

Analysis of Impediments to Fair Housing Choice

Prince George's County and City of Bowie,
Maryland

Council of the Whole Committee Meeting
October 29, 2020



Analysis of Impediments (AI) to Fair Housing Choice

What is an Analysis of Impediments?

An Analysis of Impediments analyzes the disparities in access to opportunity among protected classes and identifies factors that have contributed to disparate access.

Why is Prince George's County and City of Bowie conducting an AI?

The completion of an AI is required of all localities receiving funding from HUD. The County and City have opted to complete a joint AI, as they have done in the past.

The AI will outline specific goals and actions steps for the County and the City to advance fair housing, expand housing choice, mitigate economic and racial segregation, and target investments in communities that are most in need.

What We Are Doing?

The Analysis of Impediments we are conducting will:

- Build upon the AI conducted in April 2011 (updated in 2019) for the upcoming grant cycle for the upcoming HUD Consolidated Plan
- Evaluate local data for each protected class such as population, income, etc.
- Evaluate local policies and laws that limit fair housing choice
- Identify (direct and indirect) impediments to fair housing choice
- Recommend specific strategies to overcome the effects for each identified impediment

What Does the Fair Housing Act Address?

Under Most Housing Situations

- Refusal to rent or sell housing
- Refusal to negotiate for housing
- Make housing unavailable or deny a dwelling
- Set different terms, conditions, or privileges
- Falsely deny housing is available for inspection, sale or rental
- Persuade owners to sell or rent for a profit (blockbusting)
- Deny access to or membership in a facility or service (multiple listing service)

In Mortgage Lending

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans or available loan terms
- Impose different conditions, higher interest rates, additional points or fees
- Discrimination in appraisals
- Refuse to purchase or set different conditions for purchasing a loan

Other

- Threaten, coerce, intimidate, or interfere with anyone with their right to housing

Protected Classes Under Fair Housing Laws

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

What is Affirmatively Furthering Fair Housing?

- The Fair Housing Act also went one step further with the intention of dismantling the causes for segregation
- The Act states that “[a]ll executive departments and agencies shall administer their program and activities relating housing and urban development (including any federal agency having regulatory or supervisory authority over financial institutions) in a manner affirmatively to further the purposes of this subchapter.”

Analysis of Impediments?

- The Housing and Community Development Act of 1974 (as amended), requires any community that receives Community Development Grants Funds (CDBG) “affirmatively further fair housing.”
- Applies to all HUD grants funds including HOME Investment Partnerships Program (HOME) and Emergency Solutions Grant (ESG).
- Requires all urban counties and cities that directly receive HUD funds (aka Entitlement Communities) to certify that each grantee is complying with the Fair Housing Act of 1968 and related laws and regulations.
- Also known as a fair housing plan or assessment of fair housing.

Assessment of Past Fair Housing Goals

Among the key impediments in the *2012 Analysis of Impediments to Fair Housing Choice* and the *2019 Update*:

- ❑ Black and Hispanic households have greater difficulty becoming homeowners because of lower incomes
- ❑ Mortgage loan denials and high-cost lending disproportionately affect minority applicants
- ❑ Supply of decent, affordable housing remains inadequate
- ❑ Supply of affordable housing that is accessible to persons with disabilities is inadequate

Assessment of Past Fair Housing Goals

- ❑ The Urban County should revise its entitlement funding application and review processes to ensure fair housing
- ❑ The County's Human Relations Commission (HRC) does not have enforcement authority with regards to fair housing complaints
- ❑ The majority of fair housing complaints filed through HUD involve race and disability as the bases for discrimination

Racial Segregation

Residential segregation in Prince George's County is high and has not improved over the past two decades.

- Black-Hispanic and Hispanic-White segregation levels are higher in Prince George's County than in many other parts of the Washington DC region.

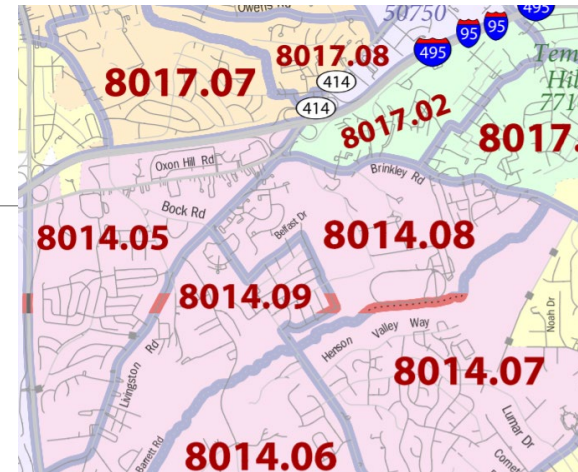
	Black/ White	Hispanic/ White	Asian/ White	Nonwhite /White	Hispanic/ Black
Prince George's County	52.6	56.9	35.2	47.7	53.9
City of Bowie	40.0	13.7	32.0	35.2	36.7
Montgomery County	47.5	47.4	31.8	36.7	33.8
District of Columbia	68.7	41.1	25.4	56.9	54.2
Arlington County	52.2	39.8	30.6	32.7	36.9
City of Alexandria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

R/ECAP_s

Racially/ethnically concentrated areas of poverty

- Only four Census tracts in Prince George's County are defined as R/ECAPs. There are no R/ECAPs located in the City of Bowie.
- Hispanic residents and Asian are more likely to live in a R/ECAP. Black Prince George's County residents are less likely than residents of other races/ethnicities to live in R/ECAPs.
- Persons with a disability in Prince George's County are modestly more likely to reside in a R/ECAP than are residents without a disability.

Tract 8014.08 Oxon Hill/Temple Hills



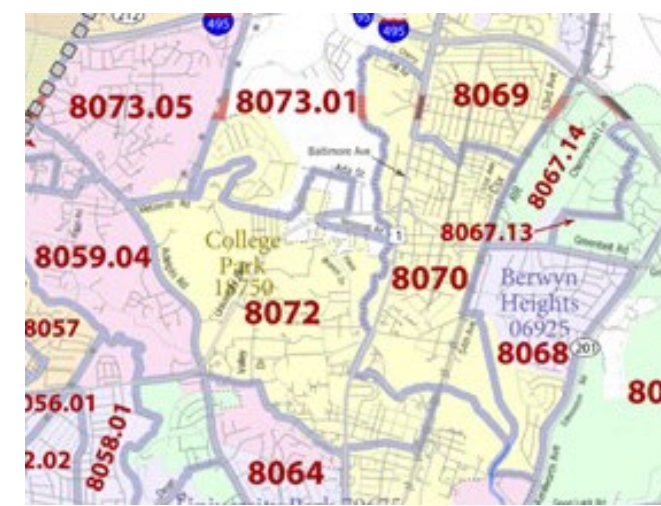
Tract 8040.01 Bladensburg



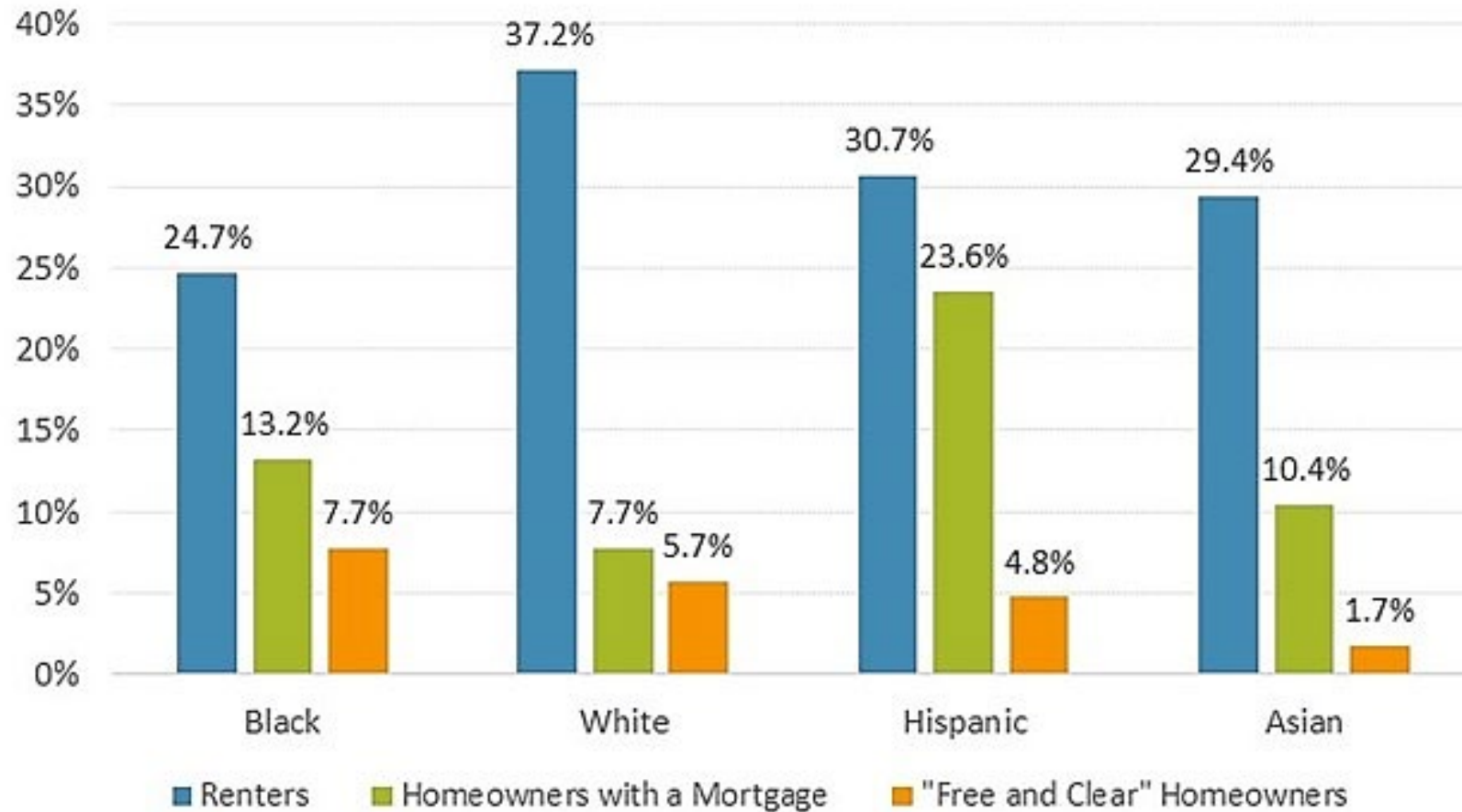
Tract 8055 Langley Park



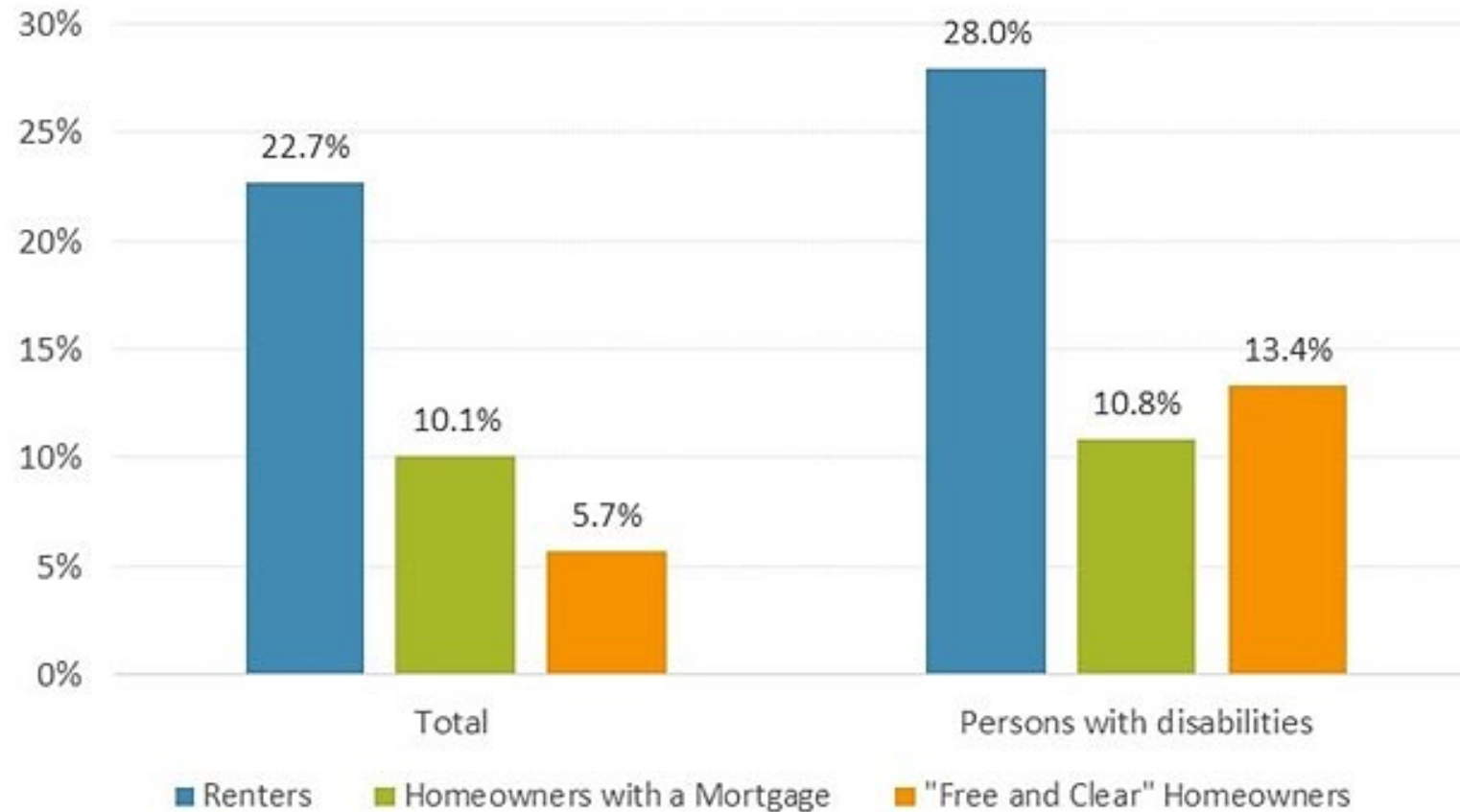
Tract 8070 College Park



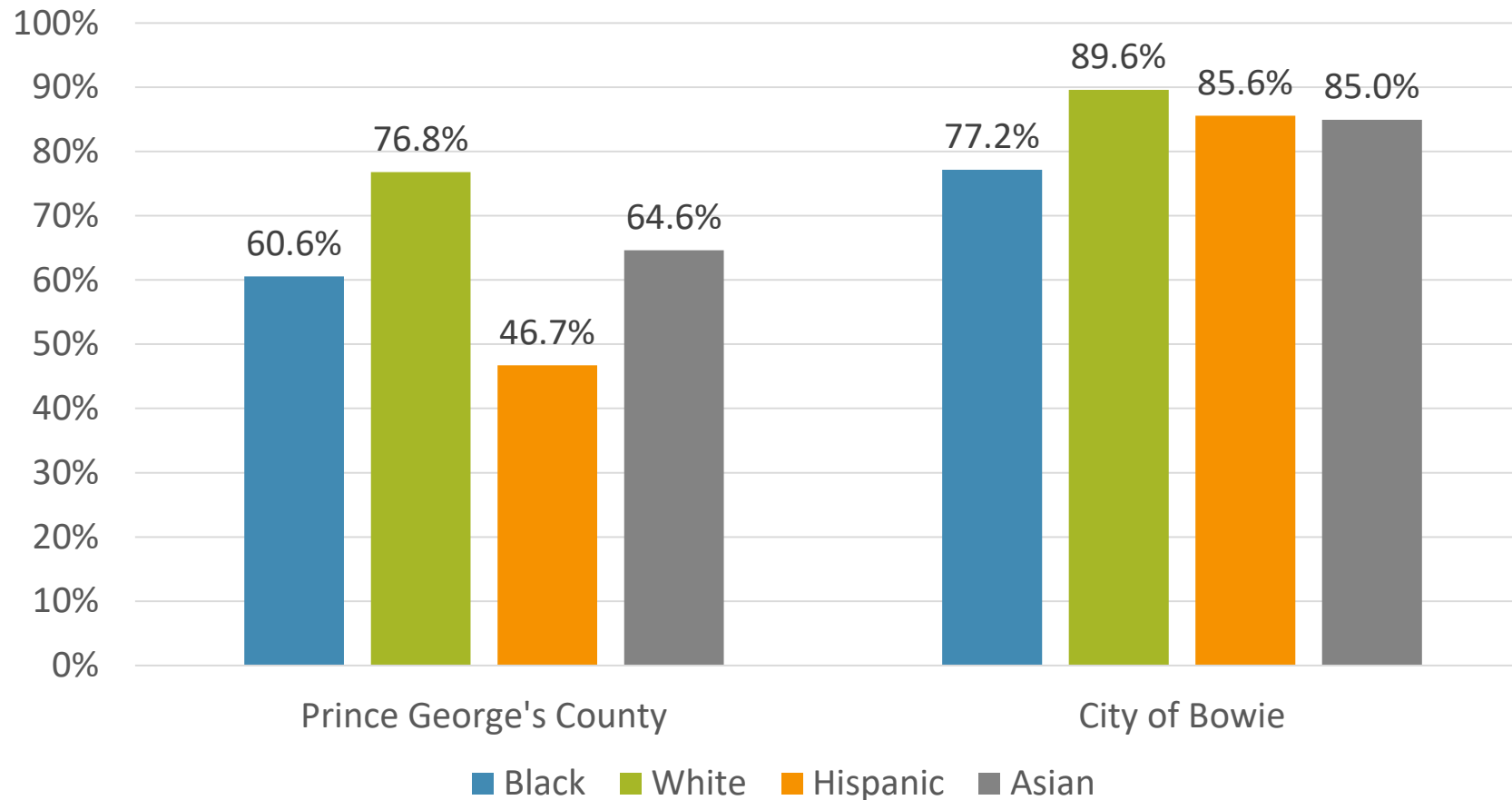
Housing Needs – Severe Cost Burden By Race/Ethnicity, 2018



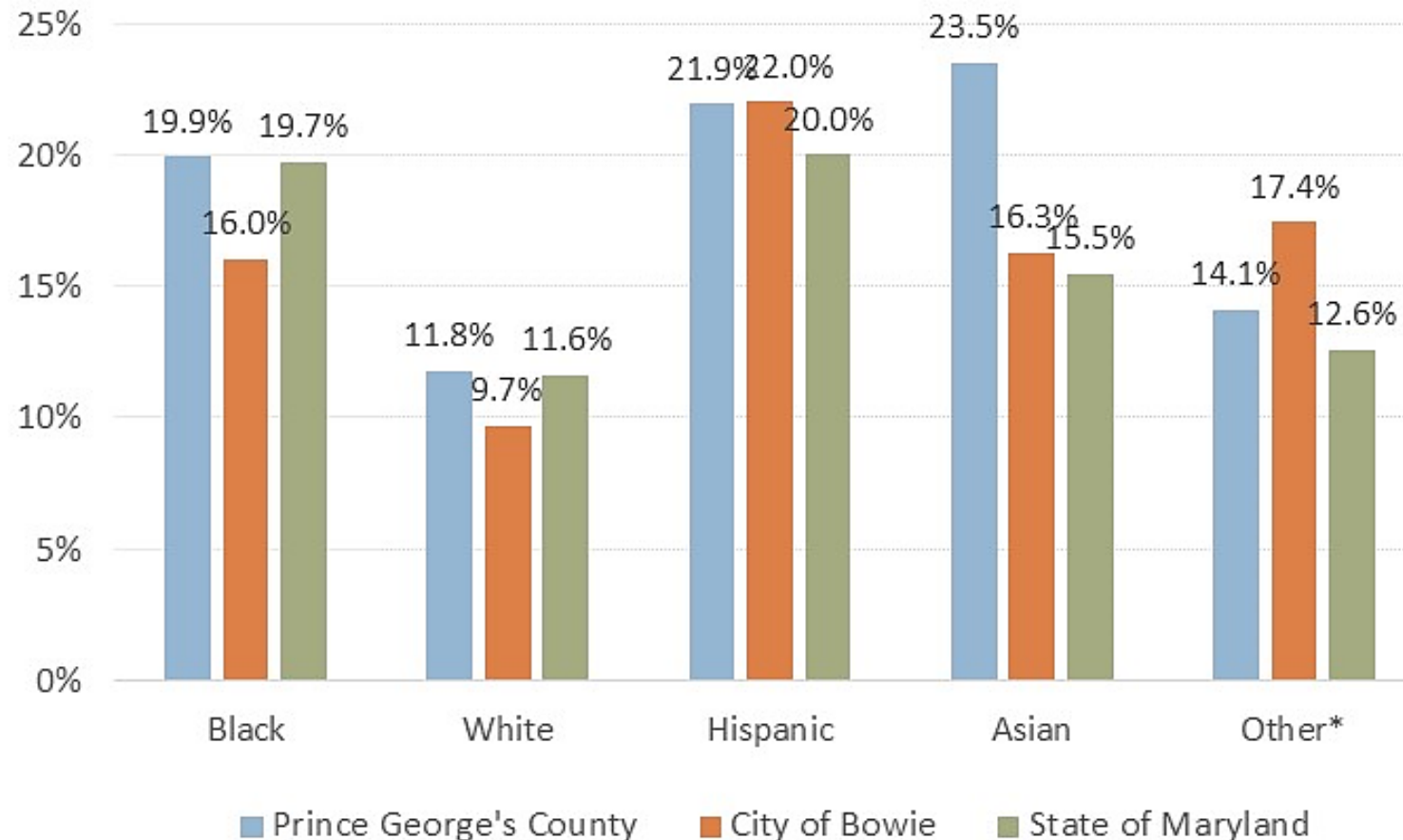
Housing Needs – Severe Cost Burden By Disability Status, 2018



Homeownership Rates by Race/Ethnicity, 2017

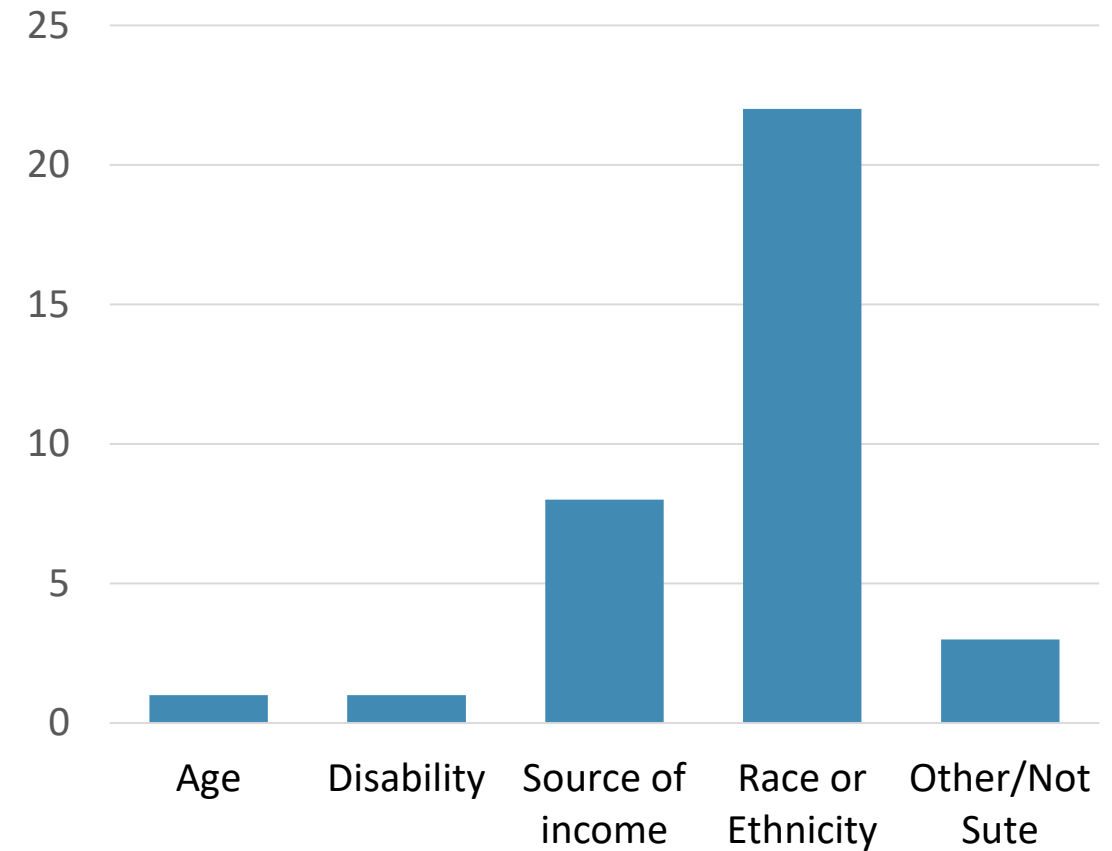
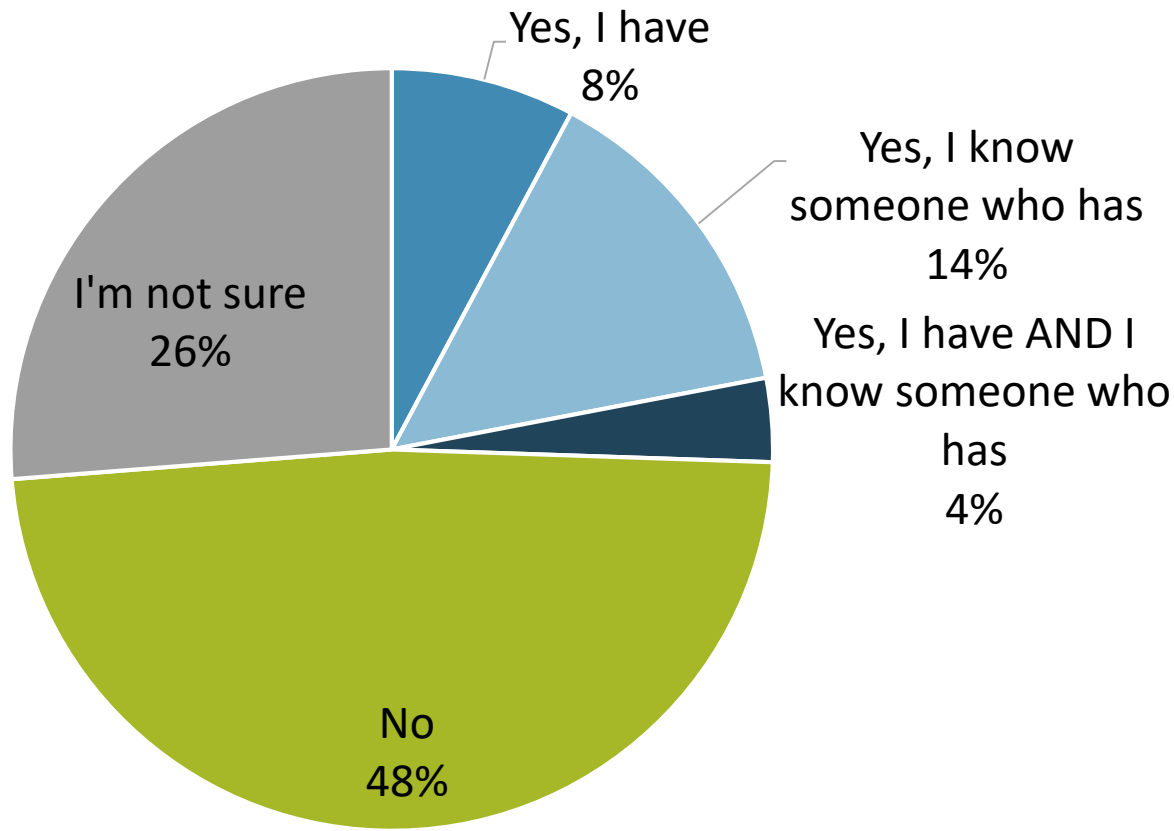


Mortgage Lending – Denial Rates by Race/Ethnicity, 2018



Housing Discrimination Results from Citizen Survey

Have you or someone you know encountered housing discrimination?

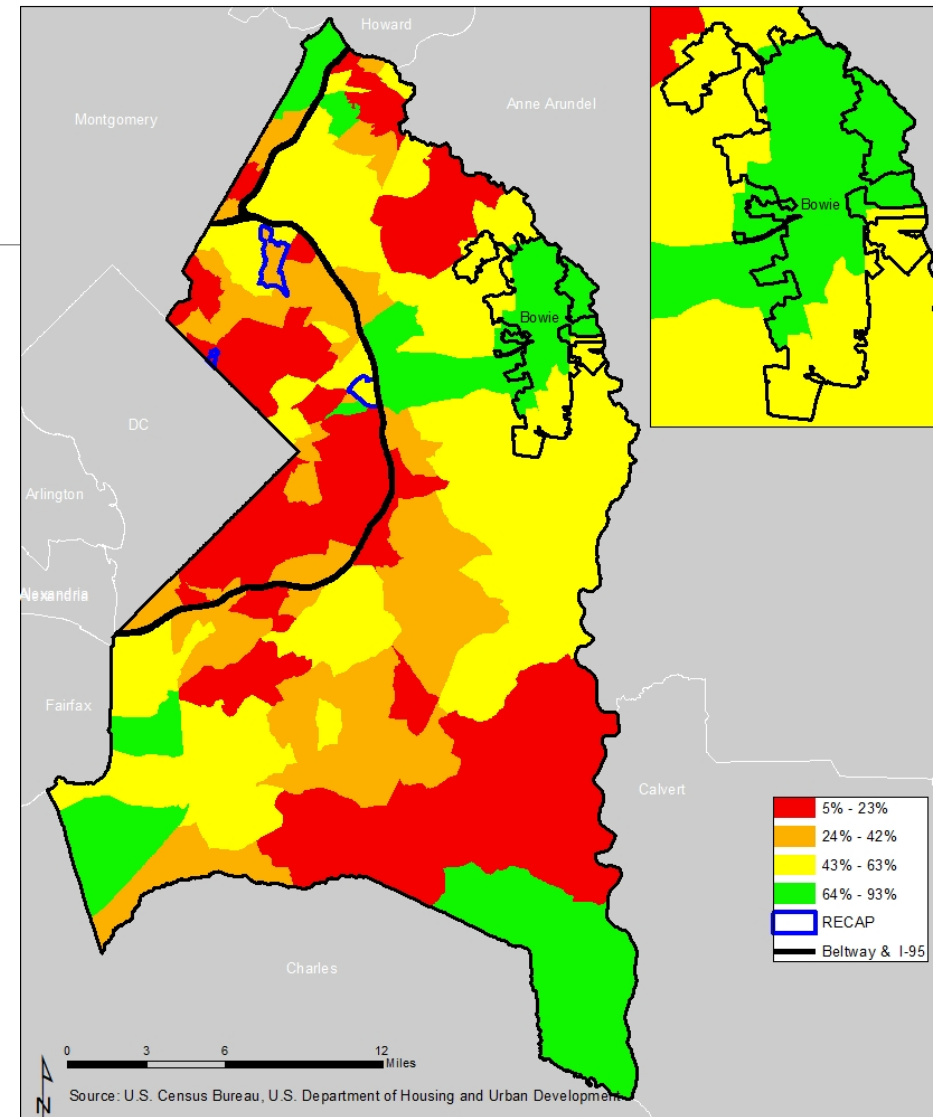


Education

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

The quality of schools and school choice are among the most important criteria for selecting a neighborhood and a home, but often affordability is a barrier to a household's choice of schools.

School Proficiency Index by Census Tract, Prince George's County MD, 2017

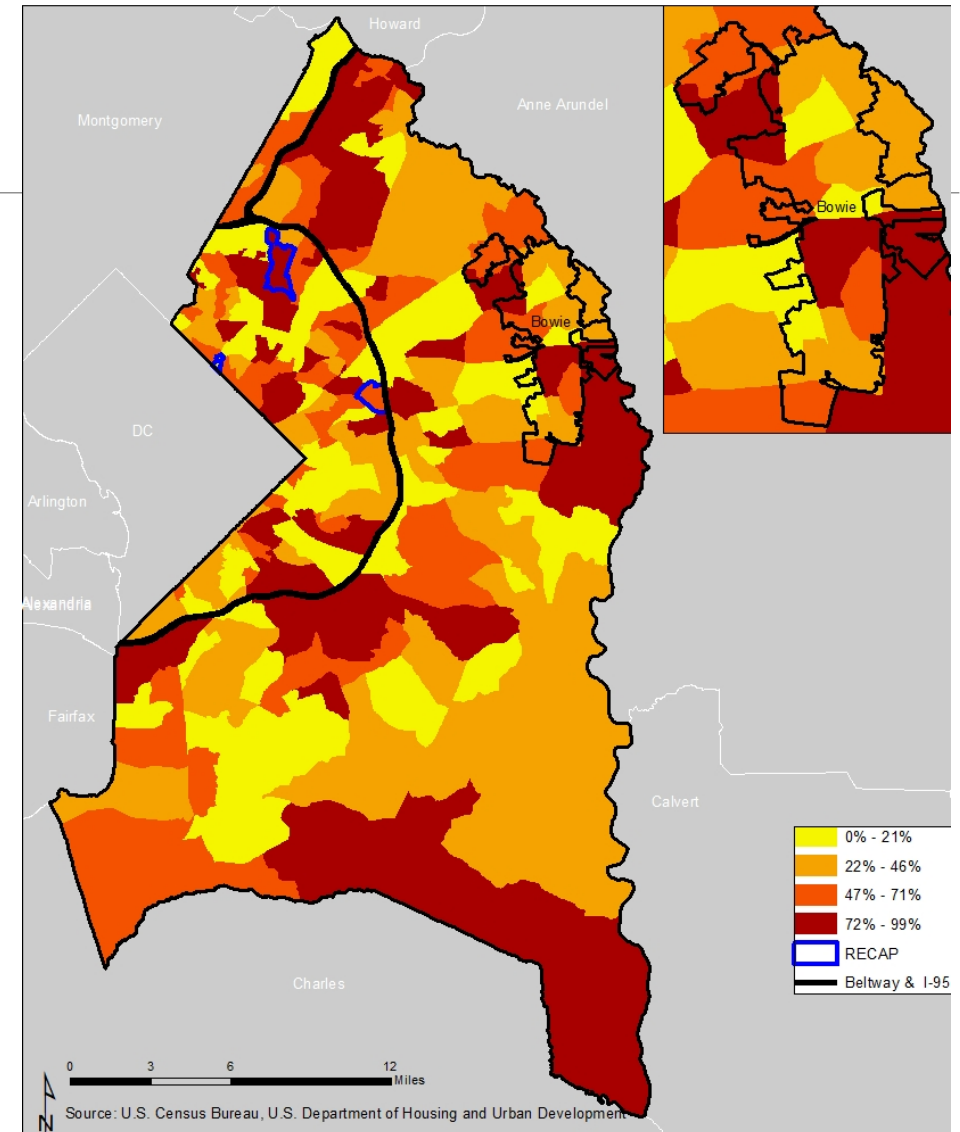


Employment

Neighborhoods in Prince George's County with higher shares of Black residents tend to have access to fewer jobs, based on HUD's Jobs Proximity Index, compared to neighborhoods with lower shares of Black residents.

There is an on-going need for greater job skills training, especially among protected classes and public housing residents.

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



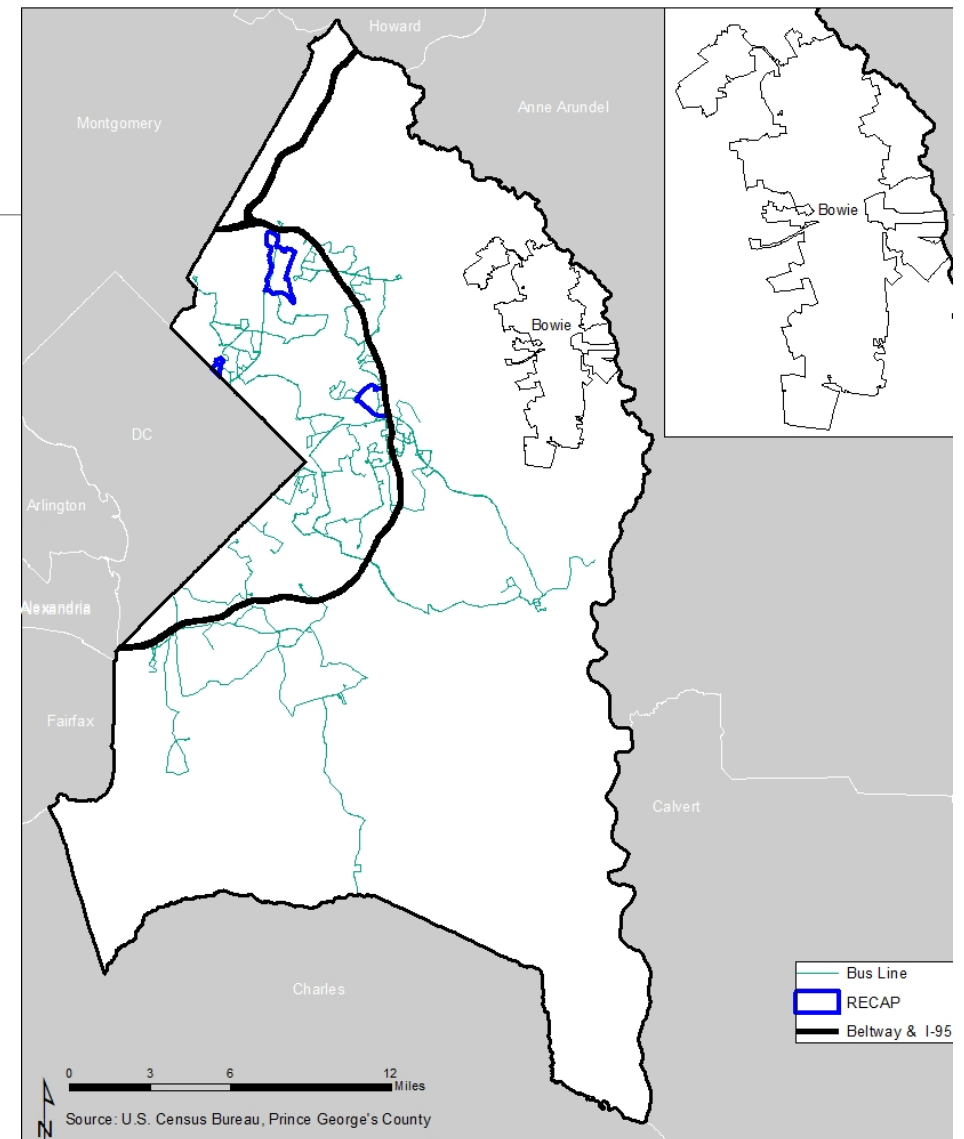
Transportation

In Prince George's County and the City of Bowie, lower-income residents and non-White residents are more likely than more affluent residents and White residents to rely on public transportation and to have longer commutes.

Transportation is one of the primary impediments to housing choice in Prince George's County and the City of Bowie.

New transit investments bring opportunities to County residents, but also bring risks of displacement.

Bus Lines, Prince George's County MD

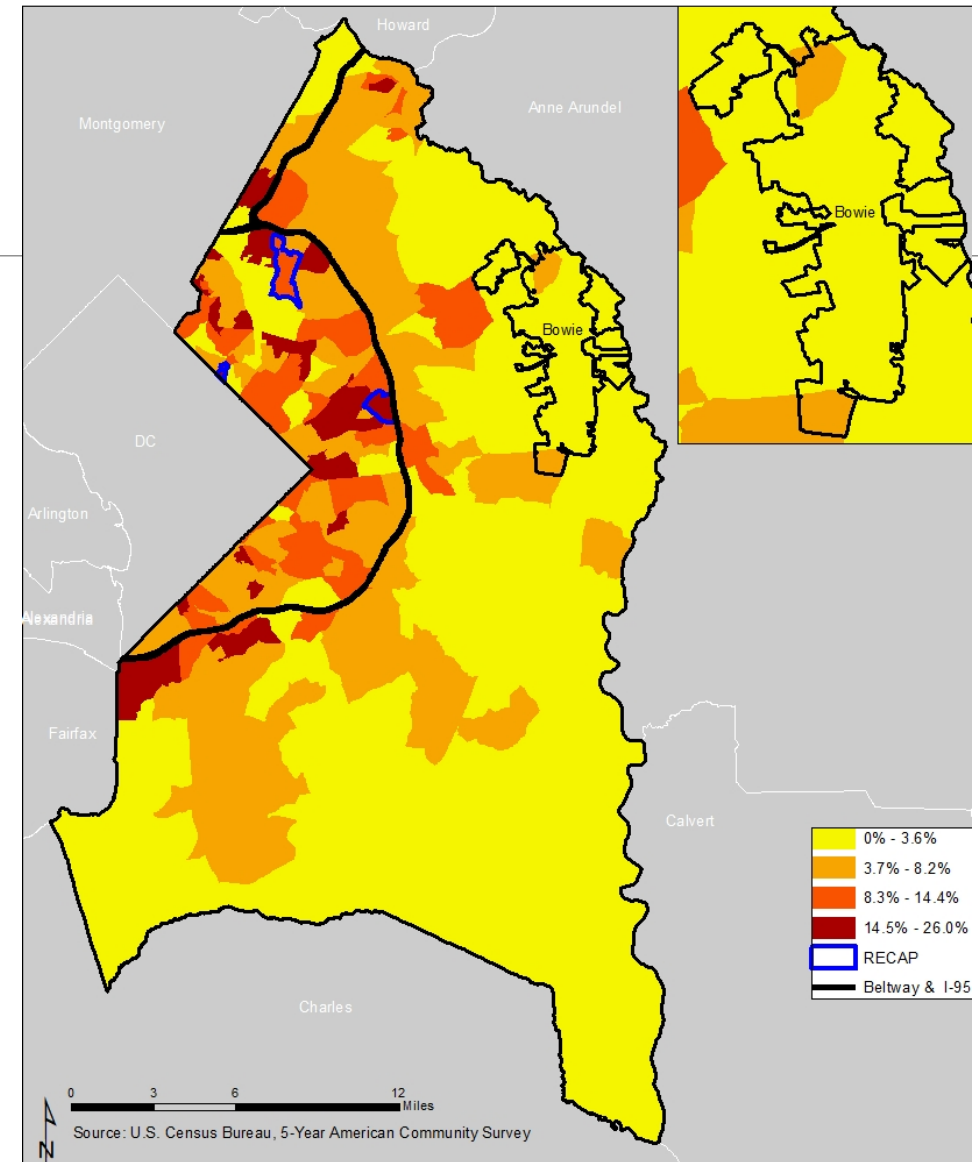


Low-Poverty Neighborhoods

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

The County's single-family neighborhoods outside the Beltway have better access to quality education, schools, and employment opportunities.

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

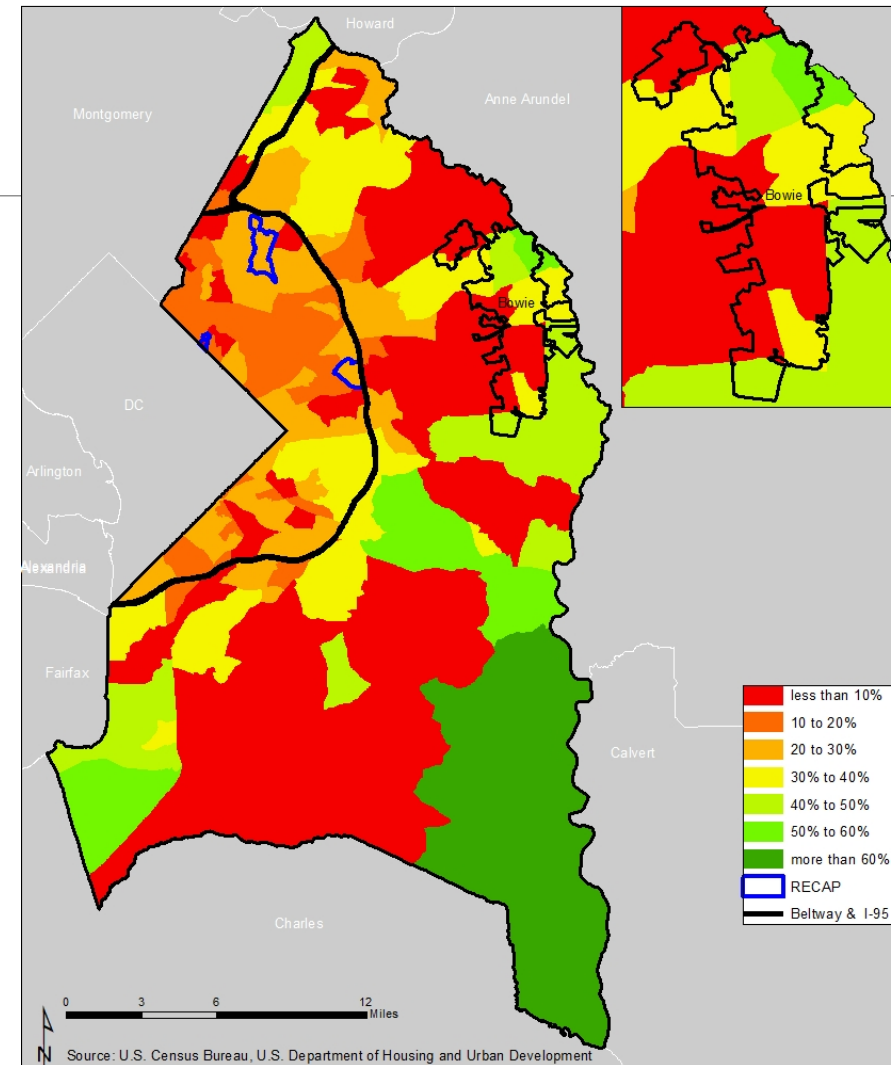


Environmentally Healthy Neighborhoods

Neighborhoods with higher concentrations of Black, Hispanic, and disabled residents all have poorer environmental quality than the residents of the County and City overall.

The environmental hazard of most concern among focus groups and interviews were related to air quality. The Brandywine community in southern Prince George's County is disproportionately affected by environmental hazards.

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



Progress Made in Furtherance of Fair Housing Goals

The County has made significant steps in some policy areas that affirmatively further fair housing:

- ❑ Prioritizing funding to target neighborhoods – regional transit centers & Innovation Corridor
- ❑ Policy – Right of First Refusal, Housing Quality Standards, Source of Income Protection
- ❑ Comprehensive Housing Strategy – Housing Opportunities for All Commission
- ❑ Funding of Affordable and Market Rate Multi-Family Developments, in addition to providing additional funding for homebuyer activities
- ❑ The County has made some steps to improve public housing units identified in its Section 504 Needs Assessment to ensure that its inventory meets current standards of accessibility.

Challenges

- ❑ Significant unmet housing needs for persons with disabilities
- ❑ Increasingly aging population
- ❑ High rent burden
- ❑ Limited affordable housing supply for most income levels
- ❑ Potential loss of affordable housing along Purple Line

Top Fair Housing Issues

1. Inadequate Fair Housing Enforcement
2. Limited Housing Choices for Persons with Disabilities
3. Hispanic Residents Face Persistent Housing Challenges
4. Insufficient Funding for Non-Profits
5. Limited Homeownership Options for Subgroups of County and City Residents
6. Need for Affordable Housing for Vulnerable Populations
7. Access to High-Quality Neighborhoods is Limited

Prince George's County Fair Housing Goals & Actions

Goal 1: Complete steps to create a fair housing enforcement ecosystem

Goal 2: Address deficiencies related to the Ripley Settlement

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

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

Goal 5: Balance investments in revitalizing distressed communities (R/ECAPs) with investments in neighborhoods of opportunity

Goal 6: Reconsider adoption of an Accessory Dwelling Unit (ADU) policy.

How the AI Can Inform the Allocation of Resources?

Place-based Strategies – Neighborhoods and Communities

- Making investments in places that are distressed
- Maintaining or preserving affordable housing stock in specific places

Mobility Strategies – People

- Moving individuals and families out of poverty to places with better schools or better access to jobs
- Building affordable housing in neighborhoods with better access to jobs (Metro), schools, and amenities (parks, recreation)

City of Bowie Fair Housing Goals & Actions

Goal 1: Increase awareness of fair housing rights and responsibilities

Goal 2: Provide opportunities for a greater range of housing types

HUD Certification

HUD will certify that Prince George's County and the City of Bowie have:

- Analyzed housing discrimination and working towards its elimination
- Promoted fair housing choice for all
- Provided racially and ethnically inclusive patterns of housing
- Promoted housing accessible and usable to persons with disabilities
- Promoted and enforced the Fair Housing Act and related laws and regulations