

Minority Households Lag in Homeownership Rates



Welcome to the third in a series of COG Census 2000 reports.

The fourth issue of "Our Changing Region" is based on the Profiles of Selected Housing Characteristics from Census 2000, which is information compiled from the questions asked of a sample of people and housing units. The Profiles of Selected Housing Characteristics sample population items include place of birth, education, employment status, income, value of housing unit, year structure was built, occupancy status and housing tenure.

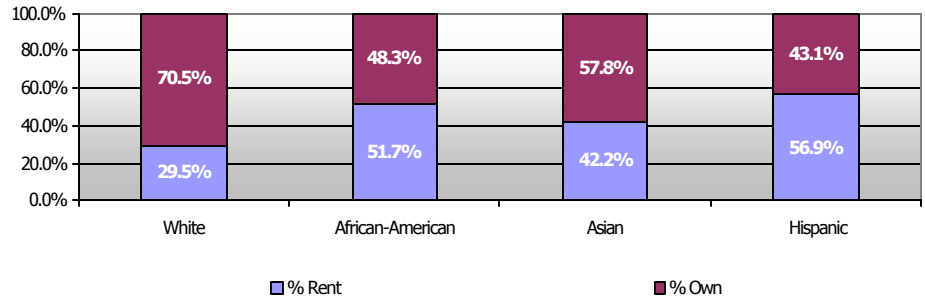
The "Our Changing Region" series is limited in geography to COG member jurisdictions, and thus will focus its analysis on what Census 2000 reveals about the COG region. Upcoming COG publications on Census 2000 will include all jurisdictions contained within the federally defined Washington, DC-MD-VA-WV Primary Metropolitan Statistical Area (PMSA).

For more Census 2000 reports and data, go to COG's website: www.mwco.org/hspss/censusreports.html or to the Census Bureau's website: www.census.gov.

Inside this issue:

Tenure	1
Median Gross Rent	2
Median Home Value	4
Overburdened Households	6
Overcrowded Households	7
Substandard Housing	7
Age of Housing Stock	8

Tenure by Race and Hispanic Origin
COG Region



According to 2000 Census data, 62.1 percent of the occupied housing units in the COG region are owner-occupied. Owner-occupied units account for over half of all occupied housing units in all but three jurisdictions—the City of Alexandria, Arlington County and the District of Columbia. Loudoun County has the highest rate of homeownership in the region with owner-occupied units comprising 79.4 percent of its occupied housing stock. The highest number of owner-occupied units (248,858) in the COG region is found in Fairfax County. Homeownership rates are lowest in the City of Alexandria and the District of Columbia where owner-occupied units make up only 40.0 percent and 40.8 percent of their respective occupied housing inventory.

Whites are more likely to own their homes than African-Americans, Asians or Hispanics. Seventy percent of the region's white households own their homes compared to 48 percent of African-American households, 58 percent of Asian households and 43 percent of Hispanic households.

Housing Tenure - COG Region

Jurisdiction	Total Units	Total Occupied Units	Owner-Occupied Units		Renter-Occupied Units	
			# Units	% Total Occupied	# Units	% Total Occupied
District of Columbia	274,845	248,338	101,216	40.8%	147,122	59.2%
Frederick County	73,017	70,060	53,138	75.8%	16,922	24.2%
Montgomery County	334,632	324,565	223,008	68.7%	101,557	31.3%
City of Gaithersburg ¹	20,562	19,501	10,334	53.0%	9,167	47.0%
City of Rockville ¹	17,794	17,245	11,713	67.9%	5,532	32.1%
City of Takoma Park ¹	7,173	6,880	3,130	45.5%	3,750	54.5%
Prince George's County	302,378	286,610	177,206	61.8%	109,404	38.2%
City of Bowie ¹	18,622	18,102	15,426	85.2%	2,676	14.8%
City of College Park ¹	6,250	6,046	3,508	58.0%	2,538	42.0%
City of Greenbelt ¹	10,146	9,342	4,293	46.0%	5,049	54.0%
Maryland Suburbs	710,027	681,235	453,352	66.5%	227,883	33.5%
Arlington County	90,426	86,352	37,364	43.3%	48,988	56.7%
Fairfax County	359,411	350,714	248,858	71.0%	101,856	29.0%
Loudoun County	62,160	59,900	47,588	79.4%	12,312	20.6%
Prince William County	98,052	94,570	67,798	71.7%	26,772	28.3%
City of Alexandria	64,251	61,889	24,727	40.0%	37,162	60.0%
City of Fairfax	8,204	8,035	5,551	69.1%	2,484	30.9%
City of Falls Church	4,725	4,471	2,704	60.5%	1,767	39.5%
City of Manassas	12,114	11,757	8,203	69.8%	3,554	30.2%
Northern Virginia	699,343	677,688	442,793	65.3%	234,895	34.7%
COG Region	1,684,215	1,607,261	997,361	62.1%	609,900	37.9%

¹ Population in Maryland cities is included in appropriate county totals.

COG Region's Median Gross Rent Equals \$821 per Month

In 2000, the median gross rent for the COG region was \$821. Gross rent equals the amount of a unit's contract rent plus the average monthly cost of utilities paid by the renter. The median gross rent is the point at which half of the renters pay more and half pay less than the median gross rent amount. Median gross rents were highest in the City of Bowie (\$1,094), followed by Fairfax County (\$998) and the City of Rockville (\$972). The District of Columbia and the City of Takoma Park had the least expensive rental housing with median gross rents equaling \$618 and \$664 respectively.

Median gross rents were highest among white households (\$934). Among non-white households in the region, Asian families paid the highest median gross rents (\$867) followed by Native Hawaiians/Pacific Islanders (\$828) and Hispanics (\$803). Median gross rents were lowest for the region's African-American families (\$690).

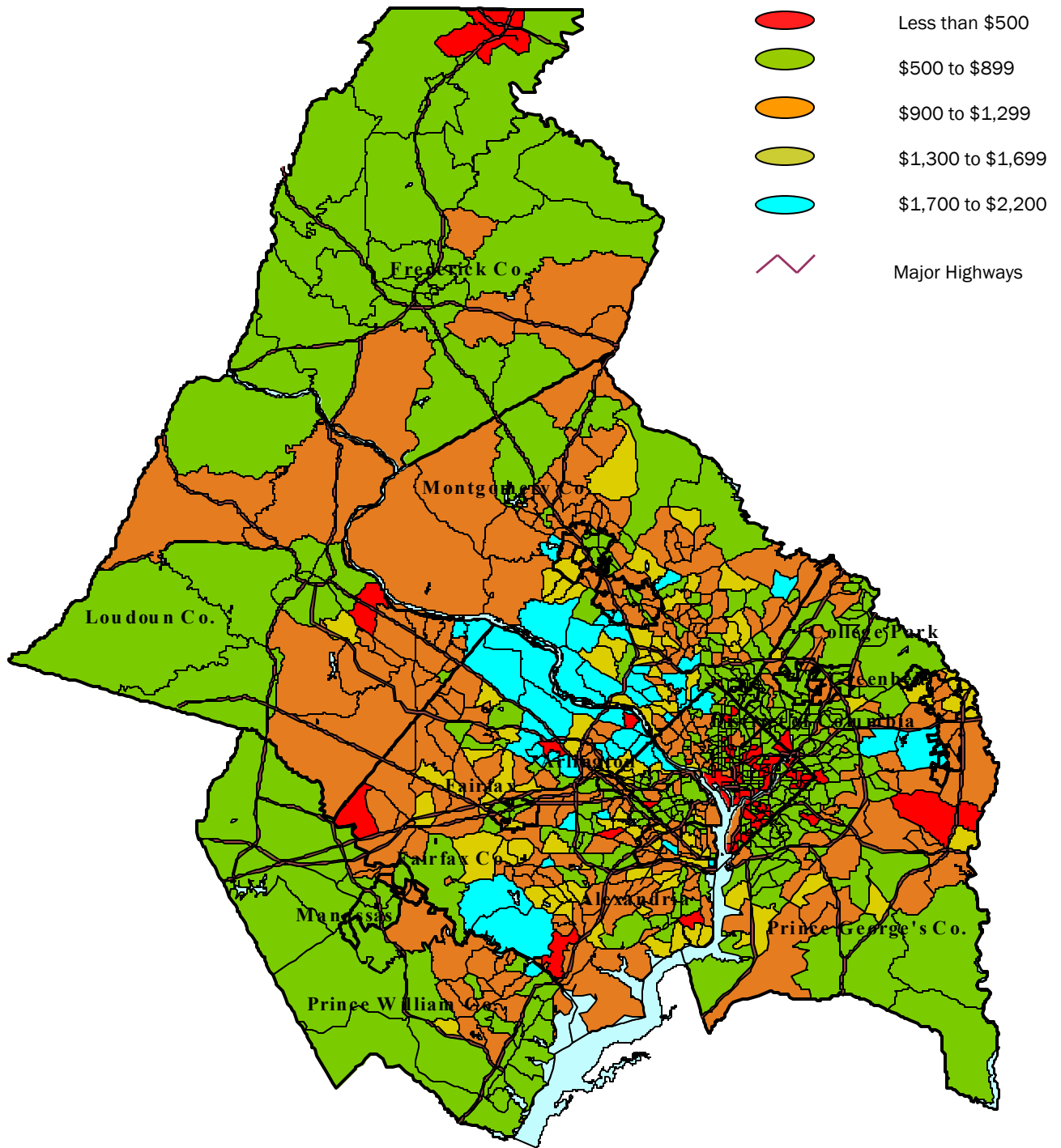
The map on page 3 illustrates the distribution of median gross rent throughout the COG region. Units with median rents of \$900 per month or more are located mainly in areas north and west of the District of Columbia, with units in the highest rent category (median gross rents above \$1,700 per month) concentrated in Montgomery and Fairfax counties. Areas located in Southwest District of Columbia show a high concentration of low rent units (median gross rents less than \$500 per month).

Median Gross Rent by Race and Hispanic Origin - COG Region

Jurisdiction	Median Gross Rent	Race					Hispanic Origin	
		White	Black	American Indian/ Alaskan Native	Asian	Native Hawaiian/ Pacific Islander	White, Non- Hispanic	Hispanic
District of Columbia	\$618	\$858	\$515	\$618	\$736	\$653	\$873	\$636
Frederick County	\$719	\$721	\$688	\$675	\$804	\$575	\$719	\$776
Montgomery County	\$914	\$974	\$858	\$862	\$883	\$893	\$982	\$867
City of Gaithersburg ¹	\$904	\$941	\$870	\$944	\$884	\$786	\$964	\$860
City of Rockville ¹	\$972	\$1,044	\$851	\$795	\$903	\$0	\$1,039	\$1,015
City of Takoma Park ¹	\$664	\$639	\$664	\$850	\$688	\$125	\$650	\$672
Prince George's County	\$737	\$780	\$729	\$721	\$758	\$629	\$803	\$716
City of Bowie ¹	\$1,094	\$1,074	\$1,137	\$498	\$1,031	\$0	\$1,074	\$931
City of College Park ¹	\$806	\$865	\$733	\$0	\$715	\$0	\$871	\$820
City of Greenbelt ¹	\$801	\$790	\$817	\$775	\$764	\$625	\$787	\$820
Maryland Suburbs	\$806	\$887	\$754	\$779	\$848	\$819	\$897	\$788
Arlington County	\$897	\$968	\$781	\$838	\$855	\$1,023	\$991	\$833
Fairfax County	\$998	\$1,073	\$882	\$962	\$952	\$1,069	\$1,090	\$890
Loudoun County	\$954	\$971	\$857	\$850	\$919	\$0	\$971	\$984
Prince William County	\$862	\$878	\$848	\$910	\$802	\$760	\$879	\$802
City of Alexandria	\$861	\$903	\$803	\$806	\$823	\$494	\$910	\$810
City of Fairfax	\$945	\$973	\$867	\$425	\$960	\$541	\$971	\$930
City of Falls Church	\$965	\$985	\$817	\$1,125	\$850	\$0	\$986	\$897
City of Manassas	\$801	\$793	\$800	\$0	\$796	\$0	\$792	\$837
Northern Virginia	\$931	\$981	\$839	\$882	\$908	\$939	\$993	\$858
COG Region	\$821	\$934	\$690	\$780	\$867	\$828	\$946	\$803

¹ Population in Maryland cities is included in appropriate county totals.

Distribution of Median Gross Rent by Census Tract - COG Region



Lower-Priced Homes Concentrated in Southeast District of Columbia and Neighboring Prince George's County

An examination of median home values (the value at which half of the homeowners pay more and half pay less) reveals a regional distribution pattern similar to that of median gross rent. (See *adjacent map*.) Lower value homes—those valued at less than \$150,000—are heavily concentrated in the eastern half of the District of Columbia and in neighboring portions of Prince George's County. Again, higher value homes (home values of \$250,000 or more) are found clustered in the north-west region of the District of Columbia and adjacent areas of Arlington, Fairfax and Montgomery counties.

Median home values are lowest for the region's African-American households (\$148,033). Home values for white and Asian homeowners are highest in the District of Columbia where median homes values equal \$377,200 and \$325,900 respectively.

Census data also show the median monthly mortgage payment for homeowners in the COG region is \$1,550. Homeowners in the City of Falls Church have the highest median mortgage of \$1,810 followed by the City of Alexandria (\$1,772) and Arlington County (\$1,711). The lowest median mortgages are found in the City of Greenbelt (\$1,247) and the City of College Park (\$1,268).

Median Mortgage Payment - COG Region

Jurisdiction	Median Mortgage Payment
District of Columbia	\$1,291
Frederick County	\$1,321
Montgomery County	\$1,634
City of Gaithersburg ¹	\$1,474
City of Rockville ¹	\$1,554
City of Takoma Park ¹	\$1,466
Prince George's County	\$1,404
City of Bowie ¹	\$1,469
City of College Park ¹	\$1,268
City of Greenbelt ¹	\$1,247
Maryland Suburbs	\$1,480
Arlington County	\$1,711
Fairfax County	\$1,669
Loudoun County	\$1,609
Prince William County	\$1,385
City of Alexandria	\$1,772
City of Fairfax	\$1,483
City of Falls Church	\$1,810
City of Manassas	\$1,297
Northern Virginia	\$1,621
COG Region	\$1,550

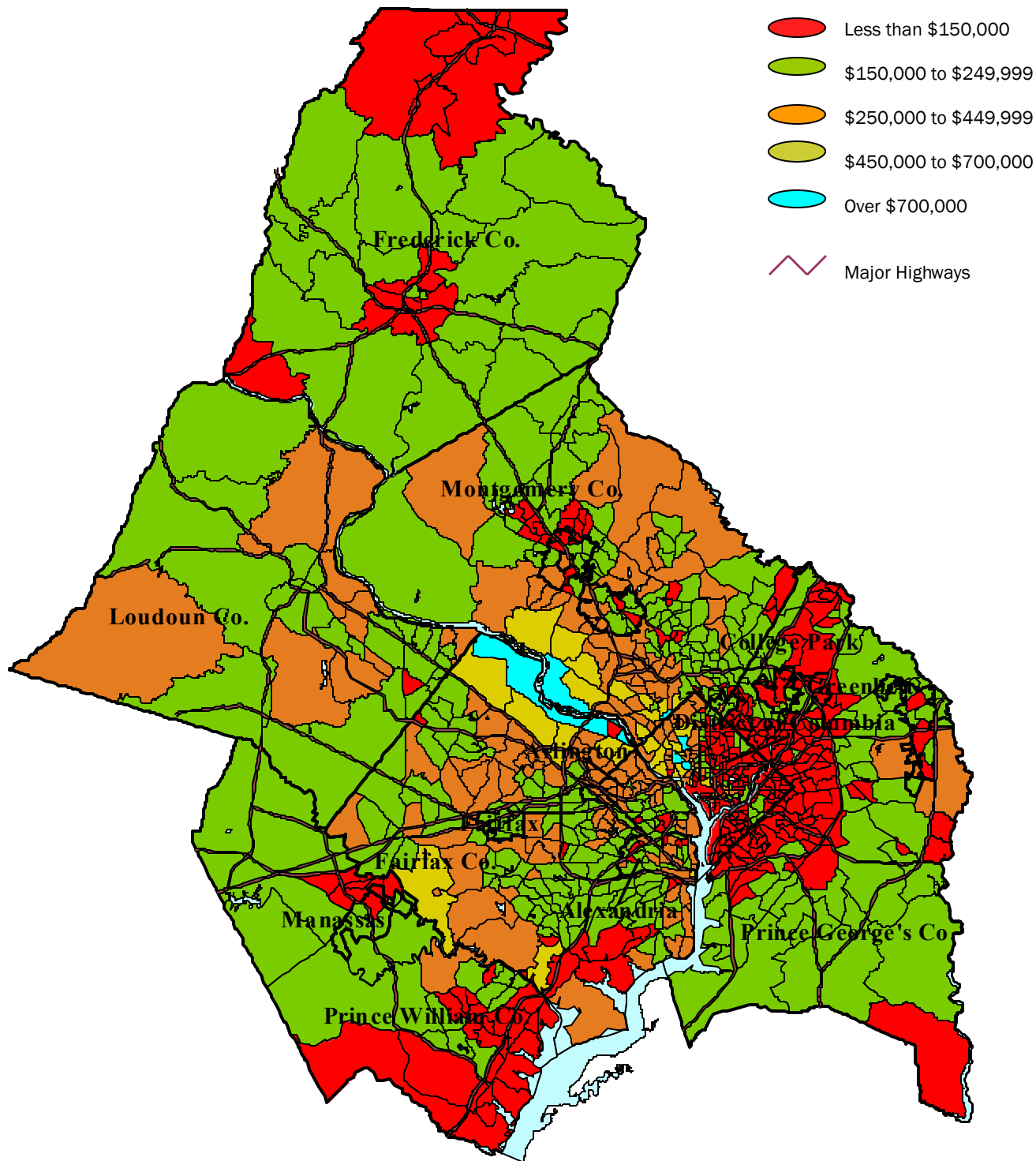
¹ Amount included in county figures.

Median Home Value by Race and Hispanic Origin - COG Region

Jurisdiction	Median Home Value	Race					Hispanic Origin	
		White	Black	American Indian/Alaskan Native	Asian	Native Hawaiian/Pacific Islander	White, Non-Hispanic	Hispanic
District of Columbia	\$157,200	\$377,200	\$125,100	\$154,200	\$325,900	\$289,300	\$380,000	\$164,100
Frederick County	\$160,200	\$162,000	\$126,300	\$101,000	\$160,100	\$0	\$162,000	\$151,100
Montgomery County	\$221,800	\$235,900	\$166,700	\$171,900	\$220,000	\$213,200	\$238,600	\$161,900
City of Gaithersburg ¹	\$171,100	\$188,800	\$135,500	\$338,900	\$187,900	\$0	\$194,400	\$123,800
City of Rockville ¹	\$198,700	\$207,500	\$146,300	\$218,800	\$226,000	\$112,500	\$210,100	\$157,500
City of Takoma Park ¹	\$189,200	\$204,800	\$166,000	\$137,500	\$153,000	\$0	\$207,000	\$157,400
Prince George's County	\$145,600	\$147,300	\$144,500	\$138,100	\$157,300	\$150,000	\$147,500	\$137,900
City of Bowie ¹	\$158,100	\$153,600	\$174,400	\$125,000	\$172,200	\$137,500	\$153,600	\$154,000
City of College Park ¹	\$141,300	\$138,900	\$154,000	\$141,400	\$141,300	\$0	\$139,500	\$136,100
City of Greenbelt ¹	\$121,700	\$77,700	\$141,300	\$122,700	\$166,700	\$0	\$77,400	\$155,600
Maryland Suburbs	\$170,372	\$188,733	\$146,584	\$148,271	\$196,161	\$157,500	\$189,816	\$152,730
Arlington County	\$262,400	\$274,000	\$163,300	\$202,500	\$212,900	\$241,700	\$276,500	\$192,300
Fairfax County	\$233,300	\$241,800	\$179,200	\$193,300	\$207,600	\$236,300	\$243,300	\$172,900
Loudoun County	\$200,500	\$205,300	\$175,000	\$196,300	\$194,300	\$135,700	\$206,700	\$162,500
Prince William County	\$149,600	\$157,500	\$135,900	\$137,200	\$140,500	\$121,400	\$158,600	\$126,900
City of Alexandria	\$252,800	\$274,500	\$158,400	\$129,500	\$187,700	\$275,000	\$275,500	\$179,000
City of Fairfax	\$192,100	\$193,800	\$168,200	\$275,000	\$192,700	\$37,500	\$194,900	\$164,300
City of Falls Church	\$277,100	\$282,400	\$202,100	\$0	\$193,100	\$0	\$284,700	\$200,000
City of Manassas	\$154,500	\$159,500	\$123,800	\$121,300	\$161,600	\$0	\$160,500	\$118,600
Northern Virginia	\$212,497	\$225,888	\$157,950	\$170,790	\$199,340	\$204,412	\$227,332	\$163,957
COG Region	\$189,623	\$209,745	\$148,033	\$155,950	\$198,175	\$186,764	\$211,351	\$158,273

¹ Amount included in county figures.

Distribution of Median Home Values by Census Tract - COG Region



Over 10% of Region's Households Paying Too Much for Housing

Overburdened Households¹ - COG Region

Jurisdiction	Total Units ¹ 1999	Households Paying 30% + for Housing		Change: 1989-1999		Households Paying 50% + for Housing 1999
		1999	1989	#	%	
District of Columbia	202,001	103,314	69,980	33,334	47.6%	33,119
Frederick County	54,079	10,402	9,889	513	5.2%	4,315
Montgomery County	259,565	71,616	70,255	1,361	1.9%	26,548
City of Gaithersburg ²	15,567	4,182	2,615	1,567	59.9%	1,036
City of Rockville ²	4,866	1,893	1,570	323	20.6%	930
City of Takoma Park ²	7,418	2,219	2,266	-47	-2.1%	839
Prince George's County	247,492	73,272	65,498	7,774	11.9%	27,962
City of Bowie ²	16,748	5,415	4,350	1,065	24.5%	1,901
City of College Park ²	13,826	4,199	4,029	170	4.2%	1,590
City of Greenbelt ²	5,994	1,844	1,907	-63	-3.3%	793
Maryland Suburbs	561,136	155,290	145,642	9,648	6.6%	58,825
Arlington County	70,781	29,692	20,957	8,735	41.7%	7,413
Fairfax County	292,444	62,000	78,084	-16,084	-20.6%	23,824
Loudoun County	49,344	7,198	7,974	-776	-9.7%	3,069
Prince William County	83,824	17,160	21,606	-4,446	-20.6%	6,485
City of Alexandria	50,975	23,066	13,925	9,141	65.6%	5,543
City of Fairfax	6,356	1,620	1,832	-212	-11.6%	618
City of Falls Church	3,624	1,128	1,169	-41	-3.5%	360
City of Manassas	10,343	2,194	2,858	-664	-23.2%	721
Northern Virginia	567,691	144,058	148,405	-4,347	-2.9%	48,033
COG Member Totals	1,330,828	402,662	364,027	38,635	10.6%	139,977

¹ Includes only owner-occupied units with a mortgage payment and renter-occupied units with cash rent.

² Number of units in Maryland cities included in appropriate county totals.

Federal guidelines suggest that households should spend no more than 30 percent of their income on housing in order to have enough money to afford other necessities. Due to the high cost of housing in the COG region, nearly one third (30.3 percent) of all households in the area dedicate 30 percent or more of their monthly income to rent or mortgage payments. This represents a 10.6 percent increase since 1989. The greatest change occurred in the City of Alexandria where the number of households spending 30 percent or more of their income for housing rose 65.6 percent between 1989 and 1999. In 1999, 10.5 percent of COG region households (or 139,977) committed 50 percent or more of their monthly income for housing (Refer to Table 16: *Overburdened Households, 1989-1999*.) Renters are more likely to live in unaffordable housing than homeowners. In 1999, one third of renters in the COG region were paying more than 30 percent for their housing compared to 22.5 percent of homeowners. Especially vulnerable are the nearly 52,000 renters earning less than \$20,000 per year as they are more likely to be effected by rising rents.

Households Spending 30 Percent or More of Income for Housing by Income Level and Tenure COG Region

Jurisdiction	Total Units	Income Level						
		< \$10,000	\$10,000 - \$19,999	\$20,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,000	\$75,000 - \$99,999	\$100,000 +
Renter-Occupied Units	856,609	11,755	17,349	36,345	45,675	49,398	18,574	13,310
Owner-Occupied Units ¹	373,058	17,349	36,345	45,675	49,398	18,574	13,310	192,406
COG Region	1,229,667	29,104	53,694	82,020	95,073	67,972	31,884	205,716

¹ Includes owner-occupied units with a mortgage payment.

Over 18,000 of Region's Households are Overcrowded

As defined by the U.S. Department of Housing and Urban Development (HUD), households are overcrowded when occupancy exceeds two persons per room. In the COG region the number of overcrowded households in 2000 was 18,063. Renters are more likely to live in overcrowded conditions than homeowners, with 2.5 percent of the region's renters living in overcrowded units.

Households with more than Two Persons per Room - COG Region

Jurisdiction	Owner-Occupied Units	Renter-Occupied Units	Total
District of Columbia	385	4,762	5,147
Frederick County	11	20	31
Montgomery County	479	2,006	2,485
City of Gaithersburg ¹	64	231	295
City of Rockville ¹	25	92	117
City of Takoma Park ¹	7	64	71
Prince George's County	398	2,972	3,370
City of Bowie ¹	0	11	11
City of College Park ¹	6	0	6
City of Greenbelt ¹	0	120	120
Maryland Suburbs	888	4,998	5,886
Arlington County	262	1,665	1,927
Fairfax County	683	2,527	3,210
Loudoun County	25	62	87
Prince William County	172	277	449
City of Alexandria	108	1,073	1,181
City of Fairfax	12	66	78
City of Falls Church	6	11	17
City of Manassas	30	51	81
Northern Virginia	1,298	5,732	7,030
COG Region	2,571	15,492	18,063

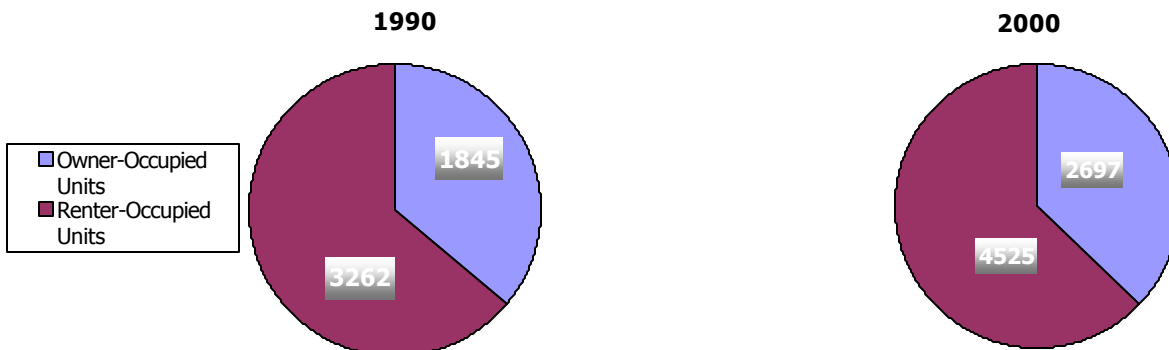
¹ Number of units in Maryland cities included in appropriate county totals.

Number of Substandard Housing Units Rises 41.5 Percent

One measure HUD uses to define a housing unit as substandard is a lack of complete plumbing facilities. A housing unit is considered substandard if it lacks operable indoor plumbing, a working flush toilet or a useable shower or bathtub. The U.S. Census Bureau uses the same definition and tracks housing units lacking one or more of the above.

An examination of 2000 census data reveals that of the over one million occupied housing units in the COG region, 7,222 of them lack complete plumbing facilities. This is a 41.5 percent increase since 1990. The greatest change occurred in owner-occupied units with the number of substandard units increasing 46.4 percent during this time period.

Number of Substandard Units - COG Region



Seventeen Percent of Region's Housing Stock is Over 50 Years Old



- The District of Columbia has the oldest housing stock with over half (51.4%) of its units built more than 50 years ago.
- Of the 18,622 housing units in the City of Bowie only 1.9 percent were built more than 50 years.
- In the Northern Virginia region, Arlington County has the oldest stock with 31.2 percent (28,193 units) more than 50 years old.

Age of Residential Structures - COG Region

Jurisdiction	1 year or less	2 - 5 years	6 - 10 years	11-20 years	21 - 30 years	31 - 40 years	41 - 50 years	51-60 years	Over 60 years
District of Columbia	1,160	2,649	3,437	13,695	23,859	42,122	46,785	46,082	95,056
Frederick County	2,759	7,719	10,172	15,561	13,269	6,029	4,222	2,011	11,275
Montgomery County	6,863	17,274	24,790	77,758	62,152	61,402	46,801	21,002	16,590
City of Gaithersburg ¹	1,205	1,453	2,436	5,677	6,422	2,228	677	205	259
City of Rockville ¹	726	581	595	1,635	4,189	4,657	3,769	965	677
City of Takoma Park ²	7	40	62	199	675	1,350	1,449	1,452	1,939
Prince George's County	5,122	17,720	24,144	43,936	59,307	75,733	43,068	20,087	13,261
City of Bowie ¹	964	2,512	2,430	3,040	1,935	6,962	434	179	166
City of College Park ¹	40	291	116	421	768	1,437	1,741	810	626
City of Greenbelt ¹	109	425	372	1,543	2,742	2,334	645	740	1,236
Maryland Suburbs	14,744	42,713	59,106	137,255	134,728	143,164	94,091	43,100	41,126
Arlington County	1,064	3,768	5,072	9,964	9,888	14,129	18,348	18,243	9,950
Fairfax County	8,602	27,566	32,397	93,724	86,376	58,360	36,898	11,031	4,457
Loudoun County	6,234	14,371	10,927	12,629	8,210	3,868	1,682	688	3,551
Prince William County	4,114	12,039	12,516	27,341	21,855	12,645	4,548	1,503	1,491
City of Alexandria	1,213	3,311	2,554	7,651	14,141	11,988	8,602	8,125	6,666
City of Fairfax	117	406	263	754	1,352	2,400	2,299	475	138
City of Falls Church	74	112	76	210	855	976	1,003	1,011	408
City of Manassas	82	706	1,778	4,648	2,127	1,453	757	222	341
Northern Virginia	21,500	62,279	65,583	156,921	144,804	105,819	74,137	41,298	27,002
COG Members	37,404	107,641	128,126	307,871	303,391	291,105	215,013	130,480	163,184

¹ Jurisdictional totals included in county totals.

The Metropolitan Washington Council of Governments (COG) is the regional organization of the Washington region's 18 major local governments.

COG provides a focus for action and develops sound regional responses to such issues as the environment, affordable housing, economic development, health and family concerns, human services, population growth, public safety, and transportation. In addition, COG is an official Census Bureau State Data Center Affiliate and maintains printed Census data and reports from the 1940 Census through Census 2000.

For more information on this and other COG publications, contact COG's Information Center:

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