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Analysis of Impediments to Fair Housing Choice 2019 Update

Draft for Public Display & Comment

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MULLIN & LONERGAN ASSOCIATES INCORPORATED

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE 2019 UPDATE

The Urban County of Prince George's County and the City of Bowie, Maryland

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1. Introduction/Executive Summary

A. Introduction to the Analysis of Impediments 2019 Update

The Urban County of Prince George's County and the City of Bowie have prepared an Analysis of Impediments to Fair Housing Choice in 2010 to satisfy requirements of the Housing and Community Development Act of 1974, as amended. This Act requires that any community receiving Community Development Block Grant (CDBG) funds affirmatively further fair housing. As a result, the Urban County and City are charged with the responsibility of conducting their CDBG and other HUD and housing programs in compliance with the Act. The responsibility of compliance with the federal Fair Housing Act extends to nonprofit organizations and other entities, including units of local government, which receive federal funds through the Urban County.

Entitlement communities receive CDBG to:

- Examine and attempt to alleviate housing discrimination within their jurisdiction
- Promote fair housing choice for all persons
- Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin
- Promote housing that is accessible to and usable by persons with disabilities, and
- Comply with the non-discrimination requirements of the Fair Housing Act.
- These requirements can be achieved through the preparation of an Analysis of Impediments to Fair Housing Choice.

The Analysis of Impediments to Fair Housing Choice (AI) is a review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice.

This 2019 Update is a report on the progress that both the County and the City have achieved in implementing their joint 2010 AI.

B. Fair Housing Choice

Equal and free access to residential housing (housing choice) is a fundamental right that enables members of the protected classes to pursue personal, educational, employment or other goals. Because housing choice is so critical to personal development, fair housing is a goal that government, public officials and private citizens must embrace if equality of opportunity is to become a reality.

Under federal law, fair housing choice is defined as the ability of persons, regardless of race, color, religion, sex, disability, familial status, or national origin, of similar income levels to have available to them the same housing choices. Persons who are protected from discrimination by fair housing laws are referred to as members of the protected classes.

As federal entitlement communities, the Urban County and City of Bowie have specific fair housing planning responsibilities. These include:

- Conducting an Analysis of Impediments to Fair Housing Choice
- Developing actions to overcome the effects of identified impediments to fair housing, and
- Maintaining records to support the jurisdictions' initiatives to affirmatively further fair housing.

HUD interprets these three certifying elements to include:

- Analyzing housing discrimination in a jurisdiction and working toward its elimination
- Promoting fair housing choice for all people
- Providing racially and ethnically inclusive patterns of housing occupancy
- Promoting housing that is physically accessible to, and usable by, all people, particularly individuals with disabilities, and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

2. Demographic Information

A. Historical Residential Settlement Patterns

The efforts of residents, community leaders and elected officials in Prince George's County to create diverse and prosperous neighborhoods reflect the context of decades of demographic and economic transition. In 1970 following unprecedented population expansion across the County after World War II, more than half of all Blacks living in Washington-area suburbs lived in Prince George's County.[1] While the County was considered to be less affected by racist attitudes than areas farther south, the U.S. Commission on Civil Rights noted in a 1986 report that racial segregation divided the County's residential space into White neighborhoods and Black neighborhoods, an arrangement advanced by discriminatory practices such as steering, redlining and blockbusting.[2]

Much of the desegregation history in the County is related to the protracted battle that was fought to integrate its public schools. Nearly 20 years passed between the Supreme Court's landmark 1954 *Brown v. Board of Education* ruling that barred state-sponsored segregation and Prince George's County Board of Education's adoption of a desegregation plan in 1973 that finally met the standards of federal courts. Prior to *Brown*, the County's schools were entirely segregated with Black students and teachers using facilities separate from White students and teachers. To respond to the mandate for integration, the school system adopted a "freedom of choice" model, wherein students were automatically assigned to schools they would have attended according to the old system, but they were permitted to request a transfer to a school of their choosing. In addition to putting the burden for change on the parents, "the board seemed to go out of its way to make transferring difficult," which impeded desegregation.[3]

The County's residential segregation patterns and its school policies were closely linked, as the neighborhood schools concept is not an integration tool if each neighborhood is homogenous. According to the Commission on Civil Rights report previously mentioned, White flight that had originally pushed White families into Prince George's County's central corridor in the 1940s was followed by White flight into outlying, more rural areas during the 1960s, rendering the neighborhood schools plan an ineffective way to integrate.

The U.S. Department of Health, Education and Welfare declared in 1971 that the school's policies and practices were noncompliant with federal guidelines on segregation. In the same year, a group of Black parents sued the school board for noncompliance with the 1964 Civil Rights Act. As a result of the latter, the school system was required to adopt a desegregation plan by which buses would be used to achieve racial balance. At the time, the school system in Prince George's County was the nation's 10th largest. A

[1] Cozzens, Lisa. "Brown v. Board of Education." African American History. *http://fledge.watson.org/~lisa/blackhistory/early-civilrights/brown.html* (25 May 1998).
[2] U.S. Commission on Civil Rights, A Long Day's Journey into Light: School Desegregation in Prince George's County (Washington, DC: GPO, 1986) 193-194.
[3] Cozzens

1973 rally protesting the desegregation drew 15,000 residents.[4] In 2001, the federal case and the school busing order ended, as courts declared that the "remaining vestiges of segregation" had finally faded.

Nearly three-quarters of neighborhoods with median annual incomes exceeding $100,000 are majority Black, which is unchanged from the 2012 AI. As the demographic analysis in this report demonstrates, other non-White groups continue to make population inroads since 2010. At the same time, the housing market crisis of recent years has profoundly affected Prince George's County, leaving in its wake one of the nation's highest foreclosure rates continued through 2016, and a large number of renters and owners in need of assistance in maintaining suitable affordable housing.

B. Demographic Profile

i. Population Trends

The population of Prince George's County has more than doubled since 1960. From a primarily rural community outside of Washington D.C. with 357,395 residents in 1960, the County grew to include 897,693 residents in 2016. The County has retained its rural characteristics, particularly in the southern section, although development and residential suburbs have steadily moved northeast and eastward from the D.C. metro area. Population growth over the past fifty years has been strong, with the rate of growth holding fairly steady in recent decades. Since 2000, the County has grown 12%.

The population of the Urban County (Prince George's County exclusive of the City of Bowie) has increased 135% since 1960. The rate of growth is slowing in the Urban County as well, and growth since 2000 was 11.8%, which is similar to the County overall.

The City of Bowie has increased in population by over 5,000% since 1960, increasing from only 1,072 residents to 57,633 in 2016. The City's drastic increase in population is due in part to its annexation of surrounding land (see map on following page). The population growth rate was 11.6% over the decade ending in 1990, and from 2010 to 2016 the City grew an additional 32.7% by 2000. The ten-year rate of growth slowed to 9.7% in 2010. Since 2010 the City has grown 5.3%.

Figure 2-1
Population Trends, 1960-2016

	1960	1970	1980	1990	2000	2010	2016	% Change 1960-2016
Maryland	3,100,689	3,923,897	4,216,975	4,781,468	5,296,486	5,773,552	5,959,902	92.2%
Prince George's County	**357,395**	**661,719**	**665,071**	**729,268**	**801,515**	**863,420**	**897,693**	**151.2%**
Urban County*	356,323	626,691	631,376	691,679	751,649	808,693	840,060	135.8%
Bowie	1,072	35,028	33,695	37,589	49,866	54,727	57,633	5276.2%

* The Urban County is Prince George's County exclusive of the City of Bowie.

Source: CensusScope; U.S. Census Bureau; 1990 Census SF3 (P001); Census 2000 SF3 (P1); Census 2010; American Community Survey 2012 - 2016, DP05

[4] Cozzens

Both the Urban County and the City have experienced significant growth rates between 1960 and 2016.

While the Urban County's population has more than doubled, Bowie's has increased over 5000%.

Figure 2-2
City of Bowie Annexations

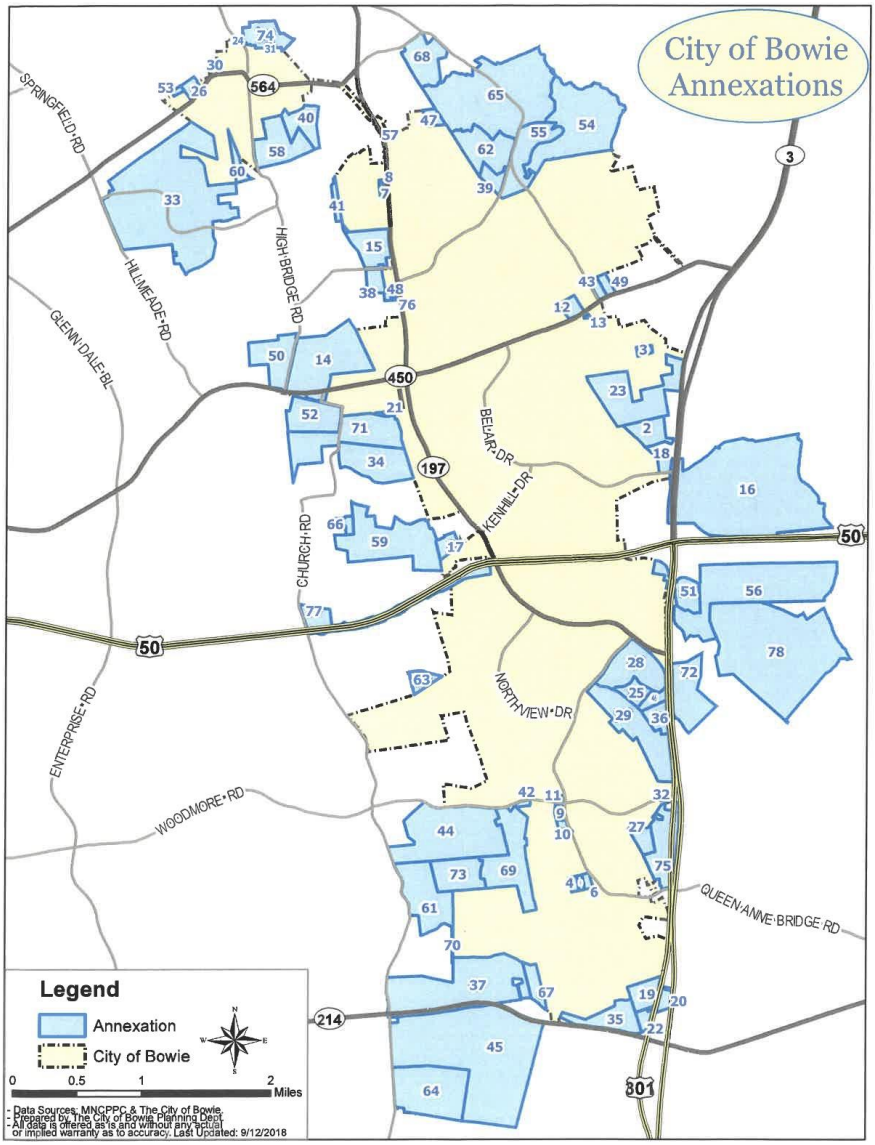
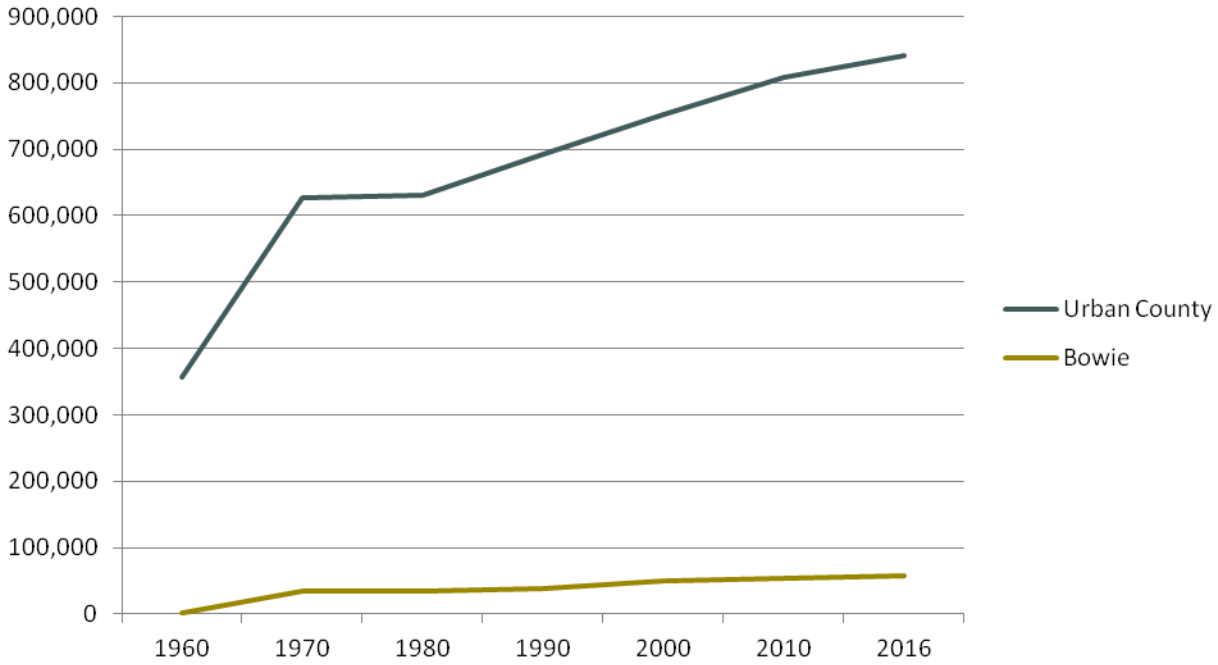


Figure 2-3
Population Trends, 1960-2016



In addition to overall population growth, minority residents have increased in number while the White population has shrunk significantly. Between 1990 and 2010, non-White residents increased 61.7% in the Urban County and a dramatic 875.9% in the City of Bowie. During the same period, the White population decreased 48.8% and 33.9%, respectively. As a result, by 2010, Blacks comprised the majority in both the Urban County and Bowie.

Figure 2-4
Population by Race and Ethnicity, 1990-2016

	Total Population	White	Non-White Population				Hispanic
			Black	Asian/Pacific Islander	All Other*	Total Minority	
1990							
Prince George's County	**729,268**	**43.1%**	**50.7%**	**3.8%**	**2.4%**	**56.9%**	**4.0%**
Urban County**	691,679	40.5%	53.1%	3.9%	2.4%	59.5%	4.1%
City of Bowie	37,589	91.3%	5.7%	2.3%	0.7%	8.7%	2.1%
2000							
Prince George's County	**801,515**	**27.0%**	**62.6%**	**3.8%**	**6.6%**	**73.0%**	**7.1%**
Urban County**	751,649	24.6%	64.7%	3.9%	6.8%	75.4%	7.4%
City of Bowie	49,866	63.2%	30.5%	3.2%	3.2%	36.8%	2.7%
2010							
Prince George's County	**863,420**	**19.2%**	**64.5%**	**4.1%**	**12.2%**	**80.8%**	**14.9%**
Urban County**	808,693	17.7%	65.5%	4.1%	12.6%	82.3%	15.6%
City of Bowie	54,727	41.4%	48.7%	4.2%	5.7%	58.6%	5.6%
2016							
Prince George's County	**897,693**	**19.4%**	**63.5%**	**4.3%**	**12.8%**	**80.6%**	**16.7%**
Urban County**	840,060	18.1%	64.3%	4.2%	13.3%	81.9%	17.4%
City of Bowie	57,633	38.4%	51.3%	4.7%	5.6%	61.6%	6.4%
% Change from 1990-2016							
Prince George's County	**23.1%**	**-44.7%**	**54.2%**	**37.3%**	**572.0%**	**74.5%**	**419.5%**
Urban County**	21.5%	-45.9%	47.1%	31.7%	563.7%	67.3%	421.1%
City of Bowie	53.3%	-35.4%	1278.0%	211.2%	1095.1%	980.0%	363.5%

*Includes: American Indian/Alaska Native, Some other race, Two or more races

** The Urban County is Prince George's County exclusive of the City of Bowie.

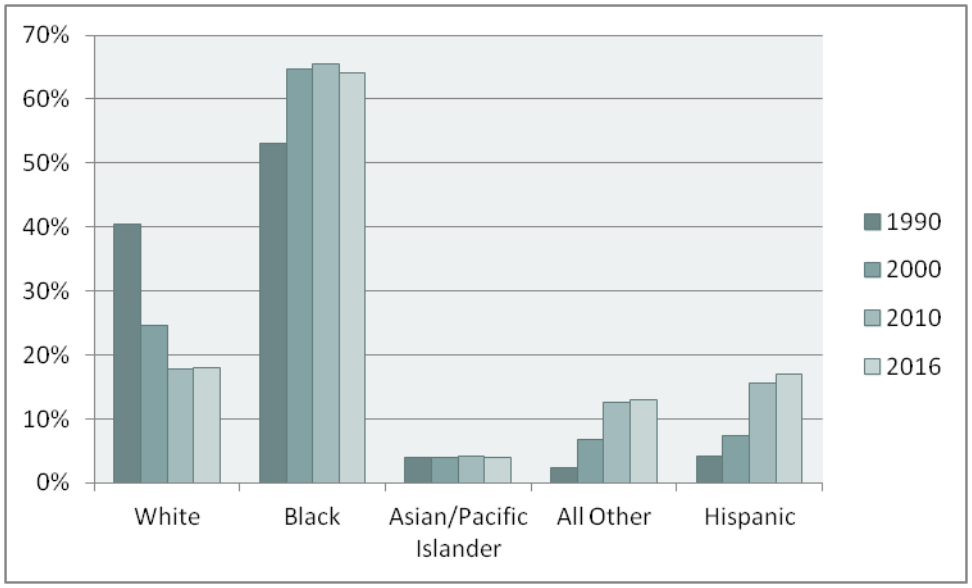
Source: 1990 Census SF3 (P001, P008, P010); Census 2000 SF3 (P1, P6, P7); Census 2010; American Community Survey 2012 - 2016 DP05

The growth rate of the minority population in the Urban County has stabilized after the rapid increase from 1990 to 2010. In 1990, minorities accounted for 59.5% of the population and by 2010 reached 82.3% of the Urban County. In 2016, the minority share of the population fell slightly to 81.9%. Black residents comprised 79.7% of all Urban County minorities in 2010, but fell to 78.5% of the non-White population in 2016. This is down from a high of 89.3% of the minority population in 1990. In Bowie, the share of Black residents has continued to rise – reaching a majority of the City's population in 2016. Unlike the Urban County, Black residents in Bowie also comprise a growing share of the City's minority population rising from 65.3% of non-Whites in 1990 to 83.3% by 2016. Overall, the number of Black residents in Bowie grew by 1,278% since 1990.

The number of Asian/Pacific Islander residents has grown steadily in the Urban County rising 31.7% in the Urban County from 1990 to 2016. Despite this increase, their share of the minority population has fallen from 6.6% in 1990 to 5% in 2010. The share of Asian/Pacific Islanders in the Urban County rose slightly to 5.2% of non-Whites in 2016. In Bowie, the number of Asian/Pacific Islander residents has grown 211.2% since 1990. During this period their share of the minority population shrank from 26.5% in 1990 to 7.6% in 2016 due to the rapid increase in the number of Black residents and residents of other racial groups.

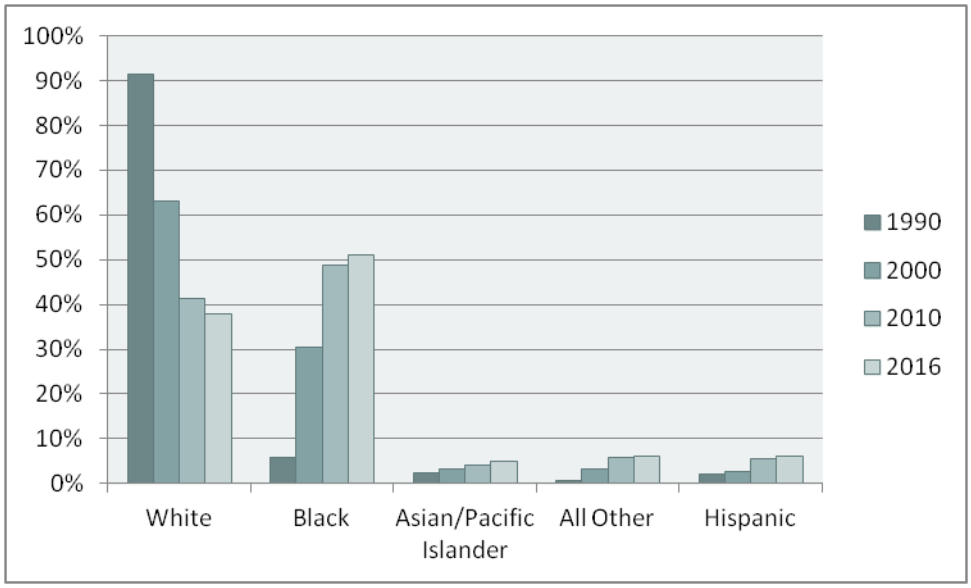
The Hispanic population in the County has increased by 419.5% between 1990 and 2016. Much of this growth has occurred in the Urban County where Hispanic residents went from 4.1% to 17.4% of the population. This is in contrast with Bowie where the number of Hispanics grew from 2.1% of the population to only 6.4%. There was still a rapid increase in the number of Hispanic residents in Bowie growing from 795 in 1990 to 3,685 in 2016.

Figure 2-5
Racial/Ethnic Minority Characteristics in the Urban County, 1990-2016



Source: 1990 Census SF3 (P001, P008, P010); Census 2000 SF3 (P1, P6, P7); Census 2010; American Community Survey 2012 – 2016 DP05

Figure 2-6
Racial/Ethnic Minority Characteristics in the City of Bowie, 1990-2016



Source: 1990 Census SF3 (P001, P008, P010); Census 2000 SF3 (P1, P6, P7); Census 2010; American Community Survey 2012 – 2016, DP05

The City of Bowie and, to a lesser extent, the Urban County have experienced significant demographic shifts since 1990, moving from predominantly White to predominantly Black communities.

> ***In 1990, Whites accounted for 40.5% and 91.3%, of the population in the Urban County and City of Bowie, respectively. By 2016, Blacks were the majority group in each jurisdiction, and the White population had decreased to 18.1% and 38.4%, respectively. Diversity among minorities also increased during this period in the Urban County, as both Asian and Hispanic populations increased significantly.***

ii. Migration

One element of population changes and demographic shifts is migration to and from a region. The County's common border with Washington, D.C. has made it an attractive relocation option for many seeking less expensive housing. One of the most popular destinations for residents that still want to work in the District of Columbia area is Prince George's County.[5] From 2010 to 2015, the period with the most recent data available, between a fifth and a quarter of all U.S. migration to Prince George's County, that is residents moving to the County from a different county or state,

[5] D.C. Policy Center, "Prince George's County a Popular Home for Many Former D.C. Residents," 2017. https://www.dcpolicycenter.org/publications/dc-metro-region-migration-prince-georges-county-popular-destination/

was from the District of Columbia. During that period, 69,463 persons have moved to Prince George's County from the District of Columbia.

Figure 2-7
Population Age One-Year and Older Migrating to Prince George's County 2010 - 2015

	2010 - 2015	
	#	% Total Migration
Same State Different County	108,997	36.9%
Movers From Different State*	117,102	39.6%
District of Columbia	69,463	23.5%
Total	**295,562**	**100.0%**

**Excluding the District of Columbia*

Source: Census Bureau, County-to-County Migration Flows 2006 - 2015 American Community Survey

iii. Areas of Racial and Ethnic Minority Concentration

In its FY2011-FY2015 Consolidated Plan, the Urban County defined an area of racial or ethnic minority concentration as census tracts with more than double the Washington, D.C. regional proportion of each minority group. For example, in 2000 Black residents comprised 26% of all residents in the region, so areas of concentration would include census tracts with more than 52% Black residents. Data on partial census tracts was unavailable beyond 2009, so this analysis has indicates when a census tract crosses the boundary between the Urban County and Bowie.

In 2010, 142 of the Urban County's 211 (67.3%) census tracts were areas of concentration of Black residents. There was no change in the number of census tracts with concentrations of Black residents in 2016.[6] (Data tables are included in Appendix A.)

Concentrations of Asian residents would include all census tracts where the percentage of Asians is more than 17.2%. In 2010, only three census tracts in the Urban County met this criterion (8002.12, 8073.01, and 8074.07). In 2016, this dropped to only two census (8002.12 and 8073.01).

Concentrations of Hispanics would include census tracts where the percentage of Hispanics is above 26%. In 2010, there were 39 (18.5%) census tracts that met this threshold, and by 2016 this number increased to 46 (21.8%).

There were six census tracts in 2010 that were areas of concentration for two separate races and/or ethnicities. In 2016, this increased to nine census tracts.

[6] According to the Census Bureau, a census tract contains a maximum of 8,000 residents. Because the population of Prince George's County increased by over 100,000 residents between 2000 and 2016, more census tracts were created to account for the increased population. In 2009, the AI analyzed 183 census tracts in Prince George's County. The 2010 Decennial Census partitioned the County into 218 census tracts, which is what is used in this AI Update.

There are areas of minority concentration in 181 of the 211 census tracts in the Urban County.

This is 85.8% of all census tracts in the Urban County, which is up slightly from 2010 when 84.3% (178 of 211) of all census tracts were areas of minority concentration.

In the City of Bowie, Blacks accounted for 50.3% of the total population in 2016. Therefore, an area of racial concentration of Blacks would include any census tract where the percentage of Black residents is 60.3% or higher. There are seven census tracts that meet this criterion out of a total 18 census tracts in the City. This is down from nine areas of concentration in 2010. There were no other areas of minority concentration in the City. Figure 12-2 in Appendix A provides the racial composition of each census tract in Bowie, and highlights the areas of racial concentration.

There are seven areas of concentration of Black residents in the City of Bowie.

This is down from nine areas in 2010.

Areas of minority concentration in the Urban County and Bowie are illustrated geographically on Map 1 on the following page. Concentrations of Black residents dominate all but the far northern and southern tips of the County, as indicated in green. Since the 2012 AI, there has been only been some areas in the South that are no longer areas of Black concentration, i.e. around Brandywine. There has been an expansion of areas of concentration for Hispanics in the north past the beltway (shown in light blue). There are only scattered areas of Asian (shown in dark blue) concentration in just a few areas outside the beltway.

In Bowie, areas of concentration of Black residents are located on the edges in the far northern section and southern half of the City. There has been some expansion of areas of concentration in Bowie since the 2012 AI in both the northern and southern halves of the City. There are no areas of concentration of Hispanics or Asians in Bowie.

iv. Residential Segregation Patterns

Residential segregation is a measure of the degree of separation of racial or ethnic groups living in a neighborhood or community. Typically, the pattern of residential segregation involves the existence of predominantly homogenous, White suburban communities and lower income minority inner-city neighborhoods. A potential impediment to fair housing is created where either latent factors, such as attitudes, or overt factors, such as real estate practices, limit the range of housing opportunities for minorities. A lack of racial or ethnic integration in a community creates other problems, such as reinforcing prejudicial attitudes and behaviors, narrowing opportunities for interaction, and reducing the degree to which community life is considered harmonious. Areas of extreme minority isolation often experience poverty and social problems at rates that are disproportionately high. Racial segregation has been linked to diminished employment prospects, poor educational attainment, increased infant, and adult mortality rates and increased homicide rates.

The distribution of racial or ethnic groups across a geographic area can be analyzed using an index of dissimilarity. This method allows for comparisons between subpopulations, indicating how much

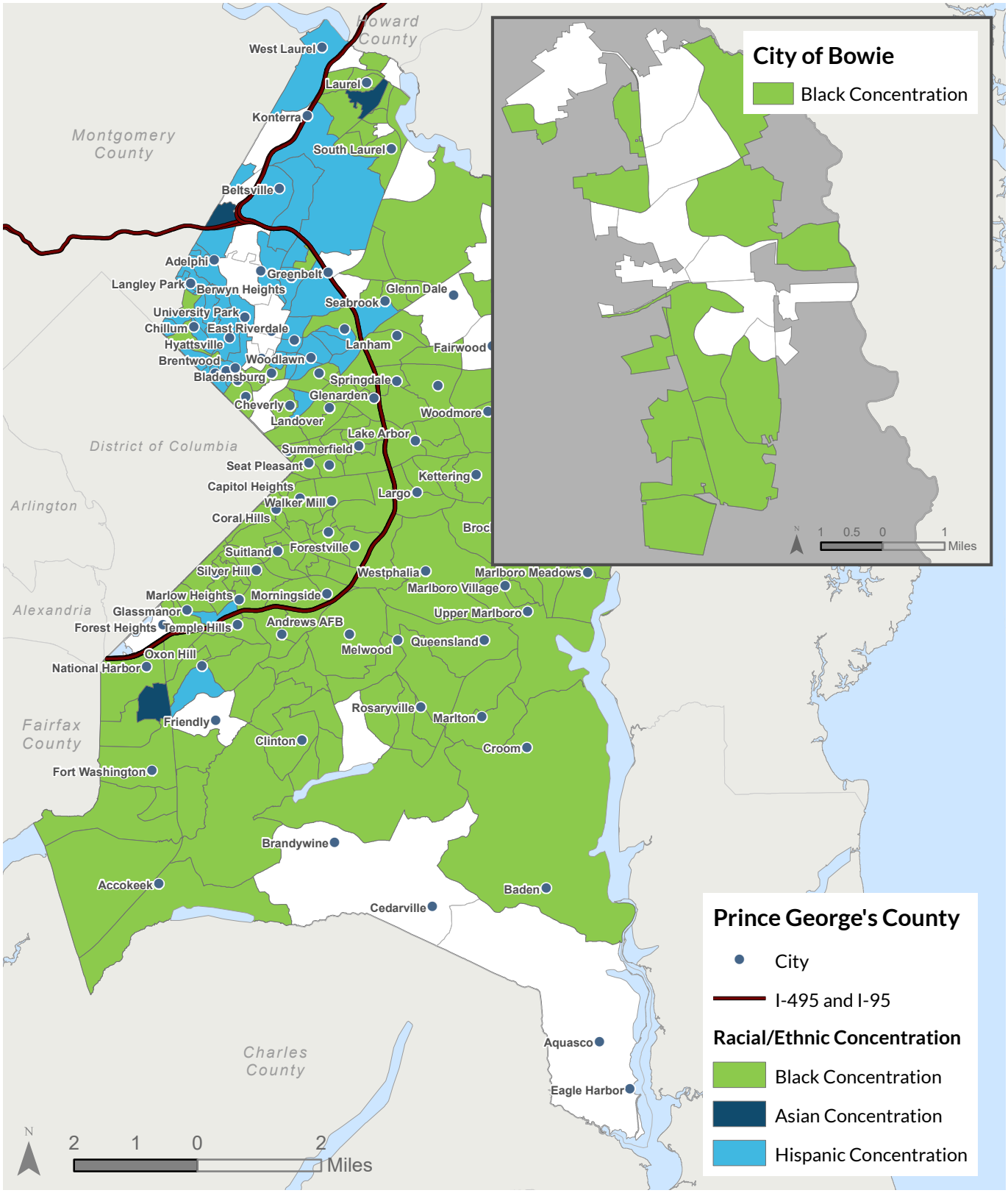
one group is spatially separated from another within a community. The index of dissimilarity is rated on a scale from 0 to 100, in which a score of 0 corresponds to perfect integration and a score of 100 represents total segregation. [7] The index is typically interpreted as the percentage of a specific racial or ethnic population that would have to move in order for a community or neighborhood to achieve full integration. A dissimilarity index of less than 30 indicates a low degree of segregation, while values between 30 and 60 indicate moderate segregation, and values above 60 indicate high segregation.

The dissimilarity index for Black/White in Prince George's County was 52.2 in 2000. By 2016, the County had become majority Black and its Black/White index was 51.0 showing that there continued to be segregation between Black and White residents. The County's 2016 White/Black score is 52.9, indicating continued segregation. According to the 2016 score there remains moderate segregation between Blacks and Whites.

The 2016 Hispanic/Black index is 54.0, which is an increase from 52.2 in 2000 and 53.6 in 2010. The County's Hispanic population grew the most between 2010 and 2016. The Hispanic/Black dissimilarity index score could indicate that much of the Hispanic population growth is occurring in areas already heavily populated by Hispanics. This could be similar to what is seen in the Asian/Black index, which increased to 51.4. In cases where a subgroup population is small, the dissimilarity index may be high even if the group's members are evenly dispersed.

[7] The index of dissimilarity is a commonly used demographic tool for measuring inequality. For a given geographic area, the index is equal to **1/2 * ABS [(b/B)-(a/A)]**, where **b** is the subgroup population of a census tract, **B** is the total subgroup population in a city, **a** is the majority population of a census tract, and **A** is the total majority population in the city. **ABS** refers to the absolute value of the calculation that follows.

MAP 1: AREAS OF RACIAL AND ETHNIC CONCENTRATION, 2016



Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2012-2016 5-Year Estimates: Race and Ethnicity

Figure 2-8
Dissimilarity Index for Prince George's County, 2016

	2010 DI with Black Population*	2016 DI with Black Population*	Population	% of Total Population
Black	-	-	562,034	62.6%
White	**51.0**	52.9	122,505	13.6%
American Indian/Alaska Native	**39.9**	75.3	2,039	0.2%
Asian	**49.4**	51.4	37,801	4.2%
Native Hawaiian**	**55.1**	95.7	241	0.0%
Other	**57.2**	69.4	2,563	0.3%
Two or more races	**29.5**	36.0	20,242	2.3%
Hispanic***	**53.6**	54.0	150,268	16.7%
Total	-	-	897,693	**100%**

* Each dissimilarity index indicates the percentage of that cohort group which would have to move to different geographic locations (i.e., block groups) to create an even distribution in the City.

** In these cases, sample size is too small to reliably interpret the DI. Caution should be exercised in interpreting results for subpopulations of fewer than 1,000.

*** For the purposes of the dissimilarity calculations, Hispanic ethnicity is counted as a racial group.

Source: Census 2010 (SF-1 QT-PT-P3); 2012 - 2016 American Community Survey (B02001,B03001); Calculations by Mullin & Lonergan Associates

The Black/White dissimilarity index for the City of Bowie was 41.6 in 2010, as illustrated in Figure 2-8. This score increased slightly to 42.2 in 2016 maintaining the City's status as moderately segregated. In order to achieve full integration, 42.2% of Blacks would have to move to different locations in and around Bowie.[8]

The Asian/White index increased to 34.0 from 21.9, and the Hispanic/White index increased from 28.0 in 2010 to 39.2. These increases are likely due to concentrated growth among Asian and Hispanic populations. Each grew by almost 20% between 2010 and 2016 compared to Black population growth which was only 8.8%. Asian and Hispanic population centers are not in areas that are also heavily concentrated with Black residents. Indices for the other groups cannot be as reliably interpreted since their populations are less than 1,000.

[8] Census tract level population data is not available for residents only living in Bowie past 2009. Because of this, census tracts that contain some population outside of Bowie were used in calculating the dissimilarity index for 2016. Calculations may be skewed for this reason, but are still informative of segregation in Bowie.

Figure 2-9
Bowie's Dissimilarity Index Rankings, 2016

	DI with Black Population 2010*	DI with Black Population 2016*	Population	% of Total Population
Black	-	-	28,982	50.3%
White	41.6	42.2	19,827	34.4%
American Indian/Native Alaskan**	29.6	80.4	75	0.1%
Asian	21.9	34.0	2,698	4.7%
Native Hawaiian**	57.7	-	0	0.0%
Other**	31.8	59.1	202	0.4%
Two or more races	24.7	25.2	2,164	3.8%
Hispanic***	28.0	39.2	3,685	6.4%
Total	-	**-**	**57,633**	**100.0%**

* Each dissimilarity index indicates the percentage of that cohort group which would have to move to different geographic locations (i.e., block groups) to create an even distribution in the City.

** In these cases, sample size is too small to reliably interpret the DI. Caution should be exercised in interpreting results for subpopulations of fewer than 1,000.

*** For the purposes of the dissimilarity calculations, Hispanic ethnicity is counted as a racial group.

Sources: Census Bureau 2010 Decennial Census (SF-1 QT-P3); American Community Survey 2012 - 2016 (B03002); Calculations by Mullin & Lonergan Associates

Figure 2-9 lists the dissimilarity indices for cities in Maryland in 2000 with populations above 20,000. Bowie's Black/White index is higher, comparatively, but it has the lowest Hispanic/White index in the State. This data is the most recent available for such a wide range of cities.

Figure 2-10
Maryland City Dissimilarity Index Rankings, 2000

Rank	Municipality	Minority Population	White Population	Total Population	Dissimilarity Index*
Black Population					
1	Frederick	7,641	39,568	42,767	32.3
2	Hagerstown	3,661	31,244	36,687	34.9
3	Gaithersburg	7,457	25,818	52,613	39.6
4	Rockville	4,200	29,342	47,388	43.6
5	**Bowie**	**15,339**	**30,709**	**50,269**	**49.2**
6	Annapolis	11,205	21,137	35,838	56.2
7	Baltimore	417,009	201,566	651,154	75.2
Hispanic Population					
1	**Bowie**	**1,468**	**30,709**	**50,269**	**20.3**
2	Hagerstown	649	31,244	36,687	33.6
3	Rockville	5,529	29,342	47,388	36.6
4	Frederick	2,533	39,568	42,767	36.8
5	Baltimore	11,061	201,566	651,154	43.9
6	Gaithersburg	10,398	25,818	52,613	49.9
7	Annapolis	2,301	21,137	35,838	56.3

* Represents dissimilarity index with White population

Source: CensusScope Dissimilarity Indices

Prince George's County and the City of Bowie continue to be moderately segregated, with respective dissimilarity indices of 52.9 and 42.2 for Whites/Blacks.

> ***This represents a slight increase for both jurisdictions. The changes in score can be explained, in part, by an increasing Black population and decreasing White population.***

v. Race/Ethnicity and Income

Household income is one of several factors used to determine a household's eligibility for a home mortgage loan. In Bowie, household incomes are higher than in the County for each major racial and ethnic group. In the County, on average, median household income for minority groups is 83.9% of White household income. The situation is reversed in Bowie where minority incomes tend to be higher. In 2016, Black median household income in Bowie was 103.5% of Whites' income and Asian median household income was 113.6%. Only Hispanic income was lower at 83.2% of Whites.

As shown in Figure 2-10, the poverty rate in the County was highest for Whites (10.2%) and Hispanics (13.9%). The poverty rate is lower in Bowie (3.3%) than in the County overall (9.7%). In Bowie, Asians experienced the highest rate of poverty at 7% compared to Hispanics, the next highest rate, with a rate of 3.7%.

Despite rising incomes the poverty rate has increased for all groups since 2010, signaling widening income disparities between many high-income and many low-income households. One of the root causes is the rising cost of living. The Consumer Price index shows that prices increased by an average of 11.9% in Prince George's County,[9] while the median household income only grew 6.5%. Left unchecked, the rising cost of living could exclude less affluent residents from most areas of the County, leading to concentrated areas of poverty.

Figure 2-11
Median Household Income and Poverty Rates by Race/Ethnicity, 2010 - 2016

	Median Household Income 2010	Poverty Rate 2010	Median Household Income 2016	Poverty Rate 2016
Prince George's County	**$71,260**	**8.1%**	**$75,925**	**9.7%**
Whites	$74,249	8.2%	$86,690	10.2%
Blacks	$71,253	7.3%	$76,524	8.7%
Asians	$80,017	8.8%	$79,785	9.8%
Hispanics	$59,650	11.6%	$61,809	13.9%
City of Bowie	**$101,671**	**4.5%**	**$106,098**	**3.3%**
Whites	$98,900	3.8%	$104,985	3.0%
Blacks	$104,388	5.2%	$108,664	3.3%
Asians	$131,544	3.2%	$119,306	7.0%
Hispanics*	$79,271	-	$87,396	3.7%

Source: Census Bureau, 2008 - 2010 American Community Survey (S1701); 2006 - 2010 American Community Survey (B19013, B19013, B19013A, B19013B, B19013D, B19013I); 2012 - 2016 American Community Survey (B19013, B19013A, B19013B, B19013D, B19013I & S17001, S17001A, S17001B, S17001D, S17001I)

*Hispanic poverty rate in Bowie in 2010 is unavailable due to a small sample size.

Even though it is affluent, Prince George's County has the lowest median household income and highest poverty rate among its neighboring counties. From 2010 to 2016, all counties experienced an increase in the poverty rate during a period of rising incomes. Prince George's County's poverty rate increased at the second fastest rate (1.6 percentage points), and remained the county with the highest poverty rate.

[9] Bureau of Labor Statistics, Consumer Price Index: https://www.bls.gov/regions/mid-atlantic/news-release/consumerpriceindex_washingtondc.htm.

Figure 2-12
Median Household Income and Poverty Rates in Surrounding Counties, 2010 - 2016

	Median Household Income 2010 (in 2016 dollars)	Median Household Income 2016	Change in Persons Below Poverty 2010 - 2016
Prince George's County, Maryland	$77,913	$75,925	25.0%
Anne Arundel County, Maryland	$91,247	$91,918	7.7%
Calvert County, Maryland	$99,318	$96,808	21.8%
Charles County, Maryland	$97,117	$91,373	50.1%
Howard County, Maryland	$112,914	$113,800	36.1%
Montgomery County, Maryland	$102,090	$100,352	8.0%

Source: Census Bureau, 2008 - 2010 American Community Survey (S1701); 2012 - 2016 American Community Survey (B19013)

Despite being a relatively affluent community, median household incomes in Prince George's County remained significantly lower than those in the surrounding five counties.

> ***Prince George's County's poverty rate also grew at the second fastest pace among its neighbors to remain the highest among the surrounding five counties.***

A review of household income distribution among White, Black and Hispanic households shows that minority households have similar proportions to Whites that were low-income in 2016. In the Urban County, 12.9% of Whites earned less than $25,000 compared to 12.3% of Black households and 10.8% of Hispanics. Asians had the highest proportion at 14.3%. These proportions are similar to what was found with the 2009 data that was available when the original AI was conducted. Asian households were the only ones to experience a significant increase in the low-income group rising by 5.1 percentage points since the 2012 AI.

In Figure 2-12, parity is evident among racial groups earning $75,000 or more except among Hispanic households. Only 37.1% of Hispanic households were high-earning compared to 49.9% of Black households—the next smallest group. Since 2010, there was an increase in the percent of households earning $75,000 or more among all racial and ethnic groups.

In Bowie, all groups were more likely to be in upper income brackets (earning more than $50,000). Black households had the highest percentage earning less than $25,000 at 6.8% compared to 6.5% of White households. There was a net increase in the number of households earning over $75,000, however, the actual proportion of all households in this bracket is down from the 2012 AI's analysis. Black households were the only minority group that increased (0.1%), while the percentage of Hispanics (-5.5%) and Asians (-0.7%) decreased.

The proportion of low income households in Bowie grew since the 2012 AI, mostly among Black households which saw a 2.5% increase. Overall there was a 1.3% increase in the number of households earning less than $25,000. Despite this increase, Bowie still has a lower proportion of lower-income households than the Urban County – 6.6% in Bowie compared to 12.4% in the Urban County.

Figure 2-13
Household Income Distribution by Race, 2016

	Total	$0 to $24,999		$25,000 to $49,999		$50,000 to $74,999		$75,000 and higher	
		#	%	#	%	#	%	#	%
Prince George's County									
All Households	**306,711**	**36,765**	**12.0%**	**55,640**	**18.1%**	**59,137**	**19.3%**	**155,169**	**50.6%**
White Households	61,118	7,332	12.0%	10,383	17.0%	10,733	17.6%	32,670	53.5%
Black Households	208,061	25,039	12.0%	36,981	17.8%	40,058	19.3%	105,983	50.9%
Asian Households	10,941	1,500	13.7%	1,800	16.5%	1,817	16.6%	5,824	53.2%
Hispanic Households	32,955	3,495	10.6%	8,520	25.9%	8,489	25.8%	12,451	37.8%
Urban County*									
All Households	**286,397**	**35,421**	**12.4%**	**53,484**	**18.7%**	**56,336**	**19.7%**	**141,156**	**49.3%**
White Households	52,326	6,761	12.9%	9,367	17.9%	9,338	17.8%	26,860	51.3%
Black Households	197,978	24,350	12.3%	36,012	18.2%	38,827	19.6%	98,789	49.9%
Asian Households	10,262	1,464	14.3%	1,735	16.9%	1,739	16.9%	5,324	51.9%
Hispanic Households	31,819	3,442	10.8%	8,381	26.3%	8,178	25.7%	11,818	37.1%
City of Bowie									
All Households	**20,314**	**1,344**	**6.6%**	**2,156**	**10.6%**	**2,825**	**13.9%**	**14,013**	**69.0%**
White Households	8,792	571	6.5%	1,016	11.6%	1,395	15.9%	5,810	66.1%
Black Households	10,083	689	6.8%	969	9.6%	1,231	12.2%	7,194	71.3%
Asian Households	679	36	5.3%	65	9.6%	78	11.5%	500	73.6%
Hispanic Households	1,136	53	4.7%	139	12.2%	311	27.4%	633	55.7%

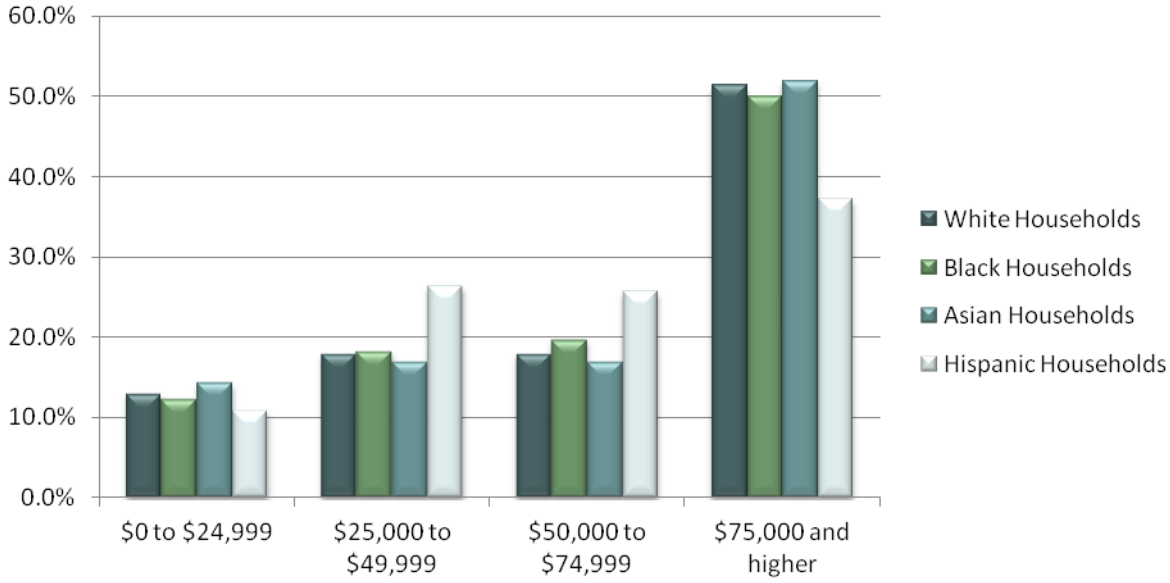
* The Urban County is Prince George's County exclusive of the City of Bowie.

Source: 2012 - 2016 American Community Survey (B19001, B19001A, B19001B, B19001D, B19001I)

Despite an increase in the proportion of households earning less than $25,000 in Bowie, it still has about half the proportion of households in this income bracket than the Urban County.

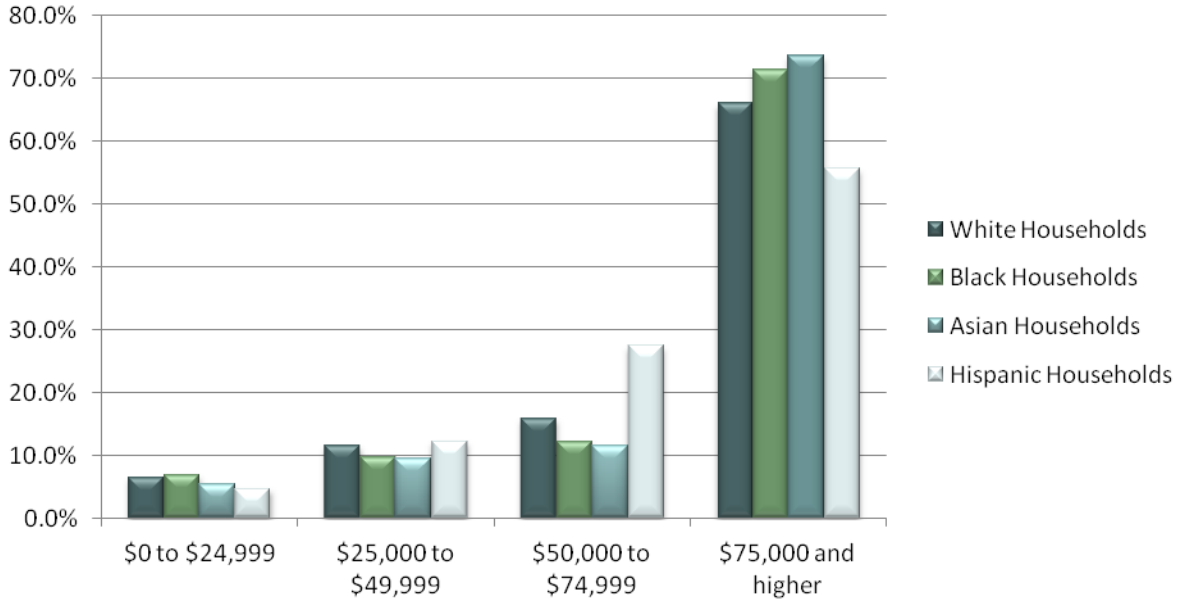
This is a signal that it is too expensive for lower income households to live in Bowie.

Figure 2-14
Household Income Distribution by Race in the Urban County, 2016



Source: 2012 - 2016 American Community Survey (B19001, B19001A, B19001B, B19001D, B19001I)

Figure 2-15
Household Income Distribution by Race in Bowie, 2016



Source: 2012 - 2016 American Community Survey (B19001, B19001A, B19001B, B19001D, B19001I)

vi. Concentrations of LMI Persons

The CDBG Program includes a statutory requirement that at least 70% of the funds invested benefit low and moderate income (LMI) persons. As a result, HUD provides the percentage of LMI persons in each census block group for entitlements such as the Urban County and the City of Bowie.

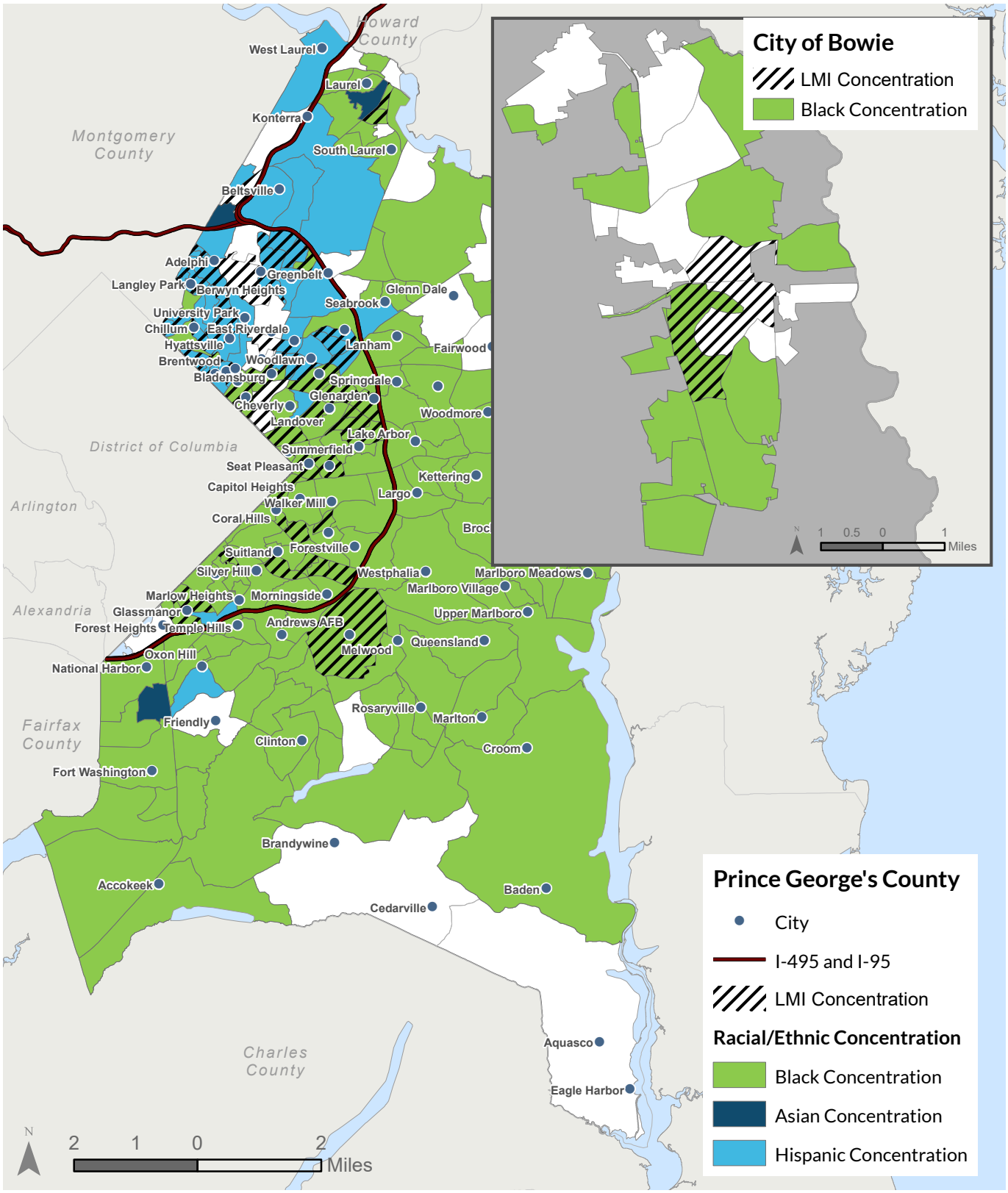
HUD data reveals there were 59 census tracts in the Urban County where at least 51.0% of residents meet the criterion for LMI status in 2016, as listed in Figure 12-3 in Appendix A. Map 2 on the following page illustrates all areas of LMI concentration (shown as cross-hatched areas) in the Urban County and the City of Bowie. Of these 59 LMI census tracts, 55 are also areas of concentration of minorities.

In the City of Bowie, there are 3 out of 18 census tracts where at least 23.72% of residents meet the criterion for LMI status.[10] These are highlighted in Figure 12-4 in Appendix A. One of these LMI census tracts are also located within the identified areas of concentration of Black residents located near the center of the City.

In the Urban County, the LMI census tracts are primarily found within the beltway. In both the Urban County and in Bowie, areas identified as concentrations of both minorities and LMI persons are referred to as impacted areas. These are illustrated on Map 3.

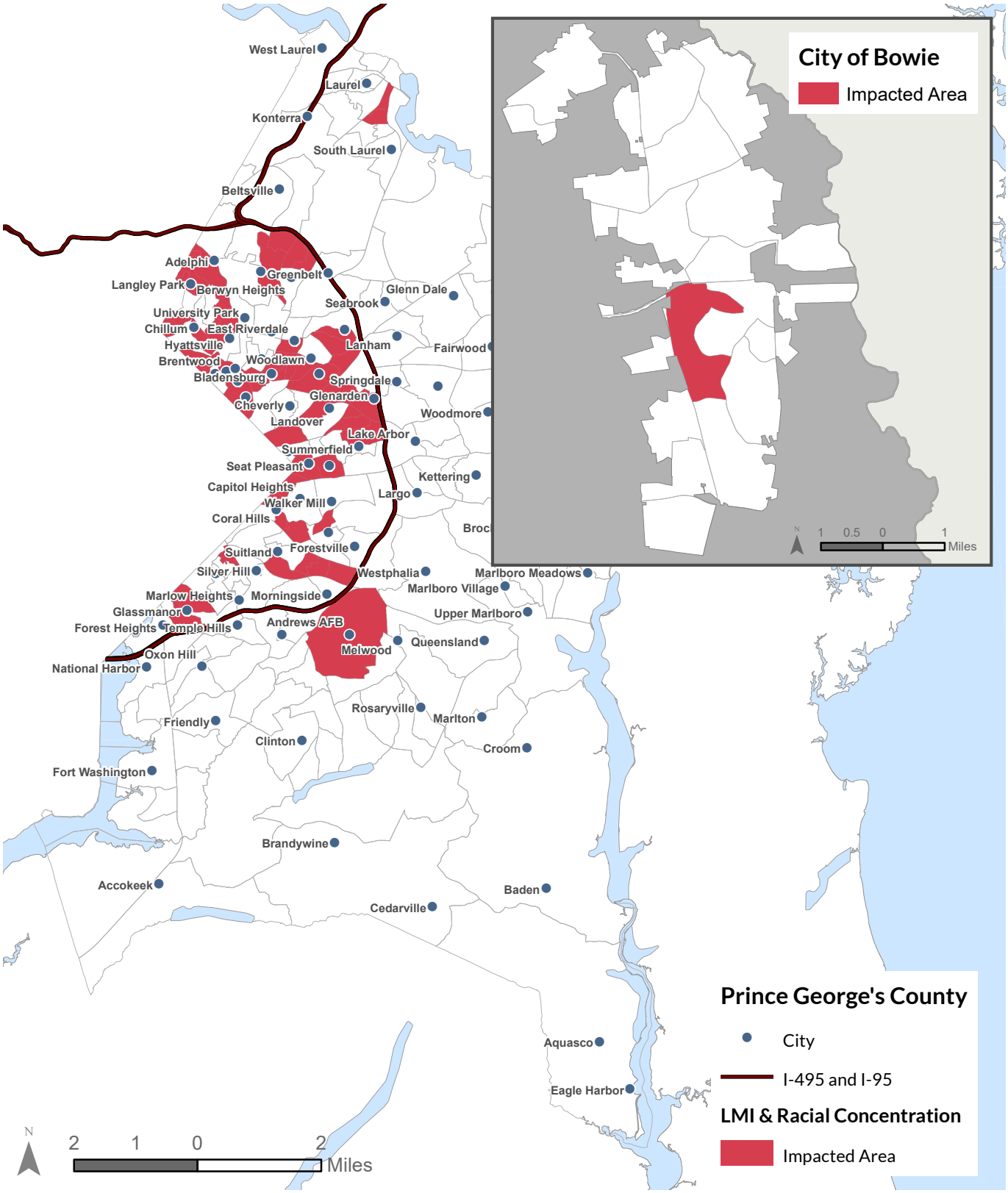
[10] The 23.72% threshold is determined by HUD and represents the upper quartile of census block groups having the highest concentration of low and moderate income persons in the City.

MAP 2: AREAS OF LMI CONCENTRATION, 2016



Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2012-2016 5-Year Estimates: LMI Data

MAP 3: IMPACTED AREAS, 2016



Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2012-2016 5-Year Estimates: LMI Data, Race and Ethnicity

With only a few exceptions, all of the impacted areas in Prince George's County are located within the Capital Beltway.

> ***In the Urban County, 55 of the 59 census tracts identified as concentrations of LMI persons were also areas of minority concentration. Consequently, in the Urban County, areas of minority concentration are significantly more likely also to be areas of concentration of LMI persons. In the City of Bowie, only one area of minority concentration was also an area of concentration of LMI persons.***

With only a few exceptions, all of the impacted areas in Prince George's County are located within the Capital Beltway. The exceptions are the one census tracts in Bowie, two census tracts near Laurel in the northern area of the County, and the census tract around Melwood. It is within these impacted areas that the housing, income and other characteristics will be analyzed in the AI.

vii. Disability and Income

The Census Bureau reports disability status for non-institutionalized disabled persons age 5 and over. As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

The Fair Housing Act prohibits discrimination based on physical, mental, or emotional handicap, provided "reasonable accommodation" can be made. Reasonable accommodation may include changes to address the needs of disabled persons, including adaptive structural (e.g., constructing an entrance ramp) or administrative changes (e.g., permitting the use of a service animal). In Prince George's County, 7.7% of the population 5 years and older reported at least one disability in 2010.[11]

According to the National Organization on Disabilities, a significant income gap exists for persons with disabilities given their lower rate of employment. In Prince George's County, among all persons with a disability in 2016, 13.7% were living below the poverty line – up slightly from 2010 when 12.8% were living in poverty.[12] Among persons without a disability, only 8.0% were living in poverty.

In Bowie, the most recent data available was from 2013. In 2010, 11.1% of disabled persons were living in poverty compared to 4.0% of those without a disability.[13] In 2013, those numbers decreased slightly to 10.2% and 2.7% respectively.[14]

[11] U.S. Census Bureau, American Community Survey 2008 – 2010 (B18130)
[12] U.S. Census Bureau, American Community Survey 2012 – 2016 (S1811)
[13] U.S. Census Bureau, American Community Survey 2008 – 2010 (B18130)
[14] U.S. Census Bureau, American Community Survey 2010 – 2013 (B18130)

Persons with disabilities were more likely to live in poverty than persons without disabilities.

> ***In Prince George's County, 13.7% of persons with a disability were living in poverty compared to 8.0% of persons without a disability.***

viii. Familial Status and Income

The Census Bureau divides households into family and non-family households. Family households are married couple families with or without children, single-parent families, and other families made up of related persons. Non-family households are either single persons living alone, or two or more non-related persons living together.

Title VIII of the Civil Rights Act of 1968 protects against gender discrimination in housing. Protection for families with children was added in the 1988 amendments to Title VIII. Except in limited circumstances involving elderly housing and owner-occupied buildings of one to four units, it is unlawful to refuse to rent or sell to families with children.

In the Urban County, the proportion of female-headed households increased from 16.7% in 1990 to 20.4% in 2016, and female-headed households with children increased from 8.9% to 9.6%. The proportion of female headed households with children has been slowly decreasing since 2000 when it peaked at 11.8% of all households in the Urban County. Married-couple family households with children declined from 24.4% to 15.6% of all households. There was a slight increase in the rate of male-headed households with children from 1.9% to 3.2%.

In the City of Bowie, the trends were very similar with female-headed households increasing from 8.1% to 15.0% between 1990 and 2016. Female-headed households with children also increased, rising from 3.8% to 6.6% over the same period. The decline in married-couple family households with children was more pronounced than in the Urban County, declining from 32.8% to 22.3%. The percentage of male-headed households with children also rose slightly from 1.0% in 1990 to 2.0% in 2016.

Female-headed households with children often experience difficulty in obtaining housing, primarily as a result of lower incomes and higher expenses. In the Urban County in 2016, female-headed households with children accounted for 45.9% of families in poverty compared to only 12.2% of families who were not living in poverty. In Bowie, female-headed households with children accounted for 36.7% of families living in poverty compared to only 9.0% of families who were not living in poverty, although the sample size of families below poverty level is fairly small.[15] These proportions are down from 2000 when female-headed households comprised over half of all households in poverty for both the Urban County and Bowie.

The higher rates of poverty experienced by female-headed households with children decrease the availability of housing that is both affordable and meets these families' needs. Increasing the stock of affordable rental units located throughout the County will provide more opportunities for these families to find housing in locations traditionally unavailable for low-income households.

[15] Census Bureau, 2012 – 2016 American Community Survey (B17023)

Figure 2-16
Households by Type and Presence of Children, 1990-2016

	Total Households	Family Households										Non-Family and 1-Person Households
			Married-Couple families			Female-Headed Households			Male-Headed Households			
		% of Total	% of Total	With Children	Without Children	% of Total	With Children	Without Children	% of Total	With Children	Without Children	
1990												
Prince George's County	257,689	71.3%	50.5%	24.8%	25.7%	16.3%	8.6%	7.6%	4.6%	1.9%	2.7%	28.7%
Urban County*	244,733	70.8%	49.4%	24.4%	25.0%	16.7%	8.9%	7.8%	4.7%	1.9%	2.8%	29.2%
City of Bowie	12,956	82.1%	71.3%	32.8%	38.5%	8.1%	3.8%	4.3%	2.7%	1.0%	1.8%	17.9%
2000												
Prince George's County	286,650	69.6%	44.9%	22.1%	22.8%	19.2%	11.4%	7.9%	5.5%	2.6%	2.9%	30.4%
Urban County*	268,495	69.3%	43.8%	21.5%	22.2%	19.8%	11.8%	8.1%	5.7%	2.7%	3.0%	30.7%
City of Bowie	18,155	74.4%	61.4%	30.5%	30.9%	10.5%	5.5%	5.0%	2.6%	1.7%	0.9%	25.6%
2010												
Prince George's County	301,906	65.8%	39.7%	17.9%	21.8%	19.6%	10.6%	9.0%	6.5%	3.0%	3.5%	34.2%
Urban County*	282,213	65.5%	38.8%	17.5%	21.3%	20.1%	10.9%	9.2%	6.6%	3.0%	3.6%	34.5%
City of Bowie	19,693	69.1%	52.2%	23.3%	28.9%	12.6%	6.5%	6.1%	4.3%	2.4%	1.9%	30.9%
2016												
Prince George's County	301,906	64.7%	39.1%	17.6%	21.5%	19.3%	10.4%	8.8%	6.4%	2.9%	3.5%	33.7%
Urban County*	282,213	64.6%	38.3%	17.3%	21.0%	19.8%	10.7%	9.1%	6.5%	3.0%	3.6%	34.0%
City of Bowie	19,693	67.0%	50.6%	22.6%	28.0%	12.2%	6.3%	5.9%	4.1%	2.3%	1.8%	30.0%
Change 1990 - 2016	**Total Change**	**% Change**	**% Change**	**% Change**	**% Change**	**% Change**	**% Change**	**% Change**	**% Change**	**% Change**	**% Change**	**% Change**
Prince George's County	**49,022**	**18,360**	**-10,082**	**-14,585**	**4,503**	**19,611**	**6,664**	**12,947**	**8,831**	**4,669**	**4,162**	**30,662**
Urban County*	**41,664**	**14,673**	**-11,249**	**-14,865**	**3,616**	**17,609**	**5,815**	**11,794**	**8,313**	**4,387**	**3,926**	**26,991**
City of Bowie	**7,358**	**3,687**	**1,167**	**280**	**887**	**2,002**	**849**	**1,153**	**518**	**282**	**236**	**3,671**

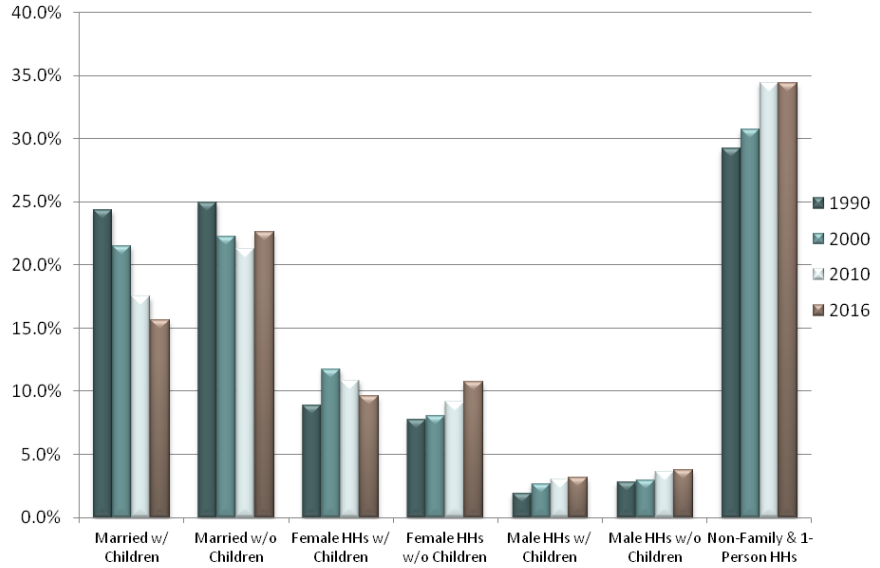
* The Urban County is Prince George's County exclusive of the City of Bowie.

Sources: U.S. Census Bureau, 1990 Census SF3 (P019); Census 2000 SF3 (P10); 2006 - 2010 American Community Survey (B11001, B11003); 2012 - 2016 American Community Survey (B11001, B11003)

Female-headed households with children accounted for almost half of all families living in poverty in the Urban County and over a third of the families in the City of Bowie.

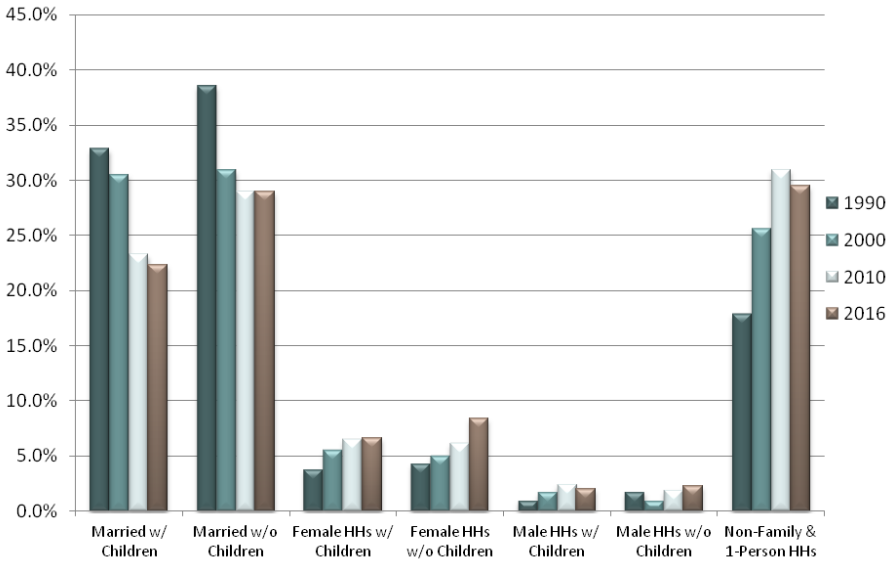
> ***In the Urban County, female-headed households with children accounted for 45.9% of families living in poverty in 2016, and in Bowie, female-headed households with children accounted for 36.7% of families living in poverty.***

Figure 2-17
Households by Type and Presence of Children in the Urban County, 1990-2016



Sources: U.S. Census Bureau, 1990 Census SF3 (P019); Census 2000 SF3 (P10); 2006 - 2010 American Community Survey (B11001, B11003); 2012 - 2016 American Community Survey (B11001, B11003)

Figure 2-18
Households by Type and Presence of Children in Bowie, 1990-2016



Sources: U.S. Census Bureau, 1990 Census SF3 (P019); Census 2000 SF3 (P10); 2006 - 2010 American Community Survey (B11001, B11003); 2012 - 2016 American Community Survey (B11001, B11003)

ix. Ancestry, Persons with LEP and Poverty

It is illegal to refuse the right to housing based on place of birth or ancestry. In 2016 23.2% of the Urban County and 15.3% of Bowie residents were foreign-born or citizens born outside of the United States. These populations have grown slightly since the 2012 AI – growth of 3.1% in the Urban County and 0.8% in Bowie.[16]

Among families with children with foreign-born parents residing in the Urban County, 36.8% were living under 200% of the poverty line compared to 63.2% living above 200% of the poverty line in 2016. The percent living below 200% of the poverty level has grown by 3.6 percentage points since 2009. In the City of Bowie, 9.5% were living under 200% of the poverty line. This proportion is down from 23.7% in 2009.[17]

Persons with limited English proficiency (LEP) are defined as persons who have a limited ability to read, write, speak or understand English. HUD uses the prevalence of persons with LEP to identify the potential for impediments to fair housing choice due to their inability to comprehend English. Persons with LEP may encounter obstacles to fair housing by virtue of language and cultural barriers within their new environment. To assist these individuals, it is important that a community recognizes their presence and the potential for discrimination, whether intentional or inadvertent, and establishes policies to eliminate barriers. It is also incumbent upon HUD entitlement communities to determine the need for language assistance and comply with Title VI of the Civil Rights Act of 1964.

American Community Survey (ACS) data reports on the non-English language spoken at home for the population five years and older. In Prince George's County, there were 61,835 persons who spoke English less than "very well" in 2010. By 2015, the most recent year with data available, that number had grown to 74,397 persons. In both years, 77.1% of these persons with LEP were native Spanish speakers.

[16] U.S. Census Bureau, 2012 - 2016 American Community Survey (B05002)
[17] U.S. Census Bureau, 2012 - 2016 American Community Survey (B05010)

Figure 2-19
Language Spoken at Home in Prince George's County, 2010 - 2015

Language Group	2010		2015		Change	
	Number of LEP Persons	% of Total Population	Number of LEP Persons	% of Total Population	#	%
Spanish	47,662	5.99%	57,388	6.89%	9,726	20.4%
African languages	4,830	0.61%	5,277	0.63%	447	9.3%
French	2,601	0.33%	2,857	0.49%	256	9.8%
Chinese	2,071	0.26%	3,380	0.41%	1,309	63.2%
Tagalog	1,824	0.23%	2,307	0.28%	483	26.5%
Korean	1,230	0.15%	1,733	0.21%	503	40.9%
Vietnamese	1,617	0.20%	1,455	0.17%	(162)	-10.0%

Source: 2006 -2010 & 2011 - 2015 American Community Survey Five-Year Estimates (B16001)

To determine whether translation of vital documents is required, a HUD entitlement community must first identify the number of LEP persons in a single language group who are likely to qualify for and be served by the Urban County's programs. In Prince George's County, Census data revealed there are potentially six individual languages with significant numbers (i.e., more than 1,000) of native speakers who also speak English less than "very well." The individual languages include Spanish, French, Chinese, Vietnamese, Tagalog, and Korean. Given the large number of persons with LEP, the Urban County has adopted a Language Access Plan (LAP) to ensure access to vital services.

In the City of Bowie, there were 1,867 persons with LEP in 2015 – up from 1,491 persons identified in the last AI. No language group exceeded 1,000 native speakers with LEP.

Figure 2-20
Language Spoken at Home in the City of Bowie, 2010 – 2015

Language Group	2010		2015		Change	
	Number of LEP Persons	% of Total Population	Number of LEP Persons	% of Total Population	#	%
Spanish	987	1.86%	725	1.36%	-262	-26.5%
African languages	185	0.35%	196	0.37%	11	5.9%
Other Pacific Island Languages	151	0.28%	25	0.05%	-126	-83.4%
Tagalog	123	0.23%	129	0.24%	6	4.9%
Vietnamese	118	0.22%	121	0.23%	3	2.5%
French (incl. Patois, Cajun)	86	0.16%	210	0.39%	124	144.2%
Chinese	85	0.16%	165	0.31%	80	94.1%

Source: 2006 -2010 & 2011 - 2015 American Community Survey Five-Year Estimates (B16001)

The number of persons with limited English proficiency increased 20% between 2010 and 2015. More than 77% of these are native Spanish-speakers.

The diversity of the population continues to increase along with the need for language assistance accommodation.

x. Protected Class Status and Unemployment

Unemployment in Prince George's County in 2016 was 8.0%, which was higher than Maryland's rate of 6.7%. Unemployment rates tended to be slightly lower in the City than in the Urban County, particularly among Blacks and women, who were both 1.7 percentage points lower in Bowie compared to the Urban County. In the whole of Prince George's County, unemployment was higher among Blacks (9.0%) and Asians (6.6%), but lower among Hispanics (5.6%). Since 2010 unemployment has fallen slightly in the Urban County but ticked up in Bowie. In Bowie, unemployment increased by 2.8 percentage points. The increase hit Asians the most due to an increase from 0 unemployed persons to 104. In the Urban County, Hispanics benefitted the most from a decrease in unemployment going from 9.4% in 2010 to 5.6% in 2016. Higher unemployment, whether temporary or permanent, will mean less disposable income for housing expenses.

Figure 2-21
Civilian Labor Force, 2016

	Maryland		Prince George's County		Urban County*		City of Bowie	
	Total	%	Total	%	Total	%	Total	%
Total CLF	**3,221,839**		**510,407**		**477,040**		**33,367**	
Employed	3,005,753	93.3%	469,724	92.0%	438,639	92.0%	31,085	93.2%
Unemployed	216,086	6.7%	40,683	8.0%	38,401	8.0%	2,282	6.8%
Male CLF	**1,634,264**		**253,409**		**237,066**		**16,343**	
Employed	1,520,763	93.1%	232,194	91.6%	217,107	91.6%	15,087	92.3%
Unemployed	113,501	6.9%	21,215	8.4%	19,959	8.4%	1,256	7.7%
Female CLF	**1,587,575**		**256,998**		**239,974**		**17,024**	
Employed	1,484,990	93.5%	237,530	92.4%	221,532	92.3%	15,998	94.0%
Unemployed	102,585	6.5%	19,468	7.6%	18,442	7.7%	1,026	6.0%
White CLF	**1,870,812**		**93,623**		**81,606**		**12,017**	
Employed	1,775,309	94.9%	88,173	94.2%	76,863	94.2%	11,310	94.1%
Unemployed	95,503	5.1%	5,450	5.8%	4,743	5.8%	707	5.9%
Black CLF	**944,833**		**332,643**		**314,267**		**18,376**	
Employed	848,749	89.8%	302,712	91.0%	285,687	90.9%	17,025	92.6%
Unemployed	96,084	10.2%	29,931	9.0%	28,580	9.1%	1,351	7.4%
Asian CLF	**201,297**		**21,357**		**19,833**		**1,524**	
Employed	191,754	95.3%	19,949	93.4%	18,529	93.4%	1,420	93.2%
Unemployed	9,543	4.7%	1,408	6.6%	1,304	6.6%	104	6.8%
Hispanic CLF	**295,812**		**82,459**		**80,591**		**1,868**	
Employed	276,724	93.5%	77,875	94.4%	76,091	94.4%	1,784	95.5%
Unemployed	19,088	6.5%	4,584	5.6%	4,500	5.6%	84	4.5%

* The Urban County is Prince George's County exclusive of the City of Bowie.

Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (B23001, C23002A, C23002B, C23002D, C23002I)

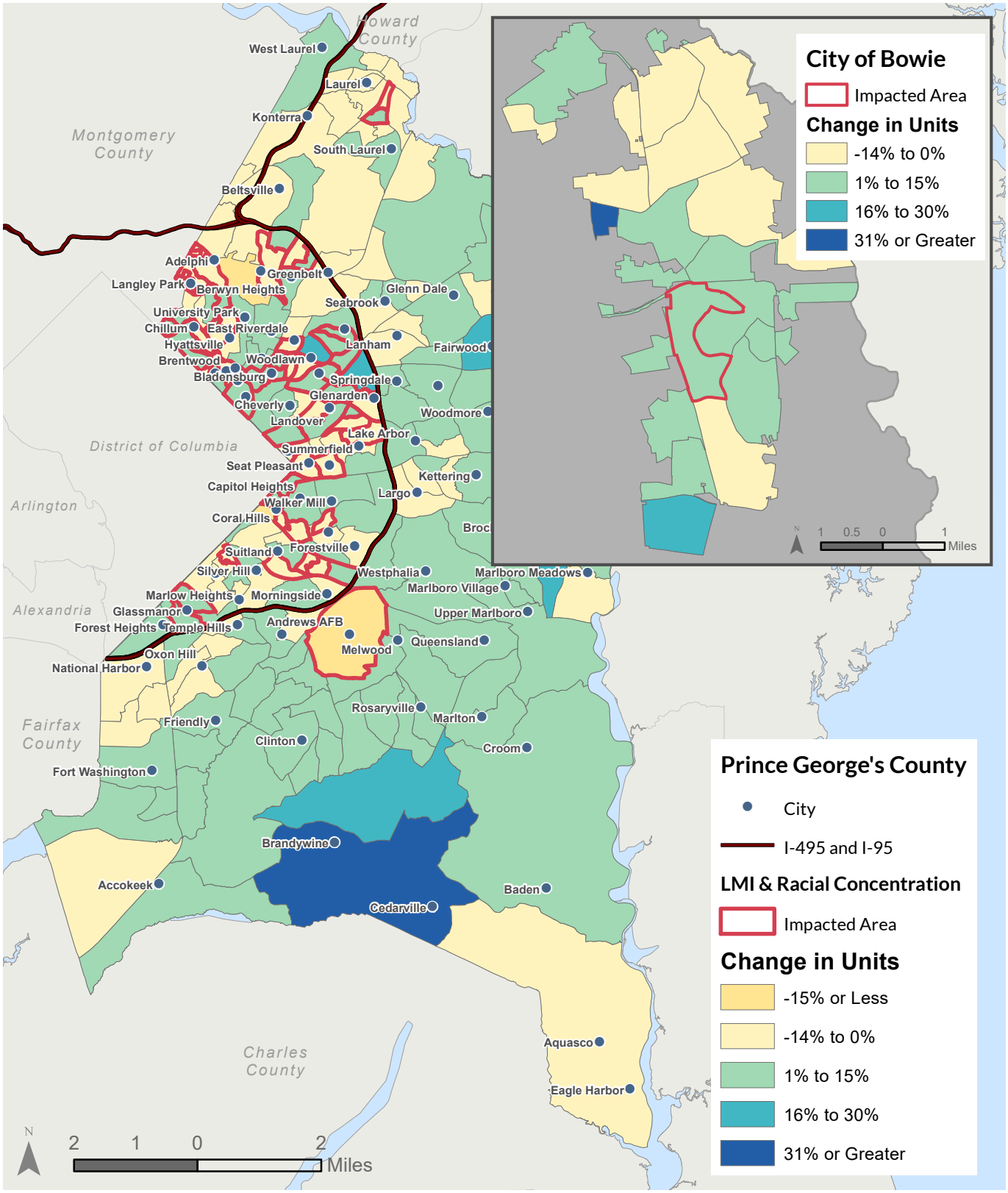
C. Housing Market

i. Housing Inventory

The Urban County housing stock increased more than 16% from 1990 to 2010. Thereafter, following the impact of the 2007 – 2009 housing crisis, housing growth slowed to a rate of only 0.8% from 2010 to 2016. Figures 12-5 and 12-6 in Appendix A list the change in housing tenure by census tract in the Urban County and the City. Map 4 illustrates the net change in housing tenure in the two jurisdictions. As illustrated in Map 4, the impacted areas in the County were most likely to experience a loss of units during this period. Much of the housing loss occurred inside the beltway, a trend that seems to have accelerated since the last AI when most of the census tracts where renters outnumbered homeowners were clustered around the border with the District of Columbia.

Compared to the surrounding counties, Prince George's County suffered the largest shift away from owner-occupied housing units. Prince George's County saw the second largest increase in the number of rental units compared to its neighbors. These figures are a reversal from what occurred between 1990 and 2010 where Prince George's County had the second highest increase in owner-occupied housing units and was the only county among its neighbors to see a decrease in rental units. As will be shown later in this AI, the increased supply of rental housing has not led to an increase in affordability of rental units. This means that there should still be efforts towards building more affordable rental units throughout the County.

MAP 4: CHANGE IN HOUSING UNITS, 2010 TO 2016



Sources: U.S. Census Bureau Tiger/Line: County and Census Tract Boundaries, City Points, Roads; 2010 Decennial Census: Housing Units; American Community Survey, 2012-2016 5-Year Estimates: LMI Data, Race and Ethnicity, Housing Units

Figure 2-22
Trends in Housing Tenure in Surrounding Counties, 2010 - 2016

	2010			2016			Change 2010 to 2016		
	Renter	Owner	Vacant	Renter	Owner	Vacant	Renter	Owner	Vacant
Prince George's County	**113,049**	**190,993**	**24,140**	**117,627**	**189,084**	**23,997**	**4,578**	**(1,909)**	**(143)**
Anne Arundel County	51,372	148,006	13,184	53,498	151,331	14,490	2,126	3,325	1,306
Calvert County	5,003	25,870	2,907	5,696	25,783	3,134	693	(87)	227
Charles County	10,897	40,317	3,749	12,231	41,874	3,909	1,334	1,557	160
Howard County	27,556	77,193	4,533	29,217	80,655	5,131	1,661	3,462	598
Montgomery County	115,621	241,465	18,819	126,563	241,201	17,721	10,942	(264)	(1,098)

Source: U.S. Census Bureau, Decennial Census 2010 SF1 (QT-H1); American Community Survey 2012 - 2016 (DP04)

In the City of Bowie, the total housing stock increased 13.3% between 2000 and 2016 from 18,622 to 21,104 units. Only 442 of these units were added to the City's inventory since 2010. Most of this growth can be pinpointed to just seven census tracts where the number of units increased by more than 50. The number of renters Bowie increased from 2,589 to 3,501 (35.2%) from 2010 to 2016.

ii. Types of Housing Units

The Decennial Census recorded 282,213 housing units in the Urban County in 2010. By 2016 the Urban County's inventory grew by 4,184 units (1.5%) to reach a total of 286,397 housing units. The Urban County's housing supply is 32.6% multifamily which is mostly rental stock. The supply of multifamily units in the Urban County has fallen by 312 (0.003%) units since 2010.

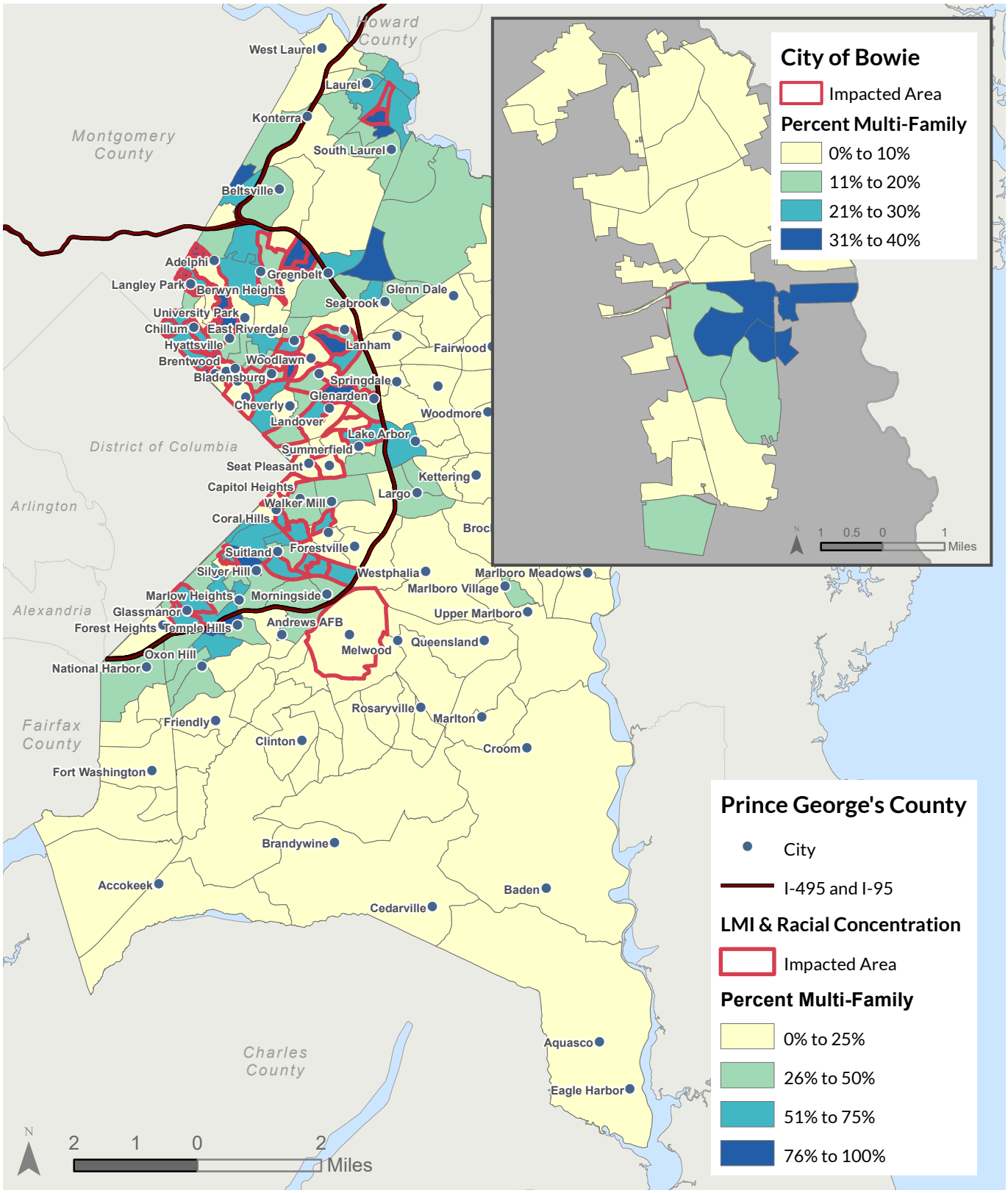
Figure 12-7 in Appendix A details the proportion of multi-family units (i.e., two or more units attached) in each of the census tracts in the Urban County, and Map 5 on the following page illustrates the percentage of multi-family housing units in Prince George's County and the City of Bowie.

As was found in the analysis of the 2012 AI, impacted areas in the County continue to have the highest proportion of multi-family units. Among the total housing stock in the Urban County's impacted areas, 56.1% of units are multi-family.

In the City of Bowie, there were 19,693 units in 2010. By 2016, there was an increase of 621 units (3.2%). Out of Bowie's inventory of 20,314 units in 2016, 9.5% was multi-family. Only 2.4% of Bowie's owner-occupied housing stock is multi-family units compared to 43.5% of the rental inventory. The total multi-family inventory has increased by 51.9% since 2010. Out of the City's 18 census tracts, 10 contain the entire multi-family inventory including the City's impacted area.

The lack of variety in the typology of the County's housing stock is an issue that the County's 2018 Comprehensive Housing Strategy (CHS) identified during survey, public meetings, and surveys. The housing need survey found that 26% of residents reported living in housing that was too small or too large for their needs. The Study also identified the need for housing at more price points. For example, there is a gap of over 16,000 rental units for households earning 0-30% of Area Median Income (AMI). Similarly, there is a gap of nearly 20,000 rental units for households earning over 80% of AMI. Meanwhile, the County is oversupplied with rental units that are affordable for

MAP 5: PERCENT MULTI-FAMILY UNITS, 2016



Sources: U.S. Census Bureau Tiger/Line: County and Census Tract Boundaries, City Points, Roads; American Community Survey, 2012-2016 5-Year Estimates: Housing Units

households earning 50% - 80% of AMI by over 33,000 units. These problems can partially be alleviated through building more multi-family units – both affordable and market rate.

iii. Protected Class Status and Home Ownership

The value in home ownership lies in the accumulation of wealth as the owner's share of equity increases with the property's value. Paying a monthly mortgage instead of rent is an investment in an asset that is likely to appreciate. According to one study, "a family that puts 5 percent down to buy a house will earn a 100 percent return on the investment every time the house appreciates 5 percent." [18]

Historically, minorities tend to have lower homeownership rates than Whites. In 2010, Whites had a homeownership rate of 70.6% in the Urban County compared to the Black homeownership rate of 60.0%. Hispanics had the lowest rate among minorities at 48.9% and Asians had the highest at 63.9%. By 2016, homeownership rates fell across the board. Whites' homeownership rate dropped to 69.5% and Blacks to 59.4%. Asians kept the highest rate among minorities with 62.5% and Hispanics remained the lowest at 45.8%.[19]

Across the Urban County, minority homeownership varied widely, as illustrated in Figure 12-9 in Appendix A and on Maps 6, 7, and 8 on the following pages. Homeownership rates among Black residents were distributed across the County, but were more prevalent outside the beltway. In general homeownership among minorities was highest in the southern portion of the County and outside the beltway—continuing a trend first detected in the 2012 AI.Now, homeownership for minorities appears to be increasing in some impacted areas near the District of Columbia. The goal of increasing homeownership among minorities should be accomplished both inside and outside of impacted areas. Due to higher rates of minority homeownership outside impacted areas, the increase inside impacted areas assists with equitable geographic distribution of homeownership.

A discussion of mortgage denial rates by race and ethnicity, as well as the prevalence of high-cost loans among minority homebuyers, is included in Section 4.B., Private Sector Policies.

Minority households in the Urban County were less likely to be homeowners.

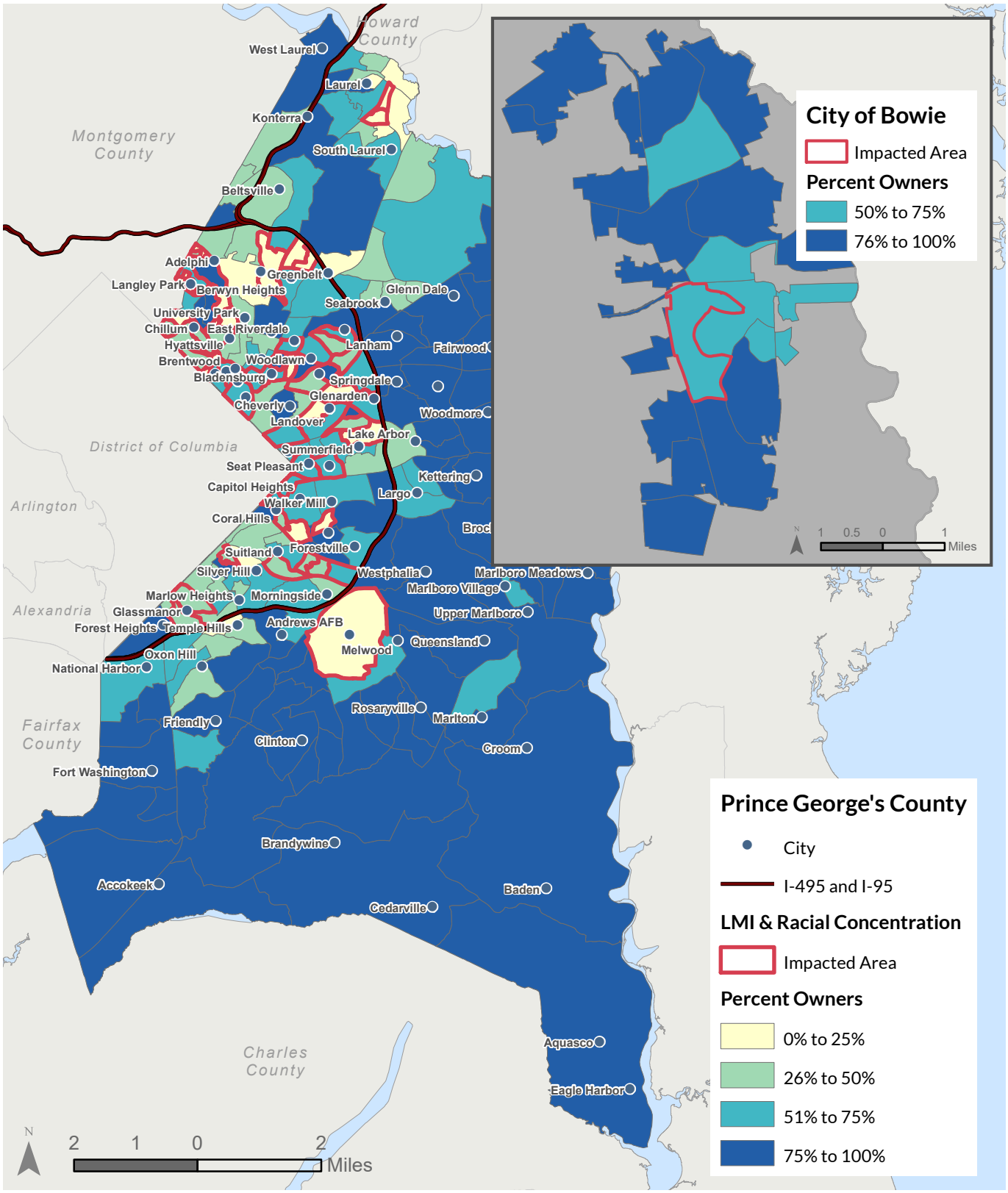
> ***Despite the fact that minority households represent a majority, almost three-quarters of White households in the Urban County were homeowners compared to 59.4% of Blacks, 62.5% of Asians, and 45.8% of Hispanics. The rate of homeownership for all groups is falling; however, it is affecting minorities the most.***

In the City of Bowie, the rates of minority homeownership were more comparable to the rate among Whites, however, the rate among Blacks is lagging behind. Among Whites, in 2016, the

[18] Kathleen C. Engel and Patricia A. McCoy, "From Credit Denial to Predatory Lending: The Challenge of Sustaining Minority Homeownership," in Segregation: The Rising Costs for America, edited by James H. Carr and Nandinee K. Kutty (New York: Routledge 2008) p. 82.

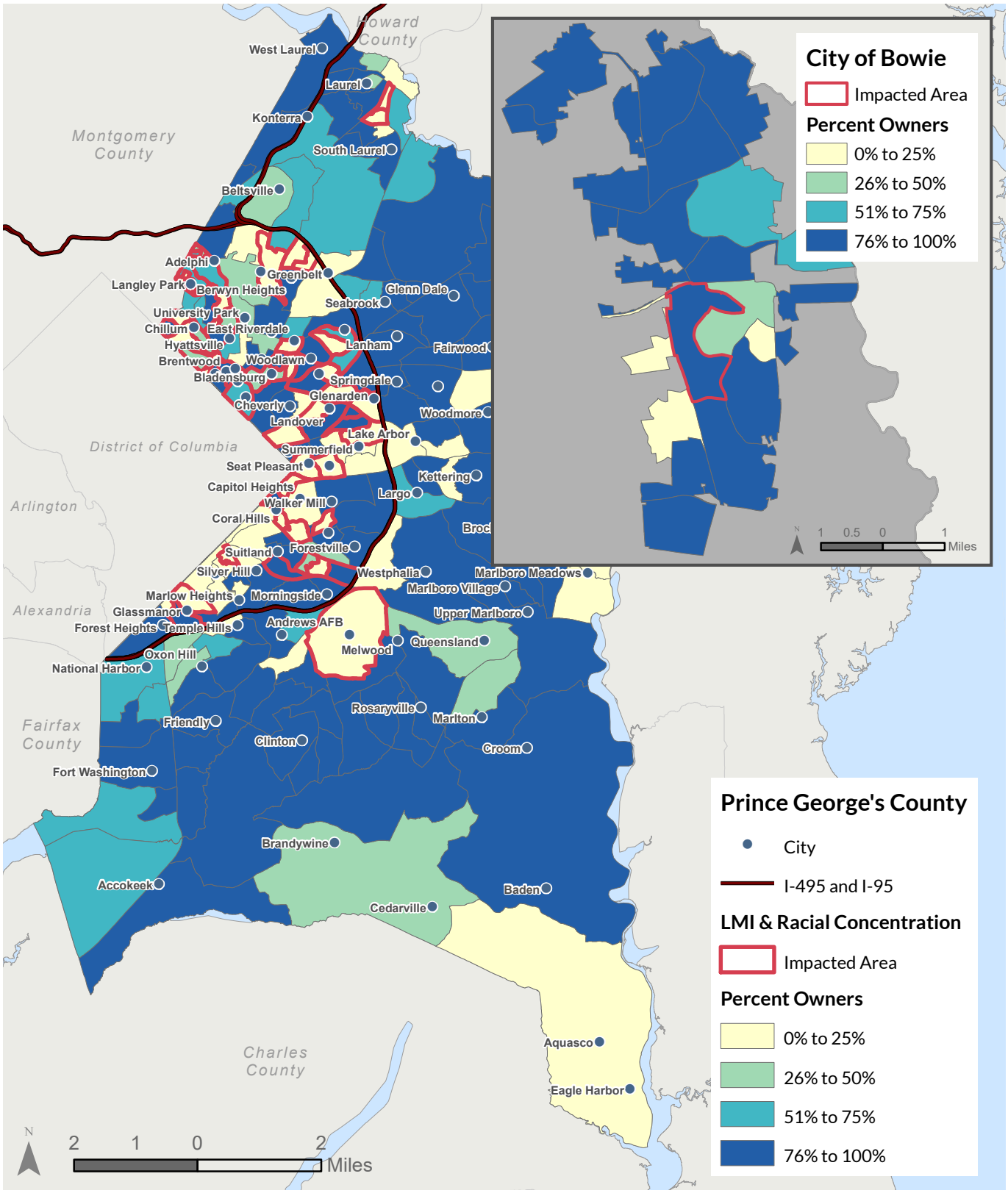
[19] Source: 20012 - 2016 American Community Survey (B25003A, B25003B, B25003D, B25003I)

MAP 6: HOMEWNERSHIP AMONG BLACK HOUSEHOLDS, 2016



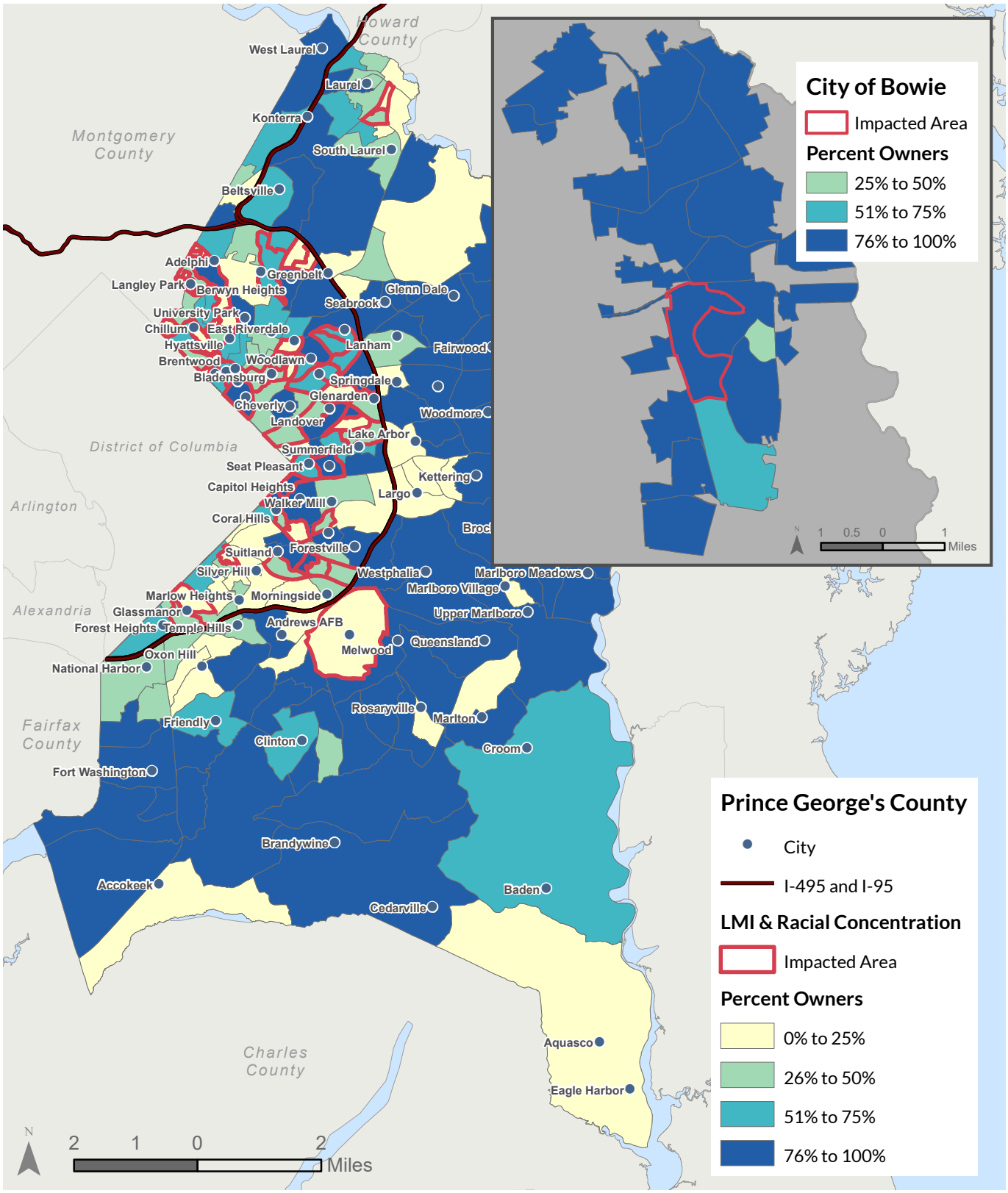
Sources: U.S. Census Bureau Tiger/Line: County and Census Tract Boundaries, City Points, Roads; 2010 Decennial Census: Housing Units; American Community Survey, 2012-2016 5-Year Estimates: Race & Ethnicity, Tenure

MAP 7: HOMEOWNERSHIP AMONG ASIAN HOUSEHOLDS, 2016



Sources: U.S. Census Bureau Tiger/Line: County and Census Tract Boundaries, City Points, Roads; 2010 Decennial Census: Housing Units; American Community Survey, 2012-2016 5-Year Estimates: Race & Ethnicity, Tenure

MAP 8: HOMEOWNERSHIP AMONG HISPANIC HOUSEHOLDS, 2016



Sources: U.S. Census Bureau Tiger/Line: County and Census Tract Boundaries, City Points, Roads; 2010 Decennial Census: Housing Units; American Community Survey, 2012-2016 5-Year Estimates: Race & Ethnicity, Tenure

homeownership rate was 89.4%. The rate for Asians and Hispanics was 85.7% and 89.6%, respectively. The rate among Blacks was 76.7%. While the Black homeownership rate is over 10 percentage points lower than Whites, it is still 17.3 points higher than the Black rate in the Urban County. Since 2010, the rate has fallen by 2.7 points for Blacks and 4.2 points for Asians. Only Hispanics in Bowie saw an increase in homeownership during this period with an increase of 3.8 percentage points. The White homeownership rate remained unchanged between 2010 and 2016.

iv. Foreclosure Trends

Since the 2008 housing crisis, foreclosure activity in Maryland and Prince George's County has fallen according to RealtyTrac, an aggregator of nationwide residential foreclosure, loan and property sales data. In Maryland, foreclosures reached a high in June 2010 of one foreclosure for every 370 housing units, but have since fallen to only one in every 1,045 units in October 2018. In 2017, there were a total of 10,107 bank repossessions in Maryland.[20]

Since the 2012 AI, Maryland has remained above the national average in terms of foreclosure rate. Maryland's total number of foreclosures, in October 2018, represents 0.10% of its housing stock compared to 0.05% for the nation. In the fourth quarter of 2017, Maryland's Department of Housing and Community Development found that the State has the third highest rate of foreclosures in the country.[21] That same report found that Prince George's County had the highest share of foreclosure activity in the State with 1,572 filings or 23.6% of all of the State's activity.

The 2012 AI used HUD National Stabilization Program Estimates to provide detailed foreclosure data at the local level, however, HUD has not updated this data source. Data from RealtyTrac shows that in October 2018 there was one foreclosure for every 607 housing units in Bowie with most of this activity taking place in the 20720 and 20721 zip codes. These zip codes primarily cover an area outside of Bowie, however, there is no way to breakdown how much of this foreclosure activity is taking place inside the City's boundaries with available data. Foreclosures in the City represented 0.16% of the its housing stock.

Foreclosure activity is related to fair housing to the extent that it is disproportionately dispersed, both geographically and among members of the protected classes. Concentrated foreclosures and residential vacancy threaten the viability of neighborhoods as well as the ability of families to maintain housing and build wealth. Households carrying heavy cost burdens are prime candidates for mortgage delinquency and foreclosure.

Prince George's County had the highest foreclosure rate in the State in the fourth quarter of 2017.

> ***The County had 1,572 foreclosure filings, which accounted for 23.6% of Maryland's foreclosure activity. In the County, Bowie's foreclosures represented 0.16% of the City's housing stock.***

[20] "U.S. Foreclosure Activity Drops to 12-Year Low in 2017," Attom Data Solutions https://www.attomdata.com/news/foreclosure-trends/2017-year-end-u-s-foreclosure-market-report/

[21] "Property Foreclosure Events in Maryland," Department of Housing and Community Development, Housing and Economic Research Office, January 2018.

v. The Tendency of the Protected Classes to Live in Larger Households

Larger families may be at risk for housing discrimination on the basis of race and the presence of children (familial status). A larger household, whether or not children are present, can raise fair housing concerns. If there are policies or programs that restrict the number of persons that can live together in a single housing unit, and members of the protected classes need more bedrooms to accommodate their larger household, there is a fair housing concern because the restriction on the size of the unit will have a negative impact on members of the protected classes.

In the Urban County and the City of Bowie, the most recent data available shows that minorities were much more likely than Whites to live in families with three or more persons. Among individual minority groups, Hispanics had the highest rates of larger family households in the County.

Figure 2-23
Families with Three or More Persons, 2010

Race/Ethnicity	Families with Three or More Persons					
	Prince George's County		Urban County		Bowie	
	#	%	#	%	#	%
All Family Households	**133,353**	**65.5%**	**124,333**	**65.7%**	**9,020**	**63.2%**
White	20,845	54.6%	17,419	54.9%	3,426	53.3%
Black	90,816	65.6%	86,058	65.3%	4,758	70.6%
Asian	5,261	70.2%	4,856	69.7%	405	77.3%
Some Other Race**	12,666	89.2%	12,454	89.3%	212	85.1%
Two or More Races	3,765	73.6%	3,546	73.9%	219	68.7%
Hispanic	20,646	87.9%	20,155	88.2%	491	77.0%

* The Urban County is Prince George's County exclusive of the City of Bowie.

*** Includes American Indians/Alaska Natives and Native Hawaiians, as well as those identifying as "Some Other Race".*

Source: 2006-2010 ACS (P28A - P28H)

To adequately house larger families, a sufficient supply of larger dwelling units consisting of three or more bedrooms is necessary. In 2016, 63.8% of the Urban County's housing stock consisted of units with three or more bedrooms – up from 62.9% in 2010. Ultimately, the Urban County has seen a net increase of 5,217 units with at least three bedrooms since 2010. Almost 90% of the owner-occupied units had three or more bedrooms compared to only 27.4% of renter-occupied units. The City of Bowie's housing stock consisted of 85.8% units with three or more bedrooms, which is down slightly from 2010. There was a net increase of 621 housing units with three or more bedrooms since 2010. Over half of Bowie's renter-occupied units and 92.9% of the City's owner-occupied units had at least three bedrooms.

In 2010, there was a surplus of units that could house families with at least three or more persons. By 2016 the total number of this size of housing unit grew 2.8%. Assuming the number of families with three or more persons increased at a similar rate as the population of the County (4.0%), this surplus is slowly disappearing. There is no data to describe the tenure of the larger households by race and ethnicity.

Figure 2-24
Housing Units by Number of Bedrooms, 2010 – 2016

	Renter-Occupied Housing Stock		Owner-Occupied Housing Stock		Renter-Occupied Housing Stock		Owner-Occupied Housing Stock	
	# of Units	% of Total Units	# of Units	% of Total Units	# of Units	% of Total Units	# of Units	% of Total Units
*Urban County**	*2010*				*2016*			
0-1 bedroom	36,272	34.5%	3,645	2.1%	36,445	31.9%	3,094	1.8%
2 bedrooms	43,906	41.7%	20,876	11.8%	46,441	40.7%	17,686	10.3%
3 or more bedrooms	25,092	23.8%	152,422	86.1%	31,240	27.4%	151,491	87.9%
Total	**105,270**	**100.0%**	**176,943**	**100.0%**	**114,126**	**100.0%**	**172,271**	**100.0%**
City of Bowie								
0-1 bedroom	638	24.6%	149	0.9%	836	23.9%	99	0.6%
2 bedrooms	662	25.6%	1,049	6.1%	858	24.5%	1,087	6.5%
3 or more bedrooms	1,289	49.8%	15,906	93.0%	1,807	51.6%	15,627	92.9%
Total	**2,589**	**100.0%**	**17,104**	**100.0%**	**3,501**	**100.0%**	**16,813**	**100.0%**

* The Urban County is Prince George's County exclusive of the City of Bowie.
Source: U.S. Census Bureau, 2006 - 2010 & 2012 - 2016 American Community Survey (B25042)

vi. Cost of Housing

Increasing housing costs are not a direct form of housing discrimination. However, a lack of affordable housing does constrain housing choice. Residents may be limited to a smaller selection of neighborhoods or communities because of a lack of affordable housing in those areas.

Real household income in Prince George's County decreased 2.1% between 2000 and 2016. Compounding this problem, median housing values grew by 27.9% and median gross rent grew by 29.3% (though, housing value has decreased since 2010 by 27.0%). In the City of Bowie, real household income fell by 1.5%. Median gross rents increased by 17.4% and the median housing value increased 37.0%, however, both are down since peaking in 2010. The decrease in rents and home values is likely in part due to the deflation of the asset bubble that formed prior to the housing crisis.

Figure 2-25
Trends in Median Housing Value, Rent, and Income, 2000 – 2016

	Median Housing Value (adjusted to 2016 dollars)	Median Gross Rent (adjusted to 2016 dollars)	Median Household Income (adjusted to 2016 dollars)
2000			
Prince George's County	$204,354	$1,034	$77,554
Bowie	$221,898	$1,535	$107,760
2010			
Prince George's County	$358,183	$1,246	$77,913
Bowie	$391,749	$1,887	$111,163
2016			
Prince George's County	$261,400	$1,337	$75,925
Bowie	$303,900	$1,803	$106,098
% Change from 2000 - 2016			
Prince George's County	27.9%	29.3%	-2.1%
Bowie	37.0%	17.4%	-1.5%

Sources: U.S. Census Bureau, Census 2000 SF3 (H76, H63, P53); 2006 - 2010 & 2012 - 2016 American Community Survey (B25077, B25064, B19013); Bureau of Labor Statistics Inflation Calculator

Median housing value increased 27.9% in Prince George's County while real household income declined 2.1%.

> ***In Bowie, median housing value also outpaced real household income with housing values rising 37.0% and incomes falling 1.5%. These trends indicate a greater likelihood that homebuyers will have difficulty purchasing housing units and homeowners may have difficulty maintaining theirs.***

Prince George's County and its five neighbors have all endured a period of falling housing values and rising rents since 2010. On average the median house value fell 19.2% and rents rose 9.3%. Prince George's County had the highest drop in the median house value. Three counties have seen real incomes decrease, while Anne Arundel County and Howard County experienced a slight increase in the median household income. With rents rising and incomes either decreasing or stagnating, it will be difficult for non-homeowners in the region to take advantage of falling home values and build up enough savings to make the leap into homeownership. Meanwhile, the lower cost of housing compared to the County's neighbors such as the District of Columbia has caused an influx of residents seeking to take advantage of lower housing costs. According to the CHS, this has caused many residents to become concerned about gentrification and displacement.

Figure 2-26
Trends in Median Housing Value, Rent, and Income, 2010 - 2016

	Median Housing Value (adjusted to 2016 dollars)	Median Gross Rent (adjusted to 2016 dollars)	Median Household Income (adjusted to 2016 dollars)
2010			
Prince George's County	**$358,183**	**$1,246**	**$77,913**
Anne Arundel County	$404,651	$1,428	$91,247
Calvert County	$429,580	$1,316	$99,318
Charles County	$389,016	$1,429	$97,117
Howard County	$498,789	$1,472	$112,914
Montgomery County	$527,982	$1,549	$102,090
2016			
Prince George's County	**$261,400**	**$1,337**	**$75,925**
Anne Arundel County	$338,500	$1,520	$91,918
Calvert County	$344,300	$1,558	$96,808
Charles County	$287,600	$1,532	$91,373
Howard County	$434,700	$1,625	$113,800
Montgomery County	$460,100	$1,647	$100,352
% Change from 2010 - 2016			
Prince George's County	**-27.0%**	**7.3%**	**-2.6%**
Anne Arundel County	-16.3%	6.4%	0.7%
Calvert County	-19.9%	18.4%	-2.5%
Charles County	-26.1%	7.2%	-5.9%
Howard County	-12.8%	10.4%	0.8%
Montgomery County	-12.9%	6.3%	-1.7%

Sources: U.S. Census Bureau, 2006 - 2010 & 2012 - 2016 American Community Survey (B25077, B25064, B19013); Bureau of Labor Statistics Inflation Calculator

a. Rental Housing

Both the Urban County and the City of Bowie lost substantial numbers of affordable rental units from 2000 to 2010 – a trend that has remained largely unchanged from 2010 to 2016.[22] The Urban County lost 15,810 affordable units since 2010. In 2016, 84.4% of the Urban County's rental units were price at over $1,000 per month—a 609.7% increase

[22] In this situation, "lost" can refer to units that may have been demolished, converted from assisted to market-rate, or most likely experienced rent increases causing them to be moved out of (or lost from) the county's affordable housing inventory.

from 2010. The City of Bowie saw a slight increase in the number of rental units priced below $700 per month, however, overall the City lost 24 affordable units. For the City's rental inventory, 94.8% of units are priced at over $1,000 per month.

Figure 2-27
Loss of Affordable Rental Housing Units, 2010 – 2016

Units Renting For:	2010	2016	Change 2000-2016	
			#	%
Urban County *				
Less than $100	160	202	42	26.3%
$100 to $149	274	135	(139)	-50.7%
$150 to $199	709	303	(406)	-57.3%
$200 to $249	481	886	405	84.2%
$250 to $299	607	472	(135)	-22.2%
$300 to $349	299	419	120	40.1%
$350 to $399	408	466	58	14.2%
$400 to $449	445	419	(26)	-5.8%
$450 to $499	426	408	(18)	-4.2%
$500 to $549	626	632	6	1.0%
$550 to $599	526	426	(100)	-19.0%
$600 to $649	828	593	(235)	-28.4%
$650 to $699	944	448	(496)	-52.5%
$700 to $749	1,624	657	(967)	-59.5%
$750 to $799	1,990	858	(1,132)	-56.9%
$800 to $899	8,411	2,963	(5,448)	-64.8%
$900 to $999	14,398	7,059	(7,339)	-51.0%
$1,000 to $1,249	34,173	30,028	(4,145)	-12.1%
$1,250 to $1,499	17,479	26,619	9,140	52.3%
$1,500 to $1,999	11,535	24,504	12,969	112.4%
$2,000 or more	6,647	12,763	6,116	92.0%
No cash rent	2,280	2,866	586	25.7%
City of Bowie				
Less than $100	-	-	-	0.0%
$100 to $149	-	7	7	100.0%
$150 to $199	-	-	-	0.0%
$200 to $249	-	6	6	100.0%
$250 to $299	-	15	15	100.0%
$300 to $349	-	-	-	0.0%
$350 to $399	-	-	-	0.0%
$400 to $449	-	-	-	0.0%
$450 to $499	-	-	-	0.0%
$500 to $549	19	9	(10)	-52.6%
$550 to $599	-	-	-	0.0%
$600 to $649	16	20	4	25.0%
$650 to $699	-	9	9	100.0%
$700 to $749	-	-	-	0.0%
$750 to $799	13	49	36	276.9%
$800 to $899	46	31	(15)	-32.6%
$900 to $999	108	32	(76)	-70.4%
$1,000 to $1,249	269	291	22	8.2%
$1,250 to $1,499	368	516	148	40.2%
$1,500 to $1,999	837	1,189	352	42.1%
$2,000 or more	759	1,236	477	62.8%
No cash rent	154	91	(63)	-40.9%

* The Urban County is Prince George's County exclusive of the City of Bowie.

Sources: Census Bureau, 2006 - 2010 & 2012 - 2016 American Community Survey (B25063)

The loss of affordable rental units since 2010 has been significant in both the Urban County and Bowie.

In the Urban County, over 15,000 units renting for less than $1,000 a month were lost through price increases, demolitions, conversions, etc. In Bowie, a total of 24 units were lost.

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in each county in the U.S. for 2018. In Prince George's County, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,793, which up from an inflation adjusted $1,652 (in 2018 dollars) in 2010. The annual income required to afford a two-bedroom apartment at the FMR without paying more than 30% of income on housing is $71,120, which is 93.7% of the median household income in the County. At a 40-hour work week for 52 weeks out of the year this can be translated into a Housing Wage of $34.48 per hour.

The minimum wage in Maryland is $10.10, which is a little over a third of the Housing Wage. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 137 hours per week to afford the monthly rent. This is 10 hours less than the hours required to afford the FMR in 2010 – partially due to an increase in the minimum wage from $7.25 to $10.10. At 40 hours per week, it would take 3.43 wage earners to afford a two bedroom apartment.

The average wage for a renter in Prince George's County is $16.70. In order to afford the FMR for a two-bedroom apartment at this wage a renter must work 83 hours per week—up from 74 hours in 2010. Or, at 40 hours per week, this requires 2.06 workers earning the average renter wage in order to afford a two-bedroom apartment at the FMR.

Minimum wage earners and single-wage earning households cannot afford a housing unit renting for the HUD fair market rent in Prince George's County. Even a dual income household will stretch its budget to find the FMR affordable.

While minimum wage earners are slightly closer to affording the FMR due to a minimum wage increase, rents are still out of reach for many households seeking a two-bedroom apartment.

Monthly Supplemental Security Income (SSI) payments for an individual are $750 in Prince George's County and throughout Maryland. If SSI represents an individual's sole source of income, $225 in monthly rent is affordable, while the FMR for a studio apartment is $1,504. The CHS found that seniors, many of whom rely on Social Security for at least

part of their incomes, had few affordable options if they desired to move to housing that fit the needs of aging members of the household.

Individuals whose sole source of income is a $750 monthly SSI check cannot afford to rent a studio unit in Prince George's County at the HUD fair market rent of $1,504.

This situation disproportionately impacts persons with disabilities whose only source of income may be their SSI checks.

b. Sales Housing

1) Prince George's County

Sales data for only the City of Bowie is no longer available. The analysis for the 2019 Update will only look at the whole of Prince George's County.

The sales market in Prince George's County declined, as it did across the country, during the housing market crisis.[23] The bottom of the market was reached in the period 2009 to 2011 when the average number of days on market reached 133 days and the median sales price dropped to $160,000. From 2012 onward, the market has improved reaching a median sales price of $277,000 and average number of days on the market dropped to 42 days. The number of units sold in a year has also seen a dramatic increase, rising 124% from 2008 to 11,026 total closings in 2017.

Despite recent trends, the market has yet to recover to levels seen before the housing market crisis. The median sales price in 2017 is only 83.9% of the median price seen in 2007, and the number of sales is only 73.1% of the number of sales in 2004. The average number of days on the market in 2017 is double the average in 2005.

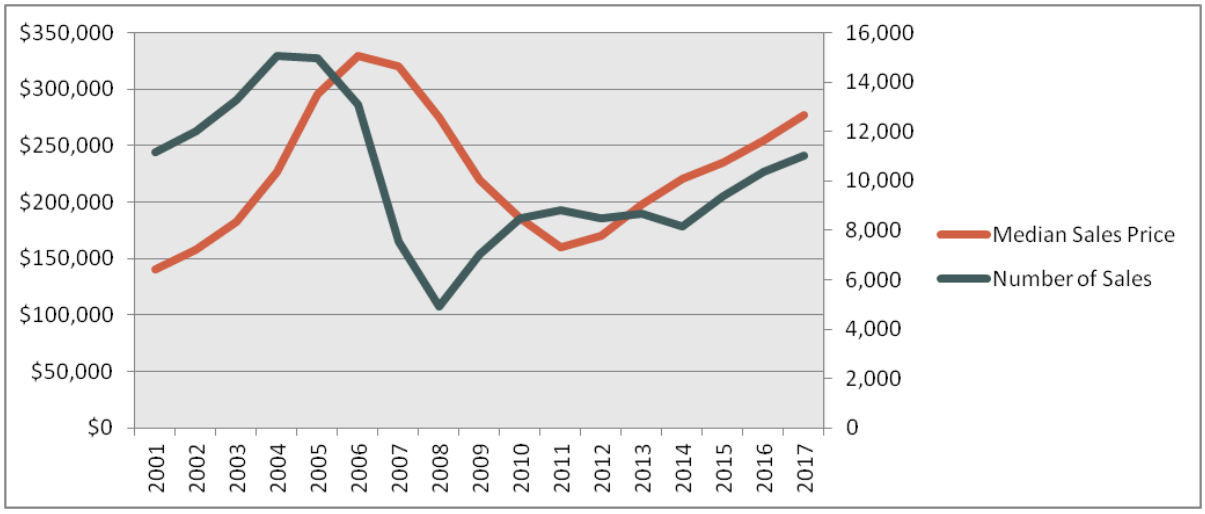
[23] Data was not available for the Urban County, exclusive of the City of Bowie.

Figure 2-28
Prince George's County Housing Market Trends, 2001-2017

Year	Single-Family Units		
	Number of Sales	Median Sales Price	Average Days on Market
2001	11,150	$140,000	82
2002	11,989	$157,777	58
2003	13,299	$183,000	38
2004	15,080	$227,000	25
2005	14,976	$296,000	21
2006	13,090	$330,000	44
2007	7,557	$320,000	82
2008	4,921	$275,000	130
2009	7,013	$220,000	133
2010	8,485	$185,300	91
2011	8,799	$160,000	102
2012	8,467	$170,000	88
2013	8,681	$198,000	58
2014	8,157	$221,000	49
2015	9,369	$235,000	49
2016	10,384	$255,000	47
2017	11,026	$277,000	42

Source: RealEstate Business Intelligence

Figure 2-29
Prince George's County Housing Market Trends, 2001-2017



Source: Real Estate Business Intelligence

One method used to determine the inherent affordability of a housing market is to calculate the percentage of homes that could be purchased by households at the median income level.[24] A relatively affordable housing market is one in which at least 40% of the homes could be purchased by households at the median household income. In 2006, the maximum affordable sales price for a household earning the median household income of $65,851 was $202,700. During that year, 409 units were sold for less than $200,000, equivalent only to 3.7% of all units sold.

In 2010, the maximum affordable sales price for a household earning the median household income of $70,753 was $225,500. During that year, a total of 4,055 units were sold for less than $200,000, representing 52.1% of all units sold. This large increase in affordable units is likely the result of the glut of foreclosed properties in the County.

In 2016, the maximum affordable sales price for a household earning the median household income of $75,925 was $233,000. During that year, 2,170 units were sold for less than $200,000 representing only 23.5% of all units sold. Without exact sales data the inherent affordability cannot be accurately determined, however, this data suggests that the County's housing market no longer inherently affordable.

[24] Joe Light, "Last of the Red-Hot Markets," Money Magazine December 2007: 53-56.

Figure 2-30
Units Sold by Price and Number of Bedrooms, 2006 – 2016

	0 to 2 Bedrooms	3 Bedrooms	4 or more Bedrooms	Total
2006				
Less than $100,000	12	3	2	**17**
$100,000 to $199,999	204	168	20	**392**
$200,000 to $299,999	505	1,776	483	**2,764**
$300,000 to $399,999	141	2,321	2,443	**4,905**
$400,000 to $499,999	4	340	1,311	**1,655**
$500,000 or more	3	58	1,294	**1,355**
Total	**869**	**4,666**	**5,553**	**11,088**
Maximum Affordable Sales Price*: $202,700				
2010				
Less than $100,000	236	659	301	**1,196**
$100,000 to $199,999	202	1,432	1,225	**2,859**
$200,000 to $299,999	69	906	1,350	**2,325**
$300,000 to $399,999	8	123	770	**901**
$400,000 to $499,999	-	23	323	**346**
$500,000 or more	-	5	147	**152**
Total	**515**	**3,148**	**4,116**	**7,779**
Maximum Affordable Sales Price*: $225,500				
2016				
Less than $100,000	81	112	24	**217**
$100,000 to $199,999	261	1,235	457	**1,953**
$200,000 to $299,999	160	1,723	1,789	**3,672**
$300,000 to $399,999	20	611	1,515	**2,146**
$400,000 to $499,999	4	95	803	**902**
$500,000 or more	-	8	338	**346**
Total	**526**	**3,784**	**4,926**	**9,236**
Maximum Affordable Sales Price*: $233,000				

**Determined using median household income for the given year*

Note: Number of units sold exludes condos and coops.

Source: RealEstate Business Intelligence

The sales housing market in Prince George's County is no longer inherently affordable.

In 2016, 23.5% of units were sold for less than $200,000 with the maximum purchase price for a household earning the median household income of $75,925 being only $233,000, less than one-fourth of units sold reflect a high-cost housing market.

It is also possible to determine the affordability of the housing market for each racial or ethnic group in the County. To determine affordability (i.e., how much mortgage a household could afford), the following assumptions were made:

- The mortgage was a 30-year fixed rate loan at a 5.0% interest rate,
- The buyer made a 10% down payment on the sales price,
- Property taxes were based on the median millage rate in the County, which was 1.382 (up from 1.342 during the 2012 AI) for every $100 assessed value,
- There were additional consumer debt payments of $1,000 a month (credit cards, student loans, etc), and
- The buyer's total debt payments (including principal, interest, taxes and insurance [PITI] and other consumer debt) equaled no more than 40% of gross monthly income,

Figure 2-29 details the estimated *maximum* affordable sales prices and monthly PITI payments for Whites, Blacks, Asians and Hispanics in Prince George's County. Since 2010 the maximum affordability has increased 10.4%, however, there is a large variation between racial and ethnic groups. White households saw a 37.9% increase in housing affordability compared to only 10.8% for Blacks. Hispanic households' affordability increased by 7.5% and Asians actually saw a decrease of 7%. White households have the highest affordability with a maximum purchase price of $291,000. Blacks are near the County average with a maximum purchase price of $236,000. Asian households can afford up to $254,000 and Hispanics have the lowest affordability at only $157,000.

Figure 2-31
Maximum Affordable Purchase Price by Race/Ethnicity, 2010 - 2016

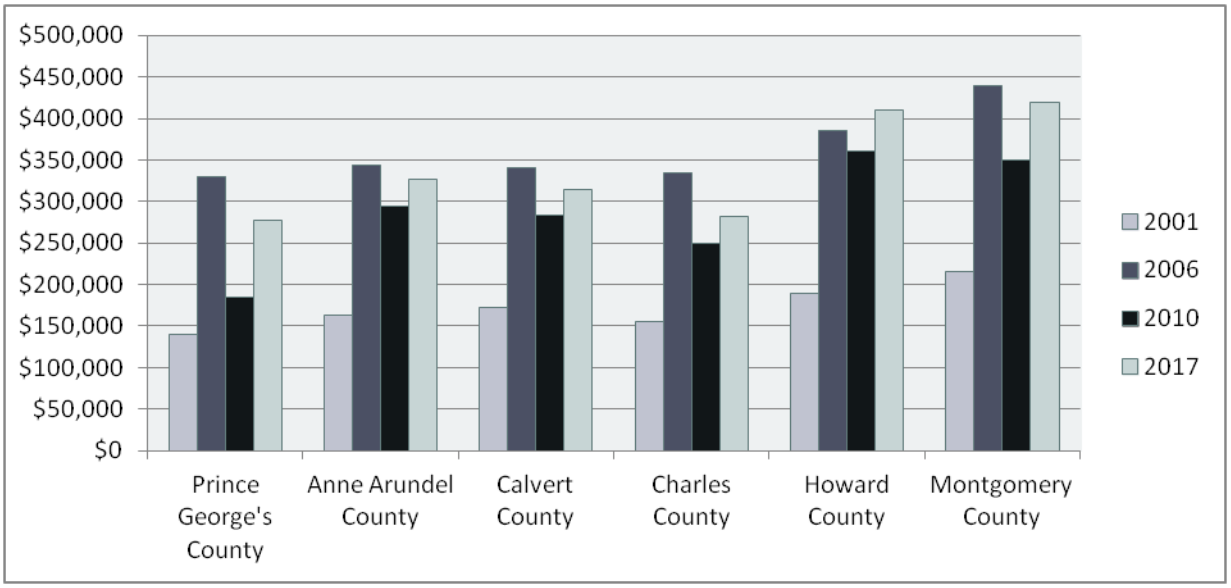
	2010 Median Household Income	Monthly Debt Payment					Maximum Affordable Purchase Price
		Mortgage Principal & Interest	Real Estate Taxes	Homeowner's Insurance & PMI	Additional Debt Service	Total Payment	
Prince George's County Total	**$70,019**	**$1,019**	**$236**	**$80**	**$1,000**	**$2,335**	**$211,000**
White Households	$70,055	$1,019	$236	$80	$1,000	$2,335	$211,000
Black Households	$70,288	$1,029	$238	$80	$1,000	$2,347	$213,000
Asian Households	$80,969	$1,319	$305	$80	$1,000	$2,704	$273,000
Hispanic Households	$58,432	$705	$163	$80	$1,000	$1,949	$146,000
2010 Median Sales Price: $185,300							

	2016 Median Household Income	Monthly Debt Payment					Maximum Affordable Purchase Price
		Mortgage Principal & Interest	Real Estate Taxes	Homeowner's Insurance & PMI	Additional Debt Service	Total Payment	
Prince George's County Total	**$75,925**	**$1,127**	**$322**	**$82**	**$1,000**	**$2,531**	**$233,000**
White Households	$86,690	$1,406	$402	$82	$1,000	$2,890	$291,000
Black Households	$76,524	$1,142	$327	$82	$1,000	$2,551	$236,000
Asian Households	$79,785	$1,227	$351	$82	$1,000	$2,660	$254,000
Hispanic Households	$61,809	$761	$218	$82	$1,000	$2,060	$157,000
2016 Median Sales Price: $255,000							

Sources: Census Bureau, American Community Survey 2006 - 2010 & 2012 - 2016 (B19013, B19013A, B19013B, B19013D, B19013I); RealEstate Business Intelligence; Calculations by Mullin & Lonergan Associates, Inc.

Prince George's County has consistently had the lowest sales price among its neighbors since 2001. In 2010, the gap reached its widest point. Prince George's County's median sales price was $64,600 less than Charles County, the second lowest median of the group. Since then, some of this gap has been narrowed due to fast growth in prices in Prince George's County relative to its neighbors. The median sales price in Prince George's County grew 49.5% from 2010 to 2017 compared to its neighbors' average growth rate of 13.7%. It is still the County with the lowest median sales price; however, it now only trails Charles County by $5,000.

Figure 2-32
Median Sales Price by County, 2001-2017



The median sales price in Prince George's County has increased faster than neighboring counties' prices.

In 2010, Prince George's County's median sales price was nearly $65,000 less than Charles County, the county with the next lowest price. By 2017, its median sales price grew 49.5% and the gap narrowed to only $5,000 less than Charles County.

vii. Protected Class Status and Housing Problems

Lower income minority households tend to experience housing problems at a higher rate than lower income White households. [25] Housing problems for both low-income owners and renters increased from 2010 to 2015, the most recent year with data available. In the Urban County, Blacks had the highest proportion of households with a housing problem (79.7%) closely followed by Hispanics (77.3%) and Whites (76.8%), Overall, 79.0% of renters have at least one housing problem. Among owners, Whites were least likely to have a housing problem (56.7%), while Blacks (78.6%) and Hispanics (78.9%) were more likely. Nearly three-quarters of all low-income owners in the Urban County have housing problems.

[25] HUD defines housing problems as (1) cost burden of 30% or more (i.e. paying more than 30% of gross income on monthly housing expenses), and/or (2) lacking complete kitchen or plumbing facilities, and/or (3) overcrowding of more than 1.01 persons per room.

Figure 2-33
Lower Income Households with Housing Problems in the Urban County, 2015

Urban County	All Households 0-80% of MFI (2010)		All Households 0-80% of MFI (2016)	
	Total	% with a Housing Problem	Total	% with a Housing Problem
Renters				
White Non-Hispanic	10,529	57.2%	5,961	76.8%
Black Non-Hispanic	44,375	59.3%	45,890	79.7%
Hispanic	5,456	77.4%	11,867	77.3%
Total	**60,360**	**60.6%**	**63,718**	**79.0%**
Owners				
White Non-Hispanic	11,972	48.8%	8,300	56.7%
Black Non-Hispanic	20,792	77.8%	28,160	78.6%
Hispanic	1,969	81.5%	6,986	78.9%
Total	**34,733**	**68.0%**	**43,446**	**74.4%**

Source: 2015 HUD Comprehensive Housing Affordability Strategy data

Housing problems are more prevalent for low-income residents in the City of Bowie where 87.5% of all renters and 74.2% of all owners have at least one of the three housing problems. White renters are more likely than minorities to have a housing problem. Over 90% of Whites experienced a housing problem compared to 84.1% of Blacks and 87.9% of Hispanics. Among homeowners, Whites had the lowest rate at 65.5% compared to Blacks at 84.3% and Hispanics at 76.3%. The growth of housing problems in Bowie has occurred across all racial and ethnic groups. Hispanics homeowners saw the largest growth, growing from 50% in 2000 to 76.3% in 2015.

Figure 2-34
Lower Income Households with Housing Problems in Bowie, 2015

City of Bowie	All Households 0-80% of MFI (2000)		All Households 0-80% of MFI (2016)	
	Total	% with a Housing Problem	Total	% with a Housing Problem
Renters				
White Non-Hispanic	491	82.3%	355	93.7%
Black Non-Hispanic	270	85.2%	635	84.1%
Hispanic	14	71.4%	29	87.9%
Total	**775**	**83.1%**	**1,019**	**87.5%**
Owners				
White Non-Hispanic	1,613	59.8%	1,535	65.5%
Black Non-Hispanic	453	85.0%	1,270	84.3%
Hispanic	40	50.0%	334	76.3%
Total	**2,106**	**65.0%**	**3,139**	**74.2%**

Source: 2015 HUD Comprehensive Housing Affordability Strategy data

Minority owner households were more likely than Whites to have housing problems in the Urban County and Bowie.

About 78% of low-income Black and Hispanic owner households experienced housing problems in the Urban County compared to 56.7% of Whites. In Bowie, 84.3% of Black owners and 76.3% of Hispanic owners had housing problems, while only 65.5% of Whites did. Renters across all groups experienced housing problems at comparable rates.

One of the measures of housing problems, cost burden, is a problem of particular salience in Prince George's County. HUD defines cost-burdened families as those "who pay more than 30 percent of their income for housing" and "may have difficulty affording necessities such as food, clothing, transportation, and medical care." Severe cost burden is defined as paying more than 50 percent of one's income on housing. With rising home values and rent it will become more difficult for households to afford housing.

In the Urban County, nearly half of renters and over one-third of renters were cost burdened. Overall, rental cost burden affected renters across races in nearly equal proportion with White renters slightly less likely to be cost burdened than Black or Hispanic renters; however, White renters were more likely to be severely cost burdened than Blacks or Hispanics. Cost burden among owners affected Blacks and Hispanics more than Whites. Only 21.8% of White owners

were cost burdend in 2015 compared to 34.8% of Blacks and 47.0% of Hispanics. Homeowners were less likely to be severely cost burdened than renters with only 13.2% being severely cost burdened compared to 22.1% of renters.

Figure 2-35
Cost Burden by Tenure in Prince George's County, 2015

Urban County	Cost Burdened (30% to 50% of Income)		Severely Cost Burdened (50%+ of Income)		All Cost Burdened (30%+ Income)	
	Total	% of Households	Total	% of Househol	Total	% of Households
Renters						
White Non-Hispanic	2,070	19.0%	2,920	26.8%	4,990	45.7%
Black Non-Hispanic	21,335	27.1%	17,165	21.8%	38,500	48.8%
Hispanic	4,645	27.4%	3,400	20.0%	8,045	47.4%
Total	**28,050**	**26.5%**	**23,485**	**22.1%**	**51,535**	**48.3%**
Owners						
White Non-Hispanic	4,175	13.2%	2,710	8.6%	6,885	21.8%
Black Non-Hispanic	25,440	21.8%	15,075	12.9%	40,515	34.8%
Hispanic	3,985	27.6%	2,800	19.4%	6,785	47.0%
Total	**33,600**	**21.5%**	**20,585**	**13.2%**	**54,185**	**34.7%**

Source: 2015 HUD Comprehensive Housing Affordability Strategy data

In Bowie, 38.1% of renters paid at least 30% of their income for housing in 2015. White renters were more likely to be cost burdened with 42.9% of all renters cost burdened compared to 35.8% and 33.3% for Black and Hispanic renters. Hispanics were most likely to be severely cost burdened compared at 23.8%, while only 19.6% of White renters and 16.5% of Black renters were severely cost burdened.

Less than one-third of homeowners in Bowie were cost burdened. Whites were the least likely to experience some level of cost burden at only 20.5%. Black and Hispanic homeowners were more likely to be cost burdened than White homeowners with 34.6% and 37.1% being cost burdened, respectively. Homeowners in Bowie were less likely to be severely cost burdened than renters with 10.6% paying more than 50% of their incomes for housing compared to 17.8% of renters. Only 7.2% of White homeowners were severely cost burdened compared to 12.2% and 13.3% of Black and Hispanic homeowners.

Figure 2-36
Cost Burden by Tenure in Bowie, 2015

Urban County	Cost Burdened (30% to 50% of Income)		Severely Cost Burdened (50%+ of Income)		All Cost Burdened (30%+ Income)	
	Total	% of Households	Total	% of Households	Total	% of Households
Renters						
White Non-Hispanic	215	23.4%	180	19.6%	395	42.9%
Black Non-Hispanic	410	19.3%	350	16.5%	760	35.8%
Hispanic	10	9.5%	25	23.8%	35	33.3%
Total	**635**	**20.5%**	**555**	**17.8%**	**1,190**	**38.1%**
Owners						
White Non-Hispanic	990	13.3%	535	7.2%	1,525	20.5%
Black Non-Hispanic	1,645	22.3%	900	12.2%	2,545	34.6%
Hispanic	235	23.9%	130	13.2%	365	37.1%
Total	**2,870**	**19.3%**	**1,565**	**10.6%**	**4,435**	**29.9%**

Source: 2015 HUD Comprehensive Housing Affordability Strategy data

Homeowners were less likely to be cost burdened than renters in both the Urban County and Bowie.

White homeowners were less likely to be cost burdened than any other group. In the Urban County, 21.8% of White homeowners were cost burdened compared to 34.8% of Black homeowners and 47.0% of Hispanics. Among renters, 48.3% of all renters were cost burdened with rates being similar between race and ethnicity. In Bowie, 20.5% of homeowners were cost burdened compared to 34.6% of Black homeowners and 37.1% of Hispanics. Among renters, 38.1% were cost burdened with White renters (42.9%) slightly more likely than Black (35.8%) and Hispanic (33.3%) renters to be cost burdened.

3. Evaluation of Fair Housing Profile

This section provides a review of the existence of fair housing complaints or compliance reviews where a charge of a finding of discrimination has been made. Additionally, this section will review the existence of any fair housing discrimination suits filed by the United States Department of Justice or private plaintiffs in addition to the identification of other fair housing concerns or problems.

A. Existence of Fair Housing Complaints

A lack of filed complaints does not necessarily indicate a lack of housing discrimination. Some persons may not file complaints because they are not aware of how to go about filing a complaint or where to go to file a complaint. In a tight rental market, tenants may avoid confrontations with prospective landlords. Discriminatory practices can be subtle and may not be detected by someone who does not have the benefit of comparing his treatment with that of another home seeker. Other times, persons may be aware that they are being discriminated against, but they may not be aware that the discrimination is against the law and that there are legal remedies to address the discrimination. Finally, households may be more interested in achieving their first priority of finding decent housing and may prefer to avoid going through the process of filing a complaint and following through with it. Therefore, education, information, and referral regarding fair housing issues remain critical to equip persons with the ability to reduce impediments.

i. Prince George's County Human Relations Commission

The Human Relations Commission (HRC) manages cases of housing discrimination filed locally. From 2011 to 2018, HRC saw 18 cases of housing discrimination. Of the 18 cases seen, there were 20 categories of complaints. National origin was the basis for the most complaints with six made during this time period. Disability was the basis of five complaints and race was the basis for four. There was only one complaint for the categories of sex, retaliation, sexual orientation, familial status and age. Most recently there were zero cases in 2017 and 2018. Only six cases ended in a negotiated settlement, while 12 cases were found to have no probable cause.

B. Existence of Fair Housing Legal Proceedings

There were two legal complaints filed against HAPGC available for review. They were both cases of reasonable accommodation where the plaintiffs required additional accessibility features installed in their housing units. The outcome of one is unknown while the other resulted in HAPGC seeking to update its Section 504 Needs Assessment Plan and increase accessibility among its housing units.

C. Determination of Unlawful Segregation

There are no unlawful segregation suits or court orders that have been filed and/or are pending in the Urban County of the City of Bowie.

4. Urban County: Evaluation of Public and Private Sector Policies

A. Public Sector Policies

The analysis of impediments is a review of impediments to fair housing choice in the public and private sector. Impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices, or any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin. Policies, practices or procedures that appear neutral on their face but which operate 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 impediments.

An important element of the AI includes an examination of public policy in terms of its impact on housing choice. This section evaluates the public policies in the Urban County to determine opportunities for furthering the expansion of fair housing choice.

i. Prince George's County Housing Authority

In Prince George's County, the Housing Authority is one of three agencies comprising the Department of Housing and Community Development. An interview was conducted with the Housing Authority of Prince George's County (HAPGC) staff. HAPGC also completed a written AI questionnaire upon request. The following information was developed from responses to the interview and the questionnaire as well as several policy documents provided by HAPGC and interviews with other stakeholders.

a. Public Housing

1) Inventory and Demographics

In 2018, HAPGC owned and managed 376 units across six developments in the County. Additionally, HAPGC owns and operates Coral Gardens, a 16-unit affordable housing development in Capitol Heights. There were 347 tenant households in HAPGC's public housing developments, representing an occupancy rate of 92.3%.

Elderly households and persons with disabilities comprised 50% and 51% of public housing households, respectively. Families with children accounted for less than 20% of tenant households. Almost 95% of tenants were Black, compared to 63.5% of the County as a whole in 2016. Almost 80% of all residents live in either 0- or 1-bedroom apartments.

Figure 4-1
Characteristics of Current Public Housing Residents, 2019

	Public Housing Residents	
	# of Households	%
Total Households	**347**	**100%**
Extremely Low Income (<30% MFI)	309	89%
Very Low Income (>30% but <50% MFI)	26	7%
Low Income(>50% but <80 % MFI)	7	2%
Families with Children	54	16%
Elderly Households (1 or 2 persons)	175	50%
Individuals/Families with Disabilities	176	51%
Black Households	325	94%
White Households	13	4%
Asian Households	2	0%
Other Race of Households	7	2%
Characteristics by Bedroom Size		
0 Bedroom	122	35%
1 Bedroom	149	43%
2 Bedroom	35	10%
3 Bedroom	30	9%
4+ Bedroom	11	3%

Note: Percentage may not equal 100% due to rounding and overlap among household types
Source: Housing Authority of Prince George's County

2) Waiting List

HAPGC utilizes a single, community-wide waiting list for its applicants. Per HAPGC policy, the waiting list closes once the approximate wait exceeds 12 months.

Applicants must accept the first unit offered to them or provide a "good cause" reason why the unit is inappropriate. Good causes for unit refusal include:

- Reasons relating to health and
- Proximity to work, school, and childcare.

In February 2019, there were 4,701 applicants—up from 2,902 in 2010—on HAPGC's public housing waiting list, over twelve times as great as the total number of units available. Over three-quarters of applicants were less than 30% of MFI. Over half were households with children and 91% were Black households.

The number of applicants waiting for public housing in Prince George's County has increased 38.2% since 2010.

There are 4,701 households on the waiting list as of February 2019 seeking to obtain occupancy among only 376 total units. Black households comprised 91% of applicants and families with children 52%.

Figure 4-2
Characteristics of Public Housing Applicants, 2019

	Public Housing Waiting List	
	# of Households	%
Total Households	**4,701**	**100%**
Extremely Low Income (<30% MFI)	3,708	79%
Very Low Income (>30% but <50% MFI)	863	18%
Low Income(>50% but <80 % MFI)	7	0%
Families with Children	2,443	52%
Elderly Households (1 or 2 persons)	233	5%
Individuals/Families with Disabilities	512	11%
Black Households	4,289	91%
White Households	104	2%
Asian Households	10	0.2
Other Race of Households	298	6%
Characteristics by Bedroom Size		
0 Bedroom	1,938	41%
1 Bedroom	155	3%
2 Bedroom	921	19%
3 Bedroom	844	18%
4+ Bedroom	867	18%

Note: Percentage may not equal 100% due to rounding and overlap among household types
Source: Housing Authority of Prince George's County

3) Redevelopment Plans

As of March 2011, HAPGC did not have any plans for the demolition of any units or any expansions.

4) Section 504 Needs Assessment

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 require that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. In addition, a PHA's administrative offices, application offices and other non-residential

facilities must be accessible to persons with disabilities. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

The regulations at 24 CFR 8.26 and HUD PIH Notice 2002-1 describe the obligation of PHAs to provide UFAS-accessible units at each project site and in a sufficient range of bedroom sizes. The intent of requiring the distribution of UFAS-accessible units in a variety of bedroom sizes is to expand housing choice for people with disabilities in the same way that persons without disabilities have housing choice.

The last Section 504 Needs Assessment was conducted by HAPGC in May 1993. HAPGC has demolished three of the six developments assessed in 1993, and no new units have been constructed or added to the inventory.

To provide accessible housing for tenants with disabilities whose public housing units cannot be physically modified, HAPGC utilizes the Housing Choice Voucher Program.

Based upon the analysis above, the 2012 AI found that:

"HAPGC should update its Section 504 Needs Assessment to determine if it is in compliance with regulations requiring that a minimum of 5% of units are accessible to persons with mobility impairments and an additional minimum of 2% of units are accessible to persons with sensory impairments. These minimum requirements should apply to each individual public housing development. Additionally, the Needs Assessment should evaluate the availability of accessible units by bedroom size to ensure that there is a variety of units for various family types who may need accessible units."

In response, HAPGC has updated some of its properties to include more accessibility by installing fire doors and performing maintenance on accessibility ramps. HAPGC has also reported that it has reviewed its policies and practices in order to remedy any discrimination. It has also conducted staff training with regards to the Federal Fair Housing Act, Section 504, and the Americans with Disabilities Act. It has also displayed fair housing posters where all HAPGC business is conducted.

HAPGC was part of a discrimination case, Ripley v. HAPGC et al, where the plaintiff alleged discrimination based on lack of accessibility in public housing units. In response to this case HAPGC is conducting ongoing study of its units in order to improve accessibility. One aspect of this study was an update of its Section 504 Needs Assessment, completed in December 2018. The Plan is currently awaiting approval by the HAPGC board, however, it is already being used in the process of identifying units that will be rehabbed for accessibility. Target dates for each HAPGC property are being established. Rehab may be slow due to the current design of the units, however.

HAPGC has made some steps towards meeting the needs of residents with disabilities such as updating its Section 504 Needs Assessment.

HAPGC should continue to assess its housing stock and make the modifications required in order to remain compliance with regulations requiring a minimum of 5% of units are accessible to persons with mobility impairments 2% are accessible to persons with sensory impairments.

5) Admission and Continuing Occupancy Plan (ACOP)

Section 1.0 of the ACOP includes a non-discrimination policy in which HAPGC states its anti-discrimination policy. The list of protected classes includes race, sex, color, age, religion, familial status, disability, and national or ethnic origin. This section also includes a reasonable accommodation/modification policy for persons with disabilities. Such persons will be provided with reasonable accommodations/modifications as long as such accommodations/modifications do not result in an undue financial and/or administrative burden on the Authority. HAPGC offers alternative forms of communication for persons requiring auxiliary assistance which include sign and foreign language interpretation, oral explanation of materials, large type materials, information on tape, and having someone accompany the applicant to explain materials.

Section 3.0 of the ACOP is a statement on HAPGC's policy on services for non-English speaking applicants and residents, which states that the Authority "will endeavor to have bilingual staff or access to people who speak languages other than English in order to assist non-English speaking families." HAPGC has staff members who are bilingual in Spanish and other foreign languages. In addition, an applicant may identify a family member or other individual who will aid them with all processes involving HAPGC, or the Authority will identify a referral service for the individual to use. Referral services are also provided using Maryland Relay for persons with hearing impairments, and the HAPGC application includes the TDD number.

The 2012 AI stated that:

"In Prince George's County, there are over 61,000 persons who speak English less than 'very well,' two-thirds of whom are native Spanish speakers.

It is recommended that HAPGC determine the need for a Language Access Plan (LAP) in order to comply with Title VI of the Civil Rights Act of 1964."

By 2015, the number of persons who speak English less than "very well" increased to over 74,000 with over three-quarters being native Spanish speakers. The County's Fair Housing Action Plan states that DHCD is developing a four-factor analysis to determine that persons with LEP have access to County programs and services. It should continue to do so, and use the results of the four-factor analysis to create a LAP that achieves this goal.

The number of persons with LEP has increased by 13,000 over five years. DHCD is in the process of creating a Language Access Plan.

It is recommended that it continue to develop its (LAP) in order to comply with Title VI of the Civil Rights Act of 1964, and put that plan into place as soon as it is able.

Sections 7.0 and 8.0 define the Authority's admission procedures. All applicants must qualify as a family. The term "family" is defined as a single person or group of persons with or without children living together and related by blood, marriage, adoption, or affinity. The term "family" includes disabled families (one or more persons disabled), displaced families, unborn children, children in the process of being adopted, children absent from home due to placement in foster care, and live-in aides.

Section 9.0 of the ACOP establishes waiting list preferences. HAPGC's waiting list preferences are (in order):

1. Head of household or co-head has paid employment for at least 30 hours/week.
2. Head of household or co-head is 62 years of age or older.
3. Head of household or co-head qualifies as handicapped/disabled.
4. Head of household or co-head has worked at least 20 hours/week for the past six months, is less than 62 years of age, and is willing to participate in the "Family Resource Academy" Program designed to end reliance on public assistance.
5. Head of household or co-head is in a verified full-time training or educational program with the intent of securing employment within the next twelve (12) months as a result of completing the training or educational program.

In buildings designed for elderly and disabled families, such families will be given preference over other families. Accessible units will be offered first to applicants in need of accessible features.

In Section 21.0 of the ACOP, HAPGC establishes a procedure for residents to present complaints and grievances. Applicants who wish to dispute any management action must promptly present their grievance, in writing or verbally, to the project office or the HAPGC office. Residents may file a grievance when they feel that a HAPGC action or inaction has adversely affected their rights, duties, welfare or status. For persons with disabilities, reasonable accommodations will be made, including providing interpreters, reading, accessible locations, attendants, and providing notices in an accessible format. The decision of the hearing officer is binding.

b. Housing Choice Voucher Program

1) Inventory and Demographics

In February 2019, there were 5,669 Housing Choice Vouchers (HCV) administered by HAPGC. Among voucher holders, 55% were families with children and 30% were families with members who had disabilities. An additional 19% were elderly households. The racial composition of voucher holders was similar to that of public housing residents, with 96% of voucher holders who were Black and 3% of voucher holders who were White. Among voucher holders, 41% lived in units with three or more bedrooms.

Figure 4-3
Characteristics of Current Housing Choice Voucher Holders, 2019

	Current Housing Choice Voucher Holders	
	# of Households	%
Total Households	**5,669**	**100%**
Extremely Low Income (<30% MFI)	4,341	77%
Very Low Income (>30% but <50% MFI)	1,053	19%
Low Income(>50% but <80 % MFI)	224	4%
Families with Children	3,105	55%
Elderly Households (1 or 2 persons)	1,098	19%
Individuals/Families with Disabilities	1,717	30%
Black Households	5,436	96%
White Households	154	3%
Asian Households	6	0%
Other Race of Households	73	1%
Characteristics by Bedroom Size		
0 Bedroom	11	0%
1 Bedroom	1,187	20%
2 Bedroom	2,131	38%
3 Bedroom	1,738	31%
4+ Bedroom	602	11%

Note: Percentage may not equal 100% due to rounding and overlap among household types
Source: Housing Authority of Prince George's County

2) Waiting List

There were 2,503 applicants for vouchers in February 2019. Of these, 57% were families with children and only 0.3% of applicants had a disabled member of the household. Additionally, only 0.2% were elderly households. Over 90% of applicants were Black. There was no data available on demand by number of bedrooms.

Figure 4-4
Characteristics of Housing Choice Voucher Applicants, 2019

	Housing Choice Voucher Waiting List	
	# of Households	%
Total Households	**2,503**	**100%**
Extremely Low Income (<30% MFI)	2,087	83%
Very Low Income (>30% but <50% MFI)	353	14%
Low Income(>50% but <80 % MFI)	15	1%
Families with Children	1,420	57%
Elderly Households (1 or 2 persons)	5	0.2%
Individuals/Families with Disabilities	7	0.3%
Black Households	2,297	92%
White Households	50	2%
Asian Households	19	1%
Other Race of Households	67	3%
Characteristics by Bedroom Size		
0 Bedroom	N/A	
1 Bedroom	N/A	
2 Bedroom	N/A	
3 Bedroom	N/A	
4+ Bedroom	N/A	

Note: Percentage may not equal 100% due to rounding and overlap among household types
Source: Housing Authority of Prince George's County

3) Housing Choice Voucher Portability

Voucher holders have the option of securing housing within Prince George's County or to "port out" to anywhere in the U.S. where the HCV program is administered. As of December 2018, 187 voucher holders had ported out of HAPGC's jurisdiction. Additionally, 123 families have ported into HAPGC's jurisdiction from elsewhere in the country.

Upon their initial interview, voucher holders are provided with an information booklet that outlines their ability to port out of Prince George's County as well as contact information for neighboring housing authorities. HAPGC actively promotes portability and provides support to all families requesting to port in or out of the jurisdiction in accordance with HUD regulations.

5) Housing Choice Voucher Landlords

It is the policy of HAPGC to encourage the participation of landlords representing units outside of areas of minority and LMI concentration (i.e. impacted areas). HAPGC is also willing to contact landlords to confirm the availability of units outside of impacted areas, if it is requested by prospective tenants.

6) Persons with Disabilities

Households with members who have disabilities comprise nearly one-quarter of HCV holders, as discussed earlier. HAPGC maintains a list of known accessible units and Rental Specialists will inform families if a unit with modifications becomes available. The Authority states that when a voucher holder indicates that they are disabled and in need of a reasonable accommodation, HAPGC will provide services such as sign-language interpreters, Braille or TTY services.

7) Housing Choice Voucher Administrative Plan

Chapter 2, Part I of the Administrative Plan includes a fair housing policy in which HAPGC states its anti-discrimination policy. The list of protected classes includes race, color, religion, sex, national origin, age, familial status, sexual orientation and disability.

HAPGC's policy relative to reasonable accommodations is set forth in Chapter 2, Part II of the Plan. Participants with a disability must request a special accommodation in order to be treated differently than other non-disabled voucher holders or applicants. HAPGC has a request form for this purpose, though a formal written request is not necessary. In order to be considered as a person with a disability, the person must be verified by HAPGC and reliable, knowledgeable, and professional representatives as meeting the federal definition of disability as per 24 CFR Parts 8.3 and 100.201. HAPGC's policy relative to persons with limited English proficiency (LEP) is stated in Chapter 2, Part III. The HAPGC will take affirmative steps to communicate with people who need services or information in a language other than English. In order to determine the level of access needed by LEP persons, the HAPGC will balance the following four factors: (1) the number or proportion of LEP persons eligible to be served or likely to be encountered by the HCV program; (2) the frequency with which LEP persons come into contact with the program; (3) the nature and importance of the program, activity, or service provided by the program to people's lives; and (4) the resources available to the HAPGC and costs. Balancing these four factors will ensure meaningful access by LEP persons to critical services while not imposing undue burdens on the HAPGC.

In Chapter 3, Part III.G. of the Plan, HAPGC states that it will not deny HCVs on the basis that the applicant is or has been a victim of domestic violence, dating violence, or stalking. In this section, HAPGC states its policy to keep confidential any information provided by victims of domestic violence, dating violence, or stalking. HAPGC will release such information only in limited circumstances, such as when the victim authorizes the release, used as part of an eviction proceeding, or otherwise required by law to be released.

In order to be eligible to receive an HCV, the applicant must qualify as a "family." In Chapter 3, Part I of the Administrative Plan, HAPGC defines "family" as a single person or a group of persons consisting of a family with one or more children, two or more elderly or disabled persons living together, one or more elderly or disabled persons living with one or more live-in aides. A single elderly, displaced, disabled, or any other single person qualifies as a family. A family also includes two or more individuals who are not related by blood, marriage, adoption, or other operation of law but can demonstrate that they have lived together previously.

In Chapter 4, Part III, HAPGC establishes a waiting list preference for applicants who live, work, or have been hired to work in Prince George's County. The order of preferences is as follows:

- Victims of Natural Disater; that has been declared by local, state or federal government entity:

- Displaced by government action;
- Head of household or co-head (Spouse or Significant Other) has paid employment of 30 hours or more per week, is 62 years of age or older, or qualifies as disabled;
- Any member of the household qualifies as disabled;
- Head, spouse, co-head or sole member was honorably discharged from any branch of United States military service
- Head of household or co-head is in a full time training or educational program with the intent of securing related employment within a year of program completion; and
- Household has successfully completed a transitional housing program under the County's Continuum of Care Program.

Any applicant or participant who feels that he or she has been impacted negatively by a HAPGC decision may request an informal review (applicants) or informal hearing by HAPGC staff. HAPGC must always provide the opportunity for an informal review before denying or terminating HCV assistance. A notice of the findings of the informal review is provided to the applicant or participant in writing.

In Chapter 13, Part I of the Administrative Plan, HAPGC states its commitment to encouraging the participation of landlords in all areas of the County. HAPGC has established an official policy of actively recruiting property owners with rental units located outside areas of poverty and minority concentration. This outreach involves distribution of printed material to owners and managers, contacting owners and managers by phone or in person, holding owner recruitment/information meetings at least annually, participating in community-based organizations comprised of owners and managers, and developing working relationships with owners and real estate broker associations.

Chapter 10, Part II of the Administrative Plan states that HAPGC permits program participants to "port out" to other jurisdictions. This provision contributes to the goal of deconcentration of poverty when voucher holders are able to secure housing outside of impacted areas of minorities and LMI persons.

Chapter 16, Part II states that HAPGC will consider a payment standard higher than its typical payment standard when a reasonable accommodation is required for a family that includes a person with a disability.

ii. Result of Housing Investment

From a budgetary standpoint, housing choice can be affected by the allocation of staff and financial resources to housing related programs and initiatives. The decline in federal funding opportunities for affordable housing for lower income households has shifted much of the challenge of affordable housing production to state, county and local government decision makers.

a. Allocation of funds

During FY2018, Prince George's County expended $7,164,372 CDBG funds for affordable housing and non-housing community development activities, $1,604,219 HOME funds for HOME-funded housing activities, and $714,256 to support ESG activities that address persons experiencing homelessness.

Pathway to Purchase (Previously My HOME): A first time homebuyer assistance program that provides eligible buyers up to $10,000 for down payment and closing costs. It is a 0% interest deferred payment loan forgiven after ten years and available for use on any type of residential property. Applicants must be first time homebuyers who will use the property as their primary residence for no less than ten years. This is a HOME funded program.

Map 9 portrays the location of projects as well as the race and ethnicity of applicants who were helped between 2011 and 2018. Most approved applicants were racial minorities with 316 out of 347 followed by 16 White households, and 15 Hispanics. While many of the homes purchased with the assistance of this program were located throughout the County, most of it was located inside the beltway. However, the majority of homes were outside of impacted areas. Of 424 homes, only 85 (20%) were in impacted areas.

Housing Rehabilitation Assistance Program (HRAP): Provides income-qualified households with an affordable rehabilitation loan for the purpose of upgrading the quality of deteriorated dwellings to contemporary minimum property standards, including the elimination of housing code violations. HRAP is funded by both CDBG and HOME funds.

Map 10 illustrates, all of the housing units rehabbed through this program were inside the beltway. Of the 18 homeowners assisted, two were Hispanic while the remaining 16 were Black. Six of the homes were in impacted areas, while the others all were nearby these neighborhoods.

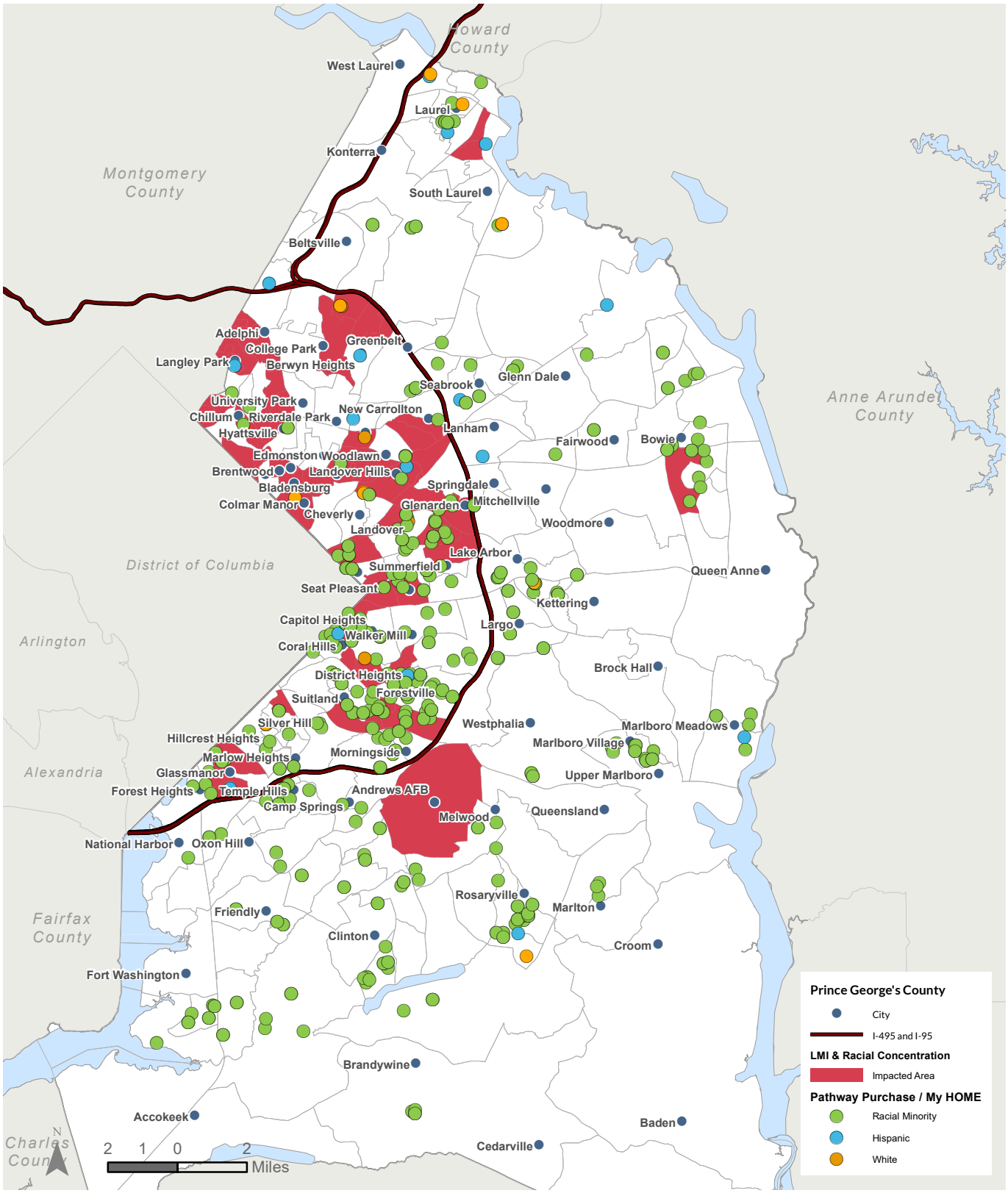
HOME Multifamily Developments: Prince George's County has contributed HOME funds to the development of seven multifamily developments since 2011 totaling 567 units.

Map 11 portrays the location and size of the multifamily units constructed using HOME funds. Four of the seven sites containing 313 units are located in impact areas. There are three sites containing 254 units located outside of impact areas. All of the sites are located within or near the beltway.

Prince George's County Purchase Assistance Program (PGCPAP): Funded by the County's Housing Investment Trust Fund, PGCPAP promotes affordable homeownership by providing home purchase assistance to eligible first time homebuyers. This includes down payment, mortgage principal reduction and/or closing costs. The program provides a deferred payment, 0% interest loan of up to $15,000. Public safety employees such as police, EMT, and firefighters, and teachers all qualify for an additional $5,000. The loan must be paid back in full once the home is sold regardless of the length of residency. Eligible applicants must live in the home as their primary residence, have an annual income of up to 120% AMI, and contribute up to 1.75% of purchase price.

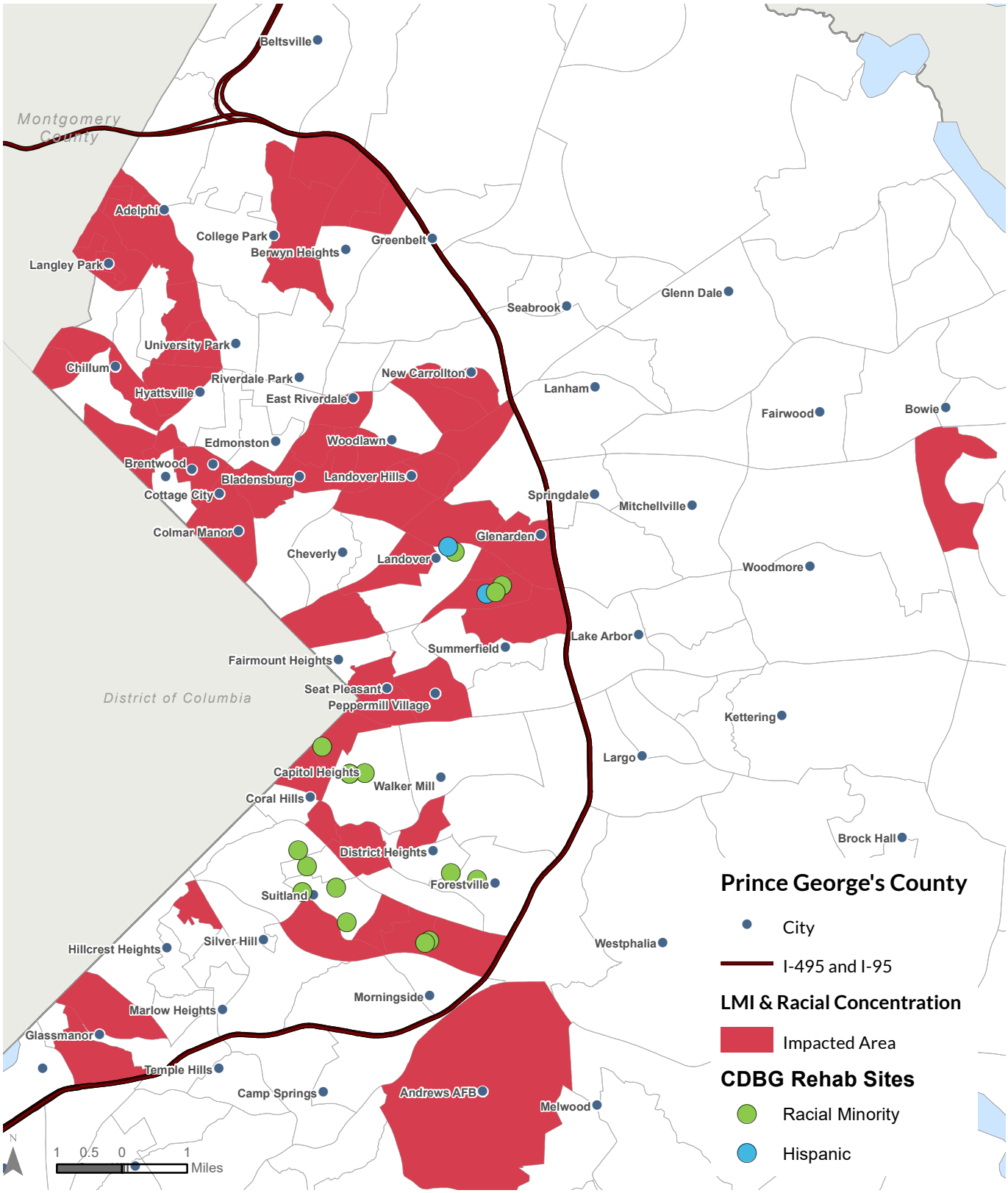
Map 12 illustrates that the Purchase Assistance Program has helped new homeowners purchase homes in a variety of locations in the County. Of the 23 households assisted, 19 were racial minorities and three were Hispanic. Only four of the units purchased were located in impacted areas.

MAP 9: COUNTY PATHWAY PURCHASE, 2011 - 2018



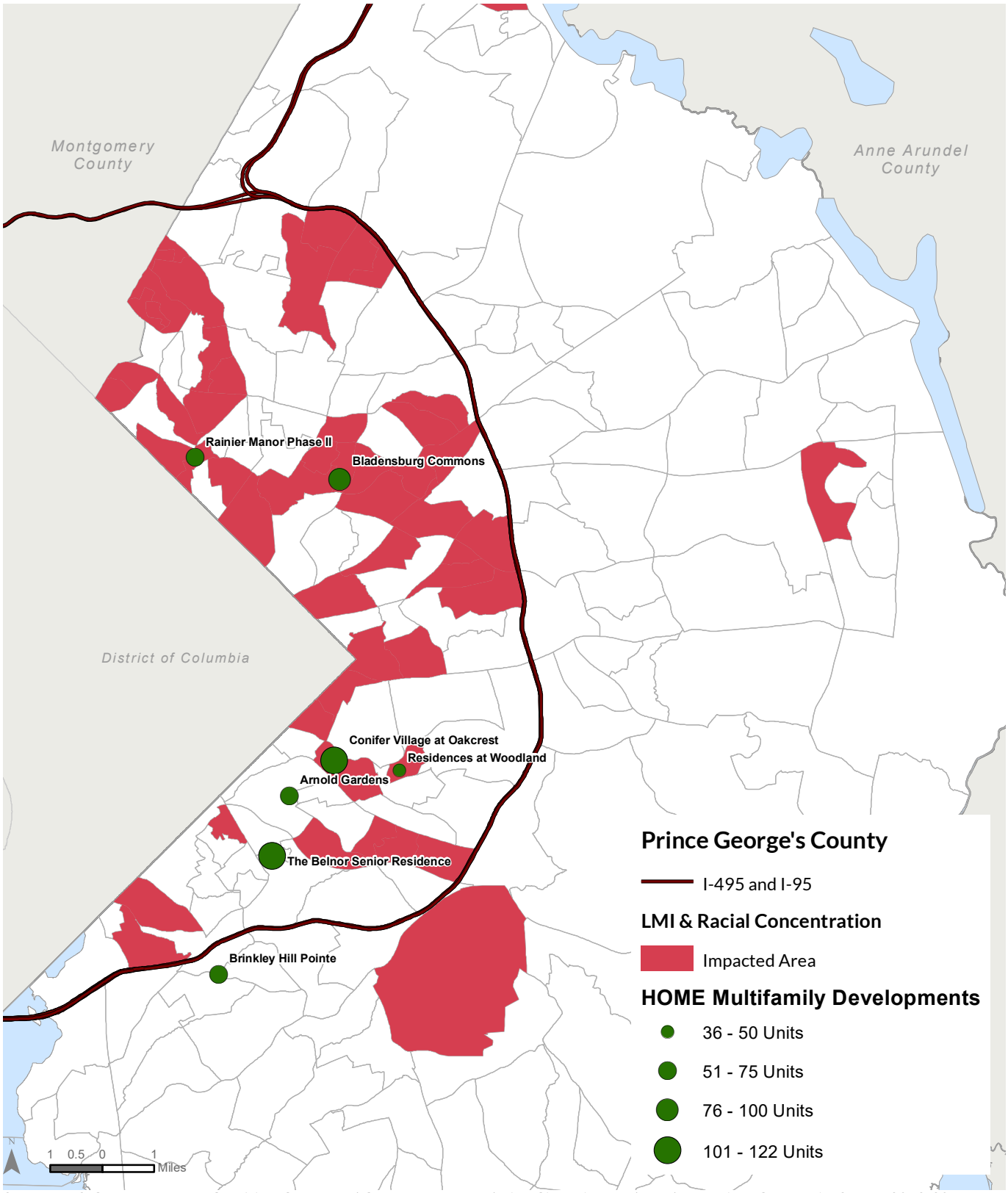
Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2012-2016 5-Year Estimates: LMI Data, Race and Ethnicity; Housing Authority of Prince George's County

MAP 10: COUNTY HOUSING REHABILITATION ASSISTANCE PROGRAM SITES, 2011 - 2018



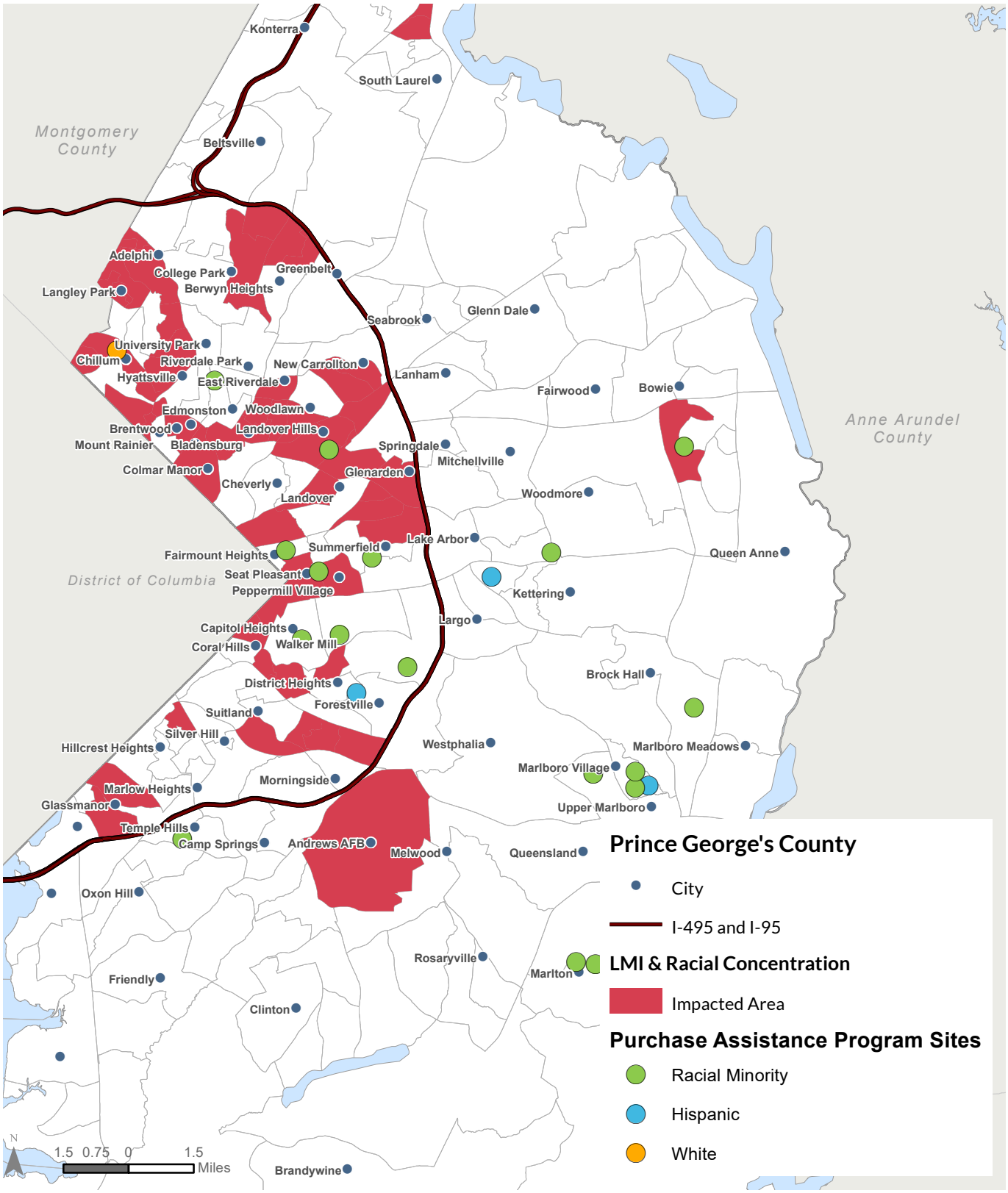
Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2012-2016 5-Year Estimates: LMI Data, Race and Ethnicity; Housing Authority of Prince George's County

MAP 11: COUNTY HOME PROGRAM MULTIFAMILY DEVELOPMENTS, 2011 - 2018



Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2012-2016 5-Year Estimates: LMI Data, Race and Ethnicity; Prince George's County Housing Authority

MAP 12: COUNTY HOME PURCHASE ASSISTANCE PROGRAM, 2011 - 2018



Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2012-2016 5-Year Estimates: LMI Data, Race and Ethnicity; Housing Authority of Prince George's County

The majority of Prince George's County's programs have provided housing choice to racial minority and Hispanic residents outside of impacted areas and across much of the County.

To balance this approach in beltway communities in need of housing revitalization, new HOME-assisted multi-family rental units have also been developed.

The 2012 AI stated that:

"The Urban County should make affirmatively furthering fair housing the over-arching goal of all HOME-assisted activities. Priority should be given to new multi-family rental housing projects proposed in non-impacted areas. The County should increase the per-unit subsidy to provide more incentives to developers to seek project sites outside of impacted areas."

The CDBG and HOME projects discussed and mapped previously show that some progress has been made on these fronts. These programs have been utilized primarily by racial minorities and Hispanics to find housing outside of impacted areas.

As seen in these maps, many of the County's projects have taken place outside of impacted areas particularly in the various purchase assistance programs such as MyHOME, Pathway Purchase (previously part of MyHOME), and the Prince George's County Purchase Assistance Program (PGCPAP). Many of these sites are not only outside of impacted areas, but are spread around the County outside of the beltway.

The CDBG Rehab and HOME multifamily construction projects are primarily located inside the beltway inside or near impacted areas. Housing rehab is an important tool for stabilizing a neighborhood, so the fact that these sites are clustered at certain areas is an important benefit in the beltway area adjacent to the District of Columbia.

b. Geographic Distribution of Activities

Federal funds are focused in the Urban County's areas of minority concentration and concentrations of LMI persons. Most of these areas are located within the Capital Beltway near the border with Washington D.C.

The 2012 AI said:

"The Urban County targets the revitalization and redevelopment of LMI and minority neighborhoods.

Although these impacted areas need investment to improve the quality of life for residents, the Urban County must strive to seek a balance with investing in non-impacted areas. Affirmatively furthering fair housing involves expanding housing choice for members of the protected classes to non-impacted areas of Prince George's County."

As shown in Maps 9 – 12, many of the Urban County's projects are expanding housing choice for racial and ethnic minority residents outside of impacted areas with the exception of multi-family development and the CDBG Rehab program. The

investment in rehab within and near impacted areas has likely assisted with the stabilization of these neighborhoods.

Many of the Urban County's programs have expanded housing choice outside of impacted areas with the exception of multi-family housing development.

> ***In order to continue expanding housing choice across the Urban County, there should be a comparable effort to expand HOME-funded multi-family development outside of the beltway.***

c. Affirmative Marketing Policy

As a recipient of HOME funds, both the Urban County is required to adopt affirmative marketing procedures and requirements for and HOME-assisted housing with five or more units. Such a plan must include:

- Methods of informing the public, owners and potential tenants about fair housing laws and the Urban County's policies,
- A description of what the owners and/or the Urban County will do to affirmatively market housing assisted with HOME funds,
- A description of what the owners and/or the Urban County will do to inform persons not likely to apply for housing without special outreach,
- Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness, and
- A description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.

Recipients of HOME funds are required to comply with the affirmative marketing requirements found at 24 CFR Part 108. Any CDBG- or HOME-assisted project consisting of five or more dwelling units is subject to these regulations. Affirmative marketing is a marketing strategy designed to attract renters and buyers who are least likely to apply for the assisted housing in order to make them aware of available affordable housing opportunities.

Many HUD entitlements require project applicants and owners to complete HUD Form 935.2 in which their proposed marketing initiatives can be described. However, simply requiring the completion of this standardized form does not fulfill all of the entitlement's affirmative marketing obligations. A written policy is needed in which the following issues can be addressed:

- A pre-occupancy conference with the project owner,
- The ways in which the affirmative marketing activities will be monitored for compliance,
- Actions to be taken for non-compliance,
- How compliance with the affirmative marketing plan will be determined,

- How complaints alleging violations of the federal regulations or affirmative marketing plan will be handled, and
- What sanctions, if any, will be enforced by the jurisdictions for non-compliance.

Survey responses from County staff indicated that the County follows HUD's required affirmative marketing policies and procedures for HOME-assisted projects. The County requires property owners, developers, and non-profits to include fair housing symbols in their advertisements and publications; post fair housing signs; provide verbal and written instructions to employees; and information applicants on DHCD's waiting list of available properties and vacancies. Additionally, the County includes special outreach methods for persons who may be less likely to apply for units. Outreach methods include contacting religious groups, employment centers, housing counseling and referral agencies, social service organizations, and organizations serving persons with disabilities.

The 2012 AI stated that:

"If the Urban County does not have an Affirmative Marketing Policy, it must prepare one for its HOME Program.

Such a policy requires developers to advertise the availability of rental units assisted with HOME funds to persons who are least likely to apply for them."

In response, the Urban County's most recent Fair Housing Action Plan expresses that it is beginning to analyze its affirmative marketing policies in order to better serve its fair housing initiatives. If there is no marketing policy that applies to all CDBG-assisted or HOME-assisted housing projects with five or more units it must adopt one.

The Urban County is analyzing its affirmative marketing policies.

If there is no policy requiring HOME- or CDBG-assisted projects with five or more units to market units to persons who are least likely to apply for them, then the Urban County must include such a policy.

d. Site and Neighborhood Standards Policy

Recipients of HOME funds are required to administer their program in compliance with the regulations found at 24 CFR 983.6(b), known as the Site and Neighborhood Standards. These standards address the site location requirements for both rehabilitated and newly constructed rental units financed with HOME funds.

Site selection for HOME-assisted rehabilitated units must comply with several standards, including among other things, promoting greater choice of housing opportunities and avoiding undue concentration of assisted persons in areas containing a high concentration of LMI persons. For new construction, an additional standard is added. With few exceptions, site selection for new construction must include a location that is not in an area of minority concentration.

The County has drafted a Site and Neighborhood Standard policy for inclusion in its Policy and Procedures Manual.

iii. Appointed Boards and Commissions

A community's sensitivity to fair housing issues is often determined by people in positions of public leadership. The perception of housing needs and the intensity of a community's commitment to housing related goals and objectives are often measured by board members, directorships and the extent to which these individuals relate within an organized framework of agencies, groups, and individuals involved in housing matters. The expansion of fair housing choice requires a team effort and public leadership and commitment is a prerequisite to strategic action. Updated information on Boards and Commissions within the Urban County and the City of Bowie were not available for the updated AI.

iv. Accessibility of Residential Dwelling Units

From a regulatory standpoint, local government measures define the range and density of housing resources that can be introduced in a community. Housing quality standards are enforced through the local building code and inspections procedures.

The DHCD has a working relationship with the County's ADA Coordinator and conducts monthly seminars for landlords and owners who participate in the Housing Authority of Prince George's County Housing Choice Voucher Program. Training is provided by certified Housing Quality Standards (HQS) staff and includes standards on HUD HQS, housing accessibility and compliance. All units are required to pass the HQS inspection and be licensed before leasing. HAPGC may reject any landlord or owner with a history of violating HQS or applicable housing standards. In addition, landlords and owners will not be approved if HAPGC has been informed of sanctions and equal opportunity proceedings.

v. Persons with Limited English Proficiency (LEP)

The Urban County is currently developing a Language Access Plan (LAP) to enhance services offered to persons with LEP due over the next few months. However, there are many language accessibility options currently offered, which include Spanish interpreters at public meetings and translation of certain vital public documents and notices. These services will be formalized in a LAP. The LAP should be adopted and implemented as soon as possible for the benefit of non-native English speakers.

The Urban County is in the process of developing and adopting a Language Access Plan (LAP).

> ***There are currently services offered that assist non-native English speakers that will be formalized in the Plan, which is expected to be finished within several months.***

vi. Comprehensive Planning

A community's comprehensive plan is a statement of policies relative to future development and the preservation of existing assets. In Prince George's County, the Maryland-National Capital Park and Planning Commission (MNCPPC) has planning authority. Of the 27 incorporated municipalities in the County, only the City of Laurel has its own planning and zoning authority.

Two plans were reviewed for this AI: Prince George's County General Plan and the Bowie and Vicinity Approved Master Plan. They are described as according to the Plan below.

a. Prince George's County General Plan

The County's most recent General Plan was adopted in 2014. The Plan delineates six components within the County:

Regional Transit Districts are high-density, vibrant, and transit-rich mixed-use areas envisioned tocapture the majority of future residential and employment growth and development in the County (also see Plan 2035 Center Classification).

Employment Areas are areas commanding the highest concentrations of economic activity in four targeted industry clusters—healthcare and life sciences; business services; information, communication, and electronics; and the Federal Government.

Local Centers are focal points of concentrated residential development and limited commercial activity serving our Established Communities (also see Plan 2035 Center Classification).

Established Communities make up the County's heart—its established neighborhoods, municipalities, and unincorporated areas outside designated centers.

Future Water and Sewer Service Areas are holding areas that are located inside the Growth Boundary, but have not been approved for a water and sewer category change.

Rural and Agricultural Areas are areas with significant natural and agricultural resources that are best suited for low-density residential development on well and septic, agricultural activity, and forest preservation.

Additionally, the Plan one regional and five local classifications for use in future development decisions. They are as follows:

Regional Transit Districts (Regional): Moderate- to high-density and intensity regional-serving centers. Destinations for regional workers and residents that contain a mix of office, retail, entertainment, public and quasi-public, flex, and medical uses; the balance of uses will vary depending on the center's predominant character and function. Walkable, bikeable, and well-connected to a regional transportation network via a range of transit options. Density and intensity are often noticeably greater within a quarter mile of Metro and light rail stations.

Local Transit Centers (Local): Primarily residential areas that are often lower in density. These areas generally have fewer transit option and offer neighborhood-serving retail and office uses.

Neighborhood Centers (Local): Primarily residential areas that are often lower in density. These areas generally have fewer transit option and offer neighborhood-serving retail and office uses.

Campus Centers (Local): Transit accessible low- to medium-density, mixed-use development oriented toward supporting university research, as well as community housing and retail needs, and student housing needs at Bowie MARC.

Town Centers (Local): A range of auto-accessible centers that anchor larger areas of suburban subdivisions. Overall the centers are less dense and intense than other center types and may be larger than a half mile in size due to their auto orientation. The centers typically have a walkable "core" or town center. Often the mix of uses is horizontal across the centers rather than vertical within individual buildings. While master plans may call for future heavy or light rail extensions or bus rapid transit, no transit alternatives have been approved for construction.

The County's previous General Plan lacked a specific housing element, which the 2012 AI sought to address, stating:

"The Plan lacks a detailed Housing Element. By increasing its tax base and decreasing the number of distressed and dilapidated rental units, the County has the potential to increase the quality of its housing stock. However, without an explicit goal to maintain and preserve the affordable rental housing stock for families, these polices may result in increasingly unaffordable rental and owner housing stocks for lower-income households. Furthermore, there is no policy indicating how the County will deconcentrate areas of low-income rental units. Ideally, these issues should be adequately addressed in a Housing Element of the General Plan in the context of the critical linkages between affordable housing, public transit routes/stops, and entry-level employment opportunities."

The County has responded by including a housing element in the General Plan 2035, which discusses the County's desire to preserve and expand the range of housing types and homeownership opportunities. This is aimed at the preservation and construction of multi-family housing at different price points – including affordable units.

Additionally, on May 25, 2017, the development of a County-wide Comprehensive Housing Strategy (CHS) began. This study analyzed housing needs for all County residents looking at both geography and income. It then created strategies for meeting housing needs across the County.

The County previously lacked a housing element to its long range planning documents.

Since the 2012 AI, the County has sought to address this problem by including a housing element in the General Plan 2035. Part of this housing element seeks to preserve and expand housing choice at different price points – including multi-family affordable housing units. The County also developed a Comprehensive Housing Study to provide a complete overview of residents' housing needs and strategies for meeting them.

b. City of Bowie Development Review Guidelines and Policies

Major land use, zoning, subdivision, and site plan decisions in the City of Bowie are overseen by Prince George's County, per Maryland's Regional District Act. Since 1989, the City has also maintained a Development Policies document, which details the City's goals in guiding growth and development. The most recent Development Review Guidelines and Policies document was adopted in 2017.

Included in the City's residential design guidelines for new developments is a statement to encourage buildings in new residential developments to provide units that are single story or include a first floor master bedroom, to serve the needs of the City's elderly population and persons with disabilities.

The Development Review document also includes specific housing goals, including:

1. Preserving and enhancing the quality of the residential character of the City by maintaining a majority of single-family, detached dwellings and balancing it with a choice of housing types, sizes and styles, including live-work dwelling units and housing for residents of all ages and incomes and for populations with special needs;
2. Expanding housing opportunities for senior citizens and persons with disabilities to include mixed retirement communities, assisted living facilities, nursing homes and congregate care facilities; and
3. Housing opportunities for moderately low-, low- and very low-income families, as defined by the City's Consolidated Housing Plan, are encouraged. This housing should be distributed throughout the City so it is not concentrated in any particular area.
4. Affordable housing should be provided in all new residential development and redevelopment within the Bowie Local Center.

vii. Zoning

The analysis of zoning regulations was based on the following five topics raised in HUD's Fair Housing Planning Guide, which include:

- The opportunity to develop various housing types (including apartments and housing at various densities)
- The opportunity to develop alternative designs (such as cluster developments, planned residential developments, inclusionary zoning and transit-oriented developments)
- Minimum lot size requirements
- Dispersal requirements and regulatory provisions for housing facilities for persons with disabilities (i.e. group homes) in single family zoning districts
- Restrictions on the number of unrelated persons in dwelling units.

The Prince George's County Planning Commission (PGCPD) has zoning authority for the entire County except for the City of Laurel. Therefore, the County's zoning ordinance also applies in the City of Bowie.

a. Date of Ordinance

Generally speaking, the older a zoning ordinance, the less effective it will be. Older zoning ordinances have not evolved to address changing land uses, lifestyles, and demographics. However, the age of the zoning ordinance does not necessarily mean that the regulations impede housing choice by members of the protected classes.

In October 2018, the Prince George's County Council voted to adopt a new zoning ordinance.

b. Residential Zoning Districts, Permitted Dwelling Types & Minimum Lot Sizes

The number of residential zoning districts is not as significant as the characteristics of each district, including permitted land uses, minimum lot sizes, and the range of permitted housing types. However, the number of residential zoning districts is indicative of the

municipality's desire to promote and provide a diverse housing stock for different types of households at a wide range of income levels.

Because members of the protected classes are often also in low-income households, a lack of affordable housing may impede housing choice by members of the protected classes. Excessively large lot sizes may deter development of affordable housing. A balance should be struck between areas with larger lots and those for smaller lots that will more easily support creation of affordable housing. Finally, the cost of land is an important factor in assessing affordable housing opportunities. Although small lot sizes of 10,000 square feet or less may be permitted, if the cost to acquire such a lot is prohibitively expensive, then new affordable housing opportunities may be severely limited, if not non-existent.

The County has 17 residential zoning districts, with lot sizes varying from 1,500 square feet for two-family dwellings in multi-family districts to 20 acres in the County's rural R-O-S district. In single-family, non-rural districts, including R-80, R-55, R-35, and R-20, required lot sizes range from 2,000 to 9,500 square feet. These minimum requirements are small enough to allow for a variety of housing types.

The new ordinance includes new urban center and corridor node development for concentrations of medium-to high-intensity, mixed-use, pedestrian-and transit-oriented development near transit centers. It also reduces the minimum number of parking that is required for new development. There are new development standards encouraging projects that emphasize connectivity and density. While not immediately affecting current single-family dwelling neighborhoods, the new development guidelines will ensure that new development increases density, which will benefit low-income households through increased housing supply and reduced transportation costs.

Changes to residential areas will be slow as residentially zoned locations have not yet changed, however, the County Council has initiated a rezoning process for the purposes of conducting a comprehensive rezoning using the updated zoning ordinance. The General Plan 2035 will inform where the new urban center and corridor node development will occur.

Figure 4-6
General Plan 2035 Development Priorities

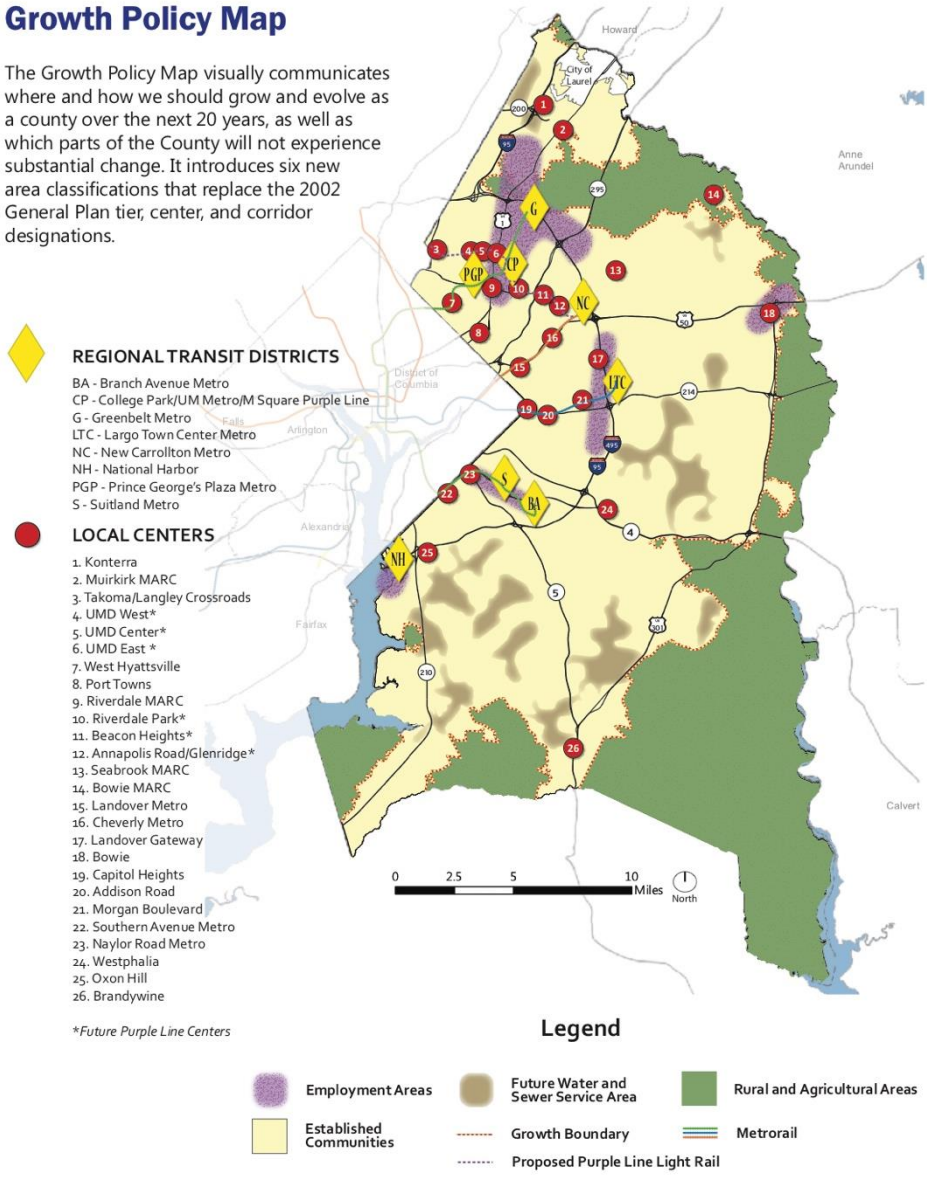


Figure 4-7
Residential Zoning Districts

Residential Zoning Districts	Principal residential uses	Minimum Lot Size	Maximum Density (dwellings per net acre)
R-O-S	Reserved Open Space	20 acres	0.05
O-S	Open Space	5 acres	0.2
R-A	Residential - Agriculture	2 acres	0.5
R-E	Residential - Estate	40,000 sq. ft.	1.08
R-R	Rural Residential	20,000 sq. ft. (15,000 if prior to	2.17
R-80	Single-Family Detached	9,500 sq. ft.	4.5
R-55	Single-Family Detached	6,500 sq. ft.	6.7
R-35	Single-Family Semidetached, Two-Family Detached	3,500 sq. ft. for single-family 7,000 sq. ft for two-family	12.44
R-20	Single-Family Triple-Attached	3,200 sq. ft. for end lots 2,000 sq. ft. for townhouses	16.33
R-T	Townhouse	1,800 sq. ft.	9 three-family 8 two family 6 other dwellings
R-30	Multi-Family Low Density	14,000 sq. ft. for garden apartments 1,500 sq. ft for two-family 1,800 sq. ft. for other	10 garden apartments 9 three-family 8 two family 6 other dwellings
R-30C	Multi-Family Low Density Condominium	14,000 sq. ft. for garden apartments 1,500 sq. ft for two-family 1,800 sq. ft. for other	12 garden apartments 9 three-family 8 two family 6 other dwellings
R-18	Multi-Family Medium Density	16,000 sq. ft. for apartments 1,500 sq. ft for two-family 1,800 sq. ft. for other	12 garden apartments 20 mid-rise apartments 9 three-family 8 two family 6 other dwellings
R-18C	Multi-Family Medium Density Condominium	1 acre for apartments 1,500 sq. ft for two-family 1,800 sq. ft. for other	14 garden apartments 20 mid-rise apartments 9 three-family 8 two family 6 other dwellings
R-10A	Multi-Family High Density Efficiency	2 acres	48 plus 1 for each 1,000 sq. ft of indoor social, recreational space
R-10	Multi-Family High Density	20,000 sq. ft.	48
R-H	Multi-Family High-Rise	5 acres	48.4

The County has adopted a new zoning ordinance that will encourage more density and transit-oriented development.

The County is currently in the process of updating its zoning maps to reflect its General Plan 2035.

c. Alternative Design

Allowing alternative designs provides opportunities for affordable housing by reducing the cost of infrastructure spread out over a larger parcel of land. Alternative designs may also increase the economies of scale in site development, further supporting the development of lower cost housing. Alternative designs can promote other community development objectives, including agricultural preservation or protection of environmentally sensitive lands, while off-setting large lot zoning and supporting the development of varied residential types. However, in many communities, alternative design developments often include higher-priced homes. Consideration should be given to alternative design developments that seek to produce and preserve affordable housing options for working and lower income households.

Prince George's County's ordinance provides for several alternative designs, including:

Mixed-Use Planned Community: A contiguous land assemblage of 250 or more acres in the E-I-A or M-X-T Zone at the intersection of two State highways classified as expressways or freeways, which is developed or to be developed as follows: mixing residential, employment, commercial retail, commercial office, hotel or lodging, civic buildings, parks, or recreational uses; creating a self-sustaining neighborhood with a balanced mix of residential, commercial, public, institutional, and recreational uses; providing uses which are physically and functionally coordinated, with a network of streets and sidewalks forming an integrated circulation system; giving priority in use placement and site design to public spaces, civic uses, recreational uses, and institutional buildings; and exhibiting throughout a high quality of architecture, site design and landscaping, and placement of different uses.

Metro Planned Community: A contiguous land assemblage, no less than 150 acres, abutting an existing mass transit rail station site operated by the Washington Metropolitan Area Transit Authority and including land placed in preservation by the State of Maryland, and planned to be developed with an array of commercial, lodging, recreational, residential, entertainment, retail, social, cultural, or similar uses which are interrelated by one or more themes.

Planned Environmental Preservation Community: A high-quality residential community where dwelling units are built in clustered, attached, or multifamily development, to enhance and preserve significant environmental features on and adjacent to the community property. The property must include at least 50 acres of contiguous parcels and must lie adjacent to planned and zoned employment and office uses and one or more significant environmental features, such as designated scenic rivers or streams.

Urban Centers and Corridor Nodes: Part of the new zoning ordinance, Urban Centers and Corridor Nodes are identified in the most recent General Plan as existing or possible future priorities for concentrations of medium-to high-intensity, mixed-use, pedestrian-and transit-oriented development. As the General Plan indicates, the creation of transit-and pedestrian-oriented development is dependent on three factors: density, diversity of uses, and design. Density and uses can be expected to change over time as the Urban

Centers and Corridor Nodes grow and mature. They will also provide a range of housing options for different income levels and household types.

The County adopted a new comprehensive plan in 2018.

It is beginning the process of updating its zoning ordinances to reflect the new priorities established by that plan.

d. Definition of Family

Local zoning and land use laws that treat groups of unrelated persons with disabilities less favorably than similar groups of unrelated persons without disabilities violate the Fair Housing Act. Restrictive definitions of family may impede unrelated individuals from sharing a dwelling unit. Defining family broadly advances non-traditional families and supports the blending of families who may be living together for economic purposes. Restrictions in the definition of family typically cap the number of unrelated individuals that can live together. These restrictions can impede the development of group homes, effectively restricting housing choice for persons with disabilities.

The Zoning Ordinance defines family as follows:

1. An individual maintaining a household in a "Dwelling Unit"; or

2. Two or more individuals related by blood, adoption, or marriage (including a "Foster Home" relationship other than a "Group Residential Facility") who maintain a common household in a "Dwelling Unit"; or

3. Not more than five individuals (excluding servants), all or a part of whom are unrelated to one another by blood, adoption, or marriage, and who maintain a common household in a "Dwelling Unit."

Generally, a jurisdiction may restrict the ability of groups of unrelated persons to live together as long as the restrictions are imposed on all such groups. A broader definition of a family could allow for more housing choice for larger households which function as a cohesive unit and the use of the residence is compatible with other dwellings in similar single family zoning districts, thus increasing housing choice. For example, defining family as “any group of individuals living together as the functional equivalent of a family where the residents may share living expenses, chores, eat meals together and are a close group with social, economic and psychological commitments to each other; a family includes, for example, the residents of residential care facilities and group homes for person with disabilities; a family does not include larger institutional group living situations such as dormitories, fraternities, or sororities” would be sufficiently broad to include large families, non-traditional families, and persons with disabilities residing in a group home. While this broader definition may increase housing choice among County residents, the current definition is sufficient to comply with the Fair Housing Act, since it allows for a relatively large group of unrelated persons to live together.

e. Regulations for Group Homes for Persons with Disabilities

Group homes are residential uses that do not adversely impact a community. Efforts should be made to ensure group homes can be easily accommodated throughout the community under the same standards as any other single-family residential use. Of particular concern are those that serve members of the protected classes such as the disabled. Because a group home for the disabled serves to provide a non-institutional experience for its occupants, imposing conditions are contrary to the purpose of a group home. More importantly, the restrictions, unless executed against all residential uses in the zoning district, are an impediment to the siting of group homes and are in violation of the Fair Housing Act.

Prince George's County's Ordinance defines "group residential facilities" as:

A 'Dwelling Unit' or 'Foster Home,' operated by a responsible individual or organization, which has a program designed to provide a supportive living arrangement for five or more individuals (unrelated to the operator by blood, adoption, or marriage) who are members of a service population that, because of age or emotional, mental, physical, familial, or social conditions, needs supervision.

Group homes of up to eight residents are treated as single-family units and are permitted by-right wherever single-family dwellings are allowed. Group homes of more than eight persons are permitted by special exception in ten of the 17 residential districts.

Two primary purposes of a group home residence are normalization and community integration. By allowing group residences throughout the community in agreement with the same standards as applied to all other residential uses occupied by a family, the purposes of the use are not hindered and housing choice for the disabled is not impeded. The County's current allowance of up to eight people living together in a group home is sufficient to comply with the Fair Housing Act and to allow for varied housing choice for persons with disabilities.

B. Private Sector Policies

In addition to the public sector policies that influence fair housing choice, there are private sector policies that can influence the development, financing, and advertising of real estate. While Prince George's County and the City of Bowie cannot be held responsible for impediments to fair housing choice identified in private sector policies, they do have an obligation to identify such impediments and bring them to the attention of the appropriate entity. In some cases, it is appropriate and even expected that the County and City will attempt to communicate the existence of such impediments to the appropriate entity. For example, if real estate advertisements in a local newspaper are noted to contain questionable language that may be discriminatory, the County and the City should advise the newspaper of its legal obligations under the Fair Housing Act.

In this section of the AI, mortgage lending practices, high-cost lending and real estate advertising are analyzed.

i. Mortgage Lending Practices

Under the terms of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.), any commercial lending institution that makes five or more home mortgage loans must report all residential loan activity to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA). The HMDA regulations require most institutions involved in lending to comply and report information on loans denied, withdrawn, or incomplete by race, sex,

and income of the applicant. The information from the HMDA statements assists in determining whether financial institutions are serving the housing needs of their communities. The data also helps to identify possible discriminatory lending practices and patterns.

The most recent HMDA data available for Prince George's County is from 2015 to 2017. Reviewing this data helps to determine the need to encourage area lenders, other business lenders, and the community at large to actively promote existing programs and develop new programs to assist residents in securing home mortgage loans for home purchases. The data focus on the number of homeowner mortgage applications received by lenders for home purchase of one- to four-family dwellings and manufactured housing units in the County. The information provided is for the primary applicant only. Co-applicants were not included in the analysis. In addition, where no information is provided or categorized as not applicable, no analysis has been conducted due to lack of information. Figure 4-13 summarizes three years of HMDA data by race, ethnicity, and action taken on the applications, followed by detailed analysis.

Figure 4-8
Summary Report Based on Action Taken Mortgage Data, 2015-2017

	2015		2016		2017	
	#	%	#	%	#	%
Applied For	**20,013**	**100.0%**	**25,586**	**100.0%**	**21,347**	**100.0%**
White	3,711	18.5%	4,600	18.0%	3,751	17.6%
Black	11,617	58.0%	14,790	57.8%	12,245	57.4%
Asian	600	3.0%	838	3.3%	615	2.9%
Other Race*	213	1.1%	340	1.3%	336	1.6%
Not Applicable/Not Provided	3,872	19.3%	5,018	19.6%	4,400	20.6%
Hispanic**	1,685	5.5%	2,352	15.0%	2,035	11.4%
Originated	**2,482**	**12.4%**	**2,790**	**10.9%**	**2,558**	**12.0%**
White	482	13.0%	516	11.2%	429	11.4%
Black	1,347	11.6%	1,568	10.6%	1,497	12.2%
Asian	75	12.5%	90	10.7%	69	11.2%
Other Race*	23	10.8%	29	8.5%	45	13.4%
Not Applicable/Not Provided	555	14.3%	587	11.7%	518	11.8%
Hispanic**	170	10.1%	217	9.2%	199	9.8%
Denied	**8,143**	**40.7%**	**10,852**	**42.4%**	**7,400**	**34.7%**
White	1,341	36.1%	1,698	36.9%	1,100	29.3%
Black	4,829	41.6%	6,547	44.3%	4,374	35.7%
Asian	248	41.3%	358	42.7%	213	34.6%
Other Race*	108	50.7%	151	44.4%	108	32.1%
Not Applicable/Not Provided	1,617	41.8%	2,098	41.8%	1,605	36.5%
Hispanic**	660	39.2%	927	39.4%	694	34.1%

* Other Race includes American Indian/Alaska Native and Hawaiian groups

** Hispanic ethnicity is counted independently of race.

Source: Consumer Financial Protection Bureau, HMDA Database

Loan applications remained below the 2007 peak of 30,765; however, they are up from a low of 15,638 in 2008. The primary difference between mortgage applications in 2007 – 2009 and the most recent period of analysis is the denial rate. Around the time of the mortgage crisis, mortgage applications were denied at an average rate of 13.9%. More recently, between 2015 and 2017, mortgages were denied at an average rate of 39.3%. This likely reflects banks' tighter lending standards in an effort to avoid a similar crisis stoked at least partially by subprime lending.

Minority groups tended to be denied at higher rates than Whites. Applications from Blacks in 2017 were denied 35.7% of the time compared to only 29.3% of applications from Whites. Asians were denied in 34.6% of cases and Hispanics in 34.1%. In the 2012 AI, minority groups were denied mortgages more than Whites, however, there was a smaller difference between denial rates. For

instance, in 2009 the rate of denial for White applicants was 9.4% compared to 11.1% for Black applicants. This is a difference of only 1.7 percentage points, while in 2017 the difference was 6.4 percentage points.

The following section contains detailed analysis for applications filed in 2017, the latest year for which information is available.

Figure 4-9
Summary Report Based on Action Taken Mortgage Data, 2016

	Total Applicants*		Originated		Approved, Not Accepted		Denied		Withdrawn/ Incomplete	
	#	%	#	%	#	%	#	%	#	%
Loan Type										
Conventional	11,232	52.6%	1,965	17.5%	558	5.0%	3,718	33.1%	4,991	44.4%
FHA	6,740	31.6%	346	5.1%	603	8.9%	2,406	35.7%	3,385	50.2%
FSA	36	0.2%	-	0.0%	5	13.9%	14	38.9%	17	47.2%
VA	3,337	15.6%	247	7.4%	193	5.8%	1,262	37.8%	1,635	49.0%
Loan Purchase: Home Purchase										
Manufactured Housing Unit	86	0.4%	11	12.8%	9	10.5%	49	57.0%	17	19.8%
One- to Four-Family Unit	21,259	99.6%	2,547	12.0%	1,350	6.4%	7,351	34.6%	10,011	47.1%
Applicant Race										
White	3,751	17.6%	429	11.4%	281	7.5%	1,100	29.3%	1,941	51.7%
Black	12,243	57.4%	1,497	12.2%	812	6.6%	4,374	35.7%	5,560	45.4%
Asian	615	2.9%	69	11.2%	38	6.2%	213	34.6%	295	48.0%
American Indian/Alaska Native	241	1.1%	35	14.5%	10	4.1%	84	34.9%	112	46.5%
Hawaiian/Pacific Islander	95	0.4%	10	10.5%	5	5.3%	24	25.3%	56	58.9%
Hispanic**	2,035	9.5%	199	9.8%	158	7.8%	694	34.1%	984	48.4%
No Information	4,400	20.6%	518	11.8%	213	4.8%	1,605	36.5%	2,064	46.9%
Applicant Sex										
Male	10,355	48.5%	1,171	11.3%	715	6.9%	3,504	33.8%	4,965	47.9%
Female	8,583	40.2%	1,152	13.4%	559	6.5%	2,914	34.0%	3,958	46.1%
No Information	2,407	11.3%	235	9.8%	85	3.5%	982	40.8%	1,105	45.9%
Total	***21,345***	***100.0%***	***2,558***	***12.0%***	***1,359***	***6.4%***	***7,400***	***34.7%***	***10,028***	***47.0%***

* Total Applications do not include loans purchase by another institution.

** Hispanic ethnicity is counted independently of race.

Source: Consumer Financial Protection Bureau, HMDA Database

a. Conventional Loans vs. Government-Backed Loans

Loan types in 2017 were similar to what was found in 2009 including conventional mortgage loans and government-backed loans, including FHA, VA, and FSA. Comparing these loan types helps to determine if the less stringent underwriting standards and lower down payment requirements of government-backed loans expand homeownership opportunities. In Prince George's County, 47.3% (10,113) of households that applied for a mortgage loan applied for a government-backed loan. Of these 82.9% were minorities. The proportion of applications for government backed loans is down from 75.7% of

applications in 2009, however, the rate at which minorities apply for these types of loans is nearly identical—it was 82.7% in 2009.

The denial rate for the total of government-backed loans (36.4%) was slightly higher than for conventional loans (33.1%). In 2009, the reverse was true with only 8.9% of government backed loans being denied. Denial rates for all types of mortgage loans have increased significantly since 2009 with 34.7% being denied in 2017 compared to only 9.0% in 2009. FSA loans in 2017 had the highest rate of denial among all loan types:

- The denial rate for FSA loans was 38.9%%
- The denial rate for VA-guaranteed loans was 37.8%.
- The denial rate for FHA loans was 35.7%.
- The denial rate for conventional loans was 33.1%.

b. Denial of Applications

In 2017, the mortgage applications of 7,400 households in Prince George's County were denied. This is an increase of 364% despite an increase of only 19.9% in total applications. Denial reasons were given for 5,292 of applications and included the following:

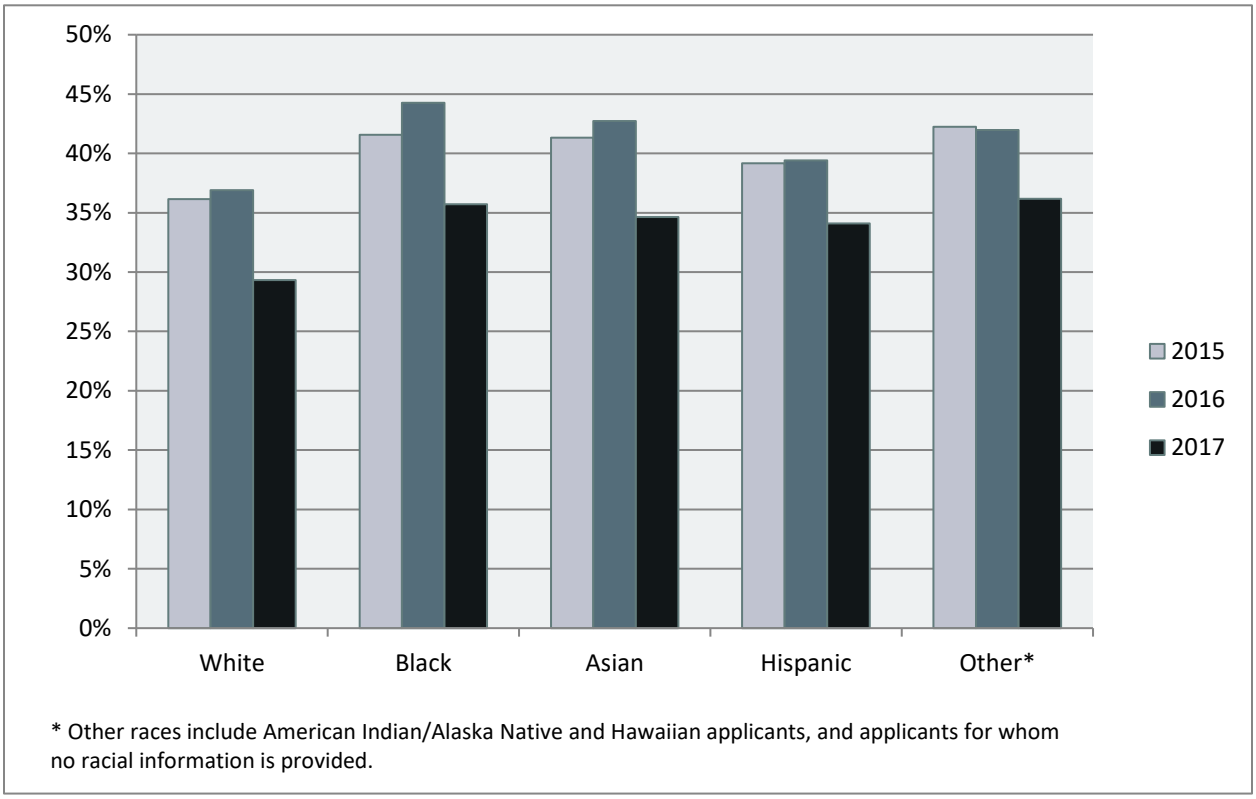
- Credit History: 26.1%
- Debt-to-Income: 22.6%
- Collateral: 16.4%
- Credit application incomplete: 16.3%
- Other: 12.1%
- Insufficient Cash: 2.7%
- Unverifiable Information: 2.5%
- Employment history: 1.3%
- Mortgage insurance denied: 0.1%.
- In 2009, the top three reasons for denial were:
- Debt-to-Income: 31.4%
- Credit history: 23.0%
- Collateral: 13.5%

Denial rates for all groups has dropped between 2015 and 2017, however, they are still higher than any of the three years covered in the last AI. Denial rates for Whites decreased from 36.1% to 29.3%, which is in contrast to the last AI when denial rates fell from 18.0% in 2007 to 9.4% in 2009. The denial rate for Blacks fell from 41.6% to 35.7%, but is still higher than 2007 when it was 21.8%. For Hispanic households, the denial rate in 2007 was 20.3%, but was 34.1% in 2017.

Figure 4-10
Denials by Race and Ethnicity, 2015 - 2017

	2015			2016			2017		
	Total Applications	Denials	Denial Rate	Total Applications	Denials	Denial Rate	Total Applications	Denials	Denial Rate
White	3,711	1,341	36.1%	4,600	1,698	36.9%	3,751	1,100	29.3%
Black	11,617	4,829	41.6%	14,790	6,547	44.3%	12,245	4,374	35.7%
Asian	600	248	41.3%	838	358	42.7%	615	213	34.6%
American Indian/Alaska Native	154	77	50.0%	251	115	45.8%	241	84	34.9%
Hawaiian	59	31	52.5%	89	36	40.4%	95	24	25.3%
No information provided	3,872	1,617	41.8%	5,018	2,098	41.8%	4,400	1,605	36.5%
Hispanic*	1,685	660	39.2%	2,352	927	39.4%	2,035	694	34.1%
Total	**20,013**	**8,143**	**40.7%**	**25,586**	**10,852**	**42.4%**	**21,347**	**7,400**	**34.7%**

Figure 4-11
Denials by Race and Ethnicity, 2015 - 2017



* Other races include American Indian/Alaska Native and Hawaiian applicants, and applicants for whom no racial information is provided.

The mortgage denial rates for racial minorities and Hispanics maintained the highest levels in 2015.

In 2009, denial rates for racial minorities and Hispanics were both in decline. In 2009, the loan denial rate for Black households was 11.1% and for Hispanic households, 13.9%. By 2017, the denial rate for Blacks was 35.7% and for Hispanics it was 34.1%. Their rates are higher than that of Whites, which was 29.3% in 2017.

For this analysis, lower income households include those with incomes between 0% - 80% of the median family income (MFI), while upper income households include households with incomes above 80% of MFI. Applications from lower income households accounted for 57.3% of total applications in 2015, but fell to 54.7% of all applications by 2017. Despite comprising 54.7% of all applications in 2017, applications from lower income households accounted for 58.8% of denials. This is an imbalance that has improved slightly since 2009 when lower income households comprised 64.5% of all denials, but 56.5% of all applications.

Figure 4-12
Denials by Income, 2015 - 2017

	2015			2016			2017		
	Total Applications	Denials	Denial Rate	Total Applications	Denials	Denial Rate	Total Applications	Denials	Denial Rate
Above 80% MFI	7,170	2,758	38.5%	10,214	4,182	40.9%	8,770	2,854	32.5%
Below 80% MFI	9,621	4,310	44.8%	11,725	5,598	47.7%	10,569	4,078	38.6%
Total	**16,791**	**7,068**	**42.1%**	**21,939**	**9,780**	**44.6%**	**19,339**	**6,932**	**35.8%**

Source: Consumer Financial Protection Bureau, HMDA Database

Similar to 2009, denial rates among lower income households were generally slightly higher among minorities. In 2009, the denial rate for Black households (12.4%) was higher than for White households (11.8%). By 2017, the difference had widened between Whites (33.7%) and Blacks (38.8%). The denial rate for both groups has fallen from a high of 40.6% for Whites and 44.8% for Blacks in 2015.

Figure 4-13
Denials by Race for Lower Income Applicants, 2015 - 2017

	2015			2016			2017		
	Total Applications	Denials	Denial Rate	Total Applications	Denials	Denial Rate	Total Applications	Denials	Denial Rate
White	2,026	822	40.6%	2,517	1,046	41.6%	2,199	740	33.7%
Black	5,511	2,469	44.8%	6,541	3,249	49.7%	5,858	2,273	38.8%
Asian	307	149	48.5%	390	198	50.8%	316	131	41.5%
Amer. Indian/Alaska Native	85	46	54.1%	126	66	52.4%	125	50	40.0%
Hawaiian	33	21	63.6%	52	24	46.2%	55	17	30.9%
No Information Provided	1,659	803	48.4%	2,099	1,015	48.4%	2,016	867	43.0%
Hispanic*	1,194	514	43.0%	1,623	684	42.1%	1,434	526	36.7%
Total	**9,621**	**4,310**	**44.8%**	**11,725**	**5,598**	**47.7%**	**10,569**	**4,078**	**38.6%**

* Hispanic ethnicity is counted independently of race.

Source: Consumer Financial Protection Bureau, HMDA Database

Overall, denial rates were lower for upper income households than lower income households. Among upper income households, however, minorities continued to experience significantly higher denial rates compared to White households – a trend that is unchanged since the 2012 AI. Among upper income Black households in 2009, the denial rate was 9.4%, which was significantly higher than the rate for Whites at 5.6%. By 2017, the denial rate for Whites was 22.7% compared to a rate of 34.8% for Black households.

Figure 4-14
Denials by Race for Upper Income Applicants, 2015 - 2017

	2015			2016			2017		
	Total Applications	Denials	Denial Rate	Total Applications	Denials	Denial Rate	Total Applications	Denials	Denial Rate
White	1,216	394	32.4%	1,530	513	33.5%	1,224	278	22.7%
Black	4,142	1,694	40.9%	6,062	2,655	43.8%	5,259	1,828	34.8%
Asian	228	77	33.8%	375	137	36.5%	261	69	26.4%
Amer. Indian/Alaska Native	53	24	45.3%	95	45	47.4%	100	31	31.0%
Hawaiian	14	7	50.0%	26	9	34.6%	32	5	15.6%
No Information Provided	1,517	562	37.0%	2,126	823	38.7%	1,894	643	33.9%
Hispanic*	264	95	36.0%	400	164	41.0%	399	119	29.8%
Total	**7,170**	**2,758**	**38.5%**	**10,214**	**4,182**	**40.9%**	**8,770**	**2,854**	**32.5%**

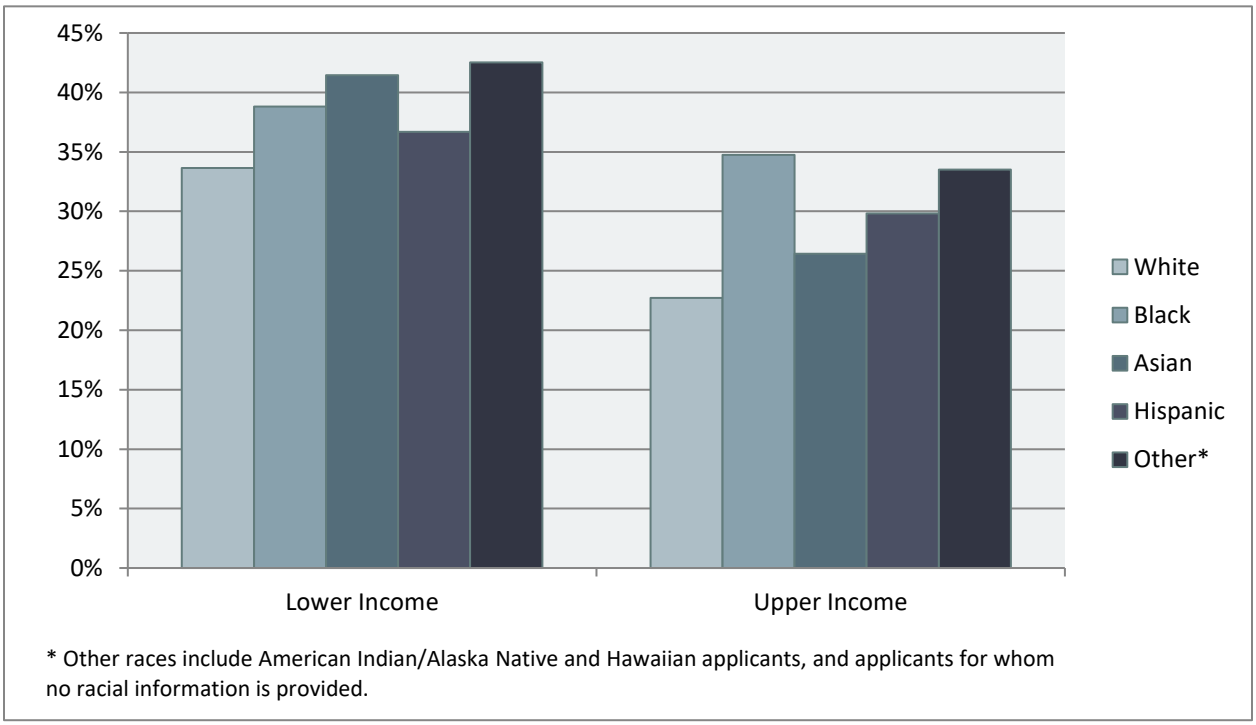
* Hispanic ethnicity is counted independently of race.

Source: Consumer Financial Protection Bureau, HMDA Database

Minority households in both upper and lower income households experienced denial rates significantly higher than those of White upper income households.

> ***The denial rate for Black households in lower income households was 5.1 percentage points higher than for White households. For upper income households the rate was 12.1 percentage points higher.***

Figure 4-15
Denial Rates by Race and Income, 2017



* Other races include American Indian/Alaska Native and Hawaiian applicants, and applicants for whom no racial information is provided.

The 2017 HMDA data for Prince George's County was analyzed to determine if a pattern of loan denials exists by census tract. Of the 172 tracts with denial rates greater than or equal to 10%, 36 (20.9%) are impacted areas. The proportion of census tracts that have high denial rates and are impacted areas is down from 38.7% in 2009.

Of the 172 tracts with mortgage loan denial rates greater than or equal to 10% in 2017, 36 were in impacted areas.

ii. High-Cost Lending Practices

The widespread housing finance market crisis of 2008 has brought a new level of public attention to lending practices that victimize vulnerable populations. Subprime lending, designed for borrowers who are considered a credit risk, has increased the availability of credit to low-income persons. At the same time, subprime lending has often exploited borrowers, piling on excessive fees, penalties, and interest rates that make financial stability difficult to achieve. Higher monthly mortgage payments make housing less affordable, increasing the risk of mortgage delinquency and foreclosure and the likelihood that properties will fall into disrepair.

Some subprime borrowers have credit scores, income levels, and down payments high enough to qualify for conventional, prime loans, but are nonetheless steered toward more expensive subprime mortgages. This is especially true of minority groups, which tend to fall disproportionately into the category of subprime borrowers. The practice of targeting minorities for subprime lending qualifies as mortgage discrimination.

Since 2005, Housing Mortgage Disclosure Act data has included price information for loans priced above reporting thresholds set by the Federal Reserve Board. This data is provided by lenders via Loan Application Registers and can be aggregated to complete an analysis of loans by lender or for a specified geographic area. HMDA does not require lenders to report credit scores for applicants, so the data does not indicate which loans are subprime. It does, however, provide price information for loans considered "high-cost."

A loan is considered high-cost if it meets one of the following criteria:

- A first-lien loan with an interest rate at least three percentage points higher than the prevailing U.S. Treasury standard at the time the loan application was filed. The standard is equal to the current price of comparable-maturity Treasury securities.
- A second-lien loan with an interest rate at least five percentage points higher than the standard.

Not all loans carrying high APRs are subprime, and not all subprime loans carry high APRs. However, high-cost lending is a strong predictor of subprime lending, and it can also indicate a loan that applies a heavy cost burden on the borrower, increasing the risk of mortgage delinquency.

In 2017, there were 2,428 mortgages with a disclosed borrower income for the purchase of a home in Prince George's County. Of these loans, 302 (12.4%) were high-cost loans. Similar to what was found in the 2012 AI, lower income households (14.8%) are more likely to get a high-cost loan compared to higher income households (10.6%).

An analysis of loans in Prince George's County by race and ethnicity reveals that minorities are generally overrepresented in high-cost lending – especially among lower income applicants. The proportion of minority applicants receiving high-cost loans has increased since 2009 when 4.7% of Black, lower-income applicants and 5.1% of Hispanic, lower-income applicants had high-cost mortgages. By 2017, 17.3% and 20.8% of Black and Hispanic, lower-income applicants had high-cost loans. This is compared to 3.9% of lower-income, White households in 2009 and 9.7% in 2017.

Among upper income households, minorities were also overrepresented in high-cost lending; In 2009, Black households were four times more likely than Whites to have high-cost mortgages, with rates of 4.9% and 1.2%, respectively. By 2017, this jumped to 12.0% and 5.0%. Upper income Hispanics in 2009 had high-cost loans at a rate of 2.3% and 10.6% in 2017.

In 2009, predominantly Black census tracts comprise one-fifth of all census tracts in the region but two-fifths of the census tracts in the top percentage of high-cost loan density. By 2017, they comprised two-thirds of all census tracts and 86% of the area's high-cost loans.

The increase in high-cost loans going primarily to minority dominated neighborhoods means that much of the analysis done in the 2012 AI still stands. High cost loans are de-stabilizing relatively stable, predominantly Black neighborhoods with low poverty rates. In effect, a large concentration of high cost loans in a neighborhood leads to foreclosure and vacant properties. Vacant properties lead to depressed home values and diminish the quality of life for neighbors who are not delinquent and not in danger of foreclosure. Vacant foreclosed homes and poorly maintained properties attract loitering and crime, further increasing the devaluation of the neighborhood.

Homeowners who lose their homes in foreclosure may diligently work to rebuild their credit but their reduced wealth will make them vulnerable to future financial problems. As a result, many neighborhoods have transitioned from stable owner occupants to more transient renters than before. The severe impact of foreclosure on minority households, neighborhoods and the County overall raise serious fair housing implications that lending discrimination places minority households at a greater risk of eviction, foreclosure and bankruptcy.

Figure 4-16
High-Cost Lending by Race/Ethnicity and Income, 2015 – 2017

		Lower Income*			Upper Income*		
		Total Origination	Hi-Cost Loans	% Hi-Cost	Total Origination	Hi-Cost Loans	% Hi-Cost
2015	White	232	4	1.7%	222	5	2.3%
	Black	669	100	14.9%	588	57	9.7%
	Asian	34	3	8.8%	36	1	2.8%
	Am. Indian/Alaska Native	10	4	40.0%	7	0	0.0%
	Hawaiian	2	0	0.0%	2	0	0.0%
	No information/NA	209	30	14.4%	308	29	9.4%
	Hispanic**	119	5	4.2%	42	5	11.9%
	Total	**1,156**	**141**	**12.2%**	**1,163**	**92**	**7.9%**
2016	White	221	16	7.2%	268	9	3.4%
	Black	674	110	16.3%	801	85	10.6%
	Asian	30	1	3.3%	59	1	1.7%
	Am. Indian/Alaska Native	5	2	40.0%	11	2	18.2%
	Hawaiian	9	0	0.0%	4	0	0.0%
	No information/NA	207	29	14.0%	344	32	9.3%
	Hispanic**	147	19	12.9%	58	5	8.6%
	Total	**1,146**	**158**	**13.8%**	**1,487**	**129**	**8.7%**
2017	White	206	20	9.7%	199	10	5.0%
	Black	646	112	17.3%	784	94	12.0%
	Asian	33	0	0.0%	35	2	5.7%
	Am. Indian/Alaska Native	14	2	14.3%	19	1	5.3%
	Hawaiian	5	1	20.0%	4	0	0.0%
	No information/NA	170	24	14.1%	313	36	11.5%
	Hispanic**	125	26	20.8%	63	8	12.7%
	Total	**1,074**	**159**	**14.8%**	**1,354**	**143**	**10.6%**
Three-Year Totals		**3,376**	**458**	**13.6%**	**4,004**	**364**	**9.1%**

* Does not include loans for which no income data was reported.

** Hispanic ethnicity is counted independently of race.

Source: Consumer Financial Protection Bureau, HMDA Database

The percentage of high-cost mortgages declined slightly between 2015 and 2017, along with the total number of applications and originations. Overall high-cost loans are down since the 2012 AI, but are up as a percentage of all loans – 4% in 2009 and 11.9% in 2017.

Minority households are disproportionately represented among recipients of high-cost mortgage loans, particularly among lower income households.

> ***Among lower income households, Blacks were almost twice as likely as Whites to have a high cost loan. Among upper income minority households, 12.0% of Black applicants and 12.7% of Hispanic applicants had high-cost mortgages in 2017, compared to 5.0% of lower income White households. The proportion of high-cost loans going to minorities has increased drastically since 2009 among all income groups.***

Of the 364 high-cost loans received during this period, 304 reported the institution that provided these loans. There were 41 lenders who provided high-cost loans in Prince George's County. One institution, Navy Federal Credit Union, represented 71.4% of all high-cost loans with 217 high-cost mortgages provided to residents in Prince George's County. Black households received 160 (73.7%) of these loans. Another 49 (22.6%) recipients did not provide their race.

One lender, Navy Federal Credit Union, sold 71.4% of its high-cost mortgages with Black households receiving 73.7%

> ***There were 41 lenders who provided high-cost loans to households in Prince George's County.***

5. City of Bowie: Evaluation of Public and Private Sector Policies

The analysis of impediments is a review of impediments to fair housing choice in the public and private sector. Impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices, or any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin. Policies, practices or procedures that appear neutral on their face but which operate 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 impediments.

An important element of the AI includes an examination of public policy in terms of its impact on housing choice. This section evaluates the public policies in the City of Bowie to determine opportunities for furthering the expansion of fair housing choice.

A. Public Sector Policies

i. Result of Housing Investment

The City of Bowie is a recipient of CDBG funds.

a. Allocation of Funds

The City of Bowie prioritized senior housing rehabilitation for fiscal years 2010 to 2012, given its aging population. Applications were distributed to the City's residents and evaluated based on need.

The City's FY18 Consolidated Annual Performance and Evaluation Report (CAPER) discussed the projects that were conducted that year many of which were devoted to senior housing rehabilitation. The City had a Senior Citizen "Green" Housing Rehab program that upgraded senior homes to reduce energy costs by making them more energy efficient running from 2014 to 2018. In 2018 the City selected 30 residents to receive the benefits of this program and began program implementation. The residents lived throughout the City of Bowie, and the City estimated that 100% of funds were expended for low- to moderate-income persons.

b. Geographic Distribution of Activities

Given its aging population, in its FY2009 to FY2013 Consolidated Plan the City determined that housing rehabilitation for senior citizens is the highest priority for its CDBG program. Project activities were dispersed throughout the City.

The FY18 CAPER shows that the City had initiated a Senior Citizen "Green" Housing Rehab program from FY2014 to FY2018. The selected projects were located throughout the city, and benefited low- to moderate-income seniors.

In terms of fair housing, the City does not allocate CDBG funds specifically for fair housing activities. The City includes information on housing policies and fair housing law on its website. When residents inquire about housing issues, City staff refers them to local services providers.

In order to improve the City's ability to inform residents about their rights with respect to fair housing, the 2012 AI suggested that:

"Although Bowie's CDBG entitlement is small, the City has an obligation to affirmatively further fair housing. Allocating 1% of its annual fair housing activities, equivalent to approximately $1,700, would enable the City to implement worthwhile activities such as fair housing education and outreach."

In response to this suggestion, the City outlined several objectives in its FY2013 Annual Action Plan, continuing to its current Annual Action Plan. This included the setting aside of 1% of the City's CDBG funds for the furtherance of fair housing efforts, offering free fair housing education sessions, and the provision of fair housing literature and training to the business community and homeowners associations.

The 2012 AI found that the City of Bowie was not allocating CDBG funds to its fair housing activities and funding.

All of the City's Annual Action Plans since 2013 have included a 1% set aside of its annual CDBG funds for use in fair housing outreach and activities.

c. Affirmative Marketing Policy

The City of Bowie uses its small CDBG annual entitlement of $174,744 to carry out rehab activities for elderly homeowners. This activity would not trigger the affirmative marketing requirements.

ii. Appointed Boards and Commissions

A community's sensitivity to fair housing issues is often determined by people in positions of public leadership. The perception of housing needs and the intensity of a community's commitment to housing related goals and objectives are often measured by board members, directorships and the extent to which these individuals relate within an organized framework of agencies, groups, and individuals involved in housing matters. The expansion of fair housing choice requires a team effort and public leadership and commitment is a prerequisite to strategic action.

Demographic data on all board members was unavailable.

a. Advisory Planning Board

Advises the City Council on matters in the area of residential, commercial, and industrial land uses and development; annexations; zoning changes; building codes; transportation; public services and facilities; and many other matters referred by the City Council.

b. Community Outreach Committee

Promotes community welfare matters relating to the needs and resources of the community.

c. Community Recreation Community

Works for the continued coordination and improvement of recreational facilities in the city.

d. Diversity Committee

This committee advises City Council on matters relating to diversity.

Bowie should maintain records of the demographic characteristics of residents appointed to boards and commissions dealing with housing and housing-related issues.

> ***Such a practice would ensure that members of the protected classes are represented proportionally to their share of the general population.***

iii. Accessibility of Residential Dwelling Units

From a regulatory standpoint, local government measures define the range and density of housing resources that can be introduced in a community. Housing quality standards are enforced through the local building code and inspections procedures. The public housing stock in the City of Bowie falls under the purview of HAPGC and is covered in the Urban County's Evaluation of Public and Private Sector Policies section.

iv. Comprehensive Planning

A community's comprehensive plan is a statement of policies relative to future development and the preservation of existing assets. In Prince George's County, the Maryland-National Capital Park and Planning Commission (MNCPPC) has planning authority. Of the 27 incorporated municipalities in the County, only the City of Laurel has its own planning and zoning authority.

Two plans were reviewed for this AI: Prince George's County General Plan and the Bowie and Vicinity Approved Master Plan.

a. City of Bowie Development Review Guidelines and Policies

Major land use, zoning, subdivision, and site plan decisions in the City of Bowie are overseen by Prince George's County, per Maryland's Regional District Act. Since 1989, the City has also maintained a Development Policies document, which details the City's goals in guiding growth and development. The most recent Development Review Guidelines and Policies document was adopted in 2017.

A significant portion of the City's Development Review document is devoted to site design guidelines. Included in the City's residential design guidelines for new developments is a statement to encourage buildings in new residential developments to provide units that are single story or include a first floor master bedroom, to serve the needs of the City's elderly population and persons with disabilities.

The Development Review document also includes specific housing goals, including:

1. Preserving and enhancing the quality of the residential character of the City by maintaining a majority of single-family, detached dwellings and balancing it with a choice of housing types, sizes and styles, including live-work dwelling units and

housing for residents of all ages and incomes and for populations with special needs;

2. Expanding housing opportunities for senior citizens and persons with disabilities to include mixed retirement communities, assisted living facilities, nursing homes and congregate care facilities; and
3. Encouraging housing opportunities for moderately low, low, and very low-income families, as defined by the City's Consolidated Plan.

6. Current Fair Housing Profile

A. Prince George's County Human Relations Commission

The Human Relations Commission (HRC) was established in 1974 under Division 12 of the County Code and serves the entire County. The primary function of HRC is to process, investigate, mediate, and conciliate discrimination complaints in Prince George's County. Unresolved complaints are then referred to the Maryland Commission on Human Relations, which has enforcement authority. As noted earlier, HRC is also responsible for a variety of fair housing activities throughout the County, including hosting workshops and conferences.

In response to this, the 2012 AI stated that:

"Prince George's County has in place the County HRC to process, investigate and conciliate housing discrimination complaints. However, the HRC has no enforcement authority. The County's Human Relations Ordinance should be amended to grant the power of enforcement to the HRC. In this way, County residents can have access to a local entity when seeking enforcement and damages for housing discrimination."

The County HRC still only has investigative and adjudication authority in the County. The task of amending the Human Relations Ordinance remains incomplete.

In October 2018, the former Executive Director of the County HRC reported that fair housing remains a high priority as evidenced by one of the major findings of the Comprehensive Housing Study: new housing should be located in areas to maximize access to opportunity for LMI persons and member of the protected classes. Moving forward, the following initiatives should be implemented:

- Include enforcement authority in the local HRC ordinance to 1) make it easier for County residents to resolve fair housing complaints at the local level and 2) qualify for Fair Housing Assistance Program (FHAP) status from HUD
- Expand public awareness about the fair housing resources available in the County
- Expand fair housing education, specifically as it relates to the rights residents have when seeking or trying to maintain housing in the County
- Continue to advocate alongside the Department of Housing in front of County Council leadership to promote fair housing as a priority In Prince George's County.

The 2012 AI found that the County HRC would be a greater asset to County residents if it was equipped with enforcement powers.

> ***Unresolved cases get referred to the State HRC which does have enforcement powers. This process is cumbersome and would be more beneficial to and convenient for County residents if it were conducted in the County.***

i. Updates since the 2012 AI

Urban County

According to the County's FY17 CAPER, the County has granted permission for the HRC to apply for a status as a Fair Housing Assistance Program Agency (FHAP) with HUD. Once certified by HUD, it will have substantially more control over the enforcement of fair housing laws in the County.

The County also maintains several programs that target low-income residents who are families or have a mental illness or physical disability in addition to its Housing Choice Voucher and Housing Choice Voucher Homeownership Program. These programs help low-income residents, many of whom are in the protected classes, find and keep housing through the use of vouchers. Each month the County's Rental Assistance Division conducts a seminar for landlords to learn about the Housing Choice Voucher program, and their responsibilities to participants.

DHCD is currently planning and developing a Fair Housing Plan that keeps it engaged in fair housing training with the Metropolitan Washington Council of Governments, HUD, and Enterprise Community Partners. It is also working on training many decision makers throughout the organization on affirmatively furthering fair housing in order to increase awareness of fair housing in the decision making process.

Bowie

According to the City of Bowies' CAPER, in 2018, the Office of Grant Development and Administration hosted an educational activity related to the rights and responsibilities of landlords, businesses, real estate companies, and homeowners associations under the Fair Housing Act. The Grants Office also hosted a Fair Housing Symposium, which combined elements of the Fair Housing Act and HUD's Affirmatively Furthering Fair Housing (AFFH) rule. Participants included the City of Bowie's management staff and local government officials in code enforcement, housing divisions, and nonprofit housing service providers. There were also property developers, landlords, and other real estate professionals present.

The City has also included additional fair housing content to its website including the steps required to file an online fair housing complaint with HUD, and what homebuyers need to know about unfair lending practices. The City also aired fair housing public service announcements public access channels.

7. Urban County: General Fair Housing Observations

The following observations were noted throughout the previous sections of the AI. These issues are based on the primary research collected and analyzed and the numerous interviews and focus group sessions conducted for this report. They help to establish context for the impediments included in the following section.

1. **The Urban County has experienced significant demographic shifts since 1990, moving from predominantly White to predominantly Black communities.**

   In 1990, Whites accounted for 40.5% of the Urban County. By 2016, Blacks were the majority group and the White population had decreased to 18.1%. Diversity among minorities also increased during this period as both Asian and Hispanic populations increased significantly.

2. **There are areas of minority concentration in 181 of the 211 census tracts in the Urban County.**

   This is 85.8% of all census tracts in the Urban County, which is up slightly from 2010 when 84.3% (178 of 211) of all census tracts were areas of minority concentration.

3. **Prince George's County continues to be moderately segregated with a segregation index of 52.9 for Whites/Blacks.**

   This represents a slight increase. The changes in score can be explained, in part, by an increasing Black population and decreasing White population.

4. **Despite being a relatively affluent community, median household incomes in Prince George's County remained significantly lower than those in the surrounding five counties.**

   Prince George's County's poverty rate also grew at the second fastest pace among its neighbors to remain the highest among the surrounding five counties.

5. **Members of the protected classes were more likely to live in poverty. This is largely unchanged since the 2012 AI.**

   There are 55 impacted areas in the Urban County all of which include concentrations of both LMI persons and minorities. In the Urban County, 55 of the 59 census tracts identified as concentrations of LMI persons were also areas of minority concentration. Consequently, areas of minority concentration are significantly more likely to also be areas of concentration of LMI persons. This is an increase of one impacted area since the 2012 AI.

   Persons with disabilities were more likely to live in poverty than persons without disabilities. In Prince George's County, 13.7% of persons with a disability were living in poverty compared to 8.0% of persons without a disability.

   Female-headed households with children accounted for almost half of all families living in poverty in the Urban County. Female-headed households with children accounted for 45.9% of families living in poverty in 2016. The proportion of female-headed households living in poverty has slowly been trending downwards since 2000.

6. **The loss of affordable rental units since 2010 has been significant in the Urban County.**

   In the Urban County, over 15,000 units renting for less than $1,000 a month were lost through price increases, demolitions, conversions, etc.

7. **Minority households in the Urban County were less likely to be homeowners.**

   Despite the fact that minority households represent a majority, almost three-quarters of White households in the Urban County were homeowners compared to 59.4% of Blacks, 62.5% of Asians, and 45.8% of Hispanics. The rate of homeownership for all groups is falling; however, it is affecting minorities the most.

8. **Prince George's County had the highest foreclosure rate in the State in the fourth quarter of 2017.**

   The County had 1,572 foreclosure filings, which accounted for 23.6% of Maryland's foreclosure activity. In the County, Bowie's foreclosures represented 0.16% of the City's housing stock.

9. **Median housing value increased 27.9% in Prince George's County while real household income declined 2.1%.**

   This trend indicates a greater likelihood that homebuyers will have difficulty purchasing housing units and homeowners may have difficulty maintaining theirs.

10. **Minimum wage earners and single-wage earning households cannot afford a housing unit renting for the HUD fair market rent in Prince George's County. Even a dual income household will stretch its budget to find the FMR affordable.**

    While minimum wage earners are slightly closer to affording the FMR due to a minimum wage increase, rents are still out of reach for many households seeking a two-bedroom apartment.

11. **The sales housing market in Prince George's County is no longer inherently affordable.**

    In 2016, 23.5% of units were sold for less than $200,000 with the maximum purchase price for a household earning the median household income of $75,925 being only $233,000, less than one-fourth of units sold reflect a high-cost housing market.

12. **The median sales price in Prince George's County has increased faster than neighboring counties' prices.**

    In 2010, Prince George's County's median sales price was nearly $65,000 less than Charles County, the county with the next lowest price. By 2017, its median sales price grew 49.5% and the gap narrowed to only $5,000 less than Charles County.

13. **Minority owner households were more likely than Whites to have housing problems in the Urban County.**

    About 78% of low-income Black and Hispanic owner households experienced housing problems in the Urban County compared to 56.7% of Whites. Renters across all groups experienced housing problems at comparable rates.

14. Homeowners were less likely to be cost burdened than renters in both the Urban County.

White homeowners were less likely to be cost burdened than any other group. In the Urban County, 21.8% of White homeowners were cost burdened compared to 34.8% of Black homeowners and 47.0% of Hispanics. Among renters, 48.3% of all renters were cost burdened with rates being similar between race and ethnicity.

8. The City of Bowie: General Fair Housing Observations

The following observations were noted throughout the previous sections of the AI. These issues are based on the primary research collected and analyzed and the numerous interviews and focus group sessions conducted for this report. They help to establish context for the impediments included in the following section. While none of these observations individually rose to the level of an impediment to fair housing choice in the City of Bowie, the issues remain noteworthy in that they establish context for subsequent sections of the AI.

1. **The City of Bowie has experienced significant demographic shifts since 1990, moving from predominantly White to predominantly Black communities.**

   In 1990, Whites accounted for 91.3% of the population in Bowie. By 2016, Blacks were the majority group in each jurisdiction, and the White population had 38.4%.

2. **There are seven areas of concentration of Black residents in the City of Bowie.**

   This is down from nine areas in 2010.

3. **The City of Bowie continues to be moderately segregated, with a dissimilarity index of 42.2 for Whites/Blacks.**

   This represents a slight increase since the 2012 AI. The changes in score can be explained, in part, by an increasing Black population and decreasing White population.

4. **Despite an increase in the proportion of households earning less than $25,000 in Bowie, it still has about half the proportion of households in this income bracket than the Urban County.**

   This is a signal that it is too expensive for lower income households to live in Bowie.

5. **Members of the protected classes were more likely to live in poverty. This is largely unchanged since the 2012 AI.**

   There was one impacted area in the City of Bowie that includes concentrations of both LMI persons and minorities. Only one area of minority concentration was also an area of LMI persons, which is unchanged from the 2012 AI.

   Persons with disabilities were more likely to live in poverty than persons without disabilities. In Bowie11.1% of disabled persons were living in poverty compared to 4.0% of those without a disability in 2010. In 2013, the year with the most recent data available, those numbers decreased slightly to 10.2% and 2.7%, respectively.

   Female-headed households with children accounted for over a third of all families living in poverty in the City of Bowie. Female-headed households with children accounted for 36.7% of families living in poverty in 2016. The proportion of female-headed households living in poverty has slowly been trending downwards in Bowie since 2000.

6. **The loss of affordable rental units since 2010 has been significant in Bowie.**

   In Bowie, a total of 24 units were lost through price increases, demolitions, conversions, etc.

7. **In Bowie, median housing value outpaced real household income with housing values rising 37.0% and incomes falling 1.5%.**

   These trends indicate a greater likelihood that homebuyers will have difficulty purchasing housing units and homeowners may have difficulty maintaining theirs.

8. **Minority owner households were more likely than Whites to have housing problems in Bowie.**

   In Bowie, 84.3% of Black owners and 76.3% of Hispanic owners had housing problems, while only 65.5% of Whites did. Renters across all groups experienced housing problems at comparable rates.

9. **Homeowners were less likely to be cost burdened than renters in Bowie.**

   White homeowners were less likely to be cost burdened than any other group. In Bowie, 20.5% of homeowners were cost burdened compared to 34.6% of Black homeowners and 37.1% of Hispanics. Among renters, 38.1% were cost burdened with White renters (42.9%) slightly more likely than Black (35.8%) and Hispanic (33.3%) renters to be cost burdened.

9. Impediments to Fair Housing Choice

The following observations collected during the development of the AI constitute the impediments or barriers to fair housing choice listed in this section. These impediments are linked to remedial strategies in the Fair Housing Action Plan.

The remaining observations collected during the development of the AI constitute the impediments or barriers to fair housing choice listed in this section. These impediments are linked to remedial strategies in the Fair Housing Action Plan, which is included in the HCV program.

A. Urban County of Prince George's County

Black and Hispanic households have greater difficulty becoming home owners because of lower incomes and rising home values.

The 2012 AI found that over three-quarters of White households in the Urban County were homeowners, compared to 62% of Blacks, 65.9% of Asians, and 55.4% of Hispanics, which reflects trends in median household incomes. Data from 2016 shows that homeownership has fallen for minorities, but largely left White households untouched. A little less than three-quarters of White households were homeowners compared to 59.4% of Blacks, 62.5% of Asians, and 45.8% of Hispanics.

Prince George's County had the highest foreclosure rate in the State in 2010. One in every 78 housing units in the County received a foreclosure filing in the third quarter of 2010, compared to 1 in every 166 housing units throughout the State. Nearly one-third (29.1%) of all foreclosure filings in Maryland were located in Prince George's County. Prince George's County had the highest foreclosure rate in the State in the fourth quarter 2017. The County had 1,572 foreclosure filings, which accounted for 23.6% of Maryland's foreclosure activity.

Real household income in Prince George's County decreased 2.1% between 2000 and 2016. Meanwhile, median housing values grew by 27.9%. The Median sales price for single-family homes grew by nearly 50% between 2010 and 2017. The continuation of increasingly expensive housing and stagnating wages will continue to be a barrier for minorities wishing to become homeowners.

With homeownership increasingly out of reach for minorities the continuation of the 2012 AI's policies directed at minority homeownership is warranted.

Continued Action 1: Continue to offer financial incentives toward the creation of new home ownership opportunities through the County's My HOME Program and Neighborhood Stabilization Program (NSP). Ensure that the mortgage product is appropriate for the household applicant in terms of amount, cost, terms, etc.

Continued Action 2: Continue to fund homeownership counseling and financial management education for lower income households, particularly minority households.

Continued Action 3: Adopt a Section 3 policy to ensure that employment and other economic and business opportunities generated by HUD assistance, to the greatest extent feasible, are directed to public housing residents and other LMI residents, particularly persons receiving government housing assistance, and business concerns that provide economic opportunities to low and very low income residents.

There are 55 impacted areas in the Urban County, which include census tracts where there are concentrations of both minorities and LMI persons.

In the Urban County, 55 of the 59 census tracts identified as concentrations of LMI persons were also areas of minority concentration. Consequently, in the Urban County, areas of minority concentration were significantly more likely also to be areas of concentration of LMI persons. This remains unchanged in 2016.

The Urban County's current definition of areas of minority concentration does not accurately reflect the diverse population in the County. The current definition allows for a census tract to be designated as an area of concentration even if the tract has a smaller proportion of minority residents than the County as a whole.

The 2012 AI's proposed actions remain important to the Urban County's ability to address the problems associated with high concentrations of minority and low- to moderate-income households. For this reason, that AI's proposed actions continue to be important to achieving progress on these issues.

Continued Action 1: Amend the Urban County's Consolidated Plan (CP) to redefine areas of minority concentration and areas of LMI persons so that the CP is consistent with the AI. Future affordable and fair housing policies, including those contained within this document, should consider the location of the impacted areas.

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

The 2012 AI found that between 2000 and 2010 the Urban County lost over 35,000 units renting for less than $700 a month were lost. Between 2010 and 2016, it lost an additional 924 units at this price point.

In 2010 there was a relative shortage of larger rental units in the Urban County. Less than one-quarter (23.7%) of rental units in the Urban County had three or more bedrooms. An inadequate inventory of larger units can lead to overcrowding, increased wear and tear, and substandard living for large families. By 2016, there had been a slight increase to reach 27.4% of renter-occupied units with at least three bedrooms.

Nearly one-third of HCV applicants (equivalent to 930 households) were waiting for units with three or more bedrooms. This indicates a need for affordable rental units that are appropriately sized for larger families. This relative lack of affordable larger rental units disproportionately impacts minority households, who have a tendency to live in larger families.

In 2010, minority households were more likely than Whites to have housing problems in the Urban County. Hispanics were most likely to have a housing problem, with 77.4% of Hispanic renter households and 81.5% of Hispanic homeowners having at least one housing problem. By 2015, Black residents had overtaken Hispanics with 79.7% of all Black households reporting housing problems compared to 77.3% of Hispanics. These rates are slightly higher than that seen among White households. The burden among all groups falls more heavily on rental households where 79% have housing problems.

Minimum-wage earners and single-wage-earning households cannot afford a two-bedroom unit renting for the HUD fair market rent. For those who do not earn this high level of pay, they may be forced to double-up with others or lease inexpensive substandard units. Minorities and female-headed households are disproportionately impacted due to their lower incomes. This is a problem which has only become worse since the 2012 AI.

In 2010 individuals whose sole source of income is a $674 monthly SSI check cannot afford to rent a zero-bedroom unit in Prince George's County at the HUD fair market rent of $1,156. In 2018 the SSI payments of $750 in Prince George's County while the FMR for a zero-bedroom is $1,504. Additionally, the Comprehensive Housing Study found that seniors, many of whom rely on Social Security for at least part of their incomes, had few affordable options if they desired to move to housing that fit the needs of aging members of the household.

Of the 49,197 acres zoned for medium density development in the County, only 1,540 acres (3.3%) are developable. At a maximum permitted density of 12 dwelling units per acre, this translates to a maximum potential of 18,480 dwelling units. Of the 10,630 acres zoned for high density development, only 397 acres (3.7%) are developable. At a maximum permitted density of 20 dwelling units per acre, this translates to a maximum potential of 7,940 dwelling units. The County should commit to ensuring that at least 20% (equivalent to 5,284 units) of these units are developed for households below 80% of median household income.

The County's Zoning Ordinance includes creative, alternative design options for mixed-use developments strategically located in close proximity to mass transit. These design concepts are excellent opportunities to require a minimum set-aside of new multi-family housing units for households below 80% of median household income.

Because the housing market has continued to become less affordable many of the 2012 AI's conclusions still apply. For instance, public transit options are greatest in the northern and central areas of the County. New residential developments in these areas would be ideally suited for affordable housing incentives. By requiring an affordable housing set-aside and providing financial incentives, the County could expand fair housing choice in locations advantageous to transit-dependent households of members of the protected classes.

Continued Action 1: Continue CDBG-funded rehabilitation activities to improve the quality of the existing affordable housing stock, where feasible.

Continued Action 2: Continue the City's systematic code enforcement policy to improve and preserve the existing multi-unit affordable housing stock.

Continued Action 3: Award a higher preference for new affordable housing projects that include three or more bedrooms. Increase the HOME per-unit subsidy if necessary.

Continued Action 4: Develop and adopt a Moderately Priced Housing Ordinance. There is the potential for the development of over 24,000 multi-family dwelling units to be constructed in the County based on the available and developable land zoned for medium and high density housing. Most of this land is located in non-impacted areas of the Urban County.

Continued Action 5: Establish and capitalize a County Housing Trust Fund with a dedicated source of revenue. For example, setting aside a certain amount per $100 of assessed value of real estate property revenue could provide significant funding for such an initiative. A few counties and cities surrounding Prince George's County have enacted housing trust funds, which have provided financing for thousands of affordable housing units over the past two decades.

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

Over half of the public housing waiting list applicants include family members with disabilities. However, it is unknown how many of these households require an accessible unit.

Continued Action 1: The DHCD should continue its working relationship with the ADA Coordinator in the Department of Family Services and collaborate on accessibility training and compliance issues. Specifically, fair housing training on housing accessibility should be continued for landlords, property managers, architects, builders (including nonprofit organizations), engineers, and code enforcement officials.

Continued Action 2: The Urban County should, at the very least, require that all new and substantially rehabilitated CDBG- and HOME-assisted units comply with visitability standards. To ensure compliance with this requirement, collaborate with the County's ADA Coordinator to conduct site visits prior to the issuance of occupancy permits.

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

The Urban County targets the revitalization and redevelopment of LMI and minority neighborhoods. Although these impacted areas need investment to improve the quality of life for residents, the Urban County must continue to balance this with investing in non-impacted areas. Since the 2012 AI, the Urban County has used programs to promote homeownership that that have largely allowed minorities to live outside of impacted areas.

Continued Action 1: In developing policy priorities for the use of CDBG and HOME funds, the Urban County should give first priority to the use of HOME and CDBG funds for new family rental and sales developments on sites in non-impacted areas.

Continued Action 2: As part of the Consolidated Planning process, map the location of all new CDBG/HOME-assisted housing projects. Analyze this information to determine the relative breakdown of projects in impacted areas versus projects in non-impacted areas. Establish internal goals for achieving balance relative to projects in impacted areas versus projects in non-impacted areas. Consider the results of the analysis before finalizing funding decisions. Include this analysis in the CAPER.

The Urban County has drafted a Site and Neighborhood Standards policy for its HOME.

Recipients of HOME funds are required to administer their program in compliance with the regulations found at 24 CFR 983.6(b), known as the Site and Neighborhood Standards. These standards address the site location requirements for both rehabilitated and newly constructed rental units financed with HOME funds.

Continued Action 1: The County should finalize and adopt its Draft Site and Neighborhood Standards Policy. These requirements should be incorporated as part of the application review and approval process for all applicable HOME-assisted projects. All CHDOs, developers and subrecipients should receive a copy of this policy as part of the HOME application package.

Continued Action 2: Update the definition of minority and ethnic concentration when detailed 2010 census data is released. Plot the location of impacted areas on a census tract map of the County. Publish this information on the County's website and distribute it to affordable housing developers as part of the CDBG/HOME application kit.

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

The Urban County should amend its application review process for units of local government to include a degree of due diligence relative to fair housing. The Urban County should, for example, review the zoning ordinance of any municipality for which CDBG or HOME funding is requested. If discriminatory provisions are identified in the ordinance, the Urban County should not approve entitlement funding until the impediment to fair housing choice is eliminated.

The Urban County should make affirmatively furthering fair housing the over-arching goal of all HOME-assisted activities.

The Urban County no longer requires the support of elected officials and the community for new affordable housing projects. This will open up new options for developers outside of the traditional building areas for affordable housing, which were often impacted areas. DHCD has engaged many of its staff in fair housing training and is continuing the training process as it writes an Affirmatively Furthering Fair Housing Plan. However, due to many of the reasons discussed above, and because many fair housing issues are ongoing problems requiring a continual commitment to affirmatively furthering fair housing, the 2012 AI's proposed actions should be continued.

Continued Action 1: The Urban County should continue to review applications for CDBG and HOME funds to ensure compliance with all appropriate statutes, regulations and policies.

Continued Action 2: Fair housing training should be provided to department heads and the executive leadership of the County to ensure the decision-making process affirmatively furthers fair housing.

Continued Action 3: The DHCD should require fair housing training as a mandatory component of the local government application process. If making this element mandatory is not possible, then DHCD staff should strongly encourage local government applicants to receive fair housing training as part of the application process. By requiring that the elected municipal officials attend the training, the Urban County is further ensuring compliance with its fair housing policy and certifications relative to the CDBG and HOME programs.

Continued Action 4: Priority should be given to new multi-family rental housing projects proposed in non-impacted areas. The County should increase the per-unit subsidy to provide more incentives to developers to seek project sites outside of impacted areas.

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

In 2012, Prince George's County had in place the County HRC to process, investigate and conciliate housing discrimination complaints. However, the HRC had no enforcement authority. This remains a challenge that needs be addressed.

Continued Action: The County's Human Relations Ordinance should be amended to grant the power of enforcement to the HRC. In this way, County residents can have access to a local entity when seeking enforcement and damages for housing discrimination.

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

The 2012 AI found that the County's General Plan has specific goals to increase average housing value as well as to reduce the number of distressed, low-income rental units. However, the Plan lacks a detailed Housing Element. By increasing its tax base and decreasing the number of distressed and dilapidated rental units, the County has the potential to increase the quality of its housing stock. However, without an explicit goal to maintain and preserve the affordable rental housing stock for families, these polices may result in increasingly unaffordable rental and owner housing stocks for lower-income households. Furthermore, there is no policy indicating how the County will deconcentrate areas of low-income rental units. Ideally, these issues should be adequately addressed in a Housing Element of the General Plan in the context of the critical linkages between affordable housing, public transit routes/stops, and entry-level employment opportunities.

Based on the above, the 2012 AI decided that the County's General Plan should include a stronger statement of the City's over-arching policies aimed at affirmatively furthering fair housing choice. The stated policies should extend to all aspects of County government, not just its HUD programs.

Since the 2012 AI, the County has responded by approving the General Plan 2035, which includes a housing element outlining the County's desire to preserve and expand the range of housing types and homeownership opportunities. This is aimed at the preservation and construction of multi-family housing at different price points – including affordable units. The Plan also highlights the concerns related to employment and housing.

Additionally, on May 25, 2017, the development of a County-wide Comprehensive Housing Strategy (CHS) began. This study analyzed housing needs for all County residents looking at both geography and income. It then created strategies for meeting housing needs across the County. It was created by Enterprise Community Partners, Incorporated.

Through the steps the County has taken, it has made strides towards accomplishing some of the goals of the 2012 AI, however, many of these goals are ongoing and require a constant commitment. For this reason, the proposed actions of 2012 should be a continual effort.

Continued Action 1: Take steps to ensure that the County's fair housing policy extends to all aspects and departments of County government, not just its HUD Programs. Take steps to ensure that all department heads and elected officials understand the County's responsibility to affirmatively further fair housing. Department heads and elected officials should, in turn, take steps to impart an understanding of this policy to staff and the public-at-large.

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

Disability and race were the primary bases for alleging discrimination in the Urban County and Bowie. These trends indicate a need for testing, fair housing education and outreach, and enforcement of fair housing laws.

Prince George's County has HRC to process, investigate and conciliate housing discrimination complaints. However, the HRC has no enforcement authority, which is well above the 1.5% to 2.0% advocated for in the 2012 AI.

In FY2018, the County's CDBG entitlement grant was $4,955,396; of this amount, approximately $693,755 (14%) was allocated to fair housing outreach and advocacy.

The County does not have an abundance of fair housing advocacy organizations or a formal system for intake/referral of fair housing complaints. A highly publicized local process for responding to fair housing complaints would be a valuable commodity in Prince George's County that would demonstrate the County's commitment to affirmatively further fair housing.

Continued Action 1: Continue to budget between 1.5% and 2.0% of the Urban County's annual CDBG entitlement grant for activities such as education and outreach, enforcement, and testing.

Continued Action 2: Contract with an experienced FHIP agency to perform paired testing of rental housing.

Continued Action 3: Amend the County's Human Relations Ordinance to give enforcement authority to the Human Relations Commission.

The County Housing Authority has not updated its 1993 Section 504 Needs Assessment.

Public housing is an important resource for persons with mobility and sensory impairments. Section 504 of the Rehabilitation Act of 1973 establishes accessibility standards for public agencies, including housing authorities. HUD's regulations at 24 CFR Part 8 implement Section 504 of the Rehabilitation Act of 1973. HUD's PIH Notice 2010-26 encourages PHAs to conduct Section 504 needs assessments and self-evaluations on a regular basis.

Section 504 requires at least 5% of the PHA's public housing stock to be accessible to persons with mobility impairments and another 2% of the public housing stock to be accessible to persons with sensory impairments. In addition, Section 504 requires Authority administrative offices and other non-housing facilities to be accessible. Section 504 establishes the Uniform Federal Accessibility Standards (UFAS) as the controlling standard for accessibility.

HAPGC has not yet demonstrated that it can meet the minimum 5% and 2% requirements at each development and by bedroom size. This is a continued action that needs to be addressed. However, HAPGC has drafted a new Section 504 Needs Assessment which is awaiting approval by its board. Currently, HAPGC is working to identify units that can be rehabbed in order to meet requirements.

Continued Action: HAPGC should develop a Transition Plan to meet the minimum 5% and 2% requirements at each development and by bedroom size. This action would further expand fair housing choice for persons with disabilities to the degree that they would not be restricted to only those communities with UFAS-accessible units. The plan should be carried out in accordance with Section I(A) of HUD PIH Notice 2010-26.

B. City of Bowie

The City does not allocate any of its CDBG entitlement funds to fair housing activities.

In FY2010, the City's CDBG entitlement was $174,744; however, none of this grant was allocated for fair housing activities. Allocating 1% of its annual fair housing activities, equivalent to approximately $1,700, would enable the City to implement worthwhile activities such as fair housing education and outreach.

Since 2013, all of the City's Annual Action Plans have taken multiple steps to educate staff, executive leadership, and the public about fair housing. These are effective steps and should be continued.

Continued Action: The City should continue to allocate at least 1% of its annual CDBG entitlement grant to carry out fair housing activities.

C. Private Sector

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

In 2009, denial rates for Blacks and Hispanics both declined, in contrast to the slower rate declines for Asians. In 2009, the loan denial rate for Black households was 11.1% and for Hispanic households, 13.9%. For Asian households, the denial rate was 12.8%. For White households, the denial rate was significantly lower at 9.4%. By 2017, denials had greatly increased – likely due to tighter lending standards brought on by the housing crisis. The denial rate was 35.7% for Black households, 34.6% for Asian households, and 34.1% for Hispanics.

Among upper income Black and Hispanic households in 2009, mortgage denial rates were 9.4% and 9.7%, respectively, compared to a denial rate of 5.6% among Whites. While this fact alone does not imply an impediment to fair housing, the pattern is consistent with discrimination. In 2017, the rate for upper income Black households was 34.8% and for Hispanics was 29.8%. The rate for Whites was only 22.7%.

Minority households are disproportionately represented among recipients of high-cost mortgage loans, particularly among lower income households. In 2009, among upper income households, Blacks were four times as likely as Whites to have a high cost loan and Hispanics were twice as likely. Among lower income minority households, 4.7% of Black applicants and 5.1% of Hispanic applicants had high-cost mortgages in 2009, compared to 3.9% of lower income White households. In 2017, 12.0% and 12.7% of upper income Black and Hispanic households had high-cost loans compared to only 5.0% of White households. This trend places the homes of minority households at greater risk for eviction, foreclosure, and bankruptcy.

The County has provided funding to organizations that that are engaged in housing counseling and advocacy for homeownership. It has also provided down payment and closing cost assistance to low- to moderate-income households through its Pathway to Purchase Program. These are important steps towards addressing the problems discussed in the 2012 AI and should be continued.

Continued Action 1: The Urban County should engage HUD-certified housing counselors to target credit repair education through existing advocacy organizations that work extensively with minorities.

Continued Action 2: The Urban County should conduct a more in-depth analysis of HMDA data to determine if discrimination is occurring against minority applicant households.

10. Appendix A: Data Tables

Figure 10-1
Areas of Racial and Ethnic Concentration in the Urban County, 2016

	Total Population	White	Minority Residents		
			Black	Asian/Pacific Islander	Hispanic
Prince George's County	**897,693**	**13.6%**	**62.6%**	**4.2%**	**16.7%**
Census Tract 8001.02	2,845	46.5%	33.6%	3.2%	15.7%
Census Tract 8001.03	2,054	34.6%	35.1%	7.2%	17.3%
Census Tract 8001.05	3,988	25.3%	52.0%	3.6%	16.2%
Census Tract 8001.06	2,662	23.1%	58.3%	8.0%	7.1%
Census Tract 8001.08	3,276	16.0%	60.1%	5.7%	14.2%
Census Tract 8001.09	3,676	21.8%	36.2%	2.0%	38.4%
Census Tract 8002.03	4,386	62.3%	13.7%	5.9%	13.4%
Census Tract 8002.06	3,959	19.6%	63.2%	4.9%	8.0%
Census Tract 8002.08	8,161	21.1%	58.8%	7.3%	11.0%
Census Tract 8002.09	4,579	7.1%	53.8%	11.5%	25.0%
Census Tract 8002.10	2,594	9.2%	73.5%	7.7%	8.0%
Census Tract 8002.11	3,060	15.2%	63.7%	7.7%	9.2%
Census Tract 8002.12	4,656	17.2%	52.4%	21.0%	8.5%
Census Tract 8002.13	4,585	17.1%	45.8%	11.1%	21.4%
Census Tract 8002.14	2,449	15.4%	65.9%	4.0%	12.7%
Census Tract 8002.15	2,611	14.7%	65.5%	7.7%	8.8%
Census Tract 8004.01*	2,373	58.7%	24.1%	7.5%	6.0%
Census Tract 8004.08	7,165	9.9%	69.5%	3.4%	11.2%
Census Tract 8004.098	5,752	29.4%	49.5%	5.6%	6.9%
Census Tract 8004.10*	6,770	27.3%	59.2%	3.7%	5.6%
Census Tract 8004.11	3,717	23.7%	51.9%	13.2%	9.0%
Census Tract 8004.12	3,586	10.7%	62.9%	4.9%	17.5%
Census Tract 8004.13	4,010	3.7%	83.3%	8.4%	3.3%
Census Tract 8005.04*	4,957	54.6%	21.9%	9.1%	12.2%
Census Tract 8005.07*	3,116	18.6%	71.2%	1.0%	4.8%
Census Tract 8005.09*	9,663	4.3%	89.0%	2.7%	1.9%
Census Tract 8005.11*	5,205	27.1%	57.9%	4.3%	4.6%
Census Tract 8005.13*	5,508	42.4%	39.2%	4.8%	8.1%
Census Tract 8005.14*	5,837	11.0%	73.4%	10.7%	1.2%
Census Tract 8005.17*	5,831	10.2%	81.5%	1.5%	1.7%
Census Tract 8005.18*	3,452	14.0%	76.9%	0.2%	4.9%
Census Tract 8006.01	1,988	9.6%	80.1%	0.0%	6.9%
Census Tract 8006.04	1,821	3.6%	91.7%	0.2%	2.6%
Census Tract 8006.05	5,241	10.8%	81.7%	0.6%	4.3%
Census Tract 8006.06	5,243	4.5%	91.8%	0.6%	0.6%
Census Tract 8006.07	6,293	6.9%	76.7%	3.0%	9.7%
Census Tract 8006.08	4,681	4.3%	91.5%	1.3%	0.8%
Census Tract 8007.01	5,888	9.8%	83.2%	1.1%	1.8%
Census Tract 8007.04	5,132	8.3%	85.7%	2.3%	1.1%
Census Tract 8007.05	4,469	11.0%	77.8%	1.7%	2.1%

	Total Population	White	Minority Residents		
			Black	Asian/Pacifi	Hispanic
Census Tract 8007.06	3,946	11.0%	76.6%	2.4%	1.4%
Census Tract 8007.07	3,111	7.9%	82.5%	1.1%	5.4%
Census Tract 8008	3,410	47.8%	32.3%	1.4%	14.1%
Census Tract 8009	1,588	46.7%	44.3%	0.3%	0.1%
Census Tract 8010.03	5,714	20.1%	61.0%	1.1%	11.4%
Census Tract 8010.04	4,846	20.2%	68.5%	2.3%	3.2%
Census Tract 8010.05	4,094	14.8%	76.9%	1.4%	3.6%
Census Tract 8010.06	3,822	9.3%	86.2%	0.8%	1.6%
Census Tract 8011.04	3,336	57.7%	17.9%	2.3%	13.0%
Census Tract 8012.07	4,397	9.7%	82.4%	2.1%	3.8%
Census Tract 8012.08	4,351	3.7%	89.1%	2.8%	3.0%
Census Tract 8012.09	5,092	5.8%	83.6%	0.8%	8.1%
Census Tract 8012.10	4,455	3.6%	86.3%	2.5%	6.3%
Census Tract 8012.11	3,232	14.1%	77.4%	0.9%	5.9%
Census Tract 8012.12	3,816	11.0%	82.0%	1.1%	4.4%
Census Tract 8012.13	3,528	3.4%	84.0%	1.6%	9.5%
Census Tract 8012.14	4,084	19.8%	70.6%	0.1%	9.0%
Census Tract 8012.15	2,799	6.4%	80.0%	2.2%	10.4%
Census Tract 8012.16	3,803	9.0%	84.7%	1.9%	3.8%
Census Tract 8012.17	3,817	8.1%	78.1%	6.7%	5.3%
Census Tract 8013.02	2,683	41.9%	42.2%	3.4%	2.5%
Census Tract 8013.05	6,324	6.3%	72.0%	4.1%	17.0%
Census Tract 8013.07	3,962	12.7%	69.0%	9.7%	4.7%
Census Tract 8013.08	3,914	4.3%	73.6%	14.0%	7.1%
Census Tract 8013.09	3,567	17.4%	68.3%	4.2%	3.6%
Census Tract 8013.10	6,413	14.8%	77.1%	6.6%	0.0%
Census Tract 8013.11	6,602	10.1%	79.1%	2.5%	2.4%
Census Tract 8013.12	3,597	8.4%	68.0%	6.1%	15.0%
Census Tract 8013.13	3,218	9.9%	73.5%	3.3%	12.6%
Census Tract 8014.04	5,365	14.2%	57.4%	10.8%	12.8%
Census Tract 8014.05	4,518	8.7%	49.9%	10.6%	29.8%
Census Tract 8014.06	2,751	2.0%	89.5%	1.6%	6.7%
Census Tract 8014.07	6,605	9.8%	77.9%	0.6%	7.7%
Census Tract 8014.08	3,301	2.9%	79.9%	3.3%	4.3%
Census Tract 8014.09	3,327	4.8%	64.1%	7.5%	22.7%
Census Tract 8014.10	3,186	11.0%	63.7%	17.0%	6.0%
Census Tract 8014.11	3,247	10.7%	41.0%	15.5%	23.7%
Census Tract 8015	2,680	3.5%	76.5%	2.2%	15.7%
Census Tract 8016	2,611	3.3%	82.0%	1.0%	10.0%
Census Tract 8017.01	4,329	5.2%	88.3%	1.1%	3.5%
Census Tract 8017.02	3,980	2.0%	89.2%	0.5%	7.5%

* These census tracts are partially contained within the Urban County.

Source: 2012 - 2016 American Community Survey (B03002)

	Total Population	White	Minority Residents		
			Black	Asian/Pacifi	Hispanic
Census Tract 8017.04	5,511	2.8%	90.4%	0.6%	5.1%
Census Tract 8017.06	1,526	3.9%	84.5%	3.6%	5.0%
Census Tract 8017.07	6,756	0.9%	70.1%	2.0%	26.8%
Census Tract 8017.08	3,411	2.2%	85.1%	0.9%	6.3%
Census Tract 8018.01	1,984	3.1%	85.2%	0.0%	9.5%
Census Tract 8018.02	3,572	0.2%	96.6%	0.8%	0.8%
Census Tract 8018.04	2,124	3.4%	90.5%	0.0%	4.8%
Census Tract 8018.05	2,457	5.4%	86.4%	1.1%	1.6%
Census Tract 8018.07	4,607	0.8%	95.9%	0.2%	2.8%
Census Tract 8018.08	4,048	1.7%	86.6%	0.0%	8.7%
Census Tract 8019.01	4,738	5.7%	76.3%	0.6%	15.3%
Census Tract 8019.04	3,092	10.3%	76.4%	0.4%	9.7%
Census Tract 8019.05	5,262	10.7%	80.2%	6.0%	0.7%
Census Tract 8019.06	1,750	18.9%	60.2%	0.6%	16.0%
Census Tract 8019.07	2,574	4.4%	88.3%	3.5%	3.4%
Census Tract 8019.08	3,031	1.6%	95.1%	1.6%	0.0%
Census Tract 8020.01	6,035	4.7%	79.5%	1.3%	13.4%
Census Tract 8020.02	3,926	1.0%	90.4%	0.5%	7.5%
Census Tract 8021.03	3,239	5.7%	83.1%	2.6%	5.0%
Census Tract 8021.04	1,790	3.2%	87.3%	0.3%	7.9%
Census Tract 8021.06	3,638	0.5%	90.6%	0.5%	8.1%
Census Tract 8021.07	3,279	0.9%	96.2%	1.5%	0.6%
Census Tract 8022.01	1,847	10.0%	82.0%	2.1%	1.9%
Census Tract 8022.03	4,706	3.1%	78.9%	0.7%	14.9%
Census Tract 8022.04	6,170	3.2%	94.2%	1.2%	0.0%
Census Tract 8023.01	3,855	2.5%	86.1%	0.5%	8.1%
Census Tract 8024.04	3,742	2.2%	88.9%	0.0%	7.4%
Census Tract 8024.05	3,874	1.2%	94.2%	0.0%	4.3%
Census Tract 8024.06	2,303	4.6%	86.8%	0.6%	5.2%
Census Tract 8024.07	3,489	2.4%	89.8%	0.9%	4.0%
Census Tract 8024.08	1,508	4.4%	89.1%	2.7%	1.6%
Census Tract 8025.01	2,700	2.0%	94.7%	0.0%	0.6%
Census Tract 8025.02	2,637	3.4%	85.6%	0.0%	9.7%
Census Tract 8026	3,192	1.9%	91.5%	0.3%	4.8%
Census Tract 8027	2,988	2.5%	78.2%	0.0%	16.7%
Census Tract 8028.03	5,484	2.1%	94.7%	0.2%	1.5%
Census Tract 8028.04	5,125	1.5%	91.9%	0.8%	2.6%
Census Tract 8028.05	4,620	1.4%	90.5%	0.0%	7.2%
Census Tract 8029.01	4,218	3.0%	83.8%	0.0%	12.4%
Census Tract 8030.01	2,809	1.1%	75.0%	2.3%	18.6%

* These census tracts are partially contained within the Urban County.

Source: 2012 - 2016 American Community Survey (B03002)

	Total Population	White	Minority Residents		
			Black	Asian/Pacifi	Hispanic
Census Tract 8030.02	2,641	1.2%	96.8%	0.6%	0.9%
Census Tract 8031	2,821	0.7%	93.7%	0.3%	4.8%
Census Tract 8032	2,899	0.0%	84.1%	1.0%	14.9%
Census Tract 8033	4,538	0.9%	75.2%	2.2%	17.9%
Census Tract 8034.01	1,313	0.0%	74.2%	0.8%	25.1%
Census Tract 8034.02	4,573	1.6%	89.6%	0.2%	6.2%
Census Tract 8035.08	4,114	0.5%	89.1%	0.3%	8.9%
Census Tract 8035.09	3,126	0.8%	72.6%	2.8%	22.1%
Census Tract 8035.12	6,421	3.8%	87.1%	4.0%	4.9%
Census Tract 8035.13	4,268	1.5%	93.3%	1.3%	0.5%
Census Tract 8035.14	4,236	2.1%	96.3%	0.0%	0.0%
Census Tract 8035.16	4,918	6.1%	80.6%	4.2%	3.0%
Census Tract 8035.19	5,233	1.4%	91.1%	0.0%	5.8%
Census Tract 8035.20	4,249	5.8%	84.8%	1.0%	5.0%
Census Tract 8035.21	5,890	6.6%	84.1%	3.7%	2.6%
Census Tract 8035.22	3,620	5.3%	88.2%	0.0%	3.7%
Census Tract 8035.23	4,063	1.8%	91.7%	1.4%	3.1%
Census Tract 8035.24	4,220	1.8%	92.6%	0.0%	3.6%
Census Tract 8035.25	1,998	1.0%	92.6%	0.8%	4.2%
Census Tract 8035.26	3,212	2.6%	94.4%	0.1%	0.0%
Census Tract 8035.27	3,222	3.8%	91.5%	1.7%	2.5%
Census Tract 8036.01	3,661	1.4%	88.3%	7.8%	0.0%
Census Tract 8036.02	2,324	1.3%	82.2%	0.9%	13.9%
Census Tract 8036.05	7,001	13.0%	45.4%	4.1%	31.0%
Census Tract 8036.06	5,340	13.6%	53.1%	6.5%	24.3%
Census Tract 8036.07	3,374	11.2%	67.5%	1.6%	18.6%
Census Tract 8036.08	5,952	7.0%	57.6%	3.4%	29.8%
Census Tract 8036.10	3,492	6.6%	59.8%	3.1%	28.6%
Census Tract 8036.12	3,347	6.2%	61.6%	1.1%	29.2%
Census Tract 8036.13	5,395	4.7%	66.2%	2.0%	24.0%
Census Tract 8037	2,646	13.0%	38.2%	0.0%	44.1%
Census Tract 8038.01	2,502	4.4%	44.0%	1.6%	48.1%
Census Tract 8038.03	6,262	3.4%	53.2%	3.5%	35.5%
Census Tract 8039	3,958	5.5%	23.8%	1.2%	68.9%
Census Tract 8040.01	4,877	2.2%	77.1%	1.8%	18.1%
Census Tract 8040.02	4,275	4.7%	31.3%	1.0%	62.8%
Census Tract 8041.01	3,322	16.7%	69.8%	1.3%	10.3%
Census Tract 8041.02	5,956	5.1%	70.1%	1.4%	20.9%
Census Tract 8042	3,098	43.4%	39.9%	0.7%	12.2%
Census Tract 8043	3,331	3.3%	71.3%	7.9%	17.5%

* These census tracts are partially contained within the Urban County.

Source: 2012 - 2016 American Community Survey (B03002)

	Total Population	White	Minority Residents		
			Black	Asian/Pacifi	Hispanic
Census Tract 8044	2,844	11.7%	33.4%	5.6%	46.6%
Census Tract 8046	3,074	13.2%	35.3%	3.8%	47.4%
Census Tract 8047	3,337	34.0%	30.4%	2.8%	28.9%
Census Tract 8048.01	2,450	4.2%	64.2%	7.3%	21.5%
Census Tract 8048.02	3,171	0.6%	39.0%	1.4%	57.5%
Census Tract 8049	4,025	7.3%	69.9%	2.2%	19.4%
Census Tract 8050	6,714	5.7%	48.3%	0.0%	46.0%
Census Tract 8051.01	4,188	5.7%	23.2%	2.4%	65.1%
Census Tract 8052.01	4,718	0.4%	44.2%	0.5%	53.9%
Census Tract 8052.02	3,721	3.1%	81.8%	0.0%	15.0%
Census Tract 8055	4,286	4.0%	22.3%	1.8%	70.8%
Census Tract 8056.01	6,453	0.5%	8.4%	0.8%	88.8%
Census Tract 8056.02	5,509	1.8%	7.6%	0.0%	89.3%
Census Tract 8057	6,169	4.8%	15.2%	4.7%	74.4%
Census Tract 8058.01	4,784	5.3%	30.5%	3.9%	59.0%
Census Tract 8058.02	4,258	3.2%	30.8%	5.0%	60.8%
Census Tract 8059.04	3,359	19.1%	25.4%	7.3%	46.3%
Census Tract 8059.06	3,241	6.0%	38.2%	6.6%	48.1%
Census Tract 8059.07	3,938	4.4%	54.7%	4.0%	33.5%
Census Tract 8059.08	2,270	7.8%	58.1%	3.7%	28.2%
Census Tract 8059.09	4,937	12.8%	47.3%	9.5%	27.6%
Census Tract 8060	5,282	13.1%	29.6%	5.1%	50.7%
Census Tract 8061	4,308	28.0%	29.9%	3.2%	35.4%
Census Tract 8062	3,924	41.0%	36.6%	2.3%	17.1%
Census Tract 8063	2,265	21.9%	24.9%	2.0%	46.4%
Census Tract 8064	3,699	62.9%	8.0%	14.5%	10.8%
Census Tract 8065.01	5,682	12.7%	19.2%	2.6%	64.5%
Census Tract 8066.01	4,585	7.9%	21.0%	0.0%	71.0%
Census Tract 8066.02	5,541	11.4%	35.7%	6.9%	40.8%
Census Tract 8067.06	3,311	22.5%	45.8%	10.6%	19.3%
Census Tract 8067.08	3,979	48.7%	29.5%	16.7%	3.7%
Census Tract 8067.10	5,758	15.5%	62.5%	10.8%	8.4%
Census Tract 8067.11	5,100	9.7%	74.9%	4.4%	8.8%
Census Tract 8067.12	3,517	5.9%	80.3%	4.5%	5.5%
Census Tract 8067.13	3,722	2.7%	61.7%	6.4%	27.5%
Census Tract 8067.14	3,895	8.7%	42.6%	2.7%	42.4%
Census Tract 8068	4,293	45.5%	15.8%	8.2%	27.5%
Census Tract 8069	5,036	38.3%	13.9%	9.8%	32.3%
Census Tract 8070	6,854	46.7%	22.0%	16.3%	11.9%
Census Tract 8071.02	2,409	68.7%	12.0%	2.2%	16.8%

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Source: 2012 - 2016 American Community Survey (B03002)

	Total Population	White	Minority Residents		
			Black	Asian/Pacifi	Hispanic
Census Tract 8072	13,823	61.1%	14.7%	16.2%	4.9%
Census Tract 8073.01	3,658	32.0%	26.6%	24.7%	15.4%
Census Tract 8073.04	2,003	20.9%	27.1%	7.4%	41.7%
Census Tract 8073.05	3,464	10.8%	39.5%	9.1%	39.0%
Census Tract 8074.04	5,832	27.5%	22.6%	11.5%	35.2%
Census Tract 8074.05	5,918	43.6%	23.3%	13.6%	16.8%
Census Tract 8074.07	6,668	14.9%	39.0%	15.6%	28.6%
Census Tract 8074.08	5,744	42.3%	30.6%	13.8%	8.0%
Census Tract 8074.09	4,214	9.4%	39.9%	8.5%	34.8%
Census Tract 8074.10	4,340	8.7%	53.5%	5.3%	26.8%

* These census tracts are partially contained within the Urban County.

Source: 2012 - 2016 American Community Survey (B03002)

Figure 10-2
Areas of Racial and Ethnic Concentration in the City of Bowie, 2016

	Total Population	White	Minority Residents		
			Black	Asian/Pacific	Hispanic
City of Bowie	**57,633**	**34.4%**	**50.3%**	**4.7%**	**6.4%**
Census Tract 8004.01*	2,373	58.7%	24.1%	7.5%	6.0%
Census Tract 8004.02	4,562	63.3%	17.9%	5.1%	10.0%
Census Tract 8004.03	4,148	48.9%	35.0%	3.4%	9.2%
Census Tract 8004.09*	5,752	29.4%	49.5%	5.6%	6.9%
Census Tract 8004.10*	6,770	27.3%	59.2%	3.7%	5.6%
Census Tract 8005.04*	4,957	54.6%	21.9%	9.1%	12.2%
Census Tract 8005.05	2,436	65.5%	19.5%	2.1%	10.2%
Census Tract 8005.07*	3,116	18.6%	71.2%	1.0%	4.8%
Census Tract 8005.09*	9,663	4.3%	89.0%	2.7%	1.9%
Census Tract 8005.11*	5,205	27.1%	57.9%	4.3%	4.6%
Census Tract 8005.13*	5,508	42.4%	39.2%	4.8%	8.1%
Census Tract 8005.14*	5,837	11.0%	73.4%	10.7%	1.2%
Census Tract 8005.15	4,271	28.9%	54.1%	4.7%	7.6%
Census Tract 8005.16	4,080	26.4%	63.4%	3.3%	4.4%
Census Tract 8005.17*	5,831	10.2%	81.5%	1.5%	1.7%
Census Tract 8005.18*	3,452	14.0%	76.9%	0.2%	4.9%
Census Tract 8005.19	4,006	20.8%	57.7%	8.4%	8.4%
Census Tract 8005.20	1,955	2.9%	86.6%	3.6%	3.5%

Figure 10-3
Areas of LMI Concentration in the Urban County, FY2018

Census Tract	Low/Moderate Income Persons		
	Population	# LMI	% LMI
Census Tract 8002.09	3,745	2,045	54.6%
Census Tract 8002.10	2,975	1,830	61.5%
Census Tract 8011.04	2,440	1,390	57.0%
Census Tract 8017.04	5,780	3,430	59.3%
Census Tract 8017.04	5,780	3,430	59.3%
Census Tract 8017.07	6,255	3,835	61.3%
Census Tract 8018.01	2,080	1,060	51.0%
Census Tract 8018.05	2,270	1,160	51.1%
Census Tract 8020.01	5,585	3,550	63.6%
Census Tract 8021.04	2,000	1,175	58.8%
Census Tract 8021.06	4,345	2,790	64.2%
Census Tract 8021.07	4,340	2,230	51.4%
Census Tract 8024.04	4,565	2,760	60.5%
Census Tract 8024.07	4,360	2,395	54.9%
Census Tract 8024.08	1,655	1,085	65.6%
Census Tract 8026	2,975	1,565	52.6%
Census Tract 8027	2,420	1,485	61.4%
Census Tract 8028.05	4,845	2,495	51.5%
Census Tract 8029.01	4,045	2,110	52.2%
Census Tract 8031	2,200	1,165	53.0%
Census Tract 8032	2,920	1,625	55.7%
Census Tract 8034.01	1,405	930	66.2%
Census Tract 8034.02	4,800	2,870	59.8%
Census Tract 8035.08	4,755	3,010	63.3%
Census Tract 8035.09	2,645	1,750	66.2%
Census Tract 8035.25	2,820	1,565	55.5%
Census Tract 8036.10	3,050	1,720	56.4%
Census Tract 8036.12	2,945	1,925	65.4%
Census Tract 8036.13	4,375	2,380	54.4%
Census Tract 8037	2,380	1,340	56.3%
Census Tract 8038.01	2,100	1,320	62.9%
Census Tract 8039	4,155	2,635	63.4%
Census Tract 8040.01	4,825	3,010	62.4%
Census Tract 8040.02	4,055	2,455	60.5%
Census Tract 8041.02	6,675	4,160	62.3%
Census Tract 8043	3,755	2,565	68.3%
Census Tract 8044	2,490	1,535	61.6%
Census Tract 8046	2,950	1,855	62.9%
Census Tract 8048.01	2,415	1,480	61.3%
Census Tract 8048.02	2,745	1,830	66.7%
Census Tract 8049	3,315	2,195	66.2%
Census Tract 8051.01	3,780	2,550	67.5%
Census Tract 8052.01	4,070	2,570	63.1%
Census Tract 8052.02	3,930	2,575	65.5%
Census Tract 8056.01	6,050	5,355	88.5%
Census Tract 8056.02	4,955	3,930	79.3%
Census Tract 8057	5,445	2,905	53.4%
Census Tract 8059.04	3,170	1,930	60.9%
Census Tract 8059.06	3,010	2,045	67.9%
Census Tract 8059.07	3,865	2,825	73.1%
Census Tract 8059.08	2,325	1,495	64.3%
Census Tract 8059.09	4,245	3,190	75.1%
Census Tract 8060	4,790	3,035	63.4%
Census Tract 8065.01	5,125	3,530	68.9%
Census Tract 8066.01	4,225	2,700	63.9%
Census Tract 8067.13	3,535	2,385	67.5%
Census Tract 8067.14	3,105	1,740	56.0%
Census Tract 8069	4,375	2,370	54.2%
Census Tract 8070	5,235	3,235	61.8%
Census Tract 8072	3,685	3,155	85.6%
Census Tract 8074.09	3,400	1,890	55.6%

* This data reflects only the portion of the tract within the Urban County.

Note: Shaded rows indicate areas of minority concentration.

Source: U.S. Department of HUD, FY2018 LMI Estimates (Based on 2010 ACS)

Figure 10-4
Areas of LMI Concentration in Bowie, FY2018

Census Tract	Low/Moderate Income Persons		
	Population	# LMI	% LMI
Census Tract 8004.01*	2670	495	18.5%
Census Tract 8004.02	4950	525	10.6%
Census Tract 8004.03	4000	480	12.0%
Census Tract 8004.09*	6425	1070	16.7%
Census Tract 8004.10*	5585	1030	18.4%
Census Tract 8005.04*	4885	1015	20.8%
Census Tract 8005.05	2560	780	30.5%
Census Tract 8005.07*	2655	350	13.2%
Census Tract 8005.09*	8385	760	9.1%
Census Tract 8005.11*	4985	1025	20.6%
Census Tract 8005.13*	5330	1155	21.7%
Census Tract 8005.14*	4205	535	12.7%
Census Tract 8005.15	3700	1195	32.3%
Census Tract 8005.16	3230	800	24.8%
Census Tract 8005.17*	4960	530	10.7%
Census Tract 8005.18*	2960	240	8.1%
Census Tract 8005.19	4290	395	9.2%
Census Tract 8005.20	2090	105	5.0%

* This data reflects only the portion of the tract within the City of Bowie.

Note: Shaded rows indicate areas of minority concentration.

Source: U.S. Department of HUD, FY2018 LMI Estimates (Based on 2010 ACS)

Figure 10-5
Trends in Housing Inventory in the Urban County, 2010 – 2016

	2010		2016		Change 2010 - 2016	
	#	% of County	#	% of County	#	%
Prince George's County	325,165	---	330,708	---	5,543	1.7%
Urban County**	**304,503**	**93.6%**	**317,466**	**96.0%**	**12,963**	**4.3%**
Census Tract 8001.02	1,529	0.5%	1,349	0.4%	-180	-11.8%
Census Tract 8001.03	944	0.3%	902	0.3%	-42	-4.4%
Census Tract 8001.05	1,495	0.5%	1,456	0.4%	-39	-2.6%
Census Tract 8001.06	1,133	0.3%	1,103	0.3%	-30	-2.6%
Census Tract 8001.08	1,617	0.5%	1,636	0.5%	19	1.2%
Census Tract 8001.09	1,474	0.5%	1,312	0.4%	-162	-11.0%
Census Tract 8002.03	1,434	0.4%	1,536	0.5%	102	7.1%
Census Tract 8002.06	1,588	0.5%	1,546	0.5%	-42	-2.6%
Census Tract 8002.08	2,560	0.8%	2,698	0.8%	138	5.4%
Census Tract 8002.09	1,789	0.6%	1,714	0.5%	-75	-4.2%
Census Tract 8002.10	1,318	0.4%	1,349	0.4%	31	2.4%
Census Tract 8002.11	1,444	0.4%	1,333	0.4%	-111	-7.7%
Census Tract 8002.12	1,233	0.4%	1,823	0.6%	590	47.9%
Census Tract 8002.13	2,003	0.6%	1,836	0.6%	-167	-8.3%
Census Tract 8002.14	1,170	0.4%	1,170	0.4%	0	0.0%
Census Tract 8002.15	1,201	0.4%	1,073	0.3%	-128	-10.7%
Census Tract 8004.01	908	0.3%	901	0.3%	-7	-0.8%
Census Tract 8004.02	1,910	0.6%	1,814	0.5%	-96	-5.0%
Census Tract 8004.03	1,340	0.4%	1,321	0.4%	-19	-1.4%
Census Tract 8004.08	2,149	0.7%	2,156	0.7%	7	0.3%
Census Tract 8004.09	2,145	0.7%	2,192	0.7%	47	2.2%
Census Tract 8004.10	1,748	0.5%	1,799	0.5%	51	2.9%
Census Tract 8004.11	1,414	0.4%	1,441	0.4%	27	1.9%
Census Tract 8004.12	1,425	0.4%	1,203	0.4%	-222	-15.6%
Census Tract 8004.13	1,483	0.5%	1,411	0.4%	-72	-4.9%
Census Tract 8005.04	1,749	0.5%	1,733	0.5%	-16	-0.9%
Census Tract 8005.05	994	0.3%	997	0.3%	3	0.3%
Census Tract 8005.07	1,283	0.4%	1,204	0.4%	-79	-6.2%
Census Tract 8005.09	3,214	1.0%	3,962	1.2%	748	23.3%
Census Tract 8005.11	2,026	0.6%	1,994	0.6%	-32	-1.6%
Census Tract 8005.13	1,809	0.6%	1,879	0.6%	70	3.9%
Census Tract 8005.14	1,298	0.4%	1,945	0.6%	647	49.8%
Census Tract 8005.15	1,583	0.5%	1,703	0.5%	120	7.6%
Census Tract 8005.16	1,764	0.5%	1,741	0.5%	-23	-1.3%
Census Tract 8005.17	1,701	0.5%	1,789	0.5%	88	5.2%
Census Tract 8005.18	1,058	0.3%	1,211	0.4%	153	14.5%

* This data reflects a portion of the tract that lies also lies inside the City of Bowie.

** The Urban County is Prince George's County exclusive of the City of Bowie.

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: Census 2010 SF1 (H1); 2012 - 2016 American Community Survey (B25001)

	2010		2016		Change 2010 - 2016	
	#	% of Total	#	% of Total	#	%
Census Tract 8005.19	1,443	0.4%	1,408	0.4%	-35	-2.4%
Census Tract 8005.20	986	0.3%	1,000	0.3%	14	1.4%
Census Tract 8006.01	686	0.2%	692	0.2%	6	0.9%
Census Tract 8006.04	556	0.2%	660	0.2%	104	18.7%
Census Tract 8006.05	1,546	0.5%	1,580	0.5%	34	2.2%
Census Tract 8006.06	2,526	0.8%	2,572	0.8%	46	1.8%
Census Tract 8006.07	2,007	0.6%	2,093	0.6%	86	4.3%
Census Tract 8006.08	972	0.3%	1,620	0.5%	648	66.7%
Census Tract 8007.01	1,622	0.5%	2,041	0.6%	419	25.8%
Census Tract 8007.04	1,961	0.6%	2,025	0.6%	64	3.3%
Census Tract 8007.05	1,406	0.4%	1,515	0.5%	109	7.8%
Census Tract 8007.06	1,215	0.4%	1,302	0.4%	87	7.2%
Census Tract 8007.07	1,136	0.3%	1,279	0.4%	143	12.6%
Census Tract 8008	1,279	0.4%	1,487	0.4%	208	16.3%
Census Tract 8009	691	0.2%	678	0.2%	-13	-1.9%
Census Tract 8010.03	1,406	0.4%	1,884	0.6%	478	34.0%
Census Tract 8010.04	1,352	0.4%	1,681	0.5%	329	24.3%
Census Tract 8010.05	1,333	0.4%	1,293	0.4%	-40	-3.0%
Census Tract 8010.06	1,336	0.4%	1,371	0.4%	35	2.6%
Census Tract 8011.04	1,150	0.4%	1,129	0.3%	-21	-1.8%
Census Tract 8012.07	1,492	0.5%	1,573	0.5%	81	5.4%
Census Tract 8012.08	1,281	0.4%	1,519	0.5%	238	18.6%
Census Tract 8012.09	1,491	0.5%	1,642	0.5%	151	10.1%
Census Tract 8012.10	1,514	0.5%	1,545	0.5%	31	2.0%
Census Tract 8012.11	1,119	0.3%	1,133	0.3%	14	1.3%
Census Tract 8012.12	1,142	0.4%	1,161	0.4%	19	1.7%
Census Tract 8012.13	1,356	0.4%	1,363	0.4%	7	0.5%
Census Tract 8012.14	1,672	0.5%	1,733	0.5%	61	3.6%
Census Tract 8012.15	764	0.2%	807	0.2%	43	5.6%
Census Tract 8012.16	1,264	0.4%	1,282	0.4%	18	1.4%
Census Tract 8012.17	1,143	0.4%	1,216	0.4%	73	6.4%
Census Tract 8013.02	962	0.3%	1,000	0.3%	38	4.0%
Census Tract 8013.05	1,917	0.6%	2,041	0.6%	124	6.5%
Census Tract 8013.07	1,424	0.4%	1,438	0.4%	14	1.0%
Census Tract 8013.08	1,268	0.4%	1,273	0.4%	5	0.4%
Census Tract 8013.09	1,318	0.4%	1,385	0.4%	67	5.1%
Census Tract 8013.10	2,103	0.6%	2,260	0.7%	157	7.5%
Census Tract 8013.11	1,880	0.6%	2,196	0.7%	316	16.8%
Census Tract 8013.12	1,309	0.4%	1,342	0.4%	33	2.5%
Census Tract 8013.13	1,128	0.3%	1,190	0.4%	62	5.5%

* This data reflects a portion of the tract that lies also lies inside the City of Bowie.

** The Urban County is Prince George's County exclusive of the City of Bowie.

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: Census 2010 SF1 (H1); 2012 - 2016 American Community Survey (B25001)

	2010		2016		Change 2010 - 2016	
	#	% of Total	#	% of Total	#	%
Census Tract 8014.04	2,005	0.6%	2,312	0.7%	307	15.3%
Census Tract 8014.05	1,598	0.5%	1,663	0.5%	65	4.1%
Census Tract 8014.06	1,509	0.5%	1,393	0.4%	-116	-7.7%
Census Tract 8014.07	2,259	0.7%	2,376	0.7%	117	5.2%
Census Tract 8014.08	1,659	0.5%	1,570	0.5%	-89	-5.4%
Census Tract 8014.09	1,118	0.3%	1,135	0.3%	17	1.5%
Census Tract 8014.10	1,243	0.4%	1,243	0.4%	0	0.0%
Census Tract 8014.11	1,153	0.4%	1,162	0.4%	9	0.8%
Census Tract 8015	971	0.3%	986	0.3%	15	1.5%
Census Tract 8016	1,229	0.4%	1,253	0.4%	24	2.0%
Census Tract 8017.01	1,758	0.5%	1,806	0.5%	48	2.7%
Census Tract 8017.02	1,790	0.6%	1,788	0.5%	-2	-0.1%
Census Tract 8017.04	2,488	0.8%	2,499	0.8%	11	0.4%
Census Tract 8017.06	674	0.2%	570	0.2%	-104	-15.4%
Census Tract 8017.07	2,514	0.8%	2,547	0.8%	33	1.3%
Census Tract 8017.08	1,355	0.4%	1,410	0.4%	55	4.1%
Census Tract 8018.01	903	0.3%	906	0.3%	3	0.3%
Census Tract 8018.02	1,794	0.6%	1,764	0.5%	-30	-1.7%
Census Tract 8018.04	805	0.2%	807	0.2%	2	0.2%
Census Tract 8018.05	1,188	0.4%	1,311	0.4%	123	10.4%
Census Tract 8018.07	2,194	0.7%	2,163	0.7%	-31	-1.4%
Census Tract 8018.08	1,656	0.5%	1,632	0.5%	-24	-1.4%
Census Tract 8019.01	1,782	0.5%	1,789	0.5%	7	0.4%
Census Tract 8019.04	1,403	0.4%	1,309	0.4%	-94	-6.7%
Census Tract 8019.05	1,874	0.6%	2,487	0.8%	613	32.7%
Census Tract 8019.06	937	0.3%	744	0.2%	-193	-20.6%
Census Tract 8019.07	1,702	0.5%	1,677	0.5%	-25	-1.5%
Census Tract 8019.08	1,671	0.5%	1,446	0.4%	-225	-13.5%
Census Tract 8020.01	2,522	0.8%	2,414	0.7%	-108	-4.3%
Census Tract 8020.02	1,681	0.5%	1,608	0.5%	-73	-4.3%
Census Tract 8021.03	1,201	0.4%	1,220	0.4%	19	1.6%
Census Tract 8021.04	993	0.3%	983	0.3%	-10	-1.0%
Census Tract 8021.06	1,786	0.5%	1,728	0.5%	-58	-3.2%
Census Tract 8021.07	1,753	0.5%	1,533	0.5%	-220	-12.5%
Census Tract 8022.01	867	0.3%	919	0.3%	52	6.0%
Census Tract 8022.03	1,793	0.6%	1,747	0.5%	-46	-2.6%
Census Tract 8022.04	2,279	0.7%	2,249	0.7%	-30	-1.3%
Census Tract 8023.01	1,409	0.4%	1,343	0.4%	-66	-4.7%
Census Tract 8024.04	1,976	0.6%	1,871	0.6%	-105	-5.3%
Census Tract 8024.05	1,799	0.6%	1,807	0.5%	8	0.4%

* This data reflects a portion of the tract that lies also lies inside the City of Bowie.

** The Urban County is Prince George's County exclusive of the City of Bowie.

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: Census 2010 SF1 (H1); 2012 - 2016 American Community Survey (B25001)

	2010		2016		Change 2010 - 2016	
	#	% of Total	#	% of Total	#	%
Census Tract 8024.06	987	0.3%	977	0.3%	-10	-1.0%
Census Tract 8024.07	2,053	0.6%	1,930	0.6%	-123	-6.0%
Census Tract 8024.08	933	0.3%	775	0.2%	-158	-16.9%
Census Tract 8025.01	1,582	0.5%	1,450	0.4%	-132	-8.3%
Census Tract 8025.02	915	0.3%	891	0.3%	-24	-2.6%
Census Tract 8026	1,252	0.4%	1,289	0.4%	37	3.0%
Census Tract 8027	992	0.3%	1,108	0.3%	116	11.7%
Census Tract 8028.03	2,126	0.7%	2,248	0.7%	122	5.7%
Census Tract 8028.04	2,232	0.7%	2,240	0.7%	8	0.4%
Census Tract 8028.05	1,780	0.5%	1,805	0.5%	25	1.4%
Census Tract 8029.01	1,709	0.5%	1,472	0.4%	-237	-13.9%
Census Tract 8030.01	1,088	0.3%	1,116	0.3%	28	2.6%
Census Tract 8030.02	1,202	0.4%	1,139	0.3%	-63	-5.2%
Census Tract 8031	1,108	0.3%	1,124	0.3%	16	1.4%
Census Tract 8032	1,199	0.4%	1,209	0.4%	10	0.8%
Census Tract 8033	1,697	0.5%	1,678	0.5%	-19	-1.1%
Census Tract 8034.01	510	0.2%	516	0.2%	6	1.2%
Census Tract 8034.02	1,834	0.6%	1,851	0.6%	17	0.9%
Census Tract 8035.08	1,774	0.5%	1,788	0.5%	14	0.8%
Census Tract 8035.09	1,079	0.3%	1,048	0.3%	-31	-2.9%
Census Tract 8035.12	2,394	0.7%	2,397	0.7%	3	0.1%
Census Tract 8035.13	2,230	0.7%	2,097	0.6%	-133	-6.0%
Census Tract 8035.14	2,098	0.6%	2,288	0.7%	190	9.1%
Census Tract 8035.16	1,752	0.5%	1,766	0.5%	14	0.8%
Census Tract 8035.19	1,914	0.6%	2,693	0.8%	779	40.7%
Census Tract 8035.20	1,358	0.4%	1,397	0.4%	39	2.9%
Census Tract 8035.21	1,682	0.5%	2,081	0.6%	399	23.7%
Census Tract 8035.22	1,476	0.5%	1,490	0.5%	14	0.9%
Census Tract 8035.23	1,262	0.4%	1,297	0.4%	35	2.8%
Census Tract 8035.24	1,684	0.5%	1,590	0.5%	-94	-5.6%
Census Tract 8035.25	1,264	0.4%	1,052	0.3%	-212	-16.8%
Census Tract 8035.26	1,325	0.4%	1,333	0.4%	8	0.6%
Census Tract 8035.27	1,142	0.4%	1,147	0.3%	5	0.4%
Census Tract 8036.01	1,160	0.4%	1,260	0.4%	100	8.6%
Census Tract 8036.02	611	0.2%	872	0.3%	261	42.7%
Census Tract 8036.05	1,881	0.6%	2,062	0.6%	181	9.6%
Census Tract 8036.06	1,614	0.5%	1,604	0.5%	-10	-0.6%
Census Tract 8036.07	1,075	0.3%	1,047	0.3%	-28	-2.6%
Census Tract 8036.08	1,861	0.6%	1,835	0.6%	-26	-1.4%
Census Tract 8036.10	982	0.3%	1,058	0.3%	76	7.7%

* This data reflects a portion of the tract that lies also lies inside the City of Bowie.

** The Urban County is Prince George's County exclusive of the City of Bowie.

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: Census 2010 SF1 (H1); 2012 - 2016 American Community Survey (B25001)

	2010		2016		Change 2010 - 2016	
	#	% of Total	#	% of Total	#	%
Census Tract 8036.12	1,332	0.4%	1,304	0.4%	-28	-2.1%
Census Tract 8036.13	2,010	0.6%	2,017	0.6%	7	0.3%
Census Tract 8037	782	0.2%	795	0.2%	13	1.7%
Census Tract 8038.01	744	0.2%	728	0.2%	-16	-2.2%
Census Tract 8038.03	1,912	0.6%	1,822	0.6%	-90	-4.7%
Census Tract 8039	1,119	0.3%	988	0.3%	-131	-11.7%
Census Tract 8040.01	2,363	0.7%	2,204	0.7%	-159	-6.7%
Census Tract 8040.02	1,410	0.4%	1,320	0.4%	-90	-6.4%
Census Tract 8041.01	1,237	0.4%	1,187	0.4%	-50	-4.0%
Census Tract 8041.02	2,276	0.7%	2,156	0.7%	-120	-5.3%
Census Tract 8042	1,175	0.4%	1,216	0.4%	41	3.5%
Census Tract 8043	1,354	0.4%	1,343	0.4%	-11	-0.8%
Census Tract 8044	926	0.3%	920	0.3%	-6	-0.6%
Census Tract 8046	992	0.3%	954	0.3%	-38	-3.8%
Census Tract 8047	1,465	0.5%	1,367	0.4%	-98	-6.7%
Census Tract 8048.01	1,473	0.5%	1,328	0.4%	-145	-9.8%
Census Tract 8048.02	1,234	0.4%	1,103	0.3%	-131	-10.6%
Census Tract 8049	1,524	0.5%	1,510	0.5%	-14	-0.9%
Census Tract 8050	2,291	0.7%	2,307	0.7%	16	0.7%
Census Tract 8051.01	1,331	0.4%	1,294	0.4%	-37	-2.8%
Census Tract 8052.01	1,360	0.4%	1,363	0.4%	3	0.2%
Census Tract 8052.02	1,305	0.4%	1,295	0.4%	-10	-0.8%
Census Tract 8055	1,218	0.4%	1,163	0.4%	-55	-4.5%
Census Tract 8056.01	1,640	0.5%	1,620	0.5%	-20	-1.2%
Census Tract 8056.02	1,326	0.4%	1,281	0.4%	-45	-3.4%
Census Tract 8057	1,770	0.5%	1,788	0.5%	18	1.0%
Census Tract 8058.01	1,094	0.3%	1,101	0.3%	7	0.6%
Census Tract 8058.02	1,002	0.3%	1,028	0.3%	26	2.6%
Census Tract 8059.04	986	0.3%	945	0.3%	-41	-4.2%
Census Tract 8059.06	1,273	0.4%	1,253	0.4%	-20	-1.6%
Census Tract 8059.07	1,519	0.5%	1,487	0.4%	-32	-2.1%
Census Tract 8059.08	1,024	0.3%	865	0.3%	-159	-15.5%
Census Tract 8059.09	1,539	0.5%	1,906	0.6%	367	23.8%
Census Tract 8060	1,694	0.5%	1,779	0.5%	85	5.0%
Census Tract 8061	1,703	0.5%	1,610	0.5%	-93	-5.5%
Census Tract 8062	1,698	0.5%	1,767	0.5%	69	4.1%
Census Tract 8063	734	0.2%	860	0.3%	126	17.2%
Census Tract 8064	1,325	0.4%	1,329	0.4%	4	0.3%
Census Tract 8065.01	1,786	0.5%	1,551	0.5%	-235	-13.2%
Census Tract 8066.01	1,318	0.4%	1,301	0.4%	-17	-1.3%

* This data reflects a portion of the tract that lies also lies inside the City of Bowie.

** The Urban County is Prince George's County exclusive of the City of Bowie.

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: Census 2010 SF1 (H1); 2012 - 2016 American Community Survey (B25001)

	2010		2016		Change 2010 - 2016	
	#	% of Total	#	% of Total	#	%
Census Tract 8066.02	1,517	0.5%	1,381	0.4%	-136	-9.0%
Census Tract 8067.06	1,503	0.5%	1,508	0.5%	5	0.3%
Census Tract 8067.08	2,427	0.7%	2,154	0.7%	-273	-11.2%
Census Tract 8067.10	2,492	0.8%	2,179	0.7%	-313	-12.6%
Census Tract 8067.11	1,741	0.5%	2,098	0.6%	357	20.5%
Census Tract 8067.12	1,361	0.4%	1,412	0.4%	51	3.7%
Census Tract 8067.13	1,541	0.5%	1,379	0.4%	-162	-10.5%
Census Tract 8067.14	1,477	0.5%	1,288	0.4%	-189	-12.8%
Census Tract 8068	1,356	0.4%	1,428	0.4%	72	5.3%
Census Tract 8069	1,514	0.5%	1,527	0.5%	13	0.9%
Census Tract 8070	2,055	0.6%	2,960	0.9%	905	44.0%
Census Tract 8071.02	1,031	0.3%	950	0.3%	-81	-7.9%
Census Tract 8072	1,458	0.4%	916	0.3%	-542	-37.2%
Census Tract 8073.01	1,480	0.5%	1,432	0.4%	-48	-3.2%
Census Tract 8073.04	620	0.2%	619	0.2%	-1	-0.2%
Census Tract 8073.05	1,088	0.3%	1,070	0.3%	-18	-1.7%
Census Tract 8074.04	1,735	0.5%	1,848	0.6%	113	6.5%
Census Tract 8074.05	2,008	0.6%	2,249	0.7%	241	12.0%
Census Tract 8074.07	2,236	0.7%	2,189	0.7%	-47	-2.1%
Census Tract 8074.08	2,427	0.7%	2,401	0.7%	-26	-1.1%
Census Tract 8074.09	1,160	0.4%	1,228	0.4%	68	5.9%
Census Tract 8074.10	1,477	0.5%	1,506	0.5%	29	2.0%

* This data reflects a portion of the tract that lies also lies inside the City of Bowie.

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Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: Census 2010 SF1 (H1); 2012 - 2016 American Community Survey (B25001)

Figure 10-6
Trends in Total Housing Inventory in Bowie, 2010 - 2016

	2010		2016		Change 2010 - 2016	
	#	% of Total Housing Units	#	% of Total Housing Units	#	%
City of Bowie	**20,687**	**---**	**21,104**	**---**	**417**	**2.0%**
Census Tract 8004.01*	922	3.1%	901	2.9%	-21	-2.3%
Census Tract 8004.02	1,917	6.5%	1,814	5.9%	-103	-5.4%
Census Tract 8004.03	1,347	4.5%	1,321	4.3%	-26	-1.9%
Census Tract 8004.09*	2,234	7.5%	2,192	7.2%	-42	-1.9%
Census Tract 8004.10*	1,793	6.1%	1,799	5.9%	6	0.3%
Census Tract 8005.04*	1,761	5.9%	1,733	5.7%	-28	-1.6%
Census Tract 8005.05	1,019	3.4%	997	3.3%	-22	-2.2%
Census Tract 8005.07*	1,120	3.8%	1,204	3.9%	84	7.5%
Census Tract 8005.09*	3,644	12.3%	3,962	13.0%	318	8.7%
Census Tract 8005.11*	1,991	6.7%	1,994	6.5%	3	0.2%
Census Tract 8005.13*	1,891	6.4%	1,879	6.1%	-12	-0.6%
Census Tract 8005.14*	1,525	5.1%	1,945	6.4%	420	27.5%
Census Tract 8005.15	1,585	5.4%	1,703	5.6%	118	7.4%
Census Tract 8005.16	1,680	5.7%	1,741	5.7%	61	3.6%
Census Tract 8005.17*	1,722	5.8%	1,789	5.8%	67	3.9%
Census Tract 8005.18*	1,083	3.7%	1,211	4.0%	128	11.8%
Census Tract 8005.19	1,390	4.7%	1,408	4.6%	18	1.3%
Census Tract 8005.20	991	3.3%	1,000	3.3%	9	0.9%
Total	29,615	--	30,593		978	3.3%

* This data reflects a portion of the tract that lies inside and outside the City.

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: Census 2010 SF1 (H1); 2012 - 2016 American Community Survey (B25001)

Figure 10-7
Housing Units in Structures in the Urban County, 2016

	Total	Single-Family		Multi-Family	
		#	% of total	#	% of total
Prince George's County	306,711	211,379	68.9%	95,332	31.1%
Urban County**	**286,397**	**192,996**	**67.4%**	**93,401**	**32.6%**
Census Tract 8001.02	1,234	628	50.9%	606	49.1%
Census Tract 8001.03	847	263	31.1%	584	68.9%
Census Tract 8001.05	1,378	1,103	80.0%	275	20.0%
Census Tract 8001.06	1,005	971	96.6%	34	3.4%
Census Tract 8001.08	1,484	457	30.8%	1,027	69.2%
Census Tract 8001.09	1,210	659	54.5%	551	45.5%
Census Tract 8002.03	1,496	1,492	99.7%	4	0.3%
Census Tract 8002.06	1,472	902	61.3%	570	38.7%
Census Tract 8002.08	2,537	1,786	70.4%	751	29.6%
Census Tract 8002.09	1,511	406	26.9%	1,105	73.1%
Census Tract 8002.10	1,107	214	19.3%	893	80.7%
Census Tract 8002.11	1,276	430	33.7%	846	66.3%
Census Tract 8002.12	1,767	982	55.6%	785	44.4%
Census Tract 8002.13	1,818	897	49.3%	921	50.7%
Census Tract 8002.14	1,170	237	20.3%	933	79.7%
Census Tract 8002.15	993	516	52.0%	477	48.0%
Census Tract 8004.01*	855	855	100.0%	0	0.0%
Census Tract 8004.02	1,691	1,691	100.0%	0	0.0%
Census Tract 8004.03	1,312	1,303	99.3%	9	0.7%
Census Tract 8004.08	2,156	2,138	99.2%	18	0.8%
Census Tract 8004.09*	2,032	2,019	99.4%	13	0.6%
Census Tract 8004.10*	1,757	1,757	100.0%	0	0.0%
Census Tract 8004.11	1,358	925	68.1%	433	31.9%
Census Tract 8004.12	1,128	727	64.5%	401	35.5%
Census Tract 8004.13	1,270	668	52.6%	602	47.4%
Census Tract 8005.04*	1,648	1,599	97.0%	49	3.0%
Census Tract 8005.05	936	936	100.0%	0	0.0%
Census Tract 8005.07*	1,144	709	62.0%	435	38.0%
Census Tract 8005.09*	3,901	3,501	89.7%	400	10.3%
Census Tract 8005.11*	1,884	1,884	100.0%	0	0.0%
Census Tract 8005.13*	1,793	1,793	100.0%	0	0.0%
Census Tract 8005.14*	1,914	1,866	97.5%	48	2.5%
Census Tract 8005.15	1,667	1,375	82.5%	292	17.5%
Census Tract 8005.16	1,585	990	62.5%	595	37.5%
Census Tract 8005.17*	1,758	1,758	100.0%	0	0.0%
Census Tract 8005.18*	1,165	1,165	100.0%	0	0.0%
Census Tract 8005.19	1,408	1,252	88.9%	156	11.1%
Census Tract 8005.20	914	532	58.2%	382	41.8%
Census Tract 8006.01	671	671	100.0%	0	0.0%

* This data reflects a portion of the tract within the City of Bowie as well as the Urban County.

** The Urban County is Prince George's County exclusive of the City of Bowie.

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25032)

	Total	Single-Family		Multi-Family	
		#	% of total	#	% of total
Census Tract 8006.04	630	625	99.2%	5	0.8%
Census Tract 8006.05	1,463	1,454	99.4%	9	0.6%
Census Tract 8006.06	2,258	1,626	72.0%	632	28.0%
Census Tract 8006.07	2,015	1,883	93.4%	132	6.6%
Census Tract 8006.08	1,484	1,472	99.2%	12	0.8%
Census Tract 8007.01	1,954	1,954	100.0%	0	0.0%
Census Tract 8007.04	1,938	1,689	87.2%	249	12.8%
Census Tract 8007.05	1,484	1,390	93.7%	94	6.3%
Census Tract 8007.06	1,263	1,250	99.0%	13	1.0%
Census Tract 8007.07	1,219	1,043	85.6%	176	14.4%
Census Tract 8008	1,312	1,301	99.2%	11	0.8%
Census Tract 8009	558	554	99.3%	4	0.7%
Census Tract 8010.03	1,782	1,758	98.7%	24	1.3%
Census Tract 8010.04	1,541	1,541	100.0%	0	0.0%
Census Tract 8010.05	1,222	1,222	100.0%	0	0.0%
Census Tract 8010.06	1,284	1,260	98.1%	24	1.9%
Census Tract 8011.04	902	741	82.2%	161	17.8%
Census Tract 8012.07	1,417	1,411	99.6%	6	0.4%
Census Tract 8012.08	1,488	1,488	100.0%	0	0.0%
Census Tract 8012.09	1,586	1,586	100.0%	0	0.0%
Census Tract 8012.10	1,386	1,386	100.0%	0	0.0%
Census Tract 8012.11	1,102	1,102	100.0%	0	0.0%
Census Tract 8012.12	1,161	1,146	98.7%	15	1.3%
Census Tract 8012.13	1,321	1,293	97.9%	28	2.1%
Census Tract 8012.14	1,696	1,404	82.8%	292	17.2%
Census Tract 8012.15	786	786	100.0%	0	0.0%
Census Tract 8012.16	1,282	1,282	100.0%	0	0.0%
Census Tract 8012.17	1,135	1,123	98.9%	12	1.1%
Census Tract 8013.02	956	952	99.6%	4	0.4%
Census Tract 8013.05	1,950	1,933	99.1%	17	0.9%
Census Tract 8013.07	1,368	1,328	97.1%	40	2.9%
Census Tract 8013.08	1,190	1,180	99.2%	10	0.8%
Census Tract 8013.09	1,228	1,228	100.0%	0	0.0%
Census Tract 8013.10	2,149	2,149	100.0%	0	0.0%
Census Tract 8013.11	2,053	2,053	100.0%	0	0.0%
Census Tract 8013.12	1,295	1,295	100.0%	0	0.0%
Census Tract 8013.13	1,138	952	83.7%	186	16.3%
Census Tract 8014.04	2,056	1,140	55.4%	916	44.6%
Census Tract 8014.05	1,579	1,125	71.2%	454	28.8%
Census Tract 8014.06	1,271	642	50.5%	629	49.5%
Census Tract 8014.07	2,279	2,095	91.9%	184	8.1%
Census Tract 8014.08	1,313	650	49.5%	663	50.5%
Census Tract 8014.09	1,086	697	64.2%	389	35.8%
Census Tract 8014.10	1,142	1,142	100.0%	0	0.0%
Census Tract 8014.11	1,094	1,073	98.1%	21	1.9%
Census Tract 8015	933	933	100.0%	0	0.0%
Census Tract 8016	958	567	59.2%	391	40.8%

* This data reflects a portion of the tract within the City of Bowie as well as the Urban County.

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Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25032)

	Total	Single-Family		Multi-Family	
		#	% of total	#	% of total
Census Tract 8017.01	1,536	806	52.5%	730	47.5%
Census Tract 8017.02	1,658	285	17.2%	1,373	82.8%
Census Tract 8017.04	2,339	831	35.5%	1,508	64.5%
Census Tract 8017.06	529	387	73.2%	142	26.8%
Census Tract 8017.07	2,128	899	42.2%	1,229	57.8%
Census Tract 8017.08	1,269	609	48.0%	660	52.0%
Census Tract 8018.01	827	273	33.0%	554	67.0%
Census Tract 8018.02	1,475	1,097	74.4%	378	25.6%
Census Tract 8018.04	761	761	100.0%	0	0.0%
Census Tract 8018.05	1,122	414	36.9%	708	63.1%
Census Tract 8018.07	1,998	1,005	50.3%	993	49.7%
Census Tract 8018.08	1,529	576	37.7%	953	62.3%
Census Tract 8019.01	1,535	1,528	99.5%	7	0.5%
Census Tract 8019.04	1,237	685	55.4%	552	44.6%
Census Tract 8019.05	2,037	1,355	66.5%	682	33.5%
Census Tract 8019.06	640	459	71.7%	181	28.3%
Census Tract 8019.07	1,345	733	54.5%	612	45.5%
Census Tract 8019.08	1,225	199	16.2%	1,026	83.8%
Census Tract 8020.01	2,180	721	33.1%	1,459	66.9%
Census Tract 8020.02	1,449	1,067	73.6%	382	26.4%
Census Tract 8021.03	1,145	1,039	90.7%	106	9.3%
Census Tract 8021.04	781	296	37.9%	485	62.1%
Census Tract 8021.06	1,420	517	36.4%	903	63.6%
Census Tract 8021.07	1,384	488	35.3%	896	64.7%
Census Tract 8022.01	836	795	95.1%	41	4.9%
Census Tract 8022.03	1,564	1,232	78.8%	332	21.2%
Census Tract 8022.04	2,129	2,092	98.3%	37	1.7%
Census Tract 8023.01	1,270	1,237	97.4%	33	2.6%
Census Tract 8024.04	1,639	570	34.8%	1,069	65.2%
Census Tract 8024.05	1,662	738	44.4%	924	55.6%
Census Tract 8024.06	874	310	35.5%	564	64.5%
Census Tract 8024.07	1,750	508	29.0%	1,242	71.0%
Census Tract 8024.08	689	242	35.1%	447	64.9%
Census Tract 8025.01	1,270	504	39.7%	766	60.3%
Census Tract 8025.02	806	793	98.4%	13	1.6%
Census Tract 8026	1,117	872	78.1%	245	21.9%
Census Tract 8027	961	855	89.0%	106	11.0%
Census Tract 8028.03	2,054	1,350	65.7%	704	34.3%
Census Tract 8028.04	2,112	1,489	70.5%	623	29.5%
Census Tract 8028.05	1,681	1,416	84.2%	265	15.8%
Census Tract 8029.01	1,274	1,033	81.1%	241	18.9%
Census Tract 8030.01	978	786	80.4%	192	19.6%
Census Tract 8030.02	1,047	932	89.0%	115	11.0%
Census Tract 8031	999	652	65.3%	347	34.7%
Census Tract 8032	1,111	438	39.4%	673	60.6%

* This data reflects a portion of the tract within the City of Bowie as well as the Urban County.

** The Urban County is Prince George's County exclusive of the City of Bowie.

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25032)

	Total	Single-Family		Multi-Family	
		#	% of total	#	% of total
Census Tract 8033	1,560	1,441	92.4%	119	7.6%
Census Tract 8034.01	429	424	98.8%	5	1.2%
Census Tract 8034.02	1,737	1,326	76.3%	411	23.7%
Census Tract 8035.08	1,390	945	68.0%	445	32.0%
Census Tract 8035.09	999	173	17.3%	826	82.7%
Census Tract 8035.12	2,276	1,609	70.7%	667	29.3%
Census Tract 8035.13	1,762	1,172	66.5%	590	33.5%
Census Tract 8035.14	2,033	809	39.8%	1,224	60.2%
Census Tract 8035.16	1,689	1,645	97.4%	44	2.6%
Census Tract 8035.19	2,367	1,525	64.4%	842	35.6%
Census Tract 8035.20	1,357	1,357	100.0%	0	0.0%
Census Tract 8035.21	1,903	1,651	86.8%	252	13.2%
Census Tract 8035.22	1,399	1,189	85.0%	210	15.0%
Census Tract 8035.23	1,254	1,254	100.0%	0	0.0%
Census Tract 8035.24	1,347	1,145	85.0%	202	15.0%
Census Tract 8035.25	1,031	344	33.4%	687	66.6%
Census Tract 8035.26	1,253	1,229	98.1%	24	1.9%
Census Tract 8035.27	1,089	1,089	100.0%	0	0.0%
Census Tract 8036.01	1,170	1,137	97.2%	33	2.8%
Census Tract 8036.02	858	578	67.4%	280	32.6%
Census Tract 8036.05	1,961	1,838	93.7%	123	6.3%
Census Tract 8036.06	1,492	1,475	98.9%	17	1.1%
Census Tract 8036.07	1,031	1,031	100.0%	0	0.0%
Census Tract 8036.08	1,683	1,407	83.6%	276	16.4%
Census Tract 8036.10	1,044	722	69.2%	322	30.8%
Census Tract 8036.12	1,165	386	33.1%	779	66.9%
Census Tract 8036.13	1,908	404	21.2%	1,504	78.8%
Census Tract 8037	747	727	97.3%	20	2.7%
Census Tract 8038.01	683	683	100.0%	0	0.0%
Census Tract 8038.03	1,724	1,344	78.0%	380	22.0%
Census Tract 8039	932	713	76.5%	219	23.5%
Census Tract 8040.01	2,042	212	10.4%	1,830	89.6%
Census Tract 8040.02	1,219	773	63.4%	446	36.6%
Census Tract 8041.01	1,114	628	56.4%	486	43.6%
Census Tract 8041.02	2,018	1,209	59.9%	809	40.1%
Census Tract 8042	1,197	1,197	100.0%	0	0.0%
Census Tract 8043	1,205	409	33.9%	796	66.1%
Census Tract 8044	855	736	86.1%	119	13.9%
Census Tract 8046	853	694	81.4%	159	18.6%
Census Tract 8047	1,201	966	80.4%	235	19.6%
Census Tract 8048.01	1,284	71	5.5%	1,213	94.5%
Census Tract 8048.02	1,089	7	0.6%	1,082	99.4%
Census Tract 8049	1,473	565	38.4%	908	61.6%
Census Tract 8050	2,184	924	42.3%	1,260	57.7%
Census Tract 8051.01	1,207	377	31.2%	830	68.8%
Census Tract 8052.01	1,325	568	42.9%	757	57.1%

* This data reflects a portion of the tract within the City of Bowie as well as the Urban County.

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Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25032)

	Total	Single-Family		Multi-Family	
		#	% of total	#	% of total
Census Tract 8052.02	1,137	285	25.1%	852	74.9%
Census Tract 8055	1,113	628	56.4%	485	43.6%
Census Tract 8056.01	1,573	52	3.3%	1,521	96.7%
Census Tract 8056.02	1,235	182	14.7%	1,053	85.3%
Census Tract 8057	1,730	779	45.0%	951	55.0%
Census Tract 8058.01	1,053	1,053	100.0%	0	0.0%
Census Tract 8058.02	982	822	83.7%	160	16.3%
Census Tract 8059.04	929	847	91.2%	82	8.8%
Census Tract 8059.06	1,142	58	5.1%	1,084	94.9%
Census Tract 8059.07	1,425	65	4.6%	1,360	95.4%
Census Tract 8059.08	793	18	2.3%	775	97.7%
Census Tract 8059.09	1,767	227	12.8%	1,540	87.2%
Census Tract 8060	1,721	942	54.7%	779	45.3%
Census Tract 8061	1,551	1,125	72.5%	426	27.5%
Census Tract 8062	1,621	856	52.8%	765	47.2%
Census Tract 8063	789	526	66.7%	263	33.3%
Census Tract 8064	1,293	1,151	89.0%	142	11.0%
Census Tract 8065.01	1,464	684	46.7%	780	53.3%
Census Tract 8066.01	1,235	615	49.8%	620	50.2%
Census Tract 8066.02	1,316	793	60.3%	523	39.7%
Census Tract 8067.06	1,391	713	51.3%	678	48.7%
Census Tract 8067.08	2,054	853	41.5%	1,201	58.5%
Census Tract 8067.10	2,165	1,227	56.7%	938	43.3%
Census Tract 8067.11	1,914	646	33.8%	1,268	66.2%
Census Tract 8067.12	1,362	173	12.7%	1,189	87.3%
Census Tract 8067.13	1,239	78	6.3%	1,161	93.7%
Census Tract 8067.14	1,182	51	4.3%	1,131	95.7%
Census Tract 8068	1,274	1,274	100.0%	0	0.0%
Census Tract 8069	1,401	1,380	98.5%	21	1.5%
Census Tract 8070	2,745	1,409	51.3%	1,336	48.7%
Census Tract 8071.02	853	701	82.2%	152	17.8%
Census Tract 8072	731	303	41.5%	428	58.5%
Census Tract 8073.01	1,282	539	42.0%	743	58.0%
Census Tract 8073.04	602	602	100.0%	0	0.0%
Census Tract 8073.05	1,043	768	73.6%	275	26.4%
Census Tract 8074.04	1,779	1,381	77.6%	398	22.4%
Census Tract 8074.05	1,987	1,305	65.7%	682	34.3%
Census Tract 8074.07	2,044	1,517	74.2%	527	25.8%
Census Tract 8074.08	2,385	2,073	86.9%	312	13.1%
Census Tract 8074.09	1,168	476	40.8%	692	59.2%
Census Tract 8074.10	1,371	259	18.9%	1,112	81.1%

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Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25032)

Figure 10-8
Housing Units in Structures in Bowie, 2009

	Owner-Occupied				Renter-Occupied				% Renter-Occupied Multi-Family Units**
	Total	Single-Family	Multi-Family	% Multi-Family	Total	Single-Family	Multi-Family	% Multi-Family	
City of Bowie	**16,813**	**16,404**	**409**	**2.4%**	**3,501**	**1,979**	**1,522**	**43.5%**	**7.5%**
Census Tract 8004.01*	816	816	0	0.0%	39	39	0	0.0%	0.0%
Census Tract 8004.02	1,544	1,544	0	0.0%	147	147	0	0.0%	0.0%
Census Tract 8004.03	1,180	1,180	0	0.0%	132	123	9	6.8%	0.7%
Census Tract 8004.09*	1,887	1,887	0	0.0%	145	132	13	9.0%	0.6%
Census Tract 8004.10*	1,649	1,649	0	0.0%	108	108	0	0.0%	0.0%
Census Tract 8005.04*	1,518	1,490	28	1.8%	130	109	21	16.2%	1.3%
Census Tract 8005.05	821	821	0	0.0%	115	115	0	0.0%	0.0%
Census Tract 8005.07*	676	676	0	0.0%	468	33	435	92.9%	38.0%
Census Tract 8005.09*	3,424	3,159	265	7.7%	477	342	135	28.3%	3.5%
Census Tract 8005.11*	1,576	1,576	0	0.0%	308	308	0	0.0%	0.0%
Census Tract 8005.13*	1,586	1,586	0	0.0%	207	207	0	0.0%	0.0%
Census Tract 8005.14*	1,787	1,739	48	2.7%	127	127	0	0.0%	0.0%
Census Tract 8005.15	1,194	1,056	138	11.6%	473	319	154	32.6%	9.2%
Census Tract 8005.16	938	786	152	16.2%	647	204	443	68.5%	27.9%
Census Tract 8005.17*	1,637	1,637	0	0.0%	121	121	0	0.0%	0.0%
Census Tract 8005.18*	1,093	1,093	0	0.0%	72	72	0	0.0%	0.0%
Census Tract 8005.19	1,298	1,224	74	5.7%	110	28	82	74.5%	5.8%
Census Tract 8005.20	439	422	17	3.9%	475	110	365	76.8%	39.9%
Total	25,063	24,341	722	2.9%	4,301	2,644	1,657	38.5%	5.6%

* *This data reflects only the portion of the tract within the City.

*** As a percent of all occupied units.*

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25032)

Figure 10-9
Housing Tenure by Race/Ethnicity in the Urban County, 2016

	White Owners		Black Owners		Asian Owners		Hispanic Owners	
	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units
Prince George's County, M	**44,215**	**72.3%**	**125,236**	**60.2%**	**6,996**	**63.9%**	**15,592**	**47.3%**
Urban County**	**36,351**	**69.5%**	**117,507**	**59.4%**	**6,414**	**62.5%**	**14,574**	**45.8%**
Census Tract 8001.02	348	49.9%	111	26.4%	38	48.7%	29	27.1%
Census Tract 8001.03	125	31.9%	48	14.7%	4	7.4%	11	11.0%
Census Tract 8001.05	396	74.2%	471	67.6%	68	100.0%	84	71.2%
Census Tract 8001.06	256	88.9%	450	77.1%	61	84.7%	44	100.0%
Census Tract 8001.08	61	15.1%	212	22.8%	22	27.5%	31	29.5%
Census Tract 8001.09	226	47.4%	228	41.9%	8	100.0%	100	33.8%
Census Tract 8002.03	1,189	98.4%	131	90.3%	75	83.3%	99	91.7%
Census Tract 8002.06	278	78.8%	422	42.8%	32	58.2%	50	82.0%
Census Tract 8002.08	656	92.7%	900	58.3%	129	79.6%	89	47.1%
Census Tract 8002.09	70	30.4%	36	3.6%	20	19.6%	6	2.7%
Census Tract 8002.10	87	45.8%	97	11.7%	1	1.3%	23	47.9%
Census Tract 8002.11	111	34.6%	104	13.3%	58	73.4%	0	0.0%
Census Tract 8002.12	269	71.9%	611	55.0%	227	90.8%	107	74.3%
Census Tract 8002.13	326	60.8%	646	62.8%	57	81.4%	71	31.6%
Census Tract 8002.14	75	26.3%	107	13.1%	0	0.0%	0	0.0%
Census Tract 8002.15	163	75.8%	185	29.1%	37	100.0%	64	74.4%
Census Tract 8004.01*	546	96.0%	200	95.7%	32	100.0%	45	86.5%
Census Tract 8004.02	1,200	96.1%	209	68.1%	78	100.0%	106	100.0%
Census Tract 8004.03	782	92.5%	315	82.0%	25	100.0%	85	90.4%
Census Tract 8004.08	385	96.5%	1,402	93.2%	89	100.0%	180	100.0%
Census Tract 8004.09*	692	93.6%	1,012	93.3%	105	100.0%	86	100.0%
Census Tract 8004.10*	602	93.3%	905	93.3%	77	100.0%	63	100.0%
Census Tract 8004.11	330	79.3%	414	54.3%	128	78.5%	14	17.9%
Census Tract 8004.12	216	95.2%	325	42.7%	71	100.0%	101	100.0%
Census Tract 8004.13	101	80.2%	414	39.5%	70	100.0%	41	100.0%
Census Tract 8005.04*	1,102	94.5%	264	89.2%	74	69.8%	142	98.6%
Census Tract 8005.05	675	91.8%	106	65.8%	20	100.0%	46	100.0%
Census Tract 8005.07*	196	55.7%	450	61.1%	7	100.0%	53	100.0%
Census Tract 8005.09*	164	100.0%	3,097	87.0%	85	100.0%	73	82.0%
Census Tract 8005.11*	641	92.0%	846	78.3%	42	100.0%	38	64.4%
Census Tract 8005.13*	890	93.5%	571	81.8%	44	84.6%	134	95.0%
Census Tract 8005.14*	204	96.2%	1,350	91.9%	137	100.0%	18	100.0%
Census Tract 8005.15	513	79.4%	583	63.6%	38	86.4%	96	92.3%
Census Tract 8005.16	405	76.3%	515	52.1%	11	32.4%	89	75.4%
Census Tract 8005.17*	212	100.0%	1,321	92.2%	33	100.0%	29	100.0%
Census Tract 8005.18*	156	90.2%	874	96.0%	0	0.0%	53	100.0%
Census Tract 8005.19	383	91.0%	792	93.6%	82	92.1%	115	100.0%
Census Tract 8005.20	5	7.8%	416	51.3%	0	0.0%	14	28.6%
Census Tract 8006.01	80	88.9%	433	78.7%	--	--	29	100.0%

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Note: Census tracts in which no member of a racial or ethnic group live (denoted by "--") are differentiated from tracts in which only renters live (denoted by 0.0%).

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25003A, B25003B, B25003D, B25003)

	White Owners		Black Owners		Asian Owners		Hispanic Owners	
	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units
Census Tract 8006.04	52	100.0%	537	95.4%	--	--	23	100.0%
Census Tract 8006.05	270	92.5%	953	84.3%	8	100.0%	29	100.0%
Census Tract 8006.06	68	42.2%	1,216	59.4%	29	100.0%	--	--
Census Tract 8006.07	179	70.5%	1,410	88.8%	49	87.5%	98	100.0%
Census Tract 8006.08	98	100.0%	1,217	91.7%	23	100.0%	24	100.0%
Census Tract 8007.01	202	100.0%	1,587	96.9%	13	100.0%	20	100.0%
Census Tract 8007.04	212	88.7%	1,089	66.6%	17	42.5%	0	0.0%
Census Tract 8007.05	201	94.8%	909	78.0%	21	100.0%	23	100.0%
Census Tract 8007.06	159	87.8%	936	95.2%	18	100.0%	24	100.0%
Census Tract 8007.07	160	100.0%	765	76.5%	8	33.3%	27	100.0%
Census Tract 8008	727	93.2%	363	97.1%	15	100.0%	81	74.3%
Census Tract 8009	213	71.7%	193	85.4%	0	--	0	--
Census Tract 8010.03	392	82.7%	992	89.2%	6	35.3%	78	77.2%
Census Tract 8010.04	297	94.0%	1,054	93.9%	22	100.0%	37	100.0%
Census Tract 8010.05	250	95.1%	833	91.7%	18	100.0%	38	100.0%
Census Tract 8010.06	106	85.5%	1,016	93.0%	11	100.0%	0	0.0%
Census Tract 8011.04	0	0.0%	0	0.0%	0	--	0	0.0%
Census Tract 8012.07	172	90.5%	1,038	87.8%	28	100.0%	42	100.0%
Census Tract 8012.08	75	100.0%	1,268	95.0%	58	100.0%	9	37.5%
Census Tract 8012.09	104	89.7%	1,208	88.8%	25	100.0%	94	100.0%
Census Tract 8012.10	127	100.0%	1,020	88.5%	43	100.0%	66	100.0%
Census Tract 8012.11	154	100.0%	776	89.0%	10	100.0%	34	100.0%
Census Tract 8012.12	173	86.5%	779	86.5%	0	0.0%	6	16.7%
Census Tract 8012.13	110	100.0%	1,042	93.0%	14	100.0%	86	100.0%
Census Tract 8012.14	339	81.7%	858	73.0%	6	100.0%	107	89.9%
Census Tract 8012.15	63	90.0%	595	86.5%	19	100.0%	33	100.0%
Census Tract 8012.16	164	94.8%	1,045	95.3%	13	100.0%	25	71.4%
Census Tract 8012.17	135	94.4%	781	88.5%	48	100.0%	74	100.0%
Census Tract 8013.02	479	95.0%	298	80.8%	14	58.3%	11	100.0%
Census Tract 8013.05	216	85.7%	1,433	93.4%	77	88.5%	74	61.7%
Census Tract 8013.07	172	82.3%	905	91.3%	89	87.3%	41	75.9%
Census Tract 8013.08	85	93.4%	814	90.5%	133	100.0%	68	100.0%
Census Tract 8013.09	288	97.0%	734	87.5%	25	51.0%	18	100.0%
Census Tract 8013.10	288	82.5%	1,545	96.2%	153	100.0%	0	--
Census Tract 8013.11	222	92.5%	1,544	91.1%	51	100.0%	8	100.0%
Census Tract 8013.12	165	89.7%	764	84.1%	76	100.0%	118	100.0%
Census Tract 8013.13	124	81.6%	685	74.6%	44	100.0%	75	86.2%
Census Tract 8014.04	303	83.5%	758	56.9%	119	74.8%	66	41.0%
Census Tract 8014.05	236	65.4%	481	55.9%	79	49.1%	181	49.6%
Census Tract 8014.06	18	32.7%	493	42.1%	17	100.0%	0	0.0%
Census Tract 8014.07	163	93.1%	1,660	84.7%	10	100.0%	127	100.0%
Census Tract 8014.08	13	28.3%	537	46.0%	20	62.5%	0	0.0%
Census Tract 8014.09	72	78.3%	435	51.0%	6	26.1%	8	5.8%
Census Tract 8014.10	166	90.2%	732	98.5%	153	100.0%	56	100.0%
Census Tract 8014.11	203	96.7%	551	92.8%	135	73.0%	39	37.5%

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Note: Census tracts in which no member of a racial or ethnic group live (denoted by "--") are differentiated from tracts in which only renters live (denoted by 0.0%).

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25003A, B25003B, B25003D, B25003)

	White Owners		Black Owners		Asian Owners		Hispanic Owners	
	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units
Census Tract 8015	64	92.8%	589	79.0%	23	100.0%	51	65.4%
Census Tract 8016	13	28.9%	306	38.4%	0	--	24	27.9%
Census Tract 8017.01	109	92.4%	560	41.8%	16	100.0%	9	29.0%
Census Tract 8017.02	27	39.7%	273	17.9%	0	0.0%	29	40.8%
Census Tract 8017.04	58	52.3%	540	25.2%	0	0.0%	0	0.0%
Census Tract 8017.06	36	72.0%	248	53.6%	0	0.0%	0	0.0%
Census Tract 8017.07	73	70.9%	605	34.7%	28	100.0%	131	37.0%
Census Tract 8017.08	18	21.4%	382	35.1%	35	100.0%	27	28.1%
Census Tract 8018.01	10	21.7%	212	28.8%	0	--	15	34.9%
Census Tract 8018.02	7	100.0%	736	52.3%	7	100.0%	0	--
Census Tract 8018.04	38	56.7%	604	90.6%	0	--	7	38.9%
Census Tract 8018.05	44	41.9%	375	39.6%	0	0.0%	0	0.0%
Census Tract 8018.07	41	93.2%	737	38.3%	0	--	27	67.5%
Census Tract 8018.08	66	70.2%	497	36.2%	0	--	23	25.0%
Census Tract 8019.01	190	100.0%	1,115	91.2%	10	100.0%	133	100.0%
Census Tract 8019.04	115	86.5%	513	51.8%	11	57.9%	0	0.0%
Census Tract 8019.05	217	75.1%	992	60.2%	50	89.3%	0	--
Census Tract 8019.06	128	68.8%	198	48.2%	10	100.0%	21	36.2%
Census Tract 8019.07	17	21.8%	733	60.3%	33	100.0%	0	0.0%
Census Tract 8019.08	5	62.5%	172	15.1%	0	0.0%	0	--
Census Tract 8020.01	58	56.3%	620	32.9%	18	100.0%	70	43.8%
Census Tract 8020.02	34	100.0%	788	57.3%	6	100.0%	38	80.9%
Census Tract 8021.03	115	100.0%	817	85.5%	4	30.8%	22	44.0%
Census Tract 8021.04	45	57.0%	345	50.4%	5	100.0%	18	50.0%
Census Tract 8021.06	11	25.0%	459	34.2%	0	0.0%	33	45.8%
Census Tract 8021.07	10	58.8%	415	31.0%	6	42.9%	13	100.0%
Census Tract 8022.01	114	89.8%	550	80.8%	0	--	25	100.0%
Census Tract 8022.03	147	100.0%	845	62.6%	10	100.0%	94	100.0%
Census Tract 8022.04	146	100.0%	1,726	89.5%	37	100.0%	0	--
Census Tract 8023.01	37	68.5%	1,021	86.6%	13	100.0%	40	87.0%
Census Tract 8024.04	0	0.0%	330	21.8%	0	--	42	39.3%
Census Tract 8024.05	8	17.4%	587	37.2%	0	--	0	0.0%
Census Tract 8024.06	37	78.7%	212	27.3%	14	100.0%	29	100.0%
Census Tract 8024.07	0	0.0%	351	21.9%	5	20.8%	0	0.0%
Census Tract 8024.08	7	31.8%	196	31.4%	0	0.0%	8	42.1%
Census Tract 8025.01	18	40.9%	461	38.9%	0	--	0	0.0%
Census Tract 8025.02	14	46.7%	622	85.1%	0	--	27	67.5%
Census Tract 8026	30	100.0%	688	66.2%	8	100.0%	30	100.0%
Census Tract 8027	35	71.4%	610	72.4%	0	--	69	76.7%
Census Tract 8028.03	89	82.4%	1,010	53.8%	0	--	47	100.0%
Census Tract 8028.04	11	47.8%	1,141	57.0%	41	100.0%	14	45.2%
Census Tract 8028.05	68	100.0%	1,160	73.8%	0	--	58	85.3%
Census Tract 8029.01	30	34.9%	630	54.6%	0	--	39	60.9%
Census Tract 8030.01	21	18.8%	533	64.5%	6	100.0%	27	22.9%
Census Tract 8030.02	27	100.0%	686	68.3%	8	100.0%	8	100.0%
Census Tract 8031	12	34.3%	490	51.5%	0	0.0%	15	45.5%
Census Tract 8032	25	73.5%	162	15.9%	0	--	35	45.5%
Census Tract 8033	98	73.7%	779	58.8%	19	100.0%	140	82.8%
Census Tract 8034.01	40	100.0%	281	78.7%	3	100.0%	69	93.2%

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Note: Census tracts in which no member of a racial or ethnic group live (denoted by "--") are differentiated from tracts in which only renters live (denoted by 0.0%).

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25003A, B25003B, B25003D, B25003)

	White Owners		Black Owners		Asian Owners		Hispanic Owners	
	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units
Census Tract 8034.02	20	39.2%	792	48.3%	8	100.0%	19	22.6%
Census Tract 8035.08	0	0.0%	703	56.1%	0	--	27	28.4%
Census Tract 8035.09	0	0.0%	138	16.4%	4	21.1%	6	4.6%
Census Tract 8035.12	65	80.2%	1,331	64.7%	62	68.9%	0	0.0%
Census Tract 8035.13	17	36.2%	1,070	64.8%	22	100.0%	0	0.0%
Census Tract 8035.14	23	28.8%	919	48.1%	0	--	0	0.0%
Census Tract 8035.16	59	100.0%	1,284	87.7%	60	100.0%	29	100.0%
Census Tract 8035.19	75	75.8%	995	44.8%	0	--	88	80.7%
Census Tract 8035.20	111	100.0%	1,120	96.1%	37	100.0%	23	100.0%
Census Tract 8035.21	121	46.0%	1,422	93.6%	37	100.0%	35	100.0%
Census Tract 8035.22	99	76.2%	946	78.5%	0	--	32	100.0%
Census Tract 8035.23	42	100.0%	1,048	90.9%	19	100.0%	34	100.0%
Census Tract 8035.24	17	40.5%	856	66.6%	0	--	38	64.4%
Census Tract 8035.25	11	100.0%	138	14.3%	0	0.0%	11	40.7%
Census Tract 8035.26	42	84.0%	948	81.9%	0	--	0	0.0%
Census Tract 8035.27	49	70.0%	834	83.8%	12	100.0%	34	0.0%
Census Tract 8036.01	19	100.0%	976	90.0%	39	100.0%	0	0.0%
Census Tract 8036.02	57	90.5%	371	50.3%	6	100.0%	88	100.0%
Census Tract 8036.05	507	86.5%	861	79.8%	54	90.0%	290	75.1%
Census Tract 8036.06	418	90.7%	639	90.9%	88	91.7%	303	92.1%
Census Tract 8036.07	204	80.3%	632	95.2%	19	100.0%	116	77.9%
Census Tract 8036.08	159	61.6%	983	83.3%	38	77.6%	129	38.4%
Census Tract 8036.10	172	93.0%	428	64.1%	20	64.5%	128	53.3%
Census Tract 8036.12	111	72.5%	214	25.9%	12	63.2%	154	71.6%
Census Tract 8036.13	106	39.4%	454	32.7%	13	23.2%	106	53.8%
Census Tract 8037	215	82.1%	304	94.4%	0	--	171	73.7%
Census Tract 8038.01	151	79.1%	296	87.8%	8	100.0%	186	74.4%
Census Tract 8038.03	302	82.5%	537	50.3%	48	100.0%	446	87.6%
Census Tract 8039	187	57.0%	227	79.9%	15	100.0%	235	44.3%
Census Tract 8040.01	0	0.0%	243	14.6%	0	0.0%	15	5.5%
Census Tract 8040.02	162	63.8%	286	51.5%	4	36.4%	210	37.4%
Census Tract 8041.01	182	68.4%	342	43.0%	0	--	26	25.2%
Census Tract 8041.02	228	85.4%	646	43.4%	27	100.0%	234	74.1%
Census Tract 8042	634	87.9%	333	81.4%	17	100.0%	74	100.0%
Census Tract 8043	37	46.3%	276	27.9%	28	80.0%	75	46.9%
Census Tract 8044	237	78.0%	281	65.2%	32	62.7%	179	81.0%
Census Tract 8046	226	82.8%	268	66.3%	19	76.0%	138	55.4%
Census Tract 8047	381	64.9%	290	67.0%	21	100.0%	103	50.7%
Census Tract 8048.01	22	17.9%	2	0.2%	0	0.0%	0	0.0%
Census Tract 8048.02	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Census Tract 8049	73	55.3%	350	31.1%	6	42.9%	73	32.9%
Census Tract 8050	129	53.1%	544	39.0%	0	--	325	51.3%
Census Tract 8051.01	107	64.5%	106	30.0%	16	34.0%	121	17.2%
Census Tract 8052.01	18	23.1%	366	49.7%	6	100.0%	137	22.4%

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Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25003A, B25003B, B25003D, B25003)

	White Owners		Black Owners		Asian Owners		Hispanic Owners	
	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units	# of Owner-Occupied Units	% Owner-Occupied Units
Census Tract 8052.02	31	43.1%	148	15.1%	0	--	49	45.8%
Census Tract 8055	142	62.6%	212	62.4%	13	54.2%	186	31.3%
Census Tract 8056.01	0	0.0%	0	0.0%	0	0.0%	31	2.3%
Census Tract 8056.02	27	13.8%	28	15.8%	0	--	61	6.1%
Census Tract 8057	175	53.5%	225	52.1%	41	51.3%	394	38.7%
Census Tract 8058.01	67	82.7%	333	87.6%	53	93.0%	388	71.2%
Census Tract 8058.02	106	77.9%	319	83.1%	23	63.9%	268	54.0%
Census Tract 8059.04	212	72.6%	223	82.3%	58	73.4%	282	85.2%
Census Tract 8059.06	36	20.5%	87	15.9%	20	33.3%	24	5.8%
Census Tract 8059.07	72	50.3%	338	38.4%	42	62.7%	140	40.5%
Census Tract 8059.08	68	53.5%	126	24.0%	13	48.1%	4	3.1%
Census Tract 8059.09	70	18.6%	85	10.0%	22	9.6%	21	6.7%
Census Tract 8060	275	58.4%	228	35.7%	41	100.0%	204	31.5%
Census Tract 8061	517	78.3%	211	38.8%	40	70.2%	229	58.6%
Census Tract 8062	548	66.4%	206	29.9%	0	--	72	60.5%
Census Tract 8063	230	57.4%	135	58.7%	23	100.0%	82	34.7%
Census Tract 8064	803	83.2%	48	43.2%	63	40.4%	44	80.0%
Census Tract 8065.01	407	51.1%	143	35.9%	9	30.0%	206	28.6%
Census Tract 8066.01	158	27.3%	223	52.3%	0	--	125	18.3%
Census Tract 8066.02	266	62.4%	341	55.8%	52	70.3%	178	51.0%
Census Tract 8067.06	440	73.1%	441	72.9%	27	24.3%	127	91.4%
Census Tract 8067.08	726	71.4%	131	18.8%	16	6.3%	9	13.8%
Census Tract 8067.10	317	73.9%	765	58.2%	183	63.8%	0	0.0%
Census Tract 8067.11	217	68.7%	470	34.3%	42	52.5%	102	75.6%
Census Tract 8067.12	92	66.7%	484	42.9%	46	79.3%	12	36.4%
Census Tract 8067.13	7	5.3%	43	5.3%	0	0.0%	7	2.6%
Census Tract 8067.14	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Census Tract 8068	729	85.0%	94	61.8%	80	84.2%	164	86.8%
Census Tract 8069	644	84.0%	160	70.2%	113	58.5%	223	72.6%
Census Tract 8070	606	44.6%	160	24.5%	26	5.0%	80	51.0%
Census Tract 8071.02	515	72.5%	81	78.6%	17	100.0%	71	69.6%
Census Tract 8072	112	21.7%	7	9.0%	41	34.5%	9	17.3%
Census Tract 8073.01	218	46.3%	153	39.2%	82	22.8%	49	32.7%
Census Tract 8073.04	268	100.0%	130	78.8%	30	100.0%	130	76.0%
Census Tract 8073.05	217	92.3%	193	44.1%	68	77.3%	177	60.2%
Census Tract 8074.04	511	64.3%	230	54.6%	139	64.7%	344	80.2%
Census Tract 8074.05	760	77.7%	248	42.0%	86	37.4%	202	71.4%
Census Tract 8074.07	370	79.2%	480	50.0%	231	78.6%	243	67.3%
Census Tract 8074.08	1,167	86.7%	655	86.3%	122	65.6%	127	100.0%
Census Tract 8074.09	97	42.5%	189	31.4%	37	59.7%	49	16.9%
Census Tract 8074.10	103	34.3%	340	44.3%	66	86.8%	108	45.6%

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Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25003A, B25003B, B25003D, B25003)

Figure 10-10
Housing Tenure by Race/Ethnicity in Bowie, 2016

	White Owners		Black Owners		Asian Owners		Hispanic Owners	
	# of Owner-Occupied	% Owner-Occupied	# of Owner-Occupied	% Owner-Occupied	# of Owner-Occupied	% Owner-Occupied	# of Owner-Occupied	% Owner-Occupied
Census Tract 8004.01*	546	96.0%	200	95.7%	32	100.0%	45	86.5%
Census Tract 8004.02	1,200	96.1%	209	68.1%	78	100.0%	106	100.0%
Census Tract 8004.03	782	92.5%	315	82.0%	25	100.0%	85	90.4%
Census Tract 8004.09*	692	93.6%	1,012	93.3%	105	100.0%	86	100.0%
Census Tract 8004.10*	602	93.3%	905	93.3%	77	100.0%	63	100.0%
Census Tract 8005.04*	1,102	94.5%	264	89.2%	74	69.8%	142	98.6%
Census Tract 8005.05	675	91.8%	106	65.8%	20	100.0%	46	100.0%
Census Tract 8005.07*	196	55.7%	450	61.1%	7	100.0%	53	100.0%
Census Tract 8005.09*	164	100.0%	3,097	87.0%	85	100.0%	73	82.0%
Census Tract 8005.11*	641	92.0%	846	78.3%	42	100.0%	38	64.4%
Census Tract 8005.13*	890	93.5%	571	81.8%	44	84.6%	134	95.0%
Census Tract 8005.14*	204	96.2%	1,350	91.9%	137	100.0%	18	100.0%
Census Tract 8005.15	513	79.4%	583	63.6%	38	86.4%	96	92.3%
Census Tract 8005.16	405	76.3%	515	52.1%	11	32.4%	89	75.4%
Census Tract 8005.17*	212	100.0%	1,321	92.2%	33	100.0%	29	100.0%
Census Tract 8005.18*	156	90.2%	874	96.0%	-	0.0%	53	100.0%
Census Tract 8005.19	383	91.0%	792	93.6%	82	92.1%	115	100.0%
Census Tract 8005.20	5	7.8%	416	51.3%	-	0.0%	14	28.6%

*This data reflects a portion of the tract within the City.

Note: Census tracts in which no member of a racial or ethnic group live (denoted by "--") are differentiated from tracts in which only renters live

Note: Shaded rows indicate impacted areas of concentration of minorities and LMI persons.

Source: 2012 - 2016 American Community Survey (B25003A, B25003B, B25003D, B25003)

11. Appendix B: Glossary of Terms and Acronyms

AAP: Annual Action Plan.

ACOP: The Admissions and Continued Occupancy Plan of a public housing authority.

ACS: American Community Survey.

ADA: The Americans with Disabilities Act.

Affordable Housing: Generally defined as housing in which the occupant is paying no more than 30% of gross income for gross housing costs, including utility costs.

AI: Analysis of Impediments to Fair Housing Choice.

Area of Racial/Ethnic Concentration: A census tract or block group where the percentage of a specific minority group (racial or ethnic) is 10 percentage points or higher than in the City of Roanoke overall.

CAPER: Consolidated Annual Performance and Evaluation Report.

CDBG: Community Development Block Grant Program administered by the U.S. Department of Housing and Urban Development.

Comprehensive Housing Strategy (CHS): A study conducted in order to understand a communities housing needs and determine strategies that will meet these needs over a long time horizon.

Concentration of Low and Moderate Income (LMI) Populations: A census tract or block group where 51% or more of the residents have an income at or below 80% of the area median family income.

Cost Burden: The extent to which gross housing costs, including utility costs, exceed 30% of gross income, based on data published by the U.S. Census Bureau.

Con Plan: The Five-Year Consolidated Plan.

DHCD: Department of Housing and Community Development.

Dissimilarity Index: The distribution of racial or ethnic groups across a geographic area, which allows for comparisons between subpopulations indicating how much one group is spatially separated from another group within a community.

FMR: Fair market rent.

HAPGC: Housing Authority of Prince George's County.

HCV: The Housing Choice Voucher Program administered by the U.S. Department of Housing and Urban Development.

HMDA: The Home Mortgage Disclosure Act.

HOME: The HOME Investment Partnership Program authorized by Title II of the National Affordable Housing Act.

HRC: Human Relations Commission.

Household: One or more persons occupying a housing unit (U.S. Census definition).

Housing Problems: HUD defines housing problems as (1) cost of 30% or more (i.e., paying more than 30% of gross income on gross monthly housing expenses), (2) lacking complete kitchen or plumbing facilities, and/or (3) overcrowding of more than 1.01 persons per room.

Housing Unit: An occupied or vacant house, apartment, or single room that is intended as separate living quarters (U.S. Census definition).

Impacted Area: A census tract or block group in which there is a concentration of both minority persons and lower income persons, both of which are defined by the local jurisdiction.

LAP: Language Access Plan.

LEP: Limited English proficiency.

LIHTC: Low-Income Housing Tax Credit Program.

Low-income: Households whose incomes do not exceed 80% of the area median family income as determined by HUD with adjustments for smaller and larger families.

Moderate-income: Households whose incomes are between 50% and 80% of the area median family income as determined by HUD with adjustments for smaller and larger families.

NSP: Neighborhood Stabilization Program administered by the U.S. Department of Housing and Urban Development.

Overcrowded: A housing unit containing more than one person per habitable room (HUD definition).

Owner: A household that owns the housing unit it occupies (U.S. Census definition).

PHA: Public housing authority.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition).

Poverty Level: Households with incomes below the poverty line as defined by the Office of Management and Budget and revised annually.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment for rent (U.S. Census definition).

Renter-Occupied Unit: Any occupied housing unit that is not owner-occupied, including units rented for cash and units occupied without cash payment for rent.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the unit or project.

Total Vacant Housing Units: Unoccupied year-round housing units (U.S. Census definition).

UFAS: Uniform Federal Accessibility Standards.

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year (U.S. Census definition).

Very Low Income: Households whose incomes do not exceed 50% of the area median family income as determined by HUD with adjustments for smaller and larger families.