

THE METROPOLITAN WASHINGTON REGIONAL FAIR HOUSING PLAN

Goals and priorities for Washington DC



BACKGROUND

It costs more to live in the District of Columbia than in other U.S. cities. But we're not alone. The high cost of housing affects the entire Metropolitan Washington region. It includes:

- Montgomery County and Gaithersburg in Maryland
- Fairfax, Loudoun and Prince William counties, and Alexandria and Arlington in Virginia

Home values rose more than 11% last year in Prince William County. The median home value in Arlington is almost \$800,000. In the District, building costs went up 12% and rents 3.1%. The median rent for a two-bedroom unit is now \$1,794¹.

All of this makes it even harder for buyers and renters with low and moderate incomes. And those who are Hispanic, Black or have disabilities have the hardest time finding safe, affordable housing.

The Fair Housing Act protects members of these and other groups against unfair treatment based on many factors. They are race, color, religion, sex/sexual orientation, family status and country of birth. But we believe all people should have equal access to housing, so we include age, marital status and 10 more factors.

A REGIONAL APPROACH

We'll always focus on local housing issues. But we're also working with our neighbors to increase the supply of and access to affordable housing across the region. The Metropolitan Washington Regional Fair Housing Plan outlines the goals, strategies, and priorities we'll focus on through 2026 to:

- Reduce housing discrimination
- Reverse patterns of racial segregation
- Improve access and opportunities for all current and future residents

THE CHALLENGES

Cost: We recommend that renters and homeowners spend no more than 30% of their income on housing costs. Yet research shows that 25% in the District spend more than 50%. The challenge is even greater for low- and very low-income families earning at or below 60% of the Median Family Income, or MFI.

MFI, also called Area Median Income or AMI, changes each year. But it's always based on the average earned by families of four in our region. For example, if the MFI is \$142,300, low-income families make \$85,400 or less each year. This makes it very difficult for them to find affordable housing. But it's even worse for very low-income families earning 50% of MFI or less, just \$71,150. Of this group, 57% are non-white and 47% are immigrants.

Supply: Our region lost more than 85,000 units with rents under \$1,500 in the last 10 years. And we expect to lose more because of:

- Less federal investment in deeply affordable housing
- Few local funds to buy and preserve these homes
- The end of contracts that kept federally supported homes affordable

Other issues: Rents and evictions have gone up for residents who are Black, Hispanic or have disabilities. High application fees make it harder for voucher holders to find homes. Some landlords refuse to rent to applicants because of decades old criminal histories or misdemeanors. And the COVID-19 pandemic just made things worse.



¹Average Rent in Washington, DC & Rent Price Trends (apartmentlist.com)

FAIR HOUSING GOALS AND STRATEGIES

We'll keep our focus on District housing issues. But we can't solve many of them without regional solutions. Here are some of the key goals from the regional Fair Housing Plan.

GOAL 1: Create more housing for families earning at or below 60% of the MFI

- Require developers to offer more units for this group when they get federal funds or tax credits
- Include units for those earning at or below 50% of MFI
- Provide low-interest loans and education for homeowners who want to add an apartment, guest house or other rental on their property

GOAL 2: Change building regulations to increase affordable housing variety and supply

- Offer more incentives for building affordable housing, especially in areas where there isn't any
- Add zoning rules that allow affordable housing in very populated areas and job centers
- Make sure new housing projects include affordable housing and don't force current residents of affordable units out of their homes

GOAL 3: Create new policies to preserve affordable housing supported by public funds

- Identify, track and protect these properties
- Provide funds to nonprofit housing developers to buy, update or repair them
- See that tenants, nonprofits and local governments get the first chance to buy properties to keep them affordable when the owner no longer has to

GOAL 4: Help more protected class members become homeowners

- Fund homebuyer classes, financial counseling and more coop units for sale
- Offer more loans or grants for home repairs, changes to lower utility costs, counseling for those who could lose their homes, and legal support
- Do more fair housing testing and monitoring of lenders and real estate groups; make sure home appraisals and loan practices are fair for all

GOAL 5: Protect the housing rights of people in protected classes

- Expand vouchers and housing programs, so it's easier for people to move within the region
- Reward landlords who reduce, eliminate or offset barriers like high application fees and unfair criminal checks
- Expand fair housing outreach, education, testing, enforcement and legal support

GOAL 6: Remove barriers, increase community-based options for people with disabilities

- Find new ways to expand and fund programs that support community living
- Give people with mobility issues access to at least 10% of units in new projects with public funding; set aside 4% for those with hearing or vision issues
- Track and map affordable, accessible units. Post them online with information about the accessibility of nearby streets and sidewalks.

GOAL 7: Make public transportation easy to access and afford

- Improve, expand, and coordinate regional bus routes
- Expand free or reduced-fare bus fares for low-income households
- Provide other ride services needed by residents with disabilities

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Call: (202) 442-7200



Email: dhcd@dc.gov

DHCD works with other City and government agencies to help DC residents find and live in safe, affordable housing. To find out about other agencies and their housing services, visit housing.dc.gov.