

**DRAFT METROPOLITAN  
WASHINGTON REGIONAL  
FAIR HOUSING PLAN**

**MONTGOMERY COUNTY**



**January 2023**

## **METROPOLITAN WASHINGTON REGIONAL FAIR HOUSING PLAN**

Draft – Available for Public Comment: January 31, 2023

### **ABOUT COG**

The Metropolitan Washington Council of Governments (COG) is an independent, nonprofit association that brings area leaders together to address major regional issues in the District of Columbia, suburban Maryland, and Northern Virginia. COG's membership is comprised of 300 elected officials from 24 local governments, the Maryland and Virginia state legislatures, and U.S. Congress.

### **PARTICIPATING LOCAL GOVERNMENTS**

This fair housing plan was prepared in collaboration with eight COG member governments: City of Alexandria, VA; Arlington County, VA; District of Columbia; Fairfax County, VA; City of Gaithersburg, MD; Montgomery County, MD; Loudoun County, VA; and Prince William County, VA.

Key government staff for this collaboration included: City of Alexandria: Kim Cadena and Melodie Seau; Arlington County: Joel Franklin, Jennifer Daniels, and Rolda Nedd; District of Columbia: Lesley Edmond; Fairfax County: Linda Hoffman, Vin Rogers, Amanda Schlener, Kenneth Saunders, and Margot Squires; Loudoun County: Brian Reagan, Eileen Barnhard, Rebekah King, and Christine Hillock; City of Gaithersburg: David Cristeal; Montgomery County: Katherine Canales, Cathy Mahmud, and Frank Demarais; Prince William County: Joan Duckett.

### **CREDITS**

Author: Diane Glauber, Lawyers Committee for Civil Rights Under Law

Contributing Authors: Peter Tatian, Urban Institute, and Manuel Ochoa, Ochoa Urban Collaborative

Additional Contributors: Kim SESCOE from Public Engagement Associates supported the community engagement activities. Yipeng Su, Ananya Hariharan, Patrick Spauster, and Elizabeth Burton from the Urban Institute assisted in preparing data, tables, and maps for the plan. Monique King-Viehlend contributed to the overall report framing and strategy.

Design: Stephen Fortune and Lindsey Martin

Project Manager: Hilary Chapman

### **ACKNOWLEDGEMENTS**

The U.S. Department of Housing and Urban Development's Office of Fair Housing and Equal Opportunity provided technical assistance to the participating governments to support effective regional collaboration. Ronaldlyn Latham from HUD and Jarrod Elwell from Enterprise Community Partners were key partners in this effort. The local governments wish to acknowledge support from the District of Columbia and Lesley Edmond for providing a Plain Language editorial review and translation of this executive summary and related materials.

**COMMUNITY ADVISORY COMMITTEE**

Regionally-focused organizations which work with residents directly impacted by fair housing choice provided guidance to the local governments. The organizations included: Action in the Community Through Service (ACTS); CASA; Catholic Charities Archdiocese of Washington and Catholic Charities of Arlington; ENDependence Center of Northern Virginia; Equal Rights Center; Friendship Place; Greater Washington Urban League; House of Ruth; Legal Services of Northern Virginia; NAACP Chapters of Arlington County, Fairfax County, Montgomery County, and Prince William County; Offender Aid Restoration; Pathways Homes; and Washington Legal Clinic for the Homeless.

**ACCOMMODATIONS POLICY**

Alternative formats of this document are available upon request. Visit [www.mwcog.org/accommodations](http://www.mwcog.org/accommodations) or call (202) 962-3300 or (202) 962-3213 (TDD).

**TITLE VI NONDISCRIMINATION POLICY**

The Metropolitan Washington Council of Governments (COG) operates its programs without regard to race, color, and national origin and fully complies with Title VI of the Civil Rights Act of 1964 and related statutes and regulations prohibiting discrimination in all programs and activities. For more information, to file a Title VI related complaint, or to obtain information in another language, visit [www.mwcog.org/nondiscrimination](http://www.mwcog.org/nondiscrimination) or call (202) 962-3300.

El Consejo de Gobiernos del Área Metropolitana de Washington (COG) opera sus programas sin tener en cuenta la raza, el color, y el origen nacional y cumple con el Título VI de la Ley de Derechos Civiles de 1964 y los estatutos y reglamentos relacionados que prohíben la discriminación en todos los programas y actividades. Para más información, presentar una queja relacionada con el Título VI, u obtener información en otro idioma, visite [www.mwcog.org/nondiscrimination](http://www.mwcog.org/nondiscrimination) o llame al (202) 962-3300.

## Table of Contents

I. Executive Summary .....	1
II. Community Participation .....	1
III. Assessment of Past Goals.....	9
IV. Fair Housing Analysis.....	18
A. Demographic Summary.....	18
B. General Issues.....	24
i. Segregation/Integration .....	24
ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs).....	37
iii. Disparities in Access to Opportunity .....	45
a. Disparities in Access to Opportunity—Education .....	45
b. Disparities in Access to Opportunity—Employment .....	52
c. Disparities in Access to Opportunity—Transportation.....	68
d. Disparities in Access to Opportunity—Access to Low Poverty Neighborhoods .....	83
e. Disparities in Access to Opportunity—Access to Environmentally Healthy Neighborhoods.....	94
f. Disparities in Access to Opportunity – Patterns in Disparities in Access to Opportunity.....	101
iv. Disproportionate Housing Needs .....	102
C. Publicly Supported Housing Analysis .....	116
D. Disability and Access Analysis.....	133
V. Fair Housing Enforcement, Outreach Capacity and Resources.....	150
VI. Fair Housing Goals and Priorities .....	152
VII. Contributing Factors .....	160
VIII. Endnotes.....	209

## I. Executive Summary

The executive summary is published as a separate document and can be found on the same web page as this document at [www.mwcog.org/fairhousingplan](http://www.mwcog.org/fairhousingplan). Hard copies are available upon request.

## II. Community Participation

Meaningful community engagement is an important value in the development of the regional Analysis of Impediments to Fair Housing Choice (AI, or Regional Fair Housing Plan) for the metropolitan Washington region and the eight jurisdictions participating in the plan—the District of Columbia; the City of Alexandria, Arlington County, Fairfax County, Loudoun County, and Prince William County in Virginia; and the City of Gaithersburg and Montgomery County in Maryland.

Although there is no current US Department of Housing and Urban Development (HUD) rule or guidance on community engagement, the project team took its cues from the 2015 Affirmatively Furthering Fair Housing rule. Under this rule, community engagement means “a solicitation of views and recommendations from members of the community and other interested parties, a consideration of the views and recommendations received, and a process for incorporating such views and recommendations into decisions and outcomes.” The project team took seriously its role in ensuring that community voices inform the plan. These voices are important to help confirm data findings, identify gaps in information, or reshape biases or uninformed viewpoints.

The Regional Fair Housing Plan is an important step that should inform each grantee’s Consolidated Plan, which defines how communities will utilize HUD grant funds, specifically Community Development Block Grant (CDBG), HOME Investment Partnership, and Emergency Solutions Grants (ESG) monies. In principle, the Fair Housing Act of 1968, which calls for all federal programs to “affirmatively further fair housing,” should prioritize the use of limited HUD funding and resources for “protected classes” or individuals, groups, and communities that have been most impacted by past discriminatory practices that have affected resources and land patterns to this day. Enshrined in the Fair Housing Act, these protected classes encompass race, color, sex, national origin, religion, familial status, and disability.

The project team leaned on its experience in community engagement with over 20 AIs from across the country in a variety of geographies including large cities, urban counties, and suburban jurisdictions, such as Kansas City, Los Angeles County, Prince George’s County (Maryland), and Orange County (California). The project team was also advised by Jarrod Elwell of Enterprise Community Partners, who was assigned by HUD to provide best practices and guidance to the Council of Governments (COG) and the regional effort.

An important anchor in the work was the regional coordination for community engagement led by Hilary Chapman, housing program manager at the Metropolitan Washington COG. She coordinated meetings with the regional AI project team and the regional Fair Housing Community Advisory Committee as well as internally with COG communications staff. The regional AI project team included senior staff and housing directors from every jurisdiction, and the regional Fair Housing Community Advisory Committee was composed of a wide variety of community organizations representing HUD-defined protected classes, such as civil rights groups, disability advocates, advocates for housing for seniors and immigrant groups, and service organizations from throughout the region.

The regional AI project team met monthly, while the regional Fair Housing Community Advisory Committee met every other month. This is in addition to countless meetings with staff from each jurisdiction and various organization leaders who served on the committee.

Although limited in number due to the COVID-19 pandemic, public meetings were held in government facilities that were accessible and met the requirements of the Americans with Disabilities Act. The project team also tried to ensure that websites and virtual meetings met Section 508 requirements, endeavored to use descriptive language when making presentations, and provided Spanish interpreters. Every meeting invitation offered services for the visually and hearing impaired as well as interpretation in various additional languages through multilingual services contracted and offered by various jurisdictions.

As mentioned, one of the challenges of conducting community engagement was the COVID-19 pandemic. A handful of meetings and presentations were conducted in person in the fall of 2021 during a lull in the pandemic. For the most part, however, the meetings were held virtually using the Zoom application. The project team experimented with different days of the week and times of day to encourage as much participation as possible. The project team also grappled with “Zoom fatigue,” a real phenomenon and challenge because of the amount of time participants were spending on work calls as well as connecting with family, friends, and social groups, especially during the height of the pandemic. The project team worked closely with expert facilitators, who were able to adapt community engagement techniques for a virtual platform by adjusting presentations and using short videos, recorded testimonials, and breakout groups to allow as much audience participation as possible.

To guide the work, the project team developed a Regional Community Engagement Plan in May 2021 for review and comment by COG and the participating jurisdictions. This game plan laid out how the project team would seek information from community stakeholders to inform the Regional Fair Housing Plan. The Community Engagement Plan included the following elements: outreach events and marketing, a regionwide survey, regional meetings, local jurisdiction meetings, interviews, focus groups, and social media engagement. The following sections provide more detailed information on the various elements of the plan as well as findings from the survey, focus groups, and community meetings.

### Outreach Events

The first step in community engagement was to inform as many stakeholders as possible that the Regional Fair Housing Plan process had begun. This involved outreach to local organizations, fair housing agencies, civil rights organizations, and service organizations that work with protected classes. In addition, the project team worked with each jurisdiction to conduct an internal awareness campaign inside its own local government to ensure that all related agencies were aware of the Regional Fair Housing Plan. This included social service, homeless service, planning and zoning, human relations, and human rights agencies, as well as area advisory boards or other officially constituted advisory boards from each jurisdiction, such as regional service centers in Montgomery County or magisterial districts in Prince William County.

The project team worked with each jurisdiction to prepare an outreach list and a Google calendar. Jurisdictional project leads worked closely with the project team to obtain invitations to regularly scheduled advisory board, city, or county meetings. We began to informally call these “familiarization tours” because in most cases, individuals or groups were not familiar with fair housing or a fair housing plan. Overall, it was helpful to present information on the Fair Housing Act, why the Fair Housing Act was created, and how the process would roll out. In this way, individuals were prepared to participate in future meetings or interviews as well as more willing to assist in sharing information about future meetings.

Primarily from April to June 2021, the project team developed a list of over 1,235 agencies, organizations, and individuals interested in engaging more deeply in the Regional Fair Housing Plan process. A list of all outreach meetings and events can be found in the Community Engagement Appendix.

### Media Strategy

The project team coordinated with Housing Program Manager Hilary Chapman and COG's communication staff as well as each jurisdiction's COG project team leads. Each jurisdiction, in turn, helped to coordinate and communicate with its public information office.

The project team created event announcements and flyers that were sent out to interested individuals and organizations via MailChimp, but much larger outreach was done in coordination with COG's communications staff and each jurisdiction's public information office or internal departmental lists. Each jurisdiction has internal mailing lists that can reach thousands of citizens. Coordination was key to ensure messages were sent in a timely manner given that the project team depended on cooperation with each jurisdiction to reach as wide an audience as possible.

Each jurisdiction was also responsible for following its own internal requirements for posting public notices in newspapers of general circulation, posting on departmental websites, or posting messages on social media. This also included posting messages or announcements in multiple languages, including Arabic, Amharic, Spanish, and other languages spoken in each jurisdiction. The project team provided materials in Spanish and English for all flyers and major announcements, as required.

The project team worked with COG to create a social media tool kit that included sample tweets and Facebook posts encouraging participation in the Regional Fair Housing Plan as well as posts encouraging participation in the regional survey. A sampling of the contents from COG's Social Media Tool Kit can be found in the Community Engagement Appendix..

The project team also worked with COG's communications team to create an easy-to-find project web page at [www.mwcog.org/fairhousing](http://www.mwcog.org/fairhousing) that includes information about the draft Fair Housing Plan, upcoming events, and a short eight-minute presentation on the Regional Fair Housing Plan. Members of COG's board and elected leaders from throughout the region recorded a short video<sup>4</sup>—a call to action—encouraging participation in the process.

### Regional Focus Groups

As part of its community engagement strategy, regionalism is an important theme of the Regional Fair Housing Plan. Understanding that housing affordability, the need for units accessible to persons with disabilities, and discrimination in housing, among other issues, don't stop at jurisdictional lines, the community engagement plan included regional focus groups. To that end, the project team wanted to engage with residents from across the region to share barriers to affordable housing and talk about equity and discrimination in housing. The project team partnered with Challenging Racism, a nonprofit organization headquartered in Arlington, Virginia, with a mission to "educate people about the prevalence and inequities of institutional and systemic racism, giving them knowledge and tools they need to challenge racism where they encounter it."

Challenging Racism helped the project team design an interactive session that combined education and dialogues at the intersection of housing, transportation, education, environment, and race. Each session was two and a half hours long and included educational sessions on redlining in the Washington region and some background on the federal government's role in housing inequality based on Richard Rothstein's book *The Color of Law*. The format included presentations by storytellers from

a variety of backgrounds and small group discussions. The sessions were held on Thursday, July 14; Friday, July 22; and Sunday, July 31, at different times, to attract as diverse an audience of possible. Local jurisdictions also played an important role in promoting this event. Due to the COVID-19 pandemic, all sessions were hosted online on Zoom. These sessions attracted over 388 registrants.

### Survey

From July 2021 to February 2022, the project team conducted a survey of residents from throughout the Washington region, targeting the eight jurisdictions that are part of the Regional Fair Housing Plan. The project team used Alchemer, an online survey tool, to easily reach residents, advocates, and organizations. The survey was simplified by plain language experts provided by the government of the District of Columbia to achieve a more readable format for the general public and thereby increase the response rate. The survey was also translated and distributed in Spanish.

A soft launch of the survey was first included as part of the post-meeting materials of the Challenging Racism regional workshops. The project team worked with Metropolitan Washington COG and the eight jurisdictions to post the survey on COG's fair housing web page as well as each jurisdiction's departmental website. The project team also posted the survey and sent it with follow-up emails after each focus group meeting. Initial survey responses were low given that participants were being asked to complete a survey after having just participated in an hour and a half-long meeting. A more concerted campaign was made in the fall of 2021 and the spring of 2022 using social media. The project team developed a social media tool kit that included information and messages about the survey for each jurisdiction. The joint effort greatly increased the response rate, rapidly increasing the number of participants. All told, 2,825 surveys were collected from the eight jurisdictions.

Some of the top findings include these:

- Safe, affordable housing in acceptable condition is difficult to find, according to 83.6 percent of respondents. The top three reasons given were that the respondent didn't earn enough money (58.9 percent), the housing available was in bad condition or unsafe (30.5 percent), and the respondent was not able to save for a security deposit or down payment (29.9 percent). Other reasons included that the respondent had too much debt, mortgage interest or fees were too expensive, and the homebuying process was too confusing or complicated.
- About 13 percent of respondents reported that they personally had faced discrimination, and an additional 3.6 percent reported that not only had they experienced discrimination but they also knew someone else who had experienced discrimination. An additional 9.2 percent reported that they personally had not experienced discrimination but knew someone who had.
- The top three reasons reported for discrimination were income level, race or ethnicity, or source of income.
- Of the respondents who reported discrimination, 41.3 percent said the landlord or property manager was the perpetrator.
- Almost 75 percent of survey respondents did not report their discrimination complaint. The primary reasons respondents did not report discrimination were that they did not believe it would make a difference (39 percent) or that it was too much of a hassle (11 percent), but about 17 percent did not know how to report a case.

The following is a profile of the survey participants:

- The jurisdictions with the most respondents were the District of Columbia (57.2 percent), Loudoun County (16.2 percent), and the City of Alexandria (8.2 percent).
- The participants primarily worked in the District of Columbia (59.3 percent), Loudoun County (12.4 percent), and Fairfax County (11.7 percent).
- Almost half (47.4 percent) of respondents lived in multifamily buildings, evenly split between small buildings (with fewer than 20 units) and larger buildings (with 20 or more units).



- Those who lived in single-family dwellings were 18.1 percent of respondents.
- Homeless or unsheltered people were 4.2 percent of respondents.
- Of all respondents, 18.7 percent paid a mortgage, while 60.1 percent paid rent, with 33.4 percent of rent payers paying rent to a private landlord.
- Racially, 58.7 percent of respondents identified as Black or African American, 26.1 percent as White, 6.4 percent as multiracial, and 8.8 percent as Hispanic or Latino.

The survey results were a useful tool for comparing housing barriers and potential goals and actions collected from focus groups and public meetings. But the survey also served as another form of outreach by collecting data from interested members of the public who did not have time to participate in a public meeting. A complete summary of the survey results is available in the Community Engagement Appendix.

#### Jurisdictional Focus Groups and Public Meetings

In the fourth quarter of 2021, the project team conducted a focus group and a public meeting for each jurisdiction, reaching over 700 participants. The participating jurisdictions included the District of Columbia; Arlington, Fairfax, Loudoun, and Prince William Counties and the City of Alexandria in Virginia; and (in a joint meeting) the City of Gaithersburg and Montgomery County in Maryland. Meetings were scheduled from October to early December to accommodate each jurisdiction's existing schedule of events and previously scheduled public meetings.

Extensive consultation and outreach were conducted with each jurisdiction to develop a list of stakeholders for a smaller focus group of approximately 30 participants in addition to a larger meeting open to the public. The project team sent individual invitations via MailChimp and sent follow-up emails and made phone calls. The project team worked closely with jurisdictional liaisons to do outreach, develop the agenda, and create the presentations.

Each meeting included an overview of the fair housing process, preliminary data findings for each jurisdiction from the Urban Institute, short presentations on related housing studies by each jurisdiction, and breakouts for small group discussion. For the smaller focus groups, the project team utilized a Jamboard, a virtual whiteboard on Google, that allowed participants to share barriers and solutions to housing on virtual sticky notes. The small group discussion provided rich and valuable information that helped the project team better understand the barriers that renters, homeowners, and the unhoused face across the region.

The notes and Jamboard were analyzed by Lorraine Hopkins, Tayanna Teel, and Aaron Turner, a team of graduate students in the Masters of Public Administration and Policy program in the School of Public Administration at American University. The students used NVivo, word analysis software that helps social scientists look for patterns and commonalities. This analysis was helpful in summarizing all 14 meetings across the region.

The NVivo study found the following problems to be the top 10 barriers to fair housing in the region, in rank order:

1. lack of affordability
2. government failure (government inability to address the issue)
3. racial discrimination
4. lack of housing stock
5. lack of Americans with Disabilities Act (ADA) accessibility, including not enough housing for persons with disabilities or seniors, discrimination against persons with a disability, and noncompliance with existing laws and regulations
6. system navigation difficulties (program requirements, waiting lists, etc.)

7. subtle practices that support segregated housing and neighborhoods
8. bad landlords or property managers
9. lack of awareness of fair housing rights
10. planning and zoning regulations

These were the top 10 solutions identified in the meetings:

1. more programs and staff with culture and language competency
2. creation of accessible housing for persons with disabilities
3. creation of accessible housing grants
4. improved building code, zoning, and planning regulations
5. more navigation support (i.e., housing counseling)
6. better-trained real estate professionals
7. more rental assistance programs that are easier to navigate
8. materials in multiple languages, including plain language
9. programs for returning citizens (those formerly incarcerated)
10. greater tenant rights

### Interviews

After considering the findings of the jurisdictional focus groups and public meetings, the project team consulted with each jurisdiction's project team to develop a list of 8–10 key people to interview in each jurisdiction. The project team conducted 36 interviews in January, February, and early March. In several cases, the interviews included a small group of elected or senior officials. Overall, the project team interviewed approximately 50 individuals. The interviews also provided the project team the opportunity to discuss recent housing needs studies and fair housing plans. For example, both the District of Columbia and Arlington County already had draft AIs.

The interviews included a number of influential stakeholders and decisionmakers:

- fair housing and civil rights organizations, including each jurisdiction's civil rights, fair housing, or human relations agency, such as the NAACP
- private housing industry stakeholders (e.g., developers, lenders, Realtors, mortgage companies, real estate brokers, insurance companies, home inspectors, appraisers, management companies, etc., and their trade groups, such as the Northern Virginia Board of Realtors)
- senior officials from offices and agencies of housing and community development, public housing authorities, and social services agencies
- planning directors and staff with oversight of land use and zoning
- elected government officials—city council members or county commissioners
- nonprofit leaders (from, e.g., community-based organizations, community development corporations, housing counseling groups, legal services agencies, immigrant rights advocacy groups)

These interviews took place in addition to dozens of informal conversations with area leaders in the civil rights, housing, and community development fields. For a full list of interviews, see Community Engagement Appendix.

### Topical Focus Groups

Although the project team was pleased with the participation in the jurisdictional focus groups and public meetings, there were gaps noted in certain groups representative of the protected classes in the Fair Housing Act. Despite outreach attempts, representatives of certain groups were not able to attend the meetings at the scheduled times due to conflicts or other demands. To remediate these

gaps, the project team analyzed for missing groups and consulted the jurisdictional liaisons and the regional Fair Housing Community Advisory Committee.

The project team found that more information was needed from representatives of Spanish-speaking and immigrant communities, the LGBTQ+ community, seniors, and persons with disabilities. Beginning in January 2022, targeted outreach was provided to representative organizations to schedule focus groups for convenient days and times during the month of March. Over 100 participants participated in five meetings. Although the meetings included short presentations, they were meant to be small to encourage conversation and exchange rather than adherence to a tightly scripted agenda.

Here are some selected top barriers and solutions identified in each topical focus group:

#### *Spanish-Speaking Community*

- need for more Spanish-speaking housing counselors as well as local government staff
- multiple issues with housing conditions and code enforcement
- fear of reprisal as a major issue in reporting housing discrimination or substandard housing conditions
- need for more outreach and education on fair housing rights

#### *Immigrant Communities*

- not enough program information available in languages such as Amharic, Arabic, Chinese, and others
- lack of familiarity with local government housing programs
- many cases of source-of-income discrimination
- lack of affordability as the biggest obstacle to homeownership
- subtle forms of discrimination due to religion, national origin, and language that are hard to prove; need for more fair housing testing

#### *Seniors*

- few options and programs for seniors to remain in place
- limited number of affordable rental housing choices for seniors
- need for more options for multigenerational dwellings
- need for more housing for seniors who also have a disability
- need for more housing counseling for seniors, especially for foreclosure prevention and reverse mortgage fraud

#### *Persons with Disabilities*

- landlords often not abiding by reasonable accommodation regulations
- low-income persons with disabilities facing limited choices because of credit, deposit, and other requirements
- not enough fair housing testing for persons with disabilities
- need for access to affordable professionals who can make necessary modifications
- need for more universal design standards in all buildings, across the board

#### *LGBTQ+ Community*

- LGBTQ+ youth facing additional challenges because of limited programs and services, leading to higher incidence of homeless youth
- need for more LGBTQ+ fair housing testing
- need for better cross-jurisdiction coordination of services for LGBTQ+ youth; many jurisdictions sending youth to D.C.

- greater need to address housing needs for senior LGBTQ+ individuals

### Public Comment

In January 2023, the draft plan was published on COG's and each jurisdiction's website for a 60-day public comment period. Each jurisdiction was responsible for posting a message notifying the public. The project team prepared a flyer for circulation by each jurisdiction and also sent a message to the project team's internal mailing list. Public comments were collected through COG's fair housing project page (by email to [fairhousing@mwkog.org](mailto:fairhousing@mwkog.org)) as well as each jurisdiction's general project mailbox, depending on the agency responsible for the jurisdiction's fair housing plan.

### Conclusion

Community engagement requires not just one format or type of outreach and input but multiple modes to reach different groups. People are challenged not just by work and family pressures but by multiple public meetings and surveys, compounded by the COVID-19 pandemic. The project team understood that a survey might be the only input provided by an interested member of the public. Outreach requires careful planning and multiple channels and reminders, but most important of all is the invitation from a colleague or friend that makes a difference on whether someone may or may not attend a public meeting.

As the project team has had some time to reflect on all of our outreach efforts, some takeaways from the Regional Fair Housing community engagement plan include the following:

1. Public engagement officers should be included from the planning stages and throughout the effort. Their mailing list and social media reach is much larger than what the program team could ever muster.
2. Finding community engagement champions among stakeholder groups is key to get more citizen voices involved. Community leaders have more credibility than the project team could ever have on the neighborhood or local level.
3. A multilingual effort is necessary but requires more investment and time from local government agencies as a consistent effort throughout the entire process.
4. Funding outreach efforts by community-based organizations led by Latinos, immigrants, the disability community, seniors, and LGBTQ+ individuals could result in better turnout for community engagement efforts.
5. Getting eight local governments to agree on a multipronged approach takes a lot of compromise and effort, but the results are worthwhile.

Our efforts were successful primarily because of the coordinated efforts of the Metropolitan Washington COG, jurisdictional liaisons, housing directors, and the project team working together in concert with the many advisors, colleagues, and friends in the housing and community development field that kept pushing the ball forward.

Now that all the information is gathered and the draft plan has been reviewed and adopted by each jurisdiction, the next step is for senior officials and elected officials to implement the goals and recommendations so that the Regional Fair Housing Plan becomes action rather than just words. Some progress will be rapid, building upon the many existing efforts across the region, and some may be incremental and take more time. Ultimately, it will also take a dedicated public staying engaged and continued advocacy efforts by stakeholders to keep track of progress not just over a year but for the next several years to come.

### III. Assessment of Past Goals

#### Montgomery County

The County's 2015 Analysis of Impediments (AI) identified six main barriers to address. The 2015 AI also identified goals to address each of the barriers. The barriers and their respective goals are as follows: lack of an adequate supply of affordable housing (Goals 1–10); lack of available, affordable, and accessible housing for residents with a disability or special needs (Goals 11–20); individual circumstances such as a criminal record, poor credit history, or past eviction that are barriers to obtaining housing, and limited English proficiency and understanding of the housing process (Goals 21–25); lack of general awareness concerning fair housing issues among residents and housing providers (Goals 26–33); and financial challenges faced by Common Ownership Communities (Goals 34–38).

- 1. Continue efforts to increase the supply of affordable housing units to meet residential needs through financing the construction of new units and the preservation of existing units using low-cost financing from the Montgomery Housing Initiative (MHI) fund and Low-Income Housing Tax Credits (LIHTC).**

The County continues to work toward accomplishing this goal. Ongoing methods of implementation include inclusion of affordable housing units in all developments of 20 units or more through the Moderately Priced Dwelling Unit (MPDU) program, preservation of existing affordable housing stock through aggressive code enforcement, increased attention to preserving affordable multifamily rental buildings, and priority given for HOME fund projects that serve the lowest income groups. For fiscal year 2021, 61.1 million dollars have been allocated to the MHI fund. No barriers to implementation have been identified. (From Consolidated Annual Performance and Evaluation Report (CAPER) 2020.)

- 2. Increase incentives and requirements for developers of affordable residential units under the County's inclusionary zoning (MPDU) program using bonus density incentives and flexible development standards.**

The County continues to work toward accomplishing this goal. According to the County's 2019 and 2020 CAPERs, ongoing methods of implementation include regulatory and legal changes to strengthen the MPDU program and allow for more permits for accessory dwelling units, updated zoning regulations to allow for more high-density and mixed-use development near public transit, and efforts by agencies like the Department of Planning Services and the County Planning Board to make it easier for businesses to obtain permits and navigate the development. No barriers to implementation have been identified.

- 3. Continue to work closely with the Housing Opportunities Commission (HOC) and both for-profit and not-for-profit developers to leverage County resources and to identify alternative sources of financing to maximize the number of affordable units that can be created and/or preserved.**

The County continues to work toward accomplishing this goal. Ongoing methods of implementation include transit-oriented development projects in partnership with for-profit developers in White Flint and Wheaton, real estate tax relief up to \$30.2 million for dedicated affordable housing units, and investment in programs like the Affordable Housing Acquisition and Preservation CIP Project (\$22 million invested in fiscal year 2022). No barriers to implementation have been identified.

**4. Continue to exercise the County’s right of first refusal (ROFR) to purchase units.**

The County continues to exercise the ROFR to purchase units. According to documentation submitted to the Planning, Housing, and Economic Development committee in 2020, relatively few properties have been directly purchased through ROFR since the 2015 AI. A lack of funds may have served as a barrier, but no comprehensive analysis of barriers to continued implementation has been conducted.

**5. Continue to offer payment in lieu of taxes (PILOT) incentives.**

The County continues to offer PILOT incentives, as authorized by state and county codes. No barriers to continued implementation have been identified.

**6. Continue to provide eviction prevention services.**

The County continues to provide eviction prevention services. Ongoing methods of implementation include partnerships with local nonprofits to provide referrals and assistance on tenant rights, County Executive policies and protections to provide more leniency for rental delinquencies during COVID-19, and enhanced coordination with social service agencies to identify needs and refer tenants. While the COVID-19 pandemic destabilized housing for many renters, the County has worked with nonprofits and developers to continue to provide services. No other barriers to implementation have been identified.

**7. Continue to provide rental assistance and assist households to increase earned income by**  
**a. providing job training and addressing unemployment,**  
**b. increasing educational opportunities, and**  
**c. increasing financial literacy skills.**

The County continues to provide rental assistance and programs for families at or below the poverty level. The HOC provides workforce training and educational opportunities through the HOC Academy, as well as case management services over a five- to seven-year period for heads of low-income households through the Family Self-Sufficiency Program. It is unclear if these programs were interrupted by the pandemic, but the County did not cite any barriers to operation in the 2020 CAPER.

**8. Promote usage of and ensure compliance with Section 3 of the Housing and Urban Development (HUD) Act of 1968 that requires all grantees of HUD public housing and community development programs (and their contractors and subcontractors), using their HUD grant funds, to provide jobs and other economic opportunities to low-income persons—especially those in public housing—and to make contractors and fund recipients aware of these opportunities.**

The County continues to work toward accomplishing this goal. Although CAPERs from the last five years do not include information on Section 3 requirements, County websites indicate that the HOC complies with Section 3 requirements for all HUD-funded projects and submits annual reports to HUD as required to ensure compliance. No barriers to implementation have been identified.

**9. Implement strategies for preserving and increasing affordable housing in accordance with the County’s General Plan, including colocating affordable housing with County facilities.**

The County works to identify and subsequently redevelop County-owned sites to include housing alongside other public facilities. During Program Year 2018, the Department of Housing and Community Affairs won a National Association of Counties Achievement Award for a new project aimed at “Locating Affordable Housing with Public Facilities on County Land.” No barriers to implementation have been identified.

**10. Actively monitor and coordinate fair housing legislation and policy initiatives to sustain progress already made and to address new fair housing issues as identified, especially regarding affordable housing.**

The County continues to work toward accomplishing this goal. The Planning Board and County Council actively works on zoning amendments, legal changes, and policy initiatives to address housing affordability (2019 CAPER). The County conducted a comprehensive Rental Housing Study in 2017 to identify housing issues and now works toward implementing the associated recommendations. To sustain progress already made, the County monitors all activities funded by the federal Community Development Block Grant (CDBG), HOME, and Emergency Solutions Grants (ESG) programs to ensure compliance with requirements. No barriers to implementation have been identified.

**11. Promote awareness related to visitability and accessibility of housing and reasonable accommodation.**

The County's Office of Human Rights enforces architectural accessibility compliance and partners with the Department of Housing and Community Affairs (DHCA) and other agencies to provide workshops on fair housing laws. The County has an Interagency Fair Housing Coordinating Group (IFHCG), which coordinates and monitors the activities of County departments, offices, and agencies to prevent housing discrimination; this group includes the Commission on People with Disabilities. The group's meetings are open to the public (including advocacy groups and real estate professionals). Though no barriers to implementation have been identified, the County's recent CAPERs do not specify whether there is specific effort made to promote awareness of visitability and accessibility of housing and reasonable accommodations made in this context, or others.

**12. Raise awareness of existing accessible housing options in the community among those with disabilities or those in need of accessible housing amenities through outreach by industry and advocacy groups in collaboration with public- and private-sector housing providers.**

There is no indication of outreach efforts specifically to those with disabilities. The County's Continuum of Care (CoC) coordinates public and private services in a Housing First model that, among other things, tries to provide services specific to aging and disabilities and centers individual choice. Montgomery County's Community Support Network (CSN) provides services that enable individuals to remain in their homes or in the least restrictive environment and provides general support, guidance, and assistance to clients with developmental disabilities and their families. No barriers to raising awareness have been identified, though the pandemic may have made outreach (especially accessible outreach) more challenging. It is unclear what efforts have been made to raise awareness.

**13. Promote awareness among the public of the benefits for everyone of housing design features that enhance accessibility, as is being done through the Design for Life Montgomery program.**

There is no indication of outreach efforts to promote awareness of the Design for Life Montgomery program or the benefits of accessible design. The last time Design for Life was mentioned in a County CAPER was program year 2017 / fiscal year 2018. While the [Design for Life website](#) is available as of June 2, 2022, and no barriers to raising awareness have been identified, there is no indication of outreach efforts to promote awareness of the program or the benefits of accessible design.

**14. Promote professional and public awareness of the legal requirements of the Americans with Disabilities Act (ADA) as related to housing through training and outreach provided by both public and private entities.**

The County's Office of Human Rights enforces architectural accessibility compliance and partners with DHCA and other agencies to provide workshops on fair housing laws. The IFHCG coordinates and monitors the activities of County departments, offices, and agencies to prevent housing discrimination; this group includes the Commission on People with Disabilities. The group's meetings are open to the public (including advocacy groups and real estate professionals). The County's recent CAPERs do not specify whether there is specific focus on accessibility requirements and the ADA, nor what (if any) outreach efforts are made to increase awareness and public participation in conversations or promote workshops on fair housing laws. No barriers to raising awareness have been identified.

**15. Encourage job training and supportive employment for persons with disabilities to raise income levels.**

The 2020 County CAPER acknowledges, "County residents with disabilities face challenges with finding appropriate housing, therefore Code Enforcement ensures that housing conditions for persons with disabilities are fit for their needs and not substandard." The Department of Housing and Community Affairs manages 40 grants to programs serving low- to moderate-income residents—some of which include workforce development. The CoC also includes employment resources and services. The County's recent CAPERs do not specify if there are job training and supportive employment opportunities specifically for persons with disabilities, nor if the workforce development and employment resources are intentionally accessible to persons with disabilities. No specific barriers to implementing this goal have been identified, though it is unclear if specific efforts have been made to accomplish it.

**16. Continue to advocate for Medicaid waivers and other supports that result in availability of appropriate, affordable housing in the community.**

In fiscal year 2020, the CoC increased its number of permanent supportive housing units by 20 via participation in the state Medicaid Waiver Program in partnership with the Emergency Housing Vouchers (EHV). The County aims to open more permanent supportive housing and rapid rehousing slots. The HOC has designated housing for low-income elderly (age 62 or older) and disabled households. The waiting list for these units is open. It is unclear how actively the County has worked to advocate for these waivers and supports. No barriers to implementation of this goal have been identified.

**17. Continue to provide and augment supportive services for individuals with physical, developmental, or mental disabilities using a coordinated, teaming approach to enhance service delivery and choice.**

The County's CoC coordinates public and private services in a Housing First model that, among other things, tries to provide services specific to the challenges faced by aging and disabled people and centers individual choice. The CoC continues to increase its capacity. Montgomery County's CSN provides services that enable individuals to remain in their homes or in the least restrictive environment and provides general support, guidance, and assistance to clients with developmental disabilities and their families. No barriers to implementation of this goal have been identified.

**18. Enhance collaboration among CoC partners to support interagency efforts so that persons experiencing or at risk of homelessness receive both the housing and the supportive services necessary to secure and remain in stable housing.**



According to the 2020 Montgomery County CAPER, the CoC continues to utilize a coordinated entry system to reach out to assess the needs of persons experiencing homelessness. The coordinated entry system is accessible 24/7, as is the Homelessness Resource Line (240-907-2688). The Resource Line helps the caller to access services, takes information about the homeless person's location, and connects them with outreach providers. Regional offices provide centralized access, and outreach providers work to engage unsheltered persons. As well as partnering with other local agencies and service providers, the CoC's capacity has increased, enabling greater outreach. All service providers can service people with limited English proficiency and maintain diverse staffs. The CoC advertises on the County's Department of Health and Human Services (DHHS) website and via the County's 311-phone line, as well as furnishing public libraries, public schools, and recreation centers with a Homeless Service Guide. The CoC has also developed a protocol to promote collaboration between local police and outreach providers. The CoC provides some emergency shelter and case management, also partnering with the DHHS, public schools, local hospitals, and the Emergency Assistance Coalition to identify those at risk and prevent homelessness. Additionally, DHHS runs the County Rental Assistance Program and provides energy assistance to help low-income residents pay their utilities. No barriers to implementation of this goal have been identified.

**19. Educate the public about the economic and social value of a wide range of housing choices for the community.**

According to the 2020 County CAPER, "The Office of Human Rights has developed a multifaceted program to promote fair housing." The program includes enforcement of discrimination claims, housing rental and sales discrimination testing, and compliance with architectural guidelines for the protection of people with disabilities, as well as educational and community outreach components. The Montgomery County Office of Human Rights facilitates a Human Rights Camp, which brings together racially, culturally, ethnically, and socioeconomically diverse students to learn about civil and human rights, including lessons on fair housing, fair employment, public accommodations, and more. It is unclear if the County has worked specifically to inform the public of the economic and social value of a wide range of housing choices. No barriers to implementation of this goal have been identified.

**20. Provide information to increase public awareness of and understanding about special needs populations.**

The County's IFHCG coordinates and monitors the activities of County departments, offices, and agencies to prevent housing discrimination; this group includes the Commission on People with Disabilities. The group's meetings are open to the public (including advocacy groups and real estate professionals). As a project by the Montgomery County Commission on People with Disabilities, the County maintains a Disability Network Directory, which is a virtual list or database of informational resources developed by other agencies or organizations that provide services or programs for the County. It is unclear if there is proactive information sharing related to this goal. No barriers to implementation of this goal have been identified.

**21. Promote housing locator services and alternative leasing/screening arrangements.**

The County's CoC program assists people experiencing homelessness with identifying alternative housing solutions beyond emergency shelter, including housing locator services and temporary financial assistance. County CAPERs from the last five years do not include specific information on alternative leasing/screening arrangements. No barriers to implementation of this goal have been identified.

## **22. Work with landlords to encourage lessening of leasing restrictions.**

According to the 2016 County CAPER, the CoC was working on additional strategies such as the cultivation of flexible landlords willing to accept tenants with credit/criminal history; subsequent CAPERs do not include information on what progress was made. The County continues to work with landlords toward achieving fair housing goals, including through fair housing education and services for mediation between landlords and tenants, but the CAPERs do not specify whether these partnerships include efforts to encourage lessening of leasing restrictions. No barriers to implementation of this goal have been identified.

## **23. Encourage/promote financial literacy training, including credit repair counseling.**

The County provides general adult education and referrals to financial literacy training through HOC programs such as the HOC Academy and the Family Self-Sufficiency program. The recent CAPERs do not include specific information on credit repair counseling. According to [online resources](#) posted by the HOC in 2019, the Family Self-Sufficiency Program provides credit repair assistance to Housing Choice Voucher (HCV) users. No barriers to implementation have been identified by the County.

## **24. Support classes in English for Speakers of Other Languages (ESOL).**

The County's CAPERs from the last five years do not provide information on the County's efforts toward achieving this goal. According to the HOC's [website](#), HOC Academy provides referrals to ESOL training through partnerships with Montgomery College and community organizations. No barriers to implementation have been identified, but the COVID-19 pandemic may have interrupted in-person programming and class accessibility. No barriers to implementation of this goal have been identified.

## **25. Promote awareness of housing rights and responsibilities in a culturally and linguistically appropriate manner.**

The County continues to work toward accomplishing this goal through public programs and outreach. These efforts include: an annual human rights youth diversity camp hosted by the Human Rights Office for fifth-graders to explore topics of fair housing and civil rights; monitoring of HOME-assisted projects to make sure that housing units are marketed to those minority groups least likely to apply for residence; and access to outreach providers as part of the CoC system for persons experiencing homelessness, all of which can serve persons with limited English proficiency. In compliance with federal requirements, the Office of Community Partnerships leads a countywide effort to make citizen participation processes for CDBG, HOME, and ESG-funded projects accessible to persons with limited English proficiency. No obstacles to implementation have been identified, although it is unclear if outreach events like the annual youth diversity camp have been interrupted by the pandemic.

## **26. Provide ongoing training, outreach, and education to County residents.**

The County's Office of Human Rights partners with DHCA and other agencies to provide workshops on fair housing laws. According to the 2020 CAPER, the agency hosts at least one fair housing workshop each fiscal year for an audience of housing and real estate professionals, property managers, lenders, landlords, tenants, and the general public. DHCA provides training on the County's MPDU Program for first-time homebuyers.

**27. Coordinate distribution of fair housing materials and sharing of information between public agencies and the private sector.**

Under the Office of Human Rights, the County's IFHCG coordinates and monitors the activities of County departments, offices, and agencies to prevent housing discrimination. Though this group is mostly made up of different public-sector groups, its meetings are open to the public (including advocacy groups and real estate professionals). It is unclear if there is more circulation of fair housing information. No barriers to implementation of this goal have been identified.

**28. Disseminate, regularly and repeatedly, outreach and education materials on fair housing to county residents, focusing on minority and protected groups in multiple languages, as necessary, through various media—print, radio, TV—and through community events and social service agencies.**

The Montgomery County Office of Human Rights facilitates a Human Rights Camp that brings together racially, culturally, ethnically, and socioeconomically diverse students to learn about civil and human rights, including topics of fair housing, fair employment, public accommodations, and more. According to the 2020 CAPER, a fair housing poster contest is held during the camp, and the winning poster is displayed on transit buses throughout the county during Fair Housing Month (April). The Tenants Have Rights campaign was launched in 2017, aiming to inform tenants of inspection requirements and expanded tenant advocacy. The campaign encouraged renters to contact DHCA to learn about their rights and landlord-tenant mediation. According to the County's 2019 CAPER, the campaign included ads on buses, bus shelters and County facilities, door hangers in apartment buildings, flyers, and social media. However, there is no mention of the campaign in the 2020 CAPER, and no recent information or activity related to the campaign is found online. It is unclear whether there are efforts to employ other media to distribute fair housing information. Also unclear is whether there is public information, education, outreach, or advertisement in languages other than English or focusing on marginalized communities. No barriers to implementation of this goal have been identified.

**29. Mandate or encourage lending institutions, real estate agencies, and apartment managers to distribute fair housing materials (e.g., the Office of Human Rights Guide to Fair Housing brochures).**

According to the County's 2020 CAPER, "All developers and property managers of HOME-assisted housing are required to adopt and implement an affirmative marketing and outreach plan for all properties with HOME assistance." The County conducts reviews of a housing development's compliance, including a review of the development's marketing materials, to ensure that the appropriate Office of Fair Housing and Equal Opportunity logos and statements appear. The County also reviews the content and placement of marketing advertisements to ensure that developments are marketed to minority groups least likely to apply for residence. Though no barriers to implementation of this goal have been identified, it does not seem that lending institutions, real estate agencies, or apartment managers more generally are required to distribute fair housing materials.

**30. Continue to provide training and general awareness-raising measures in collaboration with industry groups targeted to property managers, real estate agents, mortgage lenders, appraisers, builders, maintenance workers, insurance providers, and others in the industry on fair housing laws and racial disparities and lending patterns, focusing on how to provide equal housing opportunities and what constitutes discrimination.**

The County's Office of Human Rights partners with DHCA and other agencies to provide workshops on fair housing laws. According to the 2020 CAPER, the agency hosts at least one fair housing workshop each fiscal year for an audience of housing and real estate professionals, property managers, lenders, landlords, tenants, and the general public. The thoroughness and depth of these workshops is unclear,

and it is unclear how much effort is made to collaborate with or engage property managers, real estate agents, mortgage lenders, appraisers, builders, maintenance workers, insurance providers, and others. No barriers to implementation of this goal have been identified.

**31. Work toward the continuation and expansion of the Montgomery County Public School curriculum to promote awareness of fair housing.**

The Montgomery County Office of Human Rights facilitates a Human Rights Camp that brings together racially, culturally, ethnically, and socioeconomically diverse fifth-grade students to learn about civil and human rights, including topics of fair housing, fair employment, public accommodations, and more. According to the 2020 CAPER, a fair housing poster contest is held during the camp, and the winning poster is displayed on transit buses throughout the county during Fair Housing Month (April). The winning student artist receives a monetary award presented during an assembly at the artist's school. No barriers to implementation of this goal have been identified, but it is unclear if fair housing topics have been integrated into the general curriculum.

**32. Continue periodic special events to bolster the public's awareness of fair housing laws.**

Though no barriers to implementation of this goal have been identified, it is unclear from the recent CAPERs what special events have occurred or occur regularly.

**33. Educate consumers regarding potentially deceptive business practices by lenders.**

No barriers to implementation of this goal have been identified. The County's recent CAPERs do not provide information on any efforts to educate consumers on deceptive business practices by lenders. Resources on discriminatory, predatory lending practices can be found on the County's website if one searches for them.

**34. Meet with HUD and FHA representatives to develop solutions so that properties can receive FHA-certification.**

No information about any efforts to meet this goal, or barriers to meeting it, is provided in the recent County CAPERs.

**35. Provide training for homeowner association boards and materials to assist property owners in recapitalizing their reserves.**

No information about any efforts to meet this goal, or barriers to meeting it, is provided in the recent County CAPERs. The Commission on Common Ownership Communities provides trainings and workshops. The trainings are open to the public and members of Common Ownership Communities. According to the description of the Community Governance Fundamentals training program, the multipart training "addresses ethics, roles and responsibilities of board members and homeowners, governing documents, financial management, meeting rules, and general administration." It is unclear whether the trainings provide information specifically to assist property owners in recapitalizing their reserves.

**36. Work with private lenders to provide access to needed capital.**

No information about any efforts to meet this goal, or barriers to meeting it, is provided in the recent County CAPERs.

### **37. Support the work of the Commission on Common Ownership Communities.**

The recent County CAPERs don't specify specific work or support of work of the Commission on Common Ownership Communities. However, the County's Focused Neighborhood Assistance (FNA) program has completed two construction projects focusing on common area improvements in the Kimberly Place Condominium Community. Additionally, the County transferred 1.99 acres of land to Halpine View Apartments to complement a commitment to no net loss of affordable housing units in future redevelopment. No barriers to implementation of this goal have been identified.

### **38. Study the issue to identify best practices and possibilities for regional collaboration.**

It is unclear if there have been efforts to identify best practices and possibilities for regional collaboration.

#### ***1.a. Discuss what progress has been made toward their achievement.***

See the write-up below each goal.

#### ***1.b. Discuss how you have been successful in achieving past goals, and/or how you have fallen short of achieving those goals (including potentially harmful unintended consequences).***

See the write-up below each goal.

#### ***1.c. Discuss any additional policies, actions, or steps that you could take to achieve past goals, or mitigate the problems you have experienced.***

As discussed in the 2020 CAPER, the County has committed to the following Performance Improvement Plan:

- Preserve existing affordable housing through aggressive code enforcement and effective utilization of Housing Acquisition and Rehabilitation dollars.
- Increase attention to preserving affordable multifamily rental buildings / developments.
- Establish goals for the addition of affordable housing to County stock, and closely monitor progress on achieving those goals.
- Continue aggressive push of closing cost assistance program managed by the HOC.
- Pursue prompt completion of development on County-owned parcels (i.e., 4010 Randolph Road).
- Promote mixed-use development (e.g., the promotion of housing development in nonresidential areas).
- Continue the focus on, and coordination of, housing for those with special needs—for instance, the homeless, persons with disabilities, and seniors.
- Promote the adaptive use of the County's existing housing stock to reduce demand for new housing: for example, assist seniors in adapting their homes to meet their needs.

## IV. Fair Housing Analysis

### A. Demographic Summary

This demographic summary provides an overview of data concerning race and ethnicity, sex, familial status, disability status, limited English proficiency (LEP), national origin, and age. The data included reflects the composition of the region.

### B. Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).

**Table 1: Demographics, Race and Ethnicity**

	Non-Hispanic Black/ African American		Non-Hispanic White		Hispanic/Latino		Non-Hispanic Asian, Native Hawaiian, or other Pacific Islander		Non-Hispanic American Indian/Alaska Native		Total
	#	%	#	%	#	%	#	%	#	%	
Montgomery County	186,964	17.9	457,265	43.8	203,754	19.5	153,744	14.7	1,505	0.1	1,043,530
Region	1,535,282	24.8	2,819,732	45.5	976,666	15.8	622,938	10.1	12,753	0.2	6,196,585

Note: All percentages represent a share of the total population within the jurisdiction or region.  
Data sources: Decennial Census, American Community Survey.

#### Montgomery County

Compared to the region, Montgomery County is proportionally more heavily Hispanic<sup>2</sup> and Asian or Pacific Islander and has a lower Black population. The county's White population is proportionally very similar to that of the region.

#### Region

The region is 45.5 percent White, 24.8 percent Black, 15.8 percent Latino, about 10 percent Asian American or Pacific Islander, and about 10 percent Native American. Comparatively, the US as a whole is about 60 percent White, 12 percent Black, 18 percent Latino, 6 percent Asian, Hawaiian, or Pacific Islander, and less than 1 percent Native American.

**Table 2: Demographics, Disability Status and Type**

	With a disability		With a hearing difficulty		With a vision difficulty		With a cognitive difficulty		With an ambulatory difficulty		With a self-care difficulty		With an independent living difficulty		Total civilian noninstitutionalized population
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Montgomery County	83,602	8.1	23,157	2.2	14,638	1.4	31,116	3.2	38,991	4	17,033	1.8	32,278	4.1	103,4552
Region	530,902	8.7	137,130	2.2	96,668	1.6	191,985	3.4	259,195	4.5	10,1366	1.8	185,326	3.9	6,121,354

Note: All disability characteristics are based on the civilian noninstitutionalized population. All percentages represent a share of the total population within the jurisdiction or region.

Data source: 2015–2019 American Community Survey five-year estimates

### Montgomery County

In general, the percentage of the population having a disability is slightly lower in Montgomery County than in the region.

### Region

About 9 percent of the region’s population has a disability. The most common types of disability in the region are ambulatory, independent living, and cognitive disabilities.

**Table 3: Demographics, County of Origin for Non-Native Born Residents**

	#1 country of origin	#2 country of origin	#3 country of origin	#4 country of origin	#5 country of origin	#6 country of origin	#7 country of origin	#8 country of origin	#9 country of origin	#10 country of origin	Total Population
Montgomery County	El Salvador	China	India	Ethiopia	Korea	Peru	Vietnam	Philippines	Guatemala	Honduras	
	42,196	29,663	25,100	15,542	12,009	11,422	10,562	9,943	9,800	8,055	337,188
Region	El Salvador	India	China	Korea	Ethiopia	Guatemala	Vietnam	Philippines	Mexico	Honduras	
	194,468	103,755	75,287	59,430	53,699	51,108	48,953	48,806	47,427	41,226	1,412,074

Note: The 10 most often reported places of birth and languages at the jurisdiction level may not be the same as at the region level, and are thus labeled separately. China does not include Hong Kong and Taiwan.  
Data source: 2015–2019 American Community Survey

### Montgomery County

Of non-U.S.-born residents of Montgomery County, El Salvador is the most common country of origin, followed by China and India.

### Region

Of non-US-born residents across the region, El Salvador is the most common country of origin, followed by India, China, Korea, and Ethiopia. There are about 200,000 residents of the region who were born in El Salvador, about 100,000 who were born in India, and about 75,000 who were born in China. From each of the other most common countries of origin, there are between about 40,000 and 60,000 residents.

**Table 4: Demographics, Language Spoken at Home for Those Who Speak English “Less Than Very Well”**

	#1 LEP Language	#2 LEP Language	#3 LEP Language	#4 LEP Language	#5 LEP Language	#6 LEP Language	#7 LEP Language	#8 LEP Language	#9 LEP Language	#10 LEP Language	Total population
Montgo	Spanish	Chinese	Other	Other and	Korean	French,	Other	Vietna	Russian,	Tagalo	Total

Montgomery County		(incl. Mandarin, Cantonese)	Indo-European languages	unspecified languages		Haitian, or Cajun	Asian and Pacific Island languages	French, or other Slavic languages	Polish, or other Slavic languages	Tagalog (incl. Filipino)	total population
	67,990	15,604	13,382	9,749	6,769	6,757	6,721	5,982	3,500	1,696	977,513
Region	Spanish	Other Indo-European languages	Chinese (incl. Mandarin, Cantonese)	Other and unspecified languages	Korean	Vietnamese	Other Asian or Pacific Island languages	French, Haitian, or Cajun	Arabic	Tagalog (incl. Filipino)	Total population
	343,586	58,581	40,202	39,678	32,625	27,986	27,381	18,821	14,682	9,701	5,793,981

Note: China does not include Hong Kong and Taiwan. The 10 most often reported places of birth and languages at the jurisdiction level may not be the same as at the region level, and are thus labeled separately.

Data source: 2015–2019 American Community Survey

#### Montgomery County

In Montgomery County, Spanish is the most prevalent spoken language for people with limited English proficiency (LEP). From 2015 to 2019, Montgomery County’s population with LEP has grown by over 20 percent.

#### Region

Across the whole region, Spanish is the most prevalently spoken language for people with LEP. The remainder of the top 10 LEP languages (or language groups) in the region are as follows, in order: other Indo-European languages; Chinese (including Mandarin and Cantonese); other and unspecified languages; Korean; Vietnamese; other Asian or Pacific Islander languages; French, Haitian, or Cajun; Arabic; and Tagalog (including Filipino).

**Table 5: Demographics, Growth in LEP Population**

Population Growth for Persons with LEP, Washington Region, 2015-2019	
Jurisdiction	Percentage
Montgomery County	21%

Data: 2015-2019 American Community Survey 5-year estimates

**Table 6: Demographics, Sex**

	Total Population	Male population		Female population	
		#	%	#	%
Montgomery County	1,043,530	504,128	48.3	539,402	51.7
Region	6,196,585	3,028,975	48.9	3,167,610	51.1

Note: All percentages represent a share of the total population within the jurisdiction or region.

Data source: 2015–2019 American Community Survey five-year estimates.



Each of the jurisdictions and the region have about equal proportions of males to females.

**Table 7: Demographics, Age**

	Total Population	Population under 18 years of age		Population 18-64 years of age		Population 65 and over	
		#	%	#	%	#	%
Montgomery County	1,043,530	243,582	23.3	6,43,123	61.6	156,825	15
Region	6,196,585	1,427,108	23	3,983,449	64.3	786,028	12.7

Montgomery County

Montgomery County has higher percentages of youth under age 18 and adults age 65 or older and a slightly lower percentage of ages 18 to 64 than the region as a whole.

Region

The region as a whole has a slightly lower percentage of people 65 and older (12.7 percent) than the country (15.6 percent).<sup>3</sup>

**Table 8: Demographics, Family Status**

	Families with Children	
	#	%
Montgomery County, Maryland	129,952	35.0
Region	740,724	33.4

Note: All percentages represent a share of the total family households in the jurisdiction or region.  
Data source: 2015-2019 American Community Survey five-year estimates

Montgomery County

Montgomery County has a higher percentage of families with children than the region as a whole.

Region

About 46.1 percent of the region's family households are families with children. Family households are those with two or more people living together, at least one of whom is related to the head of household by marriage, birth or adoption.

**Table 9: Demographic Trends, Montgomery County, MD**

Race/Ethnicity	1990 Trend		2000 Trend		2010 Trend		Current	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	520,621	72.4	488,985	60.0	450,229	49.7	553,846	44.4

Black, Non-Hispanic	85,853	11.9	129,565	15.9	162,278	17.9	192,639	15.4
Hispanic	52,229	7.3	89,880	11.0	150,440	16.6	203,754	16.3
Asian or Pacific Islander	57,212	8.0	97,805	12.0	136,503	15.1	154,807	12.4
Native American, Non-Hispanic	1,386	0.2	3,102	0.4	3,031	0.3	1,678	0.2
National Origin								
Foreign-born	133,883	18.6	213,820	26.2	269,561	29.7	337,188	32.3
LEP								
Limited English Proficiency	56,226	7.8	95,342	11.7	122,897	13.6	139,940	14.3
Sex								
Male	346,395	48.2	389,289	47.8	434,753	48.0	504,128	48.3
Female	372,114	51.8	425,967	52.3	471,822	52.0	539,402	51.7
Age								
Under 18	167,409	23.3	210,430	25.8	217,658	24.0	243,582	23.3
18-64	476,406	66.3	511,980	62.8	575,906	63.5	6,43,123	61.6
65+	74,693	10.4	92,846	11.4	113,011	12.5	156,825	15
Family Type								
Families with children	91,028	47.7	71,991	50.8	110,348	48.2	129,952	35

Note: All percentages represent a share of the total population within the jurisdiction, except family type, which is out of total family households.

Data sources: Decennial Census, American Community Survey

The racial and ethnic demographics of Montgomery County have shifted since 1990. Most notably, the Hispanic population has grown significantly, and the percentage of the population that is White has decreased. The Asian or Pacific Islander and Black populations in the county have also grown. The percentage of foreign-born residents has also grown significantly.

Table 10: Demographic Trends, Region

Race/Ethnicity	1990 Trend		2000 Trend		2010 Trend		Current	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	2,671,370	64.1	2,696,495	55.6	2,762,787	49	2,278,106	41.8
Black, Non-Hispanic	1,053,952	25.3	1,306,715	26.9	1,486,865	26	1,290,907	23.7
Hispanic	227,064	5.5	430,297	8.9	775,416	14	778,484	14.3
Asian or Pacific Islander, Non Hispanic	198,835	4.8	364,525	7.5	580,476	10	558,174	10.2
Native American, Non-Hispanic	9,894	0.2	21,648	0.5	25,389	0	11,970	0.2
National Origin								
Foreign-born	489,041	11.7	830,998	17.1	1,140,681	20	1,412,074	22.8
LEP								
Limited English Proficiency	228,633	5.5	409,098	8.4	519,697	9	624,410	10.8
Sex								
Male	2,030,838	48.7	2,357,615	48.6	2,750,340	49	3,028,975	48.9
Female	2,138,525	51.3	2,492,433	51.4	2,899,200	51	3,167,610	51.1
Age								
Under 18	985,397	23.6	1,254,069	25.9	1,348,790	24	1,427,108	23
18-64	2,823,736	67.7	3,160,017	65.2	3,733,524	66	3,983,449	64.3
65+	360,230	8.6	435,962	9.0	567,226	10	786,028	12.7

Family Type								
Families with children	510,562	48.8	388,450	49.7	657,872	48	740,724	33.

Note: All percentages represent a share of the total population within the region, except family type, which is out of total family households.

Data sources: Decennial Census, American Community Survey.

The racial and ethnic demographics of the region have shifted since 1990. Most notably, the Hispanic and Asian or Pacific Islander populations have grown significantly, and the percentage of the population that is White has decreased. Specifically, the proportion of the population that is Hispanic has more than doubled. The percentage of foreign-born residents has also about doubled since 1990. The percentage of families with children grew from 1990 to 2000 but dipped slightly from 2000 to 2010. From 2010 until the 2019 five-year American Community Survey (ACS), the percentage of families with children grew and surpassed the 1990 percentage.

## B. General Issues

### i. Segregation/Integration

*1.a. Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.*

*1.b Explain how these segregation levels have changed over time (since 1990).*

Dissimilarity Index Value (0-100)	Level of Segregation
0-40	Low
41-54	Moderate
55-100	High

The Dissimilarity Index measures the percentage of a certain group 's population that would have to move to a different census tract in order to be evenly distributed within a city or metropolitan area in relation to another group. The higher the Dissimilarity Index, the higher the extent of the segregation.

**Table 11: Dissimilarity Index Values by Race and Ethnicity**

Racial/Ethnic Dissimilarity Index				
Montgomery County, MD	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	30.35	34.96	36.49	40.62
Black/White	41.40	44.08	45.66	49.64
Hispanic/White	32.96	41.36	45.17	47.88
Asian or Pacific Islander/White	26.28	29.51	30.42	35.08

Region	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	52.16	49.33	46.78	50.34
Black/White	64.99	62.69	60.80	64.06
Hispanic/White	41.91	47.62	48.36	50.75
Asian or Pacific Islander/White	34.97	37.79	37.46	42.08

Data source: HUD tables based on 2011–2015 American Community Survey data

#### Montgomery County

Overall, Montgomery County experiences moderate levels of segregation between Black/White and Hispanic/White populations. Montgomery County also experiences low levels of segregation between Asian or Pacific Islander/White populations. The Dissimilarity Index values for Black/White, Hispanic/White, and Asian or Pacific Islander/White populations are all lower in Montgomery County than in the region as whole. The Dissimilarity Index values across all racial and ethnic categories have increased since 1990.

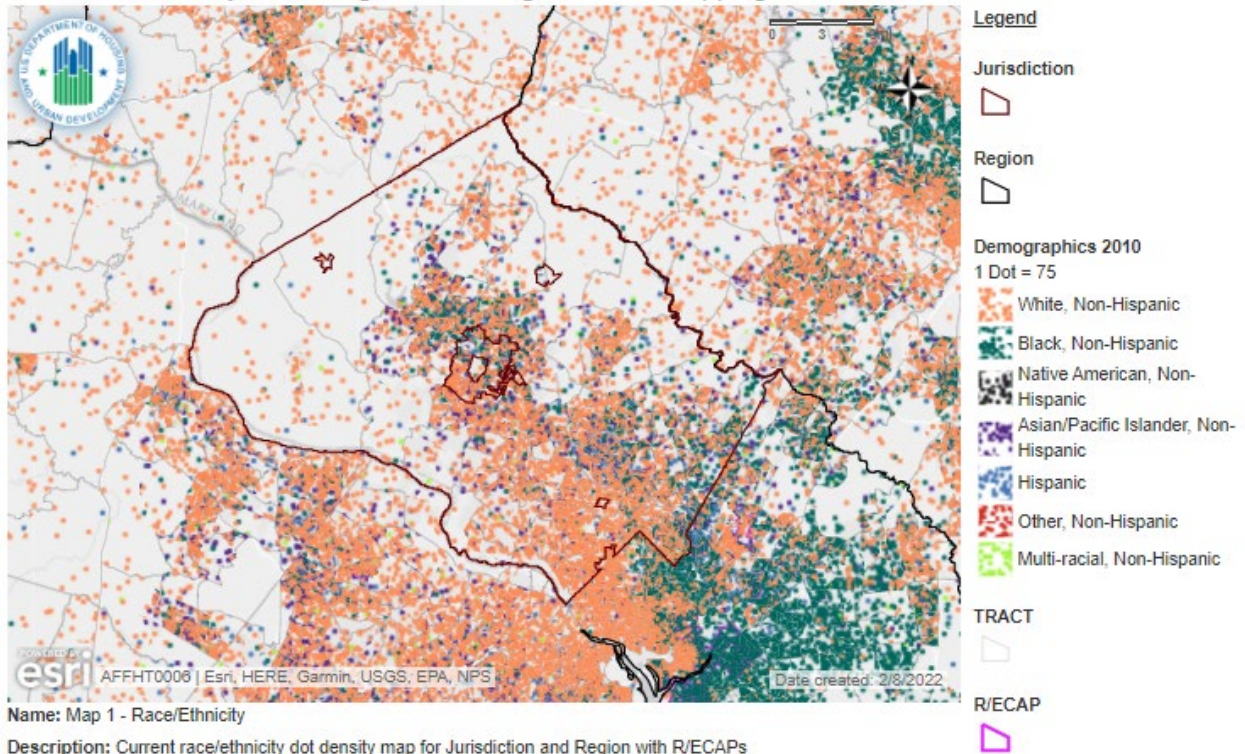
#### Region

Overall, the region experiences high levels of segregation between Black and White populations. The region also experiences moderate levels of segregation between Hispanic and White and between Pacific Islander and White populations. The Dissimilarity Index values across all racial and ethnic categories have increased since 2010.

***1.c. Identify areas in the jurisdiction and region with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.***

***1.d. Consider and describe the location of owner- and renter-occupied housing in the jurisdiction and region, including whether such housing is located in segregated or integrated areas, and describe trends over time.***

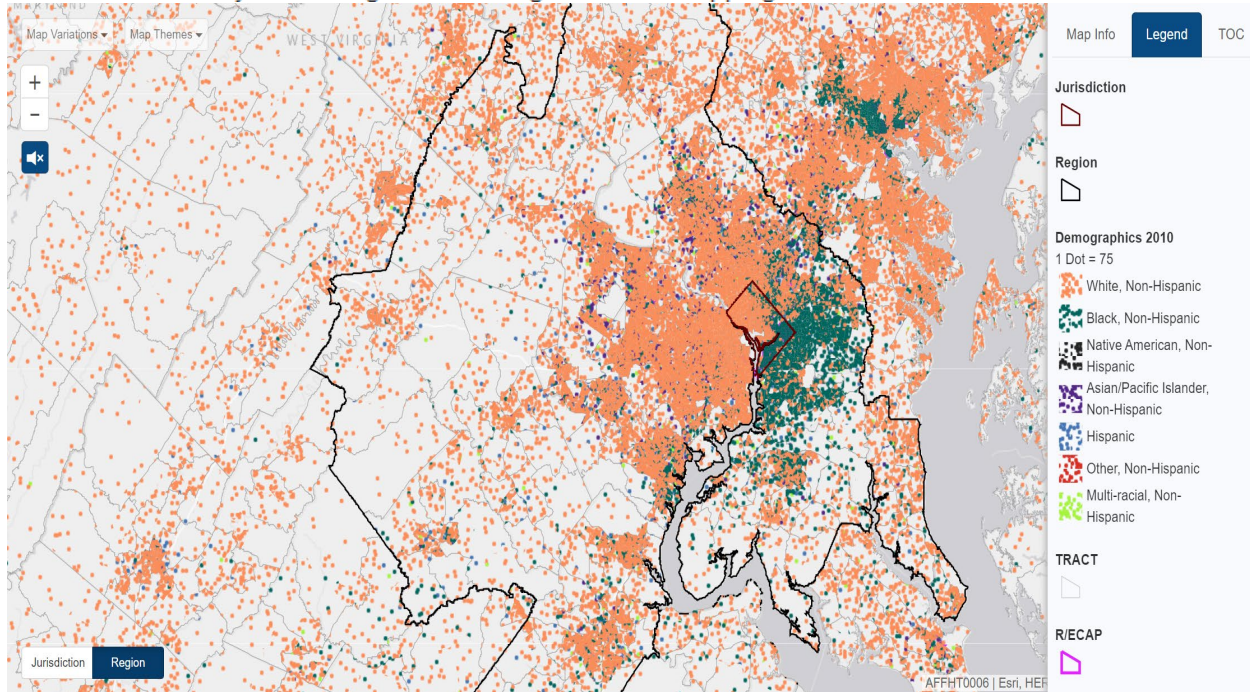
**Map 1: Race/Ethnicity, Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



In Montgomery County, a majority of the residents are White, followed by Black and Hispanic. Black and Hispanic residents are proportionally over-represented in the eastern part of the county that is closest to the District. There is also a large cluster of Asian or Pacific Islander residents near Gaithersburg, Maryland. The White population is more evenly dispersed throughout the county; however, the southern portion of the county is predominantly White, so that White residents make up a larger share of the population there than in the county overall.

## Map 2: Race/Ethnicity, Region

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 1 - Race/Ethnicity

**Description:** Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

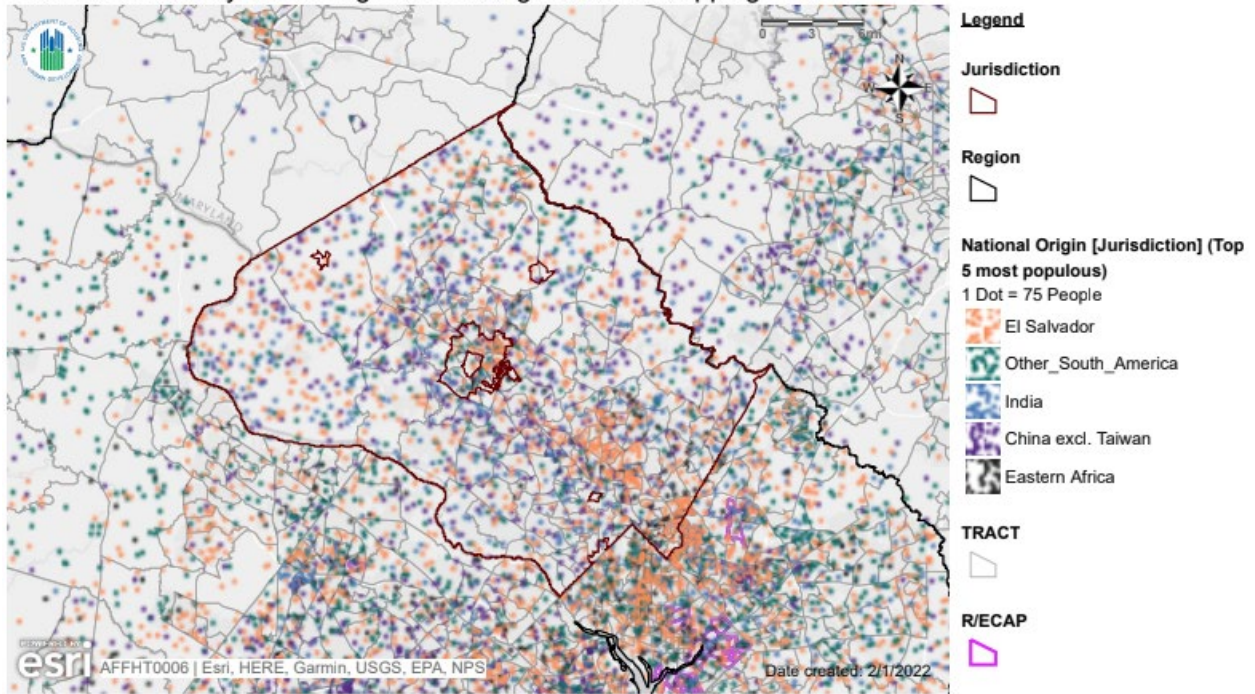
**Jurisdiction:** District Of Columbia (CDBG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

Regionally, a majority of the residents are White; the second-most-populous group is Black. The eastern portion of the region has the most diversity among racial and ethnic groups. The western portion of the region is predominantly White. The racially or ethnically concentrated areas of poverty (R/ECAPs) are also predominantly seen in the eastern portion of the region.

**Map 3: National Origin, Montgomery County, MD**  
**HUD Affirmatively Furthering Fair Housing Data and Mapping Tool**



**Name:** Map 3 - National Origin

**Description:** Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

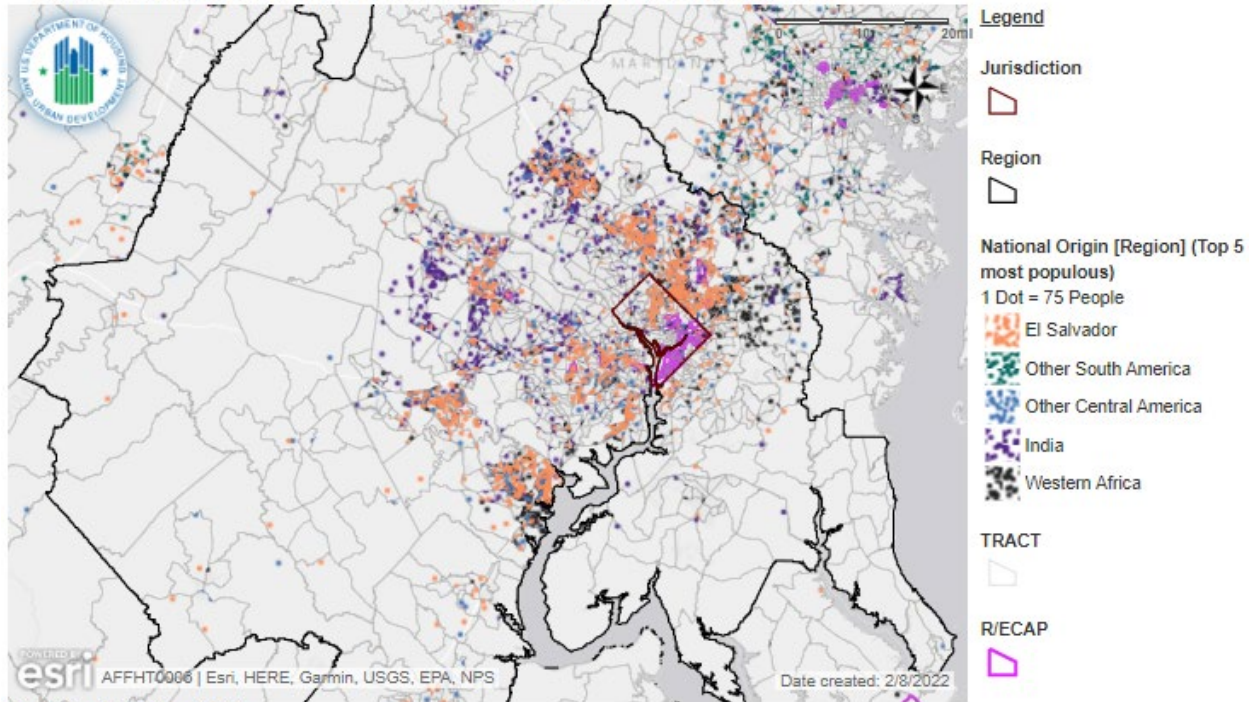
**HUD-Provided Data Version:** AFFHT0006

In Montgomery County, the most numerous non-native-born residents are from El Salvador. The next most numerous are from China, followed by those from India. Non-native-born residents are dispersed throughout Montgomery County, but the largest cluster of these residents is in the southeastern portion of the county that is closest to the District.



## Map 4: National Origin, Region

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 3 - National Origin

Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

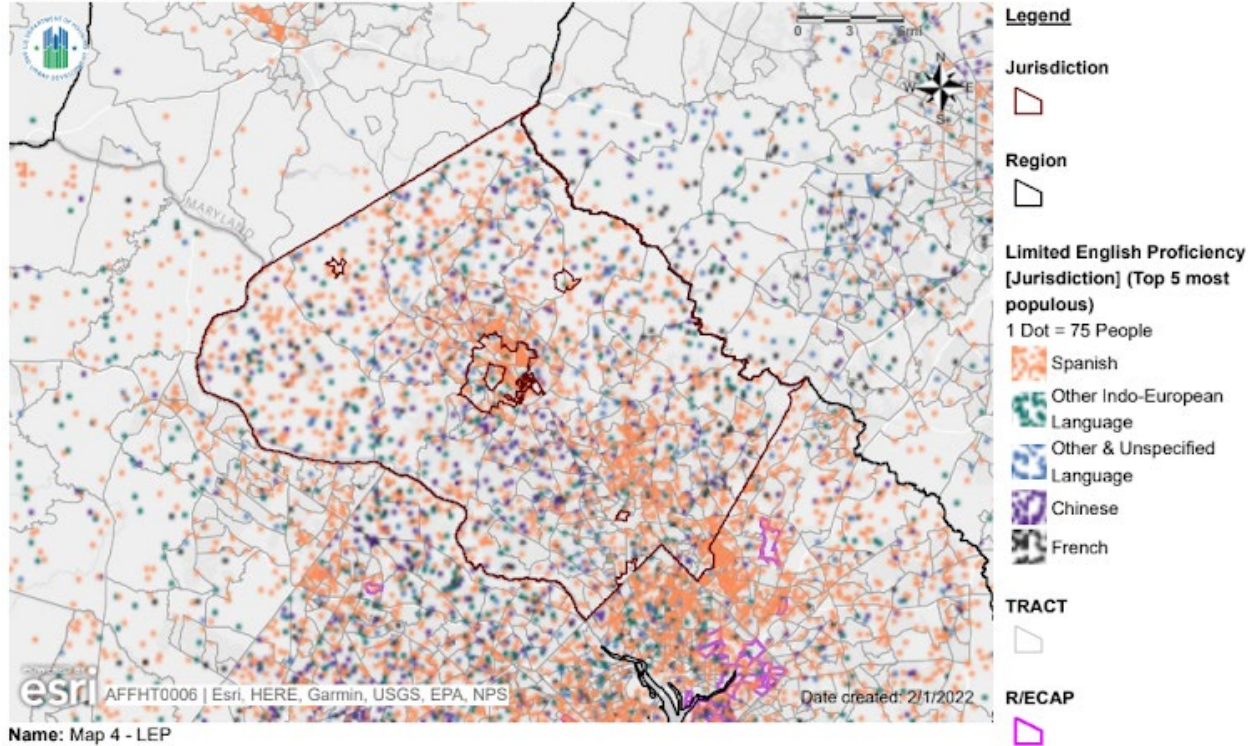
Jurisdiction: District Of Columbia (CDBG)

Region: Washington-Arlington-Alexandria, DC-VA-MD-WV

HUD-Provided Data Version: AFFHT0006

Regionally, the most common nationality of non-native-born residents is Salvadoran. The second-most-common nationality is Indian, followed by Chinese. Non-native-born residents are most prevalent in the eastern portion of the region. Comparatively, there are very few non-native-born residents in the western portion of the region.

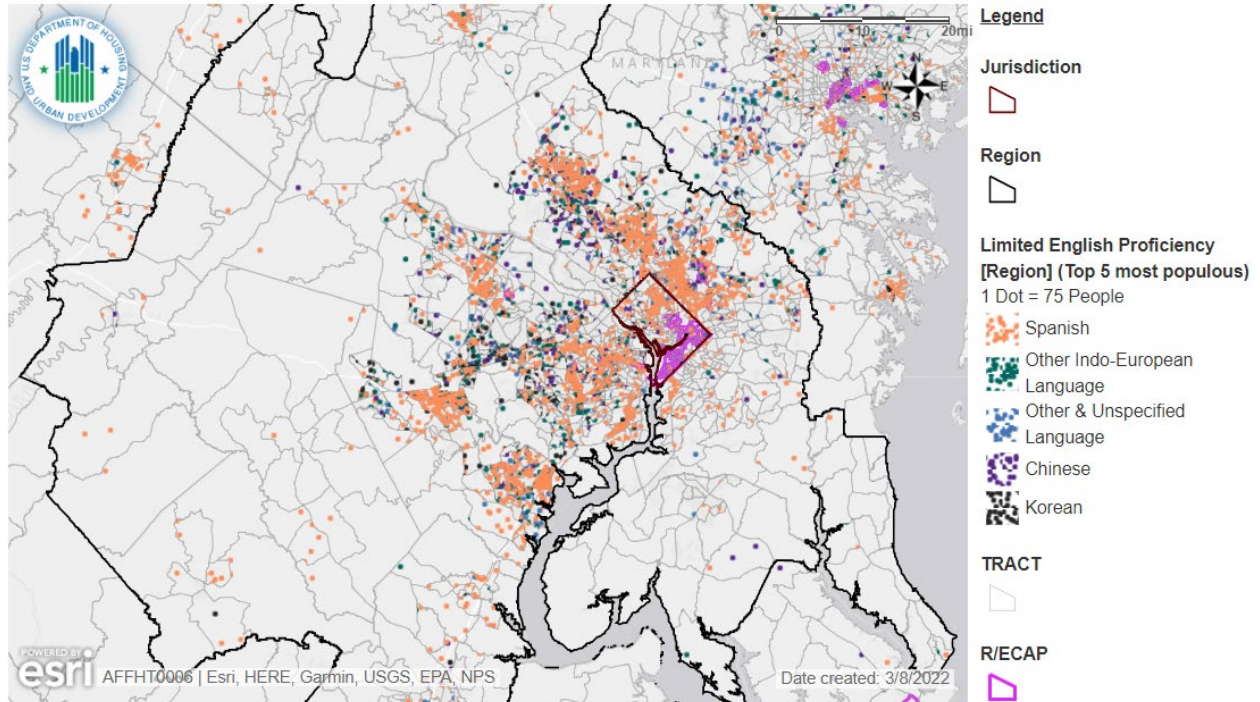
**Map 5: Limited English Proficiency, Montgomery County, MD**  
**HUD Affirmatively Furthering Fair Housing Data and Mapping Tool**



In Montgomery County, almost 14 percent of the population speak with LEP. The top foreign languages spoken by those with LEP are Spanish, Chinese (including Mandarin and Cantonese), other Indo-European languages, and other and unspecified languages. Since 2015, the population with LEP has grown by 21 percent. There are large clusters of Spanish residents with LEP near Gaithersburg and in the eastern portion of the county. There are also large clusters of Chinese residents with LEP directly southeast of Gaithersburg.

## Map 6: Limited English Proficiency, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 4 - LEP

**Description:** LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

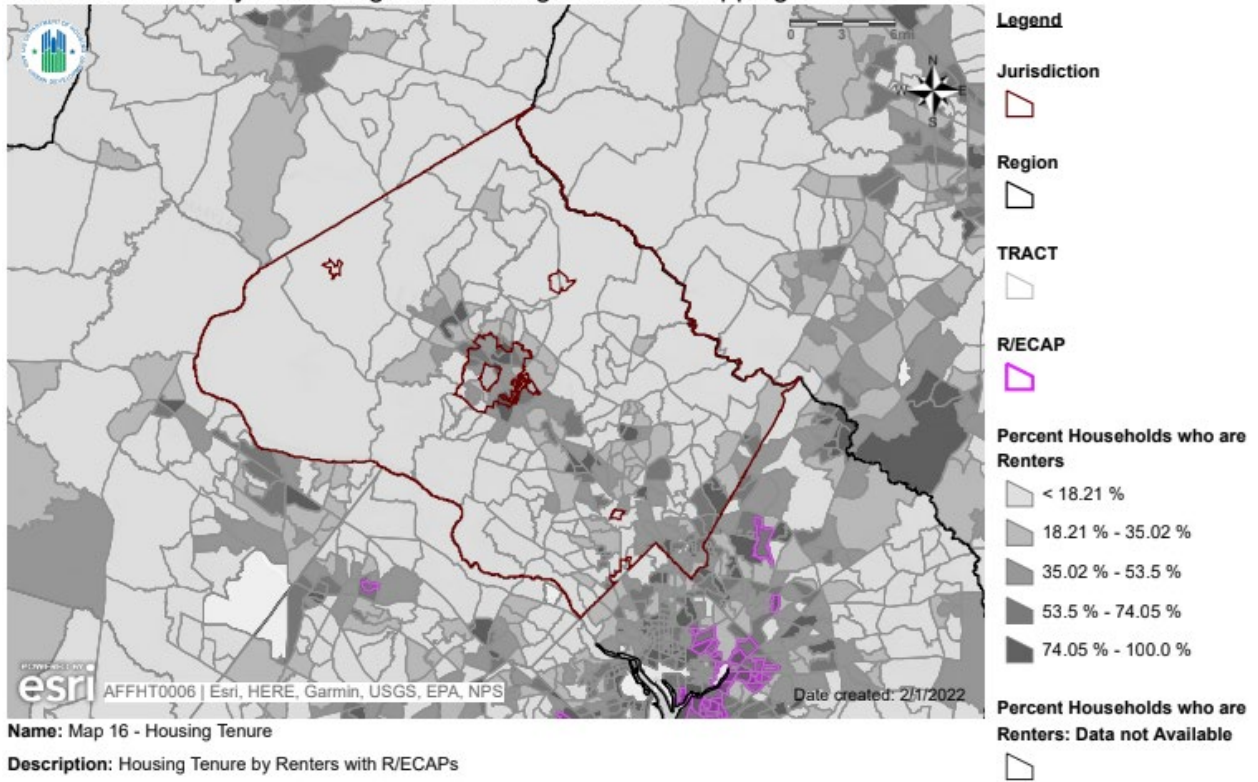
**Jurisdiction:** District Of Columbia (CDBG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

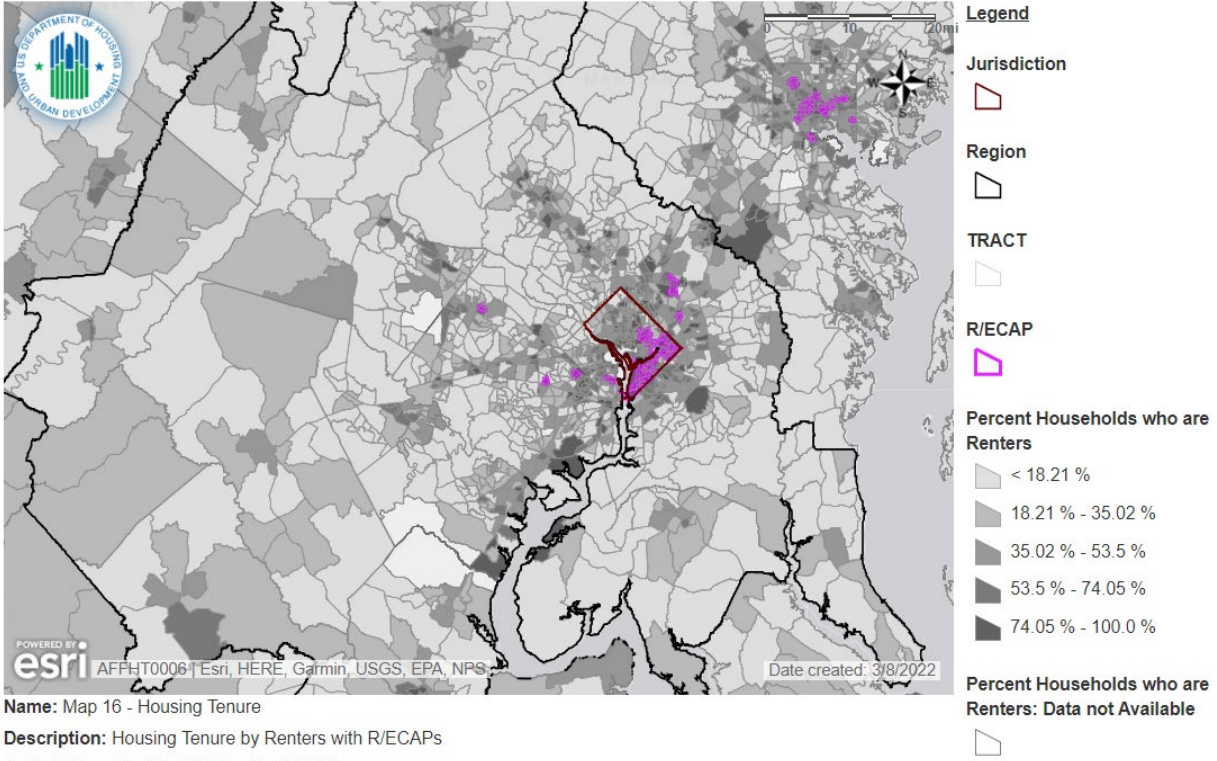
Regionally, almost 10 percent of the population has limited proficiency in English. The top languages spoken by those with LEP are Spanish, other Indo-European languages, and unspecified languages. The majority of LEP residents reside in the eastern portion of the region, with very few in the western portion of the region.

**Map 7: Percentage of Renter-Occupied Households, Montgomery County, MD  
HUD Affirmatively Furthering Fair Housing Data and Mapping Tool**



In Montgomery County, the location of renters largely correlates with patterns of racial and ethnic segregation mentioned previously. There are higher percentages of renters near the more urban areas of the county than in the rest of the county. Significantly, there are high percentages of renter-occupied households near Gaithersburg and, more broadly, in the eastern portion of the county that is closer to the District.

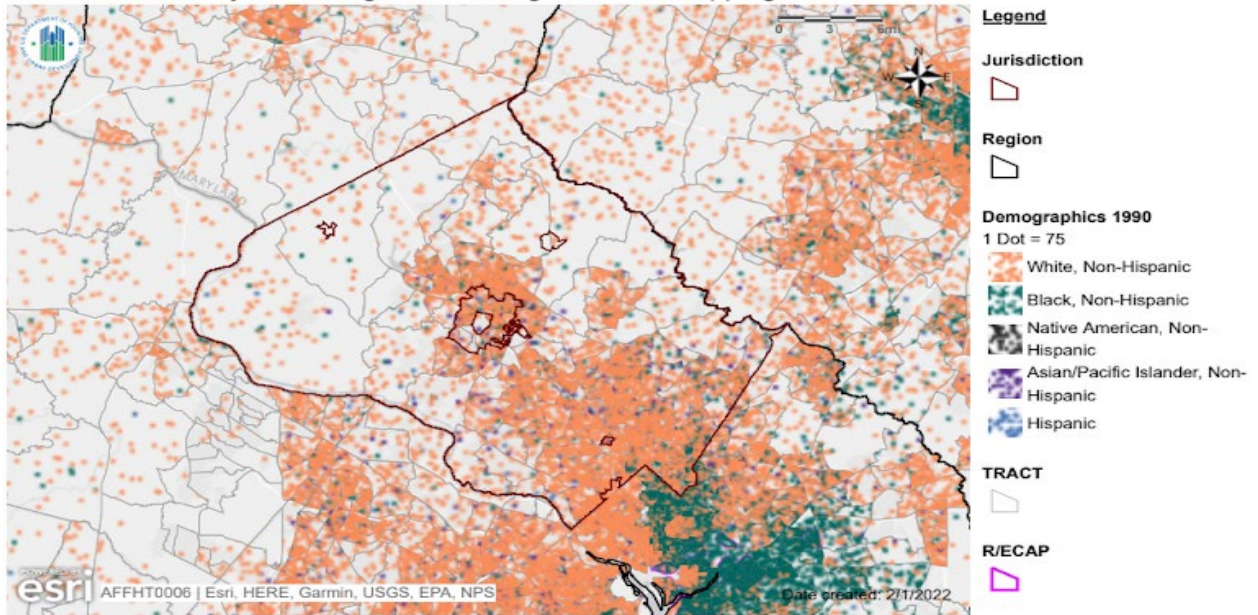
**Map 8: Percentage of Renter-Occupied Households, Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Regionally, the location of renters largely correlates with aforementioned patterns of racial and ethnic segregation. The percentage of renter-occupied households increases near the more urban areas of the region, a spatial pattern that also often correlates with the areas with a larger percentage of minority residents.

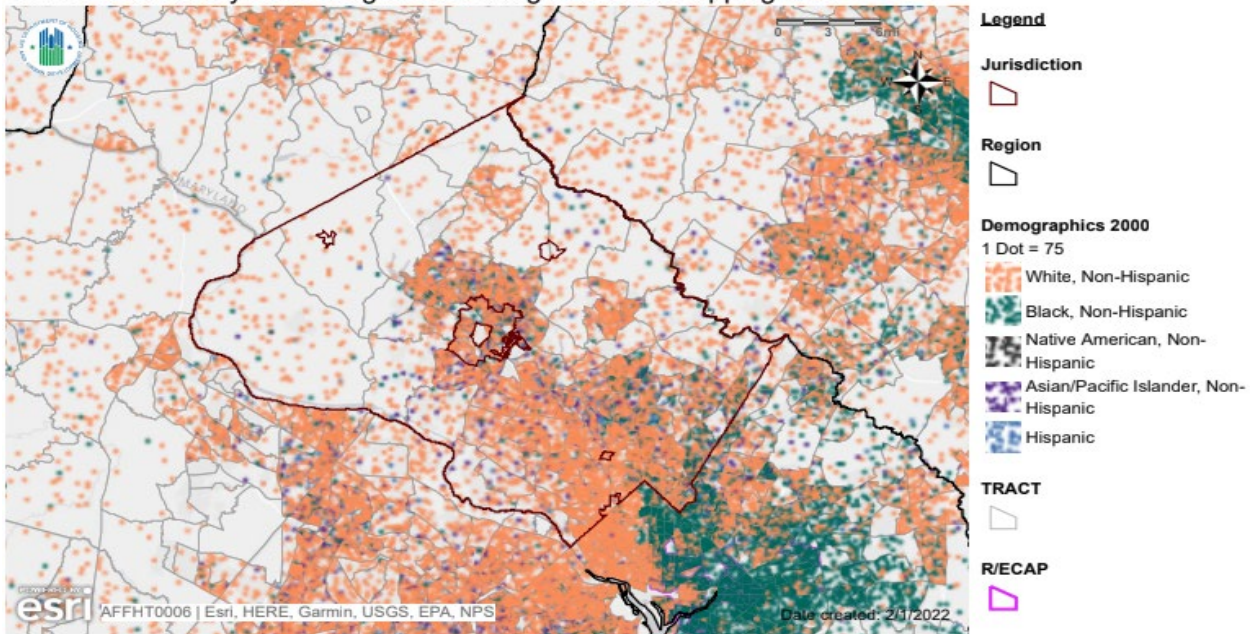
*1.e. Discuss how patterns of segregation have changed over time (since 1990).*

**Map 9: Racial Demographics in 1990, Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



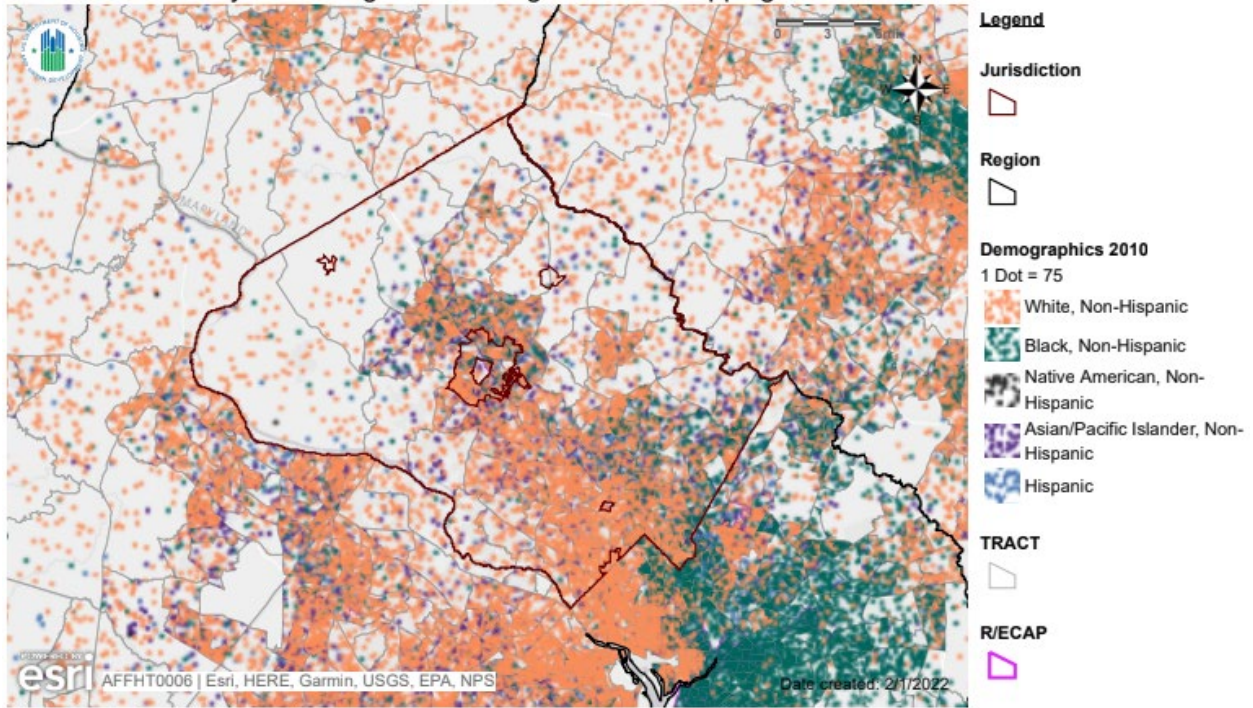
**Name:** Map 2 - Race/Ethnicity Trends  
**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs  
**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)  
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV  
**HUD-Provided Data Version:** AFFHT0006

**Map 10: Racial Demographics in 2000 Montgomery County**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends  
**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs  
**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)  
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV  
**HUD-Provided Data Version:** AFFHT0006

**Map 11: Racial Demographics in 2010, Montgomery County**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends

**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

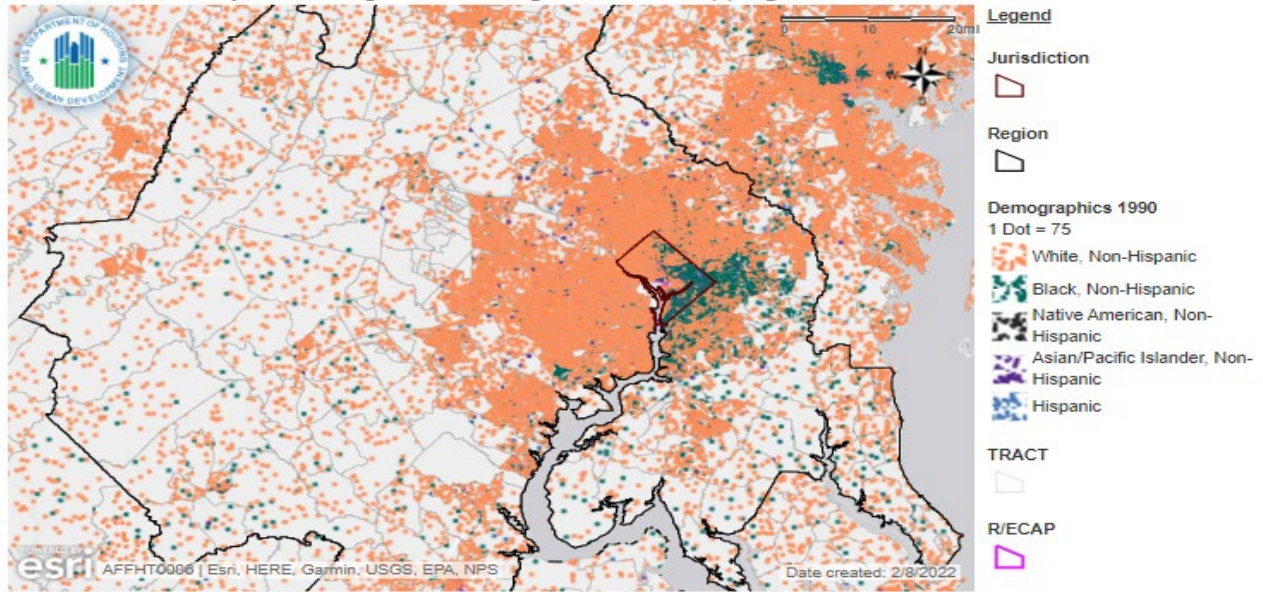
**HUD-Provided Data Version:** AFFHT0006

### Montgomery County

Segregation in Montgomery County has increased since 1990. Since then, the Dissimilarity Index values across all racial and ethnic minorities have increased (table 1, page 20). In 1990, the Dissimilarity Index values all corresponded with low levels of segregation except for Black/White, which was in the medium range. The current Dissimilarity Index values all correspond with medium levels of segregation except for Asian or Pacific Islander/White, which is still in the low range.

### Map 12: Racial Demographics in 1990, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 2 - Race/Ethnicity Trends

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

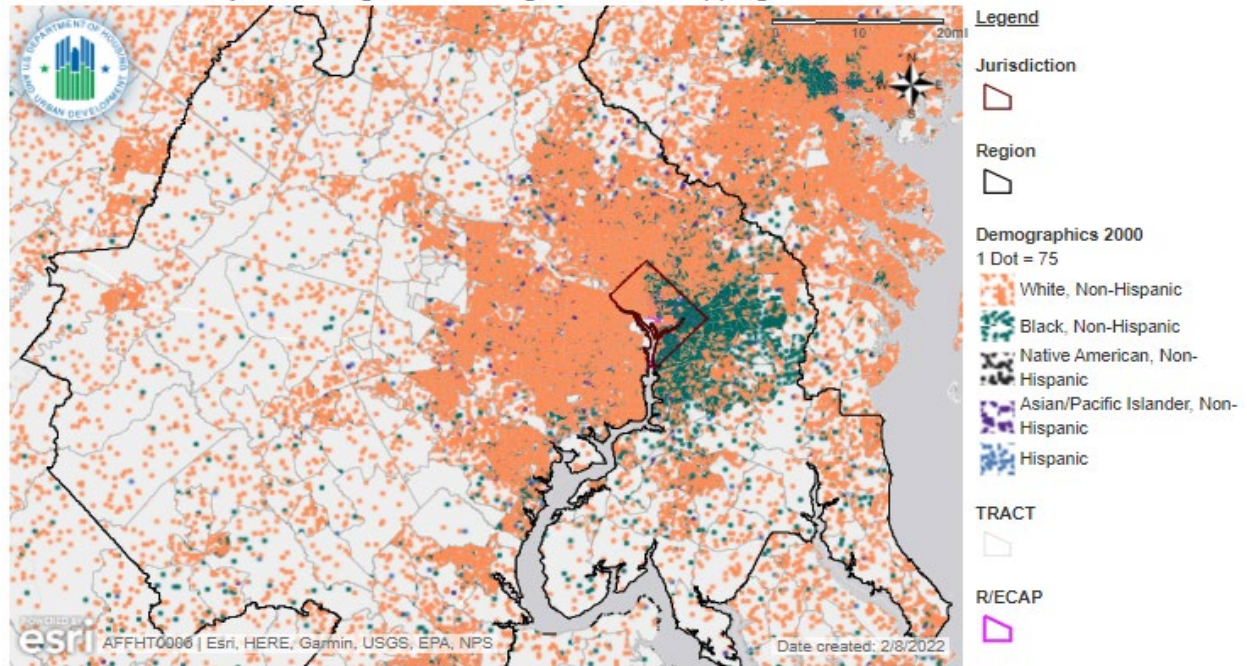
Jurisdiction: District Of Columbia (CDBG)

Region: Washington-Arlington-Alexandria, DC-VA-MD-WV

HUD-Provided Data Version: AFFHT0006

### Map 13: Racial Demographics in 2000, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 2 - Race/Ethnicity Trends

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: District Of Columbia (CDBG)

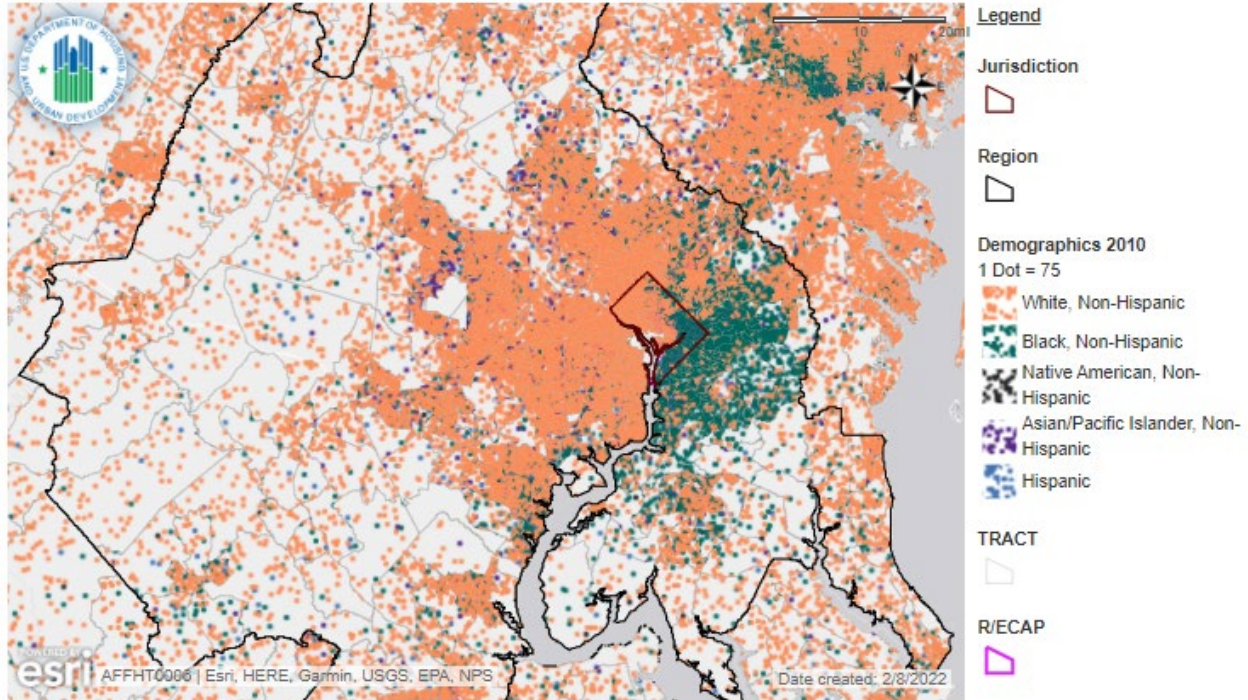
Region: Washington-Arlington-Alexandria, DC-VA-MD-WV

HUD-Provided Data Version: AFFHT0006



## Map 14: Racial Demographics in 2010, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 2 - Race/Ethnicity Trends

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: District Of Columbia (CDBG)

Region: Washington-Arlington-Alexandria, DC-VA-MD-WV

HUD-Provided Data Version: AFFHT0006

### Region

Regionally, segregation is on the rise. Dissimilarity Index values for Non-White/White and Black/White are nearly identical to the 1990 values. These values dipped slightly in 2010 and then rose again between 2010 and the present. Since 1990, the Dissimilarity Index values have increased for Hispanic/White and Asian or Pacific Islander/White. The Dissimilarity Index values for Non-White/White, Hispanic/White, and Asian or Pacific Islander/White all correspond to medium levels of segregation. The Dissimilarity Index value for Black/White corresponds to a high level of segregation. The Exposure Index values across all ethnic groups in relation to White residents have also decreased since 1990. Exposure Index values of minority groups in relation to other minority groups have increased since 1990. These values, taken together with the Dissimilarity Index values, indicate that while minority populations are becoming more segregated from White populations, minorities are becoming less isolated with respect to other minorities.

### ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

R/ECAPs are geographic areas with significant concentrations of poverty and populations of people of color. HUD has developed a census-tract based definition of R/ECAPs. In terms of racial or ethnic concentration, R/ECAPs are areas with a non-White population of 50 percent or more. With regard to poverty, R/ECAPs are census tracts in which 40 percent or more of individuals are living at or below the poverty line or that have a poverty rate three times the average poverty rate for the metropolitan area, whichever threshold is lower. In the region, which has a significantly lower rate of poverty than the nation as a whole, the latter of these two thresholds is used.

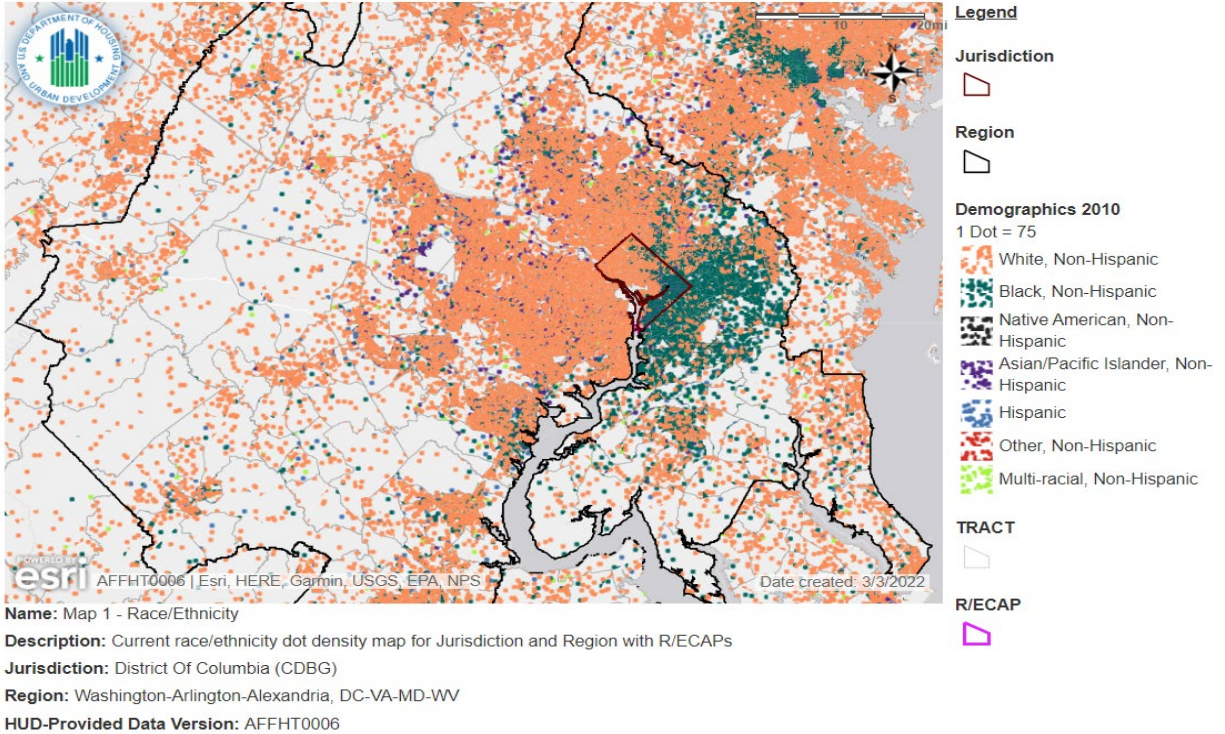
Where one lives has a substantial effect on mental and physical health, education, exposure to crime, and economic opportunity. Urban areas that are more residentially segregated by race and income tend to have lower levels of upward economic mobility than other areas. Research has found that racial inequality is thus amplified by residential segregation. Concentrated poverty is also associated with higher crime rates and worse health outcomes. However, these areas may also offer some opportunities as well. Individuals may actively choose to settle in neighborhoods containing R/ECAPs due to proximity to job centers. Ethnic enclaves may help immigrants build a sense of community and adapt to life in the United States. The businesses, social networks, and institutions in ethnic enclaves may help immigrants preserve their cultural identities while providing a variety of services that allow them to establish themselves in their new homes. Overall, identifying R/ECAPs facilitates understanding of entrenched patterns of segregation and poverty.

Data note: Some of the tables and maps in this section are sourced from the HUD tool, which used 2011–2015 five-year ACS data. These maps and tables are accessible to all and can be used by anyone to numerically and spatially analyze their jurisdictions or communities of interest. Other tables and maps that the Urban Institute created are based off of 2015–2019 five-year ACS data. Due to this, some of the maps identify different census tracts as R/ECAPs and reflect slightly different demographic data.

***1.a. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction and region.***

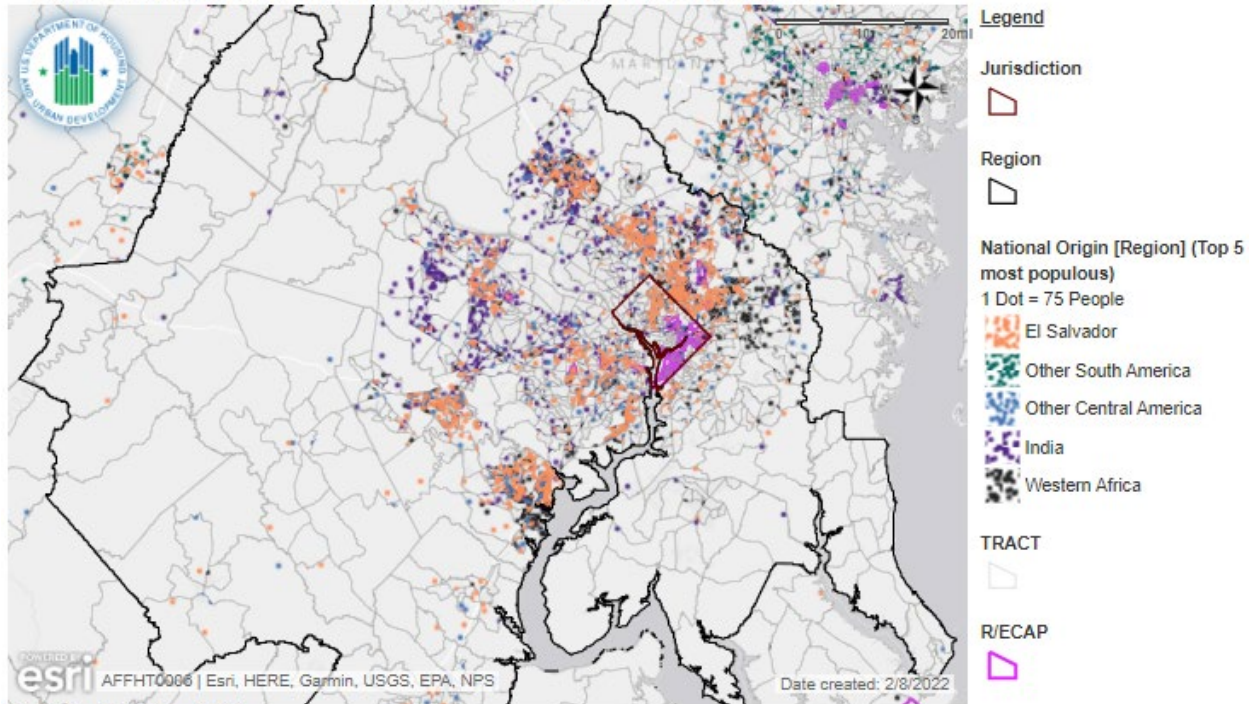
### Map 15: R/ECAPs in Jurisdiction with Race/Ethnicity, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Within the region, most of the R/ECAPs are within the District and in primarily Black areas. Historically, federal housing policies bolstered White flight from cities like the District, creating segregated suburbs.<sup>4</sup> Even with the lower poverty rate threshold for R/ECAP status in effect, the relative economic prosperity of the region results in some racially and ethnically diverse areas with low-income populations—in eastern Montgomery County, southeastern Fairfax County, and eastern Prince William County—not being classified as R/ECAPs.

**Map 16: R/ECAPs in Jurisdiction with National Origin, Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 3 - National Origin

**Description:** Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** District Of Columbia (CDBG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

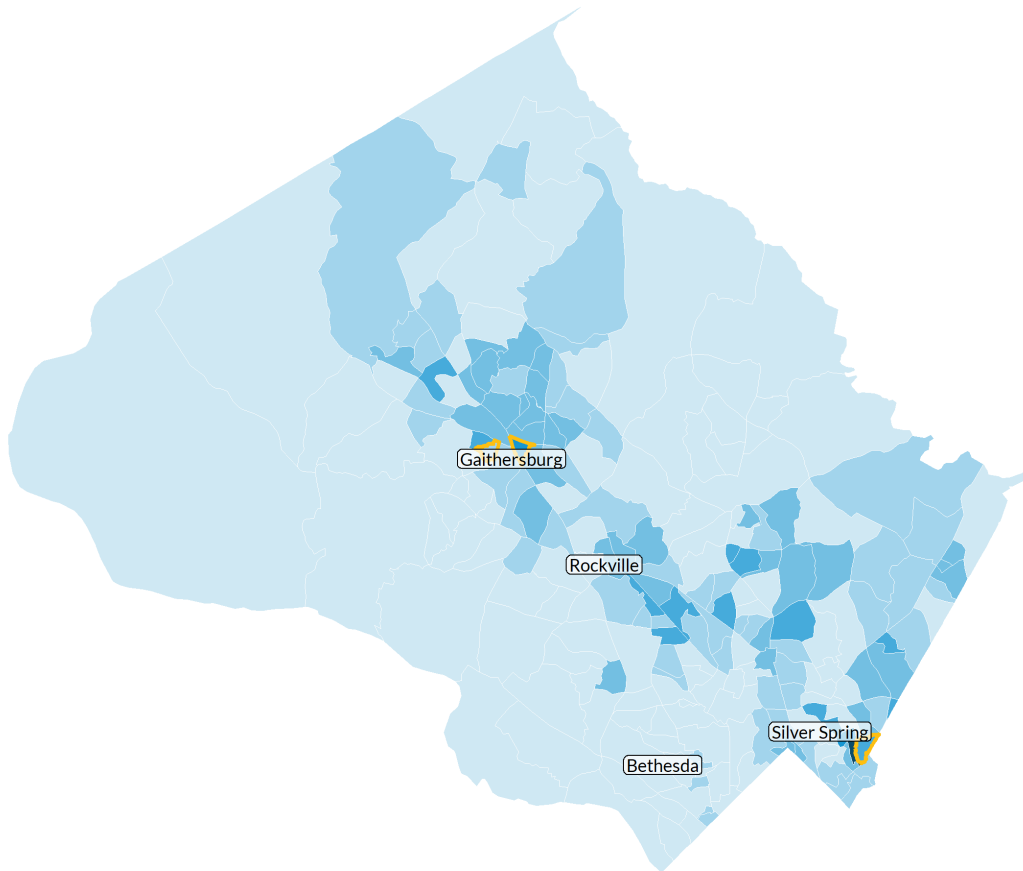
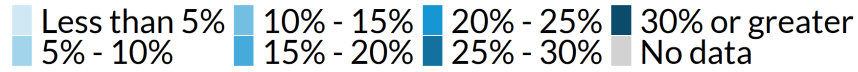
**HUD-Provided Data Version:** AFFHT0006

Across the region, Salvadorans and other Central Americans are the most prevalent foreign-born residents to live in R/ECAPs. Within R/ECAPs, Salvadorans make up just under 3.0 percent and other Central Americans make up 2.5 percent of residents.<sup>5</sup>

Map 17: R/ECAPs in Jurisdiction with Poverty Rates, Montgomery County, MD

## Poverty Rates by Census Tract in Montgomery County, Maryland

R/ECAPs Highlighted in Yellow



Source: American Community Survey 5-Year Estimates, 2015-2019

Montgomery County has one R/ECAP, near Silver Spring just to the west of Langley Park, with a large Hispanic population. HUD identified this area as a R/ECAP in 2010.

1.b. Describe and identify the predominant protected classes residing in R/ECAPs in the jurisdiction and region. How do the demographics of the R/ECAPs compare with the demographics of the jurisdiction and region?

Montgomery County is excluded from this table because HUD's latest data show there are no R/ECAPS.

Table 12: R/ECAP Demographics

R/ECAP Race/Ethnicity	Region	
	#	%
Total Population in R/ECAPs	150,440	-
White, Non-Hispanic	8,904	5.92%
Black, Non-Hispanic	119,872	79.68%
Hispanic	16,312	10.84%
Asian or Pacific Islander, Non-Hispanic	2,646	1.76%
Native American, Non-Hispanic	325	0.22%
Other, Non-Hispanic	225	0.15%
R/ECAP Family Type		
Total Families in R/ECAPs	32,565	-
Families with children	17,062	52.39%

Table 13: R/ECAP Demographics

	County of origin	Region	
		#	%
#1	El Salvador	4,484	2.98%
#2	Other Central America	3,757	2.50%
#3	Other South America	1,314	0.87%
#4	Mexico	1,219	0.81%
#5	Eastern Africa	1,020	0.68%
#6	Western Africa	899	0.60%
#7	Other Caribbean	809	0.54%
#8	Other South Central Asia	722	0.48%

#9	China excl. Taiwan	496	0.33%
#10	India	484	0.32%

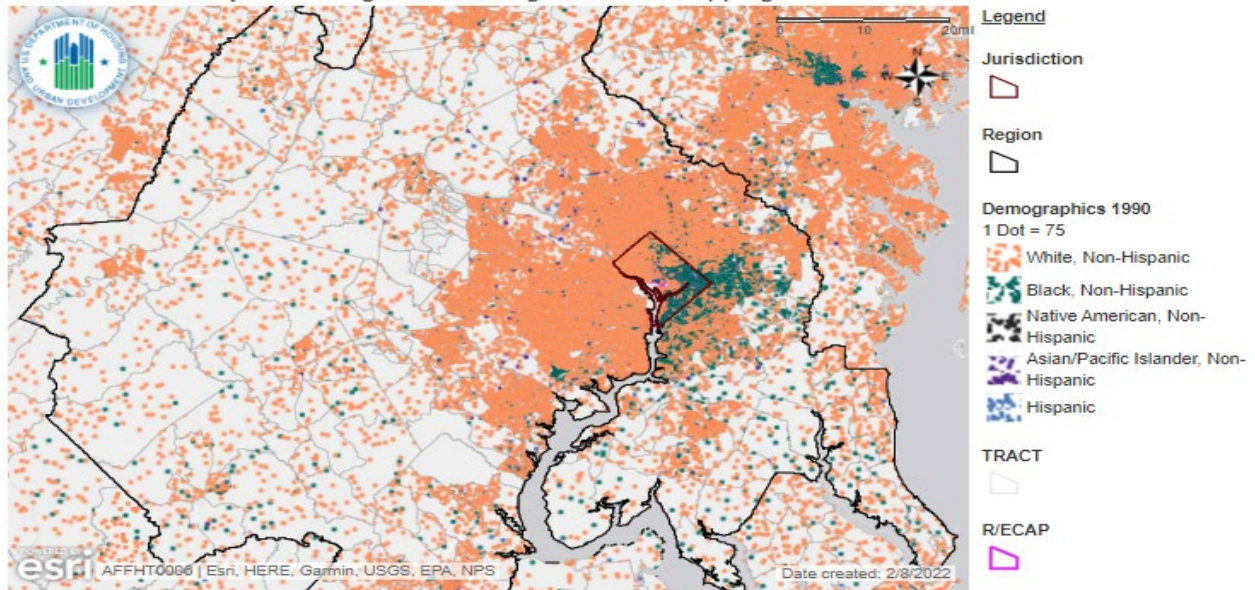
**Region**

In the region, 80 percent of residents of R/ECAPs are Black and 11 percent are Hispanic. Over one-half of families living in R/ECAPs in the region are families with children. Over 5 percent of R/ECAP residents in the region are originally from El Salvador and other Central American countries. Black individuals are most disproportionately residents of R/ECAPs as they make up one-quarter of the population of the whole region but 80 percent of the population of R/ECAPs in the region. The demographics of R/ECAPs in the region are heavily driven by the demographics of R/ECAPs in the District, which is home to a large majority of the region’s R/ECAPs. Suburban R/ECAPs tend to be more heavily Hispanic than those in the District.

**1.c. Describe how R/ECAPs have changed over time in the jurisdiction and region (since 1990).**

**Map 18: R/ECAPs and Racial Demographics in 1990, Region**

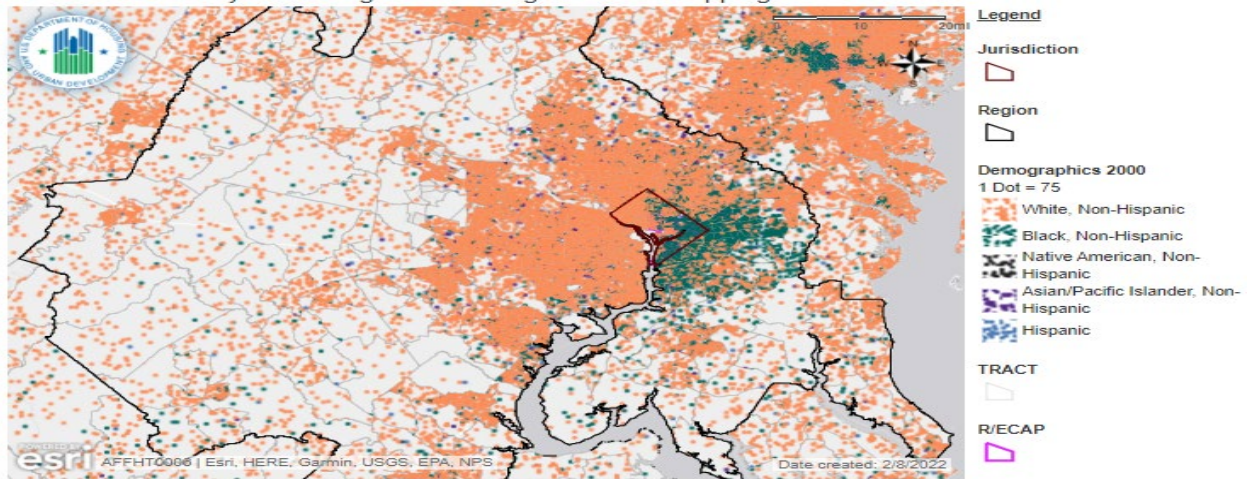
HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends  
**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs  
**Jurisdiction:** District Of Columbia (CDBG)  
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV  
**HUD-Provided Data Version:** AFFHT0006

In 1990, the R/ECAPs were located primarily in the District and were predominantly located in majority Black neighborhoods.

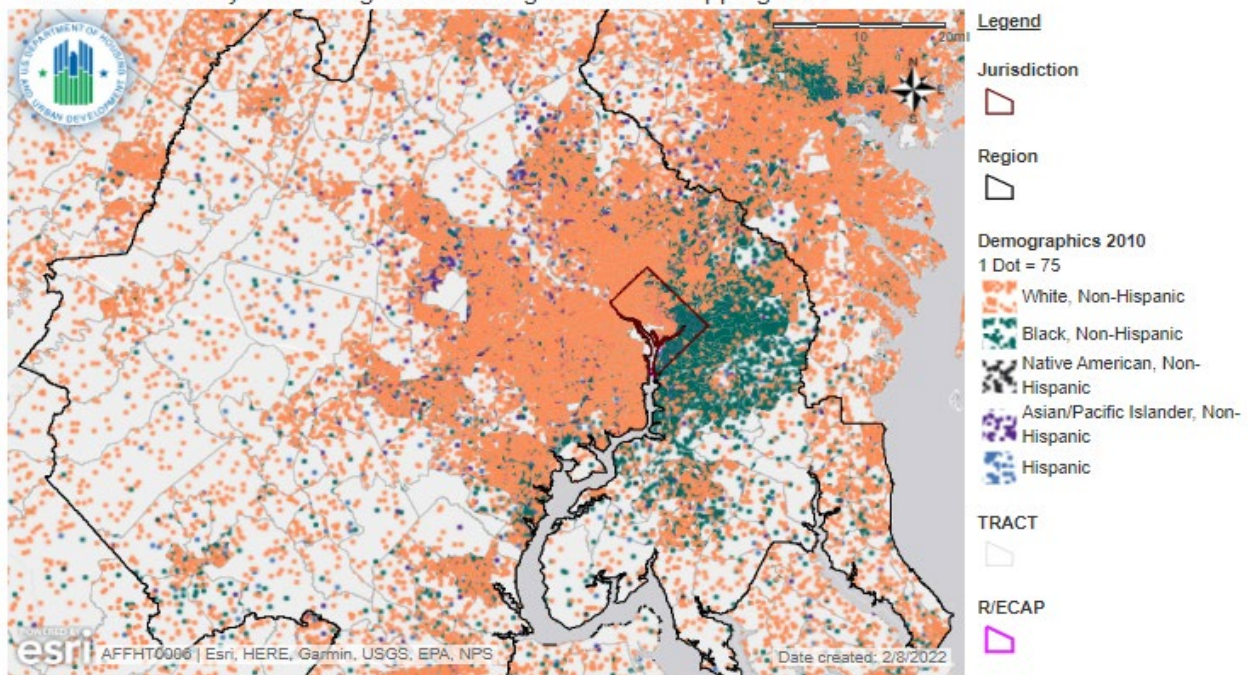
**Map 19: R/ECAPs and Racial Demographics in 2000, Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends  
**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs  
**Jurisdiction:** District Of Columbia (CDBG)  
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV  
**HUD-Provided Data Version:** AFFHT0006

In 2000, most of the R/ECAPs in the region were in predominantly Black neighborhoods in the southeast and northeast areas of D.C.

**Map 20: R/ECAPs and Racial Demographics in 2010, Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends  
**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs  
**Jurisdiction:** District Of Columbia (CDBG)  
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV  
**HUD-Provided Data Version:** AFFHT0006

In 2010, most of the R/ECAPs in the region were in the southeast and northeast areas of D.C.



iii. Disparities in Access to Opportunity

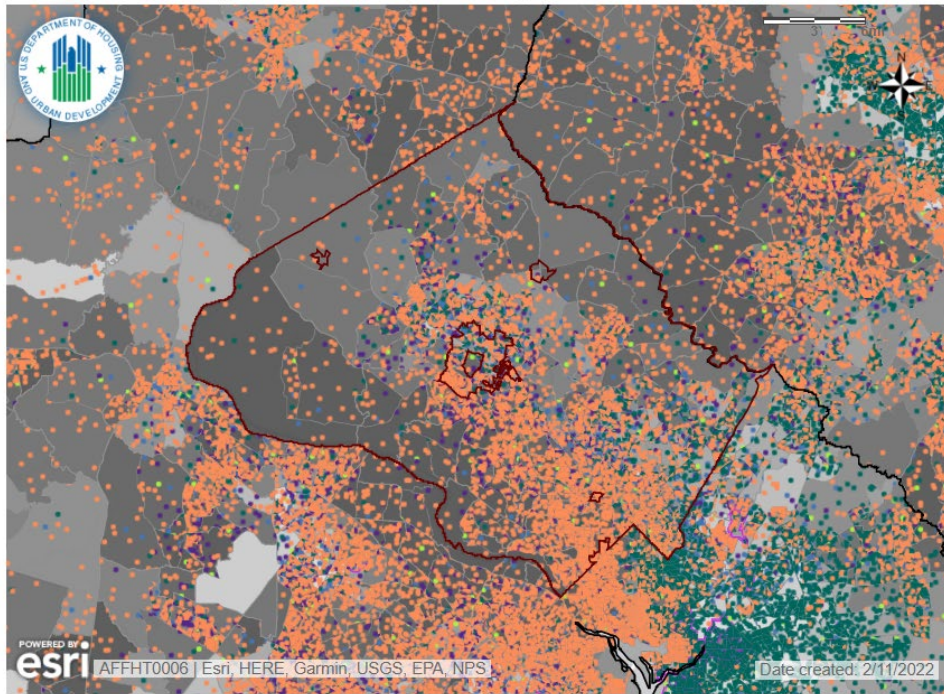
a. Disparities in Access to Opportunity—Education

*i. Describe any disparities in access to proficient schools in the jurisdiction and region.*

**Table 14: School Proficiency Index for Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area**

	Montgomery County	Region
Total Population		
White, Non-Hispanic	74.86	60.67
Black, Non-Hispanic	57.09	38.14
Hispanic	58.13	43.36
Asian or Pacific Islander, Non-Hispanic	69.81	58.09
Native American, Non-Hispanic	63.92	48.69
Population below federal poverty line		
White, Non-Hispanic	69.83	54.12
Black, Non-Hispanic	55.19	34.15
Hispanic	52.82	39.28
Asian or Pacific Islander, Non-Hispanic	64.82	53.01
Native American, Non-Hispanic	73.48	40.50

**Map 21: Race/Ethnicity and School Proficiency, Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Legend**

**Jurisdiction**



**Region**



**Demographics 2010**

1 Dot = 75

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

**TRACT**



**R/ECAP**



**School Proficiency Index**

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

**School Proficiency Index: Data not Available**



**Name:** Map 7 - Demographics and School Proficiency

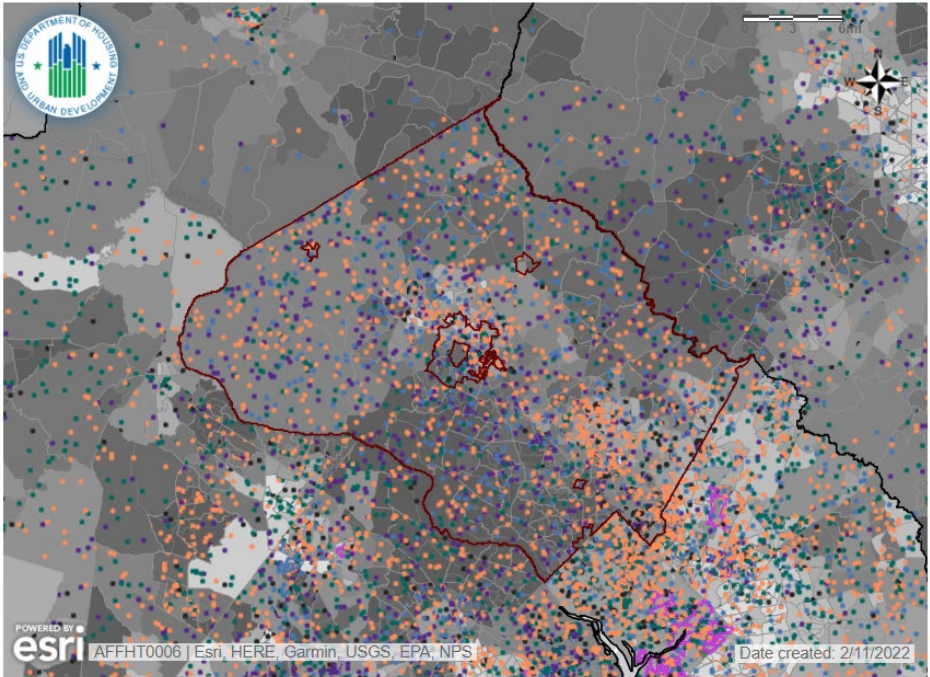
**Description:** School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

**Map 22: National Origin and School Proficiency, Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 7 - Demographics and School Proficiency

**Description:** School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

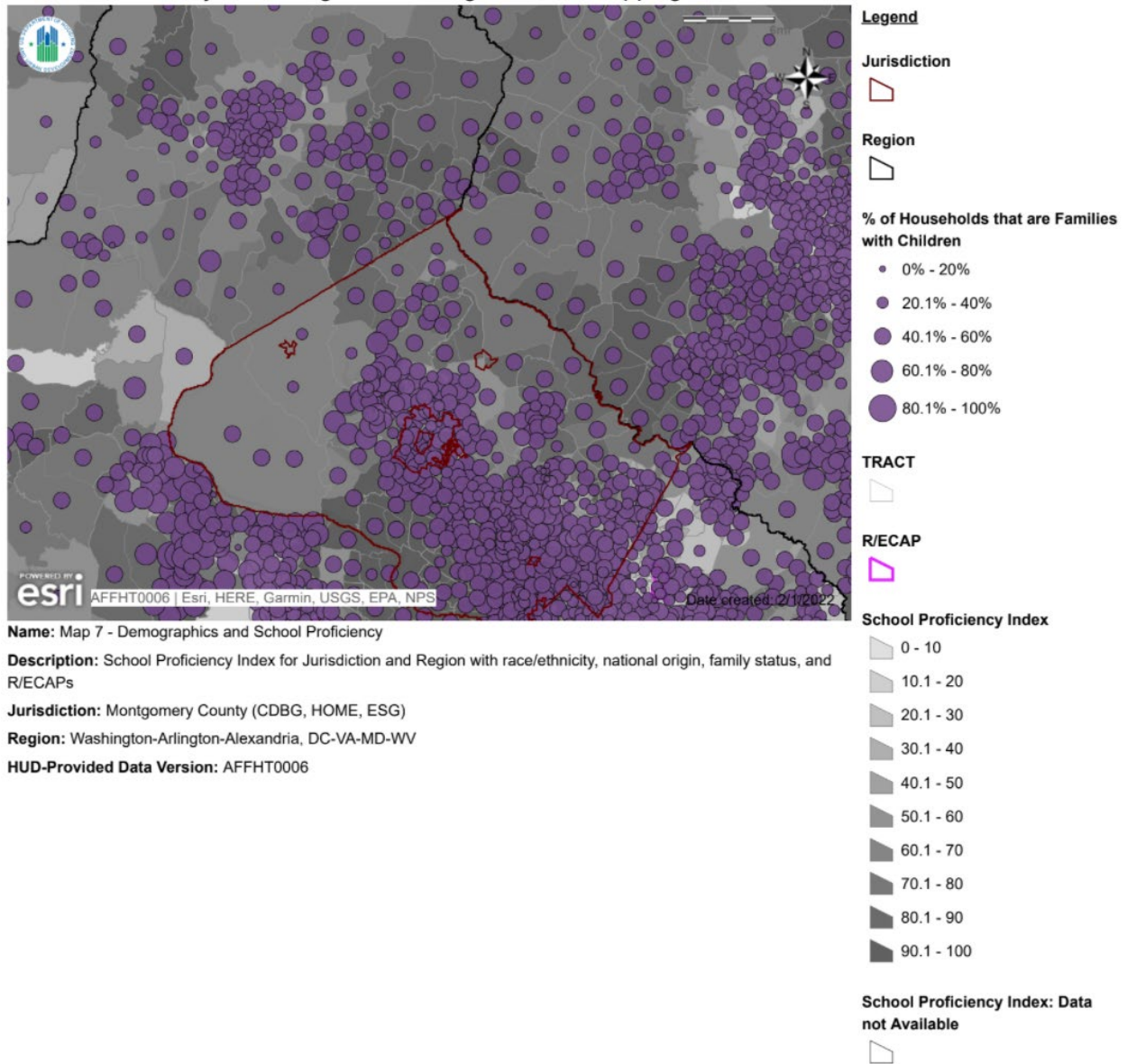
**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

- Legend**
- Jurisdiction**
  - Region**
  - National Origin [Jurisdiction] (Top 5 most populous)**  
1 Dot = 75 People
  - El Salvador
  - Other\_South\_America
  - India
  - China excl. Taiwan
  - Eastern Africa
  - TRACT**
  - R/ECAP**
  - School Proficiency Index**
  - 0 - 10
  - 10.1 - 20
  - 20.1 - 30
  - 30.1 - 40
  - 40.1 - 50
  - 50.1 - 60
  - 60.1 - 70
  - 70.1 - 80
  - 80.1 - 90
  - 90.1 - 100
  - School Proficiency Index: Data not Available**

**Map 23: Familial Status and School Proficiency, Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

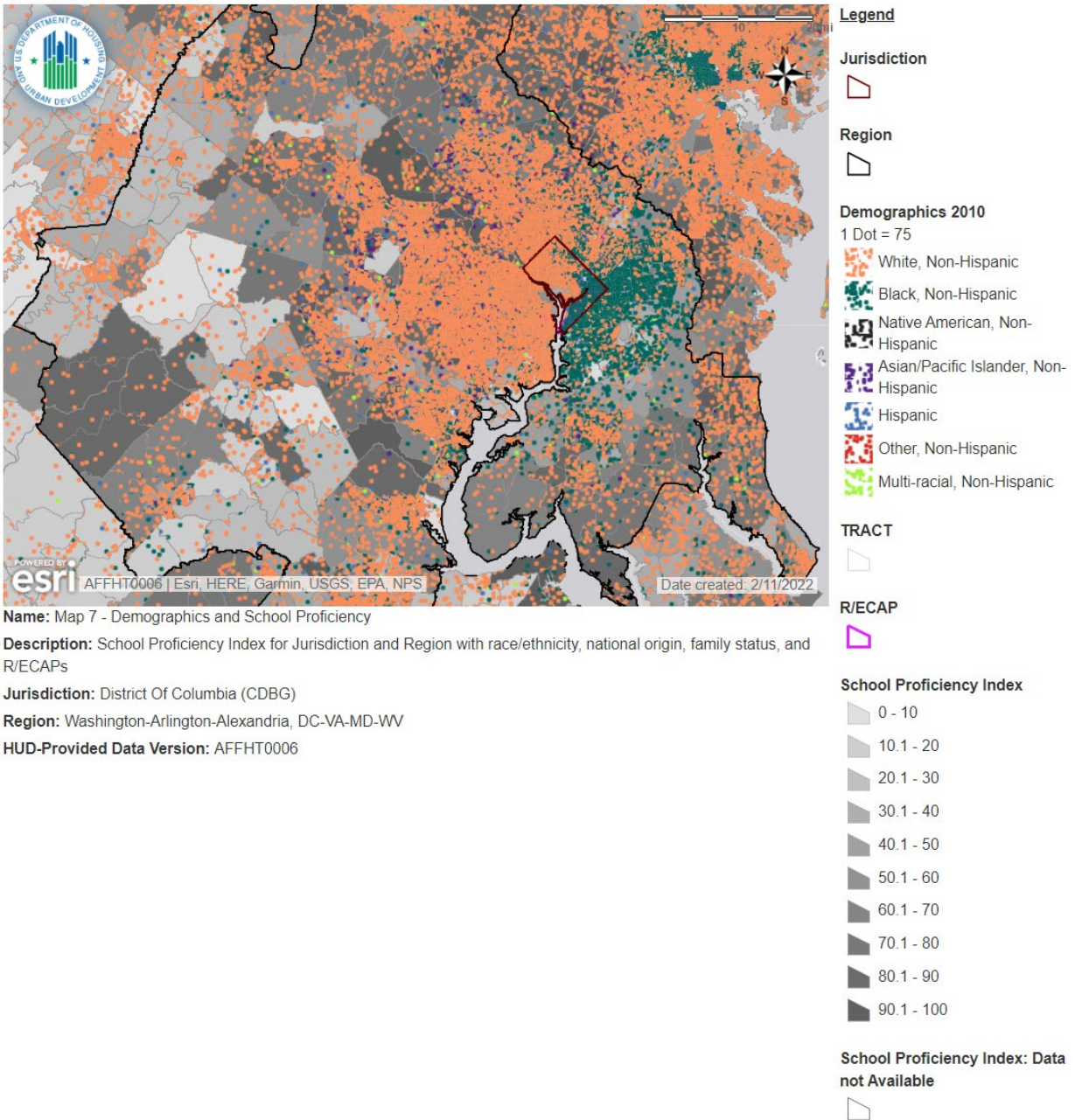


Montgomery County

Access to proficient schools in Montgomery County is relatively high compared with the rest of the region, though rates nonetheless vary substantially by race and ethnicity. White residents consistently have the most access to proficient schools, though this access diminishes slightly for White residents living below the poverty line. Asian Americans also have high access to proficient schools, though once again this is less true for Asian Americans living below the poverty line. Native American residents have less access to proficient schools, though still substantially more than the region’s Native American residents as a whole. Counterintuitively, access to schools among Native American residents living below the poverty line is substantially higher than it is for the total Native American population in Montgomery County. Black and Hispanic residents consistently have the least access to proficient schools, especially Hispanic residents living below the poverty line. But the lowest Proficiency Index scores in Montgomery are still higher than those of most racial and ethnic groups elsewhere in the region.

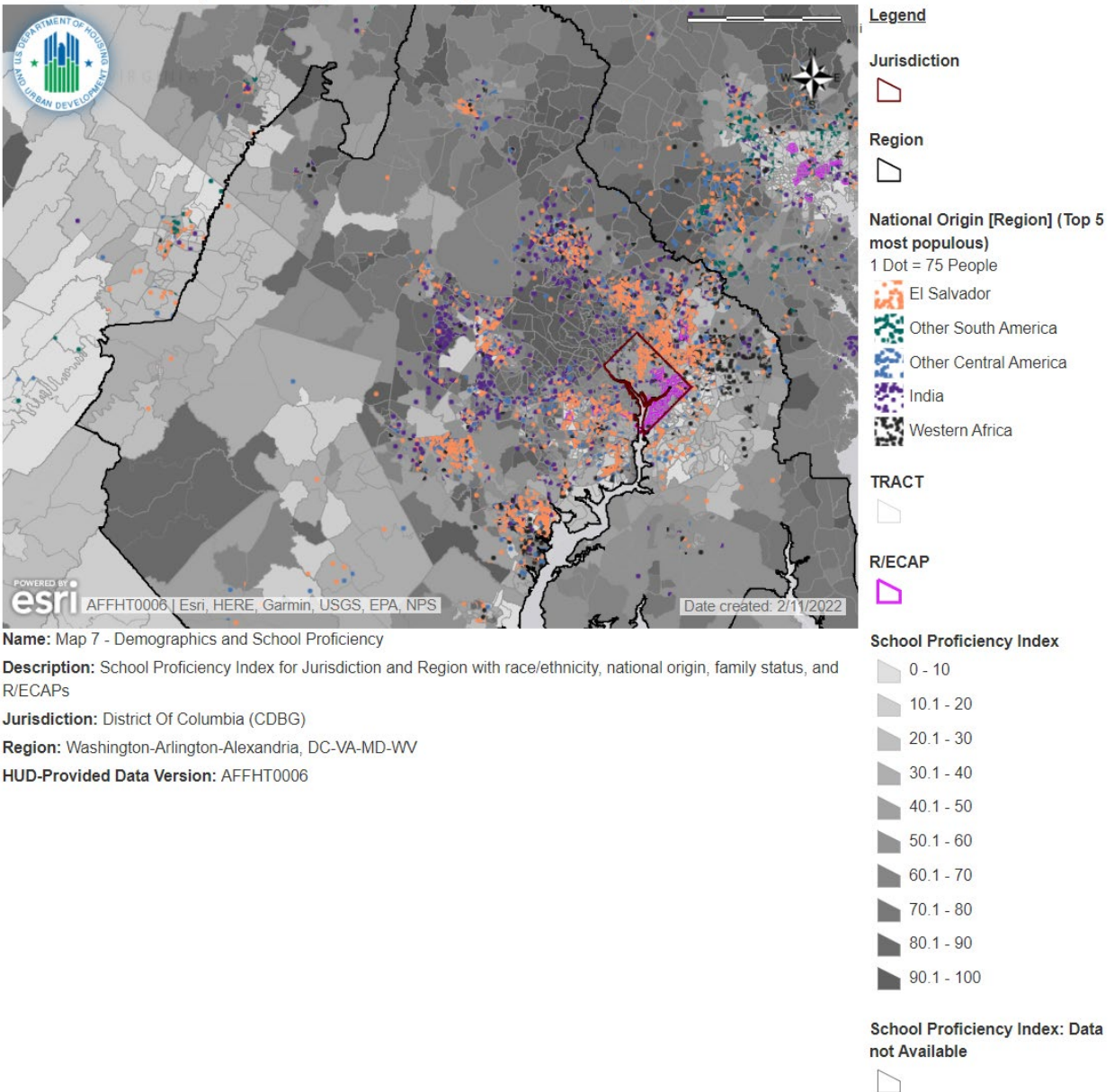
## Map 24: Race/Ethnicity and School Proficiency, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

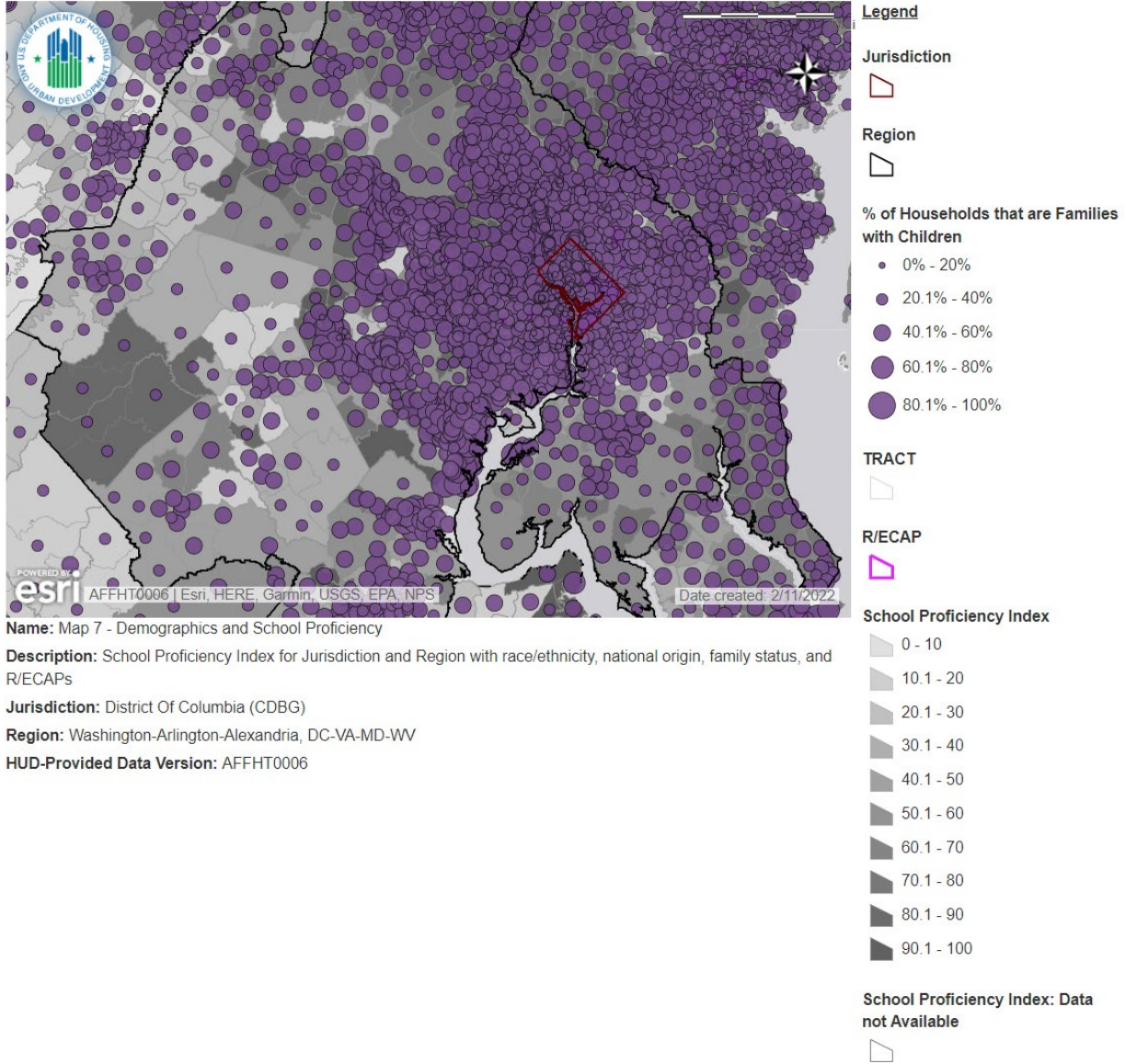


## Map 25: National Origin and School Proficiency, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Map 26: Familial Status and School Proficiency, Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



In general, White residents across the region have the most access to proficient schools, followed by Asian American residents. This is true to a slightly lesser extent for exclusively the population below the poverty line. Native American residents across the region have a moderate level of access to proficient schools, though it decreases for Native Americans living under the poverty line. Black and Hispanic residents throughout the region have the least access to proficient schools, especially those living below the poverty line.

*ii. Describe how the disparities in access to proficient schools relate to residential living patterns in the jurisdiction and region.*

Montgomery County

Access to proficient schools in Montgomery County correlates with residential living patterns. The county is most densely populated in the southeastern corner; areas surrounding Gaithersburg.

Rockville, Chevy Chase, and Bethesda are disproportionately White and Asian and have higher access to proficient schools. Areas to the east, such as Wheaton and Colesville, are home to a greater number of Black and Hispanic residents, particularly Salvadoran and Eastern African immigrants, and have lower access to proficient schools. This is also true of areas just northwest of Gaithersburg, such as Germantown and Montgomery Village.

Region

Disparities in access to proficient education correlate with residential living patterns in the region. Access to proficient schools is much higher in suburban areas, particularly in Loudoun, Fairfax, and Montgomery Counties. These areas are disproportionately White, and to a lesser extent, Asian American. In contrast, urban areas with low levels of access to proficient schools are consistently home to larger numbers of Black and Hispanic residents. This includes the District of Columbia and the urban portions of Alexandria and Arlington. But even within these urban areas, where people of color comprise a majority of the population, access to proficient schools is heavily correlated with race and ethnicity.

*iii. Informed by community participation, any consultation with other relevant government agencies, and the participant’s own local data and local knowledge, discuss programs, policies, or funding mechanisms that affect disparities in access to proficient schools.*

Montgomery County

Montgomery County Schools have implemented an Equity Initiatives Unit that works to “advance racial justice and cultural proficiency by interrupting systems of bias (implicit and explicit), oppression, and inequity in our policies, practices and procedure.” The County has also conducted a Boundary Analysis to better identify segregation in schools and is in the process of conducting a more thorough analysis of this.

**b. Disparities in Access to Opportunity—Employment**

Access to employment at a livable wage is an integral component of broader access to opportunity. Where one lives can affect one’s access to and the quality of employment opportunities. This can happen both through proximity of residential areas to places with high concentrations (or low concentrations) of jobs and through barriers to residents of particular neighborhoods accessing jobs, even when they are close by. The analysis in this section is based on a review of two data indicators for each jurisdiction: the Labor Market Index and the Jobs Proximity Index. The Labor Market Index measures, by census tract in a jurisdiction, the level of engagement residents within that tract have in the labor force. Values range from 0 to 100. The higher the score, the higher the rates of employment in that particular area. The Jobs Proximity Index measures, by census tract, the accessibility of employment opportunities for that tract’s residents. Values range from 0 to 100. The higher the score, the more access residents from that area have to employment opportunities.

*i. Describe any disparities in access to jobs and labor markets by protected class groups in the jurisdiction and region.*

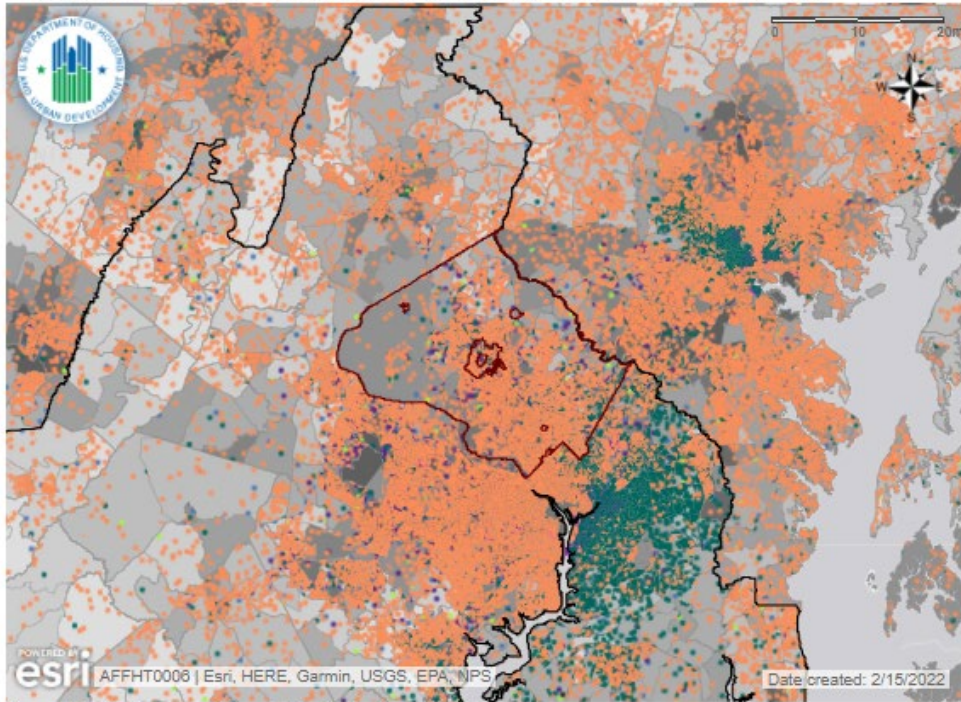
**Table 15: Labor Market and Jobs Proximity Indices**

Labor Market Index	Montgomery County	Region
Total Population		
White	90.80	82.91



Non-Hispanic		
Black, Non-Hispanic	81.86	62.67
Hispanic	79.26	74.49
Asian or Pacific Islander, Non-Hispanic	88.02	86.47
Native American, Non-Hispanic	84.35	72.84
Population below federal poverty line		
White, Non-Hispanic	87.71	76.55
Black, Non-Hispanic	80.52	51.91
Hispanic	72.53	69.89
Asian or Pacific Islander, Non-Hispanic	81.69	83.78
Native American, Non-Hispanic	91.08	75.77
Job Proximity Index	Montgomery County	Region
Total Population		
White, Non-Hispanic	54.90	48.26
Black, Non-Hispanic	39.92	42.42
Hispanic	41.46	46.50
Asian or Pacific Islander, Non-Hispanic	50.61	53.37
Native American, Non-Hispanic	45.61	44.20
Population below federal poverty line		
White, Non-Hispanic	53.68	50.51
Black, Non-Hispanic	41.07	50.96
Hispanic	38.42	46.40
Asian or Pacific Islander, Non-Hispanic	53.63	58.27
Native American, Non-Hispanic	66.71	55.30

**Map 27: Demographics and Job Proximity (Race/Ethnicity), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Legend**

**Jurisdiction**

**Region**

**Demographics 2010**  
 1 Dot = 75

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

**TRACT**

**R/ECAP**

**Jobs Proximity Index**

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

**Jobs Proximity Index: Data not Available**

**Name:** Map 8 - Demographics and Job Proximity

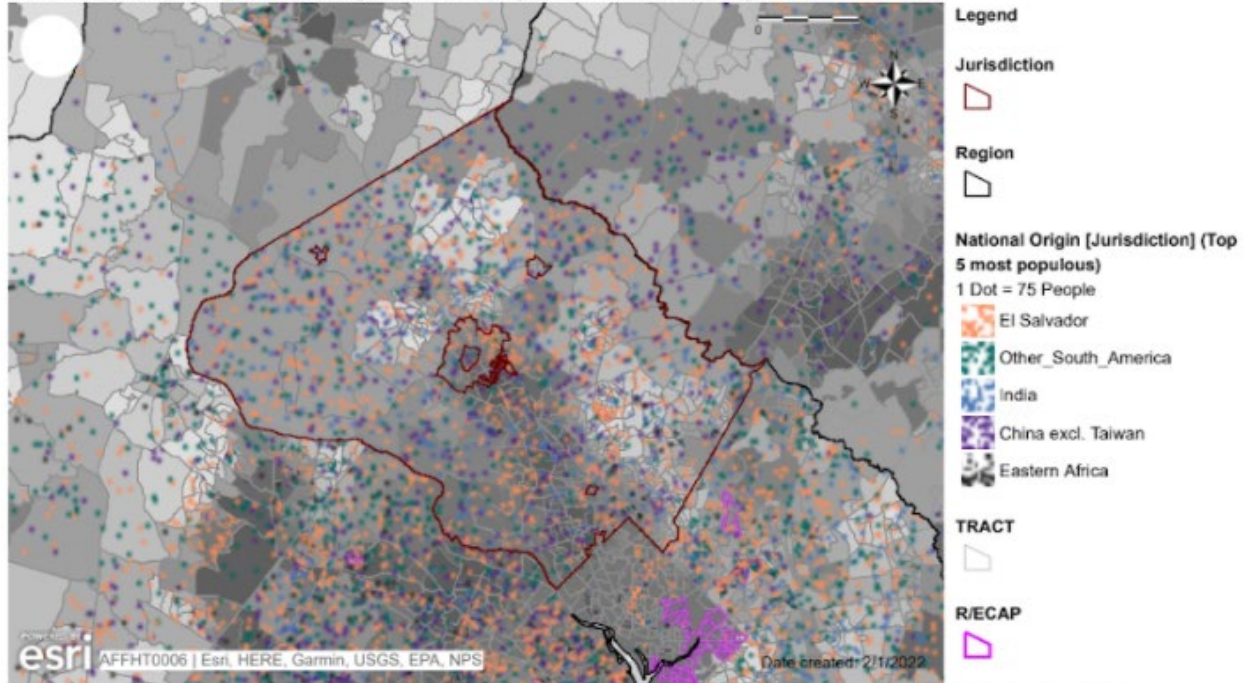
**Description:** Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

**Map 28: Demographics and Job Proximity (National Origin), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 8 - Demographics and Job Proximity

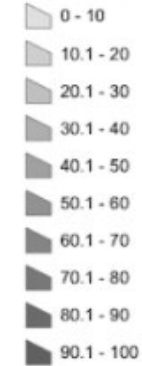
**Description:** Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

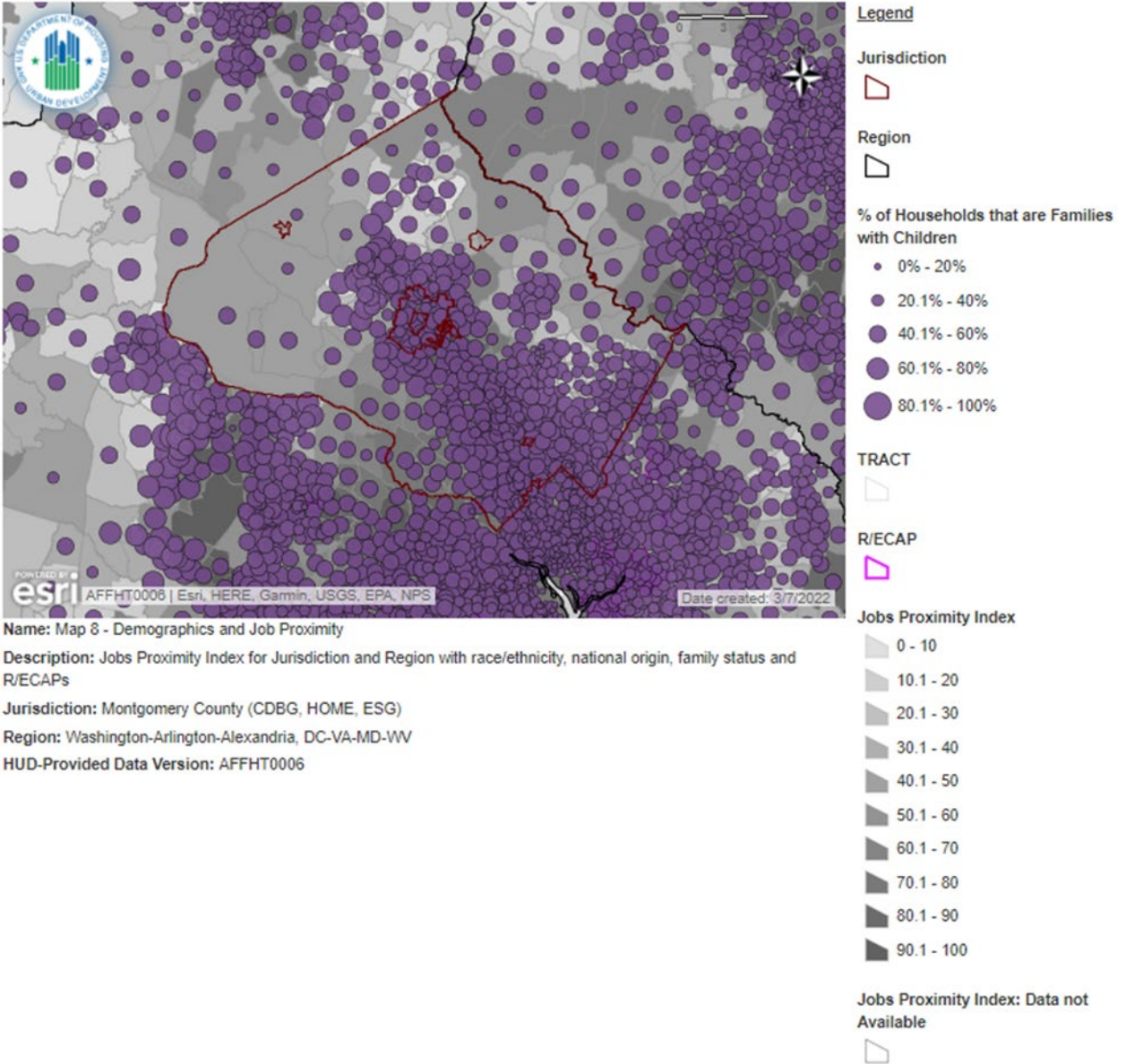
**Jobs Proximity Index**



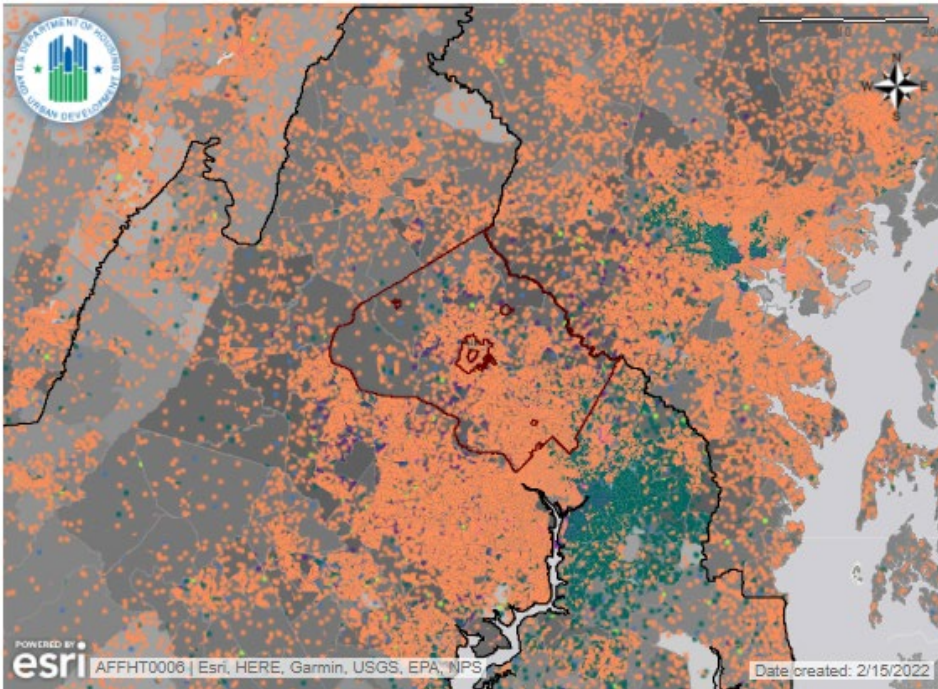
**Jobs Proximity Index: Data not Available**



**Map 29: Demographics and Job Proximity (Familial Status), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



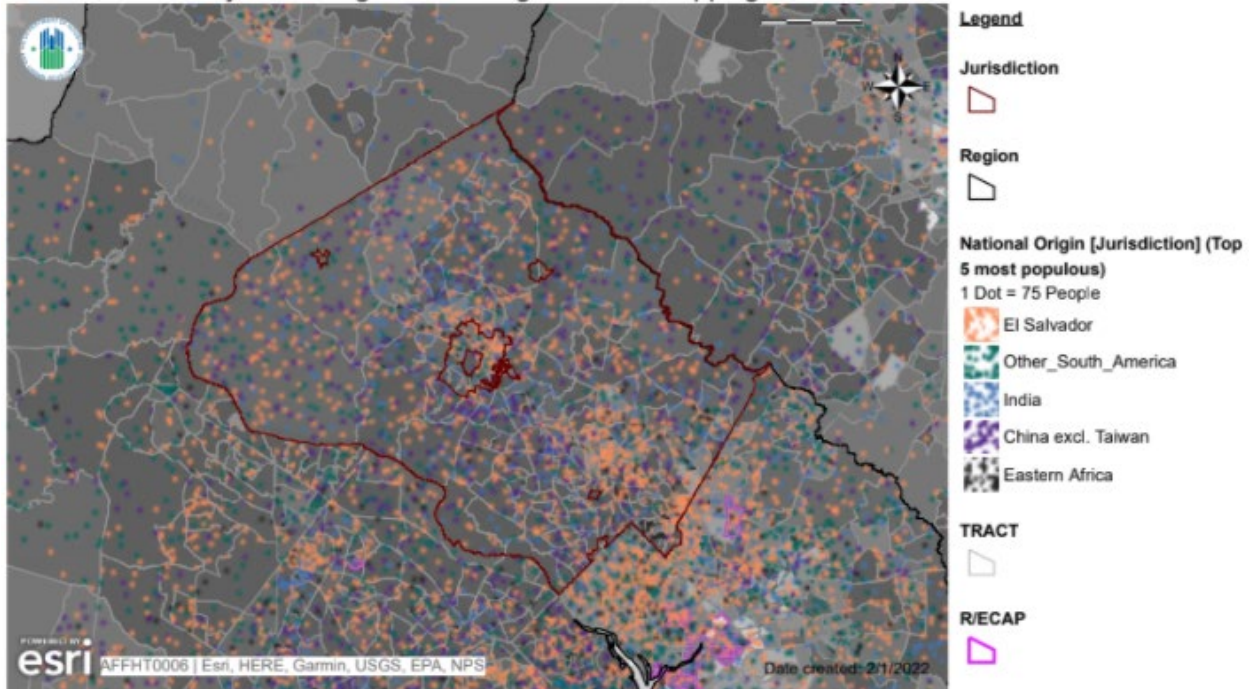
**Map 30: Demographics and Labor Market (Race/Ethnicity), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



- Legend**
- Jurisdiction**  
 Jurisdiction
  - Region**  
 Region
  - Demographics 2010**  
 1 Dot = 75
    - White, Non-Hispanic
    - Black, Non-Hispanic
    - Native American, Non-Hispanic
    - Hispanic
    - Asian/Pacific Islander, Non-Hispanic
    - Hispanic
    - Other, Non-Hispanic
    - Multi-racial, Non-Hispanic
  - TRACT**  
 TRACT
  - R/ECAP**  
 R/ECAP
  - Labor Market Index**
    - 0 - 10
    - 10.1 - 20
    - 20.1 - 30
    - 30.1 - 40
    - 40.1 - 50
    - 50.1 - 60
    - 60.1 - 70
    - 70.1 - 80
    - 80.1 - 90
    - 90.1 - 100
  - Labor Market Index: Data not Available**  
 Labor Market Index: Data not Available

**Name:** Map 9 - Demographics and Labor Market  
**Description:** Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs  
**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)  
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV  
**HUD-Provided Data Version:** AFFHT0006

**Map 31: Demographics and Labor Market (National Origin), Montgomery County, MD**  
**HUD Affirmatively Furthering Fair Housing Data and Mapping Tool**



**Name:** Map 9 - Demographics and Labor Market

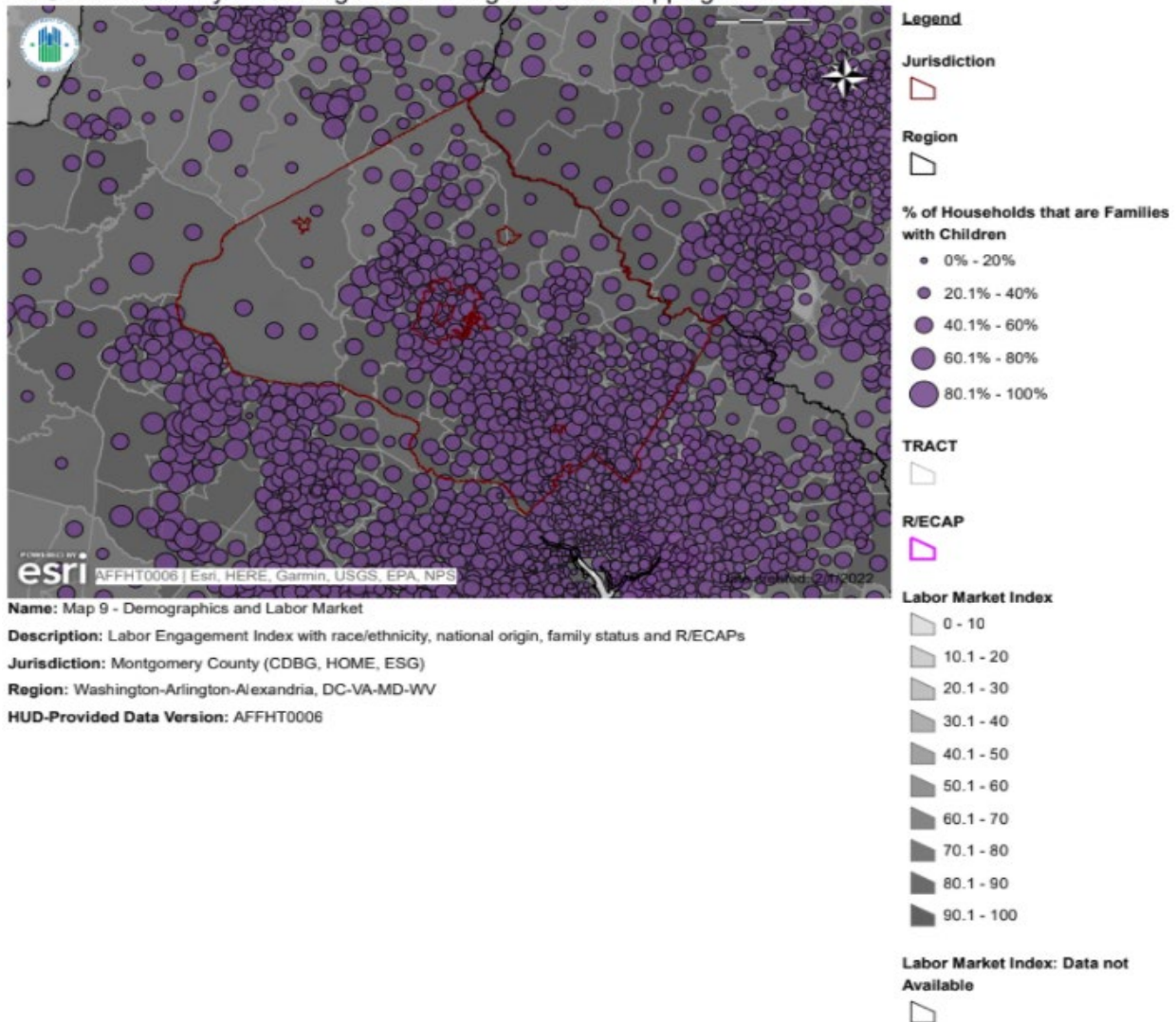
**Description:** Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

**Map 32: Demographics and Labor Market (Familial Status), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Montgomery County

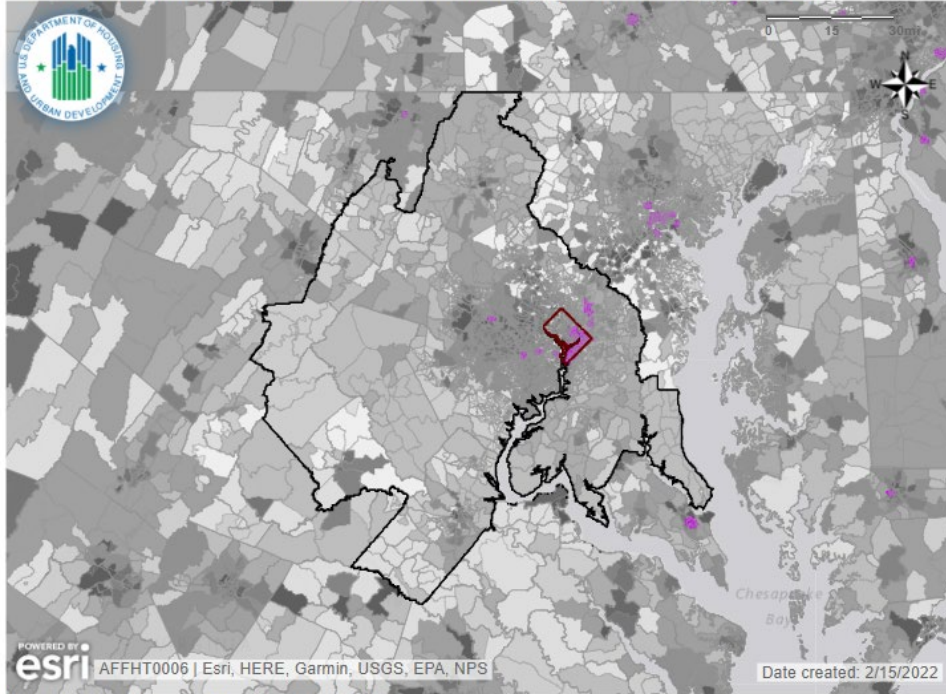
Montgomery County has significant racial disparities in job market engagement ranging from 90 to 79 points. This disparity is most pronounced between White and Hispanic residents, with White residents having a Labor Market Engagement Index value 11 points higher than Hispanic residents. The disparities in Index values between other residents of color and White residents are smaller but still noteworthy, particularly for Black and Native American residents. The disparities for populations below the poverty line closely correspond to the disparities for the overall groups. One deviation from this similarity is that, unlike the general population of Asian Americans, those below the poverty line have a much lower job market engagement value than White residents—a value more akin to the value for Black residents who live below the poverty line. Montgomery County has moderate to low Jobs Proximity Index values. Based on racial groupings, disparities emerge between White, Black, and Hispanic residents following a pattern similar to that discussed above. The most significant disparity here is between White and Black residents, with an Index value difference of nearly 15 points. But when economic status is factored in, other residents of color have the greatest disparity in jobs proximity values compared to White residents. Here, Hispanic residents below the poverty line have the lowest Index value for jobs proximity, 38, while Black residents’ value is slightly higher, 42.

**Map 33: Demographics and Job Proximity (Race/Ethnicity), Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool





**Map 34: Demographics and Job Proximity (National Origin), Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Legend**

**Jurisdiction**

**Region**

**National Origin [Region] (Top 5 most populous)**  
 1 Dot = 75 People

- El Salvador
- Other South America
- Other Central America
- India
- Western Africa

**TRACT**

**R/ECAP**

**Jobs Proximity Index**

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

**Jobs Proximity Index: Data not Available**

**Name:** Map 8 - Demographics and Job Proximity

**Description:** Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

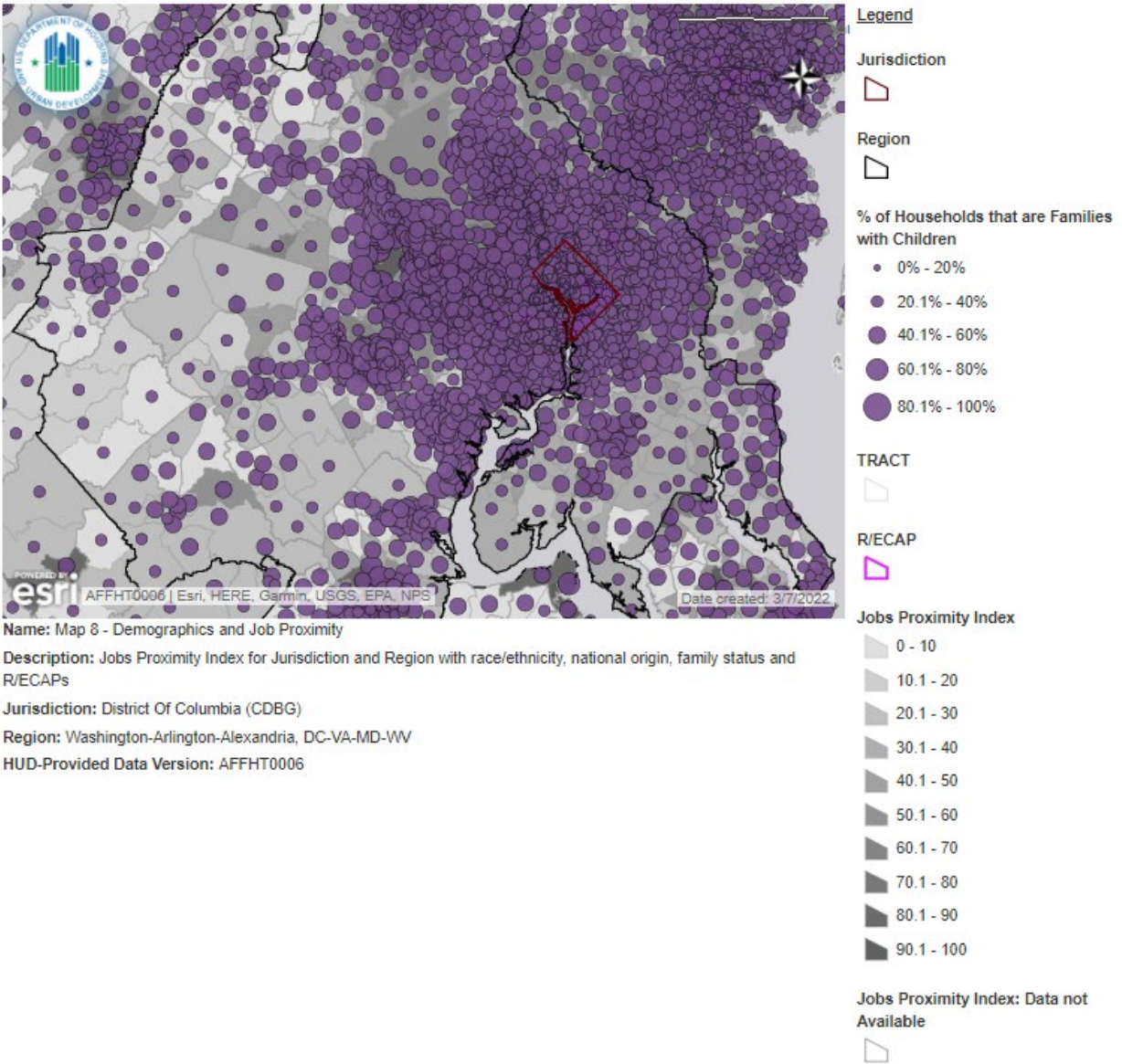
**Jurisdiction:** District Of Columbia (CDBG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

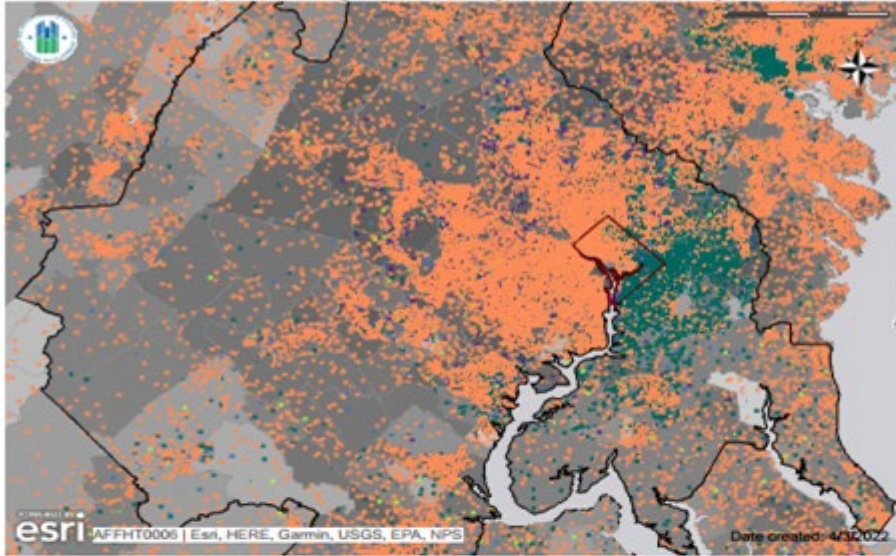
### Map 35: Demographics and Job Proximity (Familial Status), Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Map 36: Demographics and Labor Market (Race/Ethnicity), Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



- Legend**
- Jurisdiction**  
[Red outline symbol]
  - Region**  
[Black outline symbol]
  - Demographics 2010**  
1 Dot = 75
    - [Orange dot] White, Non-Hispanic
    - [Green dot] Black, Non-Hispanic
    - [Grey dot] Native American, Non-Hispanic
    - [Purple dot] Asian/Pacific Islander, Non-Hispanic
    - [Blue dot] Hispanic
    - [Red dot] Other, Non-Hispanic
    - [Light green dot] Multi-racial, Non-Hispanic
  - TRACT**  
[White outline symbol]
  - R/ECAP**  
[Purple outline symbol]
  - Labor Market Index**
    - [Lightest grey square] 0 - 10
    - [Light grey square] 10.1 - 20
    - [Medium-light grey square] 20.1 - 30
    - [Medium grey square] 30.1 - 40
    - [Medium-dark grey square] 40.1 - 50
    - [Dark grey square] 50.1 - 60
    - [Very dark grey square] 60.1 - 70
    - [Darkest grey square] 70.1 - 80
    - [Black square] 80.1 - 90
    - [Black square] 90.1 - 100
  - Labor Market Index: Data not Available**  
[White outline symbol]

Name: Map 9 - Demographics and Labor Market

Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

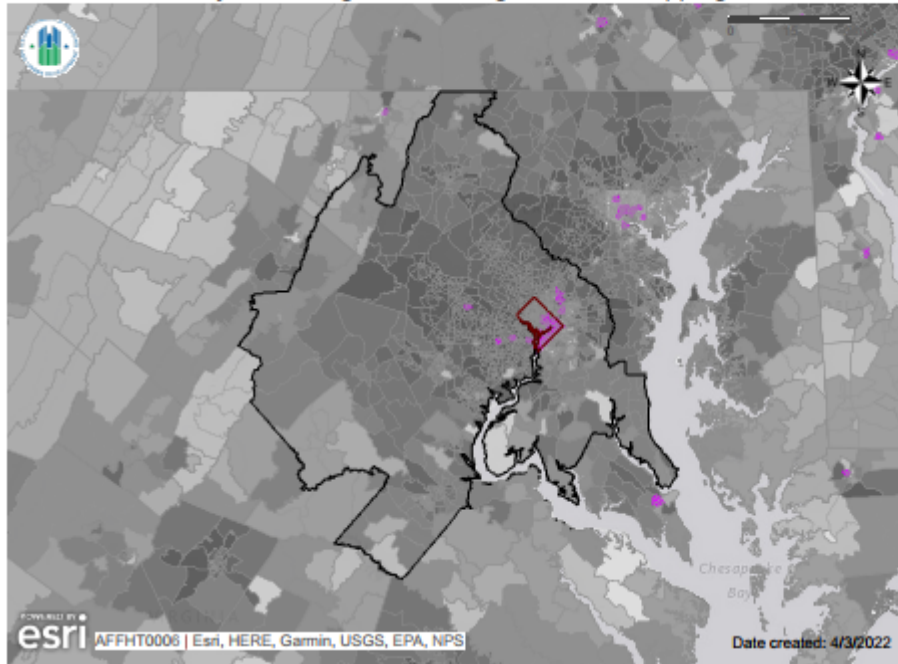
Jurisdiction: District Of Columbia (CDBG)

Region: Washington-Arlington-Alexandria, DC-VA-MD-WV

HUD-Provided Data Version: AFFHT0006

# Map 37: Demographics and Labor Market (National Origin), Region

## HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Legend**

Jurisdiction



Region



National Origin [Region] (Top 5 most populous)

1 Dot = 75 People

El Salvador

Other South America

Other Central America

India

Western Africa

TRACT



R/ECAP



Labor Market Index

0 - 10

10.1 - 20

20.1 - 30

30.1 - 40

40.1 - 50

50.1 - 60

60.1 - 70

70.1 - 80

80.1 - 90

90.1 - 100

Labor Market Index: Data not Available



Name: Map 9 - Demographics and Labor Market

Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: District Of Columbia (CDBG)

Region: Washington-Arlington-Alexandria, DC-VA-MD-WV

HUD-Provided Data Version: AFFHT0006

Map 38: Demographics and Labor Market (Familial Status), Region



### Region

The region as a whole has fairly high job engagement values across all racial groups, however, clear racial disparities in job engagement are present. This pattern is consistent with the jurisdictional trends in the area. Regionally, the Labor Market Index values are much higher for Asian American and White residents than for Black, Hispanic, and Native American residents. When economic status is considered, there is some slight variation in these disparities. Labor engagement values continue to be comparatively lower for Black and Hispanic residents, while they are higher for White, Asian American, and Native American residents. When the Labor Market Index value for Asian American residents is compared with the value for Black residents, the disparity is stark—a difference of approximately 20 points. This regional value difference is much more pronounced than the differences in index values within the smaller jurisdictions. Job proximity values for the region are moderate but veer toward the lower end of the index range. The index values tend to be higher for residents who live in the District or in counties adjacent than for those further away. In part, this can be attributed to the geographic distance of jurisdictions from the hub of labor activity. Additionally, there are more transportation options toward the center of D.C. than there are in the outer regions of the area. Jobs proximity values for residents below the poverty line change very little and, in some instances, the values increase for certain racial and ethnic groups.

- ii. For the protected class groups HUD has provided data, describe how disparities in access to employment relate to residential living patterns in the jurisdiction and region.*

### Montgomery County

There is a fairly even distribution of high labor market engagement throughout the area. Residents tend to reside in the central part of the county, which has the highest labor market engagement values. Within this central part, there are some racial divisions. White residents are more likely to live in two of the tracts with the highest labor market engagement values, while between these two tracts is a predominantly Hispanic population with a slightly lower labor market engagement value. Irrespective of race and ethnicity, residents tend to live near high jobs proximity areas, although the specific tracts for Black and Hispanic residents have lower labor market engagement values. Immigrant communities also tend to cluster around this central corridor with higher labor market engagement values. While both Indian and Chinese residents live in a fairly dispersed pattern throughout the corridor, Hispanic residents are less equally dispersed, with a large share of residents living in the southeast part of the county. This area has lower labor market engagement values than the tracts surrounding it. Jobs proximity rankings are unevenly distributed in the county. Areas on the eastern side have lower jobs proximity values, while the central and western areas have higher jobs proximity values. Many residents from all racial and ethnic groups live near the central corridor, but White residents tend to reside on the west side of the corridor, where jobs proximity values are higher than in the east. Larger percentages of Black and Hispanic residents reside on the eastern side, but Asian American residents tend to reside in the northwest. Both of these areas have significantly lower jobs proximity values than the areas where White residents predominate. Salvadorans predominantly live in the southeast section of the area, where the tracts have lower jobs proximity values. Indians also live in the southeast section but in a portion of the area with slightly higher values. Some Salvadoran and Indian residents live in the northern part of the central corridor, but they too reside in tracts with lower jobs proximity values.

### Region

Job engagement is higher in the jurisdictions that border the District as well as the more outlying jurisdictions. In contrast, the District has lower Labor Market Index values. The trend for jobs proximity data is the inverse. As previously noted, because D.C. has the most extensive transportation system, job proximity values are higher simply because commuter times are shorter for those living closer to D.C. There is also a small pocket in Prince William County on the southern border, near a major military

installation, with higher proximity values than the rest of the region. The residential patterns do not show a correlation between job proximity values and race. In the D.C. area and its borders, White residents are primarily located in the north and on the western side, and a larger proportion of Black residents reside in southeast D.C. and adjoining Prince George's County, but the job proximity values are roughly the same.

***iii. Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss programs, policies, or funding mechanisms that affect disparities in access to employment.***

In comparison with other counties in Maryland, Montgomery County has a fairly strong employment climate with an unemployment rate of 3.9 percent, but racial disparities in unemployment rates exist here.<sup>6</sup> The unemployment rates for White, Asian, and Native American residents are fairly similar, with the White population having the lowest unemployment rate, 3.3 percent.<sup>7</sup> By contrast, the unemployment rate for the Black population is 7.4 percent—significantly larger than for other racial groups. The Hispanic population also has a higher unemployment rate (5.3 percent) than White, Asian (3.5 percent), and Native American groups (3.6 percent).

Sector category data in Montgomery County shows that racial disparities in job opportunities are present. In the county, 57.2 percent of the population work in the management category, with 16.1 percent working in service, 14.7 percent in sales and office, 6.4 percent in natural resources, and 5.7 percent in production.<sup>8</sup> While 67 percent of White employees work in management, only 47.6 percent of Black employees do. The Asian population has a slightly lower percentage of workers in the management category than White residents do, 65.1 percent. Only 25.1 percent of Hispanic employees work in management—the lowest percentage of workers in this category of any racial group. By contrast, only 10.8 percent of White employees work in service, compared with 21.6 percent of Black employees and 30.8 percent of Hispanic employees. The same disparity holds for the production category, with 11.5 percent of Black employees but only 4.2 percent of White employees engaged in this occupation.

These disparities in occupation translate to inequities in wages and benefits, producing and reinforcing social and economic disparities between White, Black, and Hispanic households in the county. Although the median household income for the entire population is \$110,389, the median income for White households is \$135,635, while for Black households the median income is \$68,489—roughly half that of White households.<sup>9</sup> Asian households also have disproportionately higher median incomes than Black households. However, the median income of Hispanic households is closer to that of Black households, about \$75,547.

Montgomery County has also passed “ban the box” legislation that is more restrictive than Maryland’s law passed in 2014. Under the County’s law, an employer may not ask for criminal record–related information until after extending a conditional offer to the employee, and certain records cannot be examined, including first convictions for trespass, misdemeanor convictions from three or more years prior, arrest records that did not result in a conviction, or expunged matters. (Montgomery County Code, Chp.27 § 27-72(b-c).) Hiring and promotion decisions cannot be made with consideration of an employee’s or candidate’s arrest or conviction record. (Montgomery County Code, Chp.27 § 27-72(d).) Similarly, the County also restricts the use of criminal record information for housing application purposes. (Montgomery County Code, Chp.27 § 27-15(A).) Together these provisions will ensure that residents with criminal records, who tend to be disproportionately people of color, can overcome some degree of prejudice to access employment and housing opportunities. In passing these two laws, County Executive Marc Elrich echoed this same sentiment, noting that “marginalized populations face

societal and economic barriers that make it difficult to access employment and housing, and these laws will help combat discrimination, and create a fair application process.”<sup>10</sup>

In Montgomery County, the Maryland Department of Labor partners with local nonprofits and other state agencies to provide job training and employment placement supports to residents. Montgomery County has a WorkSource Montgomery American Job Center that helps jobseekers identify jobs and training opportunities.<sup>11</sup> The County also has several programs that target youth, veterans, immigrants, incarcerated individuals, and individuals with visual impairments to prepare and support their entry into the workforce through job training, apprenticeships, second language education, and employer partnerships.<sup>12</sup>

**c. Disparities in Access to Opportunity—Transportation**

*i. Describe any disparities in access to transportation related in the jurisdiction and region.*

The Low Transportation Cost Index and Transit Trips Index are used to measure access to transportation within a location. The Low Transportation Cost Index measures access to low-cost transportation services, and the Transit Trips Index measures how often residents take transit trips. The Index scores range from 0–100. A higher score correlates to greater transportation access.

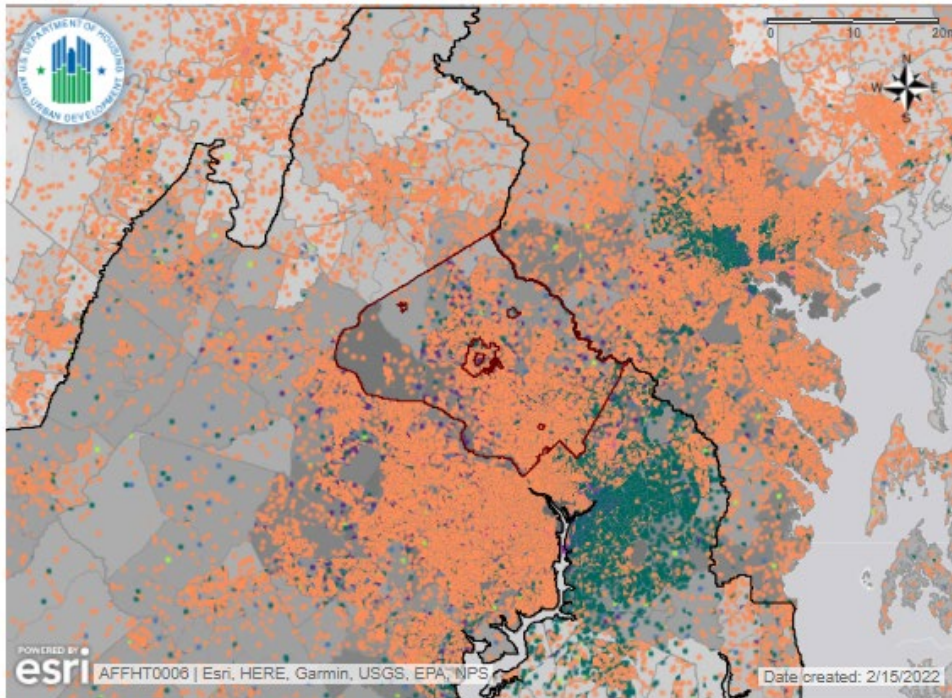
**Table 16: Transit Trips and Low Transportation Cost Indices**

Transit Trips Index	Montgomery County	Region
Total Population		
White, Non-Hispanic	74.10	64.69
Black, Non-Hispanic	76.59	72.81
Hispanic	76.76	74.25
Asian or Pacific Islander, Non-Hispanic	73.81	73.66
Native American, Non-Hispanic	74.85	65.28
Population below federal poverty line		
White, Non-Hispanic	76.77	64.97
Black, Non-Hispanic	77.88	80.43
Hispanic	79.16	77.28
Asian or Pacific Islander, Non-Hispanic	77.61	77.63
Native American, Non-Hispanic	82.16	75.29



Low Transportation Cost Index	Montgomery County	Region
Total Population		
White, Non-Hispanic	88.90	87.43
Black, Non-Hispanic	91.51	91.18
Hispanic	91.26	91.47
Asian or Pacific Islander, Non-Hispanic	89.34	89.94
Native American, Non-Hispanic	90.22	88.87
Population below federal poverty line		
White, Non-Hispanic	91.16	88.80
Black, Non-Hispanic	92.66	94.08
Hispanic	92.81	92.91
Asian or Pacific Islander, Non-Hispanic	92.44	89.94
Native American, Non-Hispanic	94.41	88.87

**Map 39: Demographics and Transit Trips (Race/Ethnicity), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Legend**

**Jurisdiction**

**Region**

**Demographics 2010**  
 1 Dot = 75

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

**TRACT**

**R/ECAP**

**Transit Trips Index**

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

**Transit Trips Index: Data not Available**

**Name:** Map 10 - Demographics and Transit Trips

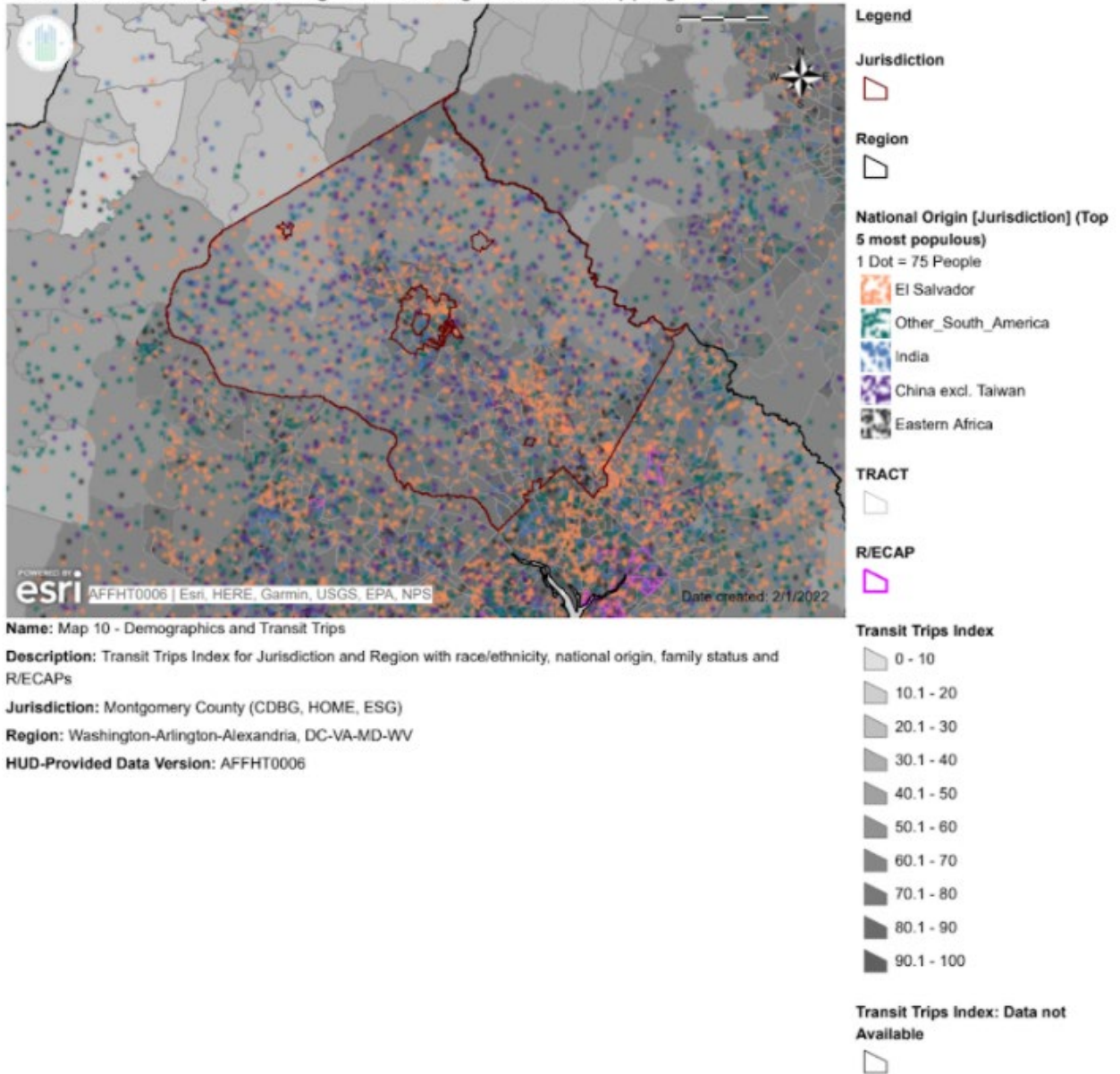
**Description:** Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

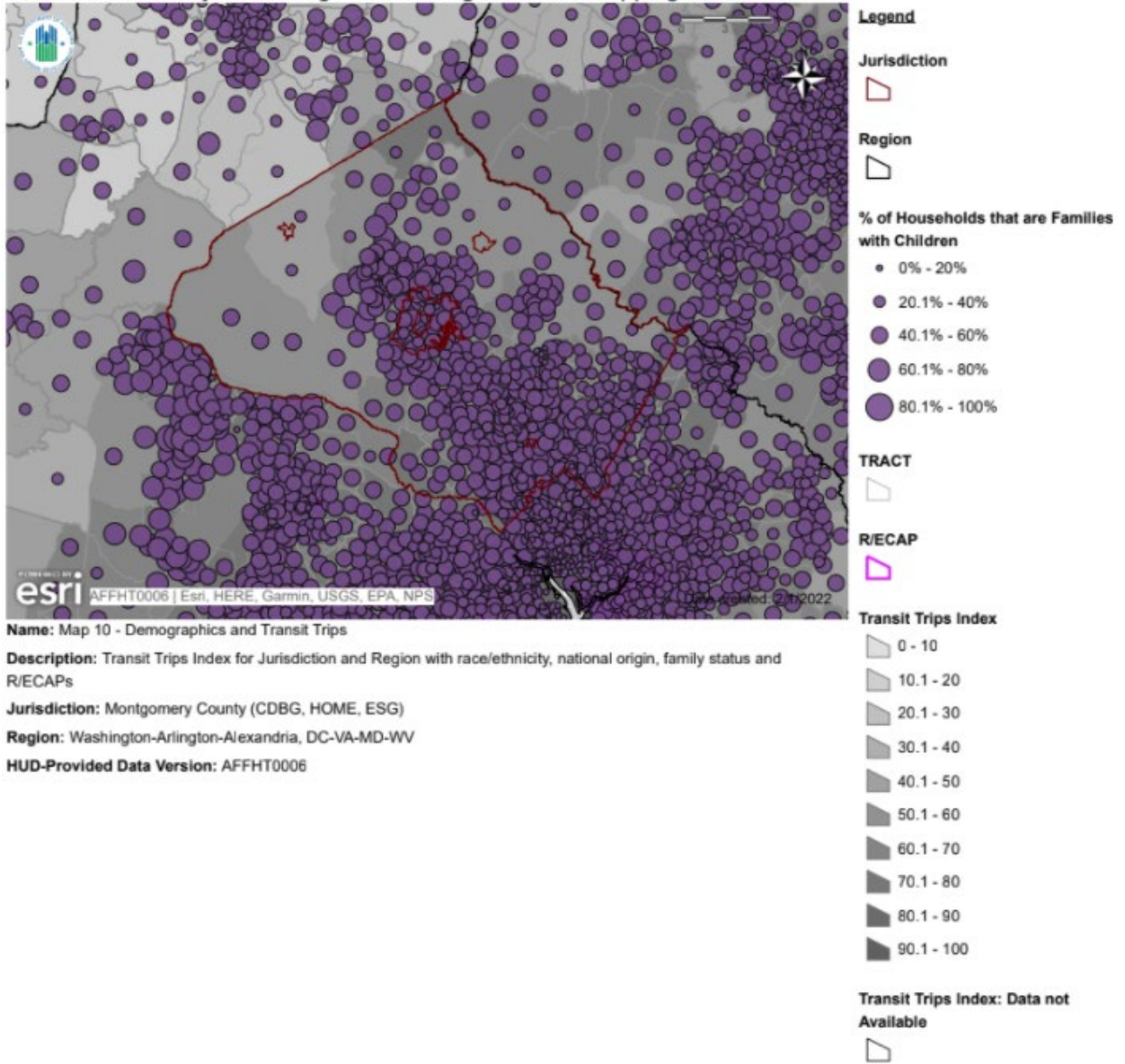
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

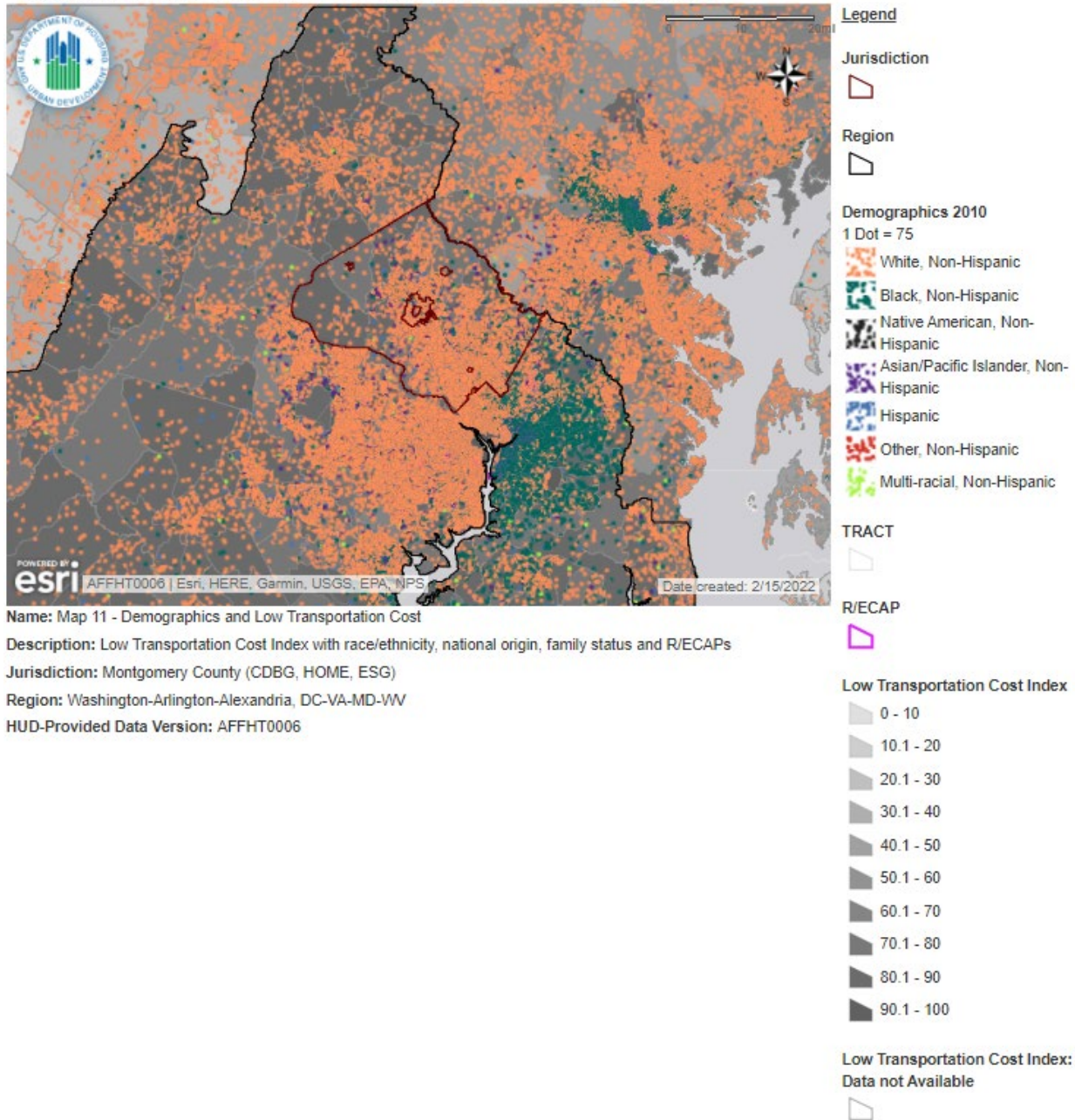
**Map 40: Demographics and Transit Trips (National Origin), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



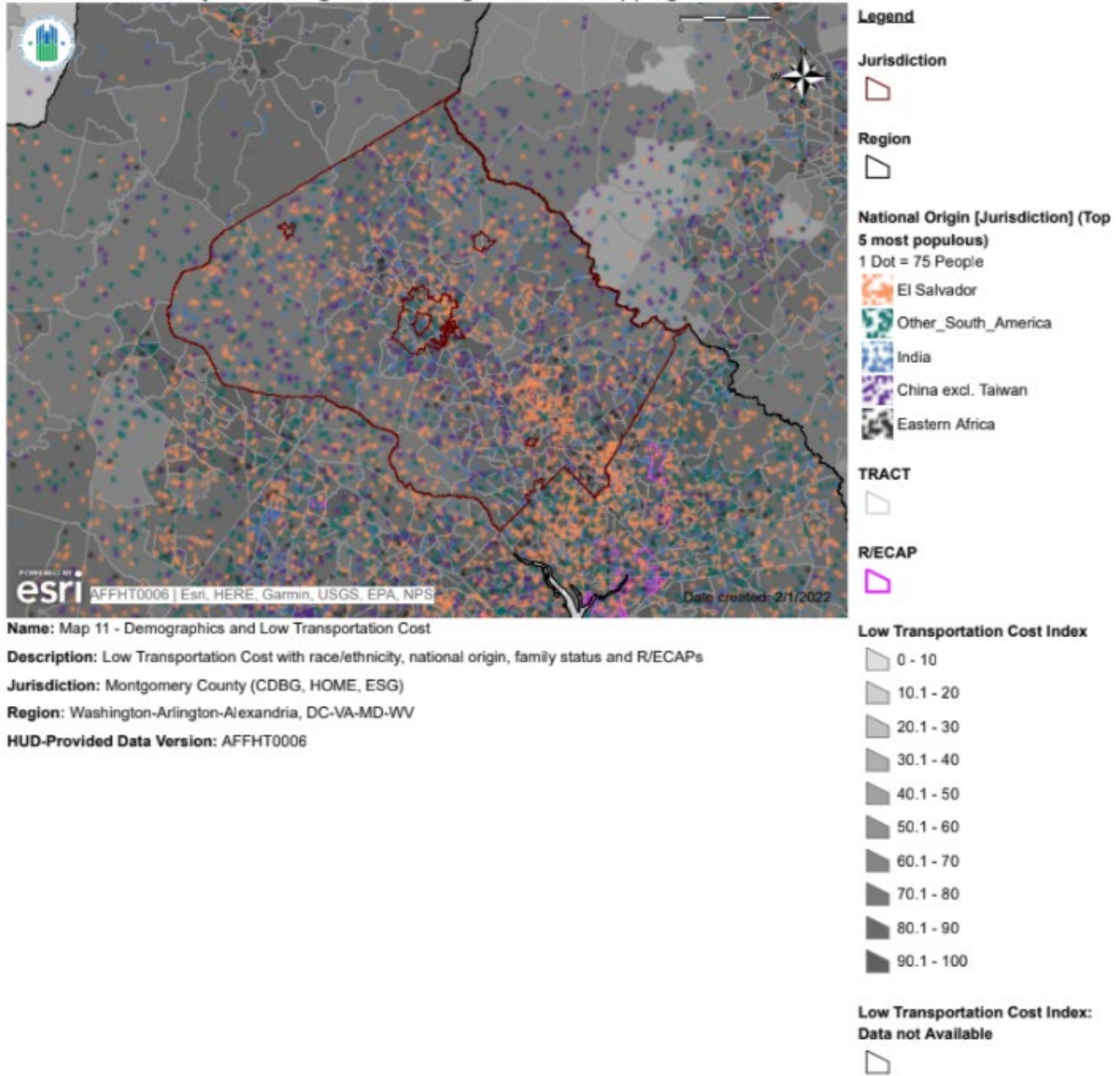
**Map 41: Demographics and Transit Trips (Familial Status), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Map 42: Demographics and Low Transportation Cost (Race/Ethnicity), Montgomery County**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Map 43: Demographics and Low Transportation Cost (National Origin), Montgomery County  
HUD Affirmatively Furthering Fair Housing Data and Mapping Tool**



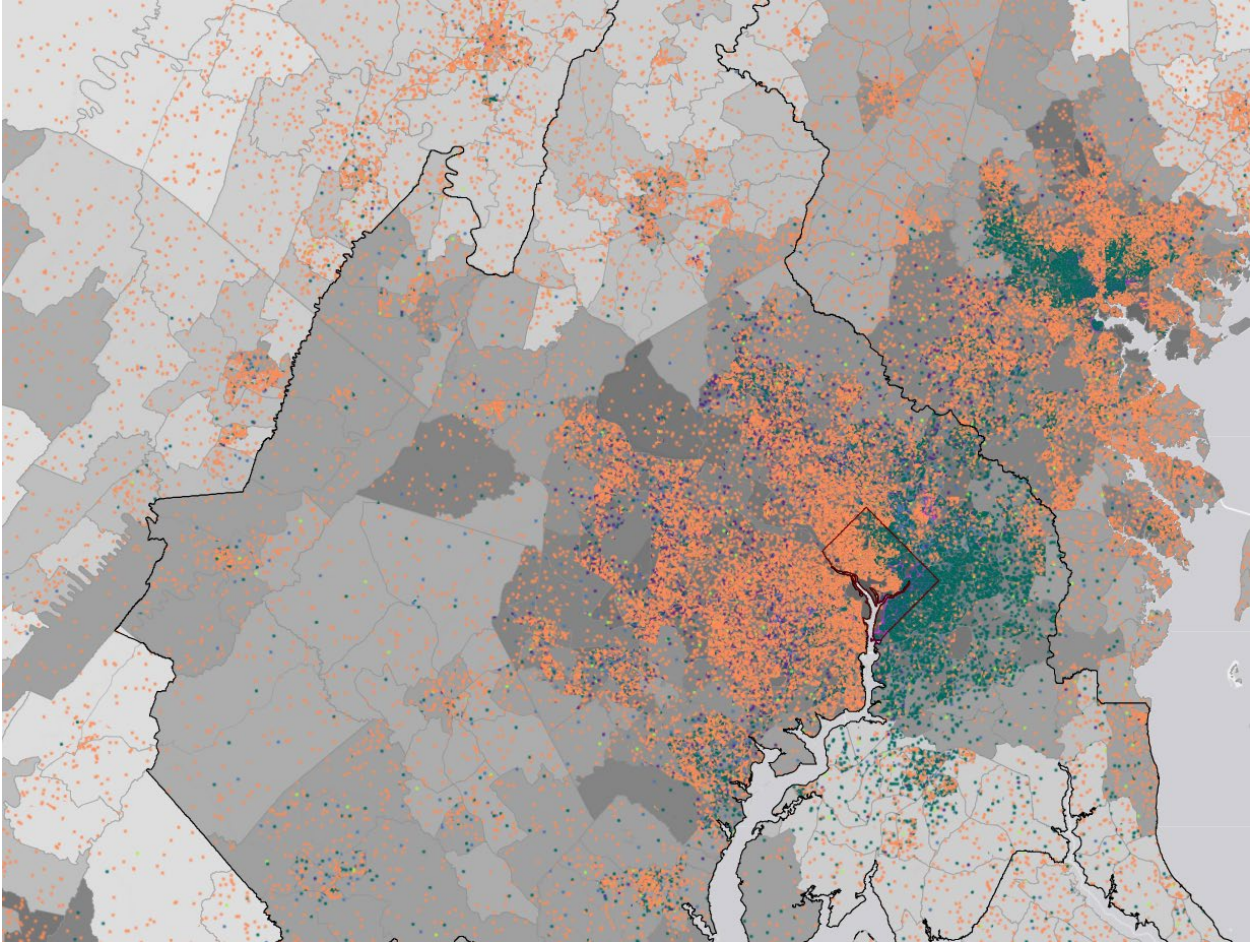
**Map 44: Demographics and Low Transportation Cost (Familial Status), Montgomery County**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Montgomery County

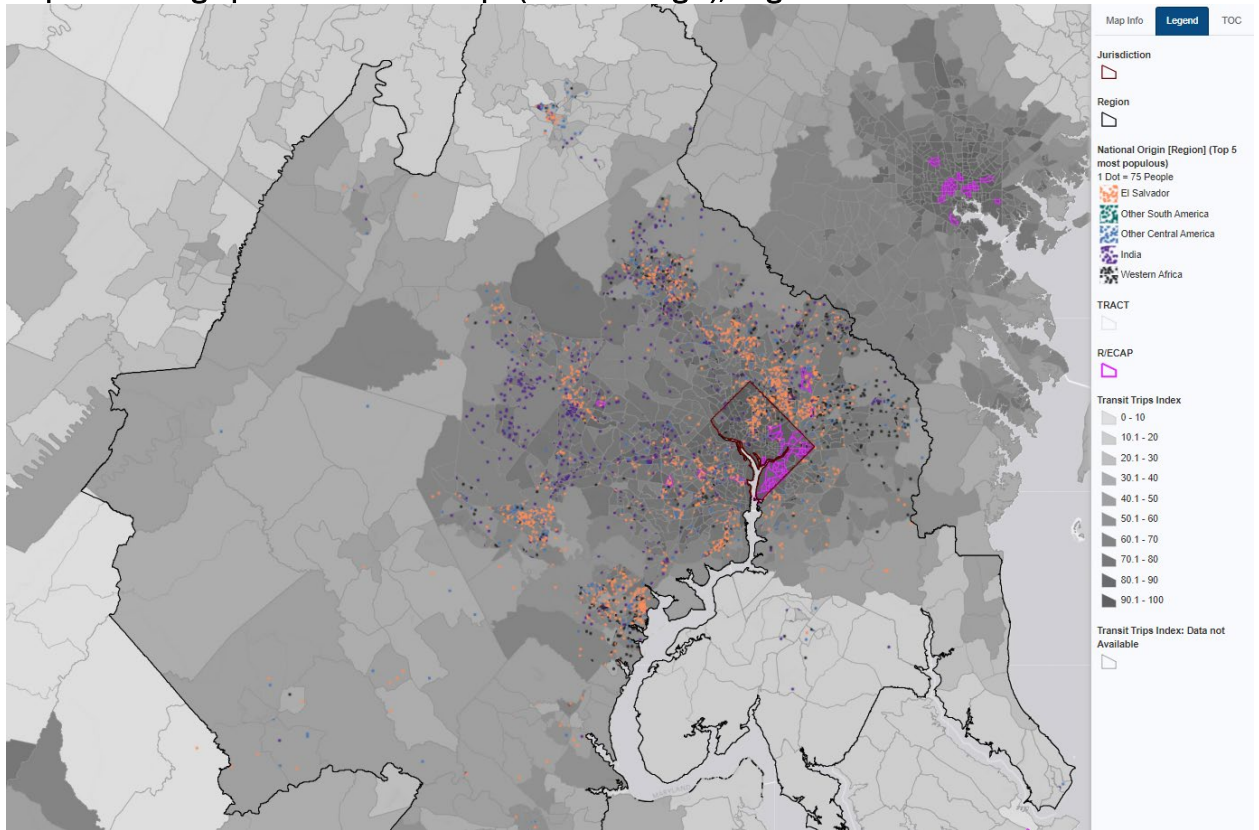
There are no meaningful disparities in access to transportation by race in Montgomery. For the total population, transit trip values range from 74.10 to 76.76, while low-cost transportation scores range from 88.90 to 91.51. These scores are slightly higher for those below the poverty line, but the ranges among racial groups remain relatively consistent.

Map 45: Demographics and Transit Trips (Race/Ethnicity), Region





Map 46: Demographics and Transit Trips (National Origin), Region



**Map 47: Demographics and Transit Trips (Familial Status), Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Legend**

Jurisdiction



Region



% of Households that are Families with Children

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- 80.1% - 100%

TRACT



R/ECAP



Transit Trips Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Transit Trips Index: Data not Available



Name: Map 10 - Demographics and Transit Trips

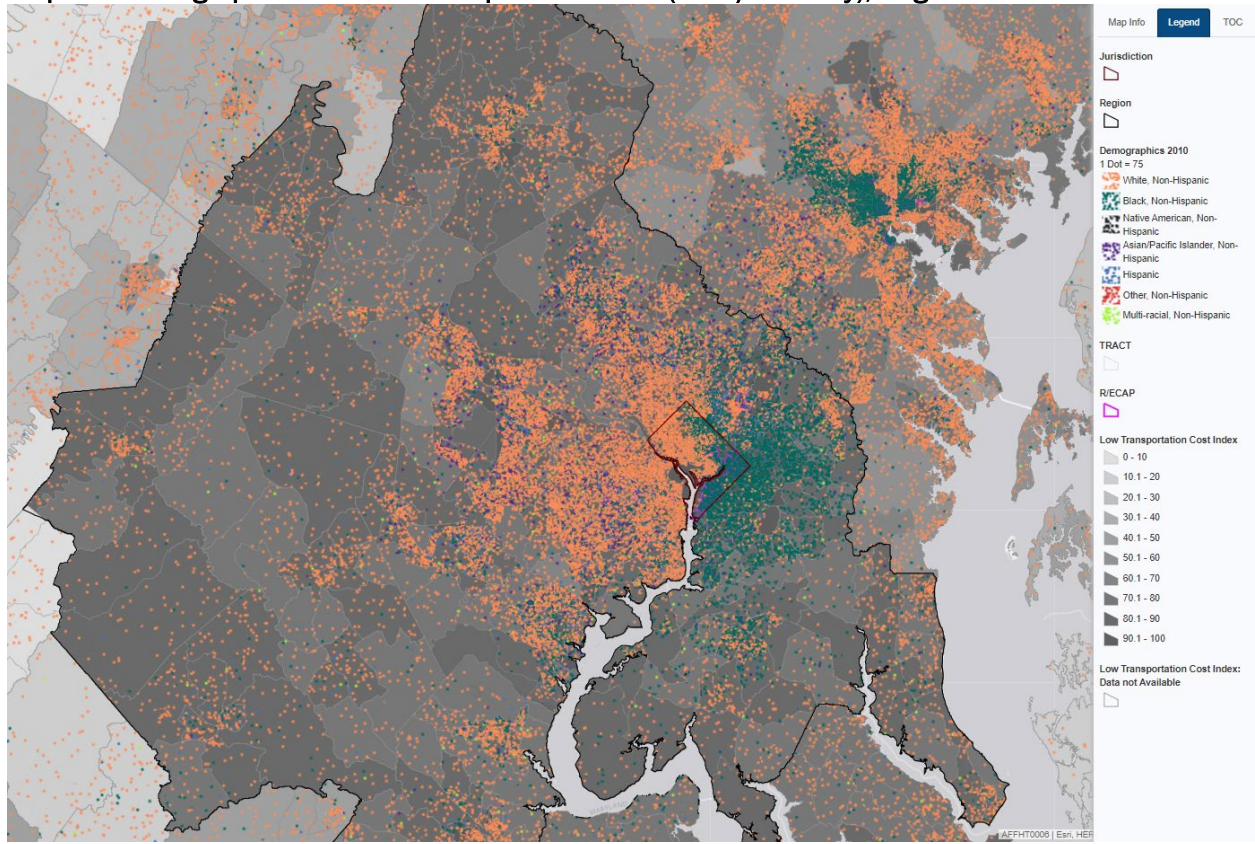
Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: District Of Columbia (CDBG)

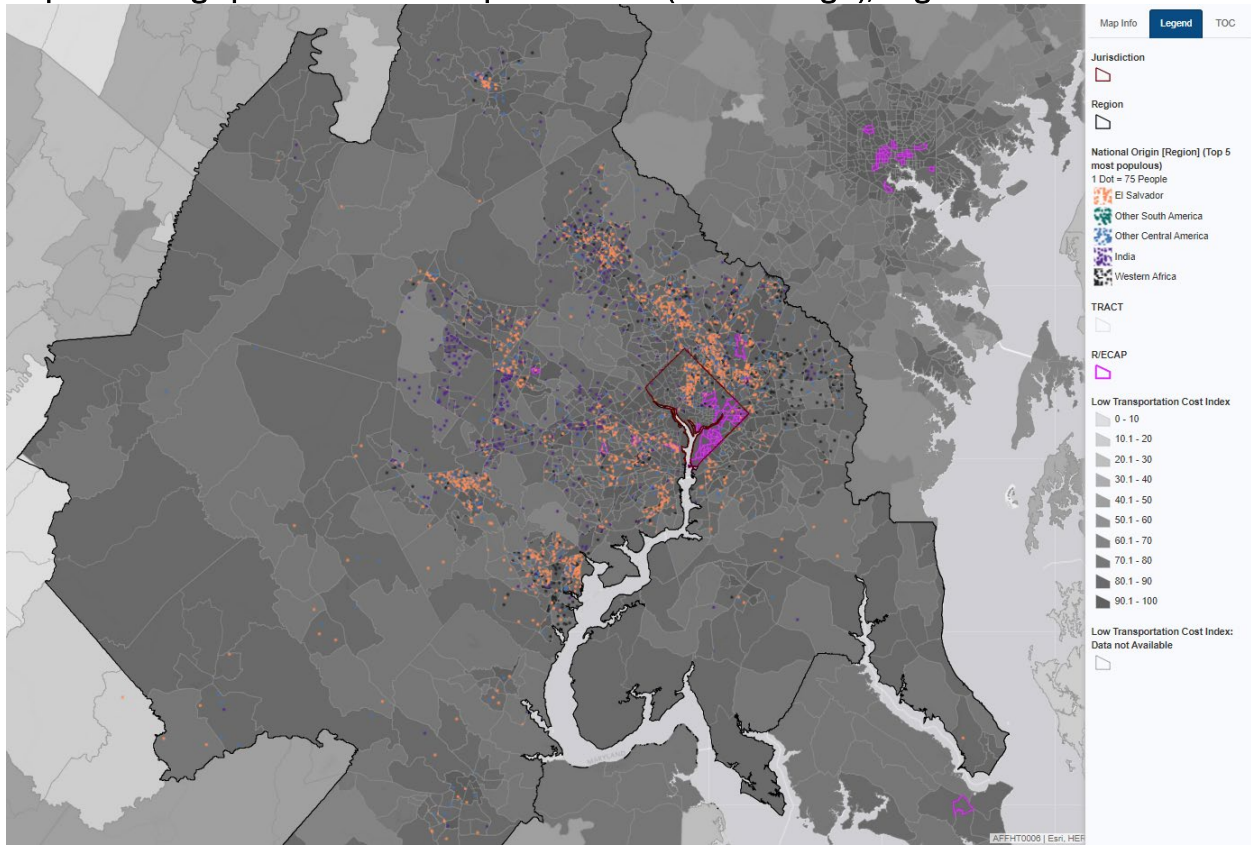
Region: Washington-Arlington-Alexandria, DC-VA-MD-WV

HUD-Provided Data Version: AFFHT0006

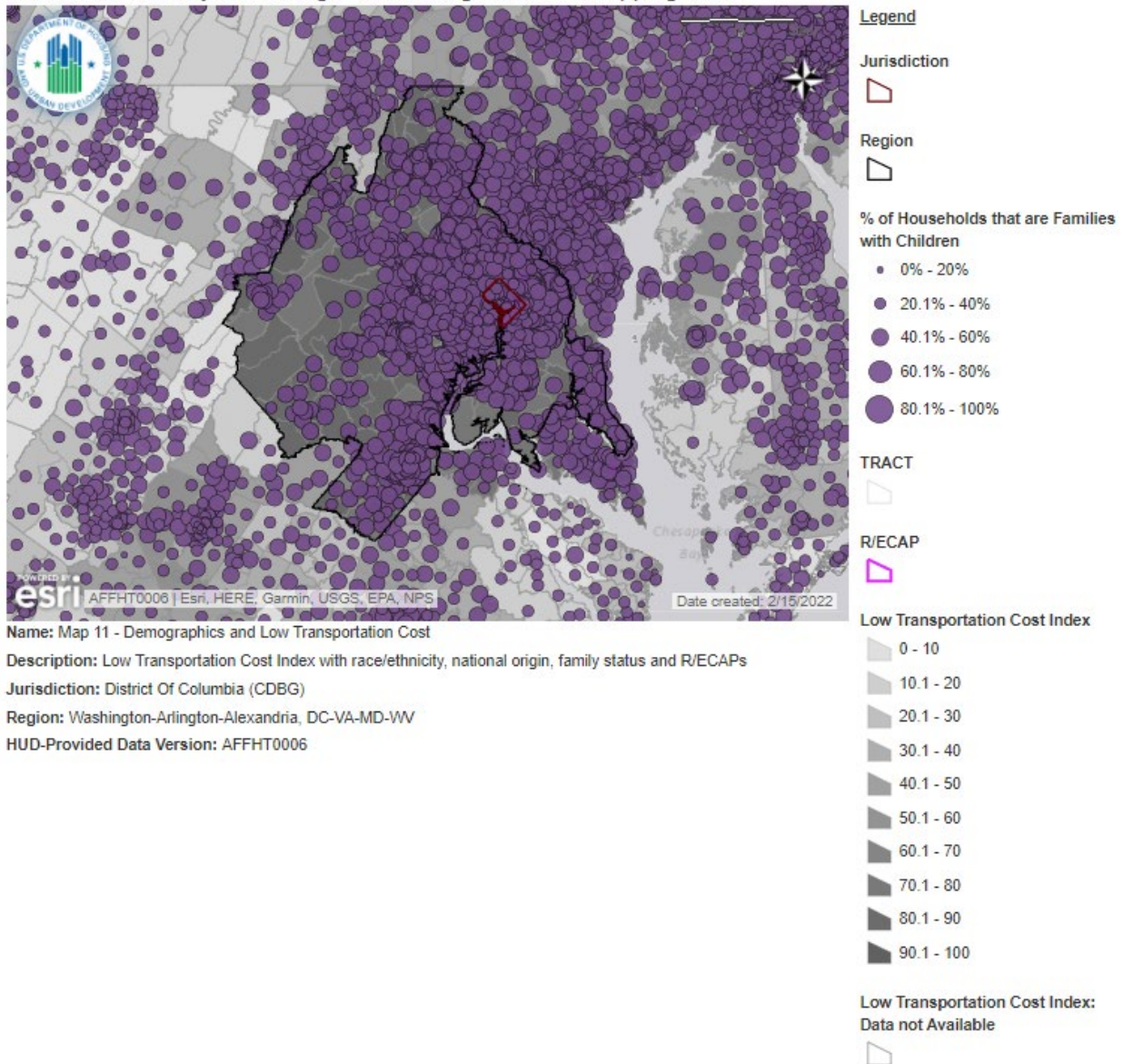
Map 48: Demographics and Low Transportation Cost (Race/Ethnicity), Region



Map 49: Demographics and Low Transportation Cost (National Origin), Region



**Map 50: Demographics and Low Transportation Cost (Familial Status), Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Region**

Throughout the region, access to low-cost transportation is relatively high compared with the rest of the country. To the extent that there are disparities based on race and ethnicity, the lowest Transit Index values are for White residents, at a regional level of 64.69 for the total population, compared with Black residents at 72.18, Hispanic residents at 74.25, Asian or Pacific Islander residents at 73.66, and Native American residents at 65.28. This distribution is even more pronounced for individuals living below the poverty line, with the value for White residents at 64.97, Black residents at 80.43, Hispanic residents at 77.28, Asian or Pacific Islander residents at 77.63, and Native American residents at 75.29. The Low Transportation Cost Index follows a similar, though less pronounced, distribution with values ranging from 87.43 to 91.47 for the total population. Once again, the lowest values are for White residents, and they are highest for Hispanic residents, followed closely by Black residents at 91.18, Asian or Pacific Islander residents at 89.94, and Native American residents at 88.87. For those living below the poverty line, Low Transportation Cost Index values range from 88.8 to 94.80, with the worst transportation values for White residents living below the poverty

line, and the highest for Black residents. The second-highest value is for Hispanic residents, at 92.19, followed closely by Asian or Pacific Islander residents at 92.6 and Native American Residents at 92.25. These statistics, however, are slightly misleading in that they do not control for the population density and are skewed by the lack of public transit in suburban areas that are disproportionately White. It remains true that a higher percentage of Black and Hispanic residents are reliant on public transit, such that these numbers do not fully reflect existing inequities in transportation.

*ii. For the protected class groups HUD has provided data, describe how disparities in access to transportation related to residential living patterns in the jurisdiction and region.*

#### Montgomery County

Transit trip values are highest in the southeastern corner of the county, which is both closest to the District and more densely populated, and in the area surrounding Gaithersburg. These scores decrease to the west, which is less densely populated. Damascus has the lowest transit trip value in the county. There is less variation in low transportation cost values throughout the county, such that there are no meaningful patterns to discern.

#### Region

To the extent that there are disparities in access to transportation, they do correlate with residential living patterns. White residents are more likely to live in more suburban areas in further from D.C. that have less access to transportation. Indeed, the lack of public transit in these areas may explain why they are disproportionately White, as Black and Hispanic residents are more likely to rely on public transit. In contrast, areas of the region that are home to more Black and Hispanic residents, like D.C. proper, have greater access to transportation.

*iii. Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss programs, policies, or funding mechanisms that affect disparities in access to transportation.*

#### Montgomery County

Montgomery County has taken several steps to reduce racial inequity in access to public transit. As published on its website, the County has implemented the following programs to improve racial equity in transit:

- conducting studies, such as the “Ride On Reimagined Study,” a comprehensive assessment of the County’s existing and planned transit system, with an explicit goal of improving racial equity
- the Bus Priority Program, which includes multiple advancements for bus operations such as dedicated bus lanes, bus signal priority, and enhanced bus stops
- a Fare Equity Study to determine which fare structure best promotes equity
- budgeting to advance two Bus Rapid Transit bus lines in Equity Emphasis Areas, including routes on Veirs Mill Road and the central section of MD 355
- designing and constructing the first two routes of the Great Seneca Transit Network, with hubs at Shady Grove Metrorail Station, the Universities at Shady Grove, and Adventist Shady Grove Hospital, providing a vital, direct link to jobs, education, and healthcare
- the Call-n-Ride program for low-income older adults and individuals with disabilities, offering subsidized taxi trips to help transport participants to medical and/or personal appointments and for essential delivery services.
- additional low-income alternative travel programs, including free Capital Bikeshare for those who meet income eligibility and reduced fees for electronic scooters

d. Disparities in Access to Opportunity—Access to Low Poverty Neighborhoods

i. Describe any disparities in access to low poverty neighborhoods in the jurisdiction and region.

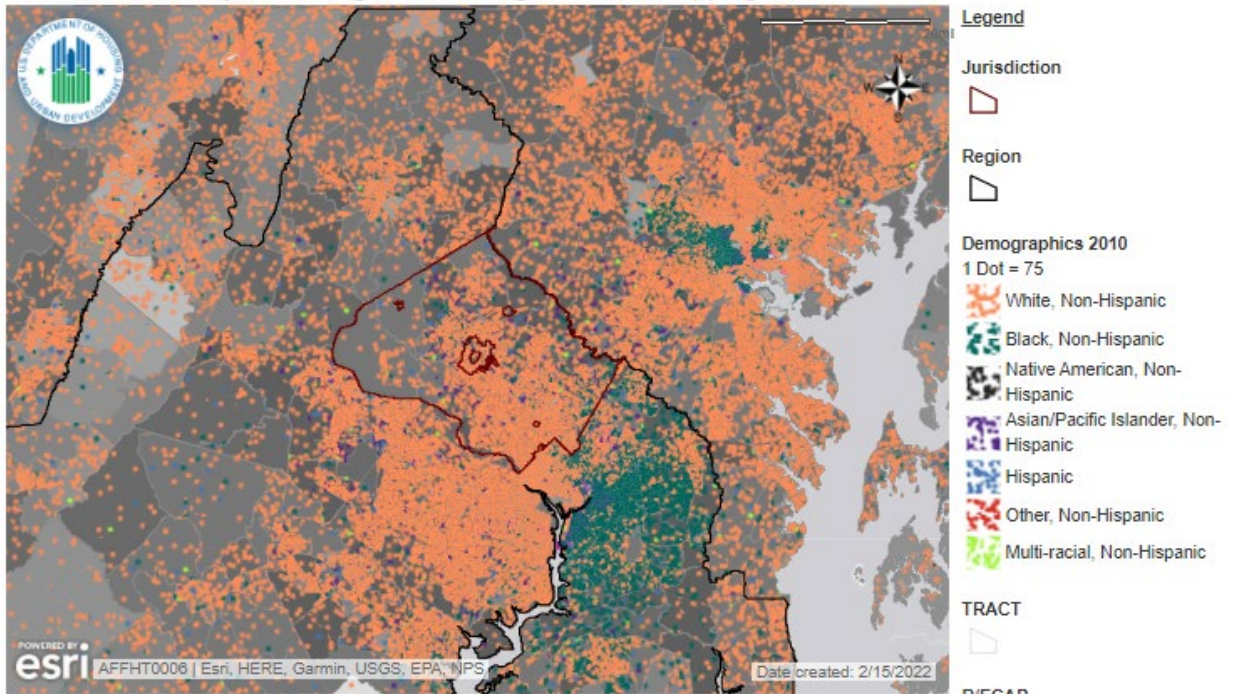
Disparities in access to low-poverty neighborhoods is measured by the Low Poverty Index. The Low Poverty Index is a HUD calculation using both family poverty rates and public assistance receipt in the form of cash welfare (such as Temporary Assistance for Needy Families). This is calculated at the census tract level. The higher the score, the less exposure to poverty in the neighborhood.

Data note: Some of the tables and maps in this section are sourced from the HUD tool, which used 2011–2015 five-year ACS data. These maps and tables are accessible to all and can be used by anyone to numerically and spatially analyze their jurisdictions or communities of interest. Other tables and maps that the Urban Institute created are based off of 2015–2019 five-year ACS estimated data. Due to this, some of the maps identify different census tracts as R/ECAPs and reflect slightly different demographic data.

**Table 17: Low Poverty Index**

Low Poverty Index	Montgomery County	Region
Total Population		
White, Non-Hispanic	83.87	79.93
Black, Non-Hispanic	70.66	61.71
Hispanic	69.28	65.57
Asian or Pacific Islander, Non-Hispanic	79.37	78.68
Native American, Non-Hispanic	74.87	70.77
Population below federal poverty line		
White, Non-Hispanic	75.88	71.36
Black, Non-Hispanic	67.20	45.68
Hispanic	58.84	56.92
Asian or Pacific Islander, Non-Hispanic	67.20	68.99
Native American, Non-Hispanic	82.18	64.66

**Map 51: Demographics and Low Poverty Neighborhoods (Race/Ethnicity), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 12 - Demographics and Poverty

**Description:** Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

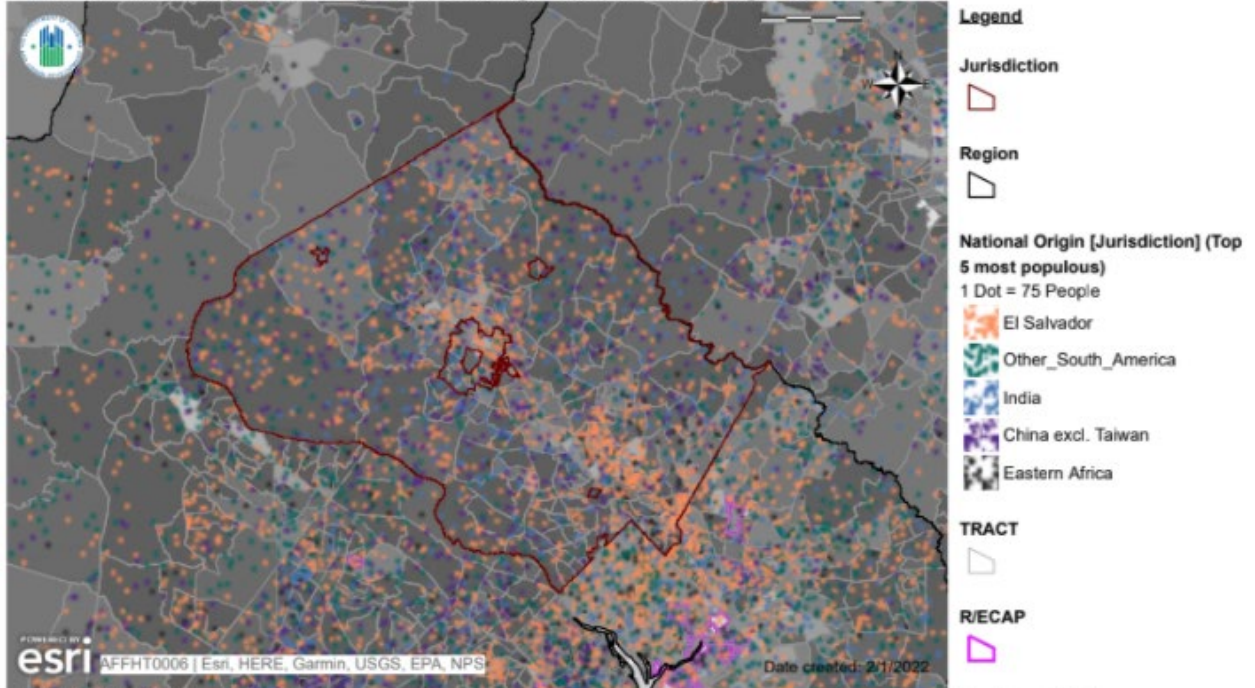
**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006



**Map 52: Demographics and Low Poverty Neighborhoods (National Origin), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 12 - Demographics and Poverty

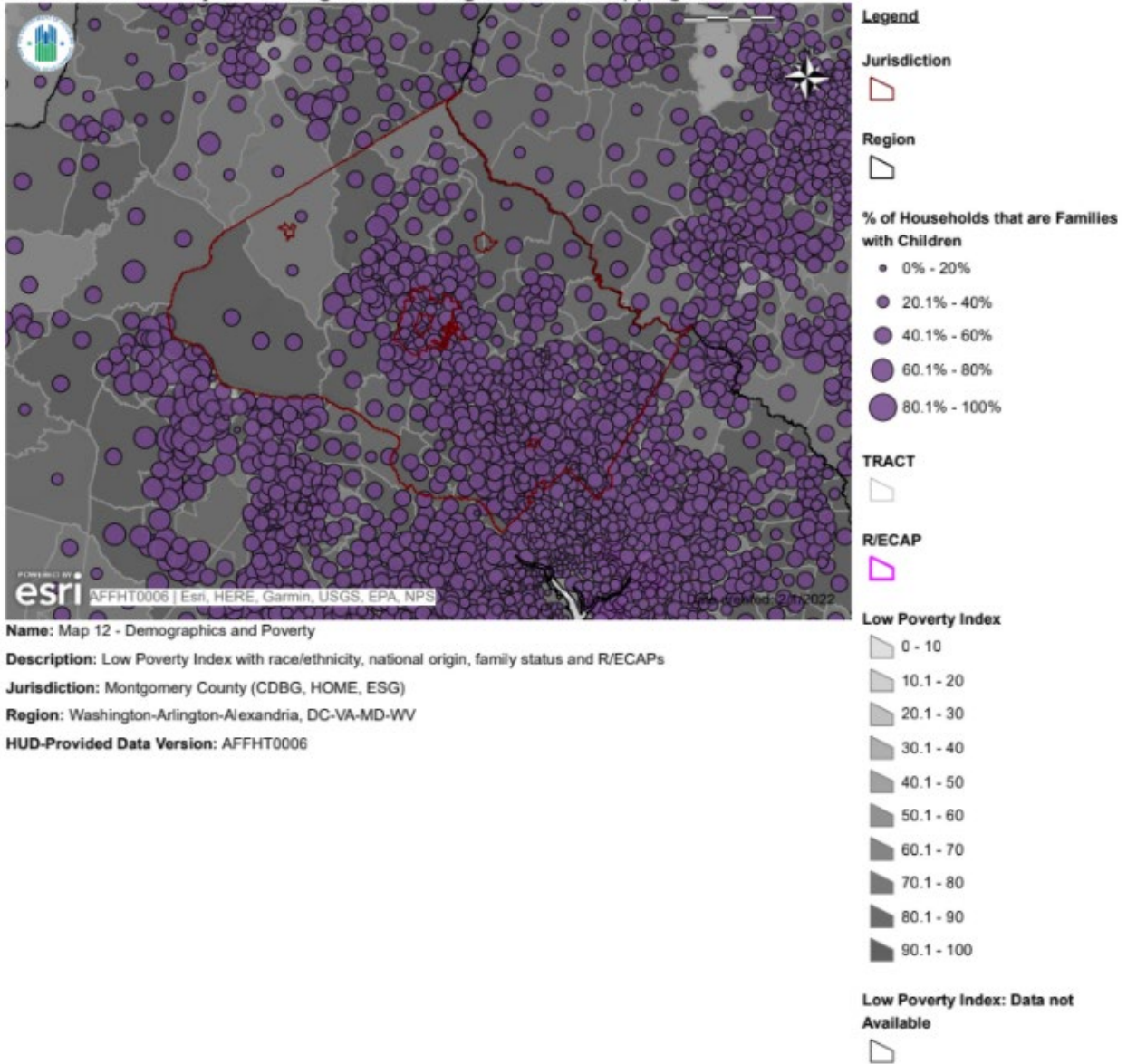
**Description:** Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

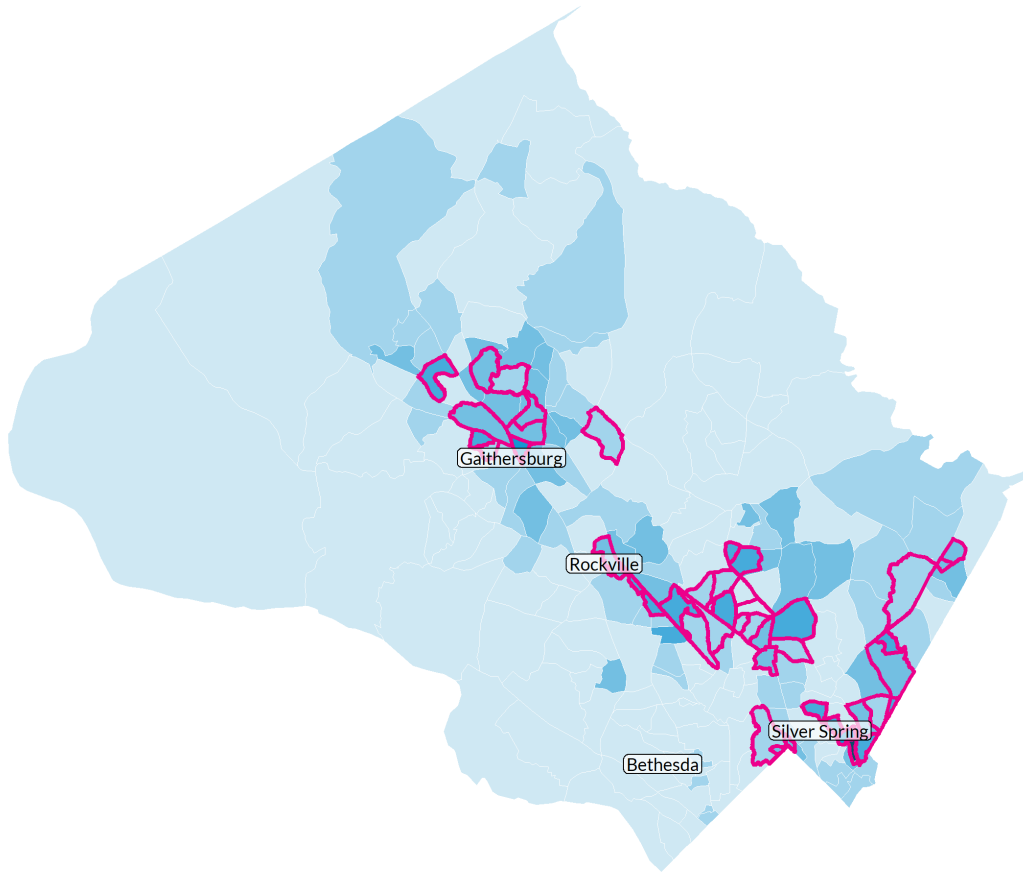
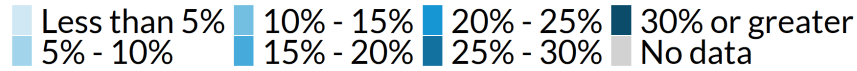
**Map 53: Demographics and Low Poverty Neighborhoods (Familial Status), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Map 54: Jurisdictional Poverty Rates by Census Tract with COG Opportunity Areas, Montgomery County,

## Poverty Rates by Census Tract in Montgomery County, Maryland

COG Equity Emphasis Area Highlighted in Magenta

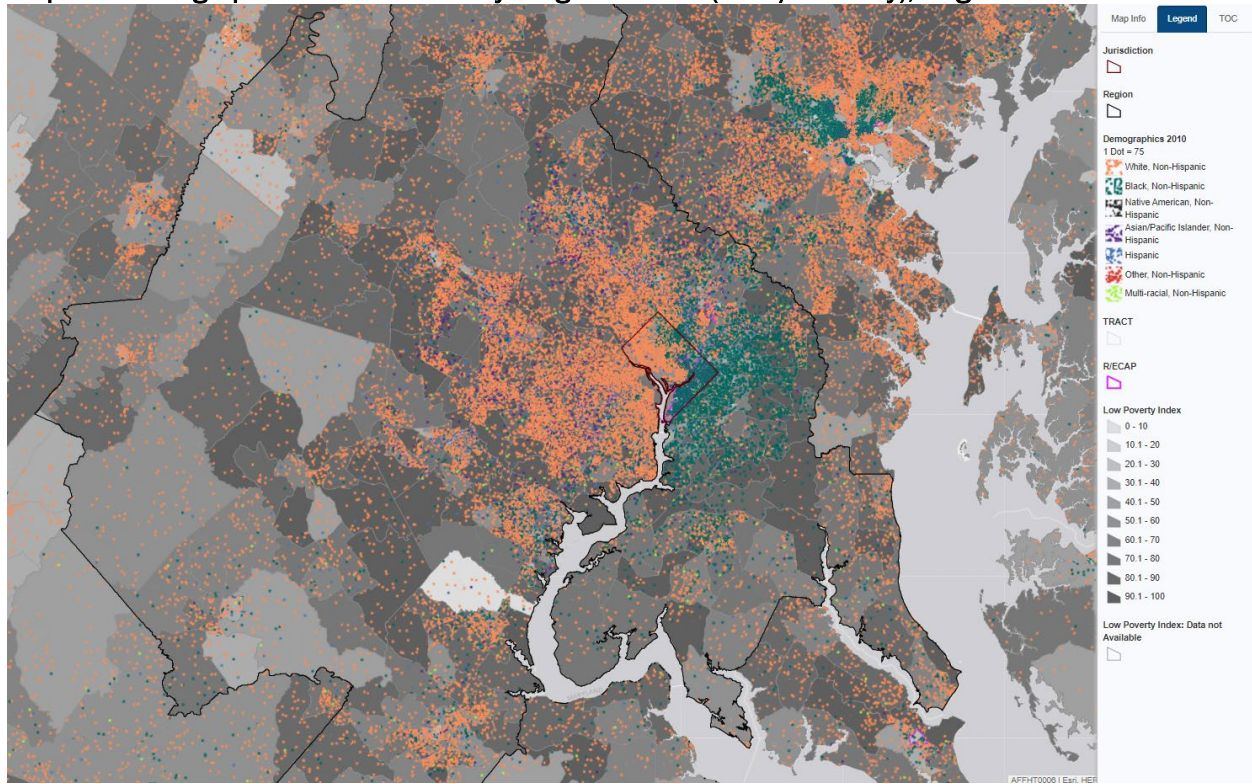


Source: American Community Survey 5-Year Estimates, 2015-2019

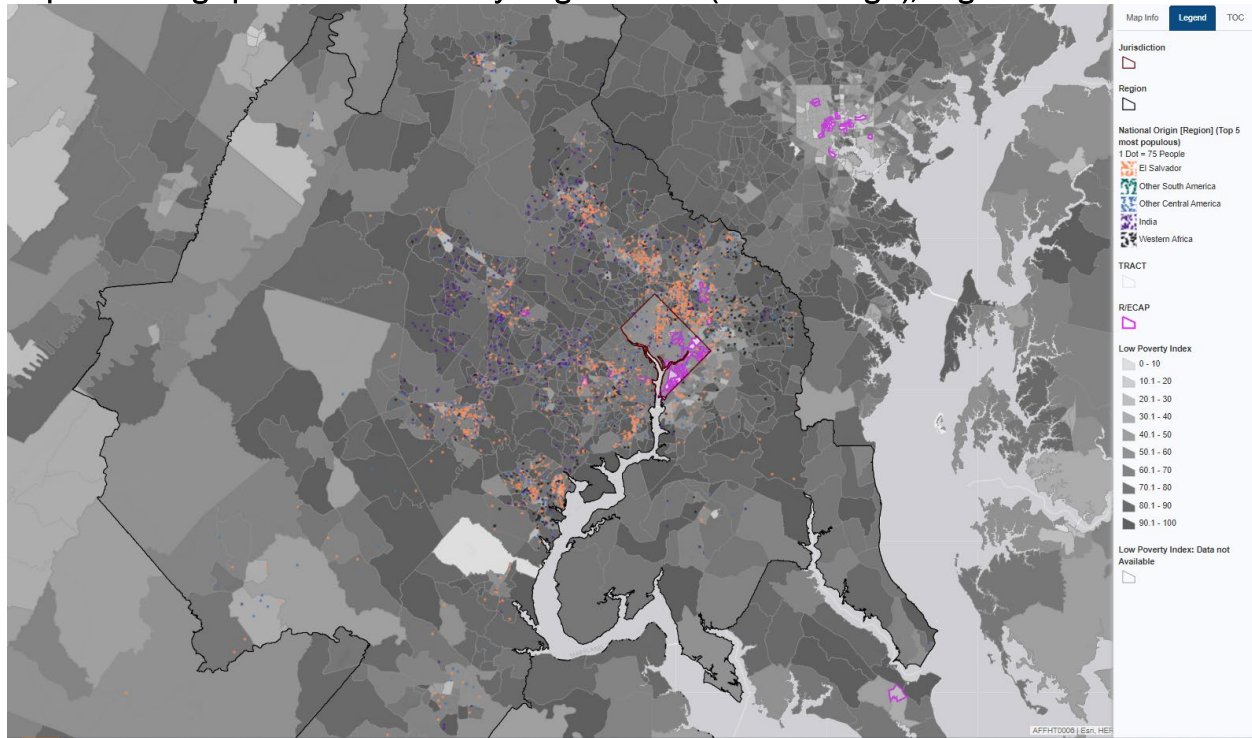
### Montgomery County

There are disparities in access to low-poverty neighborhoods based on race and ethnicity in Montgomery County. White residents have the highest access to low-poverty neighborhoods, with this access only slightly diminished for White residents living below the poverty line. Asian American residents have the second highest access, though access drops significantly for Asian Americans living below the poverty line. In general, Native Americans have middling levels of access to low-poverty neighborhoods. However, access for Native Americans residents living below the poverty line is actually higher than it is for the general population. Access for Black and Hispanic residents is lowest. For Black residents, access is roughly the same whether looking at the total population or only those living below the poverty line. For Hispanic residents living below the poverty line, however, rates drop significantly.

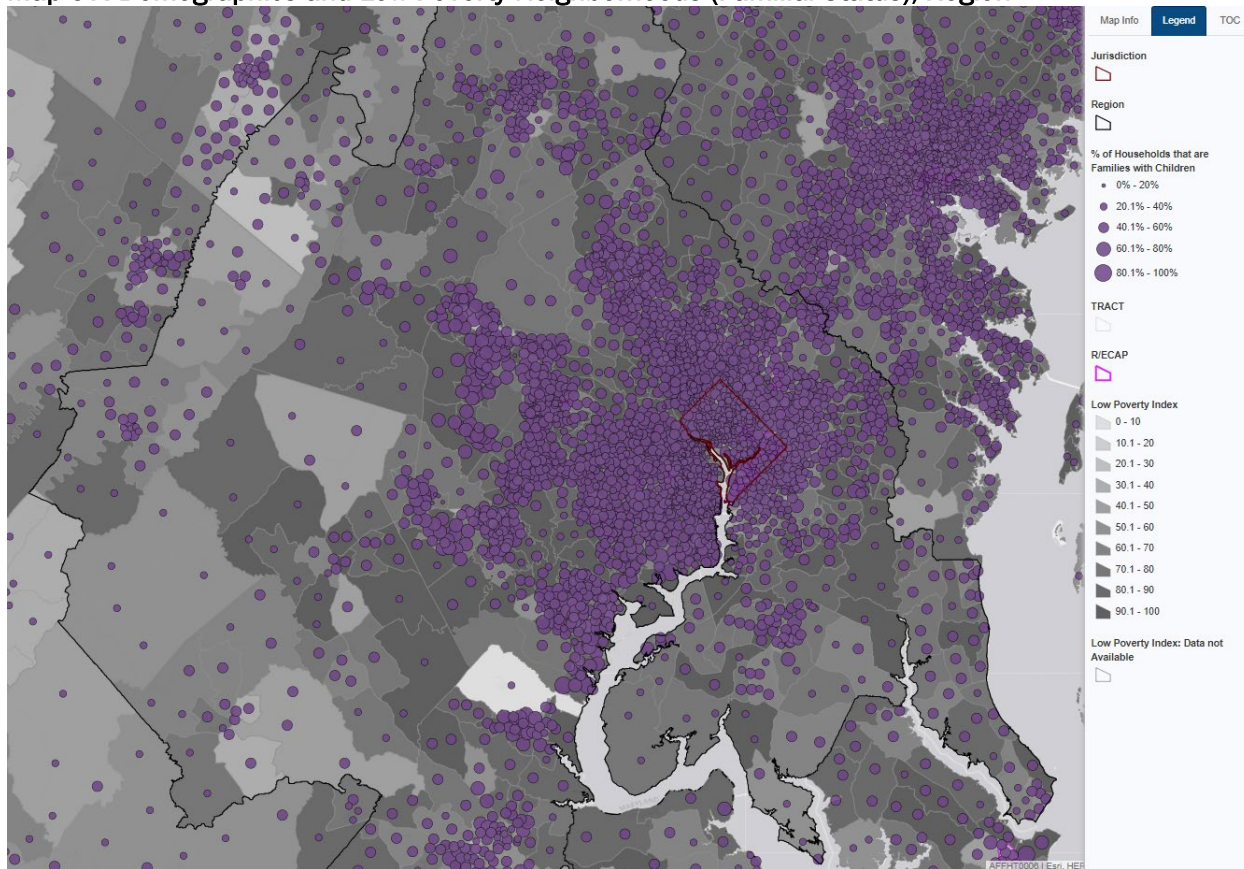
Map 55: Demographics and Low Poverty Neighborhoods (Race/Ethnicity), Region



Map 56: Demographics and Low Poverty Neighborhoods (National Origin), Region



**Map 57: Demographics and Low Poverty Neighborhoods (Familial Status), Region**



Region

The regional trend for racial disparities follows a similar pattern as the jurisdictional trends. As is the case for all jurisdictions, White residents are more likely than other groups to reside in areas with low-poverty neighborhoods. While the index value for White residents is 79, the values for Hispanic and Black residents are much lower: 65 and 61. The regional trend most closely aligns with the District of Columbia and Fairfax County because in these jurisdictions, Black residents face higher incidences of restricted access to low-poverty neighborhoods than any other group. In the majority of jurisdictions, Hispanic residents have the least access to low-poverty neighborhoods. As displayed throughout the individual jurisdictions, poverty levels also have a significant negative impact on index values for all groups, but the comparative index value losses by racial group do show a racial and ethnic disparity in reduced access as well.

*ii. For the protected class groups HUD has provided data, describe how disparities in access to low poverty neighborhoods relate to residential living patterns in the jurisdiction and region.*

Montgomery County

Access to low-poverty neighborhoods in Montgomery County correlates with residential living patterns. Access to low-poverty neighborhoods is highest in the southwestern part of the county, with access being highest in areas like Potomac, Bethesda, and Chevy Chase, which are predominantly White and Asian American. In contrast, there are small clusters of census tracts where low-poverty rates drop below 50, just northwest and southeast of Gaithersburg; most of these are home to a large number of Black and Hispanic residents. These include the tracts surrounding North Gate Local Park and Strathmore Local Park in Aspen Hill and a few census tracts in North Bethesda. These tracts are interspersed among tracts with fairly high levels of access.

### Region

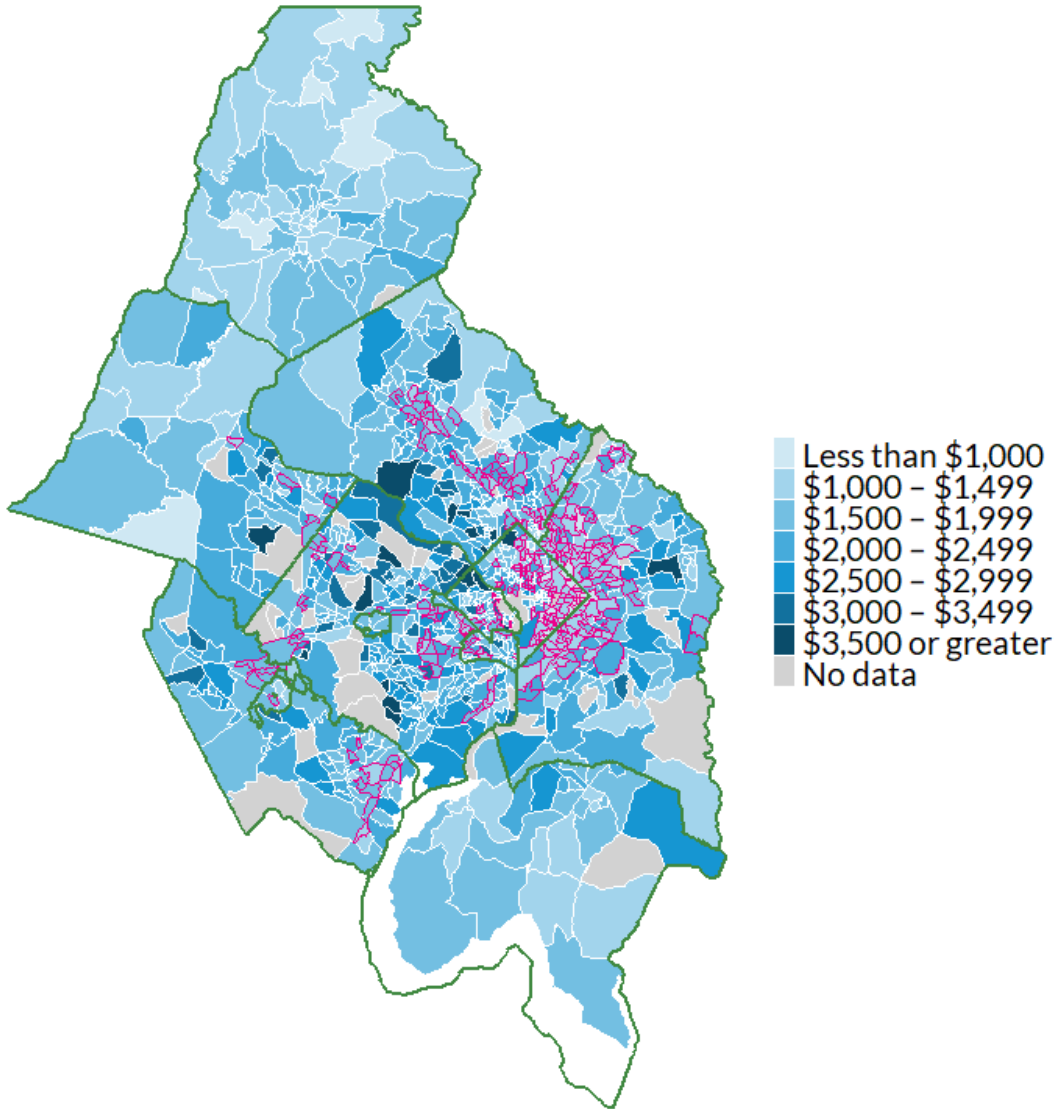
In general, disparities in access to low-poverty neighborhoods correlate with residential living patterns in the region. Access to low-poverty neighborhoods is much higher in suburban areas, particularly in Loudoun, Fairfax, and Montgomery Counties. These areas are disproportionately White, and to a lesser extent, Asian American. In contrast, urban areas with low levels of access to low-poverty neighborhoods are consistently home to larger numbers of Black and Hispanic residents. This includes the District of Columbia and the urban portions of Alexandria and Arlington. But even within these urban areas, where people of color comprise a majority of the population, access to low-poverty neighborhoods is heavily correlated with race and ethnicity.

*iii. Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss programs, policies, or funding mechanisms that affect disparities in access to low poverty neighborhoods*

Map 58: Median Rental Rates, Region

## Median Gross Rent by Census Tract in Washington Region

COG Equity Emphasis Area Highlighted in Magenta

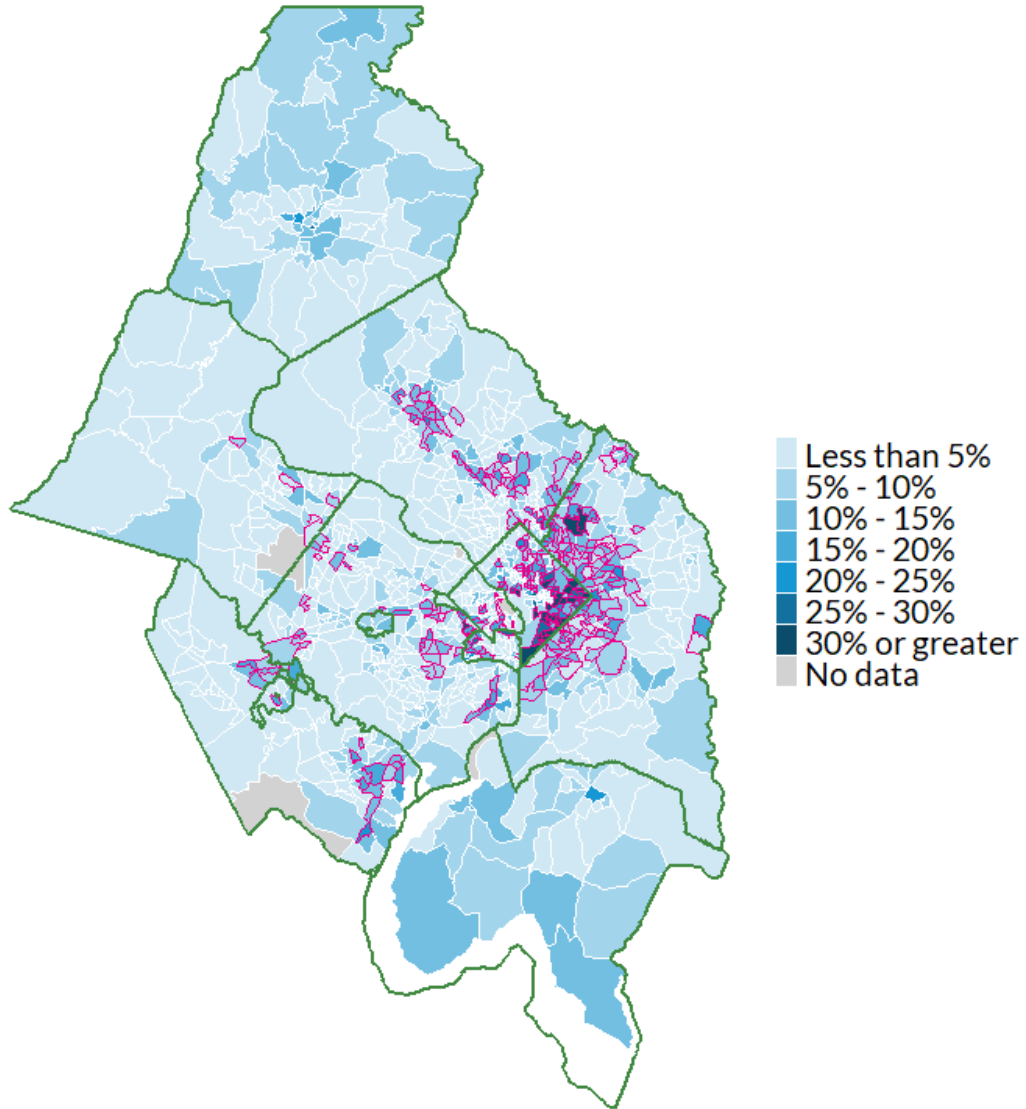


Source: American Community Survey 5-Year Estimates, 2015-2019

Map 59: Poverty Rates, Region

# Poverty Rates by Census Tract in Washington Region

COG Equity Emphasis Area Highlighted in Magenta



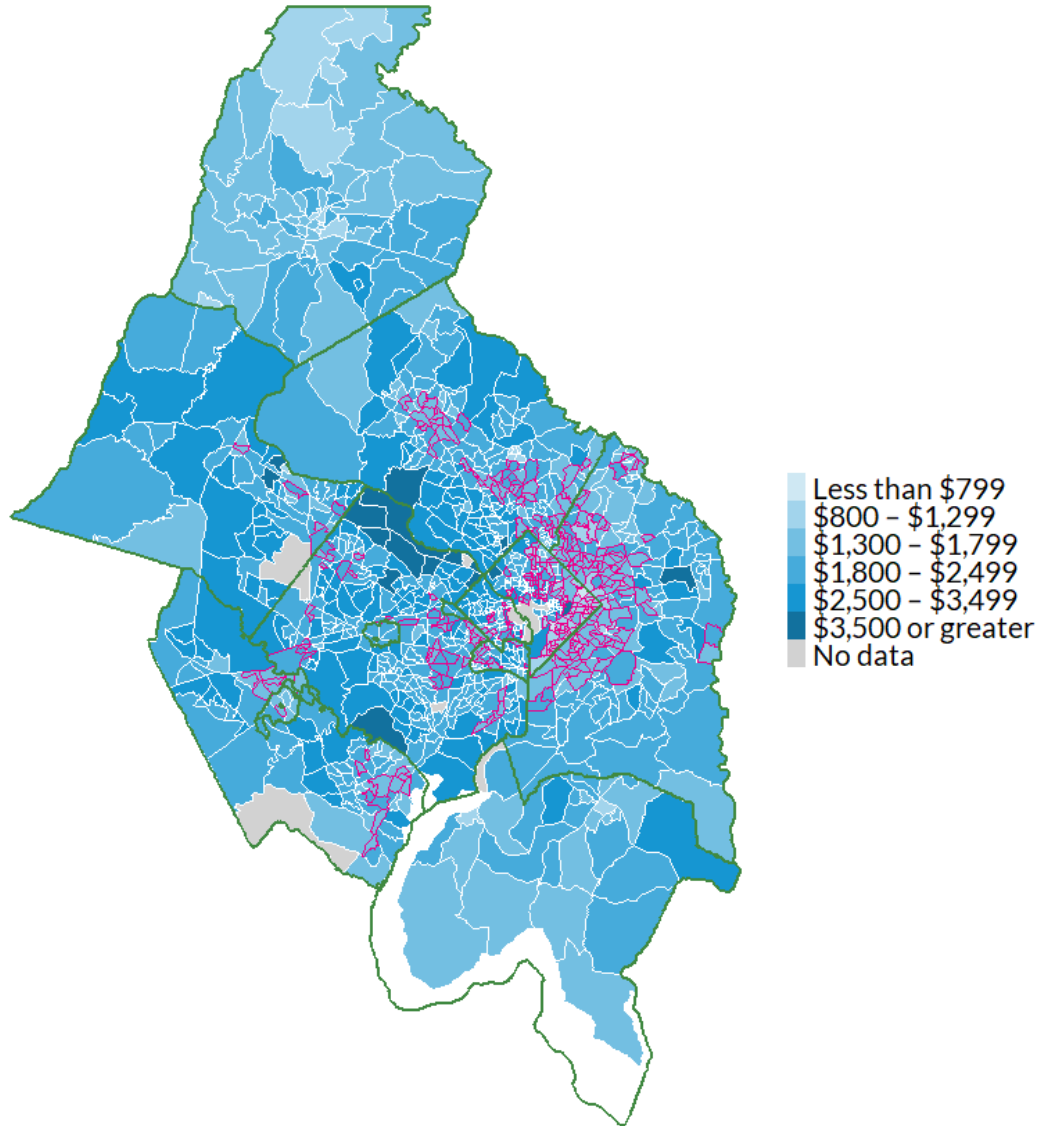
Source: American Community Survey 5-Year Estimates, 2015-2019



Map 60: Median Housing Costs, Region

**Median Monthly Housing Cost by Census Tract in Washington Region**

COG Equity Emphasis Area Highlighted in Magenta



Source: American Community Survey 5-Year Estimates, 2015-2019

Region

These policies are mostly addressed in Contributing Factors, particularly the section Impediments to Mobility (see page XX). Other contributing factors also explain disparities in access to low-poverty neighborhoods, such as (1) lack of investment in specific neighborhoods, (2) lack of resources for fair housing agencies and organizations, (3) lack of affordable accessible housing a range of unit sizes, (4) practices and decisions for publicly supported housing, (5) occupancy codes and restrictions, (6)

land use and zoning laws, (7) location and type of affordable housing, and (8) lack of community revitalization strategies, among others. Ultimately, all of the contributing factors either directly or indirectly impact access to low-poverty housing.

One of the policies with the largest impact on access to low-poverty neighborhoods is inclusionary zoning, which jurisdictions in the region have implemented, though with varying levels of stringency. In 2020, Virginia implemented legislation that encouraged localities to implement more aggressive inclusive zoning. The District of Columbia in particular has focused on upzoning the Rock Creek West area. Another policy that has notable impacts on access to low-poverty neighborhoods throughout the region is the improvement of payment standards, which Montgomery County, D.C., and Prince William County have all implemented.

**e. Disparities in Access to Opportunity—Access to Environmentally Healthy Neighborhoods**

***i. Describe any disparities in access to environmentally healthy neighborhoods in the jurisdiction and region.***

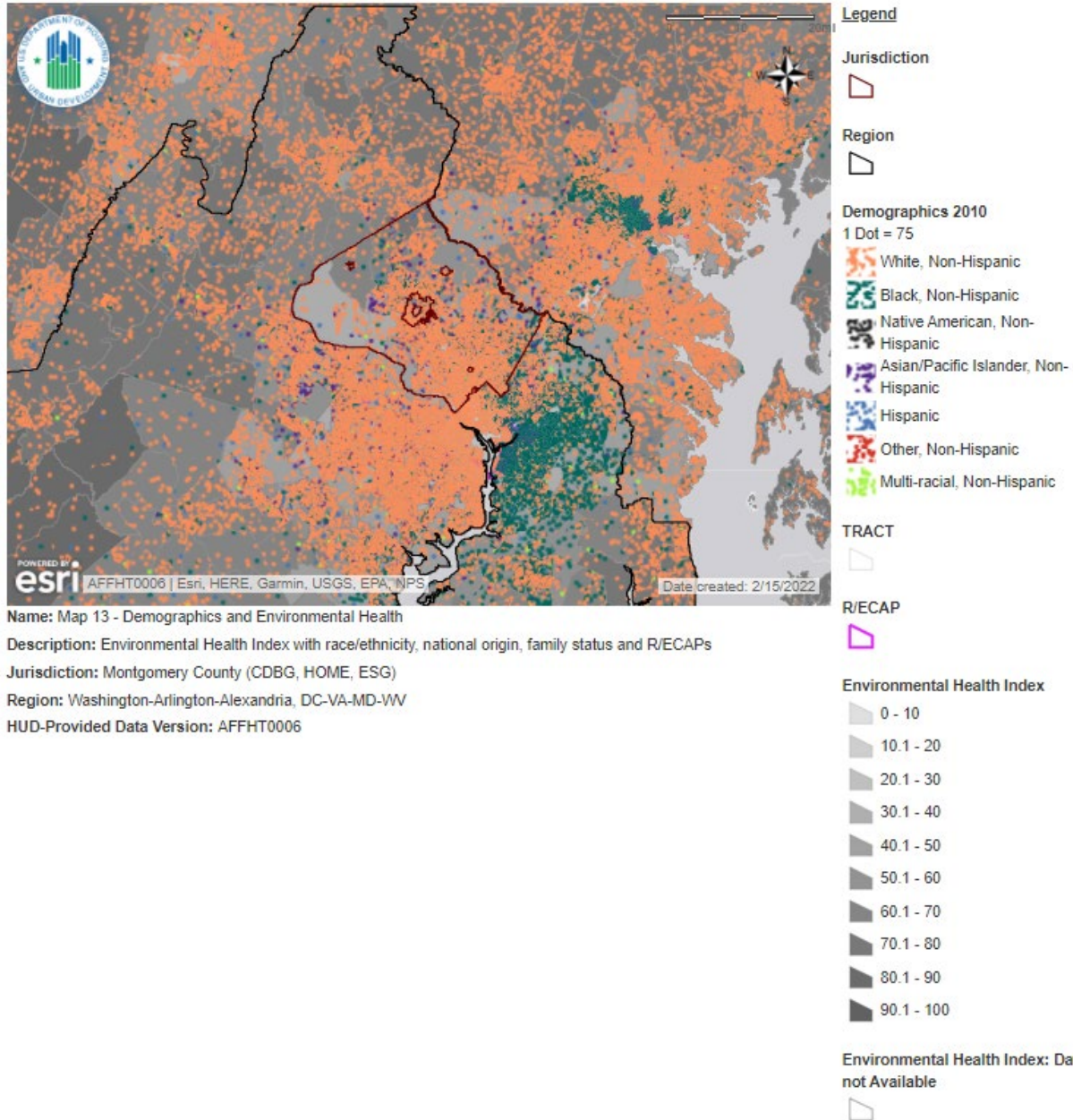
The Environmental Health Index provided by HUD measures exposure to harmful airborne toxins. The index is based on standardized Environmental Protection Agency estimates of carcinogenic, respiratory, and neurological hazards in air. The index does not consider other environmental issues such as water quality or soil contamination, meaning it is a limited measure of overall environmental health. However, it can still provide useful insight into environmental conditions in jurisdictions. Index values range from 0 to 100, with higher values indicating better conditions and less exposure to environmental hazards that can harm human health. Generally, urban areas tend to have lower air quality as these areas have more emission sources and thus more exposure to hazards.

**Table 18: Environmental Health Index**

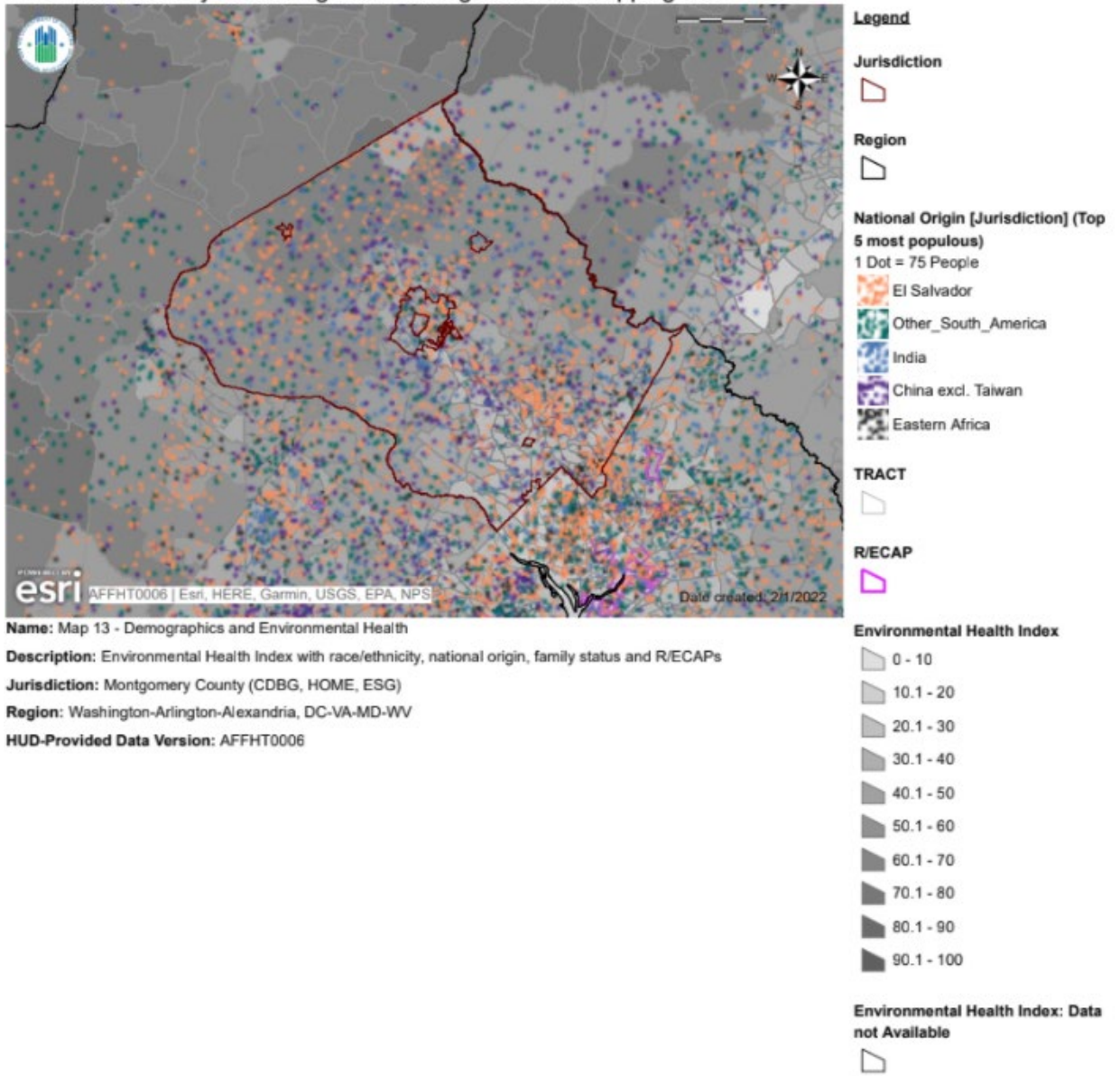
Low Poverty Index	Montgomery County	Region
Total Population		
White, Non-Hispanic	51.77	44.24
Black, Non-Hispanic	47.98	35.39
Hispanic	47.92	36.59
Asian or Pacific Islander, Non-Hispanic	50.21	38.50
Native American, Non-Hispanic	49.53	42.19
Population below federal poverty line		
White, Non-Hispanic	50.55	42.92
Black, Non-Hispanic	47.76	29.66
Hispanic	48.10	34.45

Asian or Pacific Islander, Non-Hispanic	47.70	34.19
Native American, Non-Hispanic	59.71	35.99

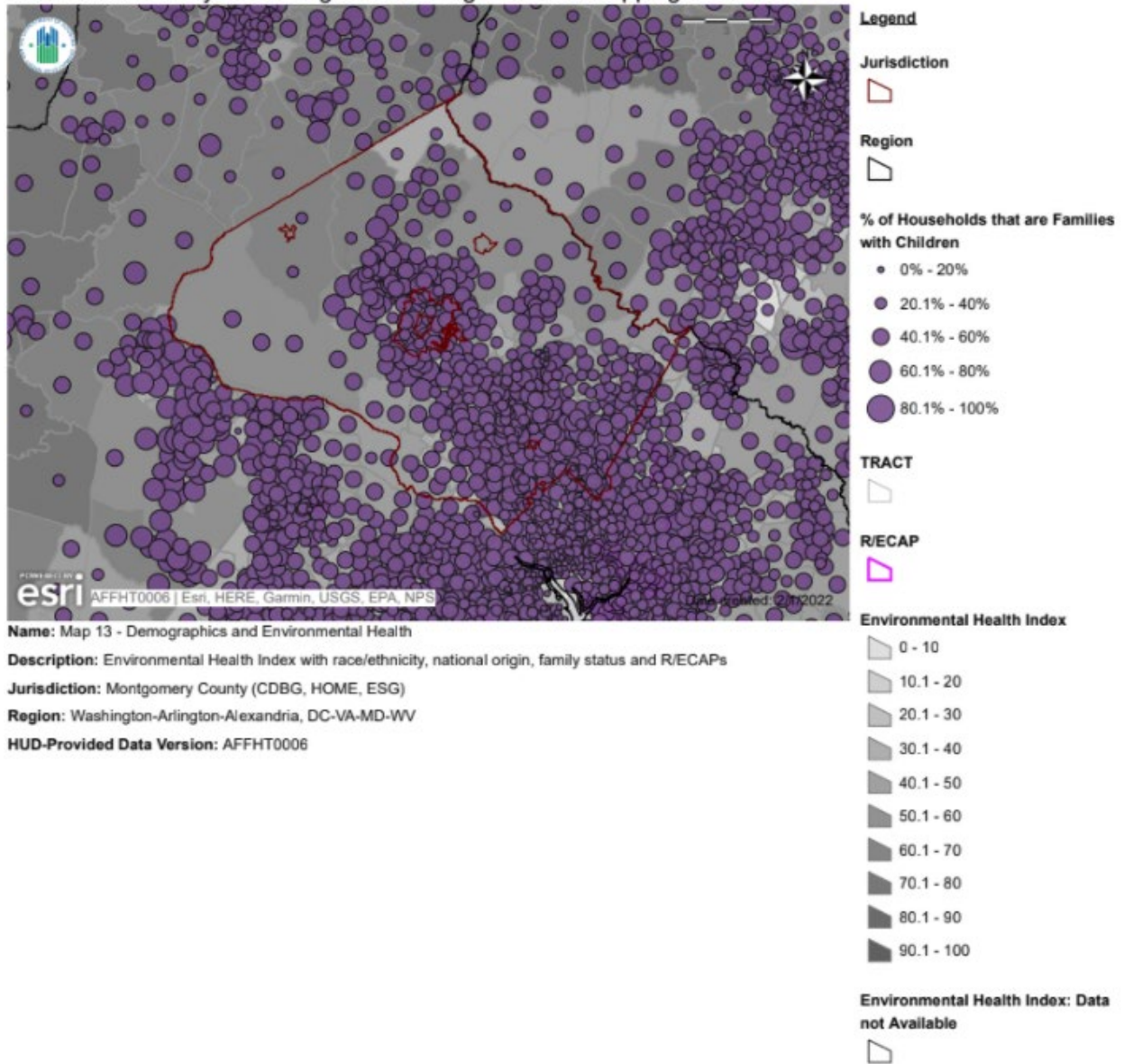
**Map 61: Demographics and Environmental Health (Race/Ethnicity), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Map 62: Demographics and Environmental Health (National Origin), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



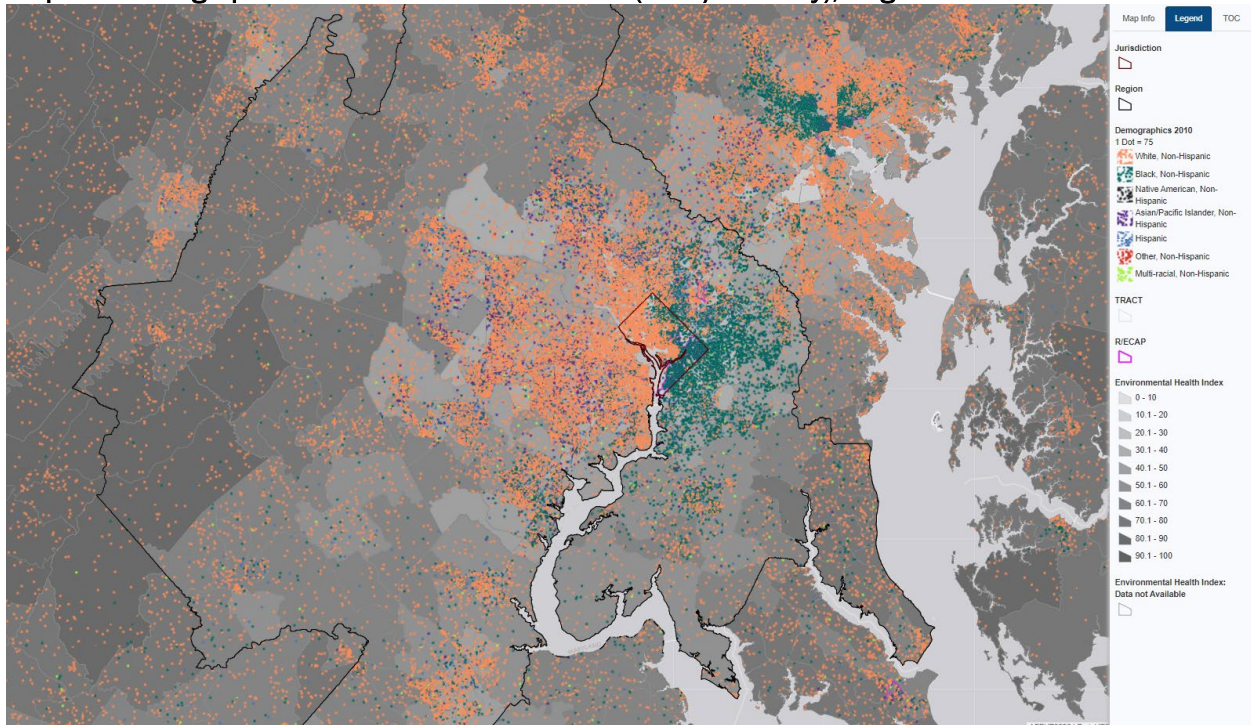
**Map 63: Demographics and Environmental Health (Familial Status), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



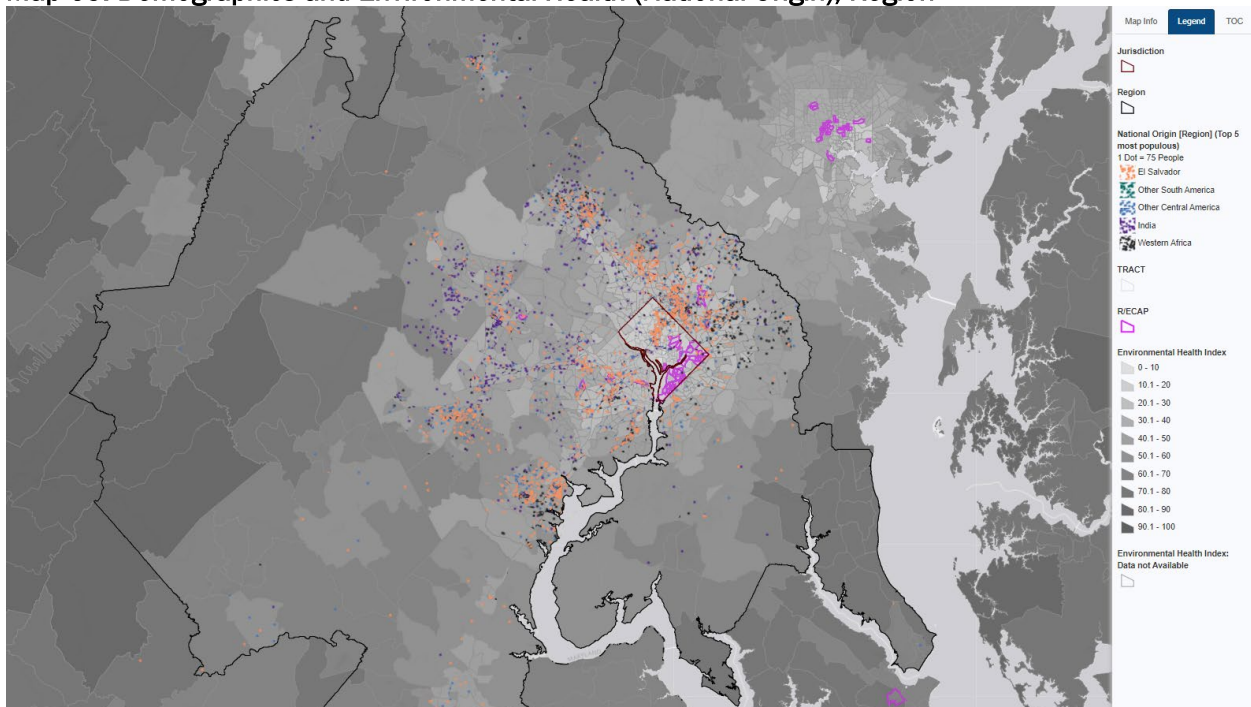
Montgomery County

In Montgomery County, access to environmentally healthy neighborhoods is higher than in the more urban centers but still lower than national averages, with negligible differences among racial and ethnic groups. Environmental Health scores for total population by race range from 34.25 to 37.46, with Hispanic residents having the lowest scores and Asian or Pacific Islander residents scoring highest. White, Black, and Native American residents have rates falling between these groups, with scores of 36.59, 35.24, and 36.71, respectively. For those living below the poverty line, scores vary more widely based on racial group, with White residents having the highest score, 34.72, and Native Americans having the lowest, 28.53. Black, Asian or Pacific Islander, and Hispanic residents living below the poverty line score 33.84, 31.41, and 34.35 respectively. As opposed to scores in Loudoun County, Native American residents below the poverty level in Montgomery County fare significantly worse on this index as compared with other racial, ethnic, and economic groups.

Map 64: Demographics and Environmental Health (Race/Ethnicity), Region

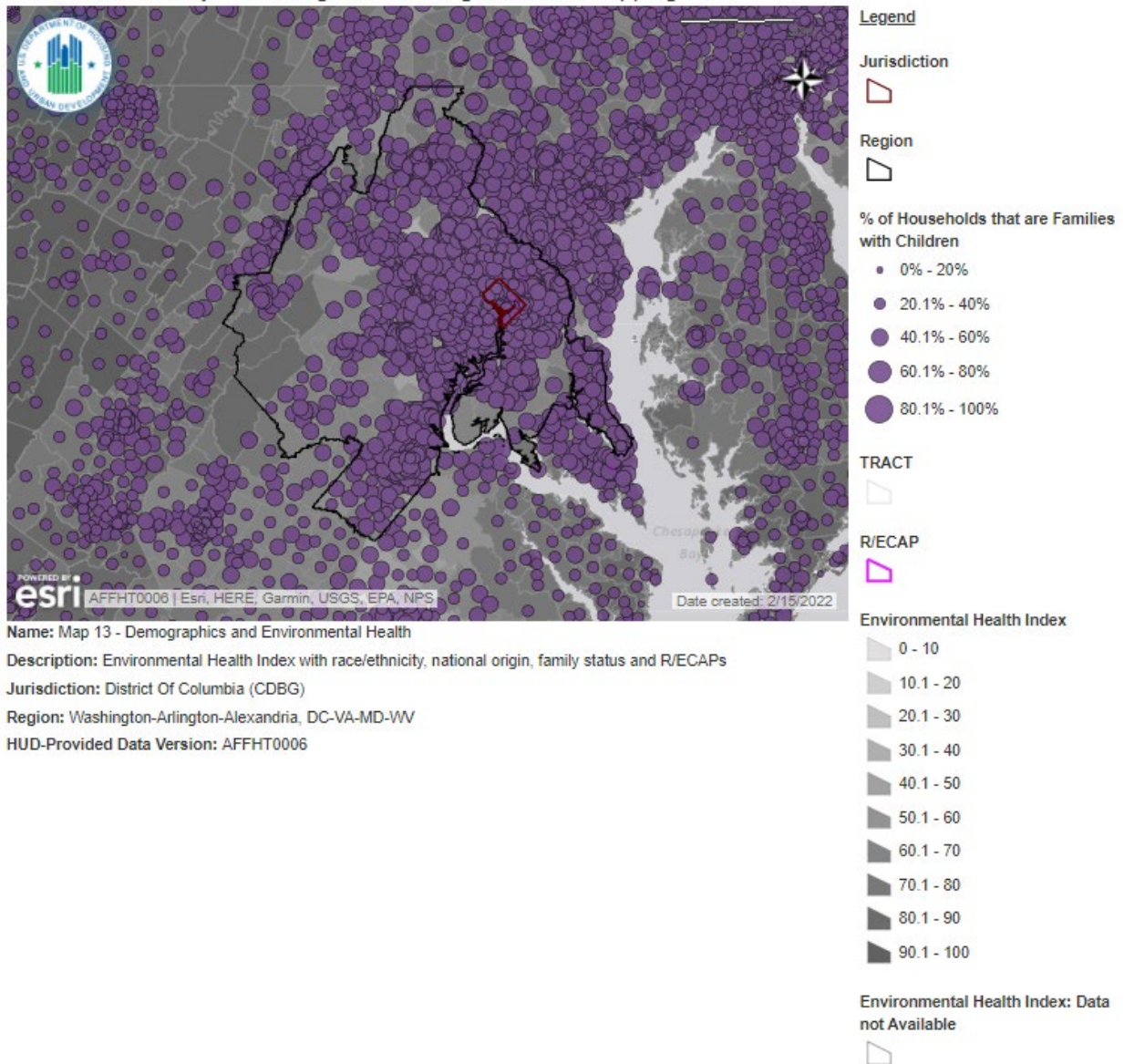


Map 65: Demographics and Environmental Health (National Origin), Region



## Map 66: Demographics and Environmental Health (Familial Status), Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



### Region

Racial differences are more pronounced at the regional level, with an Environmental Health Index value of 44.24 for White residents versus 35.39 for Black residents, 36.59 for Hispanic residents, 38.50 for Asian or Pacific Islander residents, and 42.1 for Native American residents. Regionally, residents living below the poverty line experience similar environmental health conditions, with index values of 42.92 for White residents, 29.96 for Black residents, 34.45 for Hispanic residents, 34.19 for Asian or Pacific Islander residents, and 35.99 for Native American residents.

For all populations, the index values have improved dramatically since 2019. This is likely in part to a reduced number of commuters resulting from the COVID-19 pandemic.

***ii. For the protected class groups HUD has provided data, describe how disparities in access to environmentally healthy neighborhoods relate to residential living patterns in the jurisdiction and region.***

As explained above, disparities in Environmental Health Index values are most pronounced at the regional level. The more suburban and rural areas of Loudoun and Prince William Counties—which are also disproportionately White—have the highest access to environmentally healthy neighborhoods. Washington, D.C., followed closely by Arlington and Alexandria, have much larger populations of non-White residents and have the lowest access to environmentally healthy neighborhoods. Regional values, incorporating suburban and rural areas, are about three times as high as those in urban areas.

**Montgomery County**

In Montgomery County, access to environmentally healthy neighborhoods is lowest in the southeastern part of the county, which is nearest to the District of Columbia. This area is more heavily Black and Hispanic than the county as a whole. This is also home to some of the highest populations of Hispanic residents and Salvadoran residents. Conversely, the region with the highest Environmental Health Index value—the northwesternmost corner, Damascus—is disproportionately White.

**Region**

Overall, Environmental Health Index values are significantly higher in suburban and rural areas, like Loudoun, Prince William, Fairfax, and Montgomery Counties, which are disproportionately White and, to a lesser extent, Asian or Pacific Islander. More urban areas, specifically D.C. proper, have much higher percentages of Black and Hispanic residents and lower access to environmentally healthy neighborhoods. Within these urban areas, however, it does not appear that index values are correlated with race.

***iii. Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss programs, policies, or funding mechanisms that affect disparities in access to environmentally healthy neighborhoods.***

**Montgomery County**

Montgomery County's Climate Action Plan has explicitly centered racial equity and social justice, focusing on how various vulnerability factors make certain groups susceptible to detrimental impacts of climate change. To do so, Montgomery County created a Public Engagement Working Group that sought to ensure various groups were represented in drafting the Climate Action Plan. Among other things, this group recommended that funding should be allocated to programs engaging communities on climate work. The County has also hosted workshops on environmental justice. Some of the measures geared toward enhancing equity focused on increasing public transit in areas that are heavily congested and home to vulnerable communities. From a process standpoint, Montgomery County has gone to great lengths to address racial disparities related to the environment. It remains to be seen whether these efforts are reflected in the outcome of its Climate Action Plan.

**Region**

Although the Environmental Health Index does not reflect significant disparities in access to environmentally healthy neighborhoods within the District of Columbia, there are several significant environmental problems within the city that affect vulnerable populations. The region has consistently ranked in the top 10 worst cities in terms of air pollution. According to the 2022 American Lung Association *State of the Air* report, the District of Columbia received an "F" grade for high ozone (smog) days.<sup>13</sup>



The Anacostia and Potomac Rivers are also severely polluted. A goal of achieving a swimmable and fishable Anacostia River has been set for the year 2025.<sup>14</sup> However, some residents of Ward 8 (Anacostia) have expressed concerns that as the river is targeted for cleanup, housing prices will rise and gentrification pressures will push out low-income communities of color.<sup>15</sup>

f. Disparities in Access to Opportunity – Patterns in Disparities in Access to Opportunity

*i. Describe any disparities in access to opportunity in the jurisdiction and the region, including any overarching patterns of access or exposure to adverse community factors. Include how these patterns compare to patterns of segregation, integration, and R/ECAPs.*

Throughout the metropolitan Washington region, there are marked disparities in access to opportunity based on race and ethnicity. For almost all indexes, regional values are lower for Black and Hispanic residents than they are for White residents, and to a lesser extent, Asian American residents. Native American residents often fall somewhere between these groups, with some exceptions. And these disparities are only exacerbated for the population living below the poverty line.

Black residents throughout the region have the lowest levels of access to education, jobs, low-poverty neighborhoods, and environmentally healthy neighborhoods. With few exceptions, this is only worse for Black residents living below the poverty line. The notable exception to this is transit, for which Black residents have the highest levels of access. But this, of course, is a function of needing transit to reach school and work, as Black residents are less likely to live in low-poverty or environmentally healthy neighborhoods, which are further from the District and tend to be inhabited by those with cars. This general pattern, though to a slightly lesser extent, applies to Hispanic residents throughout the region as well.

White residents, and to a lesser extent, Asian American residents, consistently scored the highest on all metrics. White residents had the most access to proficient schools, low-poverty neighborhoods, and environmentally healthy neighborhoods. In job-related indexes, White residents closely followed Asian American residents in levels of access to jobs and the labor market. For schools and low-poverty neighborhoods, Asian Americans had second-best access, and third-best access to environmentally friendly neighborhoods. Asian American residents had the highest job index-related values, but in other metrics were consistently second to White residents.

The level of access for each racial group, from most to least, to each of the opportunity indicators is as follows:

- Schools: White, Asian, Native American, Hispanic, Black (same below poverty line)
- Labor market: Asian, White, Native American, Hispanic, Black (same below poverty line)
- Job proximity: Asian, White, Hispanic, Native American, Black (below poverty line, Hispanic and White drop to lowest)
- Transit trips index: Hispanic, Asian, Black, Native American, White (same below poverty line, but Black moves to highest)
- Transit costs: roughly the same for all
- Low-poverty neighborhoods: White, Asian, Native American, Hispanic, Black (same below poverty line)
- Environmentally friendly neighborhoods: White, Native American, Asian, Hispanic, Black

*ii. Based on these opportunity indicators, identify areas that experience (1) high access and (2) low access across multiple indicators.*

To answer this question, it is helpful to separate these indicators into two groups, the first group including indexes correlating positively with urban areas, and the second with those correlating with suburban areas. The first group includes both of the transportation indexes and job proximity. It also includes labor markets, though to a slightly lesser extent. Even within these urban jurisdictions, however, job-related metrics are still lower for Black and Hispanic residents. As explained, the high access to transportation is a function of necessity, not convenience. On these measures, the District of Columbia typically scores the highest and Loudoun County the lowest.

The second group includes indexes on which suburban counties fare well, like access to proficient schools, environmentally healthy neighborhoods, and low-poverty neighborhoods. Here, suburban counties like Loudoun, and to a lesser extent, Montgomery and Fairfax, have high index values. Loudoun County has lower values for the indexes that correlate to more urban environments. Conversely, District residents, particularly Black residents, consistently have the least access to proficient schools, environmentally healthy neighborhoods, and low-poverty neighborhoods.

#### iv. Disproportionate Housing Needs

***1.a. Which groups (by race/ethnicity and familial status) experience higher rates of housing cost burden, overcrowding, or substandard housing compared with other groups? Which groups also experience higher rates of severe housing burdens compared with other groups?***

Across the metropolitan Washington region, many residents face high rates of housing problems, severe housing problems, and severe housing cost burden. The four HUD-designated housing problems include (1) lacking complete kitchen facilities, (2) lacking complete plumbing facilities, (3) overcrowding, and (4) experiencing housing cost burden.<sup>16</sup> Households are considered to have a housing problem if they experience at least one of the above. This analysis also considers what HUD designates as severe housing problems, which include lacking a kitchen or plumbing, housing more than one person per room, or experiencing severe cost burden, defined as housing cost of greater than 50 percent of household income.

**Table 19: Demographics of Households with Disproportionate Housing Needs, Montgomery County**

Households Experiencing Any of the Four Housing Problems	Households with Problems #	Total Households #	Households with Problems %
Race/Ethnicity			
White, Non-Hispanic	45,343	185,332	24.47%
Black, Non-Hispanic	26,653	58,592	45.49%
Hispanic	23,081	44,505	51.86%
Asian or Pacific Islander, Non-Hispanic	15,909	45,250	35.16%
Native American, Non-Hispanic	102	598	17.06%
Other, Non-Hispanic	3,173	7,824	40.55%
Total	114,269	342,174	33.39%

Household Type and Size			
Family, <5 people	55,475	201,840	27.48%
Family, 5+ people	15,908	36,701	43.34%
Non-family	42,913	103,666	41.40%
Households Experiencing Any of the Four Severe Housing Problems	Households with Severe Problems #	Total Households #	Households with Severe Problems %
Race/Ethnicity			
White, Non-Hispanic	20,626	185,332	11.13%
Black, Non-Hispanic	14,200	58,592	24.24%
Hispanic	12,965	44,505	29.13%
Asian or Pacific Islander, Non-Hispanic	8,180	45,250	18.08%
Native American, Non-Hispanic	8	598	1.34%
Other, Non-Hispanic	1,242	7,824	15.87%
Total	57,244	342,174	16.73%

Hispanic and Black households have the most disproportionate share of housing problems in Montgomery County. More than half of Hispanic households and over 45 percent of Black households experience housing problems. Similarly, Asian American households have a higher share of housing with problems than do White households. Households with five or more members and households with nonfamily residents have a disproportionately higher rate of housing problems than small family households, with 43 percent and 41 percent respectively experiencing these problems. Racial and ethnic disparities are present in the rates of households experiencing severe housing problems, too. Hispanic households are the most likely to have severe housing problems, with 29 percent of households impacted. Black households also live in housing with higher rates of severe housing problems, with 24 percent of households impacted, while only 11 percent of White households have severe housing problems.

**Table 20: Demographics of Households with Severe Housing Cost Burden, Montgomery County**

Race/Ethnicity	Households with Severe Cost Burden #	Total Households #	Households with Severe Cost Burden %
White, Non-Hispanic	19,062	185,332	10.29%
Black, Non-Hispanic	11,892	58,592	20.30%

Hispanic	9,268	44,505	20.82%
Asian or Pacific Islander, Non-Hispanic	6,433	45,250	14.22%
Native American, Non-Hispanic	4	598	0.67%
Other, Non-Hispanic	1,109	7,824	14.17%
Total	47,768	342,174	13.96%
<b>Household Type and Size</b>			
Family, <5 people	22,160	201,840	10.98%
Family, 5+ people	4,390	36,701	11.96%
Non-family	21,230	103,666	20.48%

In Montgomery County, more than 20 percent of Hispanic and Black households face severe housing cost burden. In contrast, roughly 10 percent of White residents have severe housing cost burden. This disparity is not as significant for Asian Americans. Nonfamily households are twice as likely to be severely cost-burdened as family households.

**Table 21: Demographics of Households with Disproportionate Housing Needs, Region**

Households Experiencing Any of the Four Housing Problems	Households with Problems #	Total Households #	Households with Problems %
<b>Race/Ethnicity</b>			
White, Non-Hispanic	290,379	1,146,249	25.33%
Black, Non-Hispanic	228,930	547,575	41.81%
Hispanic	116,643	229,029	50.93%
Asian or Pacific Islander, Non-Hispanic	63,849	184,508	34.61%
Native American, Non-Hispanic	1,912	4,987	38.34%
Other, Non-Hispanic	18,138	48,608	37.31%
Total	719,855	2,160,990	33.31%
<b>Household Type and Size</b>			
Family, <5 people	331,440	1,195,683	27.72%
Family, 5+ people	95,644	230,517	41.49%

Non-family	292,760	734,793	39.84%
Households Experiencing Any of the Four Severe Housing Problems	Households with Severe Problems #	Total Households #	Households with Severe Problems %
Race/Ethnicity			
White, Non-Hispanic	125,471	1,146,249	10.95%
Black, Non-Hispanic	116,013	547,575	21.19%
Hispanic	68,070	229,029	29.72%
Asian or Pacific Islander, Non-Hispanic	33,791	184,508	18.31%
Native American, Non-Hispanic	1,040	4,987	20.85%
Other, Non-Hispanic	8,829	48,608	18.16%
Total	353,250	2,160,990	16.35%

Table 22: Demographics of Households with Severe Housing Cost Burden, Region

Race/Ethnicity	Households with Severe Cost Burden #	Total Households #	Households with Severe Cost Burden %
White, Non-Hispanic	112,920	1,146,249	9.85%
Black, Non-Hispanic	100,254	547,575	18.31%
Hispanic	45,579	229,029	19.90%
Asian or Pacific Islander, Non-Hispanic	25,257	184,508	13.69%
Native American, Non-Hispanic	809	4,987	16.22%
Other, Non-Hispanic	7,588	48,608	15.61%
Total	292,407	2,160,990	13.53%
Household Type and Size			
Family, <5 people	130,274	1,195,683	10.90%
Family, 5+ people	25,636	230,517	11.12%
Non-family	136,547	734,793	18.58%

The metropolitan Washington region includes slightly more than 2 million households. Overall, one-third of these households have housing problems. When evaluated by race and familial status, housing needs are disproportionately borne by households of color, particularly Hispanic and Black households, as well as non-family households and families with five or more members. As is the case in every regional jurisdiction except for Fairfax County, Hispanic households have the most disproportionate rate of housing problems compared with White households. Black households also face similar disparities throughout the region. The highest rate of Hispanic households with housing problems is in Gaithersburg, where more than 60 percent have housing problems. Another group vulnerable to housing problems are families with five or more members. This disparity is most pronounced in Alexandria, where over 63 percent of these households have housing problems.

Regionally, while one-quarter of White households have housing problems, at least one out of every three households of color have them. Among some racial and ethnic groups, the proportion of households experiencing housing problems is even more pronounced: for example, 50 percent of Hispanic households and 40 percent of Black households have housing problems. Asian American, Native American, and other groups also have higher rates of housing problems than White households. Approximately 40 percent of households with five or more members and non-family households also face housing problems.

This trend is the same for households facing severe housing problems. Hispanic households are almost three times more likely to have severe housing problems than White households, and Black households and Native American households are more than twice as likely to have severe housing problems.

There is also a pattern of racially imbalanced housing cost burdens on the regional level that parallels the jurisdictional trends. In most jurisdictions, Hispanic households have the highest rates of cost burden, although in the District of Columbia and Loudoun County, Native Americans shoulder the highest cost burden while comprising a very small share of the population. White households have the lowest cost burden, with fewer than 10 percent burdened. Housing cost burden predominantly harms Black, Hispanic, and Native American households. The jurisdiction with highest rate of severe cost burdens for residents is the District of Columbia. Fairfax and Montgomery Counties also have high rates of households burdened with severe housing costs. Non-family households are also disproportionately impacted by housing cost burden while small family households have lower rates of housing cost burden.

### Overcrowding

**Table 23: Percentage of Overcrowded Households by Race or Ethnicity**

	Non-Hispanic White Households		Black Households		Native American Households		Asian or Pacific Islander Households		Hispanic Households	
	#	%	#	%	#	%	#	%	#	%
Montgomery County	938	0.46	2,005	3.32	49	4.45	1581	3.56	4,300	10.11
Region	7,385	0.66	13,321	2.49	273	3.60	7,094	4.26	22,597	11.37

### Montgomery County

The racial and ethnic disparities in overcrowding closely mirror trends in other jurisdictions as well as regional ones. Hispanic households have the highest rate of overcrowding, with at least 10 percent of households in this condition. The disparity between White and Hispanic households is particularly glaring, with Hispanic households significantly more likely to live in overcrowded conditions than White households.

### Region

Regionally, regardless of race and ethnicity, most households have fairly low rates of overcrowding. Still, a disparity exists in the proportion of White households with overcrowding compared with other groups. This is particularly true for Hispanic households, which have disproportionate rates of overcrowding in every single jurisdiction. At least 11 percent of Hispanic households live in overcrowded housing, more than 10 percentage points higher than White households. The issue of overcrowding is most pronounced in D.C., where at least 15 percent of Hispanic households live in overcrowded housing.

**Table 24: Substandard Conditions by Housing Tenure**

Jurisdiction	Owner-Occupied One Condition	Owner-Occupied Two Conditions	Owner-Occupied Three Conditions	Owner-Occupied Four Conditions	Owner-Occupied No Conditions	Total
Montgomery County	54,950	763	58	0	186,861	242,632
Region	254,458	5,207	333	7	865,348	1,125,353
Jurisdiction	Renter-Occupied One Condition	Renter-Occupied Two Conditions	Renter-Occupied Three Conditions	Renter-Occupied Four Conditions	Renter-Occupied No Conditions	Total
Montgomery County	59,426	5,231	216	0	63,445	128,318
Region	312,493	26,163	746	70	378,231	717,703
Jurisdiction	One Condition	Two Conditions	Three Conditions	Four Conditions	No Conditions	Total
Montgomery County	114,376	5,994	274	0	250,306	370,950
Region	566,951	31,370	1,079	77	1,243,579	1,843,056

In the region, renters are more likely to experience substandard conditions than owners. Of the more than 1 million owner-occupied households, over three-quarters experience no substandard conditions and fewer than 1 percent have two, three, or four substandard conditions. Slightly more than one-half of all renter households have no substandard conditions, and almost 4 percent have two, three, or

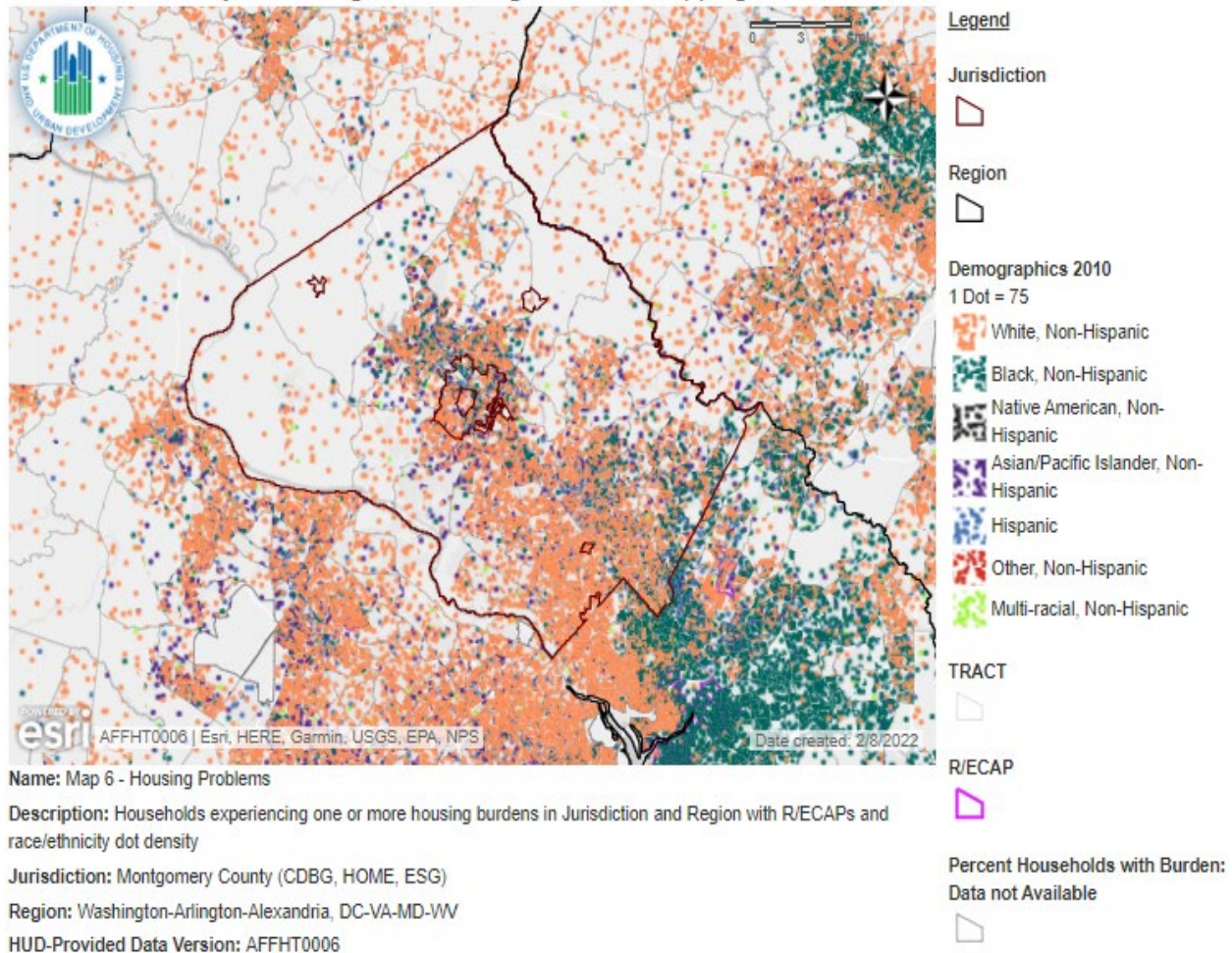
four substandard conditions. Renter-occupied households in Alexandria and Arlington and Loudoun Counties are least likely to experience substandard housing conditions.

All jurisdictions have a similarly low rate of substandard housing conditions for owner-occupied households, ranging from the lowest in Arlington and Loudoun Counties at under one-fifth to the highest in Gaithersburg and Prince William County, where approximately one-quarter of owner-occupied households have one or more substandard conditions.

Among renter-occupied households, almost one-half have one or more substandard housing condition in Gaithersburg, Montgomery County, and Prince William County. Renter-occupied households in Alexandria, Arlington and Loudoun Counties are least likely to experience substandard housing conditions.

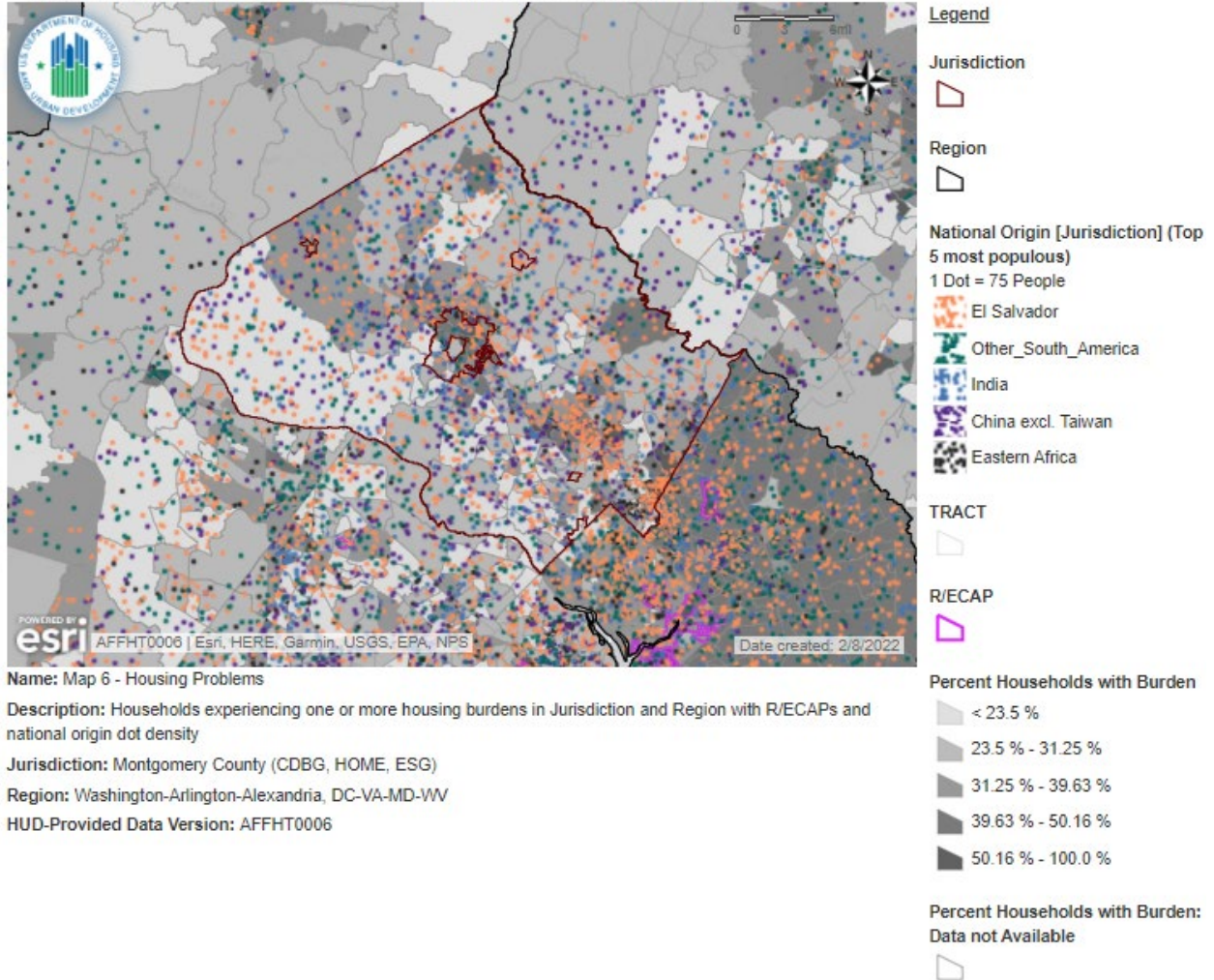
**1.b. Which areas in the jurisdiction and the region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?**

**Map 67: Households with Any of the Four Housing Problems (Race/Ethnicity), Montgomery County**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool





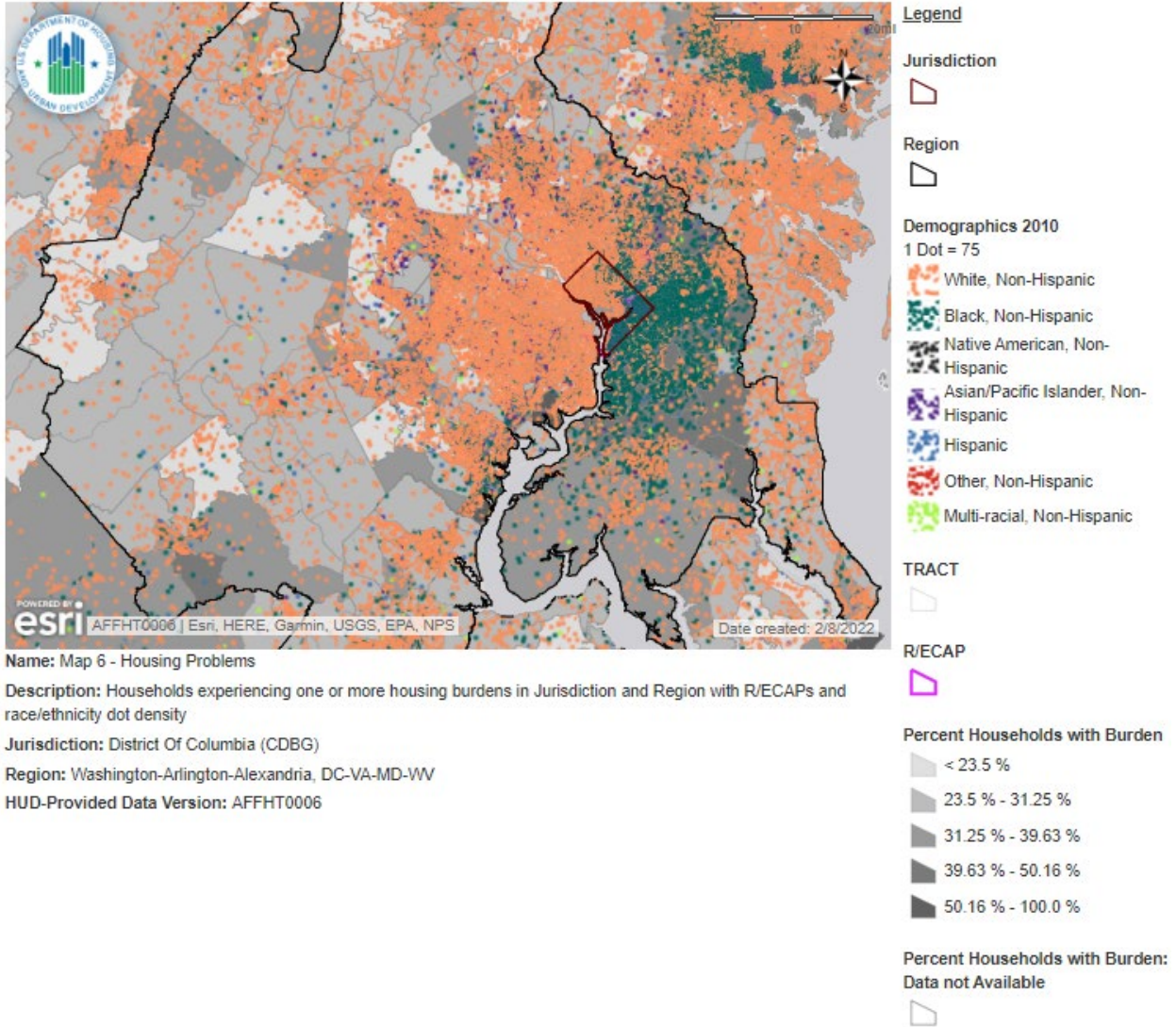
**Map 68: Households with Any of the Four Housing Problems (National Origin), Montgomery County**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 6 - Housing Problems  
**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and national origin dot density  
**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)  
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV  
**HUD-Provided Data Version:** AFFHT0006

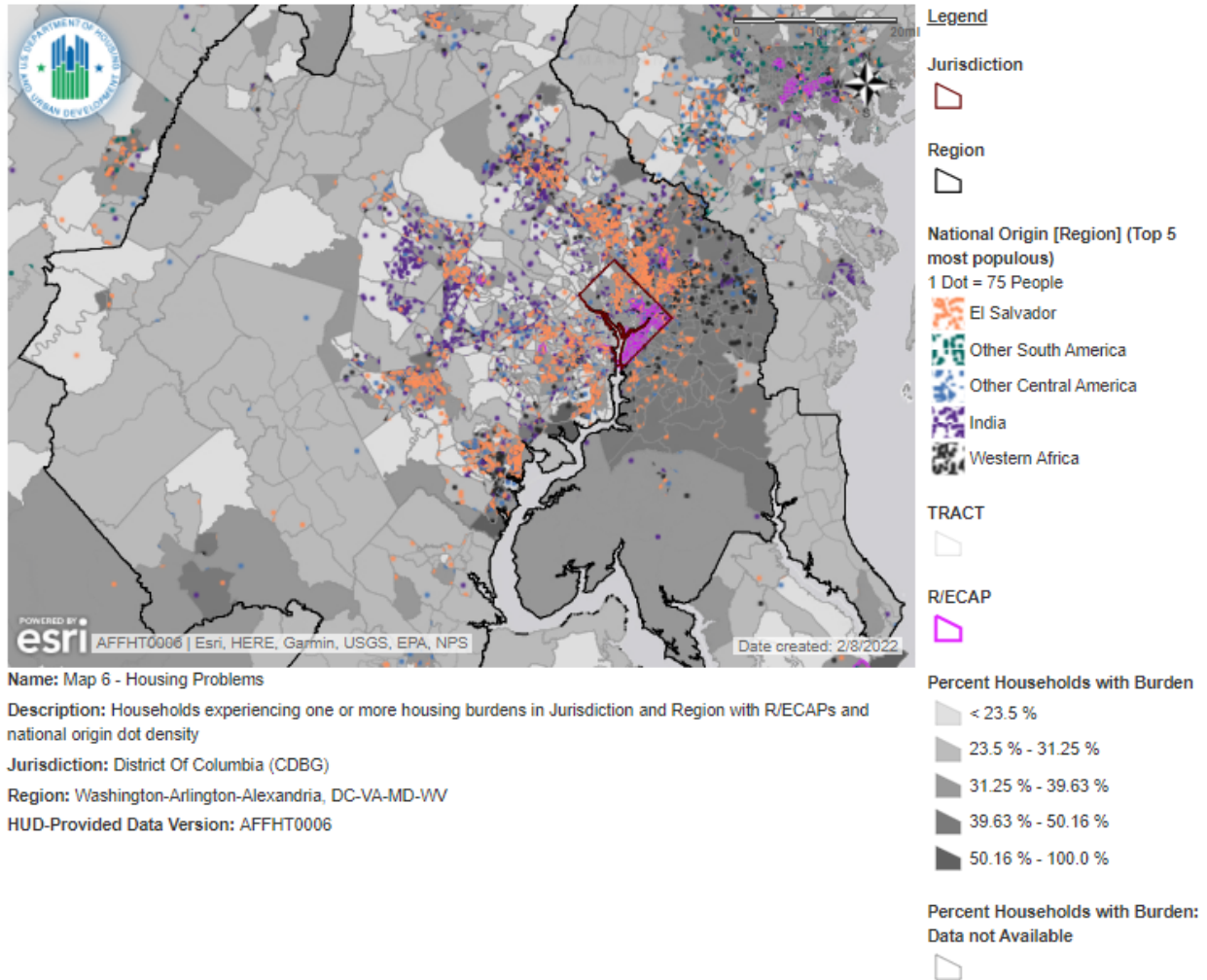
Montgomery County has an uneven spatial distribution of households having housing problems, with more households having problems found toward the center and southern portions of the county. In the center of the county there is an elevated percentage of households with problems, although these households are racially diverse. In the southeastern part of the county, there is also a high percentage of households with problems, but these groups are segregated by race. At the southeastern border, there is a large, mostly segregated cluster of Black households with housing problems adjacent to a larger cluster of White households with housing problems. Montgomery County has a large share of immigrant households living in areas where many households have housing problems. Chinese, Other South Americans, and Salvadorans predominate. While for the most part these households are dispersed throughout the county, Salvadorans are more likely to reside in the central and southeast portion of the county.

**Map 69: Households with Any of the Four Housing Problems (Race/Ethnicity), Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 6 - Housing Problems  
**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density  
**Jurisdiction:** District Of Columbia (CDBG)  
**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV  
**HUD-Provided Data Version:** AFFHT0006

**Map 70: Households with Any of the Four Housing Problems (National Origin), Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



There is a regional split in the racial distribution of housing problems that reflects the region’s overall demographics. Households with housing problems tend to be concentrated in the east and southeast portions of the region, which are overwhelmingly Black. Toward the center of the region, the number of households with problems becomes increasingly concentrated. This uneven distribution may in part be explained by the fact that these more centralized jurisdictions have higher populations and older housing stock. This regional pattern closely resembles the jurisdictional patterns because, for the most part, the distribution of households with housing problems is concentrated in certain parts of the area rather than forming an evenly distributed pattern. Overall, while White households in all of the jurisdictions except for the District of Columbia form the plurality racial or ethnic group and constitute 53 percent of the total regional population, households of color are disproportionately represented when their relative population size is accounted for. National origin groups, which are dominated by Indians and Salvadorans, tend to be distributed toward the eastern half of the region. The high proportion of Salvadoran households closely follows the patterns for each jurisdiction, but prevalence of Indian households appears to be most prominent in Loudoun County.

***1.c. Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing for the jurisdiction and region.***

**Table 25: Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children**

Montgomery County	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
	#	%	#	%	#	%	#	%
Public Housing	89	49.17	17	9.39	72	39.78	69	38.12
Project-Based Section 8	1,760	58.07	860	28.27%	332	10.95%	680	22.43%
Other Multifamily	231	76.24%	0	0.00%	0	0.00%	N/A	N/A
HCV Program	2,446	33.86%	2,469	34.19%	2,307	31.94%	2,990	41.40%

Montgomery County

In Montgomery County, most families with children who live in assisted housing live in units with HCVs, although some live in Project-Based Section 8 developments and a limited number live in public housing. There are 231 Other Multifamily units, but none for families with children.

Region

There are not enough publicly supported housing units in the region, resulting in a lack of sufficient affordable housing, particularly for families. In most jurisdictions, HCVs offer the most adequate publicly supported housing for families in need. In contrast, project-based Section 8 units do not offer much—or sometimes any—housing opportunity for families, and it is likely that many developments are restricted to seniors. There is a clear need for more affordable housing units for families instead of HCVs alone.

*1.d. Describe the differences in rates of renter and owner-occupied housing by race/ethnicity in the jurisdiction and the region.*

**Table 26: Housing Tenure by Race**

			Montgomery County	Region
White, Non- Hispanic	Owner- Occupied	#	156,402	820,608
		%	76.7	73.3
	Renter-Occupied	#	47,630	299,248
		%	23.3	26.7

Hispanic	Owner- Occupied	#	24,155	99,296
		%	56.8	50
	Renter-Occupied	#	18,382	99,442
		%	43.2	50
Black	Owner- Occupied	#	26,965	277,586
		%	44.6	51.8
	Renter-Occupied	#	33,506	257,980
		%	55.4	48.2
Native American	Owner- Occupied	#	673	4,269
		%	61.2	56.3
	Renter-Occupied	#	427	3,311
		%	38.8	43.7
Asian American and Pacific Islander	Owner- Occupied	#	32,242	112,704
		%	72.5	67.7
	Renter-Occupied	#	12,205	53,821
		%	27.5	32.3

**Table 27: Population Growth by Housing Type**

Jurisdiction	Owner-occupied	Renter-Occupied
Montgomery County	-1%	18%

Montgomery County

In Montgomery County, there is disparity between the rates of homeownership for Black households and for other households. While 44.6 percent of Black households live in owner-occupied units, half or more of the households in other racial groups are owner-occupied. Hispanics have the second lowest rate of homeownership with 56.8 percent of households, but this is still 12 percentage points higher than the rate for Black households. White households have the highest homeownership rate at almost 76.7 percent.

## Region

Throughout the region, at least 50 percent of all households, irrespective of race, live in owner-occupied housing. White residents have the highest rate of owner-occupied households at 73 percent, and Asian American have the second highest at 67 percent. Although in several counties Hispanic households have higher rates of home ownership than Black households, in the region as a whole, they have the lowest rate of homeownership. As is the general trend on a jurisdiction-by-jurisdiction basis, White households have much higher rates of homeownership than households of color, particularly Hispanic and Black households.

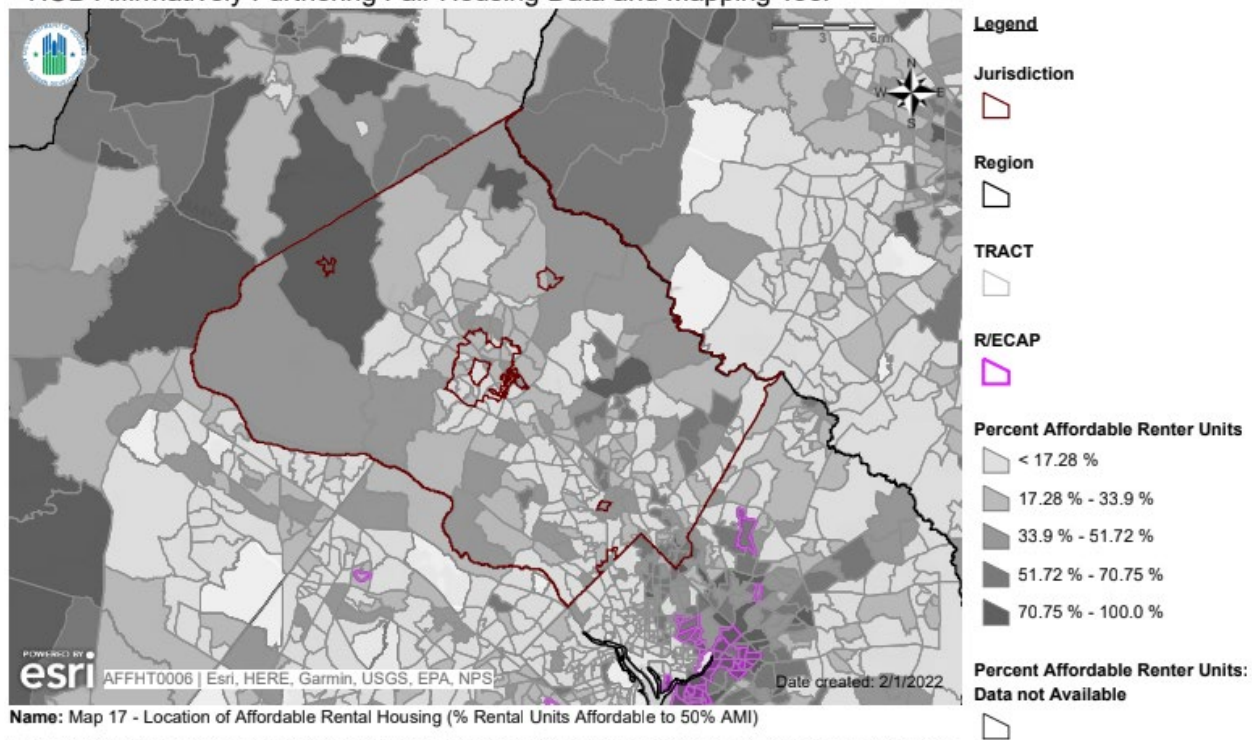
## Additional Information

*2.a. Beyond the HUD-provided data, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and the region affecting groups with other protected characteristics.*

## Spatial Distribution and Availability of Affordable Housing

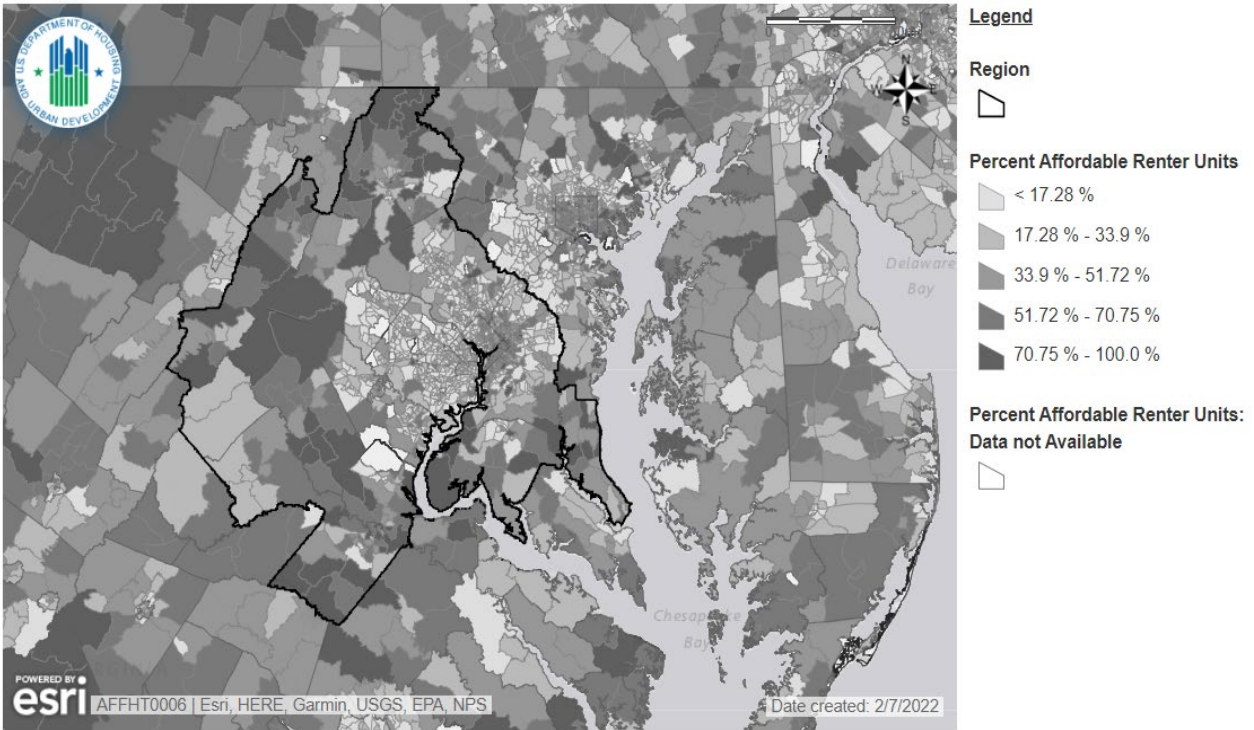
Affordable rental housing is defined as a unit renting at or less than 30 percent of household income for a household with income at 50 percent of the AMI.

**Map 71: Location of Affordable Rental Housing, Montgomery County, MD**  
HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Affordable housing tends to be located on the periphery of the jurisdiction rather than in the center. Because the center of the county is denser than the periphery, this uneven pattern suggests that high housing costs are a barrier to entry into the central area.

**Map 72: Location of Affordable Rental Housing, Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 17 - Location of Affordable Rental Housing (% Rental Units Affordable to 50% AMI)

**Description:** Map of percent of rental units affordable, defined as units renting at or less than 30% of household income for a household with income at 50% of AMI.

**Jurisdiction:** District Of Columbia (CDBG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

The region’s rental housing stock that is affordable to low-income households—regardless of subsidy status—is concentrated on the edges of the metropolitan area. Some affordable rental units exist in the center of some jurisdictions, although the centers of the District of Columbia and Fairfax and Montgomery Counties have a greater concentration of households with housing cost burdens. Affordable housing that is available in this central area tends to be concentrated in R/ECAP areas. Otherwise, the largest supply of affordable housing is located on the periphery.

## C. Publicly Supported Housing Analysis

Data note: Some of the tables and maps in this section are sourced from the HUD tool, which used 2011–2015 five-year ACS data. These maps and tables are accessible to all and can be used by anyone to numerically and spatially analyze their jurisdictions or communities of interest. Other tables and maps that the Urban Institute created are based off of 2015–2019 five-year ACS estimated data. Due to this, some of the maps identify different census tracts as R/ECAPs and reflect slightly different demographic data.

### 1. Publicly supported housing demographics

**Table 28: Publicly Supported Housing Units by Program Category**

Montgomery County, MD	#	%
Total housing units	350,611	-
Public Housing	214	0.06%
Project-Based Section 8	3,247	0.93%
Other Multifamily	306	0.09%
HCV Program	7,339	2.09%

#### Montgomery County

In Montgomery County, there are public housing units, Project-Based Section 8 units, Other Multifamily housing units, and HCV users. Overall, 3.7 percent of households reside in units assisted with federal tenant-based or project-based subsidies. HCVs are the most prominent source of publicly supported housing units in Montgomery County, followed by Project-Based Section 8 housing.

#### Region

Across the jurisdictions, approximately 4 percent of households reside in units assisted with federal tenant-based or project-based subsidies. In every jurisdiction, HCVs are the most prominent source of publicly supported housing, followed by project-based Section 8 housing. A majority of the jurisdictions have no public housing units at all. It is clear from these data that while progress is being made, there is still a need for more publicly supported housing in the region.

***1.a. Are certain racial/ethnic groups more likely to be residing in one program category of publicly supported housing than other program categories (public housing, project-based Section 8, other multifamily assisted developments, and HCV) in the jurisdiction?***

**Table 29: Publicly Supported Housing Demographics**

Montgomery County, MD	White		Black		Hispanic		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Public Housing	25	14.04%	85	47.75%	38	21.35%	29	16.29%



Project-Based Section 8	784	26.56%	1,250	42.34%	353	11.96%	562	19.04%
Other Multifamily	65	28.14%	39	16.88%	15	6.49%	111	48.05%
HCV Program	1,212	16.78%	4,771	66.06%	845	11.70%	364	5.05%
Total Households	185,332	54.16%	58,592	17.12%	44,505	13.01%	45,250	13.22%
0-30% AMI	13,703	35.86%	10,461	27.38%	7,278	19.05%	5,620	14.71%
0-50% AMI	26,132	35.29%	19,914	26.90%	15,993	21.60%	9,801	13.24%
0-80% AMI	35,573	36.09%	25,527	25.90%	21,587	21.90%	12,851	13.04%
Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	503	6.71%	6,532	87.15%	315	4.20%	128	1.71%
Project-Based Section 8	3,501	17.17%	13,201	64.76%	1,182	5.80%	2,408	11.81%
Other Multifamily	449	26.35%	969	56.87%	100	5.87%	181	10.62%
HCV Program	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Total Households	1,146,249	53.04%	547,575	25.34%	229,029	10.60%	184,508	8.54%
0-30% AMI	90,665	33.26%	112,341	41.21%	40,008	14.68%	21,717	7.97%
0-50% AMI	175,960	34.84%	190,389	37.70%	85,426	16.92%	39,408	7.80%
0-80% AMI	244,055	36.68%	240,579	36.15%	111,238	16.72%	51,826	7.79%
Note: Numbers presented are numbers of households, not individuals. Data sources: Decennial Census; APSH; CHAS								

### Montgomery County

In Montgomery County, Black households represent the highest percentage of households that occupy public housing and Project-Based Section 8 housing and that use HCVs. Black households using publicly supported housing are also most likely to use an HCV. The second most common option for Black households is Project-Based Section 8 housing. White households represent the highest

percentage of households that live in Project-Based Section 8 housing. White households using publicly supported housing are most likely to use an HCV. The second most common option for White households is Project-Based Section 8 housing. Hispanic households represent the second highest percentage of households that occupy public housing. Hispanic households using publicly supported housing are most likely to use an HCV. The second most common option for Hispanic households is Project-Based Section 8 housing. Asian or Pacific Islander households represent the highest percentage of households that live in Other Multifamily housing. Asian or Pacific Islander households using publicly supported housing are most likely to reside in Project-Based Section 8 housing. The second most common option for Asian or Pacific Islander households is an HCV. Overall, in Montgomery County, Black households are most likely to occupy publicly supported housing, while Asian or Pacific Islander households are least likely to occupy publicly supported housing.

Region:

Regionally, the vast majority of households living in publicly supported housing are Black households, despite only accounting for one-quarter of the region's total population. Black households represent the highest percentage of households living in public housing, project-based Section 8 housing, and other multifamily housing. The second-highest number of households living in publicly supported housing are White households, despite accounting for more than half of the region's total population. White households represent the second-highest percentage of households living in public housing, project-based Section 8 housing, and other multifamily housing. The third-highest number of households living in publicly supported housing are Hispanic households, and Asian or Pacific Islander households are least likely to occupy publicly supported housing. Regionally, HCVs are most used type of publicly supported housing assistance in every jurisdiction, often by a large margin.

***1.b. Compare the racial/ethnic demographics of each program category of publicly supported housing for the jurisdiction to the demographics of the same program category in the region.***

Regional data are not available concerning the demographics of HCV users but are available for other types of publicly supported housing.

Montgomery County

In Montgomery County, there are higher percentages of White households, Hispanic households, and Asian or Pacific Islander households living in public housing developments than across the region. There is a lower percentage of Black households living in public housing developments than regionwide. There are higher percentages of White households, Hispanic households, and Asian or Pacific Islander households living in Project-Based Section 8 housing developments than across the region. There is a lower percentage of Black households living in Project-Based Section 8 housing developments than regionwide. There are higher percentages of White households, Hispanic households, and Asian or Pacific Islander households living in Other Multifamily housing developments than across the region. There is a lower percentage of Black households living in Other Multifamily housing developments than across the region. Overall, Montgomery County has much higher percentages of White households, Hispanic households, and Asian or Pacific Islander households in publicly supported housing when compared to the entire region.

***1.c. Compare the demographics, in terms of protected class, of residents of each program category of publicly supported housing (public housing, project-based Section 8, other multifamily assisted developments, and HCVs) to the population in general and to those who meet the income eligibility requirements for the relevant program category of publicly supported housing in the jurisdiction and the region. Include in the comparison a description of whether there is a higher or lower proportion of groups based on protected class.***

### Montgomery County

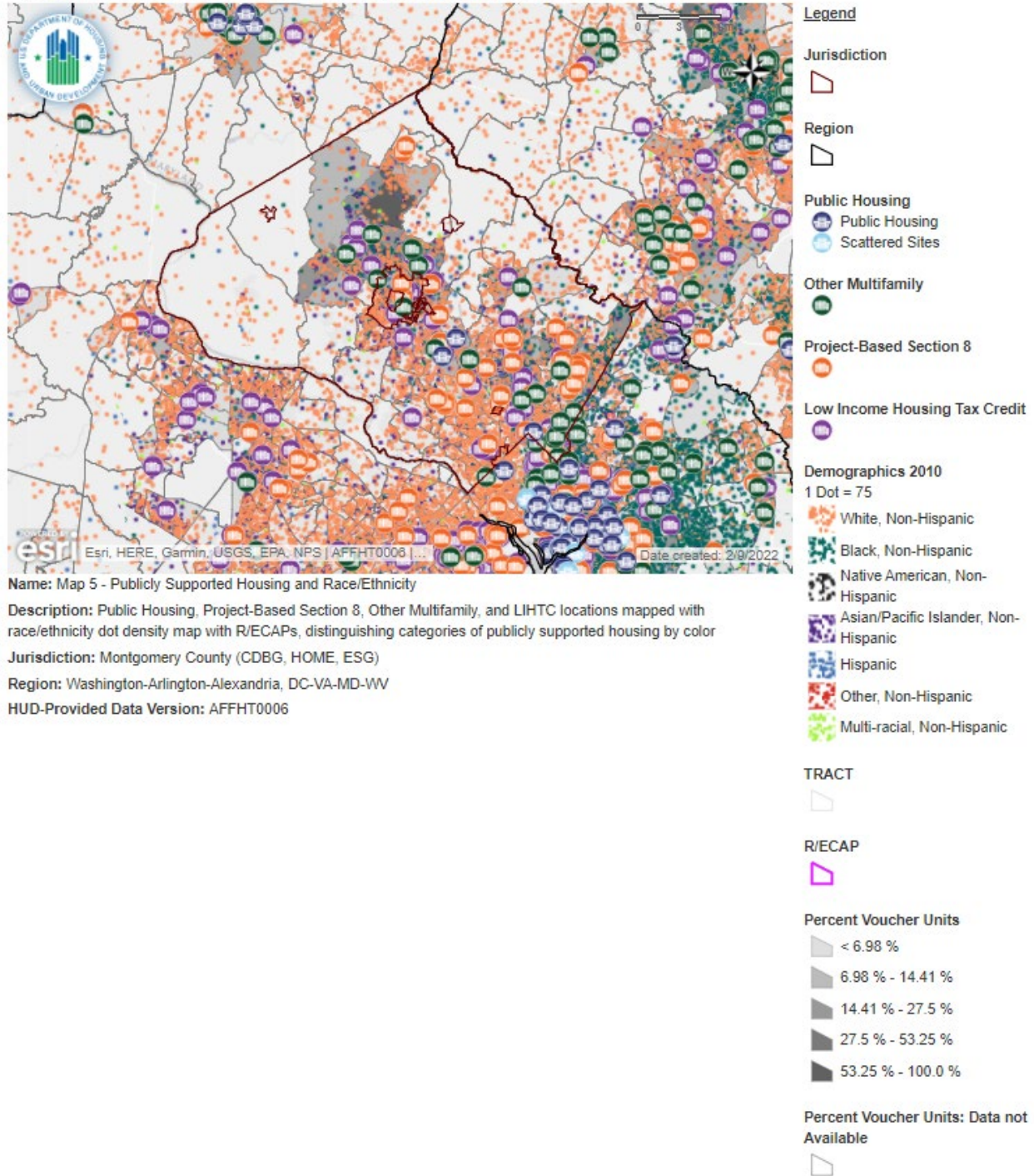
In Montgomery County, there is a higher proportion of Black households using HCVs, residing in public housing, residing in Project-Based Section 8 housing, and residing in Other Multifamily housing when compared to the total number of Black households. There is also a higher proportion of Hispanic households residing in public housing. Asian or Pacific Islander households have a higher proportion of occupancy in public housing, Project-Based Section 8 housing, and Other Multifamily housing. Correspondingly, there is a significantly lower proportion of White households across all types of publicly supported housing when compared to the total number of White households. There is also a lower proportion of Asian or Pacific Islander households using HCVs. There is also a lower proportion of Black households residing in Other Multifamily housing. Finally, Hispanic households have a lower proportion of HCV usage, occupancy in Project-Based Section 8 housing, and occupancy in Other Multifamily housing.

When broken down by income eligibility, the overrepresentation of Black households using HCVs, residing in Project-Based Section 8 housing, and residing in Other Multifamily housing decreases. The overrepresentation of Hispanic households residing in public housing also decreases when controlled for income eligibility. The overrepresentation of Asian or Pacific Islander households in public housing, Project-Based Section 8 housing, and Other Multifamily housing decreases when considering income eligibility. The degree of underrepresentation of White households across all publicly supported housing decreases when controlled for income eligibility. The underrepresentation of Asian or Pacific Islander households using HCVs and Black households residing in Other Multifamily housing increases when considering income eligibility. Finally, the degree of underrepresentation of Hispanic households using HCVs, residing in Other Multifamily housing, and Project-Based Section 8 housing increases when controlled for income eligibility.

## **2. Publicly Supported Housing Location and Occupancy**

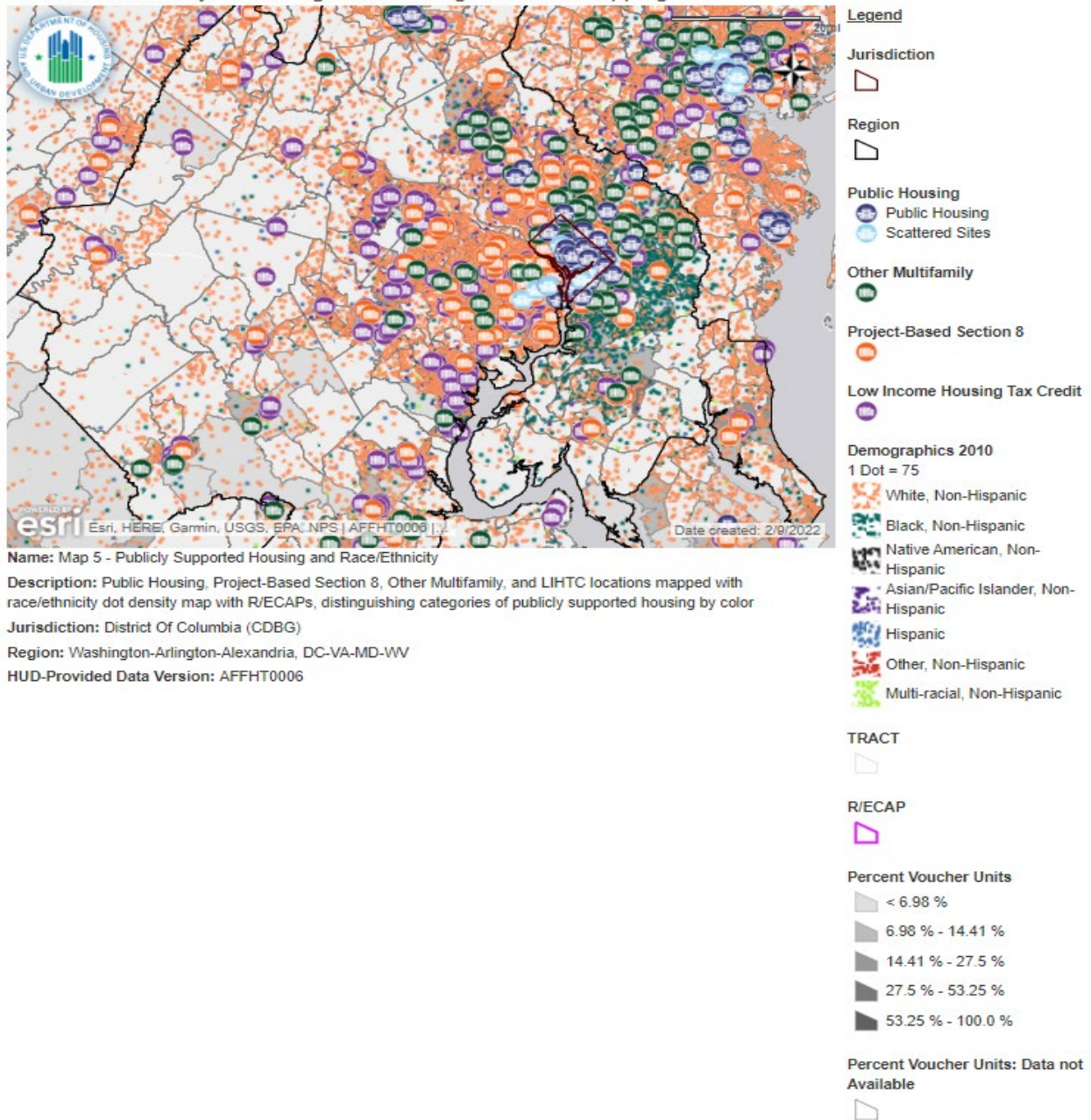
***2.a. Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, other multifamily assisted developments, HCVs, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs in the jurisdiction and the region.***

**Map 73: Publicly Supported Housing and Race/Ethnicity, Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



In Montgomery County, a large share of publicly supported housing developments are located in the eastern portion of the county, which has a high concentration of Black and Hispanic residents. There is very little publicly supported housing development in the western and northern portions of the county. Most HCV users reside in or close to areas with high percentages of Black residents compared to the county as a whole.

**Map 74: Publicly Supported Housing and Race/Ethnicity, Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Regionally, much of the publicly supported housing is concentrated near areas with high proportions of Black residents. Publicly supported housing is least likely to be located in areas with high proportions of White residents. The areas with the highest percentage of HCV users also tend to be in areas with higher percentages of Black residents. There is much more publicly supported housing in the eastern portion of the region that is closest to D.C. There is a lack of publicly supported housing in the western and southern portions of the region.

*2.b. Describe patterns in the geographic location of publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs in the jurisdiction and the region.*

Montgomery County

In Montgomery County, Project-Based Section 8 housing serves the highest percentage of elderly residents when compared to other types of publicly supported housing. Most Project-Based Section 8 housing is in areas with a higher share of Black residents. The HCV program serves the highest percentage of families with children and the highest percentage of persons with a disability. HCV users are most likely to live in areas with a high percentage of Black residents.

*2.c. How does the demographic composition of occupants of publicly supported housing in R/ECAPs compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPs in the jurisdiction and the region?*

Montgomery County

In Montgomery County, there is no publicly supported housing in R/ECAPs.

**Table 30: Publicly Supported Housing Demographics by R/ECAP and Non R/ECAP Tracts**

Montgomery County	Total Units (Occupied) #	White %	Black %	Hispanic %	Asian or Pacific Islander %	Families with Children %	Elderly %	With a Disability %
<b>Public Housing</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non-R/ECAP tracts	178	14.04%	47.75%	21.35%	16.29%	38.12%	50.28%	11.43%
<b>Project-Based Section 8</b>								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non-R/ECAP tracts	2,984	26.56%	42.34%	11.96%	19.04%	22.43%	60.54%	9.75%
<b>Other Multifamily</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non-R/ECAP tracts	172	27.87%	14.75%	1.64%	55.19%	N/a	49.02%	29.80%
<b>HCV Program</b>								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a

<b>Non R/ECAP tracts</b>	<b>6,731</b>	<b>16.76%</b>	<b>66.20%</b>	<b>11.69%</b>	<b>4.93%</b>	<b>41.54%</b>	<b>27.88%</b>	<b>19.87%</b>
Note: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Data source: APSH.								

*2.d. Do any developments of public housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class than other developments of the same category for the jurisdiction? Describe how these developments differ.*

**Table 31: Project-Based Section 8 Publicly Supported Housing Demographics**

Montgomery County									
Type	Development Name	PHA Code	PHA Name	Units #	White %	Black %	Hispanic %	Asian %	Households with Children %
Public	DAVID SCULL COURTS	MD0 07	Rockville Housing Enterprises	105	7.29	58.33	30.21	4.17	71.88
Public	Fireside Park Apartments	MD0 07	Rockville Housing Enterprises	3	N/a	N/a	N/a	N/a	N/a
Public	ELIZABETH HOUSE	MD0 04	HOUSING OPPRTY COM OF MONTGOMERY CO	106	21.95	35.37	10.98	30.49	N/a
Project-Based Section 8	SPRING PARC / FAIRLAND GARDENS	N/a	N/a	100	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	MCARC NEW HAMPSHIRE	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	GEORGIAN COURT	N/a	N/a	29	14.81	74.07	7.41	3.7	37.04
Project-Based Section 8	BEAVERWOOD HOMES	N/a	N/a	4	N/a	N/a	N/a	N/a	N/a

Project-Based Section 8	HOMECREST HOUSE NORTH	N/a	N/a	100	56.19	26.67	4.76	11.43	N/a
Project-Based Section 8	HOMECREST HOUSE SOUTH (B'NAI B'RITH	N/a	N/a	135	60.31	28.24	6.11	5.34	N/a
Project-Based Section 8	SHADY GROVE APARTMENTS	N/a	N/a	144	50.36	13.67	23.74	12.23	17.27
Project-Based Section 8	MCARC RANDOLPH RD	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	SNOWDEN'S RIDGE	N/a	N/a	87	7.59	68.35	16.46	6.33	63.29
Project-Based Section 8	GREAT HOPE HOMES	N/a	N/a	21	14.29	71.43	14.29	N/a	76.19
Project-Based Section 8	COLUMBIA TOWERS LIMITED	N/a	N/a	14	16.67	58.33	16.67	8.33	50
Project-Based Section 8	CHATHLAKE APTS	N/a	N/a	4	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	CLIFTON ROAD APTS MSAAC	N/a	N/a	4	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	REVITZ HOUSE	N/a	N/a	32	80.65	9.68	3.23	6.45	N/a
Project-Based Section 8	CHELSEA TOWERS	N/a	N/a	21	23.81	33.33	33.33	9.52	N/a
Project-Based Section 8	LAKEVIEW HOUSE APTS	N/a	N/a	151	34.21	0.66	1.32	63.82	N/a
Project-Based Section 8	MAGRUDERS DISCOVERY	N/a	N/a	134	7.96	43.36	36.28	11.5	32.74



Project-Based Section 8	DAMASCUS GARDENS	N/a	N/a	104	20.95	72.38	6.67	N/a	72.38
Project-Based Section 8	MONTGOMERY PAINT BRANCH I	N/a	N/a	49	15.56	64.44	20	N/a	57.78
Project-Based Section 8	MONTGOMERY WHITE OAK IV	N/a	N/a	37	24.24	48.48	27.27	N/a	45.45
Project-Based Section 8	VISTA AT WHITE OAK V APARTMENTS	N/a	N/a	20	5.88	70.59	23.53	N/a	76.47
Project-Based Section 8	VICTORY TOWER	N/a	N/a	156	17.42	67.1	13.55	1.94	0.65
Project-Based Section 8	THE BARRINGTON APARTMENTS	N/a	N/a	143	2.11	88.73	9.15	N/a	54.23
Project-Based Section 8	HATHAWAY APTS	N/a	N/a	4	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	ARCOLA TOWERS LP	N/a	N/a	141	33.09	20.86	15.83	30.22	N/a
Project-Based Section 8	HERITAGE HOUSE	N/a	N/a	100	18.95	N/a	0	81.05	N/a
Project-Based Section 8	HERITAGE PARK AKA DAWSON ADAMS	N/a	N/a	65	25	31.67	15	28.33	25
Project-Based Section 8	ROCK CREEK TERRACE	N/a	N/a	457	8.64	73.09	6.17	12.1	44.69
Project-Based Section 8	MCARC LAWRENCE AVENUE	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	REBECCA APTS	N/a	N/a	95	29.17	13.54	44.79	12.5	N/a

Project-Based Section 8	LONDONDERRY TOWERS	N/a	N/a	150	35.76	2.65	13.25	48.34	3.31
Project-Based Section 8	RAD 6 APARTMENTS	N/a	N/a	158	27.43	54.29	10.86	7.43	62.29
Project-Based Section 8	ST. LUKE'S HOMES, INC.	N/a	N/a	18	52.94	29.41	11.76	5.88	N/a
Project-Based Section 8	WAVERLY HOUSE LP	N/a	N/a	148	36.57	21.64	7.46	34.33	N/a
Project-Based Section 8	INWOOD HOUSE	N/a	N/a	149	51.7	23.81	4.08	20.41	2.04
Project-Based Section 8	CAMP HILL SQUARE	N/a	N/a	10	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	900 THAYER NINE LP	N/a	N/a	62	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	FRANKLIN APARTMENTS	N/a	N/a	183	10.17	59.89	8.47	21.47	1.69
Other Multifamily Assisted Housing	ANDREW KIM HOUSE	N/a	N/a	75	5.13	1.28	0	93.59	N/a
Other Multifamily Assisted Housing	THOMAS HOUSING DEVELOPMENT	N/a	N/a	9	N/a	N/a	N/a	N/a	N/a
Other Multifamily Assisted Housing	SECOND STEP INC	N/a	N/a	18	77.78	16.67	5.56	N/a	N/a
Other Multifamily Assisted Housing	NEW HAMPSHIRE HOUSING	N/a	N/a	11	N/a	N/a	N/a	N/a	N/a

Other Multifamily Assisted Housing	SECOND STE II	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
Other Multifamily Assisted Housing	N/a	N/a	N/a	1	N/a	N/a	N/a	N/a	N/a
Other Multifamily Assisted Housing	NEXT STEP HOUSING	N/a	N/a	12	45.45	27.27	9.09	18.18	N/a
Other Multifamily Assisted Housing	WATERSIDE HOMES	N/a	N/a	11	81.82	9.09	0	9.09	N/a
Other Multifamily Assisted Housing	VESTA GERMANTOWN	N/a	N/a	10	N/a	N/a	N/a	N/a	N/a
Other Multifamily Assisted Housing	HUGHES NEIGHBORHOOD HOUSING	N/a	N/a	23	54.17	45.83	0	N/a	N/a
Other Multifamily Assisted Housing	CENTENNIAL HOUSING	N/a	N/a	10	N/a	N/a	N/a	N/a	N/a
Other Multifamily Assisted Housing	ASHMORE HOMES	N/a	N/a	10	N/a	N/a	N/a	N/a	N/a
Other Multifamily Assisted Housing	UNIVERSITY GARDENS II	N/a	N/a	27	0	10.34	0	86.21	N/a
Other Multifamily Assisted Housing	AURORA HOMES INC.	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Other Multifamily	WASHINGTON-MCLAUGHLIN	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a

Assisted Housing	APT									
Other Multifamily Assisted Housing	YOUTH IN TRANSITION	N/a	N/a	12	50	41.67	8.33	N/a	N/a	
Other Multifamily Assisted Housing	SILVER FLOWER HOMES	N/a	N/a	7	N/a	N/a	N/a	N/a	N/a	

**Montgomery County**

In Montgomery County, among Project-Based Section 8 developments, Revitz House has a significantly higher percentage of White residents. Lakeview House and Heritage House (both apartments) have a significantly lower percentage of Black residents and a significantly higher percentage of Asian or Pacific Islander residents. Rock Creek Terrace has a significantly higher percentage of Black residents. Among Other Multifamily housing developments, Andrew Kim House and University Gardens II both have a significantly higher percentage of Asian or Pacific Islander residents. Second Step Inc and Waterside Homes have a significantly higher percentage of Black residents.

*2.e. Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing for the jurisdiction and the region.*

*2.f. Compare the demographics of occupants of developments in the jurisdiction, for each category of publicly supported housing (public housing, project-based Section 8, other multifamily assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. For the jurisdiction, describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.*

**Table 32: Publicly Supported Housing Demographics and Surrounding Census Tract Demographics, Montgomery County, MD**

Type	Development Name	PHA Code	PHA Name	Units #		White %		Black %		Hispanic %		Asian %		Households with Children %		Pover ty Level %
				Devel opme nt	Tract	Devel opme nt	Tract	Devel opme nt	Tract	Devel opme nt	Tract	Devel opme nt	Tract	Devel opme nt	Tract	Tract
P	DAVID SCULL COURTS	MD007	Rockville Housing Enterprises	105	771	7.3	25	58.3	22.4	30.2	36.4	4.2	13	71.9	41.3	11.6

P	Fireside Park Apartments	MD007	Rockville Housing Enterprises	3	2,276	N/a	53.8	N/a	5.3	N/a	16.5	N/a	10.7	N/a	30.7	7.7
P	ELIZABETH HOUSE	MD004	HOUSING OPPORTUNITY COM OF MONTGOMERY CO	106	2,593	22.0	47.3	35.4	25.8	11.0	15	30.5	6.8	N/a	21.1	5.1
S8	SPRING PARC / FAIRLAND GARDENS	N/a	N/a	100	2,548	N/a	17.7	N/a	44.5	N/a	13.2	N/a	19.7	N/a	32.5	7.6
S8	MCARC NEW HAMPSHIRE	N/a	N/a	6	1,866	N/a	45.7	N/a	23.8	N/a	9.8	N/a	13.9	N/a	33.7	4.5
S8	GEORGIAN COURT	N/a	N/a	29	2,381	14.8	11.2	74.1	26.4	7.4	50.5	3.7	4	37.0	38.9	15.2
S8	BEAVERWOOD HOMES	N/a	N/a	4	2,430	N/a	10.4	N/a	25.8	N/a	51.6	N/a	5.3	N/a	50	18.9
S8	HOMECREST HOUSE NORTH	N/a	N/a	100	2,061	56.2	26.5	26.7	38.2	4.8	21.1	11.4	8.7	N/a	33.2	8.5
S8	HOMECREST HOUSE SOUTH (B'NAI B'RITH	N/a	N/a	135	2,061	60.3	26.5	28.2	38.2	6.1	21.1	5.3	8.7	N/a	33.2	8.5
S8	SHADY GROVE APARTMENTS	N/a	N/a	144	2,517	50.4	39.1	13.7	20.3	23.7	6	12.2	24.6	17.3	35.8	8.8
S8	MCARC RANDOLPH RD	N/a	N/a	6	2,505	N/a	26.1	N/a	36.5	N/a	19.3	N/a	12.8	N/a	32.2	6.1
S8	SNOWDEN'S RIDGE	N/a	N/a	87	2,548	7.6	17.7	68.4	44.5	16.5	13.2	6.3	19.7	63.3	32.5	7.6
S8	GREAT HOPE HOMES	N/a	N/a	21	2,505	14.3	26.1	71.4	36.5	14.3	19.3	N/a	12.8	76.2	32.2	6.1
S8	COLUMBIA TOWERS LIMITED	N/a	N/a	14	561	16.7	4.2	58.3	49	16.7	20.2	8.3	16.1	50.0	38.7	5.9
S8	CHATHLAKE APTS	N/a	N/a	4	2,198	N/a	25.9	N/a	34.3	N/a	12.8	N/a	22.8	N/a	25.9	6.2
S8	CLIFTON ROAD APTS MSAAC	N/a	N/a	4	2,198	N/a	25.9	N/a	34.3	N/a	12.8	N/a	22.8	N/a	25.9	6.2
S8	REVITZ HOUSE	N/a	N/a	32	1,599	80.7	46.5	9.7	13.3	3.2	13	6.5	20.1	N/a	14.8	8.4
S8	CHELSEA TOWERS	N/a	N/a	21	1,724	23.8	43.2	33.3	17.7	33.3	15.9	9.5	18.7	N/a	14.8	11
S8	LAKEVIEW HOUSE APTS	N/a	N/a	151	1,724	34.2	43.2	0.7	17.7	1.3	15.9	63.8	18.7	N/a	14.8	11

S8	MAGRUDERS DISCOVERY	N/a	N/a	134	1,724	8.0	43.2	43.4	17.7	36.3	15.9	11.5	18.7	32.7	14.8	11
S8	DAMASCUS GARDENS	N/a	N/a	104	1,954	21.0	53.7	72.4	14.7	6.7	18.6	N/a	8.9	72.4	43.3	8.9
S8	MONTGOMERY PAINT BRANCH I	N/a	N/a	49	N/A	15.6	n/a	64.4	n/a	20.0	n/a	N/a	n/a	57.8	n/a	N/A
S8	MONTGOMERY WHITE OAK IV	N/a	N/a	37	2,378	24.2	12.2	48.5	44.6	27.3	34.5	N/a	6.6	45.5	46	11.1
S8	VISTA AT WHITE OAK APARTMENTS V	N/a	N/a	20	2,378	5.9	12.2	70.6	44.6	23.5	34.5	N/a	6.6	76.5	46	11.1
S8	VICTORY TOWER	N/a	N/a	156	1,435	17.4	60	67.1	16.1	13.6	6.9	1.9	4.2	0.7	39.1	8.7
S8	THE BARRINGTON APARTMENTS	N/a	N/a	143	2,333	2.1	36.6	88.7	36.5	9.2	18.3	N/a	6	54.2	26.5	12.6
S8	HATHAWAY APTS	N/a	N/a	4	1,233	N/a	29.1	N/a	21.5	N/a	27.1	N/a	15.8	N/a	31.7	4.3
S8	ARCOLA TOWERS LP	N/a	N/a	141	2,530	33.1	28.8	20.9	32.9	15.8	17.8	30.2	13.3	N/a	38.2	6.4
S8	HERITAGE HOUSE	N/a	N/a	100	2,586	19.0	47.1	N/a	8.5	0.0	6.2	81.1	24.9	N/a	18.4	12.3
S8	HERITAGE PARK AKA DAWSON ADAMS	N/a	N/a	65	2,586	25.0	47.1	31.7	8.5	15.0	6.2	28.3	24.9	25.0	18.4	12.3
S8	ROCK CREEK TERRACE	N/a	N/a	457	2,039	8.6	15.1	73.1	23.8	6.2	41.8	12.1	13.8	44.7	46.8	7.5
S8	MCARC LAWRENCE AVENUE	N/a	N/a	6	1,215	N/a	50.4	N/a	16.5	N/a	13.5	N/a	9.9	N/a	27.4	8.1
S8	REBECCA APTS	N/a	N/a	95	1,215	29.2	50.4	13.5	16.5	44.8	13.5	12.5	9.9	N/a	27.4	8.1
S8	LONDONDERRY TOWERS	N/a	N/a	150	1,288	35.8	11.6	2.7	23.5	13.3	52.6	48.3	12.1	3.3	35.1	21.2
S8	RAD 6 APARTMENTS	N/a	N/a	158	823	27.4	71.7	54.3	4.7	10.9	16.3	7.4	5.2	62.3	39.3	3.1
S8	ST. LUKE'S HOMES, INC.	N/a	N/a	18	1,172	52.9	70.1	29.4	4.4	11.8	9.4	5.9	11.3	N/a	38.4	4.4
S8	WAVERLY HOUSE LP	N/a	N/a	148	1,448	36.6	61.8	21.6	3.9	7.5	12.8	34.3	17.8	N/a	11.4	9.6
S8	INWOOD HOUSE	N/a	N/a	149	2,662	51.7	33.1	23.8	11.5	4.1	41.9	20.4	10.4	2.0	36	8.5
S8	CAMP HILL SQUARE	N/a	N/a	10	2,127	N/a	33.6	N/a	10.8	N/a	37	N/a	14.8	N/a	41	8.7

S8	900 THAYER NINE LP	N/a	N/a	62	5,610	N/a	37.6	N/a	42.1	N/a	7.6	N/a	8.2	N/a	9.4	7.6
S8	FRANKLIN APARTMENTS	N/a	N/a	183	1,938	10.2	44.3	59.9	44.5	8.5	7.3	21.5	3	1.7	37.8	7.4
OM	ANDREW KIM HOUSE	N/a	N/a	75	1,269	5.1	56.9	1.3	16.6	0.0	5.6	93.6	17.8	N/a	27.4	4.7
OM	THOMAS HOUSING DEVELOPMENT	N/a	N/a	9	561	N/a	4.2	N/a	49	N/a	20.2	N/a	16.1	N/a	38.7	5.9
OM	SECOND STEP INC	N/a	N/a	18	771	77.8	25	16.7	22.4	5.6	36.4	N/a	13	N/a	41.3	11.6
OM	NEW HAMPSHIRE HOUSING	N/a	N/a	11	2,198	N/a	25.9	N/a	34.3	N/a	12.8	N/a	22.8	N/a	25.9	6.2
OM	SECOND STE II	N/a	N/a	6	1,758	N/a	6.7	N/a	21.3	N/a	59.5	N/a	12.2	N/a	62	9.6
OM	NEXT STEP HOUSING	N/a	N/a	12	1,564	45.5	17.9	27.3	15.4	9.1	48.8	18.2	14.6	N/a	46.8	13.3
OM	WATERSIDE HOMES	N/a	N/a	11	1,564	81.8	17.9	9.1	15.4	0.0	48.8	9.1	14.6	N/a	46.8	13.3
OM	VESTA GERMANTOWN	N/a	N/a	10	1,112	N/a	20.6	N/a	33.9	N/a	19	N/a	24.4	N/a	36.5	4.2
OM	HUGHES NEIGHBORHOOD HOUSING	N/a	N/a	23	2,273	54.2	30.5	45.8	33.8	0.0	14.7	N/a	9.8	N/a	21.4	13.9
OM	CENTENNIAL HOUSING	N/a	N/a	10	1,766	N/a	23.1	N/a	19.5	N/a	43.7	N/a	10.8	N/a	52.9	6.7
OM	ASHMORE HOMES	N/a	N/a	10	2,842	N/a	38.3	N/a	23	N/a	21.9	N/a	14.3	N/a	29.3	10.8
OM	UNIVERSITY GARDENS II	N/a	N/a	27	1,877	0	11	10.3	32.5	0.0	44.3	86.2	9.6	N/a	48.8	11.3
OM	AURORA HOMES INC.	N/a	N/a	8	2,517	N/a	39.1	N/a	20.3	N/a	6	N/a	24.6	N/a	35.8	8.8
OM	WASHINGTON-MCLAUGHLIN APT	N/a	N/a	8	1,108	N/a	49.9	N/a	23.6	N/a	18.9	N/a	3.6	N/a	47	6.5
OM	YOUTH IN TRANSITION	N/a	N/a	12	N/A	50	n/a	41.7	n/a	8.3	n/a	N/a	n/a	N/a	n/a	N/A
OM	SILVER FLOWER HOMES	N/a	N/A	7	1,068	N/a	29.5	N/a	42.1	N/a	20.5	N/a	4.3	N/a	25.8	13.2

Note: Housing types are P = public housing, S8 = project-based Section 8, and OM = other multifamily assisted housing.

### Montgomery County

In Montgomery County, the residents of publicly supported housing developments that serve a large percentage of families with children and elderly persons tend to be more heavily Black than the populations of the census tracts in which they are located. Developments that serve a large percentage

of persons with disabilities tend to have larger White populations than the census tracts in which they are located.

### 3. Disparities in Access to Opportunity

*3.a. Describe any disparities in access to opportunity for residents of publicly supported housing in the jurisdiction and the region, including within different program categories (public housing, project-based Section 8, other multifamily assisted developments, HCVs, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.*

#### Montgomery County

In Montgomery County, public housing residents and HCV users tend to have lower access to proficient schools when compared to residents of other types of publicly supported housing. There are no meaningful differences in access to transportation costs, jobs proximity, or labor market engagement across types of publicly supported housing. LIHTC developments and Other Multifamily developments tend to have lower access to environmentally healthy neighborhoods. This is likely because a significant portion of these types of development are in the central-western portion of the county, which has lower environmental health values than the eastern portion of the county, where HCV users and public housing are more prevalent.

#### Region

Regionally, public housing residents and HCV users tend to live in areas with low access to proficient schools, low labor market engagement, and low access to environmentally healthy neighborhoods. Proximity to transit centers is less consistent across areas with higher proportions of public housing residents and HCV users.

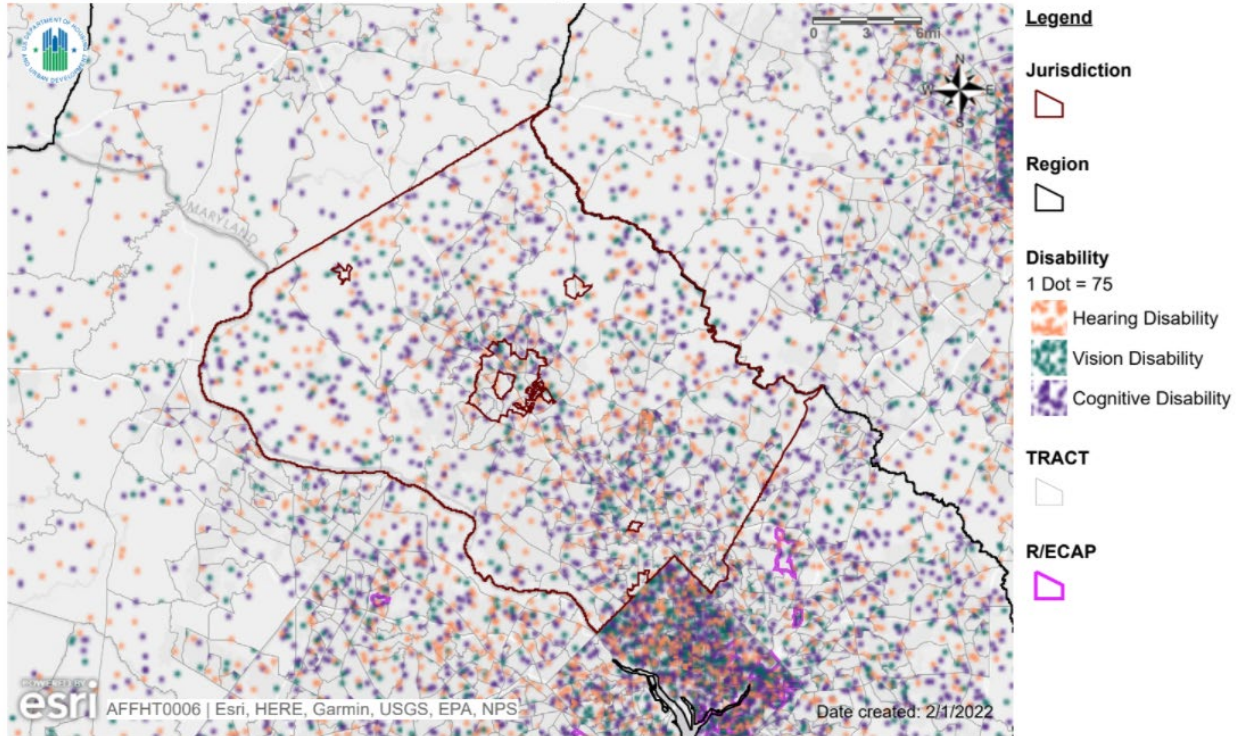


## **D. Disability and Access Analysis**

In 1988, Congress extended the Fair Housing Act's protections against housing discrimination to persons with disabilities. In addition to protection against intentional discrimination and unjustified policies that have disproportionate effects, the Fair Housing Act includes three provisions that are unique to persons with disabilities. First, it prohibits the denial of reasonable accommodation requests for persons with disabilities if the accommodations are necessary to afford an individual equal opportunity to use and enjoy a dwelling. Reasonable accommodations are departures from facially neutral policies and are generally available, so long as granting the accommodation request would not place an undue burden on the party providing the accommodation or result in a direct threat to the health or safety of others. Permitting an individual with an anxiety disorder to have a dog in their rental unit as an emotional support animal despite a broad "no pets" policy is an example of a reasonable accommodation. Second, it prohibits the denial of reasonable modification requests. Modifications involve physical alterations to a unit, such as the construction of a ramp or the widening of a door frame, and must be paid for by the person requesting the accommodation unless the unit receives federal financial assistance and is subject to Section 504 of the Rehabilitation Act. Third, it includes a design and construction provision that requires most multifamily housing constructed since 1991 to have certain accessibility features. This section of the Fair Housing Analysis looks at the housing barriers faced by persons with disabilities, including those that result in the segregation of persons with disabilities in institutions and other congregate settings.

### **1. Population Profile**

**Map 75: Disability by Type (Hearing, Vision, Cognitive), Montgomery County, MD  
HUD Affirmatively Furthering Fair Housing Data and Mapping Tool**



**Name:** Map 14 - Disability by Type

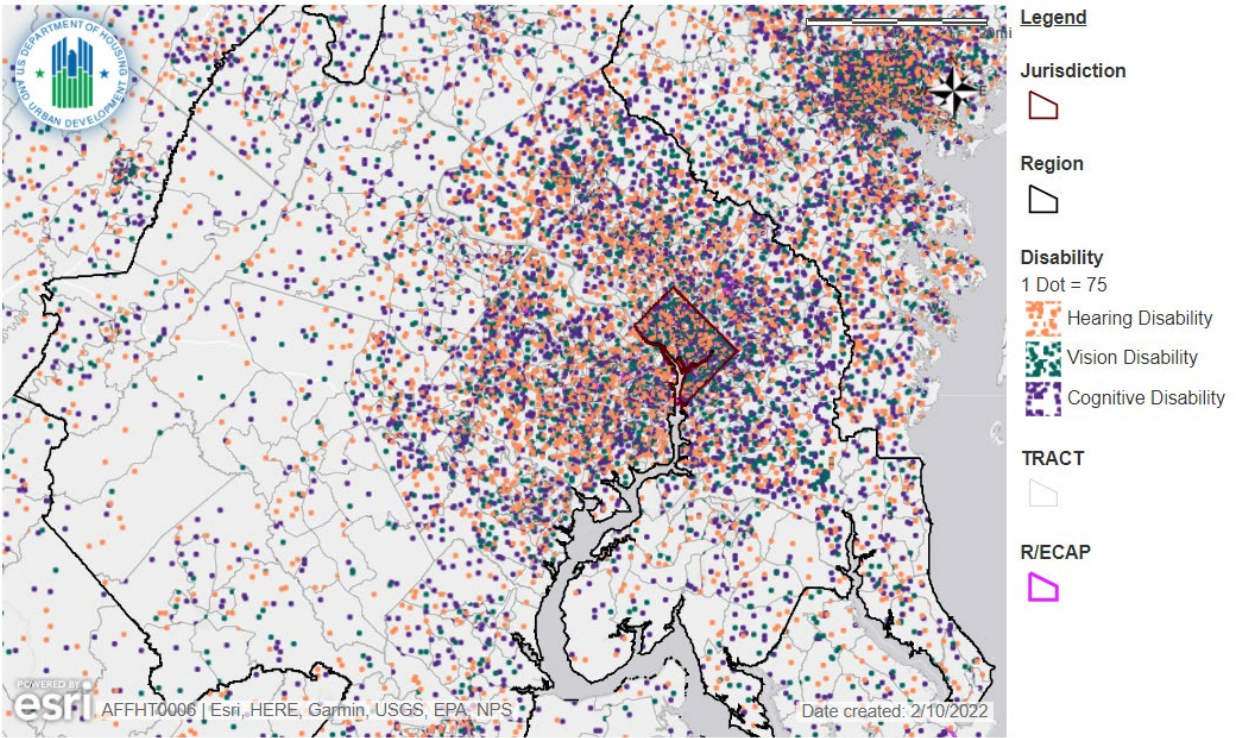
**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

**Map 76: Disability by Type (Hearing, Vision, Cognitive), Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 14 - Disability by Type

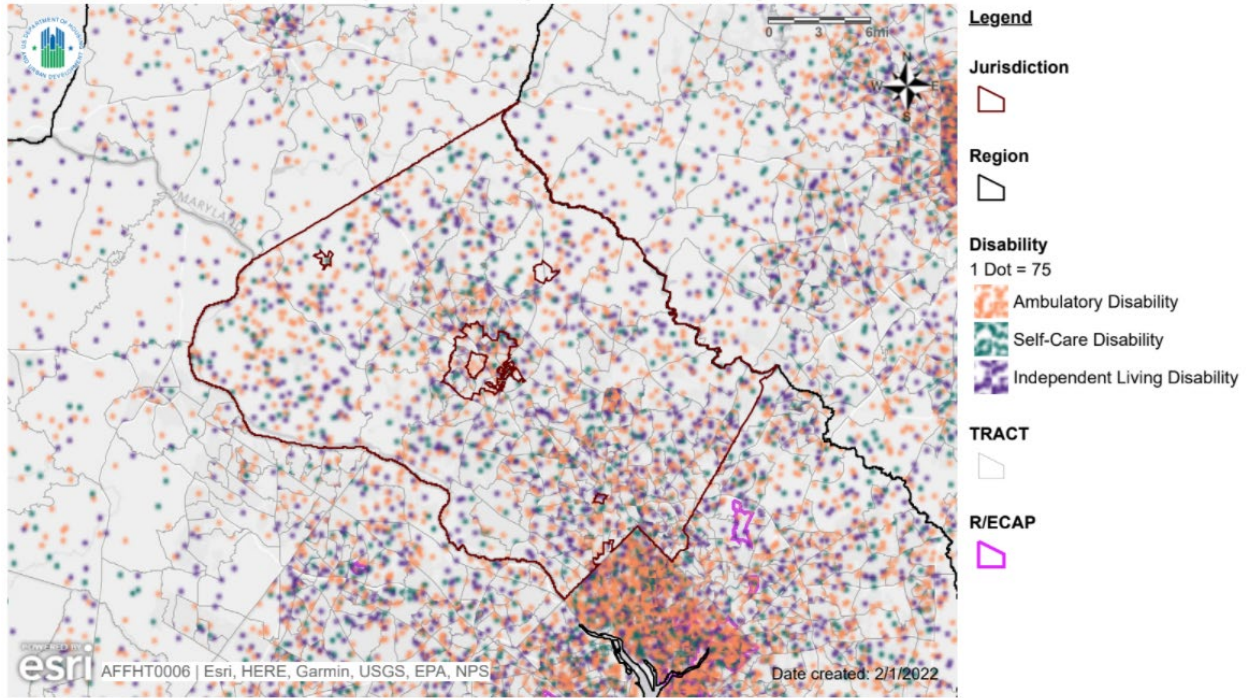
**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

**Jurisdiction:** District Of Columbia (CDBG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

**Map 77: Disability by Type (Ambulatory, Self-Care, Independent Living), Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 14 - Disability by Type

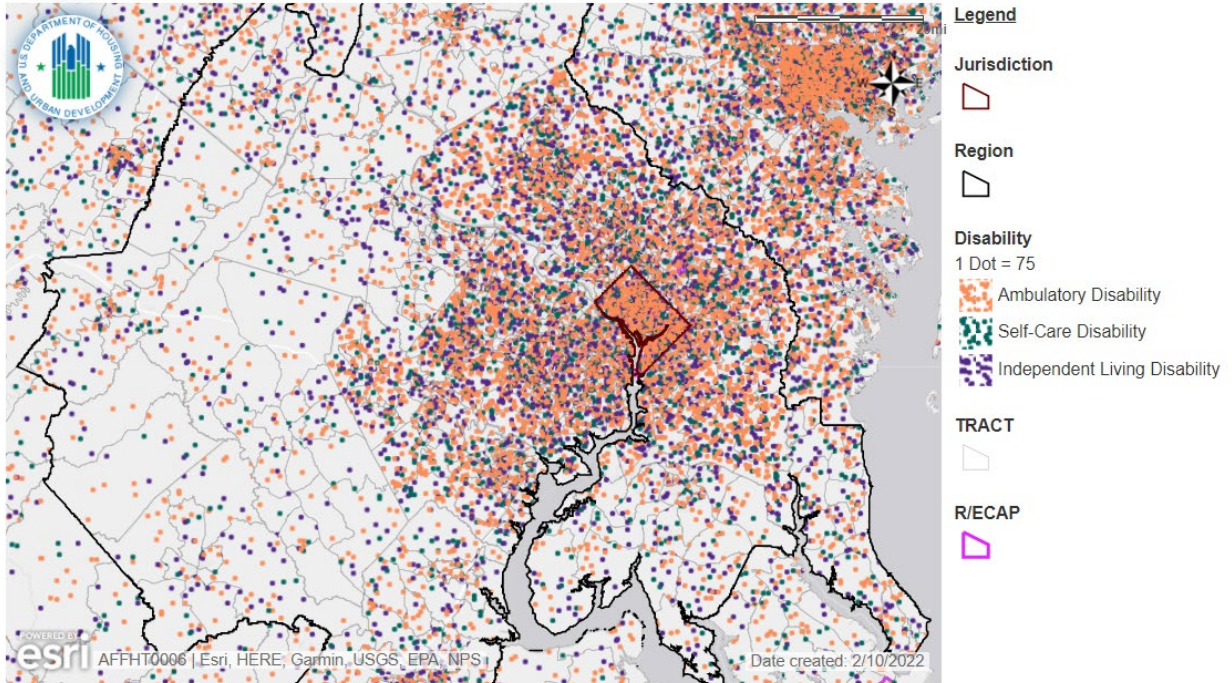
**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

**Map 78: Disability by Type (Ambulatory, Self-Care, Independent Living), Region**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 14 - Disability by Type

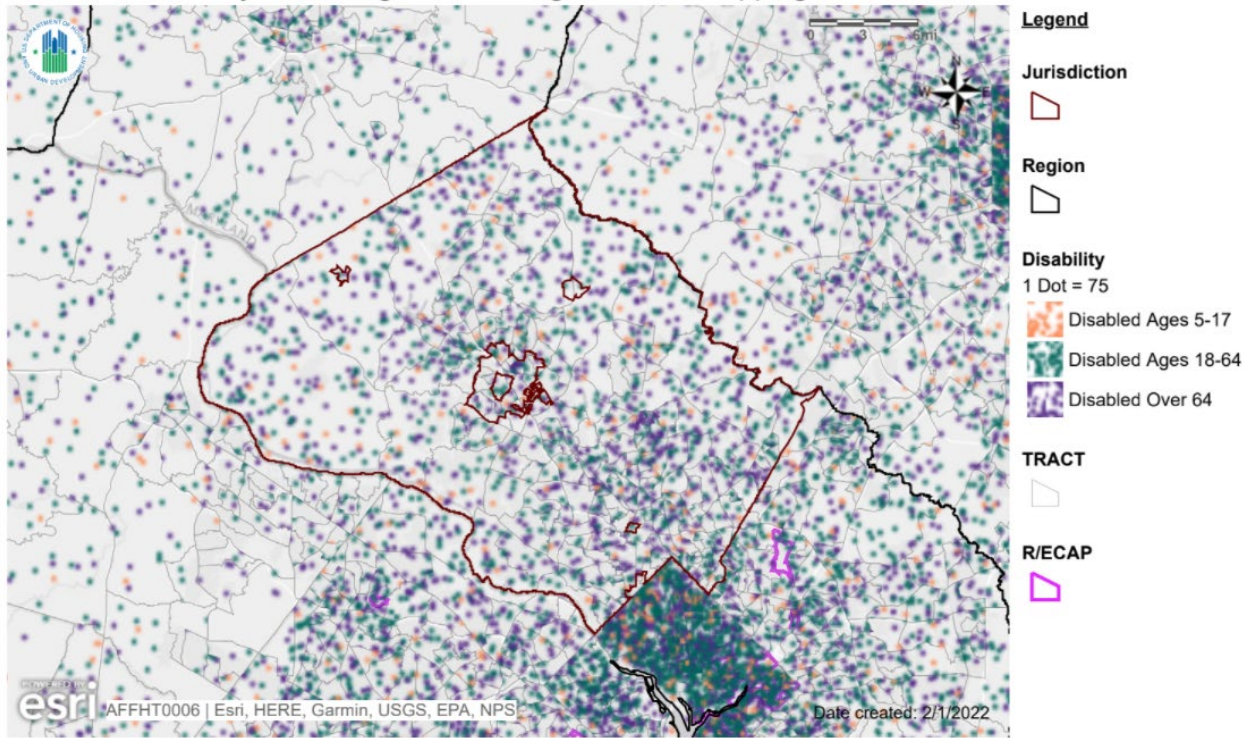
**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

**Jurisdiction:** District Of Columbia (CDBG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

**Map 79: Disability by Age, Montgomery County, MD**  
 HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 15 - Disability by Age Group

**Description:** All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

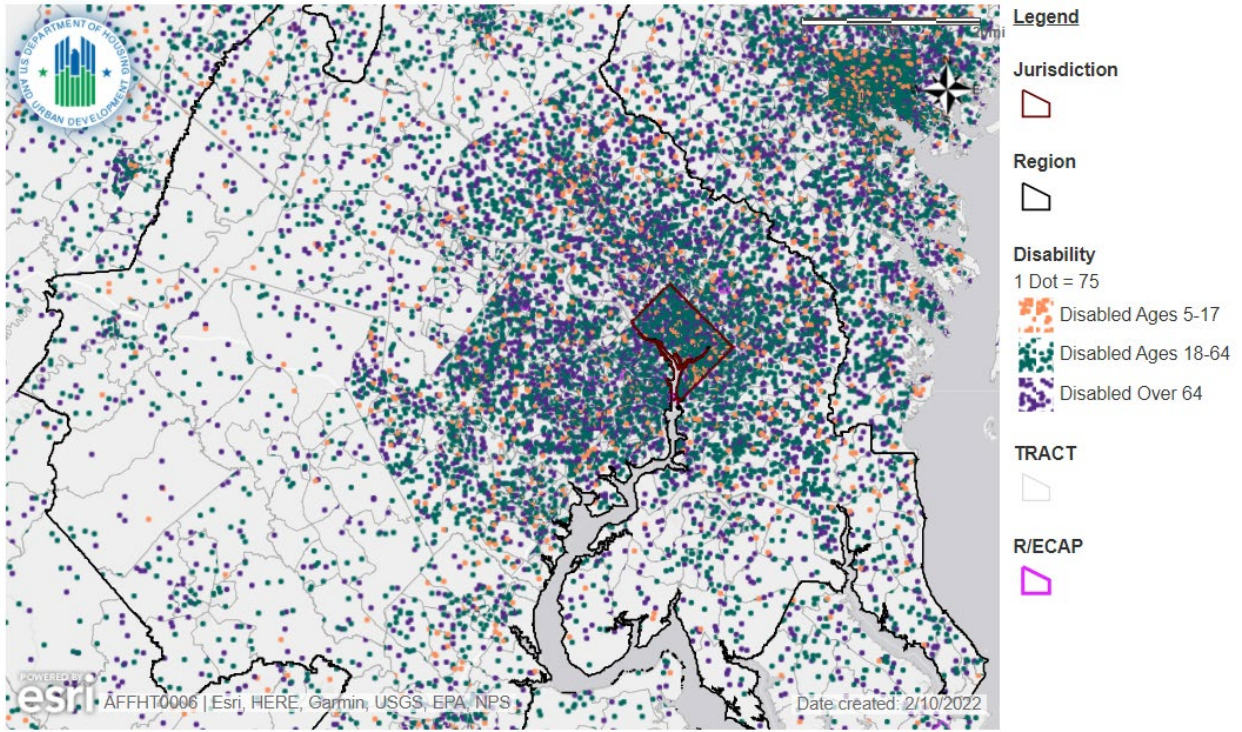
**Jurisdiction:** Montgomery County (CDBG, HOME, ESG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

# Map 80: Disability by Age, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 15 - Disability by Age Group

**Description:** All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

**Jurisdiction:** District Of Columbia (CDBG)

**Region:** Washington-Arlington-Alexandria, DC-VA-MD-WV

**HUD-Provided Data Version:** AFFHT0006

**Table 33: Disability by Type**

Jurisdiction	Disability status	Hearing difficulty	Vision difficulty	Cognitive difficulty	Ambulatory difficulty	Self-care difficulty	Independent living difficulty
Montgomery County	8%	3%	3%	3%	3.7%	2%	4.1%
Region	8.7%	2.2%	1.6%	3.4%	4.5%	1.8%	3.9%
Note: All disability characteristics are based on the civilian noninstitutionalized population. Data source: 2015–2019 American Community Survey five-year estimates							

***1.a. How are people with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?***

Montgomery County

Geographic areas in Montgomery County having a concentration of persons with disabilities include a section of Wheaton where the Arcola Towers senior living development is located and Leisure World (a very large senior living community). Although there are no R/ECAPs in Montgomery County, Wheaton is more heavily Black and Hispanic than the county as a whole. Leisure World, by contrast, is disproportionately White. Areas of a slightly elevated but not extreme percentage of persons with disabilities are most likely to be in the racially and ethnically diverse eastern and northwestern portions of the county and not in the more heavily White southwestern portion of the county.

***1.b. Describe whether these geographic patterns vary for people with each type of disability or for people with disabilities in different age ranges for the jurisdiction and region.***

Montgomery County

The patterns described above are consistent for most types of disabilities except for hearing disabilities. There are some areas in the southwestern portion of the county having higher rates of persons with hearing disabilities, and individuals with hearing disabilities are more dispersed throughout the county than are persons with other types of disabilities. Older adults with disabilities are not highly concentrated in specific parts of the county—except for Leisure World—but children and younger adults with disabilities disproportionately reside in the eastern and northwestern parts of the county.

**2. Housing Accessibility**

***2.a. Describe whether the jurisdiction and the region have sufficient affordable, accessible housing in a range of unit sizes.***

As the data show, between 2.5 percent and 6.1 percent of individuals have ambulatory disabilities, depending on the jurisdiction. Similarly, 2–3 percent of individuals and 2–4 percent of individuals, respectively, have hearing or vision disabilities. Given the large size of the region, this implies a likely estimated total need for between 100,000 and 300,000 accessible housing units. Given the low income levels of persons with disabilities, it is critical that a significant share of these units be affordable for them to be truly useful.

**Accessibility Requirement for Federally Funded Housing**

HUD’s implementation of Section 504 of the Rehabilitation Act of 1973 (24 CFR Part 8) requires that publicly supported federal housing developments make (1) 5 percent of total units accessible to individuals with mobility disabilities and (2) an additional 2 percent of total units accessible to individuals with sensory disabilities. It requires that each property, including site and common areas, meet the Uniform Federal Accessibility Standards (UFAS) or HUD’s alternative accessibility standard.



Public housing and project-based Section 8 units are both considered to be publicly supported housing. The Publicly Supported Housing Analysis section (see page XX) describes, jurisdiction by jurisdiction, the number of units that exist through the public housing and project-based Section 8 programs, as well as programs like Section 202 and Section 811 that fall under the umbrella of other multifamily housing. Collectively, these units account for a significant share of units subject to Section 504, though that law's accessibility requirements apply to HUD programs like HOME and CDBGs as well. Unfortunately, housing through the programs discussed in the Publicly Supported Housing Analysis section account for tens rather than hundreds of thousands of units, and, as described above, the accessibility requirements that apply to those units only require that 5 percent of units be accessibility to persons with mobility disabilities and 2 percent to individuals with sensory disabilities. As publicly supported housing is generally concentrated in the District and is least present in outer suburban communities like Loudoun and Prince William Counties, the distribution of accessible units may follow that pattern to an extent. However, as discussed below, a portion of older public housing units in the District may require retrofits in order to be fully accessible, thus slightly undermining that conclusion.

### **Low-Income Housing Tax Credit Units**

There is legal ambiguity regarding whether LIHTC units are subject to Section 504, but the program contributes an important supply of affordable, accessible housing regardless. That is primarily because the Fair Housing Act's design and construction requirements, which took effect in 1991, have been in place for the vast majority of the life of the LIHTC program. There are tens of thousands of LIHTC units across the jurisdictions, including 23,631 low-income LIHTC units in the District. It is likely that a somewhat higher number of LIHTC units meet some kind of accessibility standard than do other types of publicly supported housing units, but the accessibility standard that those LIHTC units do meet is a lesser one.

### **Fair Housing Act Units**

In the region, there are 156,637 units in structures with five or more units that have been built from 2000 to the present and a further 176,137 units in structures with five or more units that were built from 1980 through 1999. It is not possible to determine what portion of that latter number was constructed between the date in 1991 when the Fair Housing Act's design and construction standards took effect and the close of 1999. This may appear to be a significant number of potentially accessible units, but it is important to keep a few factors in mind. First, the data above include publicly supported housing units, particularly LIHTC units, built in the relevant timeframe. Thus, totals from this subsection cannot be added to figures from the preceding subsections. Second, many households that do not include individuals with disabilities who have accessibility needs reside in this housing, too. Indeed, from the standpoint of community integration, it would not be a desirable outcome for people who do not have disabilities to vacate this housing en masse in order for it to be made available to persons with disabilities. Third, compliance with the Fair Housing Act's accessibility requirements can be uneven at times. These ACS data do not provide a basis for concluding that the developers of this housing followed the law.

### **Summary**

Overall, there appear to be significant unmet needs for affordable, accessible housing in the region. It is likely that these are most acutely felt in outer suburban communities like Loudoun and Prince William Counties that lack both multifamily housing, in general, and publicly supported housing, in particular, in comparison with the jurisdictions at the core of the region. It is also likely that funding for accessibility retrofits will be essential to ensuring that older sources of publicly supported housing, like D.C.'s large public housing stock, are accessible to persons with disabilities. Lastly, inclusionary zoning, as practiced in the District, Fairfax County, and Montgomery County, has begun to create better balance in the location of affordable, accessible housing regionally.

**2.b. Describe the areas where affordable, accessible housing units are located in the jurisdiction and the region. Do they align with R/ECAPs or other areas that are segregated?**

The Publicly Supported Housing Analysis section (see page XX) contains a granular discussion of the location of affordable housing in each jurisdiction and in the region. There is no basis for concluding that there are significant differences between where affordable housing is located and where affordable, accessible housing is located. There may, however, be some minor nuances. For instance, the affordable housing that is least likely to be accessible consists of older developments, principally public housing, that were developed prior to the passage of accessibility laws. By a wide margin, the District is home to the largest share of such housing. Thus, while the District still likely has more affordable, accessible housing than any jurisdiction, it is also likely that a meaningful amount of D.C.'s public housing is not accessible. At the same time, because public housing is subject to Section 504, public housing residents may be entitled to have the D.C. Housing Authority pay for accessibility retrofits as reasonable modifications. The other important nuance is in regard to affordable but not publicly supported housing produced through inclusionary zoning programs. The District, Fairfax County, and Montgomery County all have robust inclusionary zoning programs that result in the development of affordable units, most frequently in large new multifamily developments. The locations of where such developments occur is often quite different from the distribution of affordable, accessible housing that exists through publicly supported housing programs. In Fairfax County, the most significant areas of growth through inclusionary requirements are in the Silver Line corridor in western Fairfax County. In D.C., areas of growth include The Wharf, Navy Yard, NoMa, Shaw, Columbia Heights, and Petworth. In Montgomery County, Bethesda and Rockville are areas of significant inclusionary development.

**2.c. To what extent are people with different disabilities able to access and live in the different categories of publicly supported housing in the jurisdiction and region?**

**Table 34: Disability by Publicly Supported Housing Program Category**

	People with a Disability	
	#	%
Montgomery County		
Public Housing	21	11.43%
Project-Based Section 8	295	9.75%
Other Multifamily	77	25.37%
HCV Program	1,433	19.84%

Montgomery County

In Montgomery County, persons with disabilities are underrepresented in public housing and Project-Based Section 8 housing relative to their share of the income-eligible population, but they appear to have relatively equal opportunity to reside in Other Multifamily housing and to obtain HCVs.

**3. Integration of People with Disabilities Living in Institutions and Other Segregated Settings**

**3.a. To what extent do people with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?**

Up until a wave of policy reforms and court decisions in the 1960s and 1970s, governments at all levels, including in Virginia, Maryland, and the District of Columbia, primarily housed persons with intellectual and developmental disabilities and individuals with psychiatric disabilities in large state-run institutions. Within these institutions, persons with disabilities have had few opportunities for meaningful interaction with individuals without disabilities, limited access to education and employment, and a lack of individual autonomy. The transition away from housing persons with disabilities in institutional settings and toward providing housing and services in home and community-based settings accelerated with the passage of the Americans with Disabilities Act (ADA) in 1991 and the U.S. Supreme Court's landmark decision in *Olmstead v. L. C.* in 1999. In *Olmstead*, the Supreme Court held that, under the regulations of the U.S. Department of Justice implementing Title II of the ADA, if a state or local government provides supportive services to persons with disabilities, it must do so in the most integrated setting appropriate to the needs of a person with a disability and consistent with their informed choice. This obligation is not absolute and is subject to the ADA defense that providing services in a more integrated setting would constitute a fundamental alteration of the state or local government's programs.

The transition from widespread institutionalization to community integration has not always been linear, and concepts about what comprises a home and community-based setting have evolved over time. Although it is clear that developmental centers and state hospitals are segregated settings and that an individual's own house or apartment in a development where the vast majority of residents are individuals without disabilities is an integrated setting, significant ambiguities remain. Nursing homes and intermediate care facilities are clearly segregated, though not to the same degree as state institutions. Group homes fall somewhere between truly integrated supported housing and segregated settings, and the degree of integration present in group homes often corresponds to their size.

The following section includes detailed information about the degree to which persons with intellectual and developmental disabilities and individuals with psychiatric disabilities reside in integrated or segregated settings. The selection of these two areas of focus does not mean that persons with other types of disabilities are never subject to segregation. The discussion below includes some jurisdiction-level analysis but is primarily organized by state. State governments are primarily responsible for implementation of the *Olmstead* mandate, and, as a result, there are often significant commonalities across jurisdictions within the same states.

### Maryland

Unlike the District and Virginia, there has not been significant litigation regarding community integration for persons with disabilities in Maryland. The state has partially transitioned from housing persons with intellectual and developmental disabilities in institutions to providing services in community-based settings, but two institutions—Holly Center in Salisbury and the Potomac Center in Hagerstown—remain. Although the Census Bureau does not disaggregate these data by type of disability, the 2015–2019 American Community Survey shows that the 140,495 residents of group quarters in Maryland were over three times as likely—33.3 percent compared with 10.7 percent—to have disabilities as individuals not living in group quarters. Residents of institutionalized group quarters—55.2 percent—were especially likely to have disabilities. It is likely that a higher percentage of Marylanders living in group quarters have disabilities than in the District, as the District has a large number of colleges and universities whose dormitories skew the demographics of the group quarters population. In both the District and in Maryland, a significantly higher percentage of residents live in nursing homes than in Virginia. Although it still maintains a system of state hospitals for individuals with psychiatric disabilities, Maryland does not appear to rely on those institutions as heavily as does Virginia.

***3.b. Describe the range of options for people with disabilities to access affordable housing and supportive services in the jurisdiction and the region.***

**Supportive Services**

Across jurisdictions, supportive services are provided through similar Medicaid-funded programs, including variations on HCBS waivers. These programs, at their best, enable individuals with disabilities, including those with the most intensive services and supports needs, to live in integrated, community-based settings. The exact names of available waivers, the processes for applying, the length of wait (if any) to start receiving waiver services, and what services are covered under the waiver (and at what billing rates) vary from jurisdiction to jurisdiction.

The Maryland Developmental Disabilities Administration offers three waiver programs for individuals with intellectual and developmental disabilities in addition to the Low Intensity Support Services program for individuals not receiving waiver services. The Department of Health also administers additional waiver programs for individuals with traumatic brain injuries, autistic people, medically fragile people, and older adults with disabilities. As a result of these programs, intensive community-based services are available for a broader spectrum of disabilities than in Virginia. As in Virginia, there are waiting lists for waiver services in Maryland, and, as a result, not all people with disabilities are able to receive the community-based services that they need to be able to live in integrated settings. Mental health services in Maryland are administered at the county level. Although the Montgomery County Department of Health and Human Services does not reference assertive community treatment for psychiatric disabilities in its materials, that intensive level of support appears to be available through private, nonprofit providers in the jurisdiction.

**Permanent Supportive Housing**

The provision of permanent supportive housing across jurisdictions in the region is far more disparate. Through its Department of Human Services, the District of Columbia provides locally funded tenant-based rental assistance on a large scale as its primary means of creating integrated housing opportunities. The assistance can be accessed through the Coordinated Assessment and Housing Placement system. One limitation of this program is that payment standards for rental assistance are lower than those of the District of Columbia Housing Authority. As a result, persons with disabilities may have limited choice of neighborhoods and sometimes resort to housing that is outside of D.C. entirely. Montgomery County, Maryland, serves over 1,500 individuals annually through its permanent supportive housing, with at least 90 percent retaining permanent housing on an annual basis. In Virginia, multiple local governments support nonprofits like NewHope Housing, PathForward, and the Good Shepherd Housing Foundation that provide supportive housing through a number of different approaches, including site-based permanent supportive housing development and master leasing of units in existing apartment complexes. Tenant-based rental assistance for persons with disabilities is much less available in Virginia than it is in the District and permanent supportive housing programs are much more established and operate at a larger scale in Alexandria, Arlington County, and Fairfax County than they do in Loudoun and Prince William Counties. There is a clear need for the capacity of these outer suburban counties to provide permanent supportive housing to keep pace with their more rapid population growth.

**4. Disparities in Access to Opportunity**

***4.a. To what extent are people with disabilities able to access—and what major barriers do they face in accessing—the following services, accommodations, and opportunities in the jurisdiction and the region?***

### **i. Government Services and Facilities**

Although a variety of public facilities and services have reasonable accommodation policies for persons with disabilities, many facilities and services require additional outreach or efforts by the person with a disability to request accommodations themselves, usually with several days' notice, rather than having these services consistently embedded into their administration. As a result, individuals with disabilities must be proactive to obtain necessary accommodations.

In the region, some counties provide a range of accessibility services. Montgomery County has an ADA Compliance Team and provides training and technical assistance for county staff on ADA compliance and other disability needs. Similarly, Fairfax County provides ADA services through its government offices, including enforcing building codes that require ADA compliance and handling ADA complaints. In the District of Columbia, any facility or part of a facility that is constructed by a state or local government entity after January 26, 1992 must be built in strict compliance with the ADA. The District is not necessarily required to make every pre-ADA facility fully compliant with current accessibility codes, however, all District services, programs, or activities must be accessible to and usable by persons with disabilities when viewed in their entirety. This is called "overall program access."<sup>17</sup> Nonetheless, this loophole means accessibility problems may remain where persons with disabilities face greater barriers in accessing government facilities or services. The same principles apply to other governments in the region.

Web accessibility reveals similar dualities, where governments have attempted to comply with Section 508 referring to website accessibility standards. However, this compliance is only implemented "whenever possible," and certain elements remain poorly accessible.

### **ii. Public Infrastructure**

Although accommodations are available in a range of public and private infrastructure (e.g., sidewalks, pedestrian crossings, and pedestrian signals), lack of compliance or maintenance results in inequitable treatment for persons with disabilities. Inadequate maintenance of sidewalks can impede accessibility for persons with mobility-related disabilities, including persons who require wheelchairs for transportation. Recent public efforts, such as the crowdsourced Project Sidewalk, endeavor to map sidewalk accessibility by noting curb ramp conditions, lack of sidewalks, and other common issues impeding mobility in the District. Many sidewalks in the District metropolitan area are not up to ADA standards; in many cases, this is because construction projects have left large cracks that serve as impediments to persons in wheelchairs. The governments of the District of Columbia, Virginia, and Maryland have all put out ADA Transition Plans for Public Rights-of-Way, which provide a detailed review of sidewalks, crosswalks, bus stops, curb ramps, and accessible pedestrian signals. However, the Transition Plans for D.C., published in 2016, and Maryland, published in 2009, have not been updated in quite some time, and inaccessible infrastructure problems persist. Additionally, since COVID-19 has caused restaurants to use more public space for outdoor dining, the pandemic has created new accessibility challenges. Moreover, parking of electric scooters and bicycles has also resulted in impassable sidewalks, particularly in downtown D.C.

### **iii. Transportation**

In Virginia, the elderly population is predicted to increase to 20 percent of residents by 2030,<sup>18</sup> the largest population increase of any demographic. The state recognizes that as the elderly population increases, the demand for public transportation will increase as well, but as it admits in its 2018 *Assessment of Disability Services in Virginia* study, there is insufficient transportation of this type to accommodate rising demand.<sup>19</sup> The outpaced demand for transportation also disproportionately impacts individuals with disabilities, who also tend to rely on public transportation to travel. Similarly, although Maryland has more extensive public transportation modes for individuals with disabilities, less extensive infrastructure in suburban areas reduces access for individuals with disabilities.

## Bus and Rail

The Washington Metropolitan Area Transit Authority (WMATA) serves the entire region and explicitly outlines on its website the measures taken to enhance access to its rail and bus systems for persons with disabilities. Fare vending machines have accessibility features, including instructions in Braille with raised alphabets and a button for audio instructions. All stations have at least one extra-wide fare gate for wheelchair access, and all stations except Arlington Cemetery use bumpy tiles to alert customers with low vision that they are nearing the edge of a platform. Railcars also provide priority seating for persons with disabilities and gap reducers have been installed on all railcars to make it easier for an individual with a mobility support to enter and exit the car safely. For Metrobus, all buses are wheelchair accessible and have both audio and visual stop announcements. If the automated announcement system fails to work, bus operators are supposed to announce major intersections, landmarks, and transfer points. There are a variety of other measures in place as well.<sup>20</sup>

One notable concern with the WMATA Metrorail system is the operating quality of elevators. They are deteriorating and result in patrons being trapped in the elevator.<sup>21</sup> Also, at stations with multiple entrances, signage directing people to elevators can often be scarce, making it difficult to locate them.<sup>22</sup> Because elevators are a primary access point to the Metro station for individuals with disabilities, these dysfunctional elevator features are likely to disproportionately limit transportation access for transit riders with disabilities. This trend may change due to an influx of federal dollars allocated to target elevator repairs.

Virginia Railway Express,<sup>23</sup> the Maryland Transit Administration,<sup>24</sup> the D.C. Circulator,<sup>25</sup> ART buses,<sup>26</sup> and Montgomery County Ride On buses use similar measures to Metrorail and Metrobus.<sup>27</sup> Prince William County's OmniRide,<sup>28</sup> Loudoun County Local Bus Service,<sup>29</sup> and the Fairfax County Connector<sup>30</sup> and CUE buses are wheelchair accessible; however, their website does not specify if bus operators are instructed to announce major intersections, landmarks, and transfer points.<sup>31</sup> The Alexandria DASH bus system is wheelchair accessible, provides bus service within the city, and connects with Metrobus, Metrorail, Virginia Railway Express, and other local bus systems. However, the DASH bus system website does not elaborate on what, if any, other measures are taken to make the system accessible to persons with disabilities.<sup>32</sup> The fare is typically \$2 but individuals with disabilities may ride for free if they have a valid MetroAccess or Alexandria DOT paratransit card.<sup>33</sup>

## Paratransit

WMATA also runs MetroAccess, a door-to-door paratransit program throughout the entire region. Some MetroAccess customers are entitled to free rides on Metrorail and Metrobus. However, MetroAccess unfortunately does not provide same-day trip service. Fares can also be expensive and cost a maximum of \$6.50 per trip.<sup>34</sup> WMATA also offers an even more costly service called Abilities Ride. Although this service has been suspended because of COVID-19, Abilities Ride allows individuals who are eligible for MetroAccess to receive same-day transportation services through a local taxi company provided the trip begins or ends in Maryland. The individual pays for the first \$5 of the trip, WMATA pays for the next \$15, and then the rider is responsible for paying any amount over \$20.<sup>35</sup> The City of Rockville offers a similar program that provides low-income residents over the age of 60 a subsidy of \$34 a month for taxicab services.<sup>36</sup>

The Alexandria DOT offers a paratransit program similar to MetroAccess seven days a week for residents of Alexandria who are unable to use public transportation. Similar to MetroAccess, trips must be scheduled a minimum of one day in advance. Trips inside the city and within five miles of the city cost \$4 each way, and trips to areas more than five miles outside the city cost \$6 each way. Availability of the paratransit program may also be limited to high-priority trips, depending on the status of the COVID-19 pandemic.<sup>37</sup> Arlington County,<sup>38</sup> Loudoun County,<sup>39</sup> and MDOT<sup>40</sup> also offer similar paratransit programs that do not take same-day reservations.

#### iv. Proficient schools and educational programs

##### Montgomery County, MD

Montgomery County does not appear to have released aggregated data on educational outcomes for students with disabilities. As of October 2018, there were 19,848 students with disabilities enrolled in special education, comprising 12 percent of the total enrollment.<sup>41</sup> Hispanic and Black students with disabilities are overrepresented, comprising 35 percent and 26 percent respectively.<sup>42</sup>

#### v. Jobs

As the table below shows, persons with disabilities are employed at extremely low rates across all jurisdictions participating in this analysis. The problem is most extreme in the District and least pervasive in Fairfax County, Gaithersburg, and Loudoun County, which are all also suburban areas with low unemployment and high labor force participation generally. As jurisdictions undertake efforts to increase access to employment for persons with disabilities, it is critical that the opportunities created be truly integrated and pay a decent wage. Under Maryland Code Health-Gen. § 7-207, sheltered workshops that pay below the minimum wage may not receive state funding in Maryland. By contrast, sheltered workshops that fail to pay minimum wage are still present in Virginia.

**Table 35: Percentage of Population with a Disability That Is Employed, Ages 18–64**

Jurisdiction	Population with a Disability That Is Employed, Ages 18–64 %
Alexandria	50.2%
Arlington County	50.2%
District of Columbia	32.5%
Fairfax County	58.6%
Gaithersburg	61.3%
Loudoun County	58.4%
Montgomery County	51.6%
Prince William County	54.2%

Source: 2019 American Community Survey one-year Estimates

**4.b. Describe existing processes in the jurisdiction and the region for people with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above.**

##### i. Government Services and Facilities

Jurisdictions in the region vary in the extent to which they clearly and publicly share information about reasonable accommodation processes and accessibility on local government websites. Three jurisdictions—Fairfax County, Loudoun County, and Montgomery County—have robust, well-organized accessibility pages on their sites that are directly accessed from the main page. The District of Columbia also links to its accessibility page from its main page, but the information presented there is not as comprehensive. Alexandria and Arlington County do not link to their accessibility pages from their main pages but do have accessibility pages that present useful information. Gaithersburg and Prince William County have extremely sparse information about accessibility on their websites.

##### ii. Public Infrastructure

Arlington County, the District of Columbia, Fairfax County, and Montgomery have dedicated portals for residents to make sidewalk-related requests on their websites, including accessibility requests, rather than routing individuals through more general accessibility request processes.

### iii. Transportation

Major transportation providers in the region, including WMATA and Virginia Railway Express, include information about how to request reasonable accommodations on their websites.

### iv. Proficient Schools and Educational Programs

School districts in the region generally have information about requesting accommodations posted on their websites.

### v. Jobs

This analysis did not reveal specific information regarding reasonable accommodations policies for private employers. The description of website accessibility information for government services and facilities above has significant implications for access to public-sector employment.

#### ***4.c. Describe any difficulties in achieving homeownership experienced by people with disabilities and by people with different types of disabilities in the jurisdiction and the region.***

Persons with disabilities face at least two significant barriers to accessing homeownership in the region. First, as discussed at great length above, persons with disabilities have lower income levels than individuals who do not have disabilities. Given the higher cost of homeownership in comparison with renting in an area with expensive housing costs, homeownership is often out of reach. Second, single-family homes, which are not covered by the Fair Housing Act's design and construction standards, are the most significant source of owner-occupied units in the region. Multifamily units, by contrast, are comparatively more likely to be rental units. Single-family units may not be accessible to persons with mobility disabilities, in particular.

## 5. Disproportionate Housing Needs

#### ***5.a. Describe any disproportionate housing needs experienced by people with disabilities and by people with certain types of disabilities in the jurisdiction and the region.***

As with homeownership, the comparatively low income levels of persons with disabilities fuel disproportionate levels of cost burden.

#### Factors Contributing to Disability and Access Issues

*Please see the Contributing Factors section for the following Contributing Factors to Disability and Access Issues:*

- access for persons with disabilities to proficient schools
- access to publicly supported housing for persons with disabilities
- access to transportation for persons with disabilities
- inaccessible government facilities or services
- inaccessible public or private infrastructure
- lack of access to opportunity due to high housing costs
- lack of affordable in-home or community-based supportive services
- lack of affordable, accessible housing in a range of unit sizes
- lack of affordable, integrated housing for individuals who need supportive services
- lack of assistance for housing accessibility modifications
- lack of assistance for transitioning from institutional settings to integrated housing
- lack of local or regional cooperation
- land use and zoning laws
- lending discrimination



- location of accessible housing
- loss of affordable housing
- occupancy codes and restrictions
- regulatory barriers to providing housing and supportive services for persons with disabilities
- source-of-income discrimination
- state or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing, and other integrated settings

## V. Fair Housing Enforcement, Outreach Capacity and Resources

### ***1. List and summarize any of the following that have not been resolved:***

- a charge or letter of finding from HUD concerning a violation of a civil rights–related law
- a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law
- any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice
- a letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law
- a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing
- pending administrative complaints or lawsuits against the locality alleging fair housing violations or discrimination

There were no unresolved findings, compliance/conciliation/settlement agreements, claims, complaints, or lawsuits regarding fair housing and civil rights laws in the D.C. metropolitan region.

### ***2. Describe any state or local fair housing laws. What characteristics are protected under each law?***

#### Maryland Laws

The Maryland Commission on Civil Rights enforces the Maryland Fair Housing Law (MD State Govt Code § 20-702, et seq.). Maryland's Fair Housing Law provides protection and monetary relief to victims of unlawful housing practices. The law prohibits discriminatory housing practices and harassment in the following:

- Advertising
- Application and selection process
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Race
- Color
- Religion
- Sex
- Familial status
- National origin
- Marital status
- Sexual orientation
- Gender identity
- Disability
- Source of income
- Public and private land use practices
- Participation in Real Estate Organizations

Additionally, The Maryland Fair Housing Law contains similar reasonable accommodations, reasonable modifications, and accessibility provisions as the Federal Fair Housing Amendments Act.

Maryland Human Relations Law (MD State Govt Code § 20-301, et seq.) prohibits discrimination in seeking public accommodations on the basis of race, color, religion, sex, familial status, national origin, marital status, sexual orientation, gender identity, disability, or source of income.

**3. *Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.***

Montgomery County

Montgomery County, Maryland, has enacted a fair housing ordinance (Montgomery County Code § 27-12, *et seq.*). The ordinance makes it illegal to discriminate in the sale or rental of housing on the basis of race, sex, marital status, physical or mental disability, religion, national origin, ancestry, presence of children, source of income, sexual orientation, age, or family responsibility. The fair housing ordinance is enforced by the Montgomery County Office of Human Rights.

Maryland Commission on Civil Rights

The Maryland Commission on Civil Rights (MCCR) administers and enforces Maryland's antidiscrimination statutes for housing, employment, and public accommodations. MCCR also accepts and investigates complaints of housing discrimination. MCCR has an education and outreach unit that offers trainings, public outreach, and informational resources on fair housing issues. Finally, MCCR is a HUD FHAP agency and receives funding from HUD to enforce fair housing laws.

Equal Rights Center

The Equal Rights Center (ERC) is a private civil rights organization located in Washington, D.C., that identifies and seeks to eliminate unlawful and unfair discrimination in housing in the greater Washington area and nationwide. The ERC's core strategy for identifying housing discrimination is civil rights testing. The ERC conducts tests and trains civil rights testers. The ERC also conducts fair housing trainings to educate the public, engages in policy advocacy, and takes action to enforce fair housing laws. In addition, the ERC conducts research and releases publications on fair housing.

Washington Lawyers' Committee for Civil Rights and Urban Affairs

Based in Washington, D.C., the Washington Lawyers' Committee for Civil Rights and Urban Affairs uses litigation, public education, and policy advocacy to fight housing discrimination. The Housing Justice Project at the organization handles a wide variety of issues, including predatory lending, discriminatory real estate advertising, insurance discrimination, exclusionary zoning, discrimination against families with children, and discrimination against low-income families who use housing subsidies.

**Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors**

*Please see the Contributing Factors section for the following Contributing Factors to Fair Housing Enforcement, Outreach Capacity, and Resources:*

- Lack of local private fair housing outreach and enforcement
- Lack of local public fair housing enforcement
- Lack of resources for fair housing agencies and organizations
- Lack of state or local fair housing laws
- Unresolved violations of fair housing or civil rights law

## VI. Fair Housing Goals and Priorities

The participating jurisdictions thoroughly considered input from many sources as they developed the fair housing goals and strategies below. Beyond local and federal data, these sources included public forums, stakeholder engagements, individual interviews, surveys, and guidance from the Community Advisory Committee.

The participating jurisdictions have chosen these shared goals and strategies as the ones that will be most impactful in reducing housing discrimination, reversing patterns of racial segregation, and improving access to opportunity for all current and future residents of the metropolitan Washington region.

### A. Regional Goals

#### 1. Increase the supply of housing that is affordable to low- and moderate-income families in the region, particularly in areas that have historically lacked such housing.

The metropolitan Washington region has high and ever-increasing housing costs, along with an unequal distribution of committed affordable housing, or housing restricted to those with low to moderate incomes, across its communities. For example, home values jumped over 11 percent last year in Prince William County, and the median home value in Arlington rose to almost \$800,000. As a result, there are significant fair housing challenges for members of protected classes in the region. Data indicates that among the most impacted groups in the region, Hispanic residents, Black residents, and persons with disabilities experience housing affordability and housing instability problems most acutely.

Many households are rent burdened, and racial and ethnic minorities face severe housing burdens at higher rates. For example, 25 percent of renters in the District of Columbia pay over 50 percent of their income on rent. In the region, 57 percent of severely burdened households were non-White, and 47 percent were immigrant households.

*a. Use best practices from other jurisdictions and explore policies and programs that increase the supply of housing affordable to lower- and moderate-income households, such as housing bonds, real estate transfer taxes, mandatory inclusionary housing where permitted, as-of-right accessory dwelling units (ADUs), public land set aside for affordable housing, community land trusts, expedited permitting and review, and relaxation of parking requirements for affordable housing developments.*

The above policies and practices have resulted in an increase in affordable housing in jurisdictions throughout the country. In the region, there has been an increase in the supply of subsidized affordable housing in jurisdictions that have adopted these best practices.

*b. Lower the income targeting of new rental housing affordable to people with incomes of 80 percent of the area median income (AMI) to 60 percent and below, with specific targeting of units affordable at 50 percent of the AMI or below in order to address the chronic housing shortage for low-income individuals and families.*

A number of jurisdictions require developers that utilize inclusionary zoning incentives to set aside affordable housing units for households with incomes of up to 80 percent of the AMI. Jurisdictions should target newly constructed affordable units for households with incomes at

or below 60 percent of the AMI through a combination of increasing incentives and lowering the number of set-aside units to make deeper affordability financially feasible.

- c. *Provide low-interest loans to develop ADUs with affordability restrictions on the property.*

ADUs (also known as accessory living units, or ALUs, in Fairfax County) are now allowed in all participating jurisdictions, with varying restrictions. Local governments should consider providing financial assistance or tax benefits to incentivize homeowners to make their ADUs affordable to HCV users. Because it can be difficult for homeowners to access bank financing to build ADUs, there may be a need to offer incentives. As a condition of receiving assistance, jurisdictions should also require homeowners to attend fair housing training and to maintain records that facilitate audits of their compliance with nondiscrimination laws. The need to educate individual homeowners who do not have experience as landlords and knowledge of the law may prevent unintentional and intentional violations of fair housing laws.

## **2. Reform zoning and land use policies to expand access to fair housing choice by increasing the development, geographic distribution, and supply of affordable housing.**

The prevalence of single-family residential zoning in the region makes it challenging to develop committed affordable housing that could offer housing opportunities to members of protected classes. Many cities across the country are allowing greater zoning density to meet the demand for housing, resulting in lower development costs per unit and new condo and cooperative homeownership models.

- a. *Revise zoning regulations to allow as-of-right ADUs.*

Currently, the District of Columbia, Arlington County, Fairfax County, Loudoun County, and Montgomery County allow ADUs in most of their residential zones. ADUs have the potential to expand affordable housing options without expanding land development. This is particularly relevant in the region, where the preponderance of land is zoned for single-family housing.

- b. *Increase inclusionary zoning incentives for creating on-site affordable housing and increase fees in lieu of providing on-site affordable housing.*

Inclusionary housing programs often lack enough financial incentives for providing on-site affordable housing. Increasing these incentives along with increasing fees for developers who choose alternative compliance options will increase the likelihood of creating additional committed affordable housing units in high opportunity areas.

- c. *Adopt zoning changes that facilitate the development of affordable housing as of right.*

Multifamily housing remains the most effective way of producing deeply affordable housing that is critically necessary to meet the needs of Black and Hispanic households and persons with disabilities in the region. Zoning that allows affordable multifamily housing developments as of right in designated areas such as the Council of Government's "Activity Centers,"<sup>43</sup>—denser, mixed-use housing and job centers—can reduce the cost of affordable housing development, thereby increasing the number of units that are able to be developed from year to year. Overlay districts are a way of achieving this goal while avoiding the opportunity cost of predominantly market-rate multifamily development and, particularly, development that yields few family-sized units and monopolizes desirable sites.

- d. *Incorporate a fair housing equity analysis into the review of significant rezoning proposals and specific plans.*

Several large new developments in the region have not sufficiently addressed the needs of members of protected classes who have been displaced or priced out of the area. Incorporating a fair housing analysis in the review process for these plans, similar to what the City of Boston recently implemented, could reduce displacement and other negative impacts for members of protected classes.<sup>44</sup>

- 3. Implement policies designed to preserve affordable housing and prevent displacement with a goal of no net loss of existing affordable rental units.**

The region lost a significant number of affordable housing units during the past decade due to the compounding impacts of reduced housing production, decreased federal investment in deeply affordable housing, and a lack of local resources to acquire and preserve housing affordable to lower-income households. In the region, there was a loss of more than 85,000 rental units with monthly rents under \$1,500 and an increase of more than 40,000 rental units with monthly rents \$2,500 and above. The region must prioritize the preservation of its existing affordable stock as a necessary complement to increasing its supply of affordable housing.

- a. *Preserve affordable subsidized and market-rate housing, including manufactured housing, by tracking and supporting existing affordable housing and establishing an acquisition loan fund for tenants, nonprofit organizations, and local governments to purchase for-sale apartments and manufactured home parks.*

There are a significant number of committed affordable housing developments that are coming to the end of their affordability requirements. There is little incentive for these owners to renew subsidy contracts in higher opportunity areas or in areas that are experiencing rapid gentrification, which is the majority of the region. It is generally more cost-effective to preserve existing affordable housing than it is to build new affordable housing, particularly in areas with high land costs. Accordingly, jurisdictions should track affordable housing developments, particularly those in higher opportunity or rapidly gentrifying areas, and work with nonprofit housing developers to provide financial support for property acquisition and rehabilitation. Additionally, all for-profit developers of proposed affordable housing projects, including those funded through the LIHTC program, should be required to provide a right of first refusal to tenants, nonprofit organizations, and local governments seeking to maintain affordability after rent restrictions are lifted. For manufactured home parks—one of the most important sources of unsubsidized affordable housing in the region, particularly in its more rural areas—homeowners should be provided an opportunity to purchase their communities with technical assistance from nonprofit organizations such as ROC USA.

- 4. Increase the number of homeowners in the region and reduce inequities and discriminatory practices that limit homeownership opportunities for members of protected classes.**

The greater metropolitan Washington region has been facing an affordability crisis in homeownership as well as in rental housing. In the past year alone, housing prices rose almost 11 percent, making homeownership out of reach for the majority of residents, particularly members of protected classes.

- a. *Increase homeownership opportunities for low- and moderate-income members of protected classes through the following strategies:*

- Support innovative approaches specifically designed to increase homeownership opportunities, such as cooperative homeownership models and community land trusts.
  - Support policies and practices that will increase the supply of affordable homeownership housing units, such as allowing and encouraging higher-density, smaller units/ADUs and duplexes.
  - Ensure that affordable housing set-asides in new housing developments include subsidized home ownership opportunities in addition to subsidized rental opportunities.
  - Increase housing affordability through mortgage write-downs, down payment and closing cost assistance, special purpose credit programs, and other affordable homeownership subsidies.
  - Support first-time homebuyers by expanding financial literacy programs, homeownership counseling, and homebuyer education.
- b. *Support current homeowners with protected characteristics, including racial and ethnic minorities, persons with disabilities, and seniors, through the following strategies:*
- Increase funding for repair, rehabilitation, and renovation programs and products.
  - Expand programs that provide energy efficient improvements to lower utility costs.
  - Provide comprehensive foreclosure prevention counseling and legal referrals.
- c. *Reduce inequities and discriminatory practices that exacerbate the wealth gap between White households and households of color by addressing issues of appraisal bias and by increasing fair housing testing and monitoring for lenders and real estate entities. Use local and regional Community Development Financial Institutions (CDFIs) to target members of protected classes to reduce inequities in mortgage lending.*

## **5. Protect the housing rights of individuals with protected characteristics.**

Evictions and significant rent increases contribute to the displacement of protected class members, particularly Black and Hispanic residents and persons with disabilities. The pandemic has highlighted the vulnerability of renters and its racial and ethnic disparities.

- a. *Expand locally funded housing voucher programs, increase the scale and scope of housing mobility programs, and improve the portability of vouchers across jurisdictions in the region.*

Housing mobility is an important tool to address high segregation levels in the HCV program. In many places in the region, voucher families have been limited in where they can live. Additional local resources, along with increased mobility strategies and better coordination throughout the region, will give families a broader range of housing options.

- b. *Reduce barriers to accessing rental housing by encouraging landlords to reduce, eliminate, or offset application fees for voucher users and follow HUD's guidance on the use of criminal backgrounds in screening tenants.*

Stakeholders reported that high application fees for rental housing are a significant barrier for voucher holders. Additionally, some landlords continue to refuse rental housing to prospective tenants based on criminal background checks revealing decades-old criminal histories or minor misdemeanors.

- c. *Pilot a Right to Counsel program to ensure legal representation for tenants in landlord-tenant proceedings.*

Thousands of residents in the region are displaced annually due to evictions. According to local legal services and fair housing organizations, many evictions occur because tenants do not understand their rights and/or their obligations. It is estimated that only a small percentage of tenants facing eviction have legal representation, and those without representation almost always are evicted, regardless of a viable defense. In 2021, Maryland passed a Right to Counsel bill that would provide access to counsel for low-income tenants facing eviction, but it is inadequately funded. There are several legal providers in the region that are well positioned to serve low-income tenants, including undocumented tenants. Although there would be an up-front investment, legal representation is less costly than serving families experiencing homelessness.

- d. *Expand and increase support for fair housing outreach, education and training, testing, and enforcement.*

Support organizations that provide fair housing outreach, education, and enforcement and expand the number of protected classes tested annually. Although Virginia, Maryland, and the District of Columbia require landlords to accept HCVs, tenants report that some landlords continue to refuse vouchers. Landlords have also refused to participate in the Emergency Rental Assistance Program, preferring to file for eviction instead. Tenants facing eviction reported difficulties in accessing these emergency rental assistance funds, and victims of housing discrimination did not know where to get help. Some jurisdictions reported that there was limited fair housing testing and no testing for discrimination against persons with disabilities.

The metropolitan Washington region recognizes 12 protected classes in common; 7 are federal, with the balance designated by the District of Columbia, Maryland, and Virginia. Beyond the federal classes, fair housing protections in the two states and the District of Columbia include marital status, age, elderliness (age 55 or older), sexual orientation, gender identity or expression, and source of income. Expanding testing beyond race and ethnicity on an annual basis could identify and address discriminatory practices and reduce harm to residents.

Fair housing organizations and legal services providers play a critical role in fair housing enforcement, education, and outreach but struggle to meet the full needs of victims of discrimination due to limited financial and staff capacity. By supporting these organizations, jurisdictions can help ensure that these organizations can address existing and critical emerging issues, like source-of-income discrimination and emergency rental assistance.

## **6. Increase community integration and reduce housing barriers for persons with disabilities.**

- a. *Increase the supply of permanent supportive housing units by utilizing innovative funding streams, like affordable housing bonds, affordable housing trust funds, commercial linkage fees, and real estate transfer taxes.*

Federal funding sources such as CDBGs and HOME and inclusionary zoning are not sufficient to meet the total need for permanent supportive housing for persons with disabilities. Additionally, some program rules for federal housing programs may disproportionately exclude persons with disabilities generally or persons with specific types of disabilities on the basis of criminal history and directly exclude undocumented persons with disabilities based on immigration status. Deeply affordable housing utilizing the above funding mechanisms could help increase the supply of such housing. In designing incentives, jurisdictions could utilize



existing priorities for permanent supportive housing in Qualified Allocation Plans (QAPs) to encourage permanent supportive housing set-asides in new developments. Additionally, jurisdictions should prioritize using that funding to support developments that would be eligible for the Section 811 Project Rental Assistance Program.

- b. *Advocate for the adoption of design standards that require at least 10 percent of total units in new multifamily developments receiving public funds to be accessible to persons with mobility disabilities and at least 4 percent for persons with hearing and/or vision disabilities.*

Persons with disabilities, including seniors, have expressed difficulty in finding accessible housing. Some jurisdictions in the region have adopted this higher standard to increase housing options for persons with disabilities, and the higher standard should become uniform throughout the region.

- c. *Increase support for rental assistance programs for persons with disabilities and advocate for additional resources.*

Programs like Virginia's State Rental Assistance Program (SRAP) provide much-needed rental assistance to persons with disabilities. Increasing this assistance will provide options for persons with disabilities who are leaving institutions or are at risk of institutionalization and who are at high risk of becoming homeless.

- d. *Support fair housing testing that investigates barriers identified by case managers who assist persons with disabilities in finding integrated housing.*

Fair housing testing is most effective as a civil rights tool when it targets structural barriers that play a significant role in perpetuating segregation. Case managers who assist persons with disabilities, particularly those exiting institutions, homelessness, or incarceration, with securing housing are uniquely positioned to be able to identify patterns across large landlords that make it harder for persons with disabilities to find homes and maintain stable tenancy.

- e. *Support education regarding the application of the Fair Housing Act's reasonable accommodation duty in the context of criminal history screening.*

Persons with disabilities are disproportionately likely to have contact with the criminal justice system and also to be the victims of crime. Some contact with the criminal justice system has a causal connection to individuals' disabilities and law enforcement's inadequate training and capacity to deescalate difficult situations. In many instances, persons with disabilities may be entitled to reasonable accommodations that allow them to qualify for units for which they might otherwise be ineligible due to landlords' criminal history screening policies. Focused education for landlords on this point would help ensure that accommodation requests in this context are responded to appropriately.

- f. *Improve the tracking and mapping of the locations of affordable, accessible restricted units and the accessibility of surrounding streets and sidewalks.*

Tenants expressed frustration with the absence of a database with ADA-accessible housing units. Identify ways to develop and maintain this list, make it available on the jurisdiction's website, and distribute it to organizations serving persons with disabilities. Additionally, it is important to ensure that the surrounding streets and sidewalks are also accessible.

## 7. Expand access and affordability of public transportation for members of protected classes.

High housing costs in the region have forced many low- and moderate-income residents, including members of protected classes, to move further away from their jobs and reliable public transportation. This, in turn, can exacerbate disparities in employment and can also burden employers who cannot find local residents to hire.

- a. *Identify resources to expand free or reduced-fare bus and paratransit transportation to low-income households.*

Transportation barriers for members of protected classes increase with rising displacement. Data shows that low-income households are much more likely to utilize bus services. Providing free bus transportation to lower-income households would help facilitate access to jobs and services.

- b. *Study and make recommendations to improve, expand, and coordinate bus routes across jurisdictions to ensure that members of protected classes can access jobs in employment centers.*

As members of protected classes are forced to live further from their jobs as a result of displacement due to soaring housing costs, public transportation options become less viable. Bus routes should be expanded or rerouted to ensure that there is a match between where low- and moderate-income members of protected classes—who are more likely to use public transportation—live and work.<sup>45</sup> Additional funding may be required to accomplish this.

## B. Montgomery County Goals

### 1. Increase the Supply of Housing That is Affordable to Low- and Moderate-Income Families through the Following Strategies:

- a. *Expand preservation and production of income-dedicated units, both rental and homeownership, using Housing Initiative Fund, HOME, and CDBG loans to dedicated affordable-housing developers, prioritizing units dedicated to household income less than 50 percent of AMI.*
- b. *Prioritize production of income-dedicated units, both rental and homeownership, on County-owned land, targeting pricing for households with income less than 50 percent of AMI.*
- c. *Ensure MPDU provision for all eligible developments, discontinuing option of payments in lieu of providing MPDUs.*
- d. *Leverage Community Reinvestment Act program investments from local banks to expand and enhance affordable housing developments.*

### 2. Reform Zoning and Land Use Policies to Expand Access to Fair Housing Choice by Increasing the Development, Geographic Distribution, and Supply of Affordable Housing.

- a. *Formalize No Net Loss provisions in master plan and sector plan rezoning of currently affordable housing units, providing density to support affordable unit replacement one-for-one in future redevelopment.*
- b. *Adopt strategies of the Thrive Montgomery 2050 general plan and the Attainable Housing Strategies initiative supporting expanded densities in transit corridors, adaptive reuse of commercial properties, support of faith-based community land development, and protections of existing affordable housing units.*
- c. *Require increases in percentages of MPDUs where zoning density increases create value supporting additional MPDU dedication.*

- 3. Protect the Housing Rights of Individuals with Protected Characteristics.**
  - a. Expand awareness of fair housing rights and enforcement activities to ensure compliance with protections for all tenants, including tenants acting to ensure their tenants' rights.*
  - b. Expand dedication of housing units for persons with disabilities, persons experiencing homelessness, and seniors with special housing needs.*
  - c. Implement access to counsel support for all tenants in landlord-tenant court actions, ensuring access to information and access to counsel for representation for income-eligible households.*
  
- 4. Expand Access and Affordability of Public Transportation for Members of Protected Classes.**
  - a. Expand Flash/Bus Rapid Transit routes and additional bus routes to support access to rail lines and areas of employment opportunity.*
  - b. Expand income-based fare options to reduce barriers to access for lower-income households*

## VII. Contributing Factors

### Access for Students with Disabilities to Proficient Schools

#### Alexandria

In the most recent IDEA report from 2019, the City of Alexandria performed near state targets on most indicators, but obstacles remain in others. For example, 65 percent of Alexandria students with Individualized Education Programs (IEPs) are included in regular classroom instruction for at least 80 percent of the day, compared with the state target of 70 percent. However, 36 percent of children ages 3–5 continue to attend separate educational facilities when the state target is 17 percent.<sup>46</sup> Timely development of adequate IEPs in Alexandria is strong, and representation among children with disabilities is commensurate with the demographics of the district as a whole.

#### Arlington County

Of Arlington County's 27,000 students, 14.3 percent receive special education services. Arlington County schools consistently rank among the highest-performing in Virginia and in the nation, but barriers remain in access to opportunities for individuals with disabilities. The demographic disparities between students referred for IEPs and the overall population of Arlington Public Schools are small. However, there are racial, class, and language disparities among students referred for supplementary aids and services provided under Section 504 of the Rehabilitation Act that are significant: White students are overrepresented (66 percent of Section 504 referrals vs. 45 percent of the APS population), and economically disadvantaged students (8 percent vs. 32 percent) and English learners (6 percent vs. 30 percent) are underrepresented.<sup>47</sup>

APS has routinely fallen short of the state target for the percentage of early childhood students with disabilities who spend the majority of their time in regular early childhood programs; in 2016–2017, this was 27 percent for APS, while the state target was 33 percent.<sup>48</sup> However, APS exceeded state targets in preparing students with disabilities for the postsecondary transition, with 60 percent of such students enrolling in higher education within one year of leaving high school, compared with the state target of 35 percent.<sup>49</sup>

#### District of Columbia

Students with disabilities comprise nearly 20 percent of all students in the District. The Office of the State Superintendent of Education (OSSE) has implemented a variety of initiatives to attempt to increase access to proficient schools for these students, but significant barriers remain. Nearly 25 percent of the 3,253 students with disabilities who are transported by OSSE to school spend two hours or more on the bus to school each day.<sup>50</sup>

Accessibility in schools is evaluated using the Individuals with Disabilities Education Act, which requires all states and the District of Columbia to annually assess accessibility standards in public schools. In the District's latest report, from 2019, the percentage of children with IEPs who spent 80 percent or more of the school day inside regular classrooms (57 percent) fell well short of the target (64 percent).<sup>51</sup> This discrepancy begins in preschool education and continues through high school. Moreover, of the 1,770 students with disabilities, over 66 percent exited special education by dropping out of the school system.<sup>52</sup>

Although there appears to be no overrepresentation of particular racial or ethnic groups or particular disabilities among the District's population of students with disabilities, the identification of these students and the implementation of IEPs continues to be inadequate. Only 86 percent of children whose parents had consented to an IEP evaluation received one within 60 days.<sup>53</sup> And though IEP

development for early childhood is close to the target, the same is not true for the secondary education level. Only 76 percent of students ages 16 and above have an adequate IEP that accounts for postsecondary goals.<sup>54</sup> As a result of these discrepancies, the achievement gap between students with and without disabilities is growing in the District.

#### Fairfax County

The most recent IDEA report from 2019 found that although Fairfax students with disabilities participate and perform well in academic assessments compared with state targets, access to educational infrastructure remains inadequate. Only 54 percent of Fairfax students with IEPs are included in regular classroom instruction for at least 80 percent of the day, compared with the state target of 70 percent, and 46 percent of children ages 3–5 continue to attend separate educational facilities when the state target is 17 percent.<sup>55</sup> Nonetheless, timely development of adequate IEPs in Fairfax is strong, and representation among children with disabilities is commensurate with the demographics of the district as a whole.

#### Gaithersburg

See Montgomery County.

#### Loudoun County

In Loudoun County, fewer impediments to educational access for students with disabilities exist in comparison to other jurisdictions. Fewer than 0.5 percent of students with disabilities drop out, and 79 percent graduate from high school with a regular diploma. However, 68 percent of students with disabilities are including in regular classroom instruction for at least 80 percent of the day, below the state target.<sup>56</sup> Additionally, 27 percent of children ages 3–5 attend separate educational facilities, above the state target of 17 percent.<sup>57</sup>

#### Montgomery County

Montgomery County does not appear to have released aggregated data on educational outcomes for students with disabilities. As of October 2018, there were 19,848 students with disabilities enrolled in special education, 12 percent of the total enrollment.<sup>58</sup> Hispanic and Black students with disabilities are overrepresented at 35 percent and 26 percent, respectively.<sup>59</sup>

#### Prince William County

Prince William County's 2018 IDEA report shows a graduation rate for students with IEPs of 64 percent, which is higher than the state target rate of 56 percent.<sup>60</sup> The county has a dropout rate of 1.5 percent, which is slightly higher than the state target rate. The report also identified a significant discrepancy in the rate of suspensions and expulsions for children with IEPs. The rate of students included in regular classrooms 80 percent or more of the day is 65 percent, which is below the state target rate of 70 percent.<sup>61</sup> Among children ages 3–5 with IEPs, the rate of children in separate educational facilities is 30 percent, significantly higher than the state target of 17 percent.<sup>62</sup>

### **Access to Financial Services**

#### Region

Access to financial services is a contributing factor to fair housing issues in the District of Columbia, but is not a significant factor to fair housing issues in surrounding municipalities. Residents of the District of Columbia are unbanked at a far higher percentage than surrounding municipalities. According to 2022 Prosperity Now Scorecard, all municipalities with data had a higher percentage of unbanked people of color than White/Non-Hispanic.<sup>63</sup> The District of Columbia had the greatest unbanked discrepancy, with 1.1 percent of White/Non-Hispanic households unbanked compared with 12.7 percent of people of color.<sup>64</sup>

**Table 36: Access to Financial Services**

Municipality	Population Estimate July 1, 2019 <sup>1</sup>	Minority Population <sup>1</sup> %	Unbanked <sup>2</sup> %	FDIC-Regulated Institutions <sup>3</sup>	FDIC-Regulated Full-Service Brick and Mortar Branches <sup>4</sup>	FDIC-Regulated Non-Brick and Mortar Branches <sup>4</sup>
City of Alexandria	159,428	33.3%	4.0%	15	32	2
Arlington County	8,535,519	25.0%	2.5%	24	58	3
District of Columbia	705,749	54.0%	8.0%	32	197	15
Fairfax County	1,147,532	35.3%	2.4%	39	273	19
Loudoun County	413,538	33.0%	1.6%	23	85	7
Montgomery County	1,050,688	40.0%	2.8%	28	252	19
Prince William County	470,335	37.6%	3.2%	16	65	4

Sources: 1. US Census Bureau, *Quick Facts*, 2020, <https://www.census.gov/quickfacts/fact/table/US/PST045219>.

2. Prosperity Now, *Local Outcome Report*, September 2021, <https://scorecard.prosperitynow.org/reports#report-local-outcome>

3. "Details and Financials—Institution Directory," FDIC (website), <https://www7.fdic.gov/idasp/advSearchLanding.asp>.

4. "Institution Directory," FDIC (database), [https://www7.fdic.gov/idasp/warp\\_download\\_all.asp](https://www7.fdic.gov/idasp/warp_download_all.asp).

There are a significant number of financial institutions and physical banking locations available to residents in the metropolitan D.C. area. However, mere physical access to financial institutions does not preclude the possibility of predatory lending practices nor does it assure access to banking institutions (see Lending Discrimination Contributing Factor).

### Access to Publicly Supported Housing for Persons with Disabilities

In the region, housing choice vouchers (HCVs) are the primary form of publicly supported housing support for persons with disabilities; project-based Section 8 provides a disproportionately lower rate of housing for individuals with disabilities than other programs.

In Maryland, residents with disabilities tend to have low incomes; therefore, there is a significant need for affordable housing, including publicly supported housing. Based on a study performed by the Maryland Department of Health services, at least half of all residents who have a disability had a household income of less than \$15,000.<sup>65</sup> Additionally, the population of elderly residents is expected to increase to over 20 percent of the total population, and currently almost 195,000 elderly residents are cost burdened.<sup>66</sup> Similarly, Virginia has a high rate of individuals with disabilities who live in poverty: an estimated 20 percent.<sup>67</sup> Additionally, as in Maryland, the population of elderly residents is also predicted to substantially increase in the next 10 years. Consequently, there is significant demand

among individuals with disabilities for access to publicly supported housing and this need is likely to increase in the coming years.

Data from HUD shows that, across jurisdictions, persons with disabilities are underrepresented in project-based Section 8 developments in relation to their proportion of the income-eligible population. Because local governments in the area do not play a direct role in the administration of project-based Section 8 developments, support for fair housing organizations to engage in testing of these developments may be the most effective way to address this underrepresentation. Although the data do not show similar disparities for other types of publicly supported housing, low-income persons with disabilities may also have limited access to Low Income Housing Tax Credit (LIHTC) units due to the way rents are set in those developments. In LIHTC developments, affordability is generally targeted at households making 50 percent or 60 percent of the area median income (AMI). Because over half of residents with disabilities in Maryland have household incomes under 30 percent of the AMI, many do not meet the AMI requirements for LIHTC development.

In the region, most residents with a disability rely on HCVs, although the proportion of multifamily dwellings and project-based housing in some jurisdictions provides additional housing options. Despite the prevalence of HCVs, those with ambulatory disabilities lack sufficient accessible housing due to the lack of accessibility features.

Regionally, HCVs provide the primary form of publicly supported housing support. A much higher percentage of residents of other multifamily housing in the region have disabilities than do most jurisdictions. Included in other multifamily developments are Section 811 developments, which target persons with disabilities, and Section 202, which target elderly individuals, who are disproportionately persons with disabilities. Additionally, although the proportion of residents with disabilities in other multifamily housing is high compared with other programs in several jurisdictions, the total amount of available multifamily housing is significantly lower than the amount of housing available through the HCV program. Although HUD does not provide regional data reflecting the percentage of HCV users with disabilities, it provides these data by jurisdiction for other CDBG recipients.

**Table 37: Housing Choice Voucher Users with Disabilities by Jurisdiction**

Jurisdiction	Persons with Disabilities #	Persons with Disabilities %
Alexandria	214	15.82%
Arlington County	318	21.98%
District of Columbia	2,994	24.75%
Fairfax County	705	17.75%
Gaithersburg	101	17.32%
Loudoun County	140	24.14%
Montgomery County	1,141	16.78%
Prince William County	442	19.95%

In the District, where almost 12 percent of the population report having a disability, persons with disabilities appear to be able to access public housing and HCVs at rates that are at least commensurate with the portion of the income-eligible population that has disabilities. The same is not true with respect to project-based Section 8 units, in which the percentage of residents with disabilities is lower than the percentage of all District residents with disabilities and is presumably much lower than the percentage of the income-eligible population that has disabilities. The reason for this disparity is not clear. Because the other multifamily housing category includes several programs with very different purposes and because there are relatively few other multifamily developments in the District, it is not clear whether persons with disabilities face structural barriers to accessing that housing.

The District also administers tenant-based rental assistance programs and other supportive housing assistance that specifically targets persons with particular types of disabilities. Within these programs, there is no underrepresentation of persons with disabilities. The Department of Mental Health's *Supportive Housing Strategic Plan, 2012-2017* reported that there were 675 Home First tenant-based vouchers available for persons with psychiatric disabilities, in addition to those provided through the HCV program, and that the District had funded project-based rental assistance for 121 units of permanent supportive housing for the same population. The Department of Disability Services also provides rental assistance to persons with developmental disabilities, though data on the number of individuals served is not available. Family members of individuals with developmental disabilities have reported difficulties in finding housing within the District for their loved ones with this assistance because payment standards are not as generous as they are for the HCV program. As a result, some individuals with developmental disabilities who are from the District reside outside the regional parameters in Montgomery County, Maryland, while receiving services funded by the District.

Of the other jurisdictions in the region, only Loudoun County has a greater proportional representation of persons with disabilities among its voucher holders than the District does. Additionally, this jurisdiction is among the smallest in terms of the total number of vouchers in use. This suggests that suburban public housing authorities may not be doing as much as the District of Columbia Housing Authority to prioritize serving persons with disabilities. At the same time, it should be noted that the overall share of persons with disabilities, at approximately 9 percent, is significantly lower regionwide than it is in the District.

Montgomery County has the second-largest population of persons with disabilities in the region. As is the case in other jurisdictions, a much lower proportion of individuals with disabilities use project-based Section 8 housing compared with other programs like HCVs and other multifamily housing, both of which offer a significantly larger proportion of available affordable units. While multifamily dwellings in Montgomery County do have a higher proportion of residents with disabilities than HCV units do, the latter provides the largest number of publicly supported housing units throughout the county. But, as noted above, HCVs may offer limited accessibility for individuals with ambulatory impairments.

### **Access to Transportation for Persons with Disabilities**

Access to transportation for persons with disabilities is a significant contributing factor. In Virginia, the elderly population is predicted to increase to 20 percent of residents by 2030,<sup>68</sup> the largest population increase of any demographic. The state recognizes that as the elderly population increases, the demand for public transportation will increase as well, but as it admits in its *2018 Assessment of Disability Services in Virginia* study, there is insufficient transportation of this type to accommodate rising demand.<sup>69</sup> The outpaced demand for transportation also disproportionately impacts individuals with disabilities, who also tend to rely on public transportation to travel. Similarly, although Maryland has more extensive public transportation modes for individuals with disabilities, less extensive infrastructure in suburban areas reduces access for individuals with disabilities.

#### **Bus and Rail**

WMATA serves the entire region, and explicitly outlines on its website the measures taken to enhance access to its rail and bus systems for persons with disabilities. Fare vending machines have accessibility features including instructions in Braille with raised alphabets and a button for audio instructions. All stations have at least one extra-wide faregate for wheelchair access, and all stations except Arlington cemetery use bumpy tiles to alert customers with low vision that they are nearing the edge of a platform. Rail cars also provide priority seating for persons with disabilities and gap reducers have been installed on all rail cars to make it easier for an individual with a mobility support to enter and exit the car safely. For Metrobus, all buses are wheelchair accessible and have both audio and



visual stop announcements. If the automated announcement system fails to work, bus operators are supposed to announce major intersections, landmarks, and transfer points. There are a variety of other measures as well.<sup>70</sup>

One notable concern with the WMATA Metrorail system is the operating quality of elevators. They are deteriorating, and result in patrons being trapped in the elevator.<sup>71</sup> Also, at stations with multiple entrances, signage directing people to elevators can often be scarce, making it difficult to locate the elevator.<sup>72</sup> Because elevators are a primary access point to the metro station for individuals with disabilities, these dysfunctional elevator features are likely to disproportionately limit transportation access for transit riders with disabilities. This trend may change due to an influx of federal dollars allocated to target elevator repairs.

Virginia Railway Express,<sup>73</sup> the Maryland Transit Administration,<sup>74</sup> the DC Circulator,<sup>75</sup> ART buses,<sup>76</sup> and Montgomery County Ride On buses use similar measures to Metrorail and Metrobus.<sup>77</sup> Prince William County's OmniRide,<sup>78</sup> Loudoun County Local Bus Service,<sup>79</sup> and the Fairfax County Connector<sup>80</sup> and CUE buses are wheelchair accessible, however their website does not specify if bus operators are instructed to announce major intersections, landmarks, and transfer points.<sup>81</sup> The Alexandria DASH bus system is wheelchair accessible, provides bus service within the city, and connects with Metrobus, Metrorail, Virginia Railway Express, and other local bus systems. However, the Dash Bus system website does not elaborate on what, if any, other measures are taken to make the system accessible to persons with disabilities.<sup>82</sup> The fare is typically two dollars but individuals with disabilities may ride for free if they have a valid MetroAccess or Alexandria DOT Paratransit card.<sup>83</sup>

#### Paratransit

WMATA also runs MetroAccess, a door-to-door paratransit program throughout the entire region. Some MetroAccess customers are entitled to free rides on Metrorail and Metrobus. However, Metroaccess does not provide same day trip service. Fares can also be expensive, and cost up to \$6.50 per trip.<sup>84</sup> WMATA also offers an even more costly service called Abilities Ride, which provides eligible individuals to receive same-day transportation services through a local taxi company. The individual pays for the first five dollars of the cost of the trip, WMATA pays for the next fifteen dollars, and then the rider is responsible for paying the amount exceeding twenty dollars.

The Alexandria DOT offers a paratransit program similar to MetroAccess seven days a week for residents of Alexandria who are unable to use public transportation. Similar to MetroAccess, trips must be scheduled a minimum of one day in advance. Trips inside the city and within five miles of the city cost four dollars each way, and trips to areas more than miles outside the city cost six dollars each way. Availability of the para-transit program may also be limited to high priority trips depending on the status of the COVID-19 pandemic.<sup>85</sup> Arlington,<sup>86</sup> Loudoun County,<sup>87</sup> and MDOT<sup>88</sup> also offer similar paratransit programs that do not take same day reservations.

### **Admissions and Occupancy Policies and Procedures, Including Preferences in Publicly Supported Housing**

#### District of Columbia

The D.C. Housing Authority exercises a series of preferences on its public housing waiting list. Elderly families and families with a household member with a disability receive preference, as well as working families and unhoused people.<sup>89</sup> The D.C. Housing Authority may deny access to public housing to individuals who have been convicted of a violent crime or who have been documented as participants in one (regardless of their conviction), though enforcing this preference is not required.<sup>90</sup>

Overall, however, the shortage of public housing in the District is due less to preferences in allocation of such housing; the waiting list has been closed since 2013. Additionally, within the past two years, the District has allocated only 56 percent of its housing vouchers reserved for individuals and an even more meager 37 percent of those reserved for families.<sup>91</sup> This has exacerbated the District's housing problem and prevented large numbers of individuals from gaining admission to affordable housing.

### Virginia

Most governments in the region do not provide explicit information about their preferences for publicly supported housing or other housing-related services. Alexandria is unique in its maintenance of separate lists for different housing programs, including a priority list for unhoused individuals and individuals in supported housing, as well as a list for elderly people and persons with disabilities.<sup>92</sup> Other jurisdictions in the region, such as Fairfax County, have large numbers of individuals and families on third-party waiting lists, many of which may also be subject to preferences.<sup>93</sup> Overall, however, preferences and other admissions policies appear to be a less significant barrier than other impediments examined in this analysis.

### Maryland

Montgomery County Housing Opportunities Commission's HCV waiting list operates on a system of preferences for those displaced by government action; those who live, work, or have been hired to work in Montgomery County; persons with disabilities; veterans; and those with a history of homelessness.<sup>94</sup> Though preferences for the county's other housing programs, including public housing, are not explicitly stated, they are likely similar.

## **Availability of Affordable Units in a Range of Sizes**

As discussed in Location and Type of Affordable Housing (page XX), affordable housing in the region is available in a range of unit sizes. However, this availability may not necessarily meet the demand for specific unit sizes, and not every local government lists unit size in its housing directory. Thus, affordable units in appropriate sizes may not always be accessible to those who need them. The shortage of available housing units for larger families is particularly acute, and most large families rely on HCVs for suitable units rather than public housing and other types of publicly supported multifamily housing.

## **Availability, Type, Frequency, and Reliability of Public Transportation**

Availability, type, frequency, and reliability of public transportation is a significant contributing factor to impediments to fair housing. Metropolitan Washington is served chiefly by Metrorail and Metrobus services operated by WMATA, which has a reputation for delays, unreliability, and inaccessibility. WMATA's latest performance report, from the second quarter of 2021, shows that Metrobus and Metrorail are both performing near or above targets in almost all safety and quality indicators.<sup>95</sup> However, because ridership remains significantly depressed due to COVID-19, it is more instructive to look at the last pre-pandemic performance report, from fiscal year 2019. This report shows significant improvement on previous years, which have been marked by numerous delays, breakdowns, and even death due to fire, but also shows room for further improvement. The bus fleet, which is more accessible and widespread than rail, remains somewhat unreliable. Buses, on average, traveled just over 6,300 miles between service interruption and experienced approximately 67 bus collisions per 1 million miles driven.<sup>96</sup> There was no on-time bus performance reported because of data quality errors.<sup>97</sup> MetroAccess, the door-to-door paratransit service, showed an on-time performance rate of 90 percent.<sup>98</sup>

WMATA operates 6 lines serving 91 rail stations in the District, Maryland, and Virginia.<sup>99</sup> However, stations are frequently far away from each other, so riders may need to take buses to transfer from one station to another or to reach their destination from a rail station. In addition to bus, rail, and MetroAccess, WMATA operates parking spaces at 44 Metrorail stations, costing approximately \$5 per day.<sup>100</sup>

Metropolitan Washington is also served by Capital Bikeshare, which is owned by Lyft and offers 4,500 bikes across over 500 stations in the District, Maryland, and Virginia. A single trip costs \$1.00 to unlock plus \$0.15/minute, while annual membership costs approximately \$8.00 per month.<sup>101</sup> Bikes are concentrated in downtown D.C., although stations are spread throughout the region, including in lower-income areas in southeast D.C., Virginia, and Maryland.<sup>102</sup> Bike shares are widely used, with over 254,000 trips taking place in May 2021 alone.<sup>103</sup>

Nonetheless, the District's truly public transport options, bus and rail, remain subject to significant quality defects. Though public transport is available, its frequency and reliability is subject to variation, and the variety of options available is also limited, especially for persons with disabilities and for those who live outside downtown D.C.

## **Community Opposition**

### District of Columbia

Although the District is known as a Democratic stronghold with progressive leanings in the realm of social justice, this image has often failed to hold true when it comes to support for affordable housing. Of particular importance has been the geographically inscribed gap between the District's White population and its residents of color, which mirrors the divide between its wealthiest and lowest-income communities. Efforts by the government of Mayor Muriel Bowser to build affordable housing, including in wealthier neighborhoods, have faced opposition due to fears of congestion and altering the character of communities in undesirable ways.<sup>104</sup> Although most District residents believe the current housing situation is unfair, many have also been slow to support efforts to expand affordable housing outside its geographically concentrated current presence.<sup>105</sup> However, within the past year, District residents have become increasingly aware of segregative housing issues, and many have begun to speak up against exclusionary zoning and similar problems.

### Virginia

Earlier this year, Virginia became the third state in the nation to implement legislation barring the denial of building permits to housing developments on the grounds that those developments will contain affordable housing units.<sup>106</sup> This law, which attempts to combat the NIMBY (not in my backyard) perspective and the desire of wealthy communities to maintain their self-segregation, paves the way for more equitable housing in northern Virginia and reflects a trend away from community opposition to fair housing. It offers a contrast to the opposition to affordable housing that influenced many planning decisions in the early 2010s. Nonetheless, community opposition remains a problem, especially in rural areas.<sup>107</sup> Earlier this year, for example, Loudoun County scrapped plans for a mixed-income housing development due to neighborhood protests.<sup>108</sup> Local governments in northern Virginia, like their counterparts in the District, are beginning to critically examine exclusionary zoning policies.<sup>109</sup> However, mere policy changes may not be enough to dismantle opposition to the creation of more affordable housing in the region.

### Maryland

Montgomery County has often been a site of controversy regarding affordable housing, even as it has sought to increase housing inclusion and affordability in recent years. The 2022 county executive campaign has brought the issue of affordable housing to the forefront, with a discourse centering on

the need for affordable housing versus economic development.<sup>110</sup> There has also been community opposition to the proposed Thrive Montgomery plan, which would allow duplexes and triplexes in some single-family neighborhoods.<sup>111</sup> Thus, it appears that community opposition to affordable housing not only exists in Montgomery County, but also manifests within the county's government and political discourse.

### **Deteriorated and Abandoned Properties**

Though the District of Columbia has gentrified significantly in recent years, rapid development of new housing has not kept properties from falling into disrepair. The D.C. Department of Housing and Community Development's Property Acquisition and Disposition Division (PADD) maintains a portfolio of vacant and abandoned properties, nearly two-thirds of which are located in Wards 7 and 8, the lowest-income wards in the city.<sup>112</sup> PADD attempts to repair these properties into livable homes, but its work only addresses a small fraction of the deteriorated and abandoned properties in the District. As of 2016, the Department of Consumer and Regulatory Affairs' Vacant and Blighted Enforcement Unit maintained a list of around 1,200 vacant properties, but loopholes and inadequate reporting mean that this number is also likely to be a significant underestimate.<sup>113</sup> A 2017 auditor's report revealed that the number is likely closer to 2,000 properties.<sup>114</sup>

The problem appears to be less significant in surrounding areas of metropolitan Washington, D.C., especially as house prices have increased rapidly throughout 2020 and 2021. Deteriorated and abandoned properties tend to be concentrated in the District and do not appear to have been extensively catalogued elsewhere.

### **Displacement of and/or Lack of Housing Support for Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking**

#### District of Columbia

One in three women experiencing homelessness in the District cites domestic violence as the cause of her housing instability.<sup>115</sup> The District is home to a number of domestic violence shelters and emergency shelters (not specific to domestic violence), as well as the District Alliance for Safe Housing, which provides housing services and an emergency fund for victims of domestic violence. The Domestic Violence Housing Continuum was founded in 2016 to encourage dialogue and collaboration in the realm of housing for victims of domestic violence. Despite the existence of these services, DASH identified a one-to-five ratio of survivors placed in housing versus those turned away due to no housing options.<sup>116</sup>

#### Virginia

Several northern Virginia counties offer support services for those displaced by domestic violence, including shelters and support for housing and utilities. Nonetheless, domestic violence affects approximately 25 percent of households in northern Virginia.<sup>117</sup> Low-income, immigrant, and refugee families are particularly vulnerable.<sup>118</sup> Shelters specifically dedicated to domestic violence remain few within any given locality; for example, Doorways' Domestic Violence Safehouse, which serves 60–80 people per year, is the only domestic violence shelter in Arlington County, and those who stay at the safehouse remain only for short periods.<sup>119</sup>

#### Maryland

The Betty Ann Krahnke Center (BAK) of Family Services, Inc., is the only emergency domestic violence shelter for women and their children in Montgomery County. BAK is a 60-bed, short-term crisis shelter.<sup>120</sup> Various other shelters exist for men, women, and families, and Montgomery County also runs an Abused Persons Program, but admission to the latter is by application.<sup>121</sup>

## Displacement of Residents Due to Economic Factors

### Region

High housing costs and a lack of affordable housing options place significant pressure on longtime District residents. As a result, many residents, particularly low-income residents of color, relocate to the edges of the metropolitan region or relocate out of the region altogether.<sup>122</sup> The City of Alexandria, Arlington County, the District of Columbia, Fairfax County, Loudoun County, Montgomery County, and Prince William County all have households vulnerable to displacement.

Households earning less than 200 percent of the federal poverty line in Arlington, Loudoun, Fairfax, and Prince William Counties in northern Virginia have the highest rate in the country of spending more than 50 percent of their income on housing.<sup>123</sup> The high cost of housing was especially burdensome to low- and moderate-income households closer to the District of Columbia.<sup>124</sup>

Increasing financial pressure due to the COVID-19 pandemic has affected many households' ability to pay their rent or mortgages. Eviction moratoriums have delayed many evictions but high housing costs in the region will likely force households to move further away from the region's center.

### Alexandria

Business investment in the area around the City of Alexandria, particularly the selection of Arlington as Amazon's second headquarters, "HQ2," has increased housing costs and will make it more difficult for low-income residents to remain. There is particular concern that Amazon will displace residents of the Arlandria-Chirilagua neighborhood, which is one of the last sections in Alexandria that has some market-rate affordable housing.<sup>125</sup>

### Arlington County

Similar to the City of Alexandria, Arlington County housing costs are increasing due to economic development and growing income inequality.<sup>126</sup> Increasing business development, including the construction and opening of Amazon's HQ2, will likely accelerate the displacement of longtime residents.<sup>127</sup> Residents in southern Arlington County, where more than half of residents rent, face higher risk of displacement than residents of northern Arlington County.<sup>128</sup> Increasing economic inequality, intensified due to the COVID-19 pandemic, make Black and Hispanic renters particularly vulnerable.

### District of Columbia

The District of Columbia has high levels of displacement of low-income residents, who are disproportionately likely to be Black,<sup>129</sup> due to increasing economic requirements for housing.<sup>130</sup> A study by the Institute on Metropolitan Opportunity concluded that the District of Columbia had the most widespread displacement of low-income residents of any major city between 2000 and 2016.<sup>131</sup> In the wake of low-income resident exodus, wealthier households are moving in. This creates a feedback cycle where less affordable housing is created and makes it harder for low-income households to remain in the District. The high cost of housing has collateral effects on other industries. With new, increasingly wealthier residents moving in, the prices for services like child care also increase and place financial pressure on households.<sup>132</sup>

### Fairfax County

Fairfax County faces a significant threat of resident displacement in the metropolitan D.C. region.<sup>133</sup> Housing prices are increasing rapidly. Fairfax County has a large number of established low- and moderate-income households who are likely to face significant increases in housing costs in the future.<sup>134</sup>

### Loudoun County

In 2020, 62 percent of Loudoun County households spent more than one-third of their income on housing.<sup>135</sup> A 2021 draft of Loudoun County's *Unmet Housing Needs Strategic Plan* highlighted that people who work in Loudoun County are unable to afford to live there and are forced to live outside the county.<sup>136</sup> Furthermore, Loudoun County lacks housing options with practical access to transit, forcing households to use roads that are overburdened by workers commuting from adjacent counties.<sup>137</sup>

### Montgomery County

Montgomery County has a lack of housing across all income levels. Although the region faces competition for low- and moderate-income housing, Montgomery County's spiraling housing costs force even middle-income households to move further away from the metropolitan center. Housing prices in the county are 57 percent above the statewide average and 74 percent above neighboring Prince George's County average.<sup>138</sup>

### Prince William County

Prince William County faces similar problems to other municipalities in the region. High housing costs and lack of housing stock, particularly low- and moderate-income housing, makes it difficult to live in the county. Furthermore, increasing income inequality drives up the cost of living across the board, forcing even homeowners to consider moving toward more financially viable areas.

**Table 38: Impediments to Mobility**

Municipality	HCV Waiting List Status	HCV Payment Standard for 2 Bedrooms	HCV Lease-Up Time	Source-of-Income Protection Law
Alexandria	Closed to new applicants <sup>1</sup>	\$1,941 <sup>2</sup>	Not locally specified; HUD minimum voucher term is 60 days	Statewide: yes <sup>3</sup> Locally: no
Arlington County	Closed to new applicants; <sup>4</sup> average voucher wait is approximately 5 years <sup>5</sup>	\$1,941	120 days <sup>6</sup>	Statewide: yes Locally: no
District of Columbia	Closed to new applicants; <sup>7</sup> estimated 1-10 years to get to the top of the waiting list <sup>8</sup>	Based on zip code, <sup>9</sup> ranges from \$1,160 to \$2,650 <sup>10</sup>	180 days <sup>11</sup>	Yes <sup>12</sup>
Fairfax County	Closed to new applicants <sup>13</sup>	\$1,941	60 days with automatic 60-day extension upon request <sup>14</sup>	Statewide: yes Locally: no

Loudoun County	Closed to new applicants <sup>15</sup>	\$1,941	60 days; 30-day extensions are available <sup>16</sup>	Statewide: yes Locally: no
Montgomery County	Open to new applicants <sup>17</sup>	Based on zip code, ranges from \$1,160 to \$2,650 <sup>18</sup>	90 days; extensions up to 60 days are available <sup>19</sup>	Statewide: yes <sup>20</sup> Locally: yes <sup>21</sup>
Prince William County	Closed to new applicants <sup>22</sup>	\$1,941	60 days; generous extensions available <sup>23</sup>	Statewide: yes Locally: no

- Sources: 1. "Housing Choice Voucher Programs," Alexandria Redevelopment and Housing Authority (website), <https://www.arha.us/housing-choice-voucher-programs-hcvp>.
2. "Housing Choice Vouchers," Virginia Housing (website), <https://www.virginiahousing.com/partners/housing-choice-vouchers/administrators>.
3. "Source of Funds," Housing Opportunities Made Equal (HOME) of Virginia (website), <https://homeofva.org/get-help/fair-housing/source-of-income/>.
4. "Rental Services," Arlington Virginia Housing Department (website), <https://housing.arlingtonva.us/get-help/rental-services/achcv-program/hcv-wait-list-faqs/>.
5. Ibid.
6. Ibid.
7. "Customers: Waitlist," District of Columbia Housing Authority (website), [https://webserver1.dchousing.org/?page\\_id=284#waitlist](https://webserver1.dchousing.org/?page_id=284#waitlist).
8. "Apply for Public Housing," DASH (website), <https://www.dashdc.org/housing-resource-center/find-safe-housing/permanent-housing/apply-public-housing/>.
9. HUD, "Small Area Fair Market Rents in Housing Choice Voucher Program," *Federal Register* Vol. 81, No. 221, Docket No. FR-5855-N-04, November 16, 2016, <https://www.huduser.gov/portal/datasets/fmr/fmr2016f/SAFMR-Final-Rule-Criteria-Notice.pdf>.
10. HUD, "FY2021 Advisory Small Area FMR Lookup System—Select Geography," HUD User (website), [https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2021\\_code/select\\_geography\\_sa.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2021_code/select_geography_sa.odn).
11. "DCHA HCVP Lease-Up Process," District of Columbia Housing Authority, February 1, 2011, [http://www.dchousing.org/docs/201103151336219171\\_dcha\\_lease-up\\_processlh.pdf](http://www.dchousing.org/docs/201103151336219171_dcha_lease-up_processlh.pdf).
12. D.C. Code § 42–2851.06. Vouchers for Rental Housing Assistance, <https://code.dccouncil.gov/us/dc/council/code/sections/42-2851.06>.
13. "Fairfax County Housing Waitlists," Fairfax County Housing and Community Development (website), <https://www.fairfaxcounty.gov/housing/waitlist>.
14. Fairfax County Redevelopment and Housing Authority, *Administrative Plan for the Housing Choice Voucher Program*, January 2021, [https://www.fairfaxcounty.gov/housing/sites/housing/files/assets/documents/hcv/admin%20plan/fcrha\\_hcv\\_admin\\_plan.pdf](https://www.fairfaxcounty.gov/housing/sites/housing/files/assets/documents/hcv/admin%20plan/fcrha_hcv_admin_plan.pdf).
15. "Housing Choice Voucher Wait List," Loudoun County (website), <https://www.loudoun.gov/3517/Wait-List>.
16. Loudoun County Department of Family Services, *Administrative Plan for Tenant Based Rental Assistance*, October 2, 2013, <https://www.loudoun.gov/DocumentCenter/View/113662/HCV-Admin-Plan-?bidId=>.
17. "HOC Wait List," Housing Opportunities Commission of Montgomery County (website), <https://www.hocmc.org/rental-programs/housing-path.html>.
18. Ibid.
19. Housing Opportunities Commission of Montgomery County, *Administrative Plan for the Housing Choice Voucher Program*, May 8, 2019, <https://www.hocmc.org/images/files/HCVAdministrativePlan/s8AdminPlan-10-Ch08.pdf>.
20. Maryland State Govt. Code § 20-705, <https://mgaleg.maryland.gov/mgawebbsite/Laws/StatuteText?article=gsg&section=20-705>.
21. Montgomery County Code, *Chapter 27: Human Rights and Civil Liberties*, October 2011, [https://www.montgomerycountymd.gov/humanrights/Resources/Files/Chapter%2027\\_CountyCode.pdf](https://www.montgomerycountymd.gov/humanrights/Resources/Files/Chapter%2027_CountyCode.pdf).
22. "Housing and Community Development," Prince William County (website), <https://www.pwcva.gov/department/housing-community-development>.
23. Ibid.

The biggest impediment to mobility in the D.C. metropolitan region is the lack of affordable housing available beyond the existing housing system. A range of impediments reduce access to housing. First,

the majority of HCV programs have suspended applications for the program through waiting list closures. As a result, individuals in need of affordable housing who are not on the existing waiting list cannot even apply for the program, which limits the expansion of affordable housing stock. Montgomery County is the only municipality with an open waiting list for HCVs. The expected waiting time in markets where the waiting list is closed is either unavailable or is estimated to be several years.

State and local laws in the District and Montgomery County prohibit source-of-income discrimination. Although the District has protected source of income in housing for years, a study in 2018 by the Urban Institute found that 15 percent of District landlords did not accept vouchers.<sup>139</sup> In response, the D.C. Council strengthened the source-of-income protections,<sup>140</sup> notably requiring landlords to affirm in all advertisements they will not refuse to rent to a person paying through a voucher for rental housing assistance.<sup>141</sup> Maryland enacted source-of-discrimination protection statewide in 2020.<sup>142</sup> However, Montgomery County has had source-of-income protections for far longer. Like Maryland, Virginia's statewide source-of-income protections are recent, taking effect on July 1, 2020.<sup>143</sup> Similar to Maryland's statute, but unlike the Montgomery County ordinance, Virginia's law exempts "small landlords, landlords that own four or fewer units, or when the entity providing the payment for rent takes more than 15 days to approve the lease" from source-of-income protections.<sup>144</sup>

All jurisdictions in the region except for Fairfax County use HUD's small area fair market rent calculation for HUD vouchers. By using a zip code-based calculation, these jurisdictions provide increased mobility because the voucher amount is tailored to costs in a more discrete area—instead of using a one-size fits all model—thereby expanding the potential housing stock an individual can access. In contrast, Fairfax County has one payment standard for the entire county, effectively limiting HCV users to the areas of town where rent is below the standard rate.<sup>145</sup>

The voucher lease-up time in some jurisdictions also impedes mobility. Once a voucher lease time expires, an individual loses the voucher, and given that the waiting lists are closed for the most part, an expired lease time limit can disqualify otherwise eligible voucher participants from securing affordable housing for many years. In the majority of Virginia's jurisdictions in the region, the public housing agency imposes a lease-up time of 60 days. Although extensions are available, the standard wait time is insufficient to allow residents to find eligible housing because of the extensive housing search necessary (in addition standard employment and family care obligations) and, often, a lack of familiarity with qualifying housing. Landlord prejudice about accepting vouchers, despite the legal protection, as well as the onerous housing application process are also significant barriers that may cause a lease time to expire before an individual can secure housing.

### **Inaccessible Government Facilities or Services**

Inaccessible government facilities or services contribute to disparities in access to opportunity for persons with disabilities. Although a variety of public facilities and services have reasonable accommodation policies for persons with disabilities, many facilities and services require additional outreach or efforts by the person with a disability to request accommodations themselves, usually with several days' notice, rather than having these services consistently embedded into their administration. As a result, individuals with disabilities must be proactive to obtain necessary accommodations.

In the region, some counties provide a range of accessibility services. Montgomery County has an ADA Compliance Team and provides training and technical assistance for county staff on ADA compliance and other disability needs. Similarly, Fairfax County provides ADA services through its government offices, including enforcing building codes that require ADA compliance and handling ADA complaints. In the District of Columbia, any facility or part of a facility that is constructed by a state or local



government entity after January 26, 1992 must be built in strict compliance with the ADA. The District is not necessarily required to make every pre-ADA facility fully compliant with current accessibility codes, however, all District services, programs, or activities must be accessible to and usable by persons with disabilities when viewed in their entirety. This is called “overall program access.”<sup>146</sup> Nonetheless, this loophole means accessibility problems may remain where persons with disabilities face greater barriers in accessing government facilities or services. The same principles apply to other governments in the region.

Web accessibility reveals similar dualities, where governments have attempted to comply with Section 508 referring to website accessibility standards. However, this compliance is only implemented “whenever possible”, and certain elements remain poorly accessible.

### **Inaccessible Public or Private Infrastructure**

Inaccessible public or private infrastructure contributes to disparate access for persons with disabilities in the Washington, D.C. metropolitan area. Although accommodations are available in a range of public and private infrastructure, lack of compliance or maintenance results in inequitable treatment for persons with disabilities. Inadequate maintenance of sidewalks can impede accessibility for persons with mobility-related disabilities, including persons who require wheelchairs for transportation. Recent public efforts, such as the crowdsourced Project Sidewalk, endeavor to map sidewalk accessibility by noting curb ramp conditions, lack of sidewalks, and other common issues impeding mobility in the District.<sup>147</sup> Many sidewalks in the D.C. metropolitan area are not up to Americans with Disabilities Act (ADA) standards; in many cases, this is because construction projects have left large cracks that serve as impediments to persons in wheelchairs.<sup>148</sup> The governments of the District of Columbia,<sup>149</sup> Virginia,<sup>150</sup> and Maryland<sup>151</sup> have all put out ADA Transition Plans for Public Rights-of-Way, which provide a detailed review of sidewalks, crosswalks, bus stops, curb ramps, and accessible pedestrian signals. However, the Transition Plans for the District, published in 2016, and Maryland, published in 2009, have not been updated in quite some time, and inaccessible infrastructure problems persist. Additionally, since COVID-19 has caused restaurants to use more public space for outdoor dining, the pandemic has created new accessibility challenges.<sup>152</sup> Moreover, parking of electric scooters and bicycles has also resulted in impassable sidewalks, particularly in downtown D.C.

### **Lack of Access to Opportunity Due to High Housing Costs**

The extent to which high housing costs contribute to a lack of access to opportunity is a serious concern throughout the region. Median home values vary depending on location. The median home value in Prince William County is approximately \$450,000,<sup>153</sup> whereas the median home value in Arlington is almost \$800,000.<sup>154</sup> Home values dramatically increased this past year across the board. Home values have increased the least in the District, by over 3 percent,<sup>155</sup> and the most in Prince William County, by almost 12 percent.<sup>156</sup>

While home values vary depending on location, low-income households throughout the region are burdened by the cost of housing. According to a study from the Community Foundation for Northern Virginia, when compared to the 50 largest metro areas, northern Virginia has the highest percentage of low-income households who are severely burdened by the cost of housing. Northern Virginia also has the sixth-highest rate of housing burden among moderate-income households. Racial and ethnic minorities face severe housing burdens at higher rates: 57 percent of severely burdened households were non-White, and 47 percent were immigrants.<sup>157</sup> In addition, non-family households have the highest cost burden throughout the region compared with family households. Consequently,

individuals with disabilities that live alone, and who are likely to live on a fixed income like SSI, are likely to face more barriers to opportunity due to high housing costs.

In the District, nearly 60 percent of households rented housing in 2018. Of those households, one in four spent over 50 percent of their income on rent, and another one-fifth spent between 31 and 50 percent of their income on rent. People of color are also more likely to face housing cost burdens in the District; 30 percent of Black renters spend over half their income on rent.<sup>158</sup> Similarly, in Montgomery County, 50 percent of renters spend more than 30 percent of their income on housing, and a quarter of renters spend over 50 percent of their income.<sup>159</sup> Since there is such a shortage of affordable housing throughout the region, low-income workers may need to live farther away from employers and transportation. For workers who are disabled, transit distances are likely to impede job access as well.

### **Lack of Affordable In-Home or Community-Based Supportive Services**

#### District of Columbia

D.C.'s Department of Behavioral Health (DBH) maintains a list of over 30 DBH-certified in-home and community-based providers of supportive services, many of which also provide services to children and youth.<sup>160</sup> Though these services vary in their affordability and accessibility, they are located throughout the city (there is only one in southwest D.C., but the rest are not concentrated in any one of the other three quadrants). The D.C. Department on Disability Services also funds some supportive services.<sup>161</sup> Though supply still fails to meet demand when it comes to affordable supportive services in the District, the framework for adequate supportive services nonetheless exists.

#### Virginia

Virginia Housing and Supportive Services, a community engagement initiative of the Virginia government that serves northern Virginia, maintains a database of programs and resources for individuals with developmental disabilities and others who may benefit from such services.<sup>162</sup> These include programs that assist with accessibility modifications, emergency rent, financial counseling, food, and other potential needs. These services are currently used by over 700 people in the region with developmental disabilities who live independently.

#### Maryland

The Montgomery County government provides personal assistance, medical assistance, and other supportive services to individuals who meet the county's medical level of care.<sup>163</sup> Such individuals must also qualify for Medicaid. The county does not provide access to or information about more general services. Nonprofit groups serving the rest of the region fill some of these gaps, but Montgomery County remains an area of need with regards to supportive services.

### **Lack of Affordable, Integrated Housing for People Who Need Supportive Services**

#### Region

The lack of affordable, integrated housing for people who need supportive services is a significant contributing factor to segregation, homelessness, and inadequate housing for persons with disabilities in the D.C. metropolitan area. Although the municipalities have prioritized integrated housing for people who need supportive services, the high housing costs and the lack of affordable housing, in general, limit the effectiveness of targeted programs.

**Table 39: Population, Supportive Housing, and Rental Housing Characteristics**

Municipality	2019 Census Population Estimate	Permanent Supportive Housing Year-Round Beds <sup>1</sup>	Total Rental Units	Rental Units with 30% or More of Household Income as Gross Rent	Rental Vacancy Rates	Median Gross Rent
Alexandria <sup>2</sup>	159,428	47	38,804	15,084 (38.9%)	4.2%	\$1,781
Arlington County <sup>3</sup>	236,842	278	61,245	23,144 (37.8%)	3.3%	\$1,993
District of Columbia <sup>4</sup>	705,749	9,958	162,199	69,304 (42.7%)	7.0%	\$1,603
Fairfax County <sup>5</sup>	1,147,532	627	126,768	57,431 (45.3%)	2.6%	\$1,900
Loudoun County <sup>6</sup>	413,538	24	28,713	11,617 (40.4%)	7.1%	\$1,876
Montgomery County <sup>7</sup>	1,050,688	2,155	125,266	63,923 (51.0%)	4.9%	\$1,788

Sources: 1. Data provided by HUD 2020 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report for each region, <https://www.hudexchange.info/programs/coc/coc-housing-inventory-count-reports/>.

2. American Community Survey, ACS Data Table DP04, Selected Housing Characteristics, Alexandria City: 2019 ACS 1-Year Estimates Data Profiles, US Census Bureau, <https://data.census.gov/cedsci/table?q=housing%20affordability%20alexandria%20city%20va&tid=ACSDP1Y2019.DP04&hidePreview=false>.

3. American Community Survey, ACS Data Table DP04, Selected Housing Characteristics, Arlington County: 2019 ACS 1-Year Estimates Data Profiles, US Census Bureau, <https://data.census.gov/cedsci/table?q=housing%20affordability%20arlington%20County%20Va&tid=ACSDP1Y2019.DP04&hidePreview=false>.

4. American Community Survey, ACS Data Table DP04, Selected Housing Characteristics, District of Columbia: 2019 ACS 1-Year Estimates Data Profiles, US Census Bureau, <https://data.census.gov/cedsci/table?q=housing%20affordability%20district%20of%20columbia&tid=ACSDP1Y2019.DP04&hidePreview=false>.

5. American Community Survey, ACS Data Table DP04, Selected Housing Characteristics, Fairfax County: 2019 ACS 1-Year Estimates Data Profiles, US Census Bureau, <https://data.census.gov/cedsci/table?q=housing%20affordability%20Fairfax%20County%20Va&tid=ACSDP1Y2019.DP04&hidePreview=false>.

6. American Community Survey, ACS Data Table DP04, Selected Housing Characteristics, Loudoun County: 2019 ACS 1-Year Estimates Data Profiles, US Census Bureau, <https://data.census.gov/cedsci/table?q=housing%20affordability%20loudoun%20county%20va&tid=ACSDP1Y2019.DP04&hidePreview=false>.

7. American Community Survey, ACS Data Table DP04, Selected Housing Characteristics, Montgomery County: 2019 ACS 1-Year Estimates Data Profiles, US Census Bureau, <https://data.census.gov/cedsci/table?q=housing%20affordability%20montgomery%20county.%20md&tid=ACSDP1Y2019.DP04&hidePreview=false>.

### Alexandria

The City of Alexandria acknowledges that there is a lack of supportive housing and aims to increase affordable housing and supportive housing through its efforts to end homelessness.<sup>164</sup>

### Arlington County

Arlington County has increased its capacity to support individuals needing permanent supportive housing, but many applicants remain on the waiting list for services for more than one year.<sup>165</sup>

### District of Columbia

The District of Columbia prioritizes funding permanent supportive housing to address homelessness.<sup>166</sup> HUD's Continuum of Care *Housing Inventory Count Report* indicated that the District of Columbia provides the highest number of supportive housing beds per capita in the region. Although the District is a leader in the region, there is still an overall lack of supportive housing.

### Fairfax County

Fairfax County acknowledges the need to create more affordable and supportive housing, and there is a waiting list.<sup>167</sup> However, short-term plans to supportive housing stock are seemingly modest.<sup>168</sup>

### Loudoun County

Loudoun County has the fewest number of permanent supportive housing beds per capita in the region, according to HUD's Continuum of Care *Housing Inventory Count Report*.<sup>169</sup> The county acknowledges that it needs increased capacity to provide permanent supportive housing, homelessness prevention, and intensive case management.<sup>170</sup>

### Montgomery County

Montgomery County's Interagency Commission on Homelessness (ICH) prioritizes creating housing and services for homeless persons, including emergency and transitional shelter, rapid rehousing, and permanent supportive housing.<sup>171</sup> ICH, which began in 2015, has worked with the county to revise its structure to deliver supportive housing.<sup>172</sup> The ICH's 2020 annual report acknowledges that the lack of affordable housing for families at or below 30 percent of the AMI and lack of supportive housing services hurt their overall effort.<sup>173</sup>

## **Lack of Affordable, Accessible Housing in a Range of Unit Sizes**

HUD's implementation of Section 504 of the Rehabilitation Act of 1973 (24 CFR Part 8) requires that publicly supported federal housing developments make 5 percent of total units accessible to individuals with mobility disabilities and an additional 2 percent of total units accessible to individuals with sensory disabilities. Public housing and project-based Section 8 units are both considered to be publicly supported housing subject to this mandate. Based on these requirements, every jurisdiction except for Gaithersburg, Maryland, meets the above legal criteria.

As discussed in Location and Type of Affordable Housing (see page XX), affordable housing in the region is available in a range of unit sizes. These include accessible housing options such as assisted living facilities, independent living units, and congregate care facilities. However, the supply of affordable, accessible housing continues to fall well short of demand in the D.C. area, as a report by the D.C. Affordable Housing Alliance makes clear.<sup>174</sup> Virginia and Maryland also acknowledge the mismatch between the supply of affordable accessible housing and the growing need for such housing.<sup>175</sup> Despite a range of sizes, disparities in unit size allocations produce disparities in access to affordable accessible housing. As discussed in depth in the Disparities in Housing Needs section, there is a disproportionately lower percentage of publicly supported housing for larger families, meaning individuals with disabilities who live with their families are less likely to have access to affordable housing. Additionally, there appears to be an outsized proportion of housing stock reserved for one-bedroom units, which also limits access to affordable and accessible housing because in some circumstances a resident may need a live-in attendant but cannot due to occupancy limits. Additionally, many individuals with disabilities live on a fixed income. Those who rely on SSI as their primary income and live alone are unable to afford most units due to their significantly limited income. Further development of accessible affordable housing units is needed to ensure availability to a larger proportion of those who need it.

## **Lack of Assistance for Housing Accessibility Modifications**

In the District of Columbia, the Single-Family Residential Rehabilitation Program (SFRRP) administers grants for modification to eliminate barriers to accessibility for persons with disabilities.<sup>176</sup> The District's public housing program also prioritizes persons with disabilities and allows for reasonable accommodations for those with disabilities.<sup>177</sup> Rebuilding Together Arlington/Fairfax/Falls Church provides home repair services to make homes accessible at no cost to persons with disabilities. The Housing Modifications for the Disabled and Elderly Program assists low-income individuals and families with housing modifications to their home to allow for greater mobility.<sup>178</sup> The City of Alexandria's Rental Accessibility Modification Program (RAMP) provides grant funds to modify rental housing to make the units more accessible for low- and moderate-income tenants with physical disabilities.<sup>179</sup> In Maryland, much of this work is done by a group of nonprofits known as the Centers for Independent Living, but these organizations do not provide explicit support for housing accessibility modifications, nor does the government of Montgomery County appear to do so.

In general, housing accessibility and accessibility modifications remain a major concern, including in discriminatory renting. A 2019 report revealed that housing in the D.C. region is frequently inaccessible and that affordable housing programs frequently steer persons with disabilities toward already modified housing, which is a violation of the Fair Housing Act.<sup>180</sup>

## **Lack of Assistance for Transitioning from Institutional Settings to Integrated Housing**

Lack of assistance for transitioning from institutional settings to integrated housing is a slight contributing factor to the segregation of persons with disabilities in D.C. and the broader region. In the past decade, Maryland and Virginia have significantly reduced the proportion of individuals with disabilities who live in institutional settings, but this alone does not prove that any provided assistance to transitioning to integrated housing has been successful. Stakeholders indicated that transition services for persons with psychiatric disabilities lag behind those available for persons with intellectual and developmental disabilities, with less stable housing tenure in integrated settings being the result. Additionally, there is a large population of individuals with psychiatric disabilities living in group homes, including some large group homes, that may not meet the regulatory definition for an institution but in practice are virtually the same.

There is a need to have more proactive case management with respect to individuals living in group homes that informs them of more integrated housing opportunities. In the broader region, although the Commonwealth of Virginia has increased the transition services offered to persons with intellectual and developmental disabilities, such services for persons with psychiatric disabilities are not as adequate.

Nevertheless, there are several agencies in the region who work with clients to assist with this transition. In the District, the main organization that assists with transitions from institutional settings to integrated housing is Pathways to Housing D.C., which has helped over 900 people move into its permanent housing program since 2004.<sup>181</sup> Pathways to Housing D.C. works exclusively with those who are overcoming mental illness, substance abuse, or severe health challenges. Given that Pathways to Housing D.C. is the only organization primarily dedicated to providing assistance in the transition to integrated housing in the District, there is room for expansion in this field.

Virginia Housing and Supportive Services has also worked to increase access to information about transitioning to integrated housing, though it does not run its own programs, but rather contracts with community partners to facilitate transitions.<sup>182</sup> No Wrong Door is its primary program to expand access to integrated settings but it predominantly does so by connecting individuals with private entities.<sup>183</sup>

In Maryland, the Maryland Developmental Disabilities Administration assists with similar services and has an online portal, Maryland Access Point, where people can identify available resources in their area.<sup>184</sup> Virginia and Maryland provide a range of Medicaid waivers for individuals with disabilities to assist them with the transition to integrated housing. However, in Maryland, wait times for these services are considerably long, taking more than a year in most cases.<sup>185</sup> Nonetheless, in this past year, Maryland increased its waiver rates, which indicates that service providers may be able to expand and improve the overall services reduce wait times.<sup>186</sup>

### **Lack of Community Revitalization Strategies**

All of the jurisdictions within the Washington, D.C. metropolitan region dedicate significant time and funds to community revitalization. All make use of the federal government's Opportunity Zone program to incentivize developers to build within economically disadvantaged neighborhoods. In addition to this federal initiative, they have also instituted a variety of other programs as well.

Virginia has a variety of community revitalization strategies and jurisdiction-based strategies that promote community revitalization. Prince William County offers financial assistance to households to improve owner-occupied housing and increase energy efficiency, with priority given to households making below 50 percent of the AMI.<sup>187</sup> Loudoun County offers a similar program.<sup>188</sup> Arlington County offers community development grants to community groups to improve the quality of life for low-income residents.<sup>189</sup> There is also the Eligible Areas Small Grants Program, which provides small grants for community activities.<sup>190</sup> In 2020, Loudoun County designated an area of land outside Leesburg as a Virginia Housing Development Authority revitalization area.<sup>191</sup> Fairfax County created the Economic Incentive Program to encourage redevelopment in certain areas.<sup>192</sup>

Maryland has also developed a host of programs to advance community revitalization. Under its Sustainable Community Act, the state provides funding to designated localities to invest in community development activities, including local economic development, historic landmark preservation, affordable and sustainable housing development, and growth and development practices that target the improvement of the natural and built environment.<sup>193</sup> One important initiative to achieve this goal is the Community Legacy Program, which provides funding to local governments, community groups, and groups of local governments to support the following:

- mixed-use development consisting of residential, commercial and/or open space
- business retention, expansion, and attraction initiatives
- streetscape improvements
- increased homeownership and home rehabilitation among residents
- residential and commercial facade improvement programs
- real estate acquisition, including land banking, and strategic demolition<sup>194</sup>

Montgomery County is designated as an eligible recipient for these funds and has developed several initiatives to implement this program. Montgomery County offers a Focused Neighborhood Assistance program for public land improvement, home improvement, commercial property improvement, neighborhood cleanup, murals, and community events.<sup>195</sup>

### **Lack of Local Private Fair Housing Outreach and Enforcement**

Lack of local private fair housing outreach and enforcement is not a contributing factor to the segregation and various kinds of fair housing issues in the District of Columbia's metropolitan region. There are more than 30 private organizations across the metropolitan region that offer legal advice and representation to low-income individuals experiencing housing issues, with several organizations

restricting their clientele to low-income seniors and other special populations. The Equal Rights Center (ERC), Maryland Legal Aid, Legal Services of Northern Virginia, Greater Washington Urban League, and Northern Virginia Urban League are among the private organizations offering housing outreach and enforcement services to residents in the larger metropolitan region.

In the District, there is an even more robust network of private organizations offering fair housing legal aid services. Organizations like Bread for the City, Legal Counsel for the Elderly, Legal Aid, Neighborhood Legal Services Program, and D.C. Bar Pro Bono Center offer legal services to low-income residents experiencing fair housing issues in the District, with several organizations forming partnerships to coordinate and bolster the fair housing services they offer individuals. These partnerships include the D.C. Right to Housing Initiative, Housing Right to Counsel, and Landlord-Tenant Court-Based Legal Services Project.<sup>196</sup>

Nevertheless, there is still a need for private fair housing outreach and enforcement services to be expanded in the area, particularly for metropolitan residents who have disabilities. The Disability Rights D.C. program at University Legal Services offers legal services to District residents with disabilities and many of the organizations listed above routinely offer legal services to low-income disabled residents who come to them with fair housing needs.<sup>197</sup> Yet, it can be difficult for individuals with disabilities that are not income eligible to acquire legal representation or advice regarding their reasonable accommodation. Therefore, people who do not qualify for low-income legal aid but nonetheless require legal services to resolve housing issues may find it difficult to obtain these services within the District and wider metropolitan region.

### **Lack of Local Public Fair Housing Outreach and Enforcement**

Lack of transparency into local public fair housing outreach and policy enforcement is a significant impediment to fair housing in the region. For the most part, Virginia provides educational materials regarding fair housing rights targeting both housing seekers and partners like real estate agencies. This includes information on changes to the state fair housing laws regarding the expanded protected classes and new source-of-income discrimination protections. Virginia does not provide public information on the amount or type of fair housing complaints electronically so it is difficult to assess the quality of enforcement mechanisms. When it comes to fair housing testing, residents rely on nonprofits to investigate fair housing violations because public fair housing agencies typically don't provide testing services.

There is also a lack of local enforcement activities as well as limited resources. Three local municipalities—the District of Columbia, Fairfax County, and Montgomery County—have locally certified substantially equivalent agencies that are eligible to investigate fair housing complaints under their jurisdiction.<sup>198</sup> Other municipalities have complaints in their regions made directly to HUD or the state's subagency in charge of enforcing the Fair Housing Act. As a result, it is difficult to determine the total number of public fair housing complaints and resolutions in the region due to the fragmented enforcement mechanisms available and the lack of transparency related to fair housing complaint information. Additionally, Virginia has recently reduced the number of attorneys in the state's Office of Civil Rights who are charged with investigating fair housing complaints.

### **Lack of Meaningful Language Access for Individuals with Limited English Proficiency**

A lack of meaningful language access for individuals with LEP is a contributing factor to unequal access to opportunity in the District of Columbia's metropolitan region.

### District of Columbia

While the D.C. Language Access Act of 2004 requires all District government agencies, public-facing contractors, and grantees to ensure that limited and non-English proficient (LEP/NEP) individuals have access to the full range of government services, studies show that the city's housing organizations provide insufficient translation and interpretation services to LEP/NEP individuals. In fact, the District's inadequate access to translation and interpretation services is widely known among proponents of equal language access. Advocacy groups like the D.C. Language Access Coalition<sup>199</sup> and the Council for Court Excellence<sup>200</sup> have frequently pointed out the insufficiency of meaningful language access for LEP/NEP individuals in the District, especially with regard to the city's housing agencies and rental assistance programs.

The D.C. Office of Human Rights' (OHR) Language Access Program monitors and evaluates all 38 covered entities each year. The District's housing-related agencies are designated as Covered Entities with Major Public Contact under this Act.

The OHR's latest report revealed the D.C. Housing Authority to have one of the lowest interpretation rates among D.C. agencies, with interpretation services being provided to only 31 percent of the test calls and visits.<sup>201</sup> The Housing Authority scored a 31 percent on the OHR evaluation of the organization's compliance with the Language Access Program, one of the lowest scores.<sup>202</sup> In 2019, the D.C. Housing Authority faced two inquiries alleging that they had violated the Language Access Act.

The most frequently encountered languages for these agencies were Spanish, Amharic, Vietnamese, Mandarin, Arabic, French, and Korean.<sup>203</sup>

### Virginia

Arlington County requires all county departments to provide interpretation and translation services to residents with LEP. In fact, the Arlington County HCV program is specifically required to offer LEP residents oral interpretation and written translation services free of charge.<sup>204</sup> Housing information that is available on the county's website is almost always written on the web page itself, therefore allowing the materials to be translated by the page-translating service that is located at the top of the web page.

In Fairfax County, more than a third of residents speak a language other than English at home. However, while the county utilizes interpreters from Language Line Services in order to provide language services to those calling 911, the county does not seem to require their departments to offer translation and interpretation services to non-English speakers seeking help with housing issues.<sup>205</sup> The county's website provides several housing resources that are only available in English. The *Fairfax County Affordable Housing Guide* and "Family Self-Sufficiency Interest Form,"<sup>206</sup> for instance, are both only available in PDF form, making it difficult to translate with an automatic web service. The county does, however, allow for their web pages to be translated by Google Translate and videos regarding the Covid-19 Emergency Rental Assistance Program were filmed in both English and Spanish.<sup>207</sup>

Slightly more than one-third of all Alexandria residents speak a language other than English at home.<sup>208</sup> However, despite hosting the April 2022 Virginia Language Access Conference, Alexandria does not appear to abide by any long-term language access programs itself. If language access is provided to residents, translation and interpretation services are limited primarily to Spanish-speaking LEP individuals. For instance, the City of Alexandria's Office of Housing provides special assistance to Spanish speakers seeking housing-related mediation.<sup>209</sup> The Alexandria Redevelopment and Housing Authority (ARHA) offers interpretation and translation services to Spanish-speaking LEP individuals as well, recommending that someone bring an interpreter to their office so that they can complete Section



8 applications with ARHA's aid.<sup>210</sup> This is an issue, as an estimated 19.1 percent of all Alexandria residents speak neither English nor Spanish at home.<sup>211</sup> Nevertheless, it should be noted that both the websites of the City of Alexandria and ARHA can be translated into any other language via Google Translate, and both websites do a relatively good job of ensuring that PDFs are available in a variety of languages if they are published on the web page. Alexandria's 2021 Housing Guide, for instance, is available in English, Spanish, Arabic, Urdu, and Amharic.<sup>212</sup>

In Loudoun County, 31.5 percent of the county's residents speak a language other than English at home, and 9.8 percent speak English "less than very well." Contrary to other county governments in the D.C. metropolitan region, however, Loudoun County does have in place a long-term language access policy that requires its departments and personnel to take "reasonable steps to provide LEP persons with timely and meaningful access to services and benefits." Specifically, Loudoun County provides translation and interpretation services to residents who speak Spanish, Arabic, Farsi, Urdu, Mandarin, Cantonese, Korean, Vietnamese, French, Hindi, Turkish, and Somali via foreign language phone interpretation, face-to-face interpretation, and written translation contract vendors. In 2020 alone, the county provided interpretation services to over 10,000 phone calls, of which 80 percent were from Spanish-speaking residents.<sup>213</sup> Loudoun County's website can also be translated by a Google Translate button that is located in the bottom right corner of each page. The vast majority of resources on housing are located on the web page itself and can thus be translated by the Google Translate tool, though several resources are only available in English on a PDF. These resources—the ADU Self-Screening Questionnaire and the document "Financial Education and Credit Counseling Resources,"<sup>214</sup> for example—cannot be translated by the Google Translate tool, thus making it difficult for LEP residents to access these resources.<sup>215</sup>

### Maryland

Like Loudoun County, Montgomery County offers LEP residents written translation and oral interpretation services to help them communicate with county staff members. When present in person, a resident is able to select the language they primarily speak on a Language ID Board so that they can receive interpretation services. These services may be provided by someone who is a part of a database of bilingual county employees or the Language Bank, a searchable online database made up of community volunteers.<sup>216</sup> On Montgomery County's website, an archive of all translated resources are found in a single place, making it easy for LEP individuals to find the information they both need and understand. Notably, however, the housing resources were available primarily in English and Spanish.<sup>217</sup>

## **Lack of Private Investment in Specific Neighborhoods**

### Alexandria

Alexandria provides a list of affordable housing projects that are proposed or recently completed, as well as a list of market-rate projects that will contain affordable housing units. Current nonprofit affordable housing projects include The Lineage, which will redevelop 15 public housing units into a four-story building that will include 15 replacement units for households that earn up to 30 percent of the AMI, and 37 units for those that earn up to 50 percent and 60 percent of the AMI. There are also two other projects that will serve those earning between 40 and 60 percent of the AMI. None of the market-rate projects provide for more than a handful of affordable units. One project will provide for 4 affordable units in a 370-unit mixed-use development. Rather than provide more units, the developer appears to have elected to provide a contribution of \$1 million to the city's housing trust fund.<sup>218</sup>

There has been a good amount of development in the Opportunity Zones within Alexandria.<sup>219</sup> The Alexandria Housing Development Corp. is asking for a loan to start work on a project that will result in hundreds of affordable units in Arlandria. As many as 530 units could be constructed.<sup>220</sup> In Arlandria,

the poverty rate is over 15 percent and more than 10 percent of households experience overcrowding.<sup>221</sup>

There are also several new developments in Alexandria West, including a townhouse development starting at \$800,000. Several office buildings in the area are being converted into multifamily residential units. In another development, 24 units of garden-style apartments will be torn down and replaced with a 383-unit building.<sup>222</sup> The project was approved over the objections of two council members, who were concerned about the relatively low number of affordable units within the building.<sup>223</sup>

#### Arlington County

This past year, Arlington County approved a 77-unit affordable housing project in the Columbia Pike Corridor. Construction also started on a 160-unit building with 6,750 square feet of other space on Washington Boulevard. Another affordable housing complex on South Glebe Road was completed.<sup>224</sup>

The Columbia Pike Corridor is the location of one of the designated Opportunity Zones within Arlington County.<sup>225</sup> Certain tracts within the corridor are also listed as disadvantaged by the Northern Virginia Health Foundation.<sup>226</sup> Although not far from Columbia Pike, there appears to be little to no recent development within Douglass Park, another distressed area within Arlington County.

#### District of Columbia

There are 25 census tracts considered Opportunity Zones within the District, most of which are in Wards 7 and 8. Opportunity Zone investments offer a federal tax incentive, but District taxpayers can also realize District-level tax benefits for certain qualifying investments approved by the mayor.<sup>227</sup> There are currently 15 such investments. There are several mixed-use housing developments listed as qualifying investments, as well as urban farms, a brewery, and a commercial development in downtown Anacostia that will provide over 34,000 square feet of retail space, among others.<sup>228</sup>

#### Fairfax County

The Opportunity Zones in Fairfax County are located in Herndon and Reston, as well as the area around Groveton and Mount Vernon Woods.<sup>229</sup> However, according to a study from the Northern Virginia Health Foundation, there are some isolated, economically distressed census tracts in several other locations in Fairfax County. These tracts can be found in Centreville and Chantilly, Fair Oaks and Oakton, Springfield and Annandale, and Seven Corners and Bailey's Crossroads.<sup>230</sup>

There appear to be a few new mixed-use developments in Herndon. However, none of these appear to be within the Opportunity Zone.<sup>231</sup> There are several proposed mixed-use developments in Reston, including the redevelopment of the Lake Anne Fellowship House, which provides affordable housing for seniors. However, the new development will merely replace existing housing, not add to the number of units.

There is also discussion about converting Fair Oaks Mall into a mixed-use development with over 2,000 units. However, while a new transit center is being constructed near the mall, the existing roadways are not conducive to biking and walking.<sup>232</sup> This seems to be a trend in the county, as the Springfield Mall is being converted into a mixed-use development, but the need for a pedestrian-friendly experience to reach the mall from the Metro station has also interfered with plans.<sup>233</sup>

Fairfax County has also launched an economic incentive program to spur development in several "commercial revitalization districts." These districts include parts of Springfield, Annandale, Bailey's Crossroads and Seven Corners, and Richmond Highway, which includes Groveton. The county will offer

a 10-year real estate tax abatement for new commercial, industrial, or multifamily residential developments located within these areas.<sup>234</sup>

### Gaithersburg

There are a number of new commercial and residential developments planned in Gaithersburg, including the proposed Stevenson-Metgrove mixed residential community, and the Novavax Campus, containing over 600,000 square feet of offices, light manufacturing, and open space.

### Loudoun County

The Loudoun County Department of Economic Development has extensive information for developers on its website encouraging them to develop a project in an Opportunity Zone.<sup>235</sup> The two Opportunity Zones in Loudoun county are located in Oak Grove and Sterling.<sup>236</sup> Loudoun County has a list of recently constructed mixed-use developments, four of which are near Oak Grove and along Phase 2 of the Silver line Metro extension. There are several other mixed-use developments in and around Sterling, most notably Dulles Town Center.<sup>237</sup>

However, one area, Leesburg, is not classified as an Opportunity Zone. In that area, there are census tracts where more than 10 percent of households experience overcrowding. More than 25 percent are uninsured. In one tract in Leesburg, only 56 percent of adults graduated high school. By comparison, 92 percent of adults age 25 and older in northern Virginia graduated high school. <sup>238</sup> Over 2 million square feet of office, retail, and commercial space is under development in the town.<sup>239</sup> While some of the proposed uses include mixed-use developments, others are fast-food restaurants and storage units.<sup>240</sup>

### Montgomery County

There are 13 Opportunity Zones in Montgomery County.<sup>241</sup> In the Opportunity Zones around Germantown and Gaithersburg, one development proposed in the past few years is a 137-unit residential building.<sup>242</sup> It appears to be designed for students, given its proximity to the Germantown Campus of Montgomery College and that the application name for the development is called College View Campus.<sup>243</sup> There was also a proposal for a development with 450 townhomes, 32 single-family detached homes, and 6 duplex units<sup>244</sup> and for a development with 49 townhomes, a four-story apartment building with 72 units, and retail space.<sup>245</sup>

### Prince William County

There are six Opportunity Zones within Prince William County, most of which are near the border of Fairfax County along I-95.<sup>246</sup> The Northern Virginia Health Foundation identifies not only those areas as disadvantaged, but also three census tracts in Dumfries.<sup>247</sup> Riverside Station, a large mixed-use development containing 930 multifamily residential units and 145,000 square feet of retail, is planned for North Woodbridge across from the Woodbridge Virginia Railway Express station.<sup>248</sup>

## **Lack of Public Investment in Specific Neighborhoods**

### District of Columbia

The Tax Cuts and Jobs Act of 2017 implemented Opportunity Zones in the District.<sup>249</sup> Opportunity Zones are designated zones in a federal program that provides tax incentives for investments in new businesses and commercial projects in low-income communities. Currently, 25 census tracts in the District are designated as Opportunity Zones, with the majority located in Wards 7 and 8. The Office of the Deputy Mayor for Planning and Economic Development also maintains a map and list of its own projects, affordable housing projects, industrial revenue bond projects, vacant properties, and Great Streets awardees and corridors.<sup>250</sup> The majority of these public investment projects are located in Wards 4–8, with Ward 8 containing the highest number, followed by Ward 6. There are currently 112

projects listed in the database, including projects in development, under construction, and completed since 2011.

### Virginia

In recent years, northern Virginia has seen a rise in private investment, including well-known projects such as the second Amazon headquarters in Arlington. Nonetheless, the region has seen an uptick in public investment in transportation infrastructure in recent years. For example, in 2020, the Northern Virginia Transportation Authority pledged over \$500 million in funding for 21 projects throughout the region.<sup>251</sup> City and county governments have each undertaken public projects within their jurisdictions. However, these projects do not match the scale of projects in D.C., nor do they take a similarly pointed approach to neighborhoods with a particular need for such investments.

### Maryland

The Montgomery County government maintains a list and map of economic development projects that receive public funding.<sup>252</sup> The map currently contains nine projects, which include transportation, residential development, a science research complex, and a hotel project. These are concentrated in the southeastern part of the county, especially around Bethesda and Silver Spring. All are located in Districts 1, 3, 4, and/or 5. District 2 and the western portion of District 1, which encompass the western and northwestern portions of the county, receive minimal amounts of public investment.

## **Lack of Regional and Local Cooperation**

Lack of regional and local cooperation is not a contributing factor to fair housing issues in the District of Columbia's metropolitan region. The metropolitan region's primary cooperative body is the Metropolitan Washington Council of Governments (COG), which is composed of more than 300 elected officials from 24 local governments, the Maryland and Virginia legislatures, and U.S. Congress. Since the COG established the need for accessible and affordable housing in its 2010 regional plan,<sup>253</sup> members of the COG have recognized the centrality of fair and affordable housing issues in securing a vibrant and equitable future for the metropolitan area. In September 2019, the COG Board of Directors adopted the Regional Housing Initiative. The initiative establishes three regional housing targets that are intended to "address the region's housing needs from an economic competitiveness and transportation infrastructure standpoint." Specifically, as part of this Regional Housing Initiative, the COG aspires to work alongside nonprofit, private, and philanthropic partners to create an additional 320,000 housing units, with three-quarters of all new housing affordable to low- and middle-income families and in activity centers or near high-capacity transit.<sup>254</sup> The COG also established a committee dedicated to helping local jurisdictions meet fair housing requirements. This Regional Fair Housing project team meets monthly and is composed of a core group of jurisdictions and their Public Housing Authority partners.<sup>255</sup>

## **Lack of Resources for Fair Housing Agencies and Organizations**

Lack of resources for fair housing agencies and organizations is a moderate contributing factor to the housing issues in the region. Multiple fair housing agencies and organizations in the metropolitan region receive or have received Fair Housing Initiatives Program (FHIP) funds from HUD, including the ERC, National Coalition for Asian Pacific American Community Development, National Community Reinvestment Coalition, and the National Fair Housing Alliance.<sup>256</sup> Community Development Block Grants (CDBGs) also provide funding to fair housing organizations across the metropolitan region. It is important to note, however, that each of the organizations that have recently received FHIP funds are based in the District and thus primarily work within the city—not the larger metropolitan region—to help residents resolve housing issues. In fact, the ERC was the only private fair housing organization of those that received FHIP funds in 2020 that was dedicated to serving the housing needs of the greater

Washington, D.C. region.<sup>257</sup> Resources for fair housing organizations are thus concentrated within the District itself, with fewer resources being allocated to the larger metropolitan region.

It should also be noted that many organizations that provide fair housing services to the District's residents are not devoted solely to remedying fair housing issues in the region. Many organizations, including the ERC, Maryland Legal Aid, Legal Services of Northern Virginia, and the D.C. Bar Pro Bono Center, have broad missions, with specific projects devoted to alleviating specific housing issues in their region. Therefore, these organization's resources are often divided among a variety of projects. For instance, the D.C. Office of Human Rights, the body tasked with investigating claims of housing discrimination in the District, has also been reported to lack sufficient resources to properly handle claims and investigate cases.<sup>258</sup>

### **Lack of State or Local Fair Housing Laws**

Lack of state or local fair housing laws is not a significant contributing factor. The D.C. Human Rights Act protects against housing discrimination based on a variety of traits, including race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, gender identity or expression, familial responsibilities, political affiliation, disability, matriculation, familial status, source of income, place of residence or business, and status as a victim of an intrafamily offense.<sup>259</sup> While not as broad as the District's, Virginia and Maryland's fair housing laws also prohibit discrimination based on several traits. In Virginia, it is illegal to discriminate in housing on the basis of race, color, religion, national origin, sex, elderliness, familial status, disability, source of funds, sexual orientation, gender identity, and veteran status.<sup>260</sup> Maryland similarly prohibits discrimination on the basis of race, color, religion, sex, familial status, national origin, marital status, sexual orientation, gender identity, disability, or source of income.<sup>261</sup>

Montgomery County expands on Maryland's law by prohibiting discrimination on the basis of ancestry, presence of children, family responsibilities, and age.<sup>262</sup> Arlington County differs slightly from Virginia law in that it protects both marital status and familial status, and makes sure to clearly specify both physical and mental disabilities are protected.<sup>263</sup> Alexandria likewise considers marital and familial status, as well as age and transgender status, to be protected traits.<sup>264</sup> Prince William County also prohibits discrimination based on both marital and familial status, as well as age in addition to elderliness.<sup>265</sup>

The Loudoun County website appears to not have been updated since the changes to Virginia's Fair Housing Law prohibiting discrimination on the basis of sexual orientation and gender identity. It merely states that Virginia law prohibits discrimination on the basis of race, color, religion, national origin, sex, elderly age, familial status, and disability.<sup>266</sup>

### **Land Use and Zoning Laws**

Land use and zoning laws play a significant role in a variety of fair housing issues. Specifically, overly restrictive zoning that suppresses the production of affordable housing in particular and housing more generally leads to disproportionately high rates of housing cost burden and overcrowding for some racial and ethnic groups as well as for persons with disabilities. Additionally, more restrictive zoning in communities that are predominantly White and have disproportionately higher income levels compared with other parts of their respective cities or regions can exacerbate patterns of residential racial segregation. Conversely, inadequate zoning and land use controls to buffer low-income communities of color from heavily polluting industrial land uses can contribute to racial disparities in health outcomes. An analysis of the fair housing ramifications of land use and zoning laws in each of the participating jurisdictions follows.

### Region

The majority of the land in the District of Columbia is developed.<sup>267</sup> Arlington County, the City of Alexandria, and Fairfax County have similar land development profiles as the District of Columbia.<sup>268</sup> Montgomery County contains the highest percentage of undeveloped land in the region.<sup>269</sup>

### Alexandria

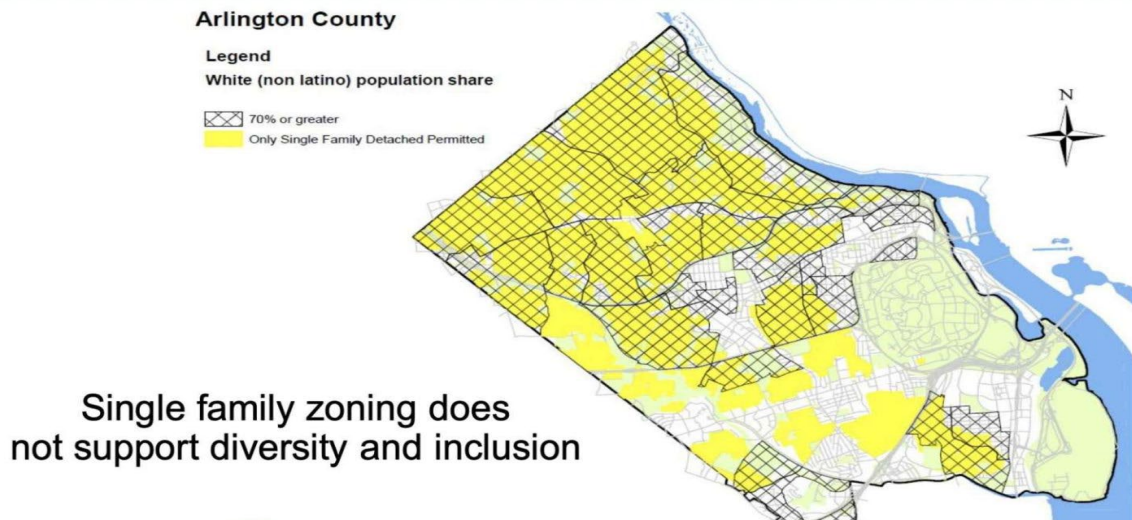
The City of Alexandria has a large amount of single-family housing.<sup>270</sup> The high number of historic areas in the city make it difficult to build multifamily housing.<sup>271</sup> As a result, affordable housing is only viable on the edges of the municipality.<sup>272</sup> The Alexandria City Council approved accessory dwelling units (ADUs) in 2021.<sup>273</sup>

### Arlington County

Arlington County is currently undertaking a study to address the “missing middle”:<sup>274</sup> the lack of multiunit housing that fits between single-family housing and large residential developments.<sup>275</sup> Arlington County’s zoning laws heavily favor single-family housing and have impeded the creation of multiunit affordable housing.

## Map 81: Impacts of the Housing Gap

### Impacts of the Housing Gap



Source: Angela Woolsey, “Arlington Missing Middle Housing Study Sets October Kick-Off,” *ARLnow*, September 29, 2020, <https://www.arlnow.com/2020/09/29/arlington-missing-middle-housing-study-sets-october-kick-off/>.

Between 2010 and 2018, Arlington County added significant housing stock that contained 20 or more units and had modest increases in single-detached and single-attached housing and housing with 2–4 units.<sup>276</sup> However, Arlington County lost housing stock that contained 5–19 units.<sup>277</sup>

### District of Columbia

Affordable housing is unevenly distributed in the District. Ward 8 has significantly more affordable housing than other wards. In contrast, Wards 2 and 3 have significantly less affordable housing than other wards. Single-family homes account for 80 percent of residential buildings in the District.<sup>278</sup>

**Table 40: D.C. Affordable Housing by Ward**

Ward	2019 Median Household Income	2018–2019 Households Below the Poverty Line%	Total Affordable Housing Units	Affordable Housing Units at 0%–30% of AMI	Affordable Housing Units at 31%–50% of AMI	Affordable Housing Units at 51%–60% of AMI	Affordable Housing Units at 61%–80% of AMI	Affordable Housing Units above 81% of AMI
Ward 1	\$94,810	9.5%	1,530	486	347	445	252	0
Ward 2	\$128,670	7.6%	774	94	81	438	158	3
Ward 3	\$71,782	15.7%	135	0	11	80	44	0
Ward 4	\$102,822	12.2%	2,463	393	846	866	355	3
Ward 5	\$111,064	14.0%	2,972	780	432	1,043	717	0
Ward 6	\$45,318	26.3%	4,843	981	1,301	1,295	975	291
Ward 7	\$114,363	12.0%	3,634	704	872	1,743	266	49
Ward 8	\$35,245	32.9%	6,375	1,300	2,299	2,413	340	23

Data sources: Open Data D.C. (interactive maps), “Economic Characteristics of D.C. Wards,” <https://opendata.dc.gov/apps/economic-characteristics-of-dc-wards/explore> and “Affordable Housing,” [https://opendata.dc.gov/datasets/34ae3d3c9752434a8c03aca5deb550eb\\_62/explore?location=38.893664%2C-77.019147%2C11.70](https://opendata.dc.gov/datasets/34ae3d3c9752434a8c03aca5deb550eb_62/explore?location=38.893664%2C-77.019147%2C11.70).

Additionally, the District has a large amount of land that cannot be used for housing due to historical designation or governmental use. The District requires most new residential developments to include affordable housing through the Inclusionary Zoning (IZ) program.<sup>279</sup> From 2011 to 2019, the IZ program created 989 affordable housing units.<sup>280</sup> The District allows ADUs but requires them to be owner occupied, limiting their usefulness for adding additional housing stock.<sup>281</sup>

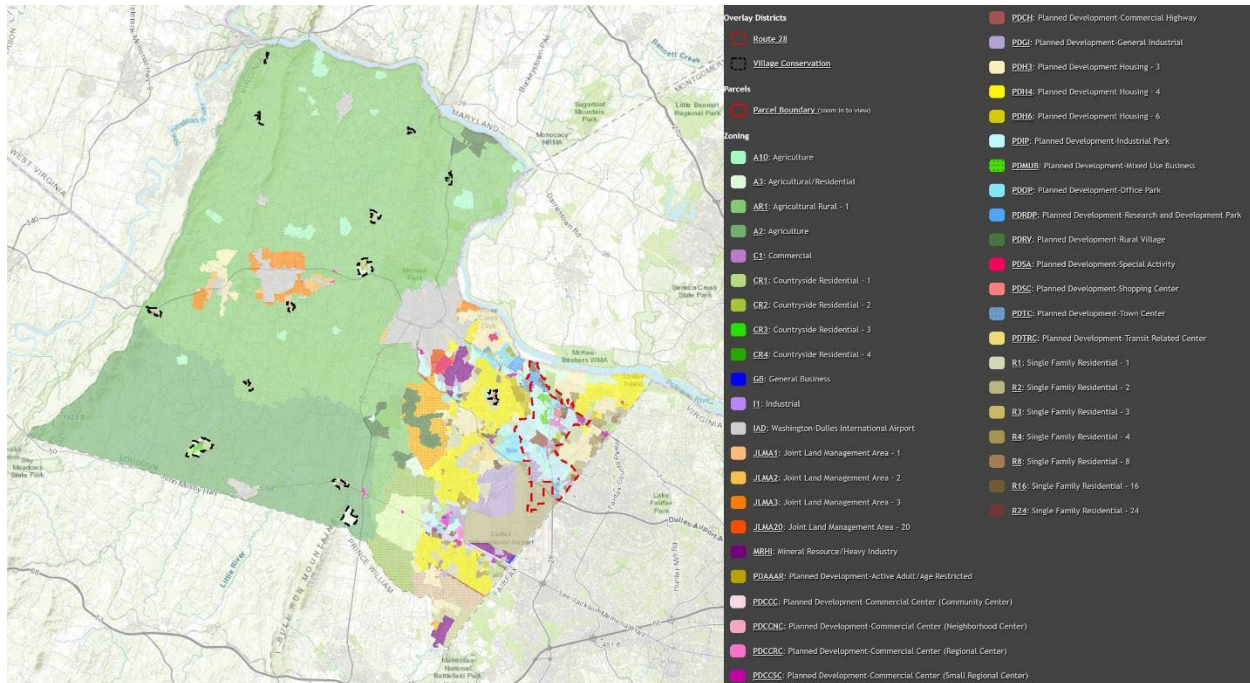
#### Fairfax County

Fairfax County is almost entirely zoned for single-family housing.<sup>282</sup> Fairfax County began allowing ADUs in 2021 to enable homeowners to add smaller rental units onto their homes.<sup>283</sup>

#### Loudoun County

Loudoun County is the most rural jurisdiction in this analysis. The eastern part of the county, closest to the District of Columbia, contains more development. Moving westward, the county is less developed and less dense.<sup>284</sup> Historically, Loudoun County’s land use policies and zoning laws have actively discouraged the type of development most conducive to affordable housing. Instead, Loudoun County has promoted low-density land uses.<sup>285</sup>

## Map 82: Zoning Patterns, Virginia Jurisdictions



Source: Angela Woolsey, “Arlington Missing Middle Housing Study Sets October Kick-Off,” *ARLnow*, September 29, 2020, <https://www.arlnow.com/2020/09/29/arlington-missing-middle-housing-study-sets-october-kick-off/>.

Loudoun County’s 2019 General Plan acknowledged the need for increased density land uses and created two “urban policy areas” near future train stations on the D.C. Metro’s Silver line.<sup>286</sup> The urban policy areas aim to offer “a diversity of housing” and “offer flexible land use policies to allow for innovation and changing market demands.”<sup>287</sup> In addition, the 2019 General Plan promotes policies to increase density, such as the addition of residential units on existing housing single-family housing properties, more dwelling units per acre than currently are allowed, and mixed-use development.<sup>288</sup> These policies are often prerequisites for developing low- and moderate-income housing.

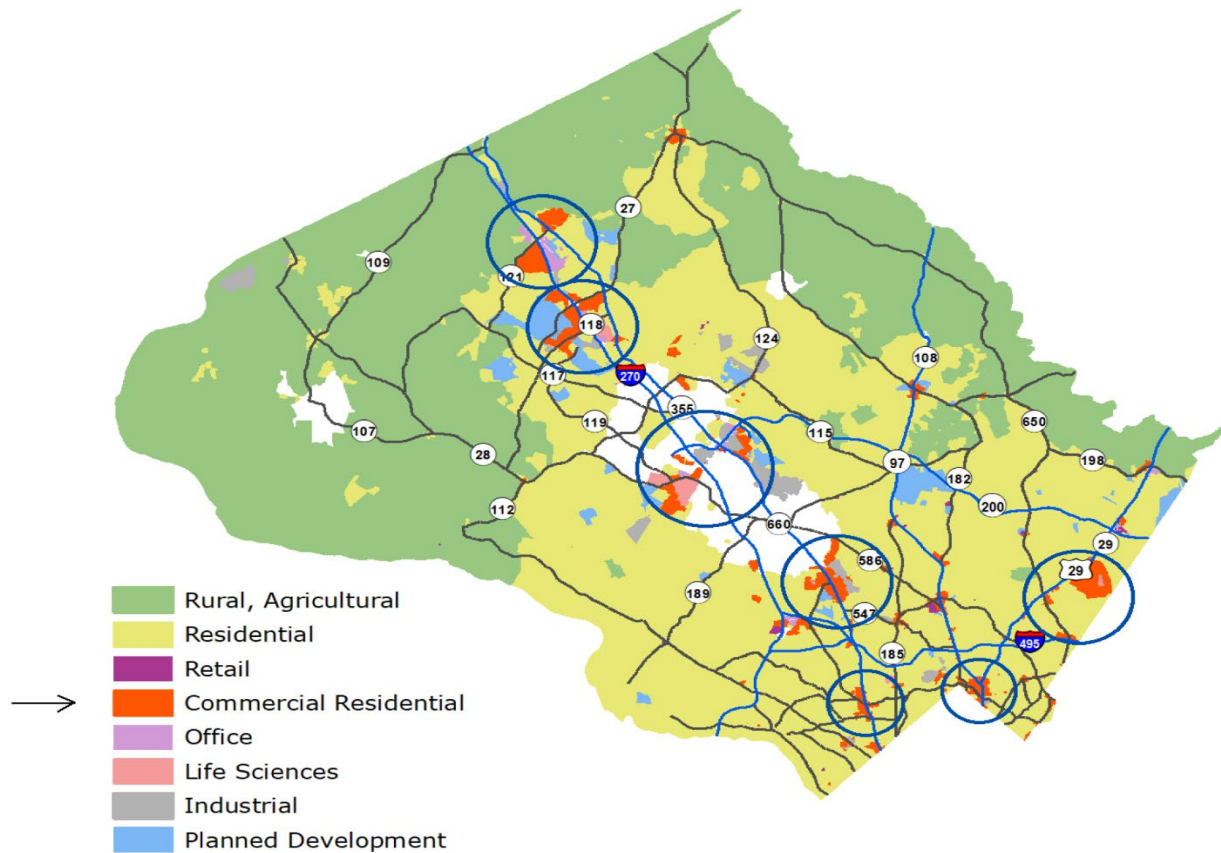
Loudoun County is currently rewriting its zoning ordinance to implement the 2019 General Plan.<sup>289</sup> The zoning ordinance was last comprehensively rewritten in 1993, so most of the use categories and policies are not conducive to affordable housing development. The current zoning ordinance has only two use types amenable to multifamily development: R-16 and R-24.<sup>290</sup> These use types make up a relatively small proportion of county land. Areas that are zoned for multifamily development are concentrated on the county’s east side, closest to the District of Columbia.

### Montgomery County

Montgomery County’s zoning laws are a significant impediment to fair housing. Zoning laws allow apartments on less than 2 percent of county land and more than one-third of the county is restricted to single family homes.<sup>291</sup>



### Map 83: Zoning Patterns, Montgomery County



Source: The Maryland-National Capital Park and Planning Commission, *Thrive Montgomery 2050*, April 2021, [https://montgomeryplanning.org/wp-content/uploads/2021/02/THRIVE-Planning-Board-Draft-2021-Pages\\_web.pdf](https://montgomeryplanning.org/wp-content/uploads/2021/02/THRIVE-Planning-Board-Draft-2021-Pages_web.pdf)

Montgomery County attempted to relax zoning restricts to allow low- and moderate-income housing in 2010 by introducing a new zoning designation: commercial/residential.<sup>292</sup> Areas designated as commercial/residential can have increased density and building height. However, areas zoned as commercial/residential are a relatively tiny percentage of the county. In 1980, Montgomery County set aside 93,000 acres along the northwest edge of the county, which is almost one-third of the county, as an agricultural reserve. The accompanying zoning ordinances severely limited housing development by requiring at least 25 acres per dwelling.<sup>293</sup>

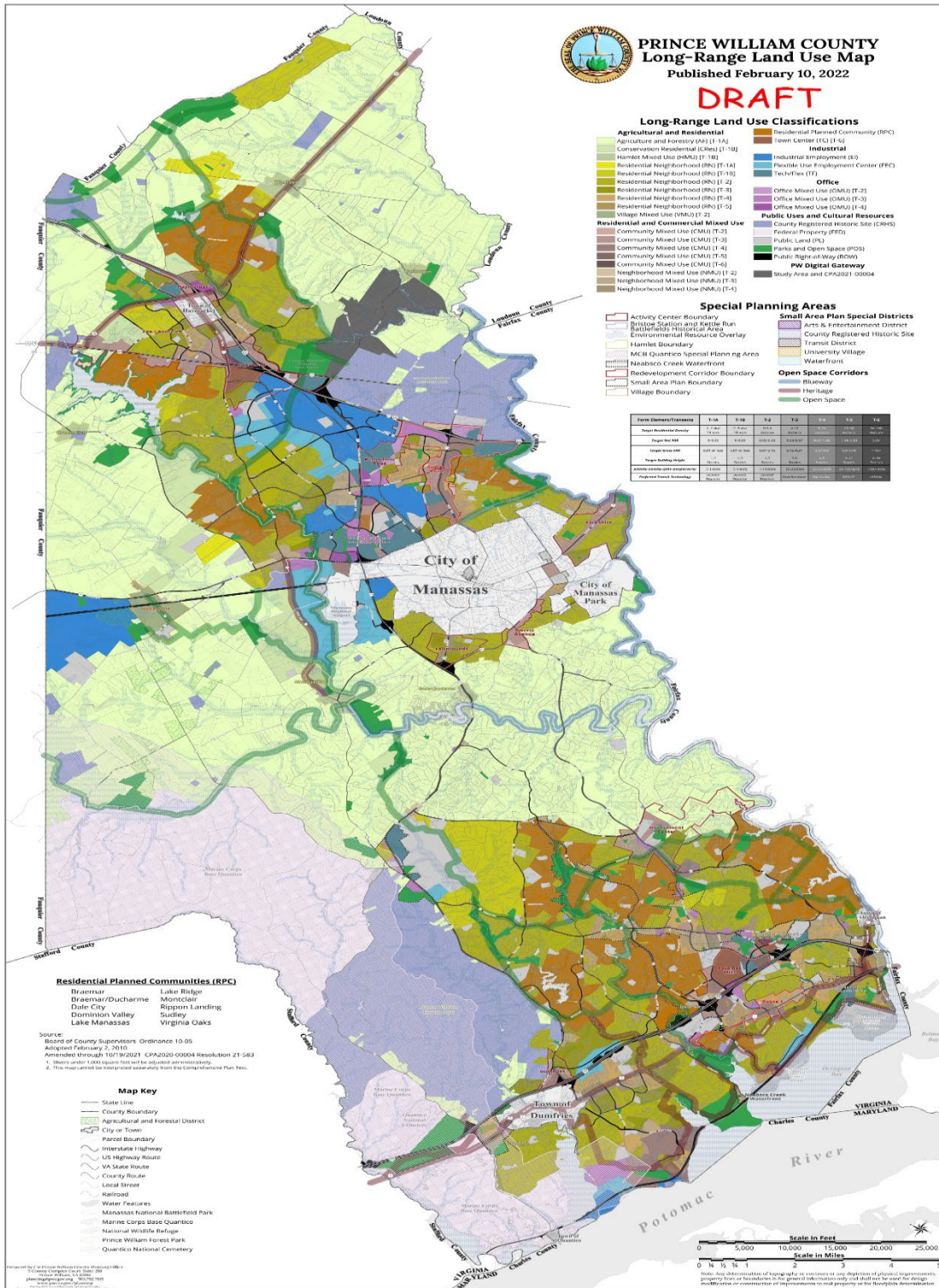
Montgomery County published a new General Plan in 2020, the first update since 1993.<sup>294</sup> Montgomery County’s original General Plan used “wedges and corridors” to promote development along major thoroughfares and promote open spaces in other parts of the county.<sup>295</sup> The General Plan published in 2020 acknowledges that the “wedges and corridors” unintentionally promoted unequal development and restricted housing construction.<sup>296</sup> The updated General Plan encourages zoning reform to integrate “varied uses, building types, and lot sizes.”<sup>297</sup> Montgomery County launched a “missing middle” housing program to increase the supply of affordable housing.<sup>298</sup>

#### Prince William County

Over 75 percent of housing in Prince William County is single-family housing.<sup>299</sup> Prince William County has issued a draft of the land use chapter of its Comprehensive Plan update, along with a long-range land use map.<sup>300</sup> The plan contemplates changes to allow for a variety of housing types rather than single-family zoning and the relaxation of the rural area’s zoning from one house per 10 acres to one

house per 5 acres.<sup>301</sup> The county has no ADU ordinance, voluntary inclusionary zoning, or affordable housing trust fund, making zoning a barrier to creating affordable housing.

Map 84: Long-Range Land Use Map, Prince William



Source: Prince William County Long-Range Land Use Map, February 10, 2022, [https://www.pwcv.gov/assets/2022-02/DRAFT\\_LRLU\\_3000\\_36x66%202020201.pdf](https://www.pwcv.gov/assets/2022-02/DRAFT_LRLU_3000_36x66%202020201.pdf).

## Lender Discrimination

The data on interest rates and mortgage applications demonstrate that people of color in the region face discrimination in lending.

**Table 41: Interest Rates for Mortgage Applications in 2019**

Municipality	2019 Median / Average Loan Interest Rate for White Borrower	2019 Median / Average Loan Interest Rate for Black or African American Borrower	2019 Median / Average Loan Interest Rate for Asian Borrower	2019 Median / Average Loan Interest Rate for American Indian or Alaska Native Borrower	2019 Median / Average Loan Interest Rate for Native Hawaiian or Other Pacific Islander Borrower
Alexandria	3.99% / 4.18%	4.00% / 4.30%	4.00% / 4.19%	3.94% / 5.42%	3.75% / 3.65%
Arlington County	3.99% / 4.20%	4.00% / 4.44%	3.88% / 4.06%	4.00% / 5.29%	4.17% / 4.07%
District of Columbia	3.98% / 4.20%	4.34% / 4.56%	3.88% / 4.03%	4.00% / 4.21%	3.99% / 4.74%
Fairfax County	3.99% / 4.22%	4.00% / 4.29%	3.88% / 4.13%	4.00% / 4.65%	3.99% / 4.56%
Loudoun County	3.99% / 4.25%	4.00% / 4.32%	3.88% / 4.05%	4.06% / 4.37%	4.13% / 4.98%
Montgomery County	3.99% / 4.21%	4.00% / 5.29%	3.88% / 4.08%	4.00% / 4.24%	4.31% / 4.85%
Prince William County	4.00% / 4.29%	4.00% / 4.21%	4.00% / 4.26%	4.19% / 4.48%	4.13% / 4.80%

Source: HMDA Data Browser, Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA) (website), <https://ffiec.cfbp.gov/data-browser/data/2019?category=counties>.

Data provided via the Home Mortgage Disclosure Act disclosed widely varying interest rates for reported races related to all mortgage applications in 2019. The data showed that in several municipalities, including the District, Fairfax County, and Montgomery County, which have the largest populations, Black or African American mortgage applicants faced significantly higher average interest rates than White or Asian applicants.

The median interest rate for municipalities in the region was stable, with the District having a significantly higher median interest rate for Black or African American applicants. There were also troubling variations in interest rates for Native Hawaiians or other Pacific Islanders, but much less information was available for that demographic.

The trend of higher mean interest rates for Black or African American applicants compared with White applicants indicates that there is a higher occurrence of predatory high interest rate mortgages for Black applicants.

**Table 42: Originated or Purchased Mortgage Applications**

Municipality	White Applicants	Black or African American Applicants	Asian Applicants	American Indian or Alaska Native Applicants	Native Hawaiian or Other Pacific Islander Applicants
Alexandria	71.9%	55.5%	66.6%	52.2%	40.0%
Arlington County	72.9%	57.3%	66.0%	67.9%	56.2%
District of Columbia	72.5%	50.3%	67.8%	47.8%	50.0%
Fairfax County	69.3%	56.8%	61.7%	51.9%	53.8%
Loudoun County	70.3%	60.7%	63.8%	48.9%	58.8%
Montgomery County	67.6%	55.6%	61.8%	54.8%	42.9%
Prince William County	66.5%	57.2%	59.6%	47.8%	47.4%

Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), *HMDA Filing Platform*, <https://ffiec.cfbp.gov/data-browser/data/2019?category=counties>.

Similar to the interest rate data, the data on rate of mortgage applications that resulted in an issued or sold mortgage demonstrates that it is harder for non-White applicants to receive a mortgage. White applicants in all municipalities were significantly more likely to receive a mortgage upon application than other races.

### Location and Type of Affordable Housing

#### District of Columbia

D.C. Open Data, a project of the District government, maintains data on affordable housing sites in the District, as well as a map of such units.<sup>302</sup> The dataset contains 577 affordable housing sites, but only 513 of these currently contain 1 or more affordable housing units. These units are located across Wards 1, 4, 5, 6, 7, and 8, which have substantially larger low-income populations than Wards 2 and 3. Sites with more units (tens or hundreds, with the largest containing 668 units) appear more often in Wards 6, 7, and 8. Units also vary in affordability with respect to the AMI.

#### Virginia

Alexandria, Arlington County, Fairfax County, and Loudoun County all maintain lists of affordable housing units within their jurisdictions.<sup>303</sup> Prince William County no longer maintains such a list. Among the four jurisdictions that do, affordable housing appears to be available in a range of locations and types. Publicly and privately-owned housing options exist, including market-rate housing with affordable units. Housing is also distributed across a variety of neighborhoods, with complexes containing anywhere from fewer than 10 units to over 200 units.

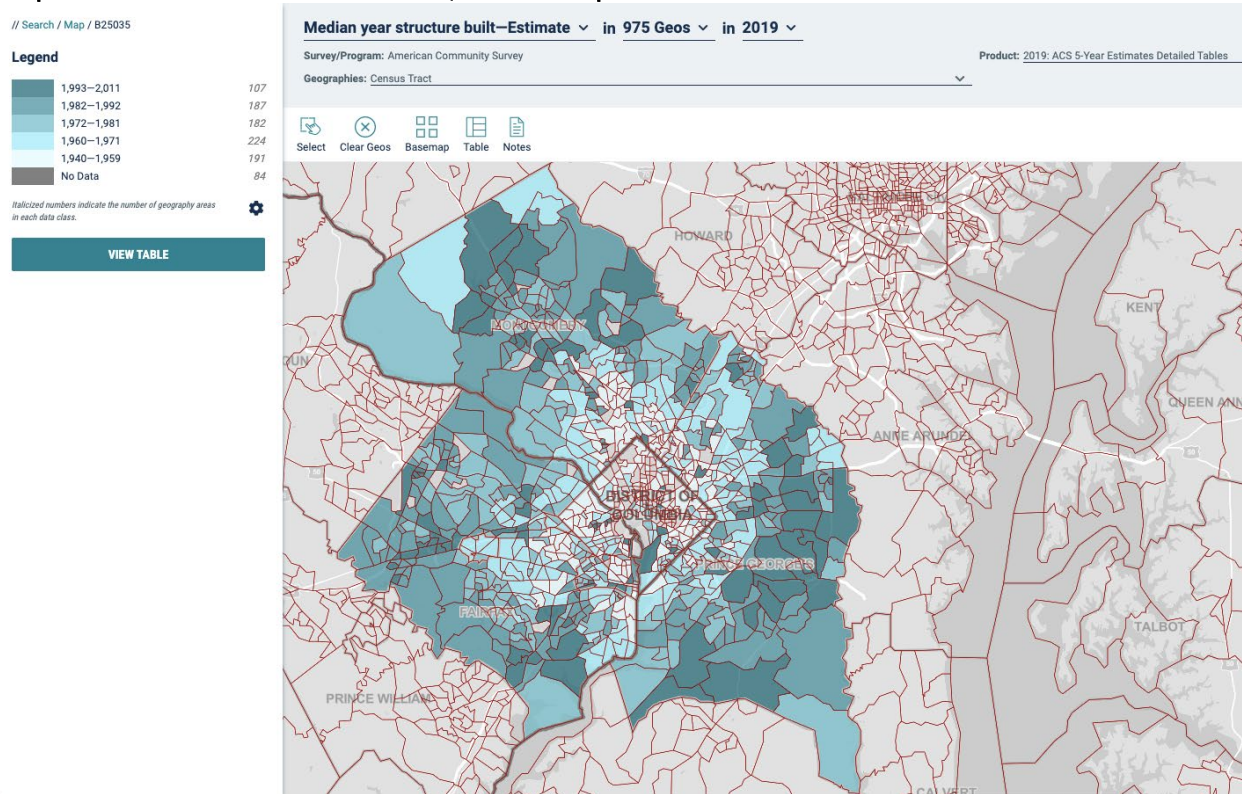
## Maryland

Montgomery County's Moderately Priced Dwelling Unit (MPDU) Program offers access to affordable units in apartment complexes throughout the county. The list includes 71 sites, most with at least 20 units in a range of sizes, from efficiencies to three-bedroom units.<sup>304</sup> The sites, which include both high-rise and garden-style apartments, encompass all major municipalities within the county and have rents starting from \$1,133.

### Location of Accessible Housing

The location of accessible housing is not a significant contributing factor to fair housing issues in the Washington, D.C., metropolitan area. Although it is not possible to precisely map the location of accessible housing in the area, it tends to exist where there are concentrations of new multifamily housing and where there are concentrations of publicly supported housing. These two dimensions cut in somewhat contradictory directions. The American Community Survey does not facilitate the disaggregation of housing units by the number of units in a structure and year a structure was built together, but it does allow a look at those two data points separately. As the following maps reflect, there is some overlap. For example, both newer and denser housing is clustered in parts of Arlington and Fairfax Counties. There are concentrations of new predominantly single-family homes in the northern part of Montgomery County, the western part of Fairfax County, and the center of the District of Columbia. There are concentrations of older multifamily housing in and surrounding the District of Columbia. The parts of the county with more new multifamily housing offer high access to opportunity in an area-wide perspective.

### Map 85: Median Year Structure Built, D.C. Metropolitan Area



Source: ACS 2019 5-Year Estimates, Table [B25035](#).

## Map 86: Units in Structure (20+), D.C. Metropolitan Area

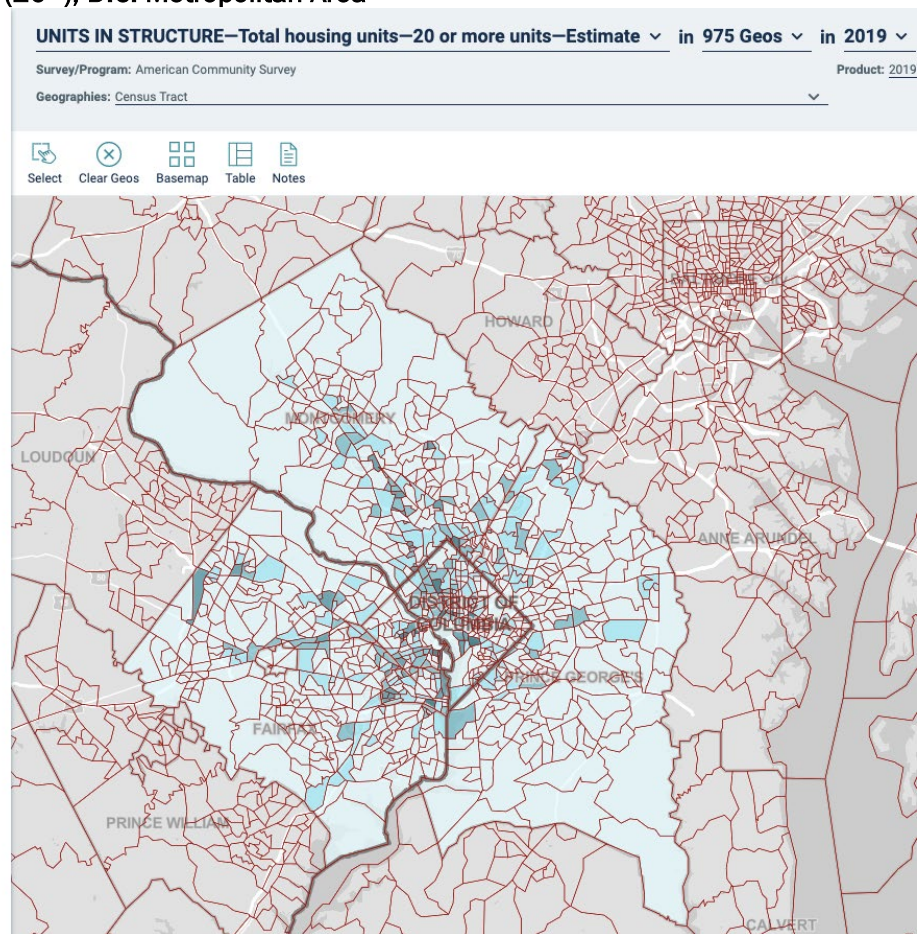
// Search / Map / DP04

### Legend

2,762–5,199	15
1,623–2,761	43
757–1,622	96
231–756	177
0–230	650
No Data	0

*Italicized numbers indicate the number of geography areas in each data class.*

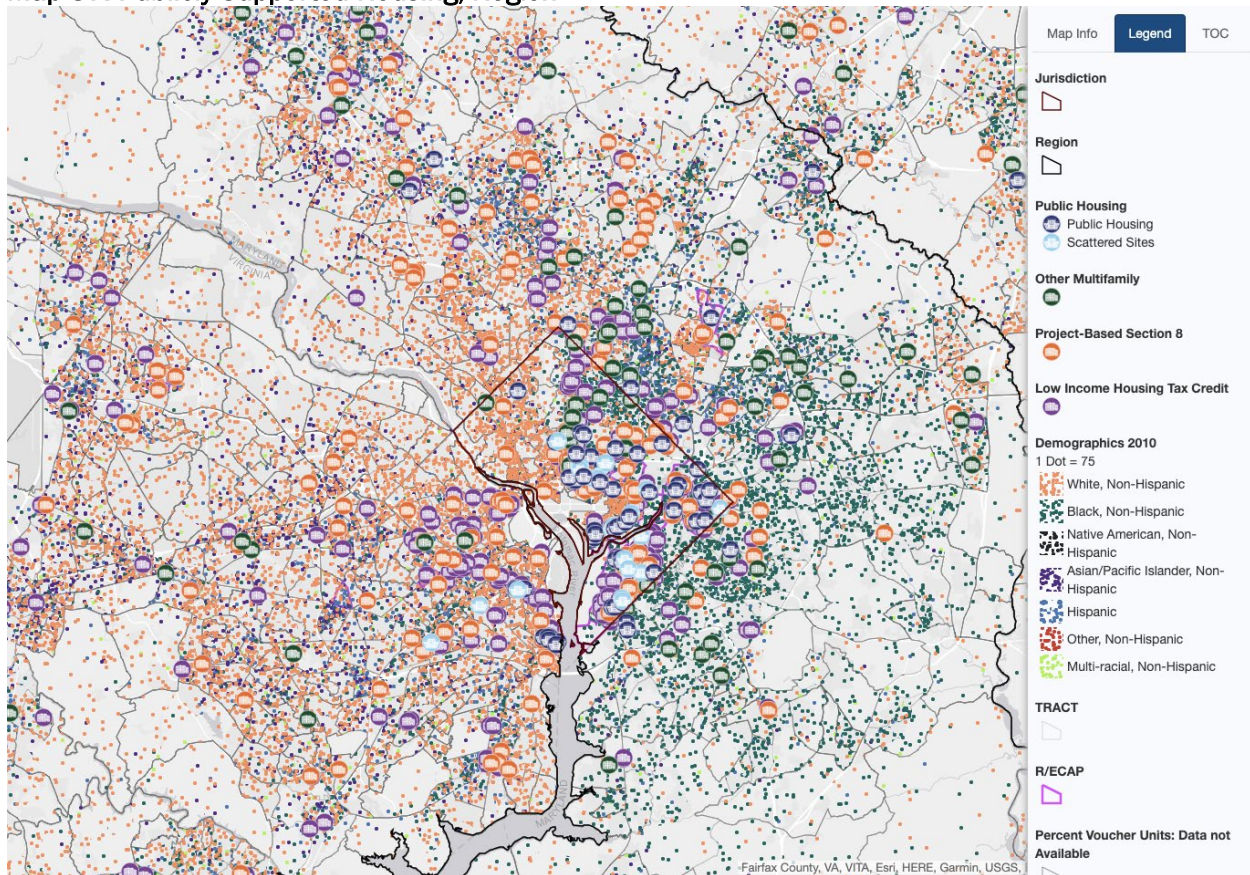
[VIEW TABLE](#)



Source: ACS 2019 5-Year Estimates, [Table DP04](#).

By contrast, publicly supported housing, as reflected in Map 3, is much more concentrated in the areas on the edges of and immediately surrounding the District of Columbia, places that do not have concentrations of new multifamily development. The upshot is that it is likely that, between the two categories of housing that are comparatively more likely to be accessible, there is wide dispersion across the metropolitan area. Across the area, places with accessible housing include high opportunity areas. When affordability is not factored into consideration, the location of accessible housing does not appear to significantly contribute to fair housing issues.

Map 87: Publicly Supported Housing, Region



Source: [HUD, Affirmatively Furthering Fair Housing Tool, D.C. Metropolitan Area](#)

## Location of Employers

### Region

The location of employers is a contributing factor to disparities in access to opportunity in the District of Columbia's metropolitan region. The highest paying jobs are primarily located in downtown D.C., where employers occupy office buildings in the most expensive part of the region. These employers provide jobs to hundreds of thousands of people who reside outside of the District, indicating that expensive housing costs have forced at least some individuals who would otherwise live in the District of Columbia to reside further from the city center in the greater metropolitan region.

The long commute times of District employees are evidence of how high housing costs have pushed people to reside farther away from their employers in the larger metropolitan region. District employees face some of the longest commute times in the nation: census estimates indicate that the average person travels 43 minutes to work each day. This is almost twice the length of the commute of the average American, who spends approximately 27 minutes traveling to work each day. The metropolitan D.C. region has consistently been ranked as one of the most expensive housing markets in the nation, and these census findings echo a study conducted by the Brookings Institution that concluded that commutes tend to be longer in metropolitan areas where housing is the priciest.<sup>305</sup>

A spatial mismatch in jobs and affordable housing often places a significant burden on workers. Long commutes cut into time that could otherwise be spent with family members or friends or pursuing interests unrelated to work. Traveling to and from work—enduring traffic jams, unforeseen circumstances, and bad weather—are additional stressors. Numerous studies have shown that

individuals with long commutes suffer from psychosomatic disorders at a much higher rate than those with short trips to work.<sup>306</sup> The psychological, physical, and financial burdens that coincide with long commutes all play a factor in hindering the access to equal opportunity of residents of the metropolitan D.C. region.

#### Alexandria

Despite being home to many large employers—the US Department of Defense, US Trademark and Patent Office, Salvation Army, and Society for Human Resource Management among them—people who both live and work in Alexandria are by far the city's minority. Approximately 16 percent of Alexandria residents live and work in Alexandria, while 84 percent of the city's residents commute out of Alexandria each day. Alexandria residents spend slightly more time than the average American commuting to work each day (30.1 minutes) and are primarily traveling to employers in the District and Fairfax County.<sup>307</sup> These individuals have access to public transportation via bus and Metro.

#### Arlington County

While it is estimated that only 19.86 percent of Arlington County residents work within the county, residents' commute times mirror those of the average American; the average Arlington County resident spends 27.2 minutes traveling to and from work each day.<sup>308</sup> Those commuting out of the county are traveling primarily to the District, with approximately 70 percent traveling by car or train. The county's biggest employers are Accenture, Deloitte, the Virginia Hospital Center, Booz Allen Hamilton, and Garter, and approximately 50,000 residents of the larger metropolitan region commute to Arlington County each day to work for these companies, among others.

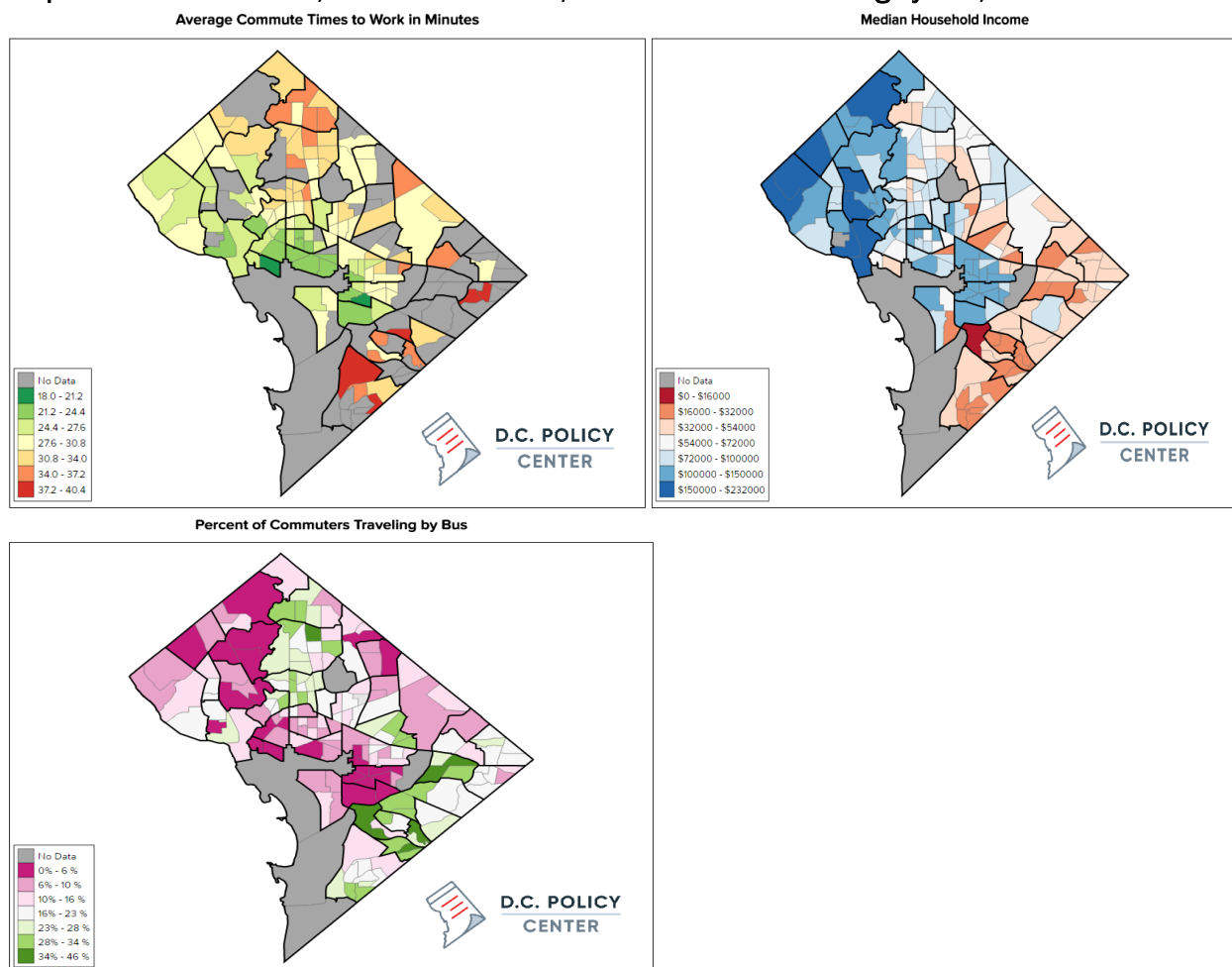
#### District of Columbia

District residents spend slightly more time than the average American commuting to work each day, with the average District resident traveling just under 29 minutes to get to work. Approximately 9 percent of all District residents, however, endure “super commutes” and spend more than an hour getting to work each day.<sup>309</sup>

A 2017 study conducted by the D.C. Policy Center suggests that the time it takes a District resident to commute to work is strongly linked to their income. People who live in the Georgetown and Capitol Hill neighborhoods, where residents' average median income is highest, have the shortest average commutes; it often takes residents of these neighborhoods just less than 24.4 minutes to get to work each day. Meanwhile, those who live in neighborhoods like Brightwood, Petworth, and Anacostia have longer commute times than the overall city average. The southeastern quadrant of the District endures the longest commute times of them all, with Marshall Heights residents traveling almost 40 minutes on average in order to get to work each day. The percentage of commuters traveling by bus is also highest in the southeastern quadrant of the District, where incomes are lowest and there are no Metro stops.<sup>310</sup> These results indicate that low-income people residing within the District must both travel further to access employment and utilize less reliable means of transportation in order to do so.



## Map 88: Commute Times, Household Income, and Commuters Traveling by Bus, District of Columbia



Source: Randy Smith, DC Policy Center, Commute times for District residents are linked to income and method of transportation, March 23, 2017, <https://www.dcpolicycenter.org/publications/commute-times-for-district-residents-are-linked-to-income-and-method-of-transportation/>

### Fairfax County

Unlike other individuals residing in the District’s metropolitan region, most Fairfax County residents live and work within the county. Approximately 60 percent of Fairfax County residents commute to work within the county, while only 15 percent commute to the District and 12 percent commute to Arlington County or Alexandria for work.<sup>311</sup> The average commute for Fairfax County residents is 30.2 minutes, slightly above the national average.<sup>312</sup> Those who live and work within Fairfax County, however, earn lower incomes on average than those traveling out of the county for work. The largest employers in the county are Booz Allen Hamilton, Inova Health System, Federal Home Loan Mortgage Corp., and Lockheed Martin.<sup>313</sup> Commuters have access to public transportation via the Metro, Metrobuses, and local buses.

Unlike in other parts of the region, there are significant data detailing the demographics, incomes, and jobs of those commuting to the District to work. An estimated 40 percent of those commuting to D.C. are employed by the government, and these in-commuters make more money, on average, than those who live and work in the place they reside.<sup>314</sup> These findings strike contrary to the trend for District residents, with low-income residents—not high-income earners—enduring the longest commute times on average.

### Loudoun County

Of the 177,432 working residents of Loudoun County, an estimated 70 percent commute out of the county for work each day, traveling primarily to Fairfax County and the District. Meanwhile, only 30 percent of Loudoun County residents both live and work within the county.<sup>315</sup> At least some of these individuals are likely working for the county's largest employers: the Loudoun County Public School System, local government, Verizon, Northrop Grumman, and United Airlines, among others.<sup>316</sup> The average commute time for Loudoun County residents is 32 minutes—5 minutes longer than the national average.<sup>317</sup>

### Montgomery County

Despite being home to the National Institute of Health, US Food and Drug Administration, Naval Support Academy Bethesda, Marriott International, Lockheed Martin, and other large employers,<sup>318</sup> more than one-half of Montgomery County residents commute out of the county for work each day. The average Montgomery County resident travels 32.7 minutes to work, and more than 3 percent of all employed residents have “super commutes” in excess of 90 minutes. Montgomery County residents spend more time, on average, commuting to work than any other residents of the metropolitan region.

### Prince William County

In Prince William County, a larger proportion of residents commute outside of the county for work than anywhere else in the District metropolitan region. Only one-quarter of all Prince William County residents work within county lines. Meanwhile, approximately three-quarters of all county residents are commuting out of the county for work, traveling primarily to Fairfax County and the District. Almost one-half of out-commuters leave for work before 7:00 a.m.<sup>319</sup>

## **Location of Environmental Health Hazards**

### District of Columbia

In an Environmental Protection Agency ranking of the severity of environmental pollution in metropolitan areas in the United States, the District of Columbia ranks 576 out of 2,357 localities.<sup>320</sup> A study by the D.C. Policy Center found that Wards 4, 5, and 6 are disproportionately exposed to chemicals in the soil, air, and water from sources outside of daily activity. Sources of such exposure include soil contamination from leaking underground storage tanks (Ward 4 has the largest number of active tanks, with 36; it is followed by Wards 4 and 6, with 17 each), brownfields, and superfund sites. Air pollution is also a major concern; Ward 1 has the highest concentration of ozone, largely driven by vehicle exhaust, and Ward 7 has the highest levels of particulate matter. Water pollution is a further concern; Ward 6 and the southeastern portion of the city are particularly exposed to sewer overflows. In general, the northeast and southeast quadrants of the city are most susceptible to environmental health hazards. These are also the areas where affordable housing is most needed and most prevalent.

### Virginia

A March 2021 report by the Environmental Working Group found per- and polyfluoroalkyl substances (PFAS) levels in water samples taken from northern Virginia to be some of the highest in the country. The most severely polluted samples were taken from areas closest to D.C., though Prince William County water also has high levels of the toxins.<sup>321</sup> Northern Virginia is also known for its polluted air—the Environment Virginia Research and Policy Center reported 84 dirty air days in 2016.<sup>322</sup>

### Maryland

Montgomery County is home to 30 superfund sites. Of these, 10 are active non-NPL (sites not on the national priority list in terms of threatened releases of hazardous substances) and 20 are archived; none are active NPL sites.<sup>323</sup> Gaithersburg ranks in the 90th and 80th percentile, respectively, for

residents in close proximity to these sites. Air pollution in Montgomery County occasionally exceeded the regulatory standard in the 2000s, but this has become rarer in recent years.<sup>324</sup> Gaithersburg has several air quality risks that pose hazards to human health. The environmental justice indexes show that Gaithersburg nationally ranks in the highest percentile for concentrations of diesel particulate matter, air toxics cancer risk, and air toxics respiratory hazard.<sup>325</sup> The western part of the area also ranks in the 90th percentile for traffic proximity, meaning that nearby residents have higher exposure to mobile sources of air pollutants.<sup>326</sup>

## **Location of Proficient Schools and School Assignment Policies**

### District of Columbia

D.C.'s School Transparency and Reporting (STAR) Framework has consistently confirmed the existence of deep inequities in school quality in the District.<sup>327</sup> A map in the 2018-2019 school year report shows that Wards 7 and 8, and, to a lesser extent, Ward 6, are more likely to have schools with lower STAR ratings, which denote lower student achievement, student growth, college and career readiness, and graduation rates as well as poorer school environments characterized by poorer attendance, inconsistent enrollment, and poorer safety and discipline standards.<sup>328</sup> These inequalities stem from the historic failure to desegregate D.C. schools as well as the tendency for wealthier families, especially in Wards 2 and 3, to send their children to private schools.<sup>329</sup>

### Virginia

Northern Virginia is known to have some of the state's highest-performing school districts, and academic achievement in public schools in Arlington County is particularly high.<sup>330</sup> However, inequalities continue to pose a challenge in the region. For example, while most high schools in Loudoun County have dropout rates below 1 percent, some schools in Fairfax County have dropout rates well above 15 percent. Similar disparities exist for measures like chronic absenteeism and accreditation rates as well as with numeric measures of student achievement.

### Maryland

Montgomery County Public Schools (MCPS) are among the most well-resourced and highest-achieving schools in Maryland. However, there are many areas in which MCPS continues to fall short of targets. In particular, academic achievement of Black students, Hispanic students, students with disabilities, and English learners continues to be inadequate. Though the school district continues to improve in its provisions, these improvements have not extended to all demographics of students; in particular, Hispanic and English-learner students have not seen improvements in academic achievement or graduation rates in the past several years.<sup>331</sup>

## **Loss of Affordable Housing**

### Region

The loss of affordable housing in the region contributes to segregation and the creation of R/ECAPS throughout the metropolitan area.

Broadly, constrained housing supply and the explosive growth of the region have contributed significantly to the loss of affordable housing in the area. These affordable housing losses are primarily concentrated in the District, Alexandria, and Arlington County, which, at one time, were home to a sizable population of affordable housing units. Alexandria, in particular, has eliminated almost ninety percent of the city's affordable housing stock in just two decades. Almost every member of the District of Columbia's metropolitan region has coordinated efforts to expand affordable housing in their area, though many will not create the number of housing units that are needed to make up for the market's substantial losses.

### Alexandria

Wage stagnation, gentrification, and the growing popularity of the city itself have driven up Alexandria's housing prices and created a crisis for those who rely upon affordable housing to live. The latest American Community Survey approximates that 14,500 renter households earning less than \$75,000 are burdened by Alexandria's housing costs and unable to properly invest in other necessities. The situation is even more dire for the city's 6,600 renter households earning less than \$50,000, who spend 50 percent or more of their monthly earnings on housing-related costs.<sup>332</sup>

These burdens are at least partly due to the loss of affordable housing in Alexandria. Between 2000 and 2017, the City of Alexandria lost 90 percent of its affordable housing. Alexandria, which once offered more than 18,000 units of affordable housing, now has only 1,749 affordable housing units in the city. These affordable units are unsubsidized, privately owned units that cater to low-income renter households. Very few of these units, however, can accommodate larger families who earn 60 percent of the AMI or less. Two-thirds of the affordable units in the city are studio or single-bedroom units, 27 percent are two-bedroom units, and just 7 percent are three-bedroom units.<sup>333</sup> Thus, with few housing options in the first place, at least some Alexandria residents must crowd their families into the first affordable housing unit that becomes available to them.

In May of 2021, the City of Alexandria announced a plan to build 480 affordable units in the next three years on the site of the old Safeway on West Glebe Road.<sup>334</sup> One-quarter of these units are to be deemed "deeply affordable," and thus set aside for families making 40 percent of the AMI.<sup>335</sup> While these housing units will likely ease the housing burden of at least some low-income Alexandria residents, they will be unable to make up for the significant loss of affordable housing units that has occurred over the past two decades.

### Arlington County

In Arlington, the loss of affordable housing has been spurred by the increasing popularity of the city, which has driven up the cost of living and, consequently, the cost of housing as well. There are only 9,500 apartments for rent that are affordable to the approximately 17,000 renter households with incomes below 60 percent of the AMI. Older apartments and homes that were at one time affordable to those with incomes below 60 percent of the AMI have been renovated or replaced, with these improved units boasting higher rents than the original ones.<sup>336</sup> From 2000 to 2013, Arlington County lost 13,500 affordable housing units from 2000 to 2013, many of which were naturally occurring, market-affordable housing units.<sup>337</sup>

Because of the continual loss of naturally occurring, market-affordable housing units, Arlington's affordable housing program has announced that it is primarily focusing on both preserving and increasing the number of committed affordable rental units. By 2040, Arlington County aims for 17.7 percent of the county's housing stock to be affordable to residents with incomes at or below 60 percent of the AMI. They have not given up on naturally occurring affordable housing, however, and have committed to preserving 60–80 percent of the current naturally occurring affordable housing stock as well.<sup>338</sup>

### District of Columbia

In the District, declining housing construction, rising demand, and market pressures have all spurred the loss of the city's affordable housing units. In fact, the District now has half as many affordable units as it reported in 2002. Adjusted for inflation, the number of District apartments with rents under \$800 fell from almost 60,000 in 2002 to 33,000 in 2013.<sup>339</sup> Meanwhile, the number of properties for rent between \$1,300 and \$2,500 has skyrocketed, making subsidized housing effectively the only source of affordable housing in the city.<sup>340</sup> Among residents earning 30–50 percent of the AMI, 31 percent are considered severely burdened by housing costs.<sup>341</sup>

In May 2019, D.C. Mayor Muriel Bowser signed *The Housing Framework for Equity and Growth*, which called upon local agencies to create and preserve affordable housing units in the city. In order to do this, District agencies are tasked with creating an additional 36,000 housing units, with at least 12,000 units designated as affordable housing for low-income residents. The District hopes to preserve at least 6,000 existing affordable housing units by funding the maintenance, inspection, and repair of old units and allowing vulnerable populations to “age in place.”<sup>342</sup>

#### Fairfax County

While it is unclear whether Fairfax County has lost affordable housing units in recent years, there is—at the very least—a need for *more* affordable housing in the area. In Fairfax County, one in five renters spends more than half of their monthly earnings on housing costs.<sup>343</sup>

In an attempt to subsidize affordable housing units in Fairfax County, in 2019, county lawmakers announced their commitment to produce and preserve affordable housing in the area. The county has adopted the goal of constructing a minimum of 5,000 new rental homes over the next 15 years for residents earning 60 percent of the AMI or less. In order to preserve existing affordable housing units, the county has partnered with private and public entities to create “committed affordable homes” that are required to keep rent affordable for a specific period of time. Today, most of the county’s committed affordable homes for residents earning 60 percent of the AMI or less are located within the Parkwood, Murraysgate, Landing I, and Landing II housing projects. There are 628 units, with 640 more “in the pipeline” to be created at the Little River Glen, New Lake Anne House, One University, and Stonegate Village housing projects.<sup>344</sup>

#### Loudoun County

Unfortunately, there are not sufficient data documenting either the loss or growth of Loudoun County affordable housing units over time. Nevertheless, the need for more affordable housing units in the area is evident. In 2017, approximately 81 percent of Loudoun County households earning 30–50 percent of the AMI reported being cost burdened and approximately 39 percent reported being severely cost burdened.<sup>345</sup> The county additionally reports that, of the 168 LIHTC units that are affordable to households earning 60 percent of the AMI, none are expected to be income restricted after 2028.<sup>346</sup>

In June 2021, the Loudoun County Board of Directors announced that they had adopted the *Unmet Housing Needs Strategic Plan*, which is intended to help the county and its partners improve housing access, quality, and affordability for all families in the area. By 2040, the county aims to construct 16,000 new housing units, of which 20 percent—or 8,200 units—are to be designated affordable housing for those who make at or below 100 percent of the AMI.<sup>347</sup>

#### Montgomery County

In Montgomery County, there is a large gap in the demand and availability of housing units to those making below 100 percent of the AMI. While there are an estimated 25,081 units available to Montgomery County households that earn less than 50 percent of the AMI, 49,675 are needed, resulting in an affordability gap of 24,590 units.<sup>348</sup> This affordability gap shows no signs of shrinking, as the rise of Montgomery County’s median gross rent continues to outpace the growth of the area’s median income.<sup>349</sup> The *Montgomery County Housing Needs Assessment* published in 2020 pointed to “significant pricing pressure” as a leading cause for the loss of affordable housing in several of its jurisdictions, including Gaithersburg, which experienced a net loss of 246 units of affordable housing from 2010 to 2018.<sup>350</sup>

Since county officials set out to preserve deed-restricted housing units in 2000, Montgomery County has created deed-restricted housing units at a faster rate than it has lost them. Unfortunately, however, the same cannot be said for the county's naturally occurring affordable housing units, which account for 80 percent of all affordable housing units in the area. In two decades, Montgomery County has lost more than 19,000 naturally occurring affordable housing units. Current projections estimate that the county is slated to lose an additional 7,000–11,000 more units by 2030. If these estimations are accurate, then the county will have fewer than 20,000 naturally occurring affordable housing units in less than 10 years.<sup>351</sup>

Like Fairfax County, Montgomery County has committed to ensuring that there is no net loss of affordable housing units in the coming years. In 2019, county lawmakers announced that they intended to add 41,000 new housing units by 2030, with most of them affordable to low- and medium-income residents.<sup>352</sup> Montgomery County has also begun to incentivize housing developers to build naturally occurring independent housing units. The county will exempt developers from paying development impact taxes, for instance, if they construct a new housing complex and designate at least one-fourth of these new units as affordable housing.<sup>353</sup> To ensure that there is no net loss of affordable housing units in Montgomery County, local lawmakers have also passed a series of initiatives aimed at preserving existing affordable housing units. Among these initiatives are the requirement that all rental units undergo annual inspections and the adoption of stricter penalties for housing code violations. The county also allows tenants and municipalities to purchase properties before landlords offer them to outside buyers. Currently, Montgomery County, Prince George County, and the District are the only jurisdictions in the country that allow such a practice, and it has shown significant success in preventing the loss of additional affordable housing units in these areas.<sup>354</sup>

#### Prince William County

There are insufficient data regarding the amount of affordable housing in Prince William County over time. Nevertheless, the severe lack of affordable housing in the area is evident. An estimated 51,938 households in the county, about a third of the total, have one or more housing problems, which include affordability, lack of complete kitchen or plumbing facilities, and overcrowding. About 1 in 5 households (19 percent) had a cost burden and 13 percent had a severe cost burden. These shares were higher for renter households, with 27 percent being cost burdened and 23 percent severely cost burdened. In fact, Prince William County's affordable housing market is so overwhelmed that the county's HCV program is currently closed due to the sheer number of residents on the waiting list.<sup>355</sup>

There is no local funding source to incentivize the construction of affordable housing units in Prince William County, and the county currently has no plan to do so. The Prince William County Planning Commission proposed a series of affordable housing policies in July 2021, though county officials have yet to come to a decision about the best path forward. In May 2021, however, the Prince William County Board voted five to three to approve an affordable housing development in the county's "Rural Crescent."<sup>356</sup>

#### **Occupancy Codes and Restrictions**

All municipalities in the D.C. metropolitan region use International Code Council (ICC) standards as the foundation for their construction codes and International Building Codes (IBC) as the foundation for their building codes. How the region's municipalities and counties define *family* varies, but none of the definitions are so restrictive that they negatively affect access to housing.

Loudoun County, Prince William County, Arlington County, and Alexandria all have similar definitions of family, with each ordinance defining a family as including any number of people "related by blood or marriage together with any number of natural, foster, step, or adopted children." However, they

sometimes differ from one another with regard to how many unrelated individuals can live together to constitute a family. Arlington County, Alexandria, and Loudoun County all cap the number of unrelated individuals living together to four, or two unrelated adults plus their children.<sup>357</sup> Prince William County's zoning ordinance caps a family at three unrelated individuals, or two unrelated adults plus their children.<sup>358</sup> While each of these counties and municipalities should increase the cap of unrelated individuals that can live together in a household, this is especially true for Prince William County, which has the lowest number of allowed unrelated persons in a household of the entire metropolitan region.

Both the District and Montgomery County utilize the term *household* instead of family in their zoning ordinances. The District's definition of household is the broadest in the metropolitan region. Not only is a household defined as "any number of people related by blood, marriage, adoption, or guardianship," but it also considers six unrelated people and "two unrelated people and any children, parents, siblings, or other persons related to either of them by blood, adoption, or guardianship" to be a household as well.<sup>359</sup> Montgomery County's definition of a household is identical to the District's, though they cap the number of unrelated people living in a particular place at five individuals instead of six.<sup>360</sup>

## **Private Discrimination**

### District of Columbia

The D.C. Office of Human Rights has not released a detailed annual report since 2018. That report described continued increases in cases filed regarding fair housing and public accommodations (53 and 57 cases, respectively, as opposed to 42 and 47 the previous year).<sup>361</sup> Of the fair housing cases, 22 cited source-of-income discrimination, 16 cited discrimination based on disability status, and 4 cited race discrimination. The public accommodation cases included 14 cases of sex discrimination, 13 cases of discrimination based on disability status, and 9 cases of race discrimination. The report does not specify how many cases within these categories were mediated or settled.

### Virginia

Fairfax County Human Rights Commission's annual report from FY2019–2020<sup>362</sup> states that in 2018, 20 fair housing cases were filed involving the county. In 2019, this number was 22; in 2020, it increased to 35, or one-third of the total cases filed (105). Of the 2020 cases, 24 involved disability-related discrimination (the most significant factor), followed by race (11 cases), national origin (5 cases), and sex (4 cases). Twenty cases were resolved in 2020, though it is unclear if these cases were also filed in 2020. Fairfax County and Prince William County have also seen several private discrimination lawsuits in recent years, including one alleging discrimination based on family structure and another alleging discrimination based on disability.

### Maryland

After D.C., Montgomery County has seen the largest number of private discrimination lawsuits of any jurisdiction in the county between 2020 and 2022. These suits include allegations of discrimination based on age, source of income, and disability and involve several property management companies that operate in Montgomery County and elsewhere in the region. Thus, it appears that private discrimination by management companies, private landlords, and community members, such as neighbors, continues to contribute significantly to impediments to fair housing in the region.

## **Quality of Affordable Housing Information Program**

### District of Columbia

Department of Housing and Community Development Community-Based Non-Profit Organizations (CBOs) provide housing counseling services and training to potential homeowners, current

homeowners, and tenants, focusing on low- to-moderate income residents and neighborhoods.<sup>363</sup> Services are provided to assist tenants in understanding their rights and responsibilities, including issues such as potential displacement, rental/eviction counseling, and apartment locating. Though all of these CBOs are based in the District, some serve the greater Washington, D.C., region as a whole. However, only a few of these organizations are specifically dedicated to housing issues and the provision of mobility counseling. Others are more general economic empowerment and economic development organizations. HUD maintains a separate but overlapping list of HUD-approved housing counseling agencies in the District that has similar characteristics.<sup>364</sup> Thus, more specifically designated general-eligibility mobility counseling in the District is needed.

### Virginia

HUD maintains a list of HUD-approved housing counseling agencies in Virginia.<sup>365</sup> Only a handful of these are based in northern Virginia, and most of those agencies serve prospective homebuyers rather than tenants, suggesting a serious lack of support for low-income communities and residents. Virginia Housing, for example, offers a free homebuyer class for those who are purchasing a house for the first time.<sup>366</sup> New homeowners in Loudoun County have the opportunity to participate in the county's "HomeCents" online seminar that teaches new homeowners how to manage their investment, file their taxes, prevent foreclosure, and maintain their new home.<sup>367</sup> There are two counseling agencies that are both located in the District metropolitan region and provide rental counseling to residents: Money Management International in Alexandria and Northern Virginia Family Services and Cornerstones Inc. in Fairfax County.<sup>368</sup> Considering the significant number of residents who need renter-oriented affordable housing information programs, there are simply not enough programs available to keep up with the demand rising throughout northern Virginia.

### Maryland

HUD's list of HUD-approved housing counseling agencies in Maryland includes four organizations based in Montgomery County, most of which provide rental housing counseling.<sup>369</sup> However, there is a clear gap between supply and demand for such counseling services, given the large population of Montgomery County and the small number of existing agencies. The county government does not appear to run or support mobility counseling programs—a fact that further exacerbates this gap. Housing counseling agencies that offer assistance to both renters and potential homeowners include the Housing Initiative Partnership, Inc., Homefree-USA of the Washington, D.C., metropolitan area, Greater Washington Urban League, and Centro de Apoyo Familiar.<sup>370</sup>

## **Regulatory Barriers to Providing Housing and Supportive Services for Persons with Disabilities**

Regulatory barriers are not a significant contributing factor to fair housing issues for persons with disabilities in the Washington, D.C., metropolitan region. There are no specific examples of regulations that make the provision of supportive services difficult. Some policies have been put in place that support housing for persons with disabilities. For example, Fairfax<sup>371</sup> and Arlington<sup>372</sup> Counties require property owners who desire to convert a building from multifamily rental housing to a condominium or cooperative to allow tenants with disabilities a three-year extension on their leases. Moreover, both Maryland and Virginia expand the scope of protected classes beyond those recognized in federal law to include the prohibition of source-of-income discrimination as well as directives to prevent blanket bans on individuals based on their criminal records.

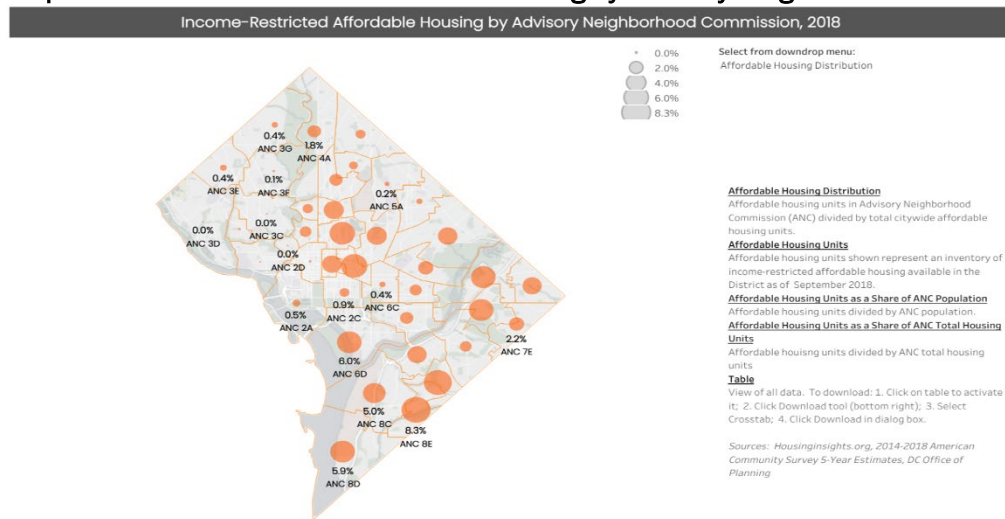
## **Siting Selection Policies, Practices, and Decisions for Publicly Supported Housing**

Siting selection policies, practices, and decisions for publicly supported housing, including discretionary aspects of Qualified Action Plans (QAPs) and other programs, are significant contributing factors to the segregation of public housing units. Throughout the greater Washington, D.C.,



metropolitan region, affordable housing units are located primarily in low- and middle-income areas. For instance, while 6E (Shaw) and 8E (Congress Heights, etc.) together make up 15 percent of the total affordable housing units in the District, there are no income-restricted housing units in the upper-income, predominantly White 2D (Kalorama), 2E (Georgetown/Burleith), 3C (Woodley Park/Cleveland Park), and 3D (Spring Valley/AU Park) neighborhoods.<sup>373</sup> The low-income, minority-majority neighborhoods in which affordable housing is predominantly located are often far from transit, contributing to disproportionately long commutes and high transportation costs for the neighborhood's residents.<sup>374</sup>

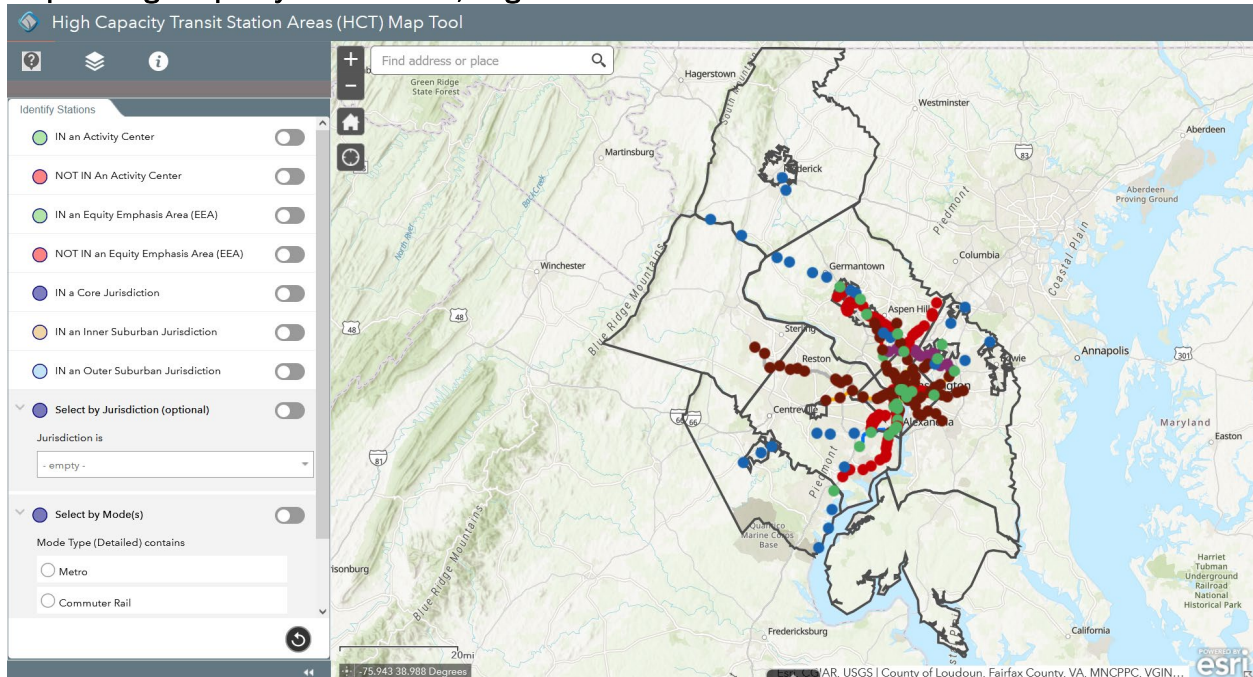
### Map 89: Income-Restricted Affordable Housing by Advisory Neighborhood Commission, 2018



Source: D.C. Office of Planning—State Data Center, “District of Columbia, Income-Restricted Affordable Housing by ANC, 2018,” May 23, 2019 (updated August 21, 2020), <https://public.tableau.com/app/profile/travis.pate/viz/DistrictofColumbiaIncome-RestrictedAffordableHousingbyANC/AffordableHousingANC>.

Nevertheless, the area’s site-selection policies have shown improvement, especially with regard to ensuring that more affordable housing units are located near transit. Arlington County has been particularly successful in this regard. Since 2000, 75 percent of all new residential units built in Arlington County were within the Rosslyn-Ballston and Jefferson Davis Metro corridors and only 6 percent were single-family detached homes or townhouses.<sup>375</sup> Additionally, the Metropolitan Washington Council of Governments (COG) has emphasized the need to build affordable housing units near public transit in the region as a whole. The Regional Housing Initiative, which was passed by the COG in 2019, calls for at least 75 percent of the proposed 320,000 affordable housing units to be located in activity centers or near high-capacity transit. You can find the high-capacity transit areas anticipated in the region by 2030 below.<sup>376</sup> These efforts, combined with D.C. Mayor Muriel Bowser’s initiative to create 12,000 affordable units that are dispersed throughout all eight wards,<sup>377</sup> represent positive steps to making the region’s site-selection policies more equitable. However, until every part of the metropolitan area prioritizes the need to locate affordable housing in neighborhoods with ample access to transit and opportunity, these efforts will likely fall short in ultimately achieving their intended effect.

## Map 90: High Capacity Transit Areas, Region



As for other programs, however, only the District offers housing construction incentives by way of a QAP. Presently, the District's Department of Housing and Development offers new construction and rehabilitation projects a 9 percent fixed tax credit if they are placed in service after July 30, 2008, and a 4 percent fixed tax credit if they are financed with tax exempt bonds under Internal Revenue Code Section 103 or involve the acquisition of existing buildings. Developers can earn a boost of up to 30 percent if their project is located in an area with residents earning 60 percent of the AMI or that has a poverty rate of at least 25 percent.<sup>378</sup> As noted previously, however, neither Virginia nor Maryland incentivize developers with financial credits laid out in QAPs.

### Source-of-Income Discrimination

The District of Columbia, Maryland, and Virginia all have districtwide/statewide statutes prohibiting source-of-income discrimination.<sup>379</sup> Montgomery County also has local laws prohibiting source-of-income discrimination, while Virginia provides statewide incentives (in the form of tax credits) to promote acceptance of HCVs.

Nonetheless, source-of-income discrimination remains a significant problem in the metropolitan Washington region, as demonstrated by several recent lawsuits. For example, *Lundregan v. Housing Opportunities Commission*, a 2020 case brought before the US District Court of Maryland, alleged that the Montgomery County Housing Opportunities Commission, a government-supported affordable housing agency, housing finance agency, and housing developer, discriminated against the plaintiff because she uses housing vouchers. Similarly, in 2021, the ERC and a local renter filed a suit in the US District Court for the District of Columbia against Vaughan Place Apartments for the latter's refusal to accept housing vouchers as a source of income to pay the renter's rent.<sup>380</sup> Many other cases have alleged discriminatory acts by landlords, property management companies, and government agencies against tenants who use housing vouchers, even if such discrimination may not be solely or primarily due to the housing vouchers. Such cases reveal the continued prevalence of source-of-income discrimination in the metropolitan Washington region despite its de facto illegality.

## **State or Local Laws, Policies, or Practices That Discourage Individuals with Disabilities from Living in Apartments, Family Homes, Supportive Housing, and other Integrated Settings**

State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing, shared housing, and other integrated settings are a significant contributing factor to fair housing issues for persons with disabilities.

The D.C. Human Rights Act of 1977 explicitly protects individuals with disabilities from experiencing housing discrimination,<sup>381</sup> yet individuals with disabilities continue to face housing obstacles in the District in a myriad of ways.

The ERC conducted a civil rights investigation in 2019 with the goal of capturing “the potential barriers that person with disabilities face when seeking housing both in person and online.” Of the 23 District properties that were examined by the ERC, 16 were found to violate the standards set in the Fair Housing Design Manual, and 51 violations were reported in total. Violations included inaccessible public and common use areas (25), unusable kitchens and bathrooms (19), inaccessible entrances on accessible routes (4), unusable doors (1), inaccessible routes into and through covered units (1), and unreinforced walls in bathrooms for later installation of grab bars (1). An analysis of property websites and online applications also revealed several ways in which individuals with disabilities face barriers when attempting to find affordable, accessible housing online. Of the 25 websites that were examined on a desktop computer, 21 posed accessibility issues to individuals with disabilities. In these instances, mandatory fields involving interactive calendars, combo boxes, and drop-down menus could not be accessed by screen readers, thus making it impossible for visually impaired users to determine how many units were available, filter results, and find other information. Screen readers could also not access 13 of the 16 online renter applications, with the biggest accessibility issues arising from inclusion of CAPTCHA requirements or mandatory fields that could not be understood by screen readers. As more and more rental properties come to rely on online applications, virtual walkthroughs, and their websites as a whole in order to find potential renters, it is crucial that these websites are accessible to all individuals with disabilities.<sup>382</sup>

Though the ERC’s investigation only examined rental properties in the District, similar barriers can no doubt be found at properties across the region. To date, neither the District, Virginia, nor Maryland have passed policies requiring property websites to be accessible to individuals with disabilities. In order to eliminate the barriers that these individuals may face, the region must do a better job of ensuring that properties both follow ADA and Federal Housing Administration guidelines and build accessible websites for those who need them.

In Maryland, a 21,000-person waiting list for Medicaid waivers that help individuals afford at-home care also discourages individuals with disabilities from living in apartments, family homes, supportive housing, and other integrated settings. This waiting list, among the longest in the country, means that many persons with disabilities will never have the opportunity to receive care that would allow them to continue to reside at home or with family members. If one does get off this waiting list, it often takes years. A family from Towson, Maryland, for instance, received news that their son had gotten off the waiting list nine years after they signed up for the waiver program. The length of the waiting list poses a significant burden to the family members of individuals with disabilities, who often forgo wages in order to care for their loved ones, as well as individuals with disabilities themselves. Individuals who cannot afford at-home care are thus moved out of their apartments and family homes into retirement homes, often without much choice.<sup>383</sup>

## **Unresolved Violations of Fair Housing or Civil Rights Law**

Unresolved violations of fair housing law are not a significant contributing factor in the region. In September, the District filed three lawsuits alleging housing discrimination against seven real estate companies and individuals operating in the District.<sup>384</sup> In February, D.C. Attorney General Karl Racine announced a lawsuit was filed against a Virginia-based moving company for rejecting reservations for rental moving boxes from applicants living in Wards 7 and 8. He also announced a settlement with a Maryland home-improvement company that refused to operate east of the Anacostia.<sup>385</sup>

Outside the District, the Virginia Office of Attorney General recently resolved an investigation into Loudoun County Public Schools (LCPS). The NAACP filed a complaint with the office in 2019 alleging that the school system failed to admit Black students to the school district's advanced STEM program on the basis of race. After concluding the school district's policies and practices do discriminate against Black and Latino students, LCPS agreed to revise its outreach and recruitment plans and its admissions criteria for the advanced programs. LCPS also agreed to revise its nondiscrimination policies, annually review its protocol for handling hate speech, and hire a consultant approved by the Office of Civil Rights.<sup>386</sup>

## VIII. Endnotes

- <sup>1</sup> “Five Things to Know about the Regional Housing Equity Plan,” Metropolitan Washington Council of Governments, news release, June 9, 2021, <https://www.mwcog.org/newsroom/2021/06/09/five-things-to-know-about-the-regional-housing-equity-plan/>
- <sup>2</sup> For purposes of this analysis, the term *Hispanic* refers to any individual who identifies as Hispanic, including individuals who may also identify as another race, so there is some overlap in population counts. This term will be used throughout the analysis.
- <sup>3</sup> American Community Survey, ACS Data Table S0101, *Age and Sex: 2019 ACS 5-Year Estimates Subject Tables (United States)*, U.S. Census Bureau, <https://data.census.gov/table?q=United+States&d=ACS+5-Year+Estimates+Subject+Tables&tid=ACST5Y2019.S0101>.
- <sup>4</sup> Kathryn Zickuhr, “Discriminatory Housing Practices in the District: A Brief History,” D.C. Policy Center, October 2018, <https://www.dcpolicycenter.org/publications/discriminatory-housing-practices-in-the-district-a-brief-history/>.
- <sup>5</sup> Data from HUD online tool table downloads, based on 2011–2015 American Community Survey data.
- <sup>6</sup> US Bureau of Labor Statistics, “Local Area Unemployment Statistics Map, Rates by County Table Maryland,” February 2022, <https://data.bls.gov/lausmap/showMap.jsp>.
- <sup>7</sup> US Census Bureau, “ACS data table S2301, 2019 ACS 5-Year Estimates Subject Tables,” accessed September 12, 2022, <https://data.census.gov/cedsci/table?t=Employment%3AEmployment%20and%20Labor%20Force%20Status&g=050000OUS24031&tid=ACST5Y2019.S2301>.
- <sup>8</sup> US Census Bureau, “ACS data table S2301.”
- <sup>9</sup> US Census Bureau, “ACS data table S0201.”
- <sup>10</sup> Montgomery County, MD, “Montgomery County Office of Human Rights Launches ‘Second Chance’ Ban the Box Public Education Campaign,” January 31, 2022, [https://www2.montgomerycountymd.gov/mcgportalapps/Press\\_Detail.aspx?Item\\_ID=39953](https://www2.montgomerycountymd.gov/mcgportalapps/Press_Detail.aspx?Item_ID=39953).
- <sup>11</sup> Maryland Department of Labor, WorkSource Montgomery American Job Centers, accessed April 25, 2022, <https://www.dllr.state.md.us/county/mont/>.
- <sup>12</sup> The Montgomery County Collaboration Council for Children, Youth and Families, Inc. and partners, *infoMONTGOMERY.org* (website), accessed April 25, 2022; Maryland Department of Labor, Maryland Apprenticeship and Training Program, accessed April 26, 2022, <https://www.dllr.state.md.us/employment/appr/>.
- <sup>13</sup> American Lung Association, “Report Card: District of Columbia,” *State of the Air 2022*, <https://www.lung.org/our-initiatives/healthy-air/sota/city-rankings/states/district-of-columbia/>, accessed December 21, 2022.
- <sup>14</sup> Anacostia Watershed Society, *A Waterway to 2025, A Vision for the Anacostia River*, <https://www.anacostiaws.org/our-watershed/waterway-to-2025.html>.
- <sup>15</sup> Jacob Fenston, “The Consequences Of Cleaning Up The Anacostia River,” *Weekend Edition*, National Public Radio, May 5, 2018, <https://www.npr.org/2018/05/05/608723599/the-consequences-of-cleaning-up-the-anacostia-river>.
- <sup>16</sup> HUD, “CHAS: Background,” HUD User (website), [https://www.huduser.gov/portal/datasets/cp/CHAS/bg\\_chas.html](https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html).
- <sup>17</sup> Office of Disability Rights, “Facility Access Requirements,” D.C. Government, <https://odr.dc.gov/book/ADATITLEII/facility-access>.
- <sup>18</sup> Shonel Sen, “1 in 5 Virginians Will Be Over 65 Years by 2030,” *StatChat* (web series), July 5, 2017, University of Virginia Demographics Research Group, <https://statchatva.org/2017/07/05/1-in-5-virginians-will-be-over-65-years-by-2030/#:~:text=Virginia's%20elderly%20population%20is%20anticipated.and%20reaching%2019%25%20by%202030>.
- <sup>19</sup> Virginia Board for People with Disabilities, *Assessment of Virginia’s Disability Services System: Transportation*, Commonwealth of Virginia, 2018, <https://sharepoint.wvrc.net/VBPDdocs/Shared%20Documents/Polycymaking/2018%20Assessments/VBPD%202018%20Transportation%20Assessment.pdf>.
- <sup>20</sup> “Metrorail Accessibility Features,” Washington Metropolitan Area Transit Authority (website), <https://wmata.com/service/accessibility/metrorail.cfm>.
- <sup>21</sup> “Washington, D.C. Public Transportation,” Wheelchair Travel (website), <https://wheelchairtravel.org/washington-dc/public-transportation/>.
- <sup>22</sup> *Ibid.*
- <sup>23</sup> “Accessibility,” Virginia Railway Express (website), <https://www.vre.org/service/accessibility/>.
- <sup>24</sup> “Accessibility,” Maryland Transit Authority (website), <https://www.mta.maryland.gov/accessibility>.
- <sup>25</sup> “Accessibility,” D.C. Circulator (website), <https://www.dccirculator.com/bus-basics/accessibility/>.
- <sup>26</sup> “About,” Arlington Transit (website), <https://www.arlingtontransit.com/about/>.
- <sup>27</sup> “Ride On Bus Accessibility,” Montgomery County Department of Transportation Transit Services (website), [https://www.montgomerycountymd.gov/DOT-Transit/routesandschedules/brochures/accessible\\_ride\\_on.html](https://www.montgomerycountymd.gov/DOT-Transit/routesandschedules/brochures/accessible_ride_on.html).
- <sup>28</sup> “Accessibility,” OmniRide (website), <https://omniride.com/about/accessibility/>.
- <sup>29</sup> “Local Bus,” Loudoun County Transit and Commuter Services (website), <https://www.loudoun.gov/3302/Local-Bus>.
- <sup>30</sup> “Rider Guide,” Fairfax County Connector (website), <https://www.fairfaxcounty.gov/connector/new-rider>.
- <sup>31</sup> “Transportation for Seniors and Persons with Disabilities,” Fairfax County CUE Bus System (website), <https://www.fairfaxva.gov/government/public-works/transportation-division/cue-bus-system/transportation-for-seniors-and-persons-with-disabilities>.

- 
- <sup>32</sup> Alexandria Transit Company DASH (website), <https://www.dashbus.com/>.
- <sup>33</sup> “DASH to Remain Fare Free into the New Year,” December 31, 2020, Alexandria Transit Company DASH, <https://www.dashbus.com/ride-dash/faresandboarding>.
- <sup>34</sup> Department of Access Services, *Customer Guide to MetroAccess*, WMATA, <https://wmata.com/service/accessibility/metro-access/upload/MetroAccess-Customer-Guide-2021.pdf>.
- <sup>35</sup> “Abilities-Ride,” WMATA (website), <https://www.wmata.com/service/accessibility/metro-access/Abilities-Ride.cfm>.
- <sup>36</sup> “Rockville Call N Ride,” Info Montgomery (website), <https://www.infomontgomery.org/search-results/?id=59463344>.
- <sup>37</sup> “DOT Paratransit Program,” City of Alexandria (website), <https://www.alexandriava.gov/tes/info/default.aspx?id=6538>.
- <sup>38</sup> “STAR—Specialized Transit for Arlington Residents,” Arlington Transit (website), <https://www.arlingtontransit.com/star/>.
- <sup>39</sup> “Accessible Bus Service,” Loudoun County Transit and Commuter Service (website), <https://www.loudoun.gov/3303/Paratransit-Bus-Service>.
- <sup>40</sup> “Accessibility,” Maryland Transit Administration (website) <https://www.mta.maryland.gov/accessibility>.
- <sup>41</sup> Montgomery County, MD, “Montgomery County Public Schools Special Education,” October 2018, <https://montgomerycountymd.gov/HHS-Program/Resources/Files/A%26D%20Docs/CPWD/MCPSDataOct2018.pdf>.
- <sup>42</sup> Montgomery County, MD, “Montgomery County Public Schools Special Education.”
- <sup>43</sup> “Activity Centers Maps,” Metropolitan Washington Council of Governments, January 13, 2013, <https://www.mwcog.org/documents/2013/01/13/activity-centers-maps/>. Activity Centers are priority places for growth in metropolitan Washington.
- <sup>44</sup> Affirmatively Furthering Fair Housing, Article 80, Boston Planning and Development Agency (website), <http://www.bostonplans.org/housing/affirmatively-furthering-fair-housing-article-80>.
- <sup>45</sup> COG’s Equity Emphasis Areas analysis and maps can help inform this work. “Equity Emphasis Areas for TPB’s Enhanced Environmental Justice Analysis,” Metropolitan Washington Council of Governments (website), <https://www.mwcog.org/transportation/planning-areas/fairness-and-accessibility/environmental-justice/equity-emphasis-areas/>.
- <sup>46</sup> Virginia Department of Education, *Alexandria City Public Schools FFY 2018 Special Education Performance Report*, [https://www.doe.virginia.gov/special\\_ed/reports\\_plans\\_stats/special\\_ed\\_performance/division/2018-2019/spp-app/alexandria.pdf](https://www.doe.virginia.gov/special_ed/reports_plans_stats/special_ed_performance/division/2018-2019/spp-app/alexandria.pdf).
- <sup>47</sup> Arlington Public Schools, *Evaluation of Services for Students with Disabilities and Those Requiring Intervention*, November 2019, <https://www.apsva.us/wp-content/uploads/2019/11/Evaluation-of-Services-for-Students-with-Disabilities-and-Those-Requiring-Intervention-FINAL-1.pdf>.
- <sup>48</sup> *Ibid.*, 57.
- <sup>49</sup> *Ibid.*, 125.
- <sup>50</sup> Office of the State Superintendent of Education, *Students with Disabilities in the District of Columbia: Landscape Analysis*, October 2019, [https://osse.dc.gov/sites/default/files/dc/sites/osse/page\\_content/attachments/SWD%20Landscape%20Analysis%2010\\_19.pdf](https://osse.dc.gov/sites/default/files/dc/sites/osse/page_content/attachments/SWD%20Landscape%20Analysis%2010_19.pdf).
- <sup>51</sup> US Department of Education, *D.C. State Performance Plan—2019 Annual Performance Report: Part B*, February 1, 2021, <https://osse.dc.gov/sites/default/files/dc/sites/osse/publication/attachments/FFY%202019%20Annual%20Performance%20Report%20-%20Part%20B.pdf>.
- <sup>52</sup> *Ibid.*, 11.
- <sup>53</sup> *Ibid.*, 43.
- <sup>54</sup> *Ibid.*, 49.
- <sup>55</sup> Virginia Department of Education, *Fairfax County Public Schools FFY 2018 Special Education Performance Report*, [https://www.doe.virginia.gov/special\\_ed/reports\\_plans\\_stats/special\\_ed\\_performance/division/2018-2019/spp-app/fairfax.pdf](https://www.doe.virginia.gov/special_ed/reports_plans_stats/special_ed_performance/division/2018-2019/spp-app/fairfax.pdf).
- <sup>56</sup> Virginia Department of Education, *Loudoun County Public Schools FFY 2018 Special Education Performance Report*, [https://www.doe.virginia.gov/special\\_ed/reports\\_plans\\_stats/special\\_ed\\_performance/division/2018-2019/spp-app/loudoun.pdf](https://www.doe.virginia.gov/special_ed/reports_plans_stats/special_ed_performance/division/2018-2019/spp-app/loudoun.pdf).
- <sup>57</sup> *Ibid.*
- <sup>58</sup> Maryland State Department of Education, *Montgomery County Public Schools Special Education*, October 2018, <https://montgomerycountymd.gov/HHS-Program/Resources/Files/A%26D%20Docs/CPWD/MCPSDataOct2018.pdf>.
- <sup>59</sup> *Ibid.*
- <sup>60</sup> Virginia Department of Education, *Prince William County Public Schools FFY 2018 Special Education Performance Report*, [https://www.doe.virginia.gov/special\\_ed/reports\\_plans\\_stats/special\\_ed\\_performance/division/2018-2019/spp-app/princewilliam.pdf](https://www.doe.virginia.gov/special_ed/reports_plans_stats/special_ed_performance/division/2018-2019/spp-app/princewilliam.pdf).
- <sup>61</sup> *Ibid.*
- <sup>62</sup> *Ibid.*
- <sup>63</sup> *Ibid.*
- <sup>64</sup> Prosperity Now, *Local Outcome Report*, September 2021, <https://scorecard.prosperitynow.org/reports#report-local-outcome>.
- <sup>65</sup> National Center for Smart Growth and Enterprise Community Partners, *Maryland Housing Needs Assessment and 10-Year Strategic Plan*, Maryland Department of Housing and Community Development, December 2020, <https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf>.

- 
- 66 *Ibid.*
- 67 Virginia Board for People with Disabilities, *Assessment of Virginia's Disability Services System: Housing*, 2018, <https://sharepoint.wvrc.net/VBPDdocs/Shared%20Documents/Policy-making/2018%20Assessments/VBPD%202018%20Housing%20Assessment.pdf>.
- 68 Shonel Sen, "1 in 5 Virginians Will Be Over 65 Years by 2030," *StatChat* (web series), July 5, 2017, University of Virginia Demographics Research Group, <https://statchatva.org/2017/07/05/1-in-5-virginians-will-be-over-65-years-by-2030/#:~:text=Virginia's%20elderly%20population%20is%20anticipated.and%20reaching%2019%25%20by%202030.>
- 69 Virginia Board for People with Disabilities, *Assessment of Virginia's Disability Services System: Transportation*, Commonwealth of Virginia, 2018, <https://sharepoint.wvrc.net/VBPDdocs/Shared%20Documents/Policy-making/2018%20Assessments/VBPD%202018%20Transportation%20Assessment.pdf>.
- 70 Washington Metropolitan Transit Authority, *Metrorail Accessibility Features*, <https://wmata.com/service/accessibility/metrorail.cfm>.
- 71 Wheelchair Travel, D.C. *Public Transportation*, <https://wheelchairtravel.org/washington-dc/public-transportation/>.
- 72 *Ibid.*
- 73 Virginia Railway Express, *Accessibility*, <https://www.vre.org/service/accessibility/>.
- 74 Maryland Transportation Authority, *Accessibility*, <https://www.mta.maryland.gov/accessibility>.
- 75 DC Circulator, *Accessibility*, <https://www.dccirculator.com/bus-basics/accessibility/>.
- 76 Arlington Transit, *About*, <https://www.arlingtontransit.com/about/>.
- 77 Montgomery County Department of Transportation, *Ride On Bus Accessibility*, [https://www.montgomerycountymd.gov/DOT-Transit/routesandschedules/brochures/accessible\\_ride\\_on.html](https://www.montgomerycountymd.gov/DOT-Transit/routesandschedules/brochures/accessible_ride_on.html).
- 78 OmniRide, *Accessibility*, <https://omniride.com/about/accessibility/>.
- 79 Loudoun County, *Local Fixed Route Bus Service*, <https://www.loudoun.gov/3302/Local-Bus>.
- 80 Fairfax County, *Fairfax Connector Rider Guide*, <https://www.fairfaxcounty.gov/connector/new-rider>.
- 81 Fairfax County Cue Bus System, *Transportation for Seniors and Persons with Disabilities*, <https://www.fairfaxva.gov/government/public-works/transportation-division/cue-bus-system/transportation-for-seniors-and-persons-with-disabilities>.
- 82 Alexandria Transit Company Dash Bus, *Accessibility*, <https://www.dashbus.com/node/52>.
- 83 Alexandria Transit Company Dash Bus, *Fares*, <https://www.dashbus.com/ride-dash/fares>.
- 84 WMATA, *Metro Access Customer Guide*, <https://wmata.com/service/accessibility/metro-access/upload/MetroAccess-Customer-Guide-2021.pdf>.
- 85 City of Alexandria, *DOT Paratransit Program*, <https://www.alexandriava.gov/tes/info/default.aspx?id=6538>.
- 86 Arlington Transit, *STAR—Specialized Transit for Arlington Residents*, <https://www.arlingtontransit.com/star/>.
- 87 Loudoun County, *Paratransit Bus Service*, <https://www.loudoun.gov/3303/Paratransit-Bus-Service>.
- 88 Maryland Transit Authority, *Accessibility*, <https://www.mta.maryland.gov/accessibility>.
- 89 "Rule 14-6105—Preferences For Public Housing." D.C. Municipal Regulations, Register Vol. 69, No. 40, October 7, 2022, <https://casetext.com/regulation/district-of-columbia-administrative-code/title-14-housing/chapter-14-61-public-housing-admission-and-recertification/rule-14-6105-preferences-for-public-housing>.
- 90 "Apply for Public Housing," District Alliance for Safe Housing (website), <https://www.dashdc.org/housing-resource-center/find-safe-housing/permanent-housing/apply-public-housing/>.
- 91 Morgan Baskin, "D.C. Wasted Hundreds Of Permanent Housing Voucher Subsidies Last Year," *DCist*, April 21, 2021, <https://dcist.com/story/21/04/12/dc-wasted-hundreds-of-permanent-housing-voucher-subsidies-last-year/>.
- 92 Affordable Housing Online Waiting List Statuses (website), <https://affordablehousingonline.com/housing-authority/Virginia/Alexandria-Redevelopment-and-Housing-Authority/VA004>.
- 93 "Fairfax County Housing Waitlists," Fairfax County Housing and Community Development (website), <https://www.fairfaxcounty.gov/housing/waitlist>.
- 94 "Housing Opportunities Commission of Montgomery County Waiting List Statuses," Affordable Housing Online, <https://affordablehousingonline.com/housing-authority/Maryland/Housing-Opportunities-Commission-of-Montgomery-County/MD004>.
- 95 WMATA, *Performance Report: Q2/FY2021, July–December 2020*, February 5, 2021, <https://www.wmata.com/about/records/upload/Q2FY21MetroPerformanceReport.pdf>.
- 96 WMATA, *FY19 Metro Performance Report*, <https://www.wmata.com/about/records/scorecard/upload/O4FY19-Metro-Performance-Report.pdf>.
- 97 *Ibid.*
- 98 *Ibid.*
- 99 "Metrorail," WMATA (website), <https://www.wmata.com/service/rail/>.
- 100 "Metro Parking," WMATA (website), <https://www.wmata.com/service/parking/>.
- 101 Capital Bikeshare (website), <https://www.capitalbikeshare.com/>.
- 102 "Map," Capital Bikeshare (website), <https://account.capitalbikeshare.com/map>.
- 103 "Index of Bucket Capitalbikeshare-data," <https://s3.amazonaws.com/capitalbikeshare-data/index.html>.
- 104 Paul Schwartzman, "How George Floyd's Death Is Fueling a Push for Affordable Housing in Mostly White Parts of D.C.," *Washington Post*, March 1, 2021. [https://www.washingtonpost.com/local/dc-politics/dc-racism-affordable-housing/2021/03/01/a37506b4-6d86-11eb-9ead-673168d5b874\\_story.html](https://www.washingtonpost.com/local/dc-politics/dc-racism-affordable-housing/2021/03/01/a37506b4-6d86-11eb-9ead-673168d5b874_story.html).

- 
- <sup>105</sup> Liz Farmer, “Capital Ideas: Washington, D.C.’s Ambitious Plan to Distribute Affordable Housing More Equitably,” Lincoln Institute of Land Policy, January 15, 2020, <https://www.lincolninst.edu/publications/articles/2020-01-capital-ideas-washington-dc-ambitious-plan-distribute-affordable-housing-more-equitably>.
- <sup>106</sup> Wyatt Gordon, “Anti-NIMBY” Bill Will Soon Be Law in Virginia. Will It Have an Impact on Affordable Housing?” *Greater Greater Washington*, May 27, 2021, <https://ggwash.org/view/81471/an-anti-nimby-bill-will-soon-be-law-in-virginia-will-it-have-an-impact-on-affordable-housing>.
- <sup>107</sup> Nolan Stout, “Northern Virginia Leaders Highlight Affordable Housing, Transportation,” *Inside NoVa*, August 26, 2021, [https://www.insidenova.com/headlines/northern-virginia-leaders-highlight-affordable-housing-transportation/article\\_78faaf20-062d-11ec-bafc-5f8139602051.html](https://www.insidenova.com/headlines/northern-virginia-leaders-highlight-affordable-housing-transportation/article_78faaf20-062d-11ec-bafc-5f8139602051.html).
- <sup>108</sup> Drew Wilder, “Loudoun County Board Votes Against Development on Goose Creek After Neighbors Protest,” *NBC Washington*, March 16, 2021, <https://www.nbcwashington.com/news/local/northern-virginia/loudoun-county-board-to-reconsider-development-on-goose-creek-after-neighbors-protest/2609335/>.
- <sup>109</sup> Antonio Olivo, “Fairfax Poised to Approve Zoning Changes That Would Make It Easier to Rent Converted Apartments,” *Washington Post*, March 22, 2021, [https://www.washingtonpost.com/local/virginia-politics/fairfax-accessory-units-zoning-change/2021/03/22/0f5b4756-88dc-11eb-8a8b-5cf82c3dffe4\\_story.html](https://www.washingtonpost.com/local/virginia-politics/fairfax-accessory-units-zoning-change/2021/03/22/0f5b4756-88dc-11eb-8a8b-5cf82c3dffe4_story.html).
- <sup>110</sup> Ally Schweitzer, “A Battle Over Housing Is Brewing in the 2022 Montgomery County Executive Race,” *DCist*, June 11, 2021, <https://dcist.com/story/21/06/11/housing-fight-heats-up-montgomery-county-executive-race/>.
- <sup>111</sup> Ally Schweitzer, “Montgomery County’s New General Plan Ignites Debate over Race and Affordability,” *National Public Radio*, November 2, 2021, <https://www.npr.org/local/305/2021/11/02/1051622681/montgomery-county-s-new-general-plan-ignites-debate-over-race-and-affordability>.
- <sup>112</sup> District of Columbia Department of Housing and Community Development, *PADD Property Sites Report*, <https://octo.quickbase.com/db/bmnu25bzt>.
- <sup>113</sup> David Sheon and David Gottfried, “D.C. Has Way More Vacant Properties Than It Thinks,” *Greater Greater Washington*, May 18, 2016, <https://ggwash.org/view/41741/dc-has-way-more-vacant-properties-than-it-thinks>.
- <sup>114</sup> Peter Jamison, “D.C. Failing to Crack Down on Abandoned Buildings, Report Finds,” *Washington Post*, September 21, 2017, [https://www.washingtonpost.com/local/dc-politics/dc-failing-to-crack-down-on-decrepit-buildings-report-finds/2017/09/21/181c7a6a-9e14-11e7-9083-fbfd6804c2\\_story.html](https://www.washingtonpost.com/local/dc-politics/dc-failing-to-crack-down-on-decrepit-buildings-report-finds/2017/09/21/181c7a6a-9e14-11e7-9083-fbfd6804c2_story.html).
- <sup>115</sup> “District Alliance for Safe Housing (DASH),” *Greater Washington Catalogue of Philanthropy* (website), <https://www.cfp-dc.org/nonprofits/1478/District-Alliance-for-Safe-Housing-DASH/>.
- <sup>116</sup> “Domestic Violence Housing Continuum,” *DC Coalition Against Domestic Violence* (website), <https://dccadv.org/housing-continuum/>.
- <sup>117</sup> “NVFS’ Impact on Advocating, Educating, and Reducing Domestic Violence in Northern Virginia,” *Northern Virginia Family Service*, October 2, 2017, <https://www.nvfs.org/reducing-domestic-violence-northern-virginia/>.
- <sup>118</sup> “Domestic Violence,” *Northern Virginia Family Service* (website), <https://www.nvfs.org/our-services/mental-health/domestic-violence/>.
- <sup>119</sup> “Shelter and Housing,” *Doorways* (website), <https://www.doorwaysva.org/our-work/emergency-shelter-and-long-term-housing/>.
- <sup>120</sup> “Housing/Shelter,” *Info Montgomery* (website), <https://www.infomontgomery.org/search-results/?taxonomyCode=BH>.
- <sup>121</sup> “Abused Persons Program,” *Montgomery County Department of Health and Human Services* (website), <https://www.montgomerycountymd.gov/HHS-Program/Program.aspx?id=BHCS/BHCSAbusedPerson-p207.html>.
- <sup>122</sup> Margery Austin Turner et al., *Meeting the Washington Region’s Future Housing Needs*, *Urban Institute*, September 4, 2019, [https://www.urban.org/sites/default/files/publication/100946/meeting\\_the\\_washington\\_regions\\_future\\_housing\\_needs\\_4.pdf](https://www.urban.org/sites/default/files/publication/100946/meeting_the_washington_regions_future_housing_needs_4.pdf).
- <sup>123</sup> Elizabeth Hughes, *Unequal Burden, Low-Income Northern Virginians Face the Country’s Most Severe Housing Cost Burden*, *Community Foundation for Northern Virginia*, *Insight Region Inclusive Prosperity Series #1*, January 2021, [https://www.cfnova.org/images/communityreports/InsightRegion\\_UnequalBurden\\_Copyright2021.pdf](https://www.cfnova.org/images/communityreports/InsightRegion_UnequalBurden_Copyright2021.pdf).
- <sup>124</sup> *Ibid.*, 4.
- <sup>125</sup> Vernon Miles, “Alexandria Races to Put Arlandria Affordable Housing Plan in Place before Amazon’s Arrival,” *ALXnow*, March 23, 2021, <https://www.alxnow.com/2021/03/23/alexandria-races-to-put-arlandria-affordable-housing-plan-in-place-before-amazons-arrival/>.
- <sup>126</sup> Jo DeVoe, “County Board Mulls Changes to Affordable Housing Grants Ahead of Budget Vote,” *ARLnow*, April 19, 2021, <https://www.arlnow.com/2021/04/19/county-board-mulls-changes-to-affordable-housing-grants-ahead-of-budget-vote/>.
- <sup>127</sup> Ally Schweitzer, “Amazon Will Cause ‘Mass Displacement’ of Working Class Latino Residents, Report Says,” *WAMU*, February 20, 2019, <https://wamu.org/story/19/02/20/amazon-will-cause-mass-displacement-of-working-class-latino-residents-report-says/>.
- <sup>128</sup> Tracy Jan and Kathy Orton, “Northern Virginia Property Owners Are Delighted Amazon HQ2 Is Moving In. Renters, First-Time Buyers and Low-Income Residents Aren’t,” *Washington Post*, November 13, 2018, [https://www.washingtonpost.com/business/economy/northern-virginia-property-owners-are-delighted-amazon-hq2-will-be-moving-in-renters-first-time-buyers-and-low-income-residents-arent/2018/11/13/47307aba-e457-11e8-b759-3d88a5ce9e19\\_story.html](https://www.washingtonpost.com/business/economy/northern-virginia-property-owners-are-delighted-amazon-hq2-will-be-moving-in-renters-first-time-buyers-and-low-income-residents-arent/2018/11/13/47307aba-e457-11e8-b759-3d88a5ce9e19_story.html).
- <sup>129</sup> Jason Richardson, Bruce Mitchell, and Juan Franco, *Shifting Neighborhoods: Gentrification and Cultural Displacement in American Cities*, *National Community Reinvestment Coalition*, March 19, 2019, <https://nrcr.org/gentrification/>.



- 
- <sup>130</sup> Hallie Mellendorf, “‘It’s Primarily Racial’: Study Finds DC Has the Most Intense Gentrification in the Country,” WTOP News, April 18, 2019, <https://wtop.com/dc/2019/04/its-primarily-racial-dc-has-the-most-intense-gentrification-in-the-country-study-found/>.
- <sup>131</sup> Institute on Metropolitan Opportunity, *American Neighborhood Change in the 21st Century*, University of Minnesota Law School, April 2109, [https://www.law.umn.edu/sites/law.umn.edu/files/metro-files/american\\_neighborhood\\_change\\_in\\_the\\_21st\\_century\\_-\\_full\\_report\\_-\\_4-1-2019.pdf](https://www.law.umn.edu/sites/law.umn.edu/files/metro-files/american_neighborhood_change_in_the_21st_century_-_full_report_-_4-1-2019.pdf).
- <sup>132</sup> Eliza Berkon, “For Some D.C. Parents, It’s Too Expensive to Work,” National Public Radio, January 9, 2020, <https://www.npr.org/local/305/2020/01/09/794851835/for-some-d-c-parents-it-s-too-expensive-to-work>.
- <sup>133</sup> Margery Austin Turner et al., *Meeting the Washington Region’s Future Housing Needs*, Urban Institute, September 4, 2019, <https://www.urban.org/research/publication/meeting-washington-regions-future-housing-needs>.
- <sup>134</sup> *Ibid.*
- <sup>135</sup> Renss Greene, “Loudoun Leaders Target Lower Housing Costs as Top Priority,” *LoudounNow*, February 20, 2020, <https://loudounnow.com/2020/02/20/loudoun-leaders-target-lower-housing-costs-as-top-priority/>.
- <sup>136</sup> Loudoun County, *Draft: Unmet Housing Needs Strategic Plan*, April 1, 2021, <https://www.loudoun.gov/DocumentCenter/View/164847/April-1-2021-Draft-Unmet-Housing-Needs-Strategic-Plan>.
- <sup>137</sup> *Ibid.*
- <sup>138</sup> Sage Policy Group, Inc., *Restoring Economic Momentum in Montgomery County, MD*, submitted to Empower Montgomery, December 2018, <https://www.empowermontgomery.com/wp-content/uploads/2019/01/SAGE-Policy-Report-January-2019.pdf>, 32.
- <sup>139</sup> Mary Cunningham et al., “Do Landlords Accept Housing Choice Vouchers? Findings from Washington, D.C.,” Urban Institute, October 3, 2018, [https://www.urban.org/sites/default/files/2018/10/03/do\\_landlords\\_accept\\_housing\\_choice\\_vouchers\\_washington\\_dc.pdf](https://www.urban.org/sites/default/files/2018/10/03/do_landlords_accept_housing_choice_vouchers_washington_dc.pdf).
- <sup>140</sup> Michelle D. Thomas, “Testimony on Rental Housing Source of Income Amendment Act of 2019,” Office of the Attorney General for the District of Columbia, February 20, 2020, <https://oag.dc.gov/release/testimony-rental-housing-source-income-amendment>.
- <sup>141</sup> “Act 23-574—Rental Housing Source of Income Amendment Act of 2020 (B23-528),” D.C. Municipal Regulations Register Vol. 68, No. 4, January 22, 2021, <https://www.dcregs.dc.gov/Common/NoticeDetail.aspx?NoticeId=N102999>.
- <sup>142</sup> Maryland House Bill 231, *Housing Opportunities Made Equal Act*, May 8, 2020, <https://legiscan.com/MD/text/HB231/2020>.
- <sup>143</sup> Arlington County Housing Choice Voucher Program, “SOI Discrimination and Protections: What Arlington Tenants Need to Know,” <https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/15/2021/04/An-Overview-of-Source-of-Income-Protections-for-AHCVP-Clients-1.pdf>.
- <sup>144</sup> *Ibid.*
- <sup>145</sup> “Housing Choice Voucher Portability,” Fairfax County Housing and Community Development (website), <https://www.fairfaxcounty.gov/housing/rentalhousing/housingchoicevoucher/portability>.
- <sup>146</sup> Office of Disability Rights, “Facility Access Requirements,” D.C. Government, <https://odr.dc.gov/book/ADATITLEII/facility-access>.
- <sup>147</sup> Project Sidewalk (website), <https://sidewalk-sea.cs.washington.edu/>.
- <sup>148</sup> Sianna Boschetti, “District Sidewalks Still Not Up to ADA Standards,” *The Wash*, January 21, 2020, <https://thewash.org/2020/01/21/district-sidewalks-still-not-up-to-ada-standards/>.
- <sup>149</sup> District Department of Transportation, *2016 ADA Transition Plan for the Public Right-of-Way*, August 8, 2016, [https://ddot.dc.gov/sites/default/files/dc/sites/ddot/page\\_content/attachments/2016-08-08\\_ADA\\_Transition%20Plan\\_DDOT\\_CB.pdf](https://ddot.dc.gov/sites/default/files/dc/sites/ddot/page_content/attachments/2016-08-08_ADA_Transition%20Plan_DDOT_CB.pdf).
- <sup>150</sup> Hannah E. MacKnight, Peter B. Ohlms, T. Donna Chen, and Shanjiang Zhu, *Guidelines for Prioritizing Curb Ramp Retrofits under the Americans with Disabilities Act*, Virginia Transportation Research Council, Report 21-R18, March 2021, [https://www.virginiadot.org/vtrc/main/online\\_reports/pdf/21-R18.pdf](https://www.virginiadot.org/vtrc/main/online_reports/pdf/21-R18.pdf).
- <sup>151</sup> Maryland State Highway Administration, *Americans with Disabilities Act Transition Plan for Public Rights-of-Way*, December 2009, [https://roads.maryland.gov/OHD2/ADA\\_Transition\\_Plan\\_Final\\_122209.pdf](https://roads.maryland.gov/OHD2/ADA_Transition_Plan_Final_122209.pdf).
- <sup>152</sup> Brittany Renee Mayes and Maria Aguilar, “Outdoor Dining Reopened Restaurants for All—but Added to Barriers for Disabled,” *Washington Post*, July 13, 2021, <https://www.washingtonpost.com/dc-md-va/2021/07/13/outdoor-dining-sidewalk-access-disability/>.
- <sup>153</sup> “Prince William County Home Values,” Zillow, September 30, 2022, <https://www.zillow.com/prince-william-county-va/home-values/>.
- <sup>154</sup> “Arlington County Home Values,” Zillow, September 30, 2022, <https://www.zillow.com/arlington-va/home-values/>.
- <sup>155</sup> “Washington, D.C., Home Values,” Zillow, September 30, 2022, <https://www.zillow.com/washington-dc/home-values/>.
- <sup>156</sup> “Prince William County Home Values,” Zillow.
- <sup>157</sup> “Northern Virginia Has a Worse Housing Burden for Low-Income Families than Any Other U.S. Metro Area,” *Annandale Today*, January 21, 2021, <https://annandaleva.blogspot.com/2021/01/northern-virginia-has-worst-housing.html>.
- <sup>158</sup> Michael Bailey, Eric LaRose, and Jenny Schuetz, “What Will It Cost to Save Washington, D.C.’s Renters from COVID-19 Eviction?” Brookings Institution, July 23, 2020, <https://www.brookings.edu/research/what-will-it-cost-to-save-washington-d-c-s-renters-from-covid-19-eviction/>.

- 
- <sup>159</sup> Pete Tomao, “Montgomery County Doesn’t Have Enough Homes. Will It Use Public Land to Help Solve the Problem?” *Greater Greater Washington*, May 23, 2018, <https://gwwash.org/view/67742/montgomery-county-doesnt-have-enough-homes-will-it-use-public-land-to-help>.
- <sup>160</sup> “List of Community-Based Service Providers,” District of Columbia Department of Behavioral Health (website), <https://dbh.dc.gov/page/list-community-based-service-providers>.
- <sup>161</sup> “Home and Community-Based Services Waiver Program,” District of Columbia Department on Disability Services (website), <https://dds.dc.gov/page/home-and-community-based-services-waiver-program>.
- <sup>162</sup> Housing Resources Search Menu, Virginia Housing and Supportive Services (website), <https://www.novahss.org/housing-resources/searching-for-housing>.
- <sup>163</sup> “Home and Community Based Services and Supports,” Montgomery County Department of Health and Human Services (website), <https://www.montgomerycountymd.gov/HHS-Program/ADS/HomeCommBasedSvs.html>.
- <sup>164</sup> The Partnership to Prevent and End Homelessness in the City of Alexandria, *Strategic Plan to Prevent and End Homelessness in the City of Alexandria, Virginia, FY2014–2020*, July 12, 2014, <https://www.alexandriava.gov/uploadedFiles/dchs/economicssupport/PPEH%20Strategic%20Plan%20FY2014-15%20final%20071214.pdf>.
- <sup>165</sup> Arlington Department of Human Services, *Action Plan for Ending Homelessness in Arlington, Virginia: 2019 Annual Report*, <https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/33/2020/10/2019-Annual-Report-10-2020.pdf>.
- <sup>166</sup> District of Columbia Interagency Council on Homelessness, *Homeward D.C.: Strategic Plan 2015–2020*, [https://ich.dc.gov/sites/default/files/dc/sites/ich/page\\_content/attachments/ICH-StratPlan2.11%20web.pdf](https://ich.dc.gov/sites/default/files/dc/sites/ich/page_content/attachments/ICH-StratPlan2.11%20web.pdf).
- <sup>167</sup> “Housing Blueprint,” Fairfax County Housing and Community Development (website), <https://www.fairfaxcounty.gov/housing/data/housing-blueprint>.
- <sup>168</sup> “Housing Blueprint: At a Glance—FY2021,” Fairfax County Housing and Community Development, <https://www.fairfaxcounty.gov/housing/sites/housing/files/assets/documents/housing%20blueprint/fy%202021%20final.pdf>.
- <sup>169</sup> HUD, *HUD 2020 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report: Virginia*, January 13, 2021, [https://files.hudexchange.info/reports/published/CoC\\_HIC\\_State\\_VA\\_2020.pdf](https://files.hudexchange.info/reports/published/CoC_HIC_State_VA_2020.pdf).
- <sup>170</sup> Loudoun County CDBG Program, *Annual Action Plan 2019–2020*, <https://www.loudoun.gov/DocumentCenter/View/146363/Annual-Action-Plan-2019-2020>.
- <sup>171</sup> Montgomery County Department of Health and Human Services, *Interagency Commission on Homelessness Annual Report 2020*, December 2020, <https://www.montgomerycountymd.gov/Homelessness/Resources/Files/Documents/Annual%20Reports/2020-ICHAnnual%20Report.pdf>.
- <sup>172</sup> *Ibid.*
- <sup>173</sup> *Ibid.*
- <sup>174</sup> “Accessible Housing for People with Disabilities,” D.C. Affordable Housing Alliance, [https://www.smartergrowth.net/wp-content/uploads/2014/03/ACCESSIBLE-HOUSING-FOR-PEOPLE-WITH-DISABILITIES\\_election-2014-brief.pdf](https://www.smartergrowth.net/wp-content/uploads/2014/03/ACCESSIBLE-HOUSING-FOR-PEOPLE-WITH-DISABILITIES_election-2014-brief.pdf).
- <sup>175</sup> Virginia Board of People with Disabilities, *Assessment of Virginia’s Disability Services System: Housing*, Commonwealth of Virginia, 2018, <https://sharepoint.wvrc.net/VBPDdocs/Shared%20Documents/Policy-making/2018%20Assessments/VBPD%202018%20Housing%20Assessment.pdf>; National Center for Smart Growth and Enterprise Community Partners, *Maryland Housing Needs Assessment*.
- <sup>176</sup> “Single Family Residential Rehabilitation Program (SFRRP),” District of Columbia Department of Housing and Community Development (website), <https://dhcd.dc.gov/SFRRP>.
- <sup>177</sup> “People with Disabilities,” District of Columbia Housing Authority (website), [https://webserver1.dchousing.org/?page\\_id=346](https://webserver1.dchousing.org/?page_id=346).
- <sup>178</sup> “Services,” Rebuilding Together (website), <https://rebuildingtogether-aff.org/what-we-do/services/>.
- <sup>179</sup> “Resources for Accessible Rental Housing,” City of Alexandria Office of Housing, November 4, 2015, <https://www.alexandriava.gov/uploadedFiles/housing/info/RAMP%20Brochure%20-%20FINAL.pdf>.
- <sup>180</sup> Justin Wm. Moyer, “Disabled Residents in the D.C. Region Face Obstacles When Searching for Housing, Report Says,” *Washington Post*, March 20, 2019, [https://www.washingtonpost.com/local/disabled-residents-in-the-dc-region-face-obstacles-when-searching-for-housing-report-says/2019/03/20/7564a056-4a6d-11e9-b7e1-f816f3e72d77\\_story.html](https://www.washingtonpost.com/local/disabled-residents-in-the-dc-region-face-obstacles-when-searching-for-housing-report-says/2019/03/20/7564a056-4a6d-11e9-b7e1-f816f3e72d77_story.html).
- <sup>181</sup> Pathways to Housing, D.C. (website), <https://pathwaystohousingdc.org/>.
- <sup>182</sup> “Preparing Individuals for Independent Housing,” Virginia Housing and Supportive Services (website), <https://www.novahss.org/housing-tool-kit/preparing-individuals-to-transition>.
- <sup>183</sup> No Wrong Door (website), <https://www.nowrongdoor.virginia.gov/default.htm>.
- <sup>184</sup> Maryland Access Point (website), <https://marylandaccesspoint.211md.org/>.
- <sup>185</sup> “Maryland Medicaid Waiver: Disability Services and Waivers” (website), <http://medicaidwaiver.org/state/maryland.html>.
- <sup>186</sup> “Maryland Department of Health Announces New Medicaid Rate Increases,” Maryland Department of Health, November 2, 2021, <https://health.maryland.gov/newsroom/Pages/Maryland-Department-of-Health-announces-new-Medicaid-rate-increases.aspx>.
- <sup>187</sup> “Neighborhood Housing Rehabilitation Program,” Prince William County Housing and Community Development (website), <https://www.pwcva.gov/department/housing-community-development/neighborhood-rehabilitation-program>.

- 
- 188 “Home Improvement Programs,” Loudoun County Housing and Community Development (website), <https://www.loudoun.gov/1789/Home-Improvement-Programs>.
- 189 “Community Development,” Arlington Community Development (website) , <https://housing.arlingtonva.us/community-development/>.
- 190 “Small Grants Program: FY2021 Proposal Instructions and Application Form,” Arlington County Housing Division, <https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/15/2020/07/SMALL-GRANTS-PROPOSAL-INSTRUCTIONS-AND-APPLICATION-FORM-fillable.pdf>.
- 191 Renss Greene, “Loudoun Board Designates New Area for State Affordable Housing Financing,” *Loudoun Now*, February 6, 2020, <https://loudounnow.com/2020/02/06/loudoun-board-designates-new-area-for-state-affordable-housing-financing/>.
- 192 “Economic Incentive Program,” Fairfax County Planning and Development (website), <https://www.fcrevite.org/economic-incentive-program>.
- 193 “Sustainable Communities: Enhancing Maryland Communities by Prioritizing Investment,” Maryland Department of Housing and Community Development (website), <https://dhcd.maryland.gov/Communities/Pages/dn/default.aspx>.
- 194 “Community Legacy Program,” Maryland Department of Housing and Community Development (website), <https://dhcd.maryland.gov/Communities/Pages/programs/CL.aspx>.
- 195 “Focused Neighborhood Assistance Program,” Montgomery County Department of Housing and Community Affairs (website), <https://www.montgomerycountymd.gov/DHCA/community/neighborhood/fnaprojects.html>.
- 196 “Housing Right to Counsel Project,” DC Bar Pro Bono Center (website), <https://www.dcbar.org/pro-bono/what-we-do/housing-right-to-counsel-project>.
- 197 “Disability Rights D.C.,” University Legal Services—Disability Rights D.C. (website), <https://www.uls-dc.org/protection-and-advocacy-program/disability-rights-dc/>.
- 198 “Fair Housing Assistance Program (FHAP) Agencies,” HUD Fair Housing Partners (website), [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/partners/FHAP/agencies](https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHAP/agencies).
- 199 Immigrant Justice Clinic, *Access Denied: the Unfulfilled Promise of the D.C. Language Access Act*, American University Washington College of Law, [https://www.migrationpolicy.org/sites/default/files/language\\_portal/Access%20Denied-%20The%20Unfulfilled%20Promise%20of%20the%20D.C.%20Language%20Access%20Act.pdf](https://www.migrationpolicy.org/sites/default/files/language_portal/Access%20Denied-%20The%20Unfulfilled%20Promise%20of%20the%20D.C.%20Language%20Access%20Act.pdf).
- 200 Sosseh Prom, Council for Court Excellence (CCE), Letter to D.C. Department of Human Services, July 29, 2021, [https://www.washlaw.org/wp-content/uploads/2021/07/CCE\\_Request\\_for\\_Language\\_Access\\_Changes\\_to\\_STAY\\_DC\\_Website.pdf](https://www.washlaw.org/wp-content/uploads/2021/07/CCE_Request_for_Language_Access_Changes_to_STAY_DC_Website.pdf).
- 201 District of Columbia Office Of Human Rights, *Language Access Program Annual Compliance Report*, 2019, [https://ohr.dc.gov/sites/default/files/dc/sites/ohr/publication/attachments/OHRLAR19\\_FINAL\\_121820.pdf](https://ohr.dc.gov/sites/default/files/dc/sites/ohr/publication/attachments/OHRLAR19_FINAL_121820.pdf).
- 202 *Ibid.*
- 203 *Ibid.*
- 204 Arlington County Department of Human Services, *Arlington County Housing Choice Voucher Program Administration Plan*, July 1, 2019 <https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/15/2020/06/Administrative-Plan-05-21-2020.pdf>.
- 205 “Language Line,” Fairfax County Department of Public Safety Communications (website), <https://www.fairfaxcounty.gov/911/language-line>.
- 206 Fairfax County Department of Housing and Community Development, *Fairfax County Affordable Housing Guide* <https://www.novahousingexpo.org/images/virtual/FairfaxDHCDAffordableHousingGuide2020.pdf>; “Family Self-Sufficiency Program Interest Form,” [https://www.fairfaxcounty.gov/housing/sites/housing/files/assets/documents/fss/updated\\_fss\\_program\\_flyer.pdf](https://www.fairfaxcounty.gov/housing/sites/housing/files/assets/documents/fss/updated_fss_program_flyer.pdf).
- 207 “Fairfax County Emergency Rental and Utility Assistance,” Fairfax County Department of Health and Human Services (website), <https://www.fairfaxcounty.gov/health-humanservices/eviction-prevention/emergency-rent-assistance-program-eligibility>.
- 208 American Community Survey, *ACS Data Table DP02, Selected Social Characteristics in the United States, Alexandria City: 2019 ACS 5-Year Estimates Subject Table*, US Census Department, <https://data.census.gov/cedsci/table?q=DP02&g=0500000US51510&tid=ACSDP5Y2019.DP02>.
- 209 “Renter Resources,” City of Alexandria (website), <https://www.alexandriava.gov/housing/info/default.aspx?id=74591>.
- 210 “HCV Program FAQ,” Alexandria Redevelopment and Housing Authority (website), <https://www.arha.us/hcv-program-faq>.
- 211 American Community Survey, *ACS Data Table DP02: Selected Social Characteristics in the United States, Alexandria: 2019 ACS 5-Year Estimates Subject Tables*, US Census Department, <https://data.census.gov/cedsci/table?q=DP02&g=0500000US51510&tid=ACSDP5Y2019.DP02>.
- 212 “Office of Housing,” City of Alexandria (website), <https://www.alexandriava.gov/Housing>.
- 213 Sahar Behboudifar, *2022 Overview of Loudoun County Government’s Limited English Proficiency Plan*, Loudoun County 2020, <https://www.loudoun.gov/DocumentCenter/View/122720/LEP-PLAN-CULTURAL-DEMOGRAPHICS--Updated-May-2021?bidId=#:~:text=Loudoun%20County%20Government's%20Language%20Access%20Policy&text=A%20person%20wh%20cannot%20speak,County%20employees%20while%20receiving%20services>.
- 214 “ADU Purchase Program Information,” Loudoun County Department of Housing and Community Development (website), <https://www.loudoun.gov/1824/ADU-Purchase-Program>; “Financial Education and Credit Counseling Resources,” Loudoun County Housing Department, <https://www.loudoun.gov/DocumentCenter/View/122182/Credit-Counseling--Financial-Education-Resources>.

- 
- 215 Loudoun County Government (website), [www.loudoun.gov](http://www.loudoun.gov).
- 216 "Limited English Proficiency (LEP): Internal Language Resources," Montgomery County Government (website), [https://www.montgomerycountymd.gov/lep/res\\_internal.html](https://www.montgomerycountymd.gov/lep/res_internal.html).
- 217 *Ibid.*
- 218 "Affordable Housing Projects and Partners," City of Alexandria Office of Housing (website), <https://www.alexandriava.gov/housing/info/default.aspx?id=74589>.
- 219 "Designated Qualified Opportunity Zone," (interactive map), ArcGIS, <https://vedp.maps.arcgis.com/apps/webappviewer/index.html?id=bf7c530d8e0240c6a911a4b40fb0a357>.
- 220 "Arlandria Affordable Housing Project May Grow Larger," *Alexandria Living*, January 3, 2021, <https://alexandrialivingmagazine.com/home-and-garden/arlandria-affordable-housing-project-may-grow-larger/>.
- 221 Steven H. Woolf, Derek A. Chapman, Layota Hill, and Lauren K. Snellings, *Getting Ahead: The Uneven Opportunity Landscape in Northern Virginia*, Northern Virginia Health Foundation, November 2017, <https://novahealthfdn.org/resources/getting-ahead-the-uneven-opportunity-landscape-in-northern-virginia>.
- 222 "Alexandria Development Map," *Alexandria Living* (website), <https://alexandrialivingmagazine.com/development>.
- 223 Beth Lawton, "City Council Approves 383-Unit Newport Village Development," *Alexandria Living*, February 24, 2021, <https://alexandrialivingmagazine.com/home-and-garden/city-council-approves-newport-village-development-west-end-alexandria/>.
- 224 Housing Arlington, *Affordable Housing Master Plan (AHMP): Five-Year Report*, December 2020, [https://www.arlingtonva.us/files/sharedassets/public/housing/documents/AHMP\\_5YR-Report.pdf](https://www.arlingtonva.us/files/sharedassets/public/housing/documents/AHMP_5YR-Report.pdf).
- 225 "Designated Qualified Opportunity Zone," (interactive map), ArcGIS, <https://vedp.maps.arcgis.com/apps/webappviewer/index.html?id=bf7c530d8e0240c6a911a4b40fb0a357>.
- 226 Woolf et al., *Getting Ahead*, <https://novahealthfdn.org/resources/getting-ahead-the-uneven-opportunity-landscape-in-northern-virginia>.
- 227 DC Office of the Deputy Mayor for Planning and Economic Development, *Opportunity Zones in Washington, DC*, <https://dmped.dc.gov/page/opportunity-zones-washington-dc>.
- 228 DC OZ Investment Project Marketplace, *Affordable Housing Listing Details*, <https://dcgis.maps.arcgis.com/apps/opsdashboard/index.html#/743a320023924f1e9e62cbd2aa75a988>.
- 229 "Designated Qualified Opportunity Zone," (interactive map), ArcGIS, <https://vedp.maps.arcgis.com/apps/webappviewer/index.html?id=bf7c530d8e0240c6a911a4b40fb0a357>.
- 230 Woolf et al., *Getting Ahead*, <https://novahealthfdn.org/resources/getting-ahead-the-uneven-opportunity-landscape-in-northern-virginia>.
- 231 "Active Land Use and Development Cases," Town of Herndon (website), <https://www.herndonva.gov/departments/community-development/development-services/current-development-projects>.
- 232 Douglas Stewart, "The Fair Oaks Mall Could Be Converted into a Walkable Mixed-Use Community, if Fairfax County Can Reimagine Its Streets," *Greater Greater Washington*, February 9, 2021, <https://gqwash.org/view/80344/the-fair-oaks-mall-could-be-copnverted-into-affordable-housing>.
- 233 Jeffrey Levine, "Springfield Mall Slowly Morphs into a Town Center," Annandale Chamber of Commerce, January 2014, <http://www.annandalechamber.com/springfieldmall.rhtml>.
- 234 "Fairfax County Launches Incentive Program for Development in Revitalization Areas," *E-Bird Newsletter*, Fairfax County Economic Development Authority, October 1, 2020, <https://www.fairfaxcountyped.org/media-center/fairfax-county-launches-incentive-program-for-development-in-revitalization-areas/>.
- 235 "Invest in Loudoun's Opportunity Zones," Loudoun, Virginia, Economic Development (website), <https://biz.loudoun.gov/opportunity-zones/>.
- 236 "Designated Qualified Opportunity Zone," (interactive map), ArcGIS, <https://vedp.maps.arcgis.com/apps/webappviewer/index.html?id=bf7c530d8e0240c6a911a4b40fb0a357>.
- 237 "Major Mixed-Use Developments," Loudoun, Virginia, Economic Development (website), <https://biz.loudoun.gov/site-selection/major-developments/>.
- 238 Woolf et al., *Getting Ahead*, <https://novahealthfdn.org/resources/getting-ahead-the-uneven-opportunity-landscape-in-northern-virginia>.
- 239 "Development News," Town of Leesburg Economic Development (website), <https://www.leesburgva.gov/businesses/information-center/development-news#ad-image-0>.
- 240 *Ibid.*
- 241 HUD, Map of Opportunity Zones, <https://opportunityzones.hud.gov/resources/map>.
- 242 "Significant Development Activity," (interactive map), Montgomery County Planning Department MCATLAS Map Viewer, <https://mcatlas.org/developmentactivity/>.
- 243 "Plan Number: 120200170," Development Activity Information Center, Montgomery County Planning MCATLAS (website), [https://mcatlas.org/Development\\_Info/default.aspx?apno=120200170](https://mcatlas.org/Development_Info/default.aspx?apno=120200170).
- 244 *Ibid.*
- 245 *Ibid.*
- 246 "Federal Opportunity Zones," Prince William County Planning Office (website), <https://www.pwcva.gov/departments/planning-office/federal-opportunity-zones>.
- 247 Woolf et al., *Getting Ahead*, Northern Virginia Health Foundation, <https://novahealthfdn.org/resources/getting-ahead-the-uneven-opportunity-landscape-in-northern-virginia>.

- 
- 248 “Riverside Station,” IDI Group (website), <https://www.idigroup.com/project/riverside-station/>.
- 249 “Opportunity Zones in Washington, DC,” DC Office of the Deputy Mayor for Planning and Economic Development (website), <https://dmped.dc.gov/page/opportunity-zones-washington-dc>.
- 250 DC Office of the Deputy Mayor for Planning and Economic Development (website), *Project Pipeline Database (PPD)*, <https://octo.quickbase.com/db/bgk8b4c4n>.
- 251 “\$110 Million in New Regional Transportation Project Investments Coming to Prince William County,” *Prince William Living*, July 10, 2020, <https://princewilliamliving.com/110-million-in-new-regional-transportation-project-investments-coming-to-prince-william-county/>.
- 252 Montgomery County Economic Development, “Projects,” Montgomery County Maryland App, <https://apps.montgomerycountymd.gov/BASISCAPITAL/Common/ProjectList.aspx?ID=93&TYPE=SUBC>.
- 253 Metropolitan Washington Council of Governments, *Region Forward: A Comprehensive Guide for Regional Planning and Measuring Progress in the 21st Century*, January 13, 2010, <https://www.mwcog.org/documents/2010/01/28/region-forward-vision/>.
- 254 Metropolitan Washington Council of Governments, *The Future of Housing in Greater Washington: A Regional Initiative to Create Housing Opportunities, Improve Transportation, and Support Economic Growth*, September 2019, <https://www.mwcog.org/documents/2019/09/10/the-future-of-housing-in-greater-washington/>.
- 255 “Regional Housing Targets,” Metropolitan Washington Council of Governments (website), n.d., <https://www.mwcog.org/community/planning-areas/housing-and-homelessness/regional-housing-initiative/>.
- 256 “HUD Awards Over \$40 Million to Fight Housing Discrimination: Grants Support and Promote Fair Housing Nationwide,” U.S. Department of Housing and Urban Development (website), June 30, 2020, <https://archives.hud.gov/news/2020/pr20-097.cfm>.
- 257 *Ibid.*
- 258 DC Department of Housing and Community Development, the Lawyers’ Committee for Civil Rights Under Law, and the Poverty & Race Research Action Council (PRRAC), “Analysis of Impediments to Fair Housing Choice, Washington D.C.,” draft for public comment, September 2019, <https://dhcd.dc.gov/sites/default/files/dc/sites/dhcd/publication/attachments/D.C.%20Draft%20Analysis%20of%20Impediments%20to%20Fair%20Housing%20Choice%209.27.2019%20%281%29.pdf>.
- 259 “Protected Traits in D.C.,” D.C. Office of Human Rights (website), <https://ohr.dc.gov/protectedtraits>.
- 260 “Virginia Fair Housing Office: Protected Classes,” Virginia Fair Housing Office (website), <https://www.dpor.virginia.gov/FairHousing>.
- 261 “Housing Discrimination,” State of Maryland Commission on Human Rights (website), <https://mccr.maryland.gov/Pages/Housing-Discrimination.aspx>.
- 262 Montgomery County Code 27-12. Discriminatory Housing Practices, [https://codelibrary.amlegal.com/codes/montgomerycounty/latest/montgomeryco\\_md/0-0-0-13807#JD\\_27-12](https://codelibrary.amlegal.com/codes/montgomerycounty/latest/montgomeryco_md/0-0-0-13807#JD_27-12).
- 263 Arlington County Code, Chapter 31: Human Rights, [https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/22/2020/07/Ch31\\_HumanRights.pdf](https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/22/2020/07/Ch31_HumanRights.pdf).
- 264 Alexandria City Code, Chapter 4—Human Rights, [https://library.municode.com/va/alexandria/codes/code\\_of\\_ordinances?nodeld=PTIITHCOGEOR\\_TIT12EDSOSEWE\\_CH4H\\_URI](https://library.municode.com/va/alexandria/codes/code_of_ordinances?nodeld=PTIITHCOGEOR_TIT12EDSOSEWE_CH4H_URI).
- 265 Northern Virginia Association of Realtors®, Inc., *Fair Housing Laws* (brochure), January 2012, <https://ppmva.com/wp-content/uploads/Fair-Housing-Laws.pdf>.
- 266 “Free Training on Fair Housing Offered in Loudoun,” Loudoun County Health and Human Services (website), November 4, 2019, <https://www.loudoun.gov/CivicAlerts.aspx?AID=5304&ARC=14458>.
- 267 Leah Brooks, Genevieve Denoeux, and Jenny Schuetz, “The Washington, D.C., Region Needs More Housing, and Satellite Data Can Tell Us Where to Build,” Brookings Institution (blog), June 4, 2020, <https://www.brookings.edu/blog/the-avenue/2020/06/03/the-washington-dc-region-needs-more-housing-and-satellite-data-can-tell-us-where-to-build/>.
- 268 *Ibid.*
- 269 *Ibid.*
- 270 “Accessory Dwelling Units in Alexandria,” City of Alexandria (website), <https://www.alexandriava.gov/planning/info/default.aspx?id=113872>.
- 271 *Ibid.*
- 272 *Ibid.*
- 273 *Ibid.*
- 274 *Ibid.*
- 275 “County to Study Allowing ‘Missing Middle’ Housing,” ARLnow (website), December 19, 2021, <https://www.arlnow.com/2019/12/19/county-to-study-allowing-missing-middle-housing/>.
- 276 “Accessory Dwelling Units in Alexandria.”
- 277 *Ibid.*
- 278 Yesim Sayin Taylor, *Taking Stock of the District’s Housing Stock*, DC Policy Center, 2018, [https://www.dcpolicycenter.org/wp-content/uploads/2018/03/DC-Policy-Center-Housing-Report.final\\_March25.pdf](https://www.dcpolicycenter.org/wp-content/uploads/2018/03/DC-Policy-Center-Housing-Report.final_March25.pdf).
- 279 “Inclusionary Zoning Affordable Housing Program,” DC Department of Housing and Community Development (website), <https://dhcd.dc.gov/service/inclusionary-zoning-iz-affordable-housing-program>.

- 
- <sup>280</sup> DC Department of Housing and Community Development, *FY 2020 Annual Action Plan*, [https://dhcd.dc.gov/sites/default/files/dc/sites/dhcd/page\\_content/attachments/Final%20HUD%20FY2019%20DHCD%20FY2020%20Annual%20Action%20Plan%20formatted\\_0.pdf](https://dhcd.dc.gov/sites/default/files/dc/sites/dhcd/page_content/attachments/Final%20HUD%20FY2019%20DHCD%20FY2020%20Annual%20Action%20Plan%20formatted_0.pdf).
- <sup>281</sup> “Accessory Apartments,” *Zoning Handbook*, DC Department of Zoning, <https://handbook.dcoz.dc.gov/use-categories/other-uses/accessory-apartments/>.
- <sup>282</sup> Tracy Hadden Loh, “Where the Washington Region Is Zoned for Single-Family Homes: An Update,” Greater Greater Washington (website), December 18, 2018, <https://ggwash.org/view/70232/washington-region-single-family-zoning-an-update>.
- <sup>283</sup> Antonio Olivo, “Fairfax Adopts Zoning Changes That Make It Easier to Rent Converted Basements,” *The Washington Post*, March 23, 2021, [https://www.washingtonpost.com/local/virginia-politics/fairfax-county-zoning-changes/2021/03/23/fed70cb4-8be0-11eb-9423-04079921c915\\_story.html](https://www.washingtonpost.com/local/virginia-politics/fairfax-county-zoning-changes/2021/03/23/fed70cb4-8be0-11eb-9423-04079921c915_story.html).
- <sup>284</sup> Loudoun County 2019 General Plan, Loudoun County, Virginia, <https://www.loudoun.gov/DocumentCenter/View/152285/General-Plan--Combined-with-small-maps-bookmarked>.
- <sup>285</sup> *Ibid.*, 29 (designating the vast majority of land as “open space” and “enduring rural landscape”).
- <sup>286</sup> *Ibid.*
- <sup>287</sup> *Ibid.*
- <sup>288</sup> *Ibid.*, 2–53.
- <sup>289</sup> “Zoning Ordinances,” Loudoun County (website), <https://www.loudoun.gov/1755/Zoning-Ordinances>.
- <sup>290</sup> *Ibid.*
- <sup>291</sup> The Maryland-National Capital Park and Planning Commission, *Thrive Montgomery 2050*, April 2021, [https://montgomeryplanning.org/wp-content/uploads/2021/02/THRIVE-Planning-Board-Draft-2021-Pages\\_web.pdf](https://montgomeryplanning.org/wp-content/uploads/2021/02/THRIVE-Planning-Board-Draft-2021-Pages_web.pdf).
- <sup>292</sup> “Commercial Residential Zones,” Montgomery Planning (website), <https://montgomeryplanning.org/development/zoning/commercial-residential-zones/>.
- <sup>293</sup> “Agricultural Reserve,” Montgomery Planning (website), <https://montgomeryplanning.org/planning/agricultural-reserve/>.
- <sup>294</sup> The Maryland-National Capital Park and Planning Commission, *Thrive Montgomery 2050*.
- <sup>295</sup> “General Plan on Wedges and Corridors,” Montgomery Planning (website), May 24, 2019, <https://montgomeryplanning.org/planning/master-plan-list/general-plans/>.
- <sup>296</sup> The Maryland-National Capital Park and Planning Commission, *Thrive Montgomery 2050*.
- <sup>297</sup> *Ibid.*
- <sup>298</sup> “Missing Middle Housing in Montgomery County,” Montgomery Planning (website), <https://montgomeryplanning.org/planning/housing/attainable-housing-strategies-initiative/missing-middle-housing/>.
- <sup>299</sup> Jaclene Begley, Leah Brooks, Brian J. McCabe, and Jenny Schuetz, *2019 State of the Capital Region*, Center for Washington Studies, The George Washington University, Washington, DC, [https://cpb-us-e1.wpmucdn.com/blogs.gwu.edu/dist/7/677/files/2019/05/20190507\\_socr\\_2019\\_pages.pdf](https://cpb-us-e1.wpmucdn.com/blogs.gwu.edu/dist/7/677/files/2019/05/20190507_socr_2019_pages.pdf).
- <sup>300</sup> Prince William County, *General Plan—Land Use*, January 31, 2022, [https://www.pwcva.gov/assets/2022-02/Land%20Use%20Chapter%20Update%20Draft%202022\\_0128%20%281%29.pdf](https://www.pwcva.gov/assets/2022-02/Land%20Use%20Chapter%20Update%20Draft%202022_0128%20%281%29.pdf).
- <sup>301</sup> *Ibid.*
- <sup>302</sup> “Affordable Housing, Affordable and Accessible Apartment Lists,” Open Data DC (website), <https://opendata.dc.gov/datasets/DCGIS::affordable-housing/explore?location=38.893729%2C-77.019147%2C11.33>.
- <sup>303</sup> “Affordable and Accessible Apartment Lists,” Northern Virginia Regional Commission (website), <https://www.novaregion.org/168/Affordable-Housing-Lists>.
- <sup>304</sup> “Apartment Complexes with MPDUs,” Montgomery County Department of Housing and Community Affairs (website), <https://apps.montgomerycountymd.gov/dhca-mpdu/Rental/List>.
- <sup>305</sup> Jenny Schuetz, “Cost, Crowding, or Commuting? Housing Stress on the Middle Class,” Brookings Institution (website), May 7, 2019 <https://www.brookings.edu/research/cost-crowding-or-commuting-housing-stress-on-the-middle-class/>.
- <sup>306</sup> Annette Schaefer, “Commuting Takes Its Toll,” *Scientific American*, October 1, 2005, <https://www.scientificamerican.com/article/commuting-takes-its-toll/>.
- <sup>307</sup> *Virginia Labor Market Information: Alexandria*, Virginia Employment Commission, Richmond, August 22, 2018, [https://web.archive.org/web/20180823042031/http://virginialmi.com/report\\_center/community\\_profiles/5104000510.pdf](https://web.archive.org/web/20180823042031/http://virginialmi.com/report_center/community_profiles/5104000510.pdf).
- <sup>308</sup> “Arlington County,” DataUSA (website), accessed August 12, 2022, <https://datausa.io/profile/geo/arlington-county-va#economy>.
- <sup>309</sup> Randy Smith, “Commute Times for District Residents Are Linked to Income and Method of Transportation,” DC Policy Center (website), March 23, 2017, <https://www.dcpolicycenter.org/publications/commute-times-for-district-residents-are-linked-to-income-and-method-of-transportation/>.
- <sup>310</sup> *Ibid.*
- <sup>311</sup> “Commuting Patterns,” Fairfax County (website), <https://www.fairfaxcounty.gov/demographics/commuting-patterns>.
- <sup>312</sup> Charlynn Burd, Michael Burrows, and Brian McKenzie, *Travel Time to Work in the United States: 2019*, U.S. Census Bureau, Washington, DC, 2021, <https://www.census.gov/content/dam/Census/library/publications/2021/acs/acs-47.pdf>.
- <sup>313</sup> “Major Employers in Northern Virginia,” Fairfax County Economic Development Authority (website), <https://www.fairfaxcountyeda.org/doing-business/largest-employers-fairfax-county/>.

- 
- <sup>314</sup> Lynda Laughlin, Peter Mateyka, and Charlynn Burd, “Characteristics of Daytime Urban Commuters for 20 U.S. Cities: Gender, Work, and Family,” U.S. Census Bureau, Washington, DC, 2015, <https://www.census.gov/content/dam/Census/library/working-papers/2015/demo/2015-Laughlin-01-Abstract.pdf>.
- <sup>315</sup> Smith, “Commute Times for District Residents.”
- <sup>316</sup> “Major Employers,” Loudoun Economic Development (website), <https://biz.loudoun.gov/information-center/major-employers/>.
- <sup>317</sup> Burd, Burrows, and McKenzie, *Travel Time to Work in the United States: 2019*.
- <sup>318</sup> “Major Employers in Montgomery County, Maryland,” Maryland Department of Commerce, 2015, <https://commerce.maryland.gov/Documents/ResearchDocument/MajorEmployersInMontgomeryCounty.pdf>.
- <sup>319</sup> Simone Roy, “Who Has the Longest Commute in the DC Area?,” DC Policy Center (website), September 27, 2017, <https://www.dcpolicycenter.org/publications/who-has-the-longest-commute-in-the-d-c-area/>.
- <sup>320</sup> Emilia Calma, “The Geography of Environmental Toxins in the District of Columbia,” DC Policy Center (website), October 15, 2020, <https://www.dcpolicycenter.org/publications/environmental-toxins/>.
- <sup>321</sup> Bruce Leshan and Megan Rivers, “Report: Northern Virginia Is a ‘Hot Spot’ for Forever Chemicals,” WUSA9, March 11, 2021, <https://www.wusa9.com/article/news/local/virginia/forever-chemicals-pfas-found-in-northern-virginia-tap-water/65-7d778d3c-7e94-4574-a3a0-c4726130b60d>.
- <sup>322</sup> Environment Virginia Research & Policy Center, “Trouble in the Air: Northern Virginia Residents’ Health at Risk with 84 Dirty Air Days in 2016,” Environment Virginia (website), June 28, 2018, <https://environmentvirginia.org/news/vac/trouble-air-northern-virginia-residents%E2%80%99-health-risk-84-dirty-air-days-2016>.
- <sup>323</sup> “Montgomery County, MD Environmental Hazards Report—Superfund Sites,” Homefacts, accessed August 12, 2022, <https://www.homefacts.com/environmentalhazards/superfunds/Maryland/Montgomery-County.html>.
- <sup>324</sup> “Environment and Infrastructure in Montgomery County, Maryland,” Well Being In the Nation (WIN) Network (website), <https://www.winmeasures.org/statistics/winmeasures/maryland/montgomery-county-environment-and-infrastructure>.
- <sup>325</sup> U.S. Environmental Protection Agency, Environmental Justice Screening and Mapping Tool, accessed August 12, 2022, <https://www.epa.gov/eiscreen>.
- <sup>326</sup> *Ibid.*
- <sup>327</sup> “SY2018-19 STAR Ratings: Bringing Accountability, Demonstrating Improvement in DC Public Schools” (slide presentation), District of Columbia Public Schools, November 2019, [https://dcps.dc.gov/sites/default/files/dc/sites/dcps/page\\_content/attachments/DCPS%20STAR%20Ratings%20for%20School%20Year%202018-2019.pdf](https://dcps.dc.gov/sites/default/files/dc/sites/dcps/page_content/attachments/DCPS%20STAR%20Ratings%20for%20School%20Year%202018-2019.pdf).
- <sup>328</sup> DC Office of the State Superintendent of Education, “DC School Report Card,” accessed August 12, 2022, <https://dcschoolreportcard.org/state/99999-0000/profile>.
- <sup>329</sup> Eileen Cunha, “62 Years Later: It’s Time to Desegregate DC Schools,” *DC Post*, July 8, 2020, <https://thedcpost.com/washington-dc-schools-desegregation/>.
- <sup>330</sup> “Virginia School Quality Profiles,” Virginia Department of Education (website), accessed August 12, 2022, <https://schoolquality.virginia.gov/>.
- <sup>331</sup> “2020 Montgomery County Schools at a Glance,” Maryland Department of Education (website), 2022, <https://reportcard.msde.maryland.gov/Graphs/#/AtaGlance/Index/3/17/6/15/XXX/2020>.
- <sup>332</sup> ACS five-year estimates, 2015–2019, City of Alexandria, U.S. Census Bureau (website), accessed August 12, 2022, <https://censusreporter.org/profiles/16000US5101000-alexandria-va/>.
- <sup>333</sup> “Market Affordable 2017 Update,” City of Alexandria (website), June 6, 2017, <https://media.alexandriava.gov/docs-archives/housing/info/2017marketaffordablereport=updatedjune2017.pdf>.
- <sup>334</sup> “Development Fact Sheet: AHDC Glebe/Mt. Vernon,” City of Alexandria (website), August 3, 2021, <https://media.alexandriava.gov/docs-archives/planning/info/factsheet-ahdc=glebe=mtvernon=final.pdf>.
- <sup>335</sup> “Housing Master Plan & Regional Housing Initiative,” City of Alexandria (website), September 21, 2022, <https://www.alexandriava.gov/HousingPlan>.
- <sup>336</sup> Lisa A. Sturtevant and Jeannette Chapman, *Housing a Diverse and Inclusive Community in Arlington County*, Arlington County, VA, September 2013, <https://www.arlingtonva.us/files/sharedassets/public/Housing/Documents/Affordable-Housing-Study-Needs-Analysis.pdf> (see page 16).
- <sup>337</sup> *Affordable Housing Master Plan*, Arlington County, VA, September 2015, <https://arlingtonva.s3.dualstack.us-east-1.amazonaws.com/wp-content/uploads/sites/15/2015/12/AHMP-Published.pdf>.
- <sup>338</sup> *Ibid.*
- <sup>339</sup> Wes Rivers, “Going, Going, Gone: DC’s Vanishing Affordable Housing,” DC Fiscal Policy Institute (website), March 12, 2015, <https://www.dcfpi.org/wp-content/uploads/2015/03/Going-Going-Gone-Rent-Burden-Final-3-6-15format-v2-3-10-15.pdf>.
- <sup>340</sup> Margery Austin Turner, Leah Hendey, Maya Brennan, Peter Tatian, and Kathryn Reynolds, *Meeting the Washington Region’s Future Housing Needs*, Urban Institute, Washington, DC, September 2019, [https://www.urban.org/sites/default/files/publication/100946/meeting\\_the\\_washington\\_regions\\_future\\_housing\\_needs.pdf](https://www.urban.org/sites/default/files/publication/100946/meeting_the_washington_regions_future_housing_needs.pdf).
- <sup>341</sup> Rivers, “Going, Going, Gone.”
- <sup>342</sup> Mayor’s Order 2019-036, Government of the District of Columbia, May 10, 2019, [https://planning.dc.gov/sites/default/files/dc/sites/op/page\\_content/attachments/Mayor%27s%20Order%20on%20Housing.pdf](https://planning.dc.gov/sites/default/files/dc/sites/op/page_content/attachments/Mayor%27s%20Order%20on%20Housing.pdf).

- 
- <sup>343</sup> *Communitywide Housing Strategic Plan*, Fairfax County, VA, June 2018, <https://www.fairfaxcounty.gov/housing/sites/housing/files/assets/documents/communitywide%20housing%20strategic%20plan/communitywide%20housing%20strategic%20plan%20final.pdf>.
- <sup>344</sup> Fairfax County Affordable Housing Dashboard, Fairfax County Housing and Community Development, accessed August 12, 2022, <https://www.fairfaxcounty.gov/housing/affordablehousingdashboard>.
- <sup>345</sup> *Primer on Housing in Loudoun County*, Loudoun County, VA, October 16, 2017, [https://loudoun.granicus.com/MetaViewer.php?view\\_id=69&clip\\_id=5147&meta\\_id=130106](https://loudoun.granicus.com/MetaViewer.php?view_id=69&clip_id=5147&meta_id=130106).
- <sup>346</sup> *Loudoun County, Virginia Unmet Housing Needs Strategic Plan*, Loudoun County, VA, September 8, 2021, <https://www.loudoun.gov/DocumentCenter/View/167024/Unmet-Housing-Needs-Strategic-Plan-Approved-9821-with-Appendices>.
- <sup>347</sup> *Ibid.*
- <sup>348</sup> HR&A Advisors Inc. and LSA, *Montgomery County Housing Needs Assessment*, Montgomery County, VA, July 2020, <https://montgomeryplanning.org/wp-content/uploads/2020/07/MoCo-HNA-July-2020.pdf>.
- <sup>349</sup> National Center for Smart Growth and Enterprise Community Partners, *Maryland Housing Needs Assessment*; see also Ally Schweitzer, “Maryland Must Build Thousands More Homes to Keep Prices Affordable, Report Says,” National Public Radio, February 18, 2021, <https://www.npr.org/local/305/2021/02/18/968790273/maryland-must-build-thousands-more-homes-to-keep-prices-affordable-report-says>.
- <sup>350</sup> HR&A Advisors Inc. and LSA, *Montgomery County Housing Needs Assessment*, slide 26.
- <sup>351</sup> *Ibid.*
- <sup>352</sup> National Center for Smart Growth and Enterprise Community Partners, *Maryland Housing Needs Assessment*; see also Schweitzer, “Maryland Must Build Thousands More Homes.”
- <sup>353</sup> Meghan Thompson, “Shortage of Affordable Rental Housing Hits Md. Poor Hardest,” Maryland Matters (website), May 16, 2019, <https://www.marylandmatters.org/2019/05/16/shortage-of-affordable-rental-housing-hits-md-poor-hardest/>.
- <sup>354</sup> Willow Lung-Amam, “An Equitable Future for the Washington, DC Region?: A ‘Regionalism Light’ Approach to Building Inclusive Neighborhoods,” paper presented at “A Shared Future: Fostering Communities of Inclusion in an Era of Inequality,” national symposium hosted by Harvard Joint Center for Housing Studies, April 2017, [https://www.jchs.harvard.edu/sites/default/files/a\\_shared\\_future\\_equitable\\_future\\_washington\\_dc.pdf](https://www.jchs.harvard.edu/sites/default/files/a_shared_future_equitable_future_washington_dc.pdf).
- <sup>355</sup> *Prince William Area 2020-2024 Consolidated Plan*, Prince William County, VA, [https://www.pwcva.gov/assets/2021-04/pwc\\_cp\\_fnl\\_42220\\_1.pdf](https://www.pwcva.gov/assets/2021-04/pwc_cp_fnl_42220_1.pdf).
- <sup>356</sup> Jared Foretek, “Prince William Board Approves Housing Development in ‘Rural Crescent,’” Inside NOVA (website), January 20, 2021, [https://www.insidenova.com/headlines/prince-william-board-approves-housing-development-in-rural-crescent/article\\_747e5584-5b18-11eb-9211-4fd40e1cb356.html](https://www.insidenova.com/headlines/prince-william-board-approves-housing-development-in-rural-crescent/article_747e5584-5b18-11eb-9211-4fd40e1cb356.html).
- <sup>357</sup> City of Alexandria Municipal Code, 2-143—Family, [https://library.municode.com/va/alexandria/codes/zoning?nodeId=ARTIIDE\\_2-143FA](https://library.municode.com/va/alexandria/codes/zoning?nodeId=ARTIIDE_2-143FA); Arlington County Zoning Ordinance 2022, [https://www.arlingtonva.us/files/sharedassets/public/building/documents/codes-and-ordinances/aczo\\_effective\\_01.12.2022.pdf](https://www.arlingtonva.us/files/sharedassets/public/building/documents/codes-and-ordinances/aczo_effective_01.12.2022.pdf); Loudoun County Code, Article 10—Definitions, <https://www.Loudoun.Gov/Documentcenter/View/9957/Article-10--Definitions>.
- <sup>358</sup> Prince William County Code, Part 100.—Definitions, [https://library.municode.com/va/prince\\_william\\_county/codes/code\\_of\\_ordinances?nodeId=CH32ZO\\_ARTITEDE](https://library.municode.com/va/prince_william_county/codes/code_of_ordinances?nodeId=CH32ZO_ARTITEDE).
- <sup>359</sup> DC Municipal Code, Title 11, Zoning, <https://dcoz.dc.gov/sites/default/files/dc/sites/dcoz/publication/attachments/SubtitleB.pdf>.
- <sup>360</sup> Linda McMillan, “Single Family Rental Licensing and Code Enforcement” (memorandum), Montgomery County Planning, Housing, and Economic Development Committee, November 27, 2019, [https://www.montgomerycountymd.gov/council/Resources/Files/agenda/cm/2019/20191202/20191202\\_PHED3PM.pdf](https://www.montgomerycountymd.gov/council/Resources/Files/agenda/cm/2019/20191202/20191202_PHED3PM.pdf).
- <sup>361</sup> DC Office of Human Rights, *2018 Annual Report*, [https://ohr.dc.gov/sites/default/files/dc/sites/ohr/publication/attachments/OHR\\_AR18\\_062619\\_FINAL.pdf](https://ohr.dc.gov/sites/default/files/dc/sites/ohr/publication/attachments/OHR_AR18_062619_FINAL.pdf).
- <sup>362</sup> Fairfax County Office of Human Rights & Equity Programs, *Fiscal Year 2020 Annual Report*, <https://www.fairfaxcounty.gov/humanrights/sites/humanrights/files/assets/documents/pdf/ohrep%20fy2020%20annual%20report.pdf>.
- <sup>363</sup> “Housing Counseling Services CBOs,” DC Department of Housing and Community Development, <https://dhcd.dc.gov/node/702332>.
- <sup>364</sup> “Housing Counseling Services,” U.S. Department of Housing and Urban Development, <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=DC>.
- <sup>365</sup> *Ibid.*
- <sup>366</sup> “Homebuyer Education,” Virginia Housing, <https://www.vhda.com/Homebuyers/HomeownershipEdu/Pages/HomeownershipEdu.aspx#.WSM8Sevys-N>.
- <sup>367</sup> “HomeCents Online Seminar,” Loudoun County Housing and Community Development, <https://www.loudoun.gov/1799/HomeCents-Post-Purchase>.
- <sup>368</sup> “Housing Counseling Services,” HUD.
- <sup>369</sup> *Ibid.*
- <sup>370</sup> *Ibid.*



- 
- <sup>371</sup> Fairfax County Code, Article 4.—Condominium and Cooperative Conversions, Section 12-4-3.—Lease extensions, [https://library.municode.com/va/fairfax\\_county/codes/code\\_of\\_ordinances?nodetd=FACOCO\\_CH12TEANRE\\_ART4COCOC\\_O\\_S12-4-3LEEX](https://library.municode.com/va/fairfax_county/codes/code_of_ordinances?nodetd=FACOCO_CH12TEANRE_ART4COCOC_O_S12-4-3LEEX).
- <sup>372</sup> Arlington County Code, Chapter 45 Inoperative Statutes and Condominium Conversion, September 2011, [https://www.arlingtonva.us/files/sharedassets/public/county-board/documents/code/ch45\\_inoperativestatutesandcondominiumconversion.pdf](https://www.arlingtonva.us/files/sharedassets/public/county-board/documents/code/ch45_inoperativestatutesandcondominiumconversion.pdf).
- <sup>373</sup> DC Office of Planning—State Data Center, “District of Columbia, Income-Restricted Affordable Housing by ANC, 2018,” May 23, 2019 (updated August 21, 2020), <https://public.tableau.com/app/profile/travis.pate/viz/DistrictofColumbiaIncome-RestrictedAffordableHousingbyANC/AffordableHousingANC>.
- <sup>374</sup> DC’s Economic Strategy, [Prepared Residents: Average Commute Times for Residents, by Ward](#), 2017.
- <sup>375</sup> *Affordable Housing Master Plan*, Arlington County, VA, August 2015, <https://www.arlingtonva.us/files/sharedassets/public/Housing/Documents/Clean-AHMP-8.0.pdf>.
- <sup>376</sup> Metropolitan Washington Council of Governments, “High-Capacity Transit Station Areas (HCTs),” ArcGIS Online, <https://hct-eea-mwcog.hub.arcgis.com/pages/hct-main>.
- <sup>377</sup> “Bowser Administration Breaks Ground on 24 New Affordable Homes at 8th and O Streets NW,” District of Columbia Advisory Neighborhood Commissions (website), April 13, 2021, <https://mayor.dc.gov/release/bowser-administration-breaks-ground-24-new-affordable-homes-8th-and-o-streets-nw>.
- <sup>378</sup> DC Department of Housing and Community Development, *2021 Low Income Housing Tax Credit: Qualified Allocation Plan, 2021*, <https://dhcd.dc.gov/sites/default/files/dc/sites/dhcd/publication/attachments/DHCD%20Qualified%20Allocation%20Plan%20signed.pdf>.
- <sup>379</sup> Poverty & Race Research Action Council (PRRAC), “Appendix B: State, Local, and Federal Laws Barring Source-of-Income Discrimination,” *Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program*, 2022, <https://www.prrac.org/pdf/AppendixB.pdf>.
- <sup>380</sup> “ERC and Local Renter File Federal Lawsuit Alleging Source of Income and Race Discrimination at Northwest DC Apartment Building” (press release), The DC Line (website), June 17, 2021, <https://thedcline.org/2021/06/17/press-release-erc-and-local-renter-file-federal-lawsuit-alleging-source-of-income-and-race-discrimination-at-northwest-dc-apartment-building/>.
- <sup>381</sup> “Protected Traits in DC,” District of Columbia Office of Human Rights, <https://ohr.dc.gov/protectedtraits>.
- <sup>382</sup> *From Click to Visit: A Civil Rights Testing Investigation*, Equal Rights Center, Washington, DC, <https://equalrightscenter.org/wp-content/uploads/click-to-visit-report-final.pdf>.
- <sup>383</sup> Rebecca Tan, “She’s Desperate to Get Home Care for Her Mom. In Maryland, 21,000 Are on the Wait List,” *Washington Post*, October 9, 2021, [https://www.washingtonpost.com/local/maryland-covid-medicaid-waitlist/2021/10/07/37dfc41e-2214-11ec-b3d6-8cdebe60d3e2\\_story.html](https://www.washingtonpost.com/local/maryland-covid-medicaid-waitlist/2021/10/07/37dfc41e-2214-11ec-b3d6-8cdebe60d3e2_story.html).
- <sup>384</sup> “Seven D.C. RE Firms and Professionals Accused of Housing Discrimination,” Fair Housing Coach, September 21, 2020, <https://www.fairhousingcoach.com/article/seven-dc-re-firms-and-professionals-accused-housing-discrimination>.
- <sup>385</sup> “AG Racine Announces Two Actions to Stop Discrimination Against District Residents Living East of the River,” Office of the Attorney General for the District of Columbia, February 22, 2021, <https://oag.dc.gov/release/ag-racine-announces-two-actions-stop>; Consent order, DC v. Design Build Inc., February 1, 2021, [https://oag.dc.gov/sites/default/files/2021-02/Design-Builders-consent-order\\_2.1.21.pdf](https://oag.dc.gov/sites/default/files/2021-02/Design-Builders-consent-order_2.1.21.pdf).
- <sup>386</sup> Resolution Agreement in re: Loudoun Public Schools, Virginia OCR Case No. 19-2652, Loudoun County Public Schools and Virginia Office of Civil Rights, <https://www.oag.state.va.us/files/2021/RESOLUTION-AGREEMENT-In-Re-LCPS-2021-02-18-Fully-Endorsed.pdf>.