton.edu/tips/2020/8/15/racial-disparities-and-climate-change>

<sup>31</sup> <https://www.Countyhealthrankings.org/health-data/health-factors/physical-environment/air-and-water-quality#:~:text=Why%20Are%20Air%20and%20Water,health%20and%20the%20environment1>

<sup>32</sup> <https://www.Countyhealthrankings.org/health-data/health-factors/physical-environment/air-and-water-quality>

<sup>33</sup> [https://www.changelabsolutions.org/sites/default/files/documents/Factsheet\\_HealthPerspective.pdf](https://www.changelabsolutions.org/sites/default/files/documents/Factsheet_HealthPerspective.pdf)

<sup>34</sup> <https://www.annualreviews.org/docserver/fulltext/publhealth/32/1/annurev-publhealth-031210-101218.pdf?expires=1725379641&id=id&accname=guest&checksum=E94C5AA2791DD0456244A4541F2D228E>

<sup>35</sup> <https://www-sciencedirect-com.libproxy.lib.unc.edu/science/article/pii/S0002822305003135>

*Figure V-15. Selected Health Indicators, 2023*

Indicator	Prince George's County	Montgomery County	Howard County	Maryland
Life Expectancy	77.9	83.5	82.5	78
% Fair or Poor Health	16%	11%	10%	13%
% Low Birthweight	10%	7%	8%	9%
% Adults with Obesity	40%	25%	28%	34%
% Uninsured	11%	7%	4%	7%
% Adults with Diabetes	12%	8%	8%	10%
Teen Birth Rate*	17	9	5	13
HIV Prevalence Rate**	1006	445	255	643

\* per 1,000

\*\* per 100,000

Source: Maryland Department of Health County Health Rankings 2023

## Neighborhood Safety and Crime Exposure

Decades of research have demonstrated a strong link between adverse childhood experiences, such as violence, and negative lifelong health outcomes, including chronic diseases and mental disorders. Exposure to violence and crime can lead to serious health issues such as asthma, hypertension, cancer, stroke, and various mental disorders. Children and adolescents who are exposed to violence, whether as victims, direct witnesses, or even through hearing about it, are particularly vulnerable to long-term behavioral and mental health problems, including depression, anxiety, and post-traumatic stress disorder.

In Prince George's County, the situation is exacerbated by a homicide rate that exceeds the statewide average and is four times higher than that of neighboring Montgomery and Howard Counties. The County's firearm fatality rate is also comparable to the state average but nearly three times higher than that of neighboring areas (Figure V-16).

*Figure V-16. Incidence of Violent Crime, 2023*

Indicator	Prince George's County	Howard County	Montgomery County	Maryland
Homicide rate*	12	3	3	10
Firearm fatalities rate*	13	5	4	13

\*per 100,000

Source: Maryland Department of Health County Health Rankings 2023

During resident engagement sessions, concerns about neighborhood safety were frequently highlighted. Residents with disabilities particularly noted that safety is a significant concern, especially for those with children and mobility challenges, as they are often perceived as easy targets. Additionally, there was an emphasis on the need for emergency service workers, such as EMTs, firefighters, and police, to receive proper training to address the needs of people with mobility challenges to avoid potential injuries or misunderstandings. Concerning this, public

safety, street lighting, street improvements, and community centers were identified as high-priority non-housing community development needs in the community survey.

## Ozone Exposure

Ozone (O<sub>3</sub>) is a highly reactive gas composed of three oxygen atoms. It is both a natural and a man-made product that occurs in the Earth's upper atmosphere (the stratosphere) and lower atmosphere (the troposphere). Depending on the level of exposure, ozone can aggravate lung diseases such as asthma, emphysema, and chronic bronchitis; cause coughing and a sore or scratchy throat, pain when taking a deep breath, and airway inflammation; and make the lungs more susceptible to infection.<sup>36</sup>

The “ozone indicator” measures how much ground-level ozone people might be exposed to. EJScreen presents ground-level ozone concentrations using percentile rank, ranging from 0 (lowest) to 100 (highest) with higher scores representing higher concentrations.<sup>37</sup> Higher percentages of zones in the northern region of the County. The Highest areas of ozone exposure are adjacent to three out of seven R/ECAP tracts as well as areas of high poverty, indicating disproportionate exposure rates.

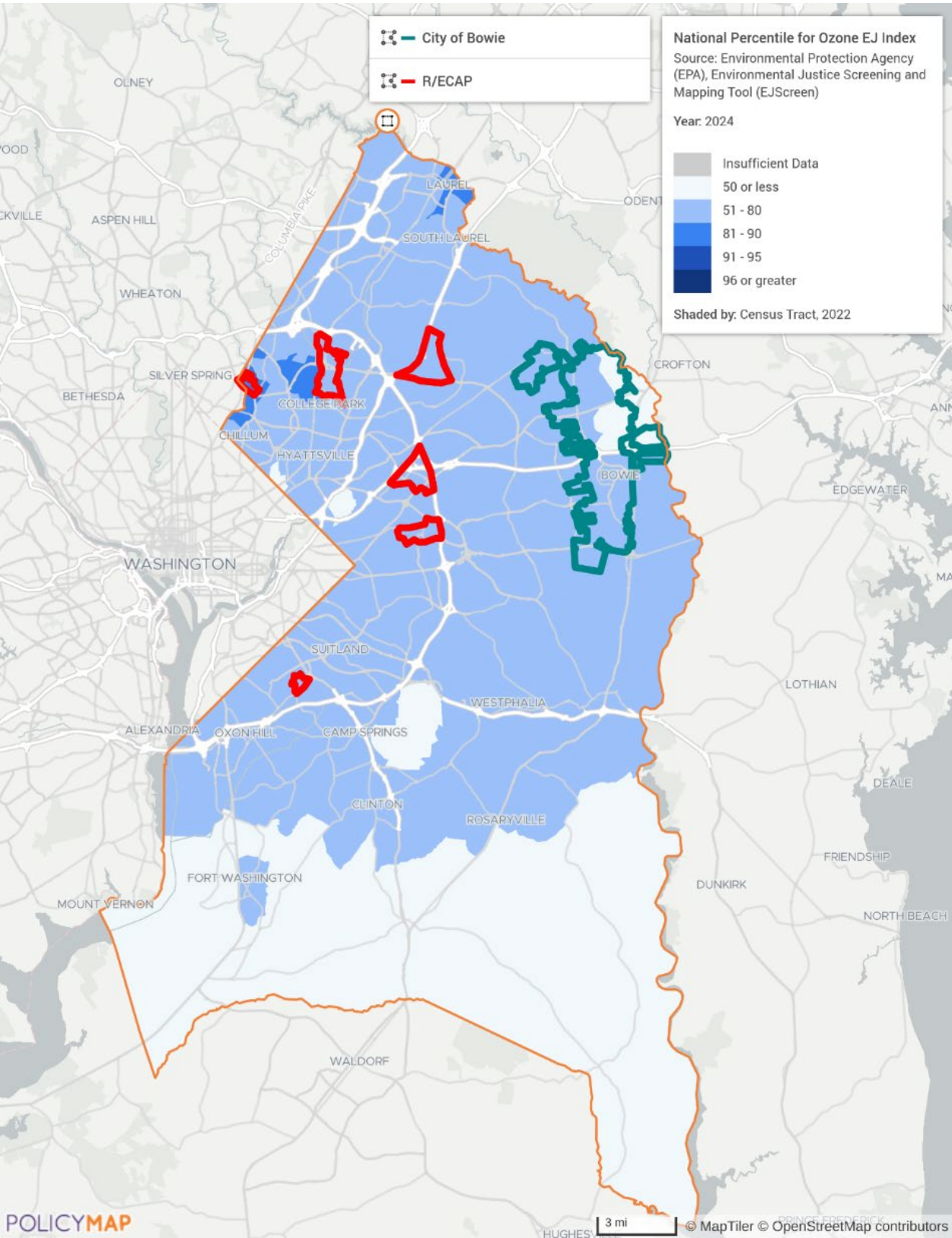
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<sup>36</sup> Ozone Overview, EJScreen <https://www.epa.gov/ejscreen/ejscreen-indicators-overview-ozone>

<sup>37</sup> Ozone Overview, EJScreen <https://www.epa.gov/ejscreen/ejscreen-indicators-overview-ozone>



Figure V-17. National Percentile for Ozone by Census Tract, 2024



Source: EPA Environmental Justice Screening and Mapping Tool (EJScreen) and PolicyMap

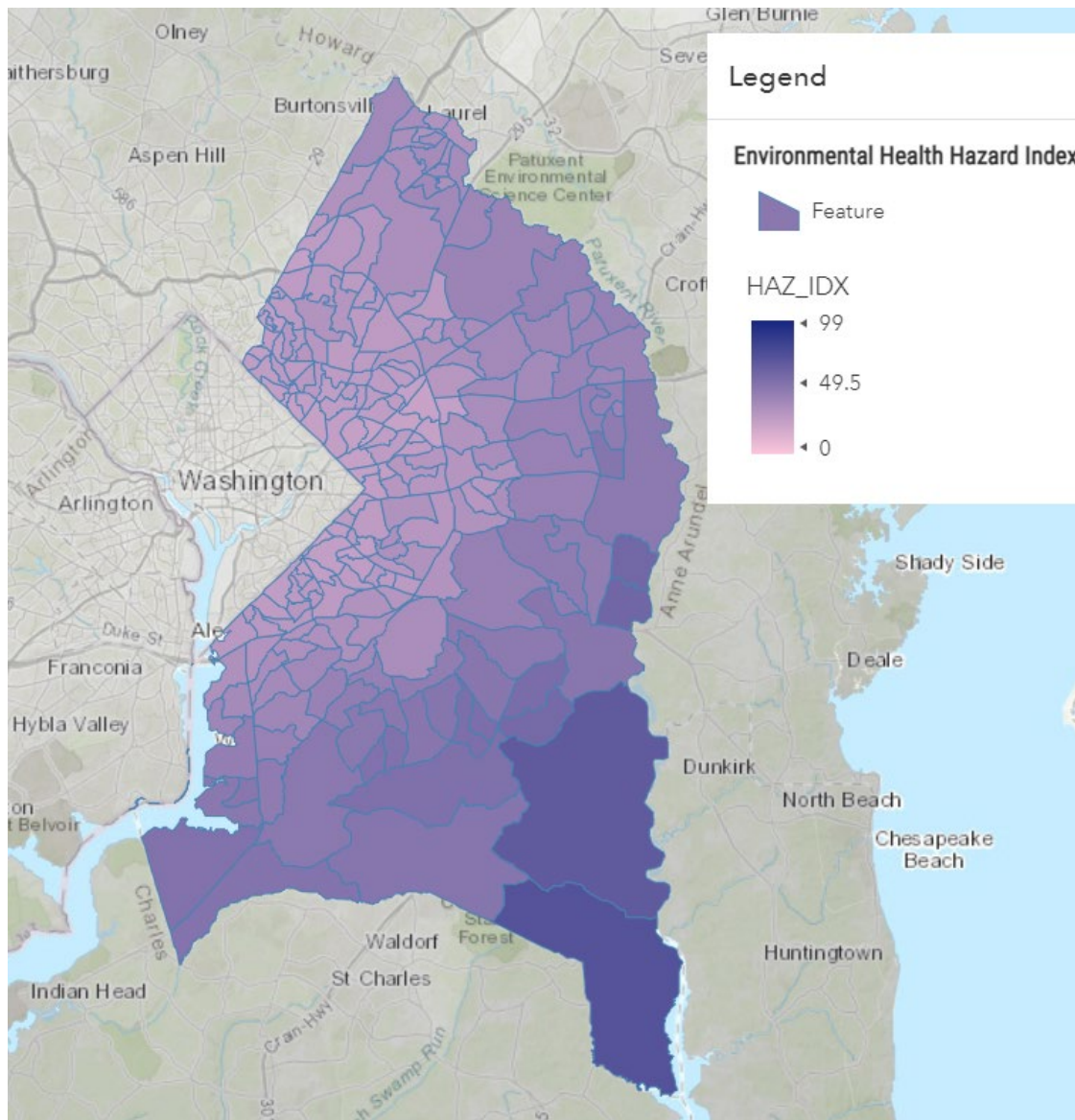
## Environmental Health Hazard Exposure Index

The Environmental Health Hazard Exposure Index (EHHEI) summarizes potential exposure to harmful toxins at a neighborhood level 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.

According to Figure V-18, the city of Bowie has an EHHEI score between 20-39, indicating higher exposure to toxins than areas of the County that are directly south of the city. Census tracts that border D.C. have the lowest EHHEI scores, indicating the highest rates of exposure. Population groups concentrated in these areas include Hispanic households as well as households with high rates of poverty and unemployment. Additionally, all R/ECAP tracts have scores ranging from 0 – 39, with most having scores of 19 or less. These findings indicate disparities in neighborhood conditions for the County's most vulnerable populations.



Figure V-18. Environmental Health Hazard Index by Block Group, 2023



Source: HUD Environmental Health Hazard Index

## Summary of Access to Opportunity Analysis

This section presents key findings from the access to opportunity analysis.

- Academic performance shows that Asian, White, and Non-Economically Disadvantaged students significantly exceed performance standards compared to their representation. Non-economically disadvantaged students are notably more likely to be kindergarten-ready. This disparity is also apparent in degree attainment. Black and Hispanic residents have lower post-secondary degree attainment compared to White and Asian residents.
- Prince George's County has a 9.58% poverty rate, with significant variation across the County. Poverty rates are higher in areas with large Hispanic populations. Transportation is a major expense, with varying commuting patterns by race and ethnicity.
- Prince George's County has lower life expectancy and worse health indicators than surrounding areas. The County also has a disproportionate level of exposure to violent crime in comparison to the state and surrounding counties. This is also an area of concern for residents of the County. Public safety and neighborhood improvements are crucial needs, with particular concerns for residents with disabilities.
- High-poverty areas in the County have greater exposure to environmental health hazards. The City of Bowie as well as R/ECAP tracts have EHHEI scores below 39.

## VI. Disproportionate Housing Needs

Disparities in housing needs by protected class help identify where barriers exist to fair housing choice in the community. This section presents an analysis of disproportionate housing needs across racial and ethnic groups, income, familial status, and disability status, where available. Housing disparities are explored for common housing challenges like housing cost burden, vacant housing, evictions, homelessness, and accessibility. The section also includes an analysis of mortgage lending disparities, the use of subsidized housing programs, and fair housing complaints.

### Housing Cost Burden

Cost burden is a measure of how much of a household's gross income goes toward housing costs. Households are generally considered not cost burdened if total housing costs are at or below 30 percent of a household's income, as the household has 70 percent of their income remaining for other necessities like groceries, healthcare, transportation, childcare, etc. Households paying more than 30 percent of their income toward housing are cost burdened, whereas households who spend 50 percent or more of their income on housing are extremely cost burdened and are considered at risk for homelessness.<sup>38</sup>

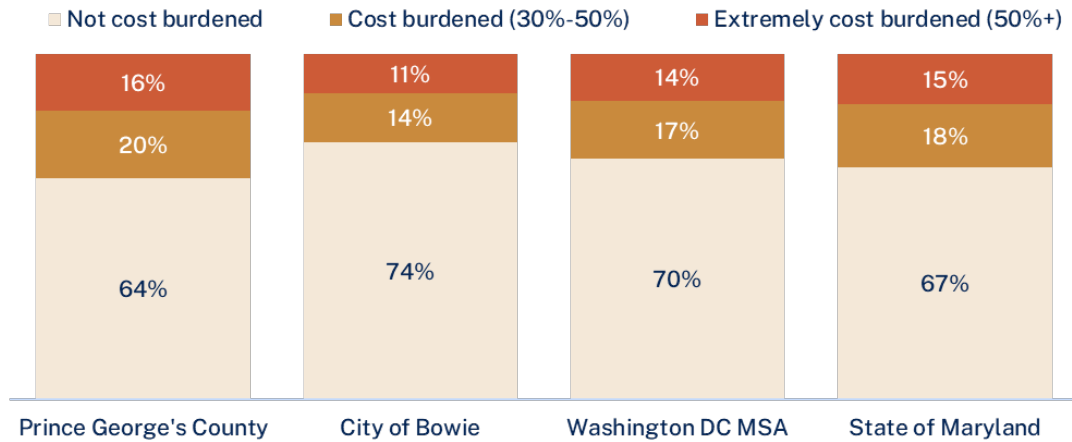
Figure VI-1 shows the share of households that were cost burdened in 2022. Prince George's County has the highest rate of cost burden, with 36 percent of households paying more than 30 percent of their income toward housing and 16 percent paying more than 50 percent. The city of Bowie has the lowest cost burden, with 26 percent paying more than 30 percent and 11 percent paying more than 50 percent. Overall, households in the County that are paying more than half their income on housing are likely to have limited resources for unexpected expenses and life events. This population is at risk of experiencing housing instability or homelessness.

One in five survey participants indicated they had experienced housing instability in the past year. Instability was highest for renters (52 percent of respondents), people with a disability (23 percent), and large family households with at least five people (21 percent). When survey participants were asked if they have been forced to move in the past five years, the most common reasons they cited were rent increasing more than they could afford, job loss or reduction in work hours, or they experienced an eviction or foreclosure.

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<sup>38</sup> According to the Joint Center for Housing Studies of Harvard University, there is a correlation between homelessness and the share of renters with severe cost burden. (<https://www.jchs.harvard.edu/blog/record-homelessness-amid-ongoing-affordability-crisis>)

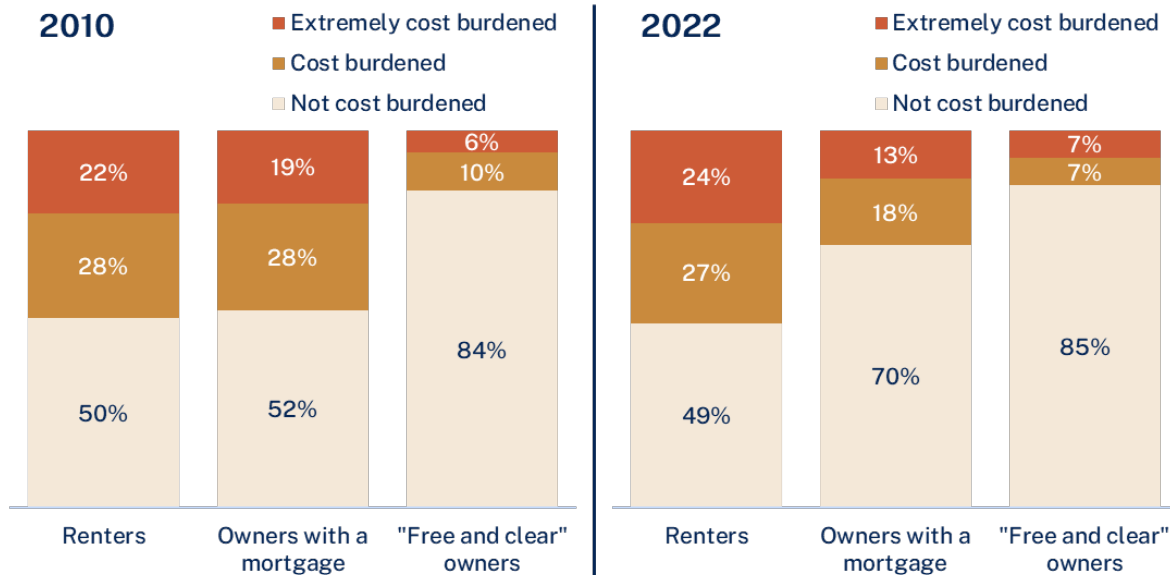
Figure VI-1. Cost Burden, 2022



Source: 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

The disparity in cost burden between owners and renters has increased since 2010, as shown in Figure VI-2. More than half of all renter households are cost burdened in the County, and in 2022, nearly one in four renter households were extremely cost burdened and at risk for experiencing housing instability. Cost burden for homeowners with a mortgage declined substantially from 2010 to 2022. Cost burden remains lowest for homeowners without a mortgage, or those considered to be “free and clear”.

Figure VI-2. Cost Burden by Tenure, Prince George's County, 2010 and 2022

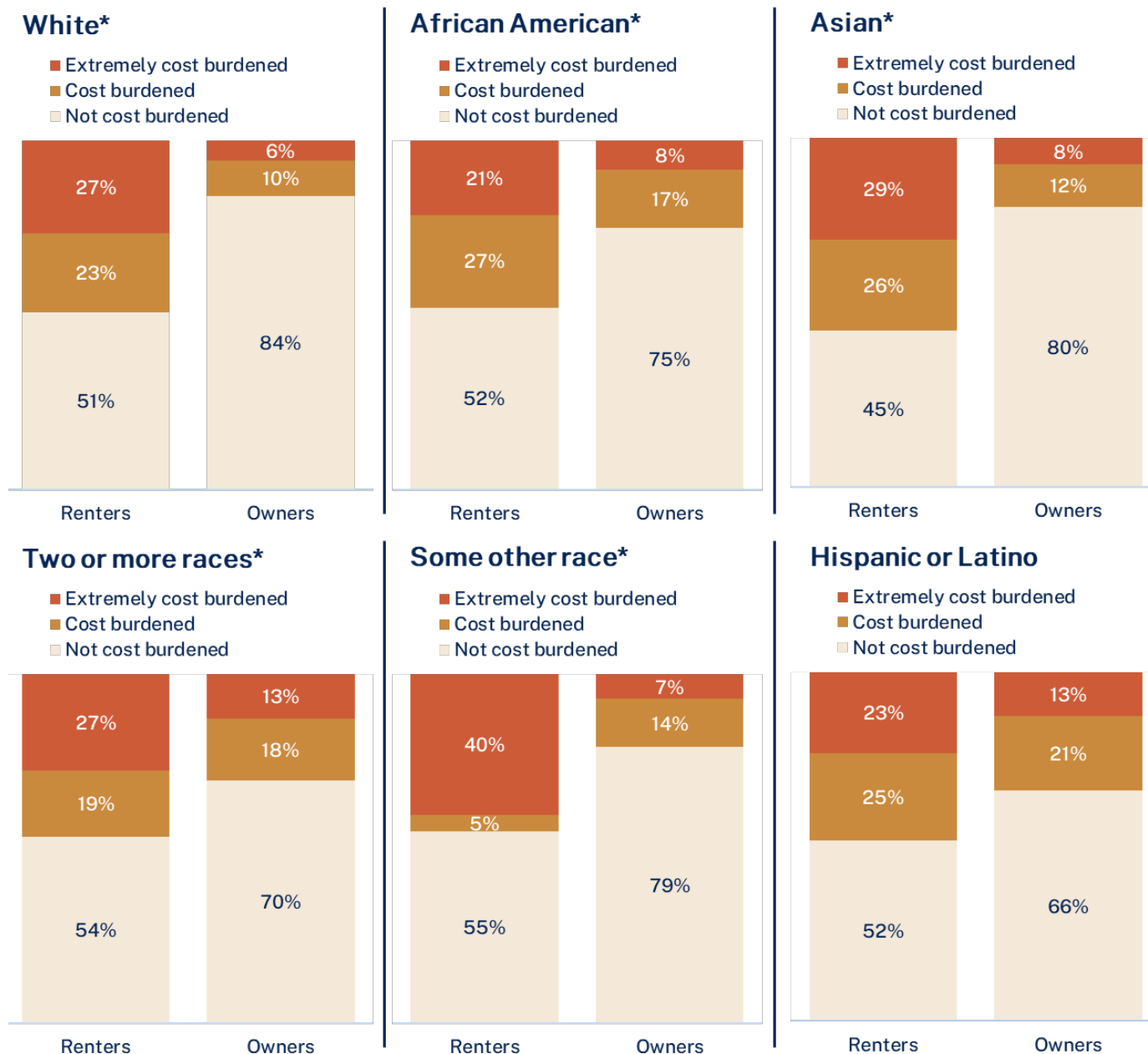


Source: 2010 and 2022 1-year ACS Estimates

Figure VI-3 shows cost burden by race and ethnicity and tenure in 2021. Non-Hispanic White homeowners have the lowest rate of housing cost burden for owners, with 16 percent experiencing cost burden. However, the lowest rate of renter cost burden is for households that identify with some other race. Hispanic homeowners have the highest rate of cost burden for owners, with one in three cost burdened. Renter cost burden is high among all non-White racial and ethnic groups, but highest for Asian households, with 55 percent experiencing cost burden.

Asian renters and Hispanic homeowners are the most affected by cost burden when compared to all households.

*Figure VI-3. Cost Burdened Households by Race and Ethnicity, Prince George's County, 2021*

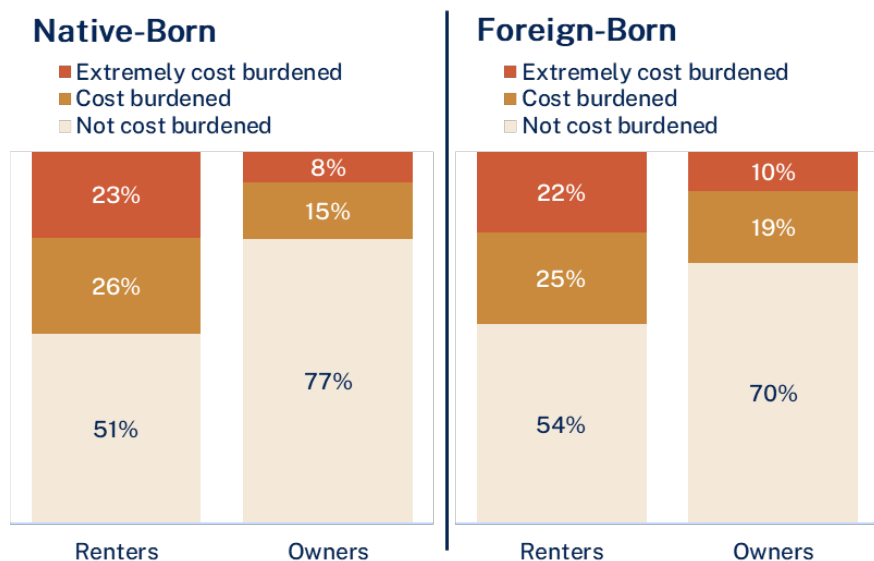


*\*Non-Hispanic*

*Source: 2021 5-Year ACS Public Use Microdata Sample*

Figure IV-4 shows housing cost burden by tenure and nativity. Native-born renters are more likely to be cost burdened, whereas foreign-born owners are more likely to be cost burdened. There are not major disparities between native- and foreign-born households in cost burden.

*Figure VI-4. Cost Burdened Households by Nativity, Prince George's County, 2021*

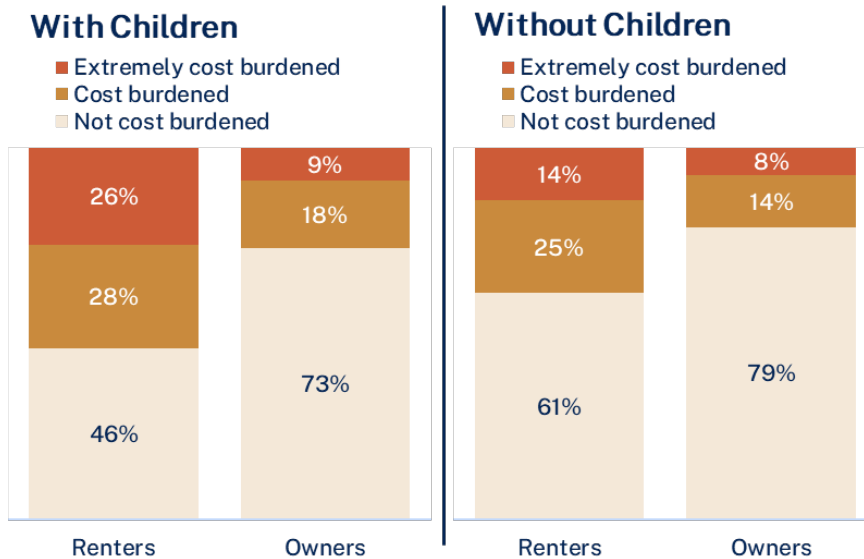


*Source: 2021 5-Year ACS Public Use Microdata Sample*

Households with children are more likely to be housing cost burdened, with 54 percent of renter households with children and 27 percent of owners, as shown in Figure VI-5. However, nearly 40 percent of renters without children also experience housing cost burden, along with 21 percent of owners without children. This reflects the high child poverty rate in Prince George's County compared to the total population, as shown in Figure IV-15.



Figure VI-5. Cost Burdened Households by Familial Status, Prince George's County, 2021



Source: 2021 5-Year ACS Public Use Microdata Sample

## Vacant Housing

Vacant housing units, when not adequately maintained, can negatively impact public health outcomes and create the impression of disinvestment in the community. Neighborhood blight (including substandard, vacant, or abandoned housing) has been shown to have a correlation with negative health outcomes for residents, including chronic illness, violence, sexually transmitted disease, premature mortality, diabetes, and breakdown of social networks and capital.<sup>39</sup> Low vacancy rates, on the other hand, can limit the availability of housing and drive market prices up. Conversely, research shows that renters with subsidies, such as the Housing Choice Voucher, have greater access to renting in areas of opportunity in markets with higher rental vacancy rates.<sup>40</sup>

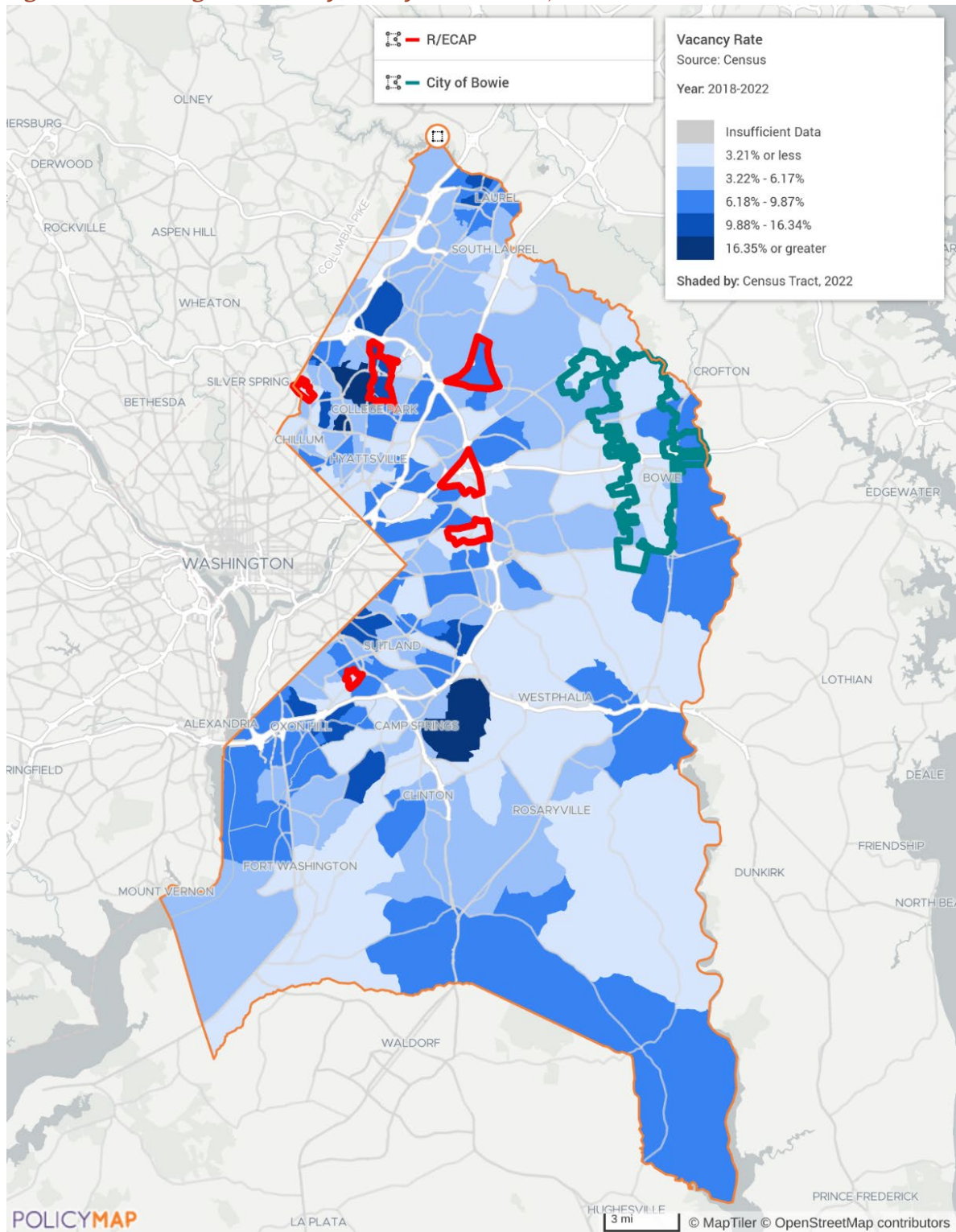
Overall, the County has a vacancy rate of 4.6 percent, a significant decrease from 8.1 percent in 2010 and 2015. Housing vacancies declined throughout the DC metro area, including the County and Bowie, indicating an increased pressure on the housing market and a limited supply of housing compared to household growth.

Figure VI-6 examines vacancy rates by census tract in the County. Vacancies appear to be present throughout the County geographically, with concentrations in College Park and Camp Springs. Fourteen percent of survey respondents indicated they had vacant structures, properties, or uninhabitable homes in their neighborhood in the past two years.

<sup>39</sup> Urban Institute, (2017) Urban Blight and Public Health Addressing the Impact of Substandard Housing, Abandoned Buildings, and Vacant Lots. [https://www.urban.org/sites/default/files/publication/89491/2017.04.03\\_urban\\_blight\\_and\\_public\\_health\\_vprn\\_report\\_finalized.pdf](https://www.urban.org/sites/default/files/publication/89491/2017.04.03_urban_blight_and_public_health_vprn_report_finalized.pdf)

<sup>40</sup> Gregg Colburn, (2019) The effect of market conditions on the housing outcomes of subsidized households: the case of the US voucher programme, Housing Studies, DOI: 10.1080/02673037.2019.1581145 <https://clpha.org/sites/default/files/documents/Housing%20Studies%20Colburn.pdf>

Figure VI-6. Housing Unit Vacancy Rate by Census Tract, 2022



Source: 2022 5-year ACS, PolicyMap

## Code Enforcement/Inspections

Poor housing quality and lack of code enforcement were common challenges survey respondents experienced in their neighborhoods. Litter and lack of outdoor area upkeep were mentioned repeatedly in responses, and 21 percent of respondents indicated trash, unlicensed vehicles, or discarded household furniture were a problem in their neighborhood. Twenty-nine percent of respondents shared that there is a lack of repair or maintenance of neighboring homes. Fourteen percent identified vacant structure or uninhabitable properties, and five percent felt their current housing condition was unsafe.

Respondents living in the City of Bowie responded similarly to County respondents when asked about their neighborhood, except for Bowie participants indicated lower crime, less vacant structures, and higher satisfaction with local services (e.g., trash pickup, street maintenance) compared to others.

Similar sentiments were shared during interviews and focus groups conducted, including notice taken by residents that the County focuses on “inefficient priorities” and not enforcing its habitability codes or rental licensing ordinance. One focus group attendee shared their experience with filing a complaint against their landlord for not maintaining units up to code. The participant contacted the County and found that the complaint had been closed after a County representative spoke with the landlord by phone and not visiting the property or contacting the complainant. The participant felt that the County seemed overwhelmed with code enforcement issues and could not keep up, which furthered a lack of trust among community members. In addition, the participant shared that habitability and maintenance codes seemed well-enforced in wealthy, primarily White communities, but not in communities of color.

Conversely, some stakeholders shared in interviews that they felt codes were over-enforced in their neighborhood, which was primarily Hispanic. These interviewees indicated that Hispanic families, in particular, often doubled-up or otherwise overcrowded into a single unit because of less formal definitions of “family” and the need for more and larger-sized housing affordable to lower-income households. This indicated the need for greater recognition by code enforcement officials of cultural differences, as well as economic situations, that may lead to health/safety concerns in housing.

## Evictions

Evictions can result in housing instability, negative health outcomes, and decreased financial health. New research from Yale showcases the long-term impact of evictions on individuals and families. The study found that households facing evictions were typically facing other adversities like job loss or a medical need or event. The study also found those facing evictions had reduced earnings and access to credit, and African American and female headed households were more likely to experience negative outcomes following an eviction.<sup>41</sup>

Twenty-seven percent of survey respondents were had to move in the past five years when they didn’t want to. When asked why they were forced to move, most indicated that rents increased to a

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<sup>41</sup> *The Quarterly Journal of Economics*, Volume 139, Issue 1, February 2024, Pages 57–120, <https://doi.org/10.1093/qje/qjad042>

level they could not afford. Other challenges respondents shared were a job loss or reduction in work hours, eviction or foreclosure, unsafe conditions in the home, or safety concerns.

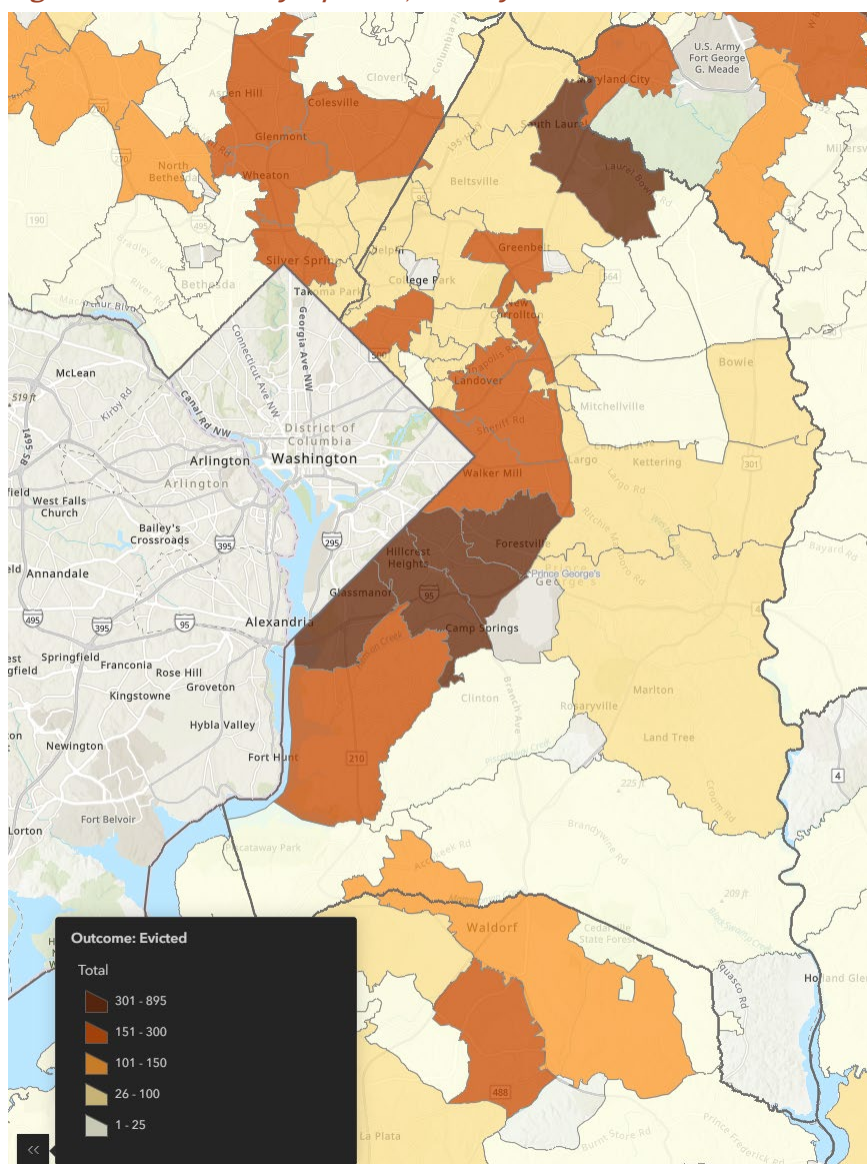
Out of the 10 percent of survey respondents who said they have been denied housing in the past five years, the most common reasons for denial were poor credit score (58 percent of respondents who were denied), low income (53 percent), discrimination (26 percent), history of eviction/foreclosure (21%), and use of a voucher (12 percent).

In 2022, Maryland enacted a law requiring the District Court of Maryland to collect and report eviction data made available by the Department of Housing and Community Development dashboard. In Prince George's County from January 2023 to June 2024, there were 4,548 eviction filings. Most filings were due to failure to pay rent (4,180) followed by tenant holding over (221), wrongful detainer (89), and breach of lease (58).

Geographically, evictions were concentrated inside the Beltway and near Laurel in the north part of the County, as shown in Figure VI-7. Zip codes 20748, 20746, and 20745 all had more than 550 evictions during this time.



Figure VI-7. Evictions by Zip Code, January 2023 to June 2024



Source: Maryland Department of Housing and Community Development<sup>42</sup>

## Homelessness

The homeless population living in the DC metro area is estimated during the annual Point-in-Time count of persons experiencing homelessness. In Prince George's County this count was conducted on Wednesday, January 24, 2024. The survey counted and interviewed unsheltered homeless persons living on the streets and sheltered individuals and families experiencing homelessness.

<sup>42</sup> District Court of Maryland eviction data hosted by the Department of Housing and Community Development data dashboard:

<https://app.powerbigov.us/view?r=eyJrljoiYW11Yzg0YjYtNDYkZS00MDUyLThlMDctYmE1ZjY5MG10MWJhliwidCI6IjdkmM2I4ZDAwLWY5YmUtNDZlNy05NDYwLTRlZjJkOGY3MzE0OSJ9&pageName=ReportSection>

Figure VI-8 shows the total population experiencing homelessness in select communities throughout Virginia and Maryland in 2023 and 2024. During the count, 658 individuals in the County were experiencing homelessness. Homelessness in Prince George's County remained relatively unchanged from 2023 to 2024 whereas the count of individuals experiencing homelessness increased in almost all of the surrounding areas of the region, except for Fairfax County, Virginia.

Four percent of respondents to the community survey conducted for this AI had experience homelessness in the past year and an additional six percent had experienced homelessness in the past.

*Figure VI-8. Total Population Experiencing Homelessness, 2023-2024*

Geography	2023	2024	Change 2023-2024	
			Number	Percent
Prince George's County, MD	659	658	-1	0.0%
City of Alexandria, VA	152	187	35	23.0%
Arlington County, VA	213	243	30	14.0%
District of Columbia	4,922	5,616	694	14.0%
Fairfax County, VA	1,310	1,278	-32	-2.0%
Loudoun County, VA	220	303	83	38.0%
Montgomery County, MD	894	1,144	250	28.0%
Prince William County, VA	326	345	19	6.0%
Total	8,696	9,774	1078	12.0%

*Source: Homelessness in Metropolitan Washington: Results and Analysis from the Annual Point-in-Time (PIT) Count of Persons Experiencing Homelessness, 2024*

Per capita the County has a lower incidence of homelessness compared to other areas in the region with less than one person per 1,000 experiencing homelessness. In the District of Columbia, there are 8.3 people per thousand followed by 1.2 in Alexandria, 1.1 in Fairfax County, and 1.1 in Montgomery County, as shown in Figure VI-9.

*Figure VI-9. Population Experiencing Homelessness as a Share of Total Population, 2024*

Geography	Homeless persons as a pct. of homeless population	Homeless persons per 1,000 people
Prince George's County, MD	0.07%	0.7
City of Alexandria, VA	0.12%	1.2
Arlington County, VA	0.10%	1.0
District of Columbia	0.83%	8.3
Fairfax County, VA	0.11%	1.1
Loudoun County, VA	0.07%	0.7
Montgomery County, MD	0.11%	1.1
Prince William County, VA	0.06%	0.6
Total	0.19%	1.9



Source: *Homelessness in Metropolitan Washington: Results and Analysis from the Annual Point-in-Time (PIT) Count of Persons Experiencing Homelessness, 2024*

While the overall number of people experiencing homelessness remained unchanged in Prince George's County from 2023 to 2024, homelessness among single adults and Veterans increased, as shown in Figure VI-10. One in three people counted in 2024 were children and 11 percent were transition age youth (18 to 24 years). The need for programs targeted toward youth remains strong as 2024 was the second full year of the Youth Homelessness Demonstration Program, and the need persists for youth and adults under the age of 25 years.

*Figure VI-10. PIT Count by Category*

Population Experiencing Homelessness	2022	2023	2024	Change 2022-2023		Change 2023-2024	
				Number	Percent	Number	Percent
Total	571	659	658	88	15%	-1	0%
Singles							
Total Number of Singles	273	273	292	0	0%	19	7%
Total Transition Age Youth (TAY) ages 18-24	47	85	74	38	81%	-11	-13%
Total Veterans	8	7	15	-1	-13%	8	114%
Families							
Total Number of Families	103	119	115	16	16%	-4	-3%
Total Number Persons in Families	298	376	363	78	26%	-13	-3%
Total Number of Children in Families	180	222	220	42	23%	-2	-1%
Total with Only Children (under 18)	-	10	3	10	N/A	-7	-70%

Source: *Homelessness in Metropolitan Washington: Results and Analysis from the Annual Point-in-Time (PIT) Count of Persons Experiencing Homelessness, 2024*

Participants in the Point-in-Time Count were asked what barriers they face to exiting homelessness. The most common barriers among adults were severe mental illness, chronic health condition, domestic violence history, physical disability, substance use disorder, and current domestic violence episode, as shown in Figure VI-11.

*Figure VI-11. Barriers to Exiting Homelessness*

Barriers to Exiting Homelessness	Adults experiencing homelessness	Pct. of homeless adults
Number of Adults (includes TAY)	435	100%
Severe Mental Illness	117	27%
Chronic Health Condition	101	23%
DV History (any time in the past)	81	19%
Physical Disability	79	18%
Substance Use Disorder	49	11%
Domestic Violence (this episode)	48	11%
Limited English	33	8%
Former Institutionalized**	33	8%
Co-occurring Disorder	32	7%
Foster Care*	21	5%
HIV/AIDS	12	3%

*Note: TAY stands for Transition Aged Youth; \* Adults who have been in foster care at any time; \*\* Adults who were discharged directly into homelessness from prison or jail, hospitals, psychiatric facilities or other care facilities.*

*Source: Homelessness in Metropolitan Washington: Results and Analysis from the Annual Point-in-Time (PIT) Count of Persons Experiencing Homelessness, 2024*

## Publicly Subsidized Housing

This section presents characteristics of residents in the County benefiting from publicly subsidized housing. Figure IV-12 and IV-12 show characteristics of public housing residents and Housing Choice Voucher (HCV) holders by housing authority both as a number and share of the total population.

The Housing Authority of Prince George's County's public housing residents and voucher holders are predominantly African American. While the County does have a higher share of African American people compared to the region, the proportion of public housing residents and voucher holders that are African American is disproportionate to the general population. Additionally, about half of all residents are disabled or 65 years and over in public housing. This is likely due to a larger availability of public housing units that are accessible.

Conversely, 39 percent of voucher holders have a disability indicating that it may be more challenging to find a private market unit that is accessible to accept a voucher. Finally, households with children make up half of the households with a voucher compared to only 16 percent of public housing residents. This suggests that larger units to accommodate families are more readily available in the private market via a voucher.

Glenarden and College Park Housing Authorities do not have an HCV program but do have residents living in public housing. The majority of households in public housing in College Park are 65 years or older and one in two are African American. This is likely due to a senior housing development in the community. Glenarden's public housing residents on the other hand are 40 percent African American and have a lower prevalence of people living with a disability and seniors.

*Figure VI-12. Characteristics of Public Housing Residents and Housing Choice Voucher Holders*

Characteristics	Public Housing Residents			HCV Holders
	Housing Authority of Prince George's County	Glenarden Housing Authority	College Park Housing Authority	Housing Authority of Prince George's County
African American	262	57	57	5,330
White	11	-	27	167
Asian	2	-	23	4
Other	8	-	3	52
Hispanic	7	1	3	96
Disabled	137	20	12	2,188
Senior (age 65+)	142	32	70	1,075
Families with Children	46	33	-	2,684
Total	283	143	113	5,553

*Source: Housing Authority of Prince George's County, Glenarden Housing Authority, and College Park Housing Authority*

*Figure VI-13. Share of Public Housing Residents and Housing Choice Voucher Holders by Characteristics*

Characteristics	Public Housing Residents			HCV Holders
	Housing Authority of Prince George's County	Glenarden Housing Authority	College Park Housing Authority	Housing Authority of Prince George's County
African American	93%	40%	50%	96%
White	4%	-	24%	3%
Asian	1%	-	20%	0%
Other	3%	-	3%	1%
Hispanic	2%	1%	3%	2%
Disabled	48%	14%	11%	39%
Senior (age 65+)	50%	22%	62%	19%
Families with Children	16%	23%	-	48%
Total	100%	100%	100%	100%

*Source: Housing Authority of Prince George's County, Glenarden Housing Authority, and College Park Housing Authority*

There is not enough public housing or HCVs to meet the need for affordable housing in the County. The Housing Authority of Prince George's County reported they have a waitlist of 3,505 applicants for public housing units and 775 applicants for HCVs. Both waitlists are currently closed.

Participants in a resident focus group for people living with a disability indicated the waitlist had not been opened in Prince George's County since the lawsuit in 2015. Residents also noted that there is a preference for people with a disability on the waitlist, but it is still a lottery system, so they felt the preference was not effective. One resident shared they have been on the list since 2011. Residents also shared that the 504 coordinator is excellent, but the position should be able to focus more on accommodations and not be inundated with other unrelated work.

As expected, College Park and Glenarden have smaller waitlists with 18 people in College Park and 255 in Glenarden. Both waitlists are active.

About five percent of survey respondents used an HCV in the past five years, and about half of them indicated it was difficult to find a landlord to accept the voucher. Respondents indicated there is not enough time to find a unit before the voucher expires and negative stereotypes against voucher holders, as well as financial barriers, made it difficult to secure a unit.

## Homeownership Opportunities

Homeownership is one of the primary avenues to build generational wealth and equity in the United States.<sup>43</sup> This section examines disparities in homeownership and access to home mortgages by race and ethnicity, as well as income. While gains were made in closing the homeownership gap for African American households following the adoption of the Fair Housing Act, progress was largely erased by the 2008 housing crisis. African American households were disproportionately victims of predatory lending practices (e.g., subprime loans) and have not experienced equal benefits from the economic recovery. As a result, the homeownership gap persists and is higher than when it was legal to discriminate against African Americans in the housing market.<sup>44</sup>

Figure VI-14 shows homeownership rates by race and ethnicity from 2010 to 2022. In the City of Bowie and Maryland, non-Hispanic White households had the highest rate of homeownership compared to all other groups. In Prince George's County and the DC metro area, Asian households had the highest rate of homeownership followed by non-Hispanic White households. Both Prince George's County, and especially City of Bowie, show higher rates of homeownership for African American and mixed-race households compared to the DC metro area and state.

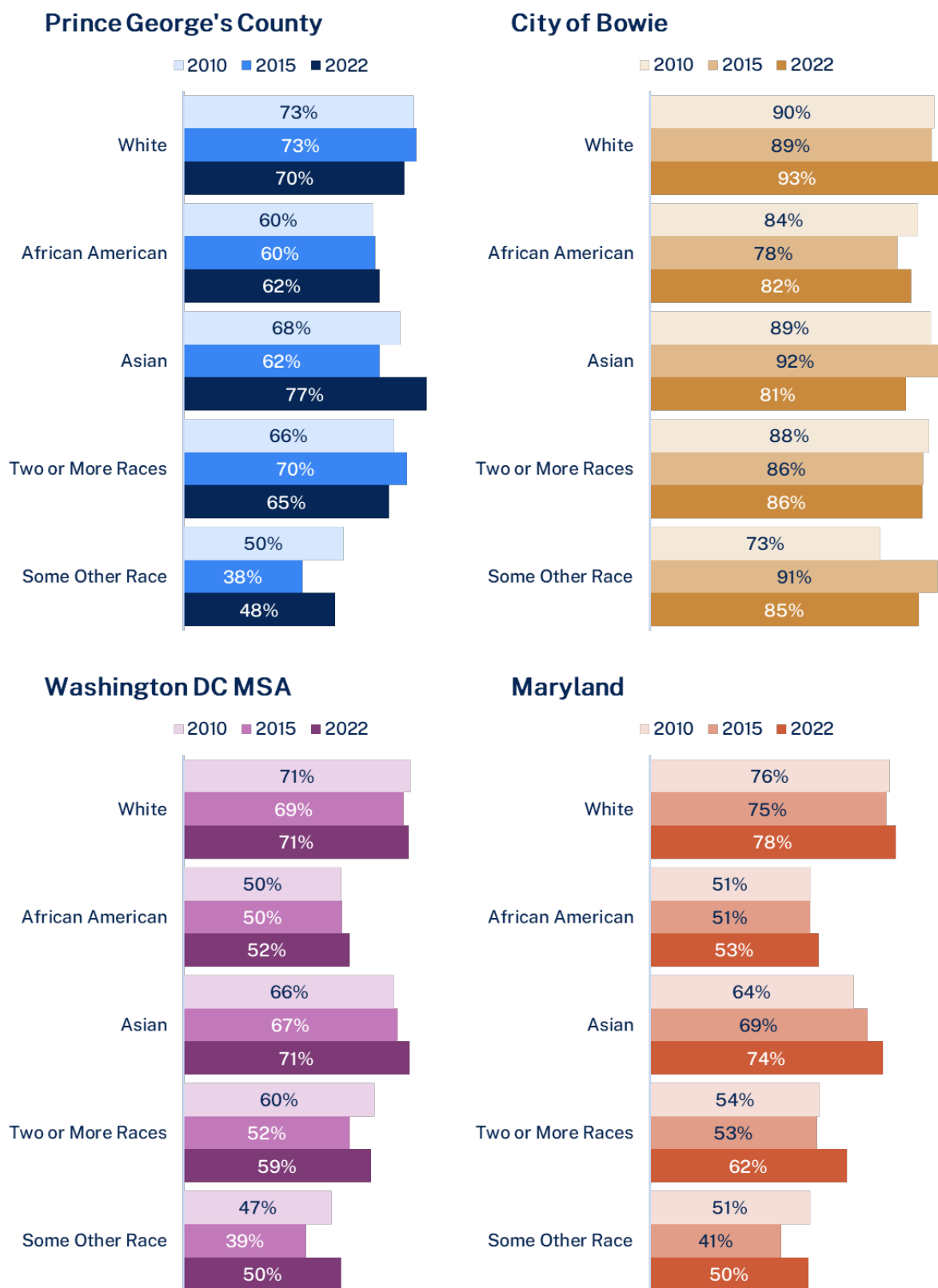
In the DC metro area and Maryland homeownership rates increased for all groups from 2010 to 2022, whereas the trend is less consistent in the County and Bowie among different racial groups.

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<sup>43</sup> <https://www.urban.org/research/publication/homeownership-and-american-dream>

<sup>44</sup> <https://www.urban.org/policy-centers/housing-finance-policy-center/projects/reducing-racial-homeownership-gap>

Figure VI-14. Homeownership Rate by Race, 2022

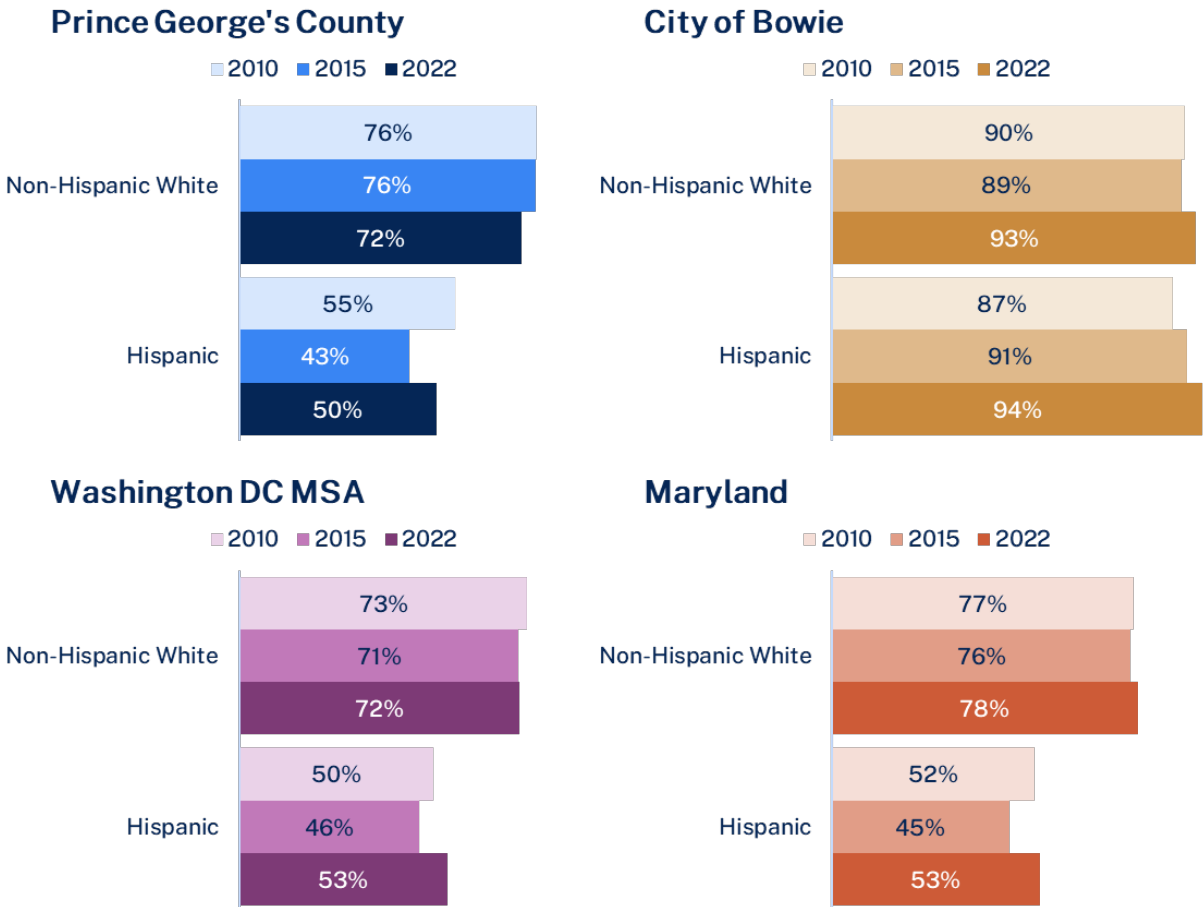


Source: 2010, 2015, and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates



Figure VI-15 shows the homeownership rates for Hispanic households compared to non-Hispanic White households, and the disparity in homeownership is apparent in every jurisdiction except for Bowie.

*Figure VI-15. Homeownership Rate by Ethnicity, 2022*



Source: 2010, 2015, and 2022 1-year ACS Estimates; City of Bowie data are 5-year ACS Estimates

## Housing Mortgage Disclosure Act Data

The Home Mortgage Disclosure Act (HMDA) requires lending institutions to report data on home mortgage applications, originations, and denials to the Federal Reserve Bank. This data is helpful in examining disparities in mortgage lending using socioeconomic characteristics. The data can also reveal geographic inconsistencies in denial rates and mortgage originations.

This section uses 2023 HMDA data to examine disparities in mortgage lending by race and ethnicity and income. Racial disparities in mortgage denials are significantly impacted by lower credit scores, higher leverage, and automated underwriting system risk factors according to the Federal Reserve. While economic disparities and the homeownership gap are undoubtedly results of historic and current racial discrimination, research shows differential treatment is limited in causing the disparities observed in mortgage denials.<sup>45</sup>

<sup>45</sup> <https://www.federalreserve.gov/econres/feds/how-much-does-racial-bias-affect-mortgage-lending.htm>

The analysis only includes applications for purchase for homes within one-to-four-unit dwellings either site-build or manufactured. The socioeconomic data is presented for primary applicants only.

Figure VI-16 shows applications, originations, and denials by race and ethnicity in Prince George's County and Maryland. In the County during this time, 42 percent of applications were from African American households followed by Hispanic households with 13 percent and White households with seven percent. In the state, African American and Hispanic households had a lower share of the mortgage applications while White households made up a larger share, which is consistent with the racial distribution of the population in both areas (Figure VI-3).

Eighteen respondents to the community survey indicated they felt they were discriminated against by a mortgage lender. Half of those respondents have at least one disability, however only one of those respondents indicated that was the reason they felt they experienced discrimination.

*Figure VI-16. Mortgage Applications by Race and Ethnicity, Prince George's County and Maryland, 2023*

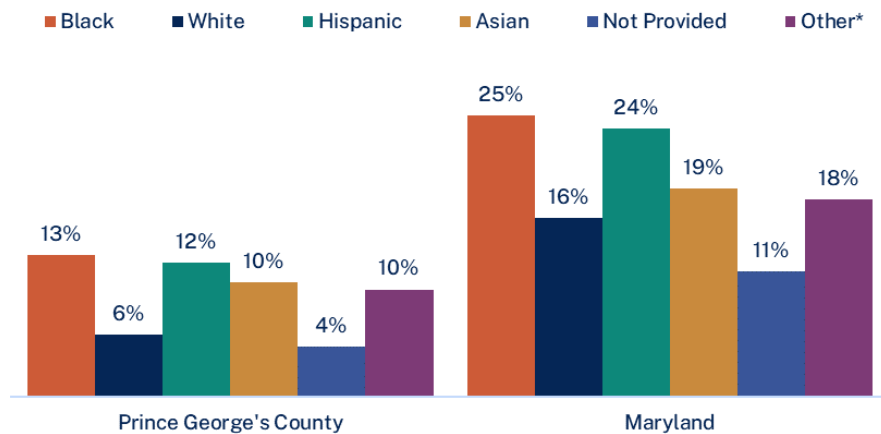
	Prince George's County		State of Maryland	
	Number	Percent	Number	Percent
Applications	17,219	100%	193,729	100%
African American	7,212	42%	45,672	24%
White	1,286	7%	69,602	36%
Hispanic	2,306	13%	13,605	7%
Asian	597	3%	10,878	6%
Not Provided	5,479	32%	48,779	25%
Other*	339	2%	5,193	3%
Originations	8,512	49%	94,393	49%
African American	4,164	24%	21,373	11%
White	891	5%	43,007	22%
Hispanic	1,472	9%	7,017	4%
Asian	388	2%	6,095	3%
Not Provided	1,395	8%	13,925	7%
Other*	202	1%	2,976	2%
Denials	1,619	9%	34,773	18%
African American	926	5%	11,646	6%
White	72	0%	11,279	6%
Hispanic	280	2%	3,311	2%
Asian	62	0%	2,056	1%
Not Provided	246	1%	5,551	3%
Other*	33	0%	930	0%

*Note: \* Other includes two or more minority races, American Indian or Alaska native, Joint, and Native Hawaiian or Other Pacific Islander.*

*Source: Home Mortgage Disclosure Act Data*

Figure IV-17 shows mortgage denial rates by race and ethnicity for Prince George's County and Maryland. Overall, the County has lower denial rates across all groups. Denial rates were disproportionately high in both geographies for African American applicants followed by Hispanic and Asian applicants.

*Figure VI-17. Mortgage Denial Rate by Race and Ethnicity, Prince George's County and Maryland, 2023*



*Note: \* Other includes two or more minority races, American Indian or Alaska native, Joint, and Native Hawaiian or Other Pacific Islander.*

*Source: Home Mortgage Disclosure Act Data*

The top reason for denial across the board for all groups during this time was debt-to-income ratio, as shown in Figure VI-18. African American households in the County were the most likely to be denied for debt-to-income ratio. The next most common denial reason for African American applicants was credit history followed by collateral. Hispanic and Asian applicants were also more likely than White households to be denied for their debt-to-income ratio.

*Figure VI-18. Reason for Denial by Race and Ethnicity, Prince George's County and Maryland, 2023*

Reason for Denial	Prince George's County					State of Maryland				
	African American	White	Hispanic	Asian	Other*	African American	White	Hispanic	Asian	Other*
Debt-to-income ratio	42%	30%	36%	35%	32%	33%	32%	41%	46%	32%
Employment history	3%	3%	2%	0%	0%	1%	1%	1%	1%	1%
Credit history	15%	11%	13%	8%	24%	33%	30%	26%	19%	31%
Collateral	14%	19%	18%	24%	26%	11%	14%	11%	12%	14%
Insufficient cash	6%	3%	7%	8%	9%	2%	1%	2%	2%	1%
Unverifiable information	6%	5%	6%	8%	3%	3%	2%	3%	3%	3%
Credit application incomplete	6%	12%	8%	3%	3%	9%	10%	7%	8%	9%
Mortgage insurance denied	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other	7%	18%	9%	13%	3%	8%	9%	9%	8%	9%
Total denial with reason	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

*Note: \* Other includes two or more minority races, American Indian or Alaska native, Joint, and Native Hawaiian or Other Pacific Islander.*

*Source: Home Mortgage Disclosure Act Data*

Figure VI-19 shows the share of mortgage applications by loan type. Overall, the most common loan type was conventional (70 percent of all applications) followed by Federal Housing Administration (FHA) insured loans (19 percent), Veterans Affairs (VA) guaranteed loans (10 percent), and the remaining were USDA Rural Housing Service or Farm Service Agency guaranteed. Asian and White applicants were most likely to apply for conventional loans; African American and Hispanic households were most likely to apply for FHA loans; and White and other households were most likely to apply for VA loans.

*Figure VI-19. Conventional Versus Government Backed Loans by Race and Ethnicity, Prince George's County and Maryland, 2023*

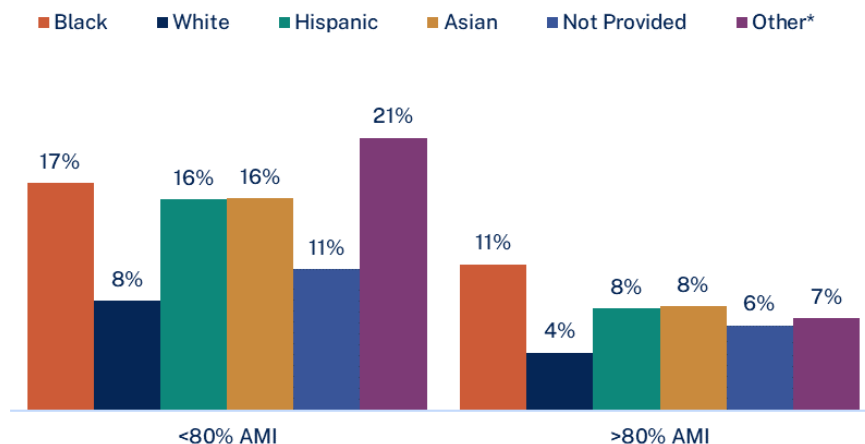
Loan Type	Prince George's County					State of Maryland				
	African American	White	Hispanic	Asian	Other*	African American	White	Hispanic	Asian	Other*
Conventional	50%	71%	65%	83%	54%	61%	81%	72%	88%	71%
FHA	36%	8%	30%	11%	20%	28%	11%	21%	8%	13%
VA	13%	21%	5%	7%	26%	11%	8%	6%	4%	15%
FSA/RHS	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%

*Note: \* Other includes two or more minority races, American Indian or Alaska native, Joint, and Native Hawaiian or Other Pacific Islander.*

*Source: Home Mortgage Disclosure Act Data*

Figure VI-20 examines denial rates by race and ethnicity and income. Denials are shown for households with a household income above and below 80 percent of the area median income (AMI) for the DC metro area (\$97,800 in 2024). Denial rates are higher for households earning less than 80 percent of AMI. It also appears that disparities by race and ethnicity are elevated for lower income households.

*Figure VI-20. Mortgage Denials by Income and Race and Ethnicity, Prince George's County and Maryland, 2023*

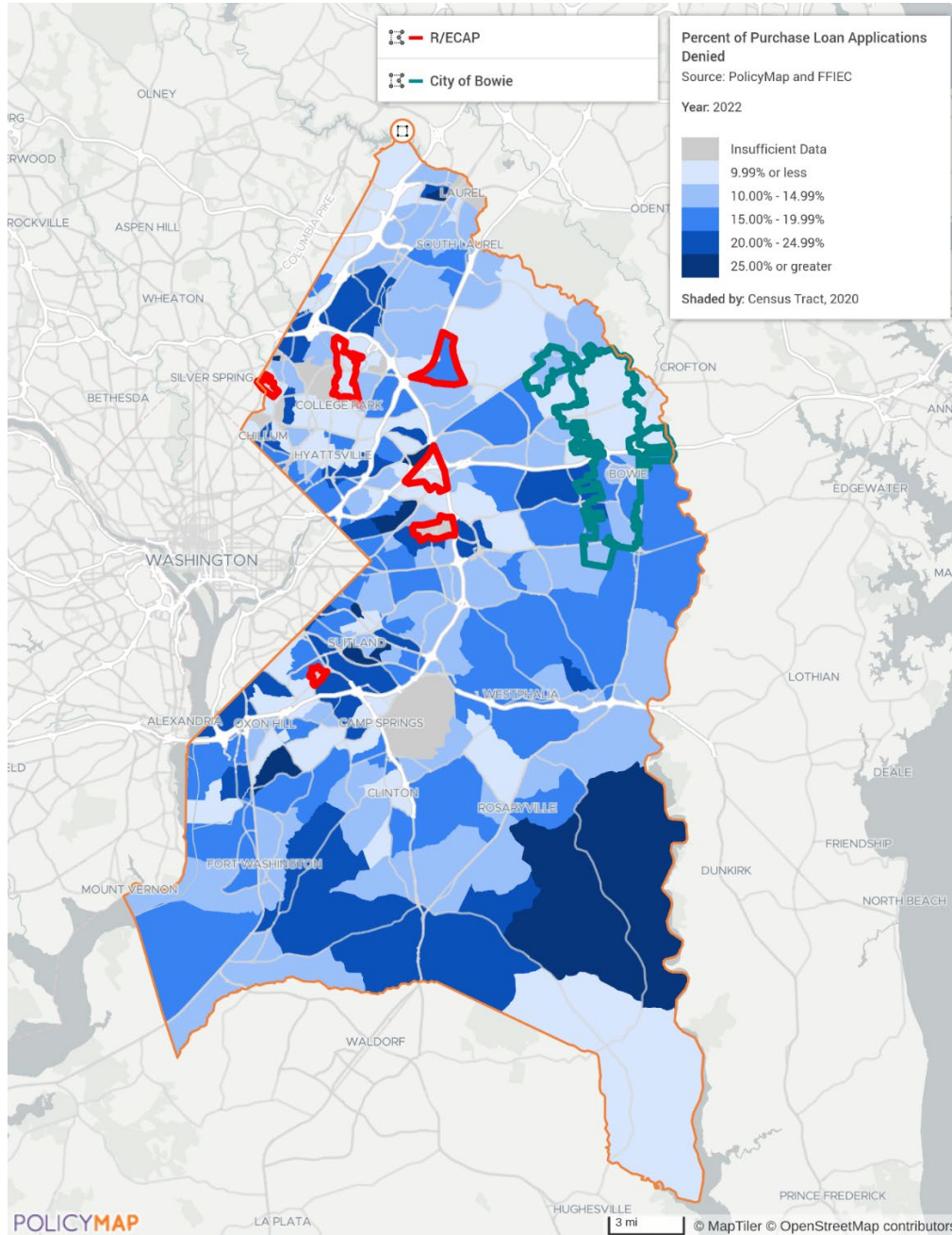


*Note: \* Other includes two or more minority races, American Indian or Alaska native, Joint, and Native Hawaiian or Other Pacific Islander.*

*Source: Home Mortgage Disclosure Act Data*

Figure VI-21 shows the share of home purchase loan denials by Census tract in the County. Denials appear to be evenly distributed throughout the County. The area with the highest denial rate was located inside the Beltway in Suitland.

*Figure VI-21. Percent of Home Purchase Loan Denials by Census Tract, 2022*



*Note: Percent of home purchase loan applications denied in 2022. These loans were originated for the purchase of an owner-occupied, one-to-four family dwelling. Percents are not computed where the denominator of the calculation was less than five.*

*Source: PolicyMap and FFIEC*

## Fair Housing Complaints

### Federal

The Office of Fair Housing and Equal Opportunity (FHEO) at HUD processes and tracks complaints made to HUD based on federally protected classes from individuals claiming fair housing violations. According to the most recent FHEO data, there were 219 fair housing complaints filed by residents of Prince George's County between 2006 and 2020, or approximately 15 per year. Of the 219 complaints filed, 128 complaints (58% of total) complaints were of alleged discrimination based on disability status. Sixty-three (28.7%) alleged racial bias and of those, the vast majority (52 out of 63) 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 19 complaints (8.7%) alleging discrimination based on sex, 18 complaints (8.2%) based on familial status, 10 complaints (4.5%) based on national origin and 6 complaints (2.7%) based on religion. In addition, there were 24 complaints filed (10.9%) "with a retaliation basis."<sup>46</sup> While retaliation is not a protected class, it is still protected under fair housing law.

### State

The Maryland Commission on Civil Rights (MCCR) enforces the state's policy to provide fair housing throughout the state, regardless of race, color, religion, sex, familial status, national origin, marital status, sexual orientation, gender identity, disability, source of income, or military status. MCCR reports on total number of complaints received by the agency's Case Processing Department, which investigates discrimination complaints relating to employment, housing, public accommodations state contracts, health services, and commercial leasing. MCCR reports in its Annual Fiscal Year Reports the total number of complaints received in each category by County.<sup>47</sup> In 2021, nineteen complaints were received by MCCR from complainants located in Prince George's County, followed by fourteen in 2022, fifteen in 2023, and twenty-six in 2024. As of the writing of this report, the basis and outcome of complaints received from 2021-2024 is not known.

### Local

#### Prince George's County Office of Human Rights

In 2021, Prince George's County amended Division 12, the County's code regulating the Office of Human Rights (OHR). The goal of the amendment was to ensure substantial equivalency with HUD's Fair Housing Act, including providing the OHR with investigative and enforcement authority so that the County could apply to receive HUD Fair Housing Assistance Program (FHAP) status. Significant changes were made to local ordinance. However, HUD continued to deny FHAP status based on, in part, the cap on damages a complainant can receive if awarded in a fair housing case. The OHR has determined that it has the jurisdiction and current resources to intake, investigate, and charge complaints of fair housing discrimination in the County.

The OHR reports on "Housing and Residential Real Estate" cases initiated in its Annual Reports, rather than number complaints received. It does not track or report on cases based on protected

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<sup>46</sup> 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.

<sup>47</sup> <https://mccr.maryland.gov/Pages/Publications.aspx>



class, therefore it cannot be determined which, if any, protected class group may be disproportionately experiencing discrimination or where resources may be dedicated. However, nearly every stakeholder consulted mentioned Source of Income as the most apparent and widespread basis for discrimination. To that end, in 2024, the OHR launched a campaign targeted at individuals with rental subsidies by posting information relating to source of income discrimination throughout County bus shelters, public transit, and other areas.

Cases initiated are reported in the OHR's Annual Reports and reflect the increased ability of OHR to investigate and enforce local fair housing ordinance, as well as initial success in its source of income discrimination campaign. Additional information was provided regarding basis of complaints investigated for the purposes of this report.

In FY 2023 (July 1, 2022-June 30, 2023), the OHR accepted and investigated two complaints. One complaint was under the protected bases of disability and retaliation, and the second was under the protected bases of age and race. In FY 2024 (July 1, 2023-June 30, 2024), 12 complaints were accepted and investigated, including ten based on source of income (HCV), one based on disability status, and one based on race. In FY 2025 (July 1, 2024-June 30, 2025), the OHR has accepted three complaints – one based on occupation, one on source of income, and one on disability status.

#### Equal Rights Center

The Equal Rights Center (ERC), a nonprofit, HUD-funded fair housing enforcement agency based in Washington, D.C., considers Prince George's County part of its service area and investigates complaints of fair housing discrimination. From 2020 – August of 2024, the ERC logged forty-four fair housing complaints originating in the County. Eight of those complaints originated in the city of Bowie. Of the complaints received, 25 (57%) were based on disability status; twenty (45%) were based on source of income; one (2%) was based on familial status; and one (2%) was based on race. One complaint was based on retaliation, which, while not a protected class, is a basis for fair housing complaints.

### Fair Housing Lawsuits

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

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, the 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 outlined steps the Housing Authority must take over a five-year period that includes:

- Designating a Section 504 coordinator
- Establishing a Reasonable Accommodations Policy and tracking requests, establishing an effective communication policy, and collecting information through surveys and applications
- Creating 20 accessible units in Public Housing

- Establishing a procedure for access to the Housing Choice Voucher (HVC) program for public housing residents and resident families with disabilities
- Creating 69 project-based housing voucher accessible units
- Identifying 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.

The HAPGC has met the requirements laid out in the Ripley Settlement. HAPGC has a dedicated 504 coordinator, that works with organizations such as Disability Rights Maryland, Independence Now, nonprofit housing counseling agencies, the Maryland Commission on Civil Rights, OHR, and others to serve HAPGC's participants with disabilities. HAPGC has established a clear reasonable accommodations policy that requires a timeline for request review, documentation gathering, and approval that is outlined in the HAPGC HCV Administrative Plan and public housing Admissions and Continued Occupancy Policy. The agency requires that all requests be processed within thirty days of receipt. If the request cannot be completed within that time, the HAPGC enters into an interactive process with the requesting resident/program participant until all information is received to make a decision on whether to grant the request.

In addition, the HAPGC has met the other requirements of the settlement, including keeping an updated list of accessible units available to voucher holders that is available on their website. Funds were previously available to make modifications to units rented with a voucher, with \$200,000 set aside in 2023 to support this initiative. It is not known whether funds will be made available in future years. However, HAPGC has taken steps to ensure the required number of public housing units have been made accessible, has established procedures for individuals with disabilities to access the HCV program, and project-based the required number of vouchers in accessible units.

## Disability and Access Analysis

This section examines disparities specifically for people living with disabilities in the County. As noted above, people living with disabilities are more likely to be discriminated against, representing 57% percent of all complaints received by the ERC from 2020-2024 in Prince George's County.

Two resident focus groups were held with people living with disabilities and two members of the Prince George's County Commission for Individuals with Disabilities were interviewed to inform this report. Through those engagements, the project team was able to speak with people with lived experience with a variety of disability types including developmental disabilities, visually impaired, hard of hearing or deaf, mobility challenges, as well as other undisclosed disabilities that are not visually observable.

Residents shared the concern that with the aging population, the prevalence of disability in the County will continue to rise and emphasized that anyone can become disabled at any time. There was a call for universal design standards in the County to make it easier for people with disabilities to navigate their home and the homes of friends and family. Additionally, units designed with universal design are more easily modified to accommodate a disability.

In 2022, it was estimated that 99,163 people in the County were living with a disability. Average annual growth for this population slowed from 4 percent from 2010 to 2015 to 2.4 percent from 2015 to 2022. However, as the population continues to age, we can expect the population living with a disability to increase. From 2015 to 2022 alone, the population with an ambulatory disability increased by 6,183 people. This population will likely need some form of physical accessibility design or accommodations in their housing unit to maintain their quality of life.

*Figure VI-22. Population Living with a Disability by Type and Age, Prince George's County, 2010-2022*

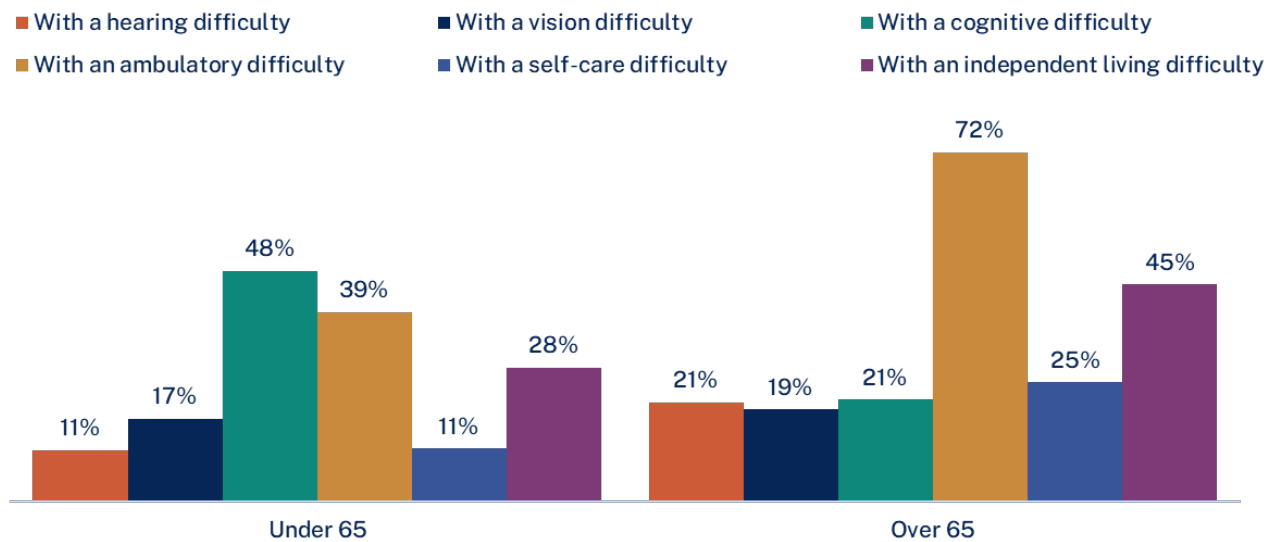
	2010	2015	2022	Change 2010-2015		Change 2015-2022	
				Number	Avg. Annual Pct.	Number	Avg. Annual Pct.
Total Population with a Disability*	68,874	83,778	99,163	14,904	4.0%	15,385	2.4%
Population under 18 years	6,187	6,254	7,420	67	0.2%	1,166	2.5%
With a hearing difficulty	1,031	542	-	-489	-12.1%	-542	-100.0%
With a vision difficulty	905	1,038	1,044	133	2.8%	6	0.1%
With a cognitive difficulty	4,252	5,080	6,097	828	3.6%	1,017	2.6%
With an ambulatory difficulty	721	707	362	-14	-0.4%	-345	-9.1%
With a self-care difficulty	1,147	663	710	-484	-10.4%	47	1.0%
Population 18 to 64 years	37,773	43,891	49,471	6,118	3.0%	5,580	1.7%
With a hearing difficulty	5,516	7,597	6,066	2,081	6.6%	-1,531	-3.2%
With a vision difficulty	5,488	8,056	8,743	2,568	8.0%	687	1.2%
With a cognitive difficulty	13,020	18,213	20,993	5,193	6.9%	2,780	2.1%
With an ambulatory difficulty	20,031	22,031	21,884	2,000	1.9%	-147	-0.1%
With a self-care difficulty	5,970	6,775	5,519	805	2.6%	-1,256	-2.9%
With an independent living difficulty	11,813	14,686	15,765	2,873	4.5%	1,079	1.0%
Population 65 years and over	24,914	33,633	42,272	8,719	6.2%	8,639	3.3%
With a hearing difficulty	7,030	7,815	8,669	785	2.1%	854	1.5%
With a vision difficulty	3,787	6,244	8,048	2,457	10.5%	1,804	3.7%
With a cognitive difficulty	7,180	9,839	8,895	2,659	6.5%	-944	-1.4%
With an ambulatory difficulty	17,560	23,806	30,481	6,246	6.3%	6,675	3.6%
With a self-care difficulty	6,820	7,858	10,409	1,038	2.9%	2,551	4.1%
With an independent living difficulty	12,113	14,624	18,951	2,511	3.8%	4,327	3.8%

*Note: \* total civilian noninstitutionalized population with a disability.*

*Source: 2010, 2015, and 2022 1-year ACS Estimates*

Cognitive difficulties are the most prevalent for the population less than 65 years old while ambulatory disabilities are the most prevalent for people older than 65 years, as shown in Figure VI-23. Seventy-two percent of adults 65 and older living with a disability have an ambulatory disability.

Figure VI-23. Prevalence of Disability Type among Population with a Disability by Age, Prince George's County



Source: 2022 1-year ACS Estimates

Figure VI-24 shows employment status, educational attainment, and commute method by disability status. Nearly two out of every three people living with a disability are not in the labor force in the County compared to 26 percent of the population without a disability. People living with a disability are less likely to receive a bachelor's degree or higher. Finally, people living with a disability who work are more likely to require alternate methods of transportation than driving in a vehicle alone (e.g., carpooling, taxi, bus).

Residents living with a disability indicated there are not sufficient resources available to help with employment access and transportation is one of the biggest barriers to employment. Metro Access, the shared-ride public transportation service for individuals in the Washington DC Metropolitan Area who are unable to use fixed-route public transit due to disability, is not user friendly or reliable. The service is only available if you live within a specified distance of a fixed-transit route or were previously grandfathered in. Additionally, the service only allows users to specify a three-hour window, making it challenging to arrive somewhere at a certain time.

Figure VI-24. Employment, Education, and Method of Commuting by Disability Status, 2022

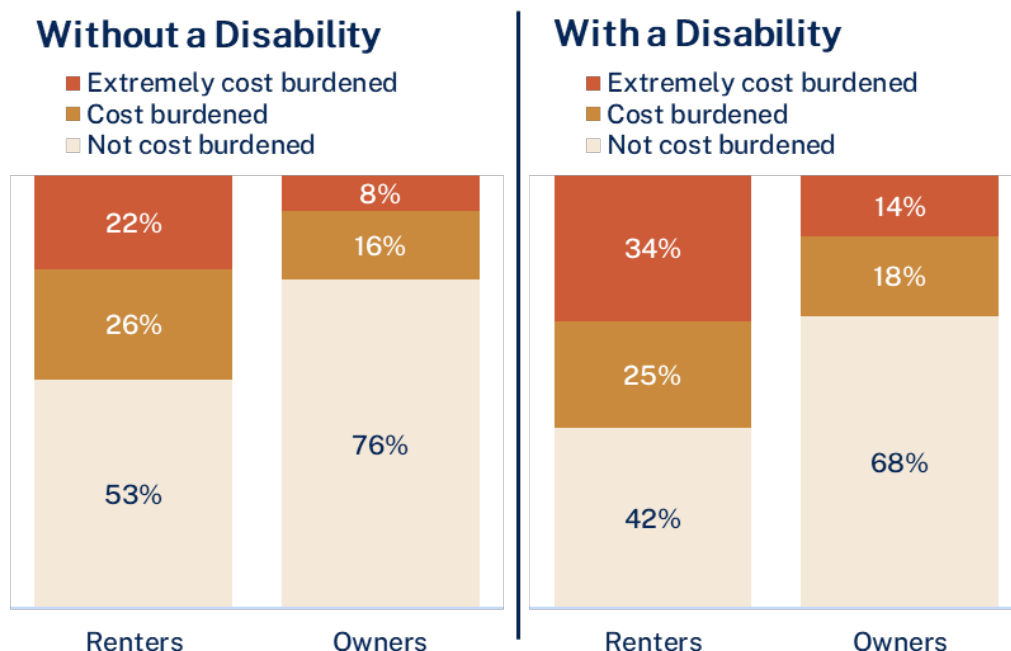
	Prince George's County		State of Maryland	
	No Disability	With a Disability	No Disability	With a Disability
<b>Employment Status</b>				
Population 16 and over	659,687	93,680	4,208,487	674,578
Employed	70.4%	31.1%	70.4%	30.8%
Not in Labor Force	26.0%	64.3%	27.0%	66.3%
<b>Educational Attainment</b>				
Population 25 and over	558,621	86,549	3,582,971	621,866
Less than high school graduate	12.5%	15.8%	7.2%	15.8%
High school graduate (includes equivalency)	24.0%	29.4%	22.1%	30.7%
Some college or associate's degree	24.9%	28.2%	23.6%	26.0%
Bachelor's degree or higher	38.6%	26.5%	47.0%	27.5%
<b>Commuting to Work</b>				
Workers age 16 and over	453,158	28,263	2,910,830	199,437
Car, truck, or van - drove alone	60.6%	49.4%	65.3%	60.9%
Car, truck, or van - carpooled	9.7%	9.6%	7.9%	8.9%
Public transportation (excluding taxicab)	6.8%	9.3%	3.8%	6.0%
Walked	1.9%	0.6%	1.7%	2.5%
Taxicab, motorcycle, bicycle, or other means	3.2%	7.2%	1.9%	3.6%
Worked from home	17.7%	23.9%	19.4%	18.2%

Source: 2022 1-year ACS Estimates

Householders with a disability are more likely to experience cost burden whether they own or rent their unit, Figure VI-25. People living with a disability that participated in a resident focus group in the County indicated that people living with a disability on average spend 20 percent more than people without disabilities on personal care needs, exacerbating the high cost burden found in this population. Nearly sixty percent of renters living with a disability are cost burdened and one in three are extremely cost burdened and at risk for homelessness.

Residents shared that wheelchair users are particularly vulnerable to instability caused by unexpected costs as there are not enough loaner chairs or financial resources for repairs. Wheelchairs for some special needs cost more than a new car, making the repairs costly for users.

Figure VI-25. Cost Burdened Households by Disability Status, 2021

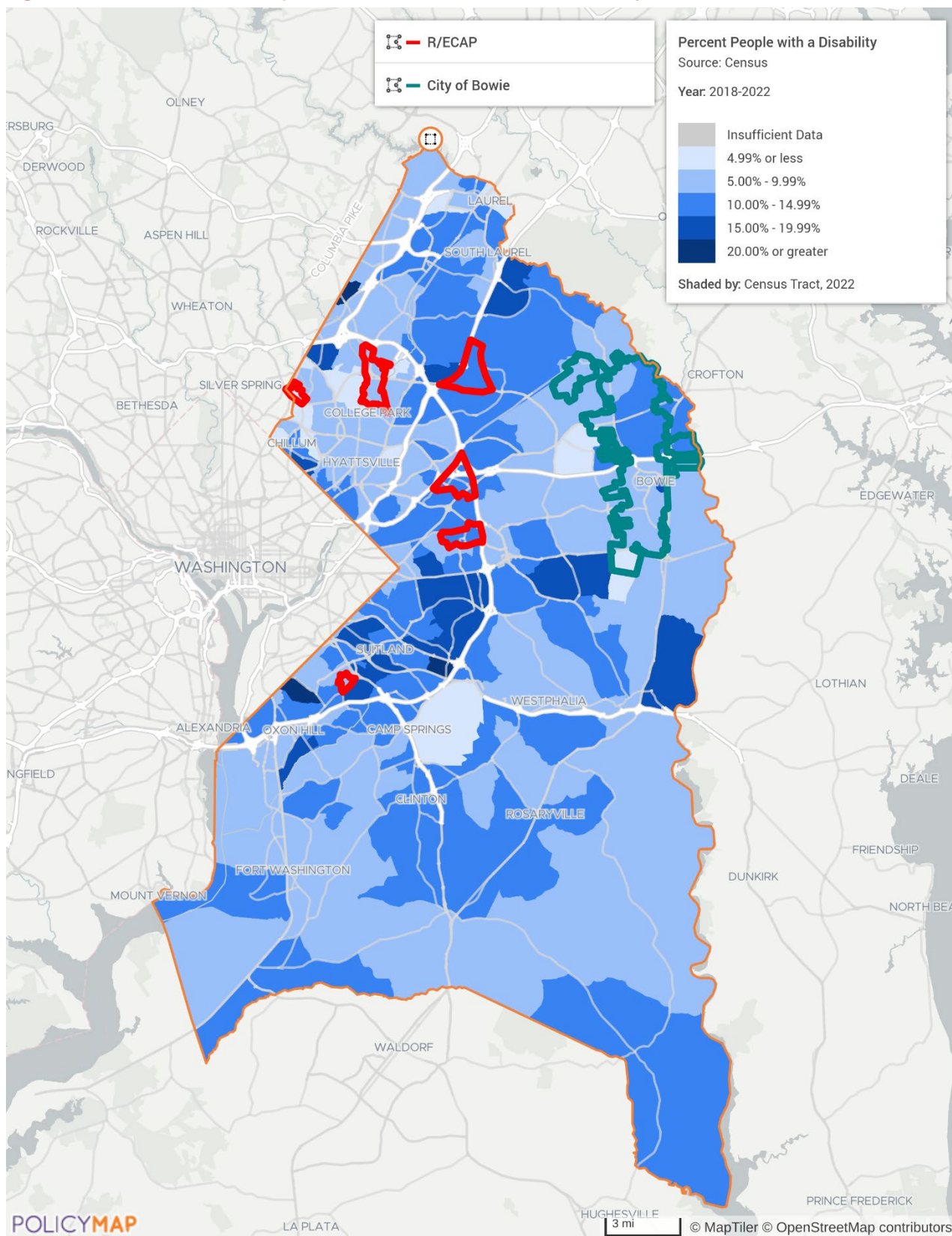


Source: 2021 5-Year ACS Public Use Microdata Sample

Figure VI-26 and VI-27 show geographic trends for the population living with a disability by Census tract. Overall, there is a larger share of people living with disabilities inside the Beltway and in areas with access to services and community amenities. However, the poverty rate for people with a disability is high nearly everywhere across the County, and in a lot of cases greater than 40 percent.

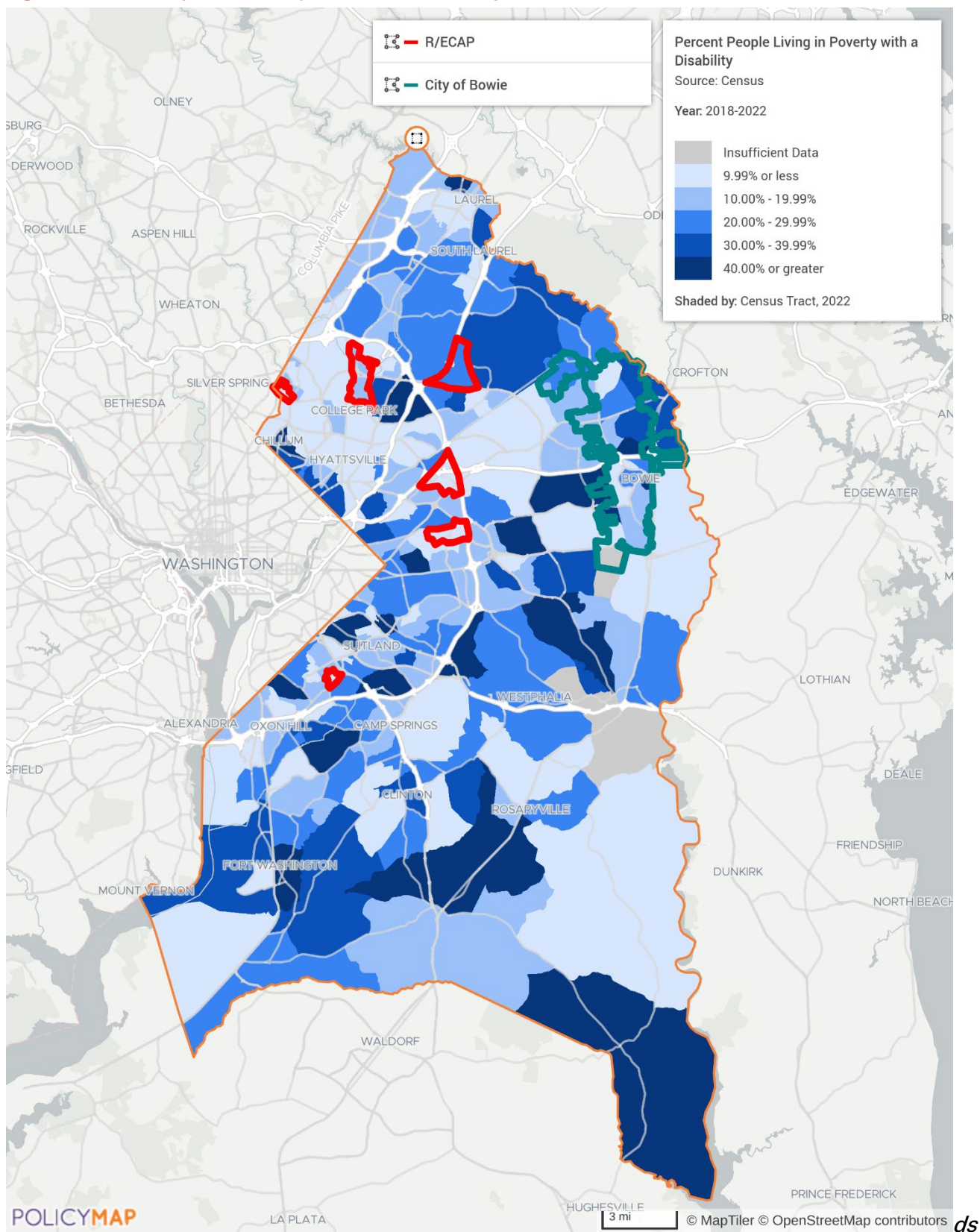


Figure VI-26. Percent of the Population with one or more Disabilities by Census Tract, 2022



Source: 2022 5-year ACS, PolicyMap

Figure VI-27. Poverty Rate of People with Disabilities by Census Tract, 2022



Source: 2022 5-year ACS, PolicyMap



## Summary of Disproportionate Housing Needs

This section presents key findings from the Disproportionate Housing Needs Analysis.

- Cost burdened households (i.e., households that spend more than 30 percent of their income on housing) are more common in Prince George's County when compared to the region and Bowie. Renters are particularly vulnerable to housing instability caused by housing cost burden, with more than half of renters in the County cost burdened and one in four severely cost burdened. Housing Instability was also observed in the community survey. One in five survey participants indicated they had experienced housing instability in the past year. Instability was highest for renters (52 percent of respondents), people with a disability (23 percent), and large family households with at least five people (21 percent).
- Issues relating to overcrowding and other health/safety issues relating to housing quality disproportionately impact Hispanic communities. Some stakeholders expressed the need to address poor housing quality and lack of code enforcement in some areas. Others expressed concerns regarding over-enforcement of code requirements in Hispanic communities due to informal or different definitions of “family” and the need for more and larger-sized housing affordable to lower-income households.
- Additional resources for Veterans are needed in the County. Homelessness in the County remained relatively unchanged over the past year, but Veteran homelessness increased substantially. In the community survey, Veteran services were rated as highly needed and service providers indicated a lack of services available to Veterans to meet their needs during a focus group. Service providers also noted challenges for Veterans pursuing homeownership due to low credit scores and difficulty paying a downpayment.
- Public housing residents are more likely to be African American, living with a disability, and over the age of 65 years old. People living with a disability and seniors are less likely to hold HCVs, likely because there are more available accessible units in public housing than on the private market using an HCV. Accessing assistance through Prince George's County Housing Authority specifically is challenging because their waitlists are closed for both public housing and vouchers.
- Gaps in homeownership in the County are most obvious for Hispanic households when compared with non-Hispanic White households, although gaps are present for other races. Mortgage denial rates for home purchases were disproportionately high for African American, Hispanic, and Asian applicants in the County and Bowie. African American households in the County were the most likely to be denied for debt-to-income ratio, credit history, or collateral. Hispanic and Asian applicants were also more likely than White households to be denied for their debt-to-income ratio.
- Complaint data findings indicate that disability and source of income are the two highest reported bases for fair housing discrimination reported in the County.
- From 2015 to 2022 the population with an ambulatory disability increased by over 6,000 people, which may indicate an increased need for home modifications for accessibility and universal design. According to residents, there is a growing need for representation at local and regional levels of government for people with lived experience.
- Access to housing, employment, transportation, and low poverty areas is limited for people living with a disability in the County. Residents emphasized a growing need to address disparities in access as the County continues to age and the population with a disability

increases. Nearly two out of every three people living with a disability are not in the labor force in the County compared to 26 percent of the population without a disability. Additionally, householders with a disability are more likely to experience cost burden whether they own or rent their unit, and nearly sixty percent of renters living with a disability are cost burdened and one in three are extremely cost burdened and at risk for homelessness.

## VII. Fair Housing Priorities and Goals

Prince George's County has made significant progress over the past five years toward furthering fair housing choice in its jurisdiction. Major milestones for the County over the past several years include the launch of the Language Access Compliance Program; revisions to Division 12 granting OHR the authority to investigate fair housing complaints; relaunch of the Right of First Refusal (ROFR) program; adoption of the updated zoning ordinance; construction of four new housing developments for seniors; and dedication of resources toward people with a disability. However, fair housing issues remain in the County and city of Bowie that must be addressed through meaningful action as described in this section.

This section begins with updated fair housing issues as evaluated in the quantitative and qualitative analyses conducted for this AI. Each issue identified is based on an analysis of data, community input, stakeholder consultation, and a review of existing conditions, including existing plans and studies. Each fair housing issue is presented with a list of contributing factors that describe the conditions that create barriers to fair housing choice.

The fair housing issues and contributing factors are followed by the goals and action steps the County, Bowie, and partner agencies are committed to take to address the fair housing issues outlined. 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 2025-2029 Five-Year Consolidated Plan and Housing Opportunity for All, among others.

### 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 1: Inadequate Fair Housing Enforcement

Prince George's County does not have a comprehensive fair housing enforcement ecosystem. While complaints are now investigated by OHR, there is not a clear understanding of whether the County will continue moving forward with obtaining FHAP status, and there are concerns about the OHR's financial capacity to fully investigate complaints and enforce local fair housing protections. Additionally, the closest HUD-funded fair housing enforcement agency is located in Washington, D.C., which can be a barrier to many without transportation or those located in rural part of the County. Interviews and focus groups with service providers and other stakeholders indicated a need for additional fair housing training and testing, in addition to the training provided once a year by the city of Bowie. Trainings for tenants, landlords, and property owners should be prioritized. Based on the complaints received by OHR and the ERC, source of income and disability status are the most cited basis for discrimination in Prince George's County. The County does not provide funding to partner agencies to perform fair housing testing.

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

## Fair Housing Issue 2: Limited Housing Choices for Persons with Disabilities

Persons with disabilities have extremely limited housing choices in Prince George's County and are disproportionately impacted by poverty, unemployment, housing cost burden, and access to areas of opportunity. Residents emphasized a growing need to address disparities in access as the County population continues to age and the population with a disability increases. Residents and stakeholders emphasized the need for representation at local and regional levels of government for people with lived experience. People with mobility difficulties face significant challenges finding suitable housing that is available and affordable that meets their needs. Additionally, people with a disability have difficulty using Housing Choice Vouchers (HCVs) because they cannot always fund needed reasonable modifications. There are no resources available in the County or through HAPGC to perform accessibility improvements for renters, including HCV holders. There is no comprehensive list of accessible units in the County that describes the available accommodations within the unit.

- Inadequate supply of housing for persons with disabilities
- Lack of assistance for housing accessibility modification
- Lack of access to publicly-supported housing
- Insufficient knowledge of accessible units

## Fair Housing Issue 3: Hispanic Residents Face Persistent Housing Challenges

Hispanic households are disproportionately impacted by poor housing conditions, leading to feelings of code over-enforcement by some stakeholders, or under-enforcement by others, and R/ECAPs. According to the dissimilarity index, which illustrates the proportion of the population based on race and/or ethnicity that would have to move to achieve a perfectly integrated area, Hispanic residents are the most segregated racial or ethnic group in the County. While the Language Access Compliance program has significantly improved the available language resources at the County, Hispanic residents may still have difficulty reporting fair housing violations and code enforcement issues for fear of retaliation. Additional resources are needed to inform Hispanic residents of their rights and build trust with the community.

- Lack of local fair housing enforcement
- Lack of language access
- Lack of access to government services
- Lack of housing choice in areas of opportunity

## Fair Housing Issue 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 programs, including CDBG funding. In particular, smaller nonprofit organizations that serve Latinos, seniors, and persons with disabilities have difficulty accessing funding. Smaller organizations with lower capacity are not eligible to receive funds nor are capacity building grants available.

- Lack of access to government facilities or services
- Lack of resources for fair housing agencies and organizations



## Fair Housing Issue 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. Gaps in homeownership in the County are most obvious for Hispanic households when compared with non-Hispanic White households, although gaps are present for other races, as well. Mortgage denial rates for home purchases were disproportionately high for African American, Hispanic, and Asian applicants in the County and Bowie. African American households in the County were the most likely to be denied for debt-to-income ratio, credit history, or collateral. Hispanic and Asian applicants were also more likely than White households to be denied for their debt-to-income ratio. Disparities in mortgage denials by race and ethnicity are elevated for households earning less than 80 percent AMI. 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 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. More than half of renters in the County are cost burdened (spending more than 30% of their income on housing) and one in four are severely cost burdened (spending more than 50%). Housing instability was also observed in the community survey, as one in five survey participants indicated they had experienced housing instability in the past year. The County's rental supply of decent, affordable housing remains inadequate at all levels and price points, particularly for those with lower incomes. Accessing assistance through Prince George's County Housing Authority, specifically, is challenging because their waitlists are closed for both public housing and vouchers.

According to residents in focus groups and the community survey, non-subsidized affordable housing units have substandard conditions, safety concerns both within units and the neighborhoods where they are located, and do not meet the needs of residents. Residents also shared challenges using HCVs to obtain market rate housing in the County, particularly in areas of opportunity. Additional training around source of income discrimination is needed for property owners and landlords in the County. 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
- Source of income discrimination
- Lack of resources for rental housing repair and rehabilitation

## Fair Housing Issue 7: Access to High-Quality Neighborhoods is Limited for Residents of Many Parts of the County

Housing choice in the County and city of Bowie often is limited to those with higher incomes, due primarily to higher rents and home prices in neighborhoods with better schools, healthier environments, and better access to jobs. Geographically, poverty and concentrations of vulnerable populations (e.g., LEP, people with a disability) are adjacent to or inside the Beltway. There are some exceptions, with a large share of foreign-born residents, LEP individuals, and people with a disability in the north area of the County near Laurel. The following groups are overrepresented in the County's R/ECAPS: individuals identifying as Hispanic, Asian households, households with children, and non-family households. Prince George's County has lower life expectancy and health indicators than surrounding areas. The County also has a disproportionate level of exposure to violent crime in comparison to the state and surrounding counties. The County's transportation system has a relatively low level of service and does not meet the needs of members of protected classes, who have indicated long-wait times, limited service, and limited availability on the weekends.

The city of Bowie provides relatively limited access to high-quality neighborhoods for individuals of protected class groups, with a lack of housing types and choice. Ninety-two percent of units in the city are single-family (attached or detached). A lack of multifamily housing, which is disproportionately occupied by renter households, can be a barrier to entry for communities like Bowie that have primarily single-family homes.

- Current and increasing wealth disparities
- Limited public resources to invest in neighborhoods needing significant revitalization
- Lack of access to high-quality schools
- Availability, type, frequency, and reliability of public transportation
- Limited variation in residential zoning and land use

## Fair Housing Issue 8: No Access to Public Housing Units and Housing Choice Vouchers (HCVs)

There is not enough public housing or HCVs to meet the need for affordable housing in the County. The waitlists for HCVs and public housing units through HAPGC are currently closed, and residents indicated the waitlist has not been opened since 2015. The Housing Authority of Prince George's County reported they have a waitlist of 3,505 applicants for public housing units and 775 applicants for HCVs. As expected, College Park and Glenarden have smaller waitlists with 18 people in College Park and 255 in Glenarden. Both waitlists are currently open for applications.

Public housing residents are more likely to be African American, individuals with a disability, and/or over the age of 65 years old. There is a higher proportion of individuals with a disability and seniors living in public housing than renting in the private market with an HCV, likely because there are more physically accessible units in public housing than on the private market. HAPGC has a preference for people with a disability on the waitlist, but it is still a lottery system. Residents interviewed indicated this made them feel that the preference was not effective.

- Lack of public housing
- Lack of HCVs and source of income discrimination

- Limited resources to prioritize and manage waitlists

## Fair Housing Issue 9: Limited Understanding of Housing and Service Needs of the Rising Refugee Population

The foreign-born population has been a major driver of population growth in the County and Bowie. From 2010 to 2022, 95 percent of the population growth in the County and 66 percent in Bowie was attributed to the growth in the foreign-born population. Most of the foreign-born population in the County is from Latin America, Africa, or Asia.

There is a lack of understanding of the specific needs of this population. As the population grows, it is vital to identify housing and community development needs to support growth in the County. While segregation in the County has generally decreased, the Asian/White dissimilarity index has increased, which may be due to the rise in the foreign-born population from Asia choosing to live near other households from the area. Stakeholders also indicated a need to address substandard housing conditions in areas such as Langley Park, where a large proportion of foreign-born residents are located. Individuals identifying as Hispanic are significantly overrepresented in the County's R/ECAPs, followed by Asian households.

- Lack of engagement with foreign born population
- Limited housing choice in areas of opportunity
- Lack of affordable rental housing in good condition
- Limited education and outreach to non-English speaking population

## Goals and Actions

The following are the fair housing goals and actions that address the fair housing issues and contributing factors 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.

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Adopt modifications to Division 12 to meet substantial equivalency requirements to attain Fair Housing Assistance Program (FHAP) status for the Office of Human Rights.	OHR, County Council
Action 2: DHCD will convene quarterly meetings with OHR and local fair housing enforcement partners to review fair housing complaint trends for Prince George's County and determine potential place- and mobility-based solutions that may be needed to address issues identified.	DHCD, OHR

Action 3: Identify up to two qualified fair housing training partners to provide training to DHCD, DPIE, and property management stakeholders in tandem with the rent stabilization work. Strongly encourage Fair Housing training for agencies that influence the County's housing processes.	DHCD, OHR, DPIE
Action 4: Proactively collaborate across County department and agencies to ensure alignment in efforts and programming.	DHCD, OHR, HAPGC, DPIE, Office of the County Executive, City of Bowie, M-NCPPC

Goal 2: Take steps to remediate disability discrimination and increase access to housing for individuals with disabilities.

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Conduct a disability needs survey of housing and services in the County to determine community needs and available resources and create a plan to address gaps.	DHCD, Office of the County Executive
Action 2: Utilizing \$500,000 received as pass through funds from the Maryland Department of Disabilities, the County will support renters who require accessibility modifications to their unit, upon approval of reasonable modification requests by the property owner. The County will first partner with owners and management agents of properties in the County's Right of First Refusal portfolio, which includes about 1,890 units, and will later focus on the Housing Authority of Prince George's County (HAPGC) Section 504 coordinator to reach households renting with a Housing Choice Voucher and may be requiring increased accessibility. As is feasible, modifications will comply with Universal Design standards and practices.	HAPGC, DHCD
Action 3: Inventory accessible housing units in the County that are available for rent and coordinate with partner departments and agencies to create a comprehensive list for the County. This inventory should include the unit size, accessibility features, and market rate vs. subsidized designation. The Department of Housing & Community Development will add the accessible unit inventory to the existing Affordable Housing Dashboard for DHCD-funded housing development programs to develop a schedule for regularly updating the inventory.	DHCD, M-NCPPC, HAPGC

Goal 3: Prioritize programs and funding for persons with disabilities, Hispanic households, households at risk or experiencing homelessness, and seniors.

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Affirmatively market the County's Rent Stabilization program to persons with disabilities, Hispanic households, households at risk of or experiencing homelessness, and seniors, to ensure these populations understand their rights related to rental cost increases and assistance available should issues be encountered. The County will work with partner community organizations and others serving these populations to disseminate information and resources. The County will work with HUD's Community Planning Division to request technical assistance funding to create and implement a training cohort for prospective and new CDBG applicants to increase the overall effectiveness and reach of community-based programming with the goal of ensuring CDBG eligible organizations and programs are sustainable enough to be granted funds and to spend the granted funds down timely. This technical assistance model will center organizations serving persons with disabilities, Hispanic households, households at risk of experiencing homelessness, and senior households.	DHCD, DSS
Action 2: Prioritize Housing Trust Fund dollars for the construction of affordable housing for developments that serve persons with disabilities and seniors.	DHCD
Action 3: Develop or acquire at least 100 new senior housing units affordable to households at or below 60% AMI with greater access to transportation, retail, and community services. Besides congregate senior housing, such as HUD 202 housing, consider new housing typologies that reflect the changing needs of a larger senior population.	DHCD, M-NCPPC

Goal 4: Proactively address the need to ensure Limited English Proficiency (LEP) populations can access County services and resources and understand their housing rights.

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Continue to update the four-factor analysis to determine whether programs are adequately accessible to those with limited English proficiency (LEP). Continue outreach (e.g., TV, radio, bus shelters) to LEP populations to inform them of their rights.	DHCD, OHR

Action 2: Maintain funding for HUD-certified nonprofit housing counseling partners that provide education on tenant rights and rental counseling, particularly bi-lingual providers. Increase financial literacy and homeownership education available for the Hispanic population in English and Spanish.	DHCD
Action 3: Improve education and transparency around code enforcement. Engage with the Language Access Coordinator for the Department of Permitting, Inspection and Enforcement (DPIE) to train inspectors on working with non-English-speaking households who may lack trust or fear government officials. Residents should be made aware of their rights in every interaction, including the right to an interpreter. Greater code enforcement should also be paired with education on how to report violations and resources to address deficiencies.	DHCD, OHR, DPIE

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

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Continue supporting 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.	M-NCPPC, DHCD
Action 2: Ensure residents of R/ECAPs are represented in the Missing Middle Study and the Anti-Displacement Study. Both efforts have the potential to greatly impact disinvested neighborhoods inside the beltway and stabilize displacement along the Purple Line Corridor.	M-NCPPC, DHCD
Action 3: Perform an analysis and/or partner with other regional partners to evaluate access and equity in the WMATA and County bus systems. Specifically, evaluate the transit access of HCV holders, public housing units, Project-Based Section 8, senior developments, housing for people with disabilities, residents of R/ECAPs, and other subsidized housing.	DHCD, M-NCPPC, Department of Public Works & Transportation
Action 4: Create an expedited planning and permitting approval process for all subsidized housing supported with County funds.	DHCD, M-NCPPC, County Council
Action 5: Adopt the proposed ADU and small-lot development ordinances to increase housing choice and provide greater infill opportunities.	DHCD, M-NCPPC, County Council



Action 6: Increase the mix of available housing types in the City of Bowie by evaluating the current zoning. Perform relevant rezonings to encourage the development of higher density housing in the city to provide greater access to the amenities and resources in the community.	City of Bowie, M-NCPPC, County Council
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## City of Bowie

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

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Consider increasing fair housing education programs to include trainings throughout the year and an expanded audience (e.g., landlords, property owners, residents). 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.	OGDA

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

<i>Goals and Actions</i>	<i>Responsible Entity(s)</i>
Action 1: Continue to advocate for the moderately-priced dwelling unit (MPDU), aka the inclusionary housing program, for new housing and mixed-use developments in the city.	OGDA