



# The Housing Cost and Affordability – A Study for Prince George’s County

Cooperative Forecasting and Data Subcommittee

March 10, 2026

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THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION  
PRINCE GEORGE’S COUNTY PLANNING DEPARTMENT



# OBJECTIVES

The presentation explores housing cost burden by race and ethnicity (Hispanic or Latino origin), household income, and age by using the U.S. Census Bureau's American Community Survey data (5-Year estimates).



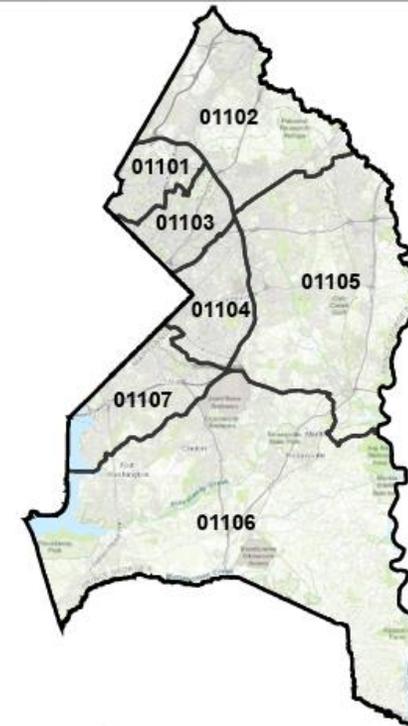
# FEDERAL DEFINITIONS

**Housing Cost Burden** : Households are considered cost burdened when they spend more than 30% of their income on rent, mortgage payments, and other housing costs, according to the U.S. Department of Housing and Urban Development (HUD).

- Public Use Microdata Areas (PUMAs) : PUMAs are non-overlapping, statistical geographic areas that partition each state or equivalent entity into geographic areas containing no fewer than 100,000 people each. PUMAs are census geographies.

- ✓ Inner Northwest Prince George's County--College Park City & Langley Park PUMA; Maryland
- ✓ North Prince George's County--Laurel, Greenbelt & Beltsville PUMA; Maryland
- ✓ Inner Northeast Prince George's County--New Carrollton & Hyattsville PUMA; Maryland
- ✓ Central Prince George's County--Seat Pleasant City, Capitol Heights Town & Landover PUMA; Maryland
- ✓ East Prince George's County--Bowie City, Kettering & Largo PUMA; Maryland
- ✓ South Prince George's County--Clinton, Fort Washington & Rosaryville PUMA; Maryland
- ✓ Southwest Prince George's County--Oxon Hill, Hillcrest Heights & Temple Hills PUMA; Maryland

**MARYLAND 2020 CENSUS PUMAS**  
(01101 - Inner Northwest Prince George's County)  
(01102 - North Prince George's County)  
(01103 - Inner Northeast Prince George's County)  
(01104 - Central Prince George's County)  
(01105 - East Prince George's County)  
(01106 - South Prince George's County)  
(01107 - Southwest Prince George's County)  
(01201 - Northwest Anne Arundel County)



 **Maryland**  
DEPARTMENT OF PLANNING  
Source: U.S. Department of Commerce,  
Bureau of the Census, 2022

 2020 PUMA Boundaries

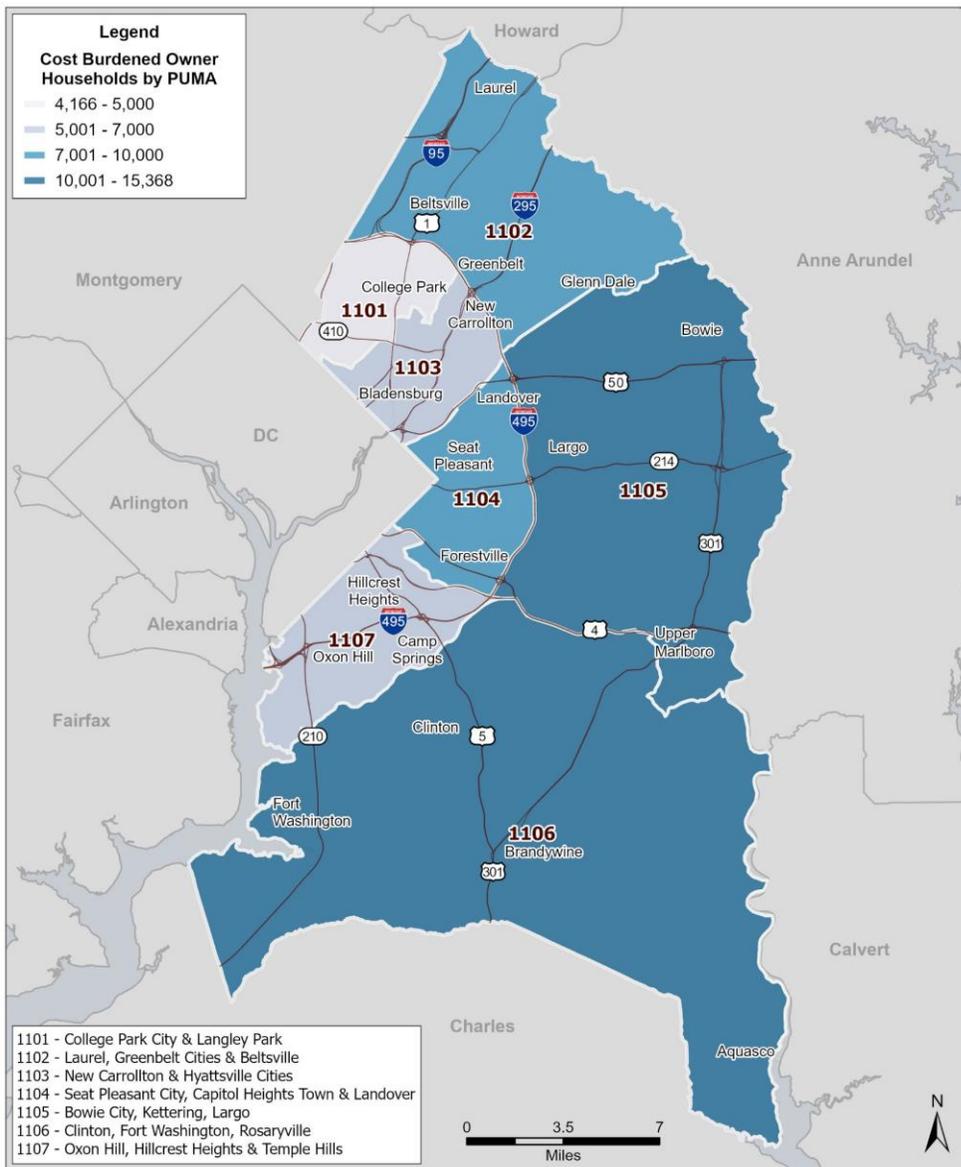


# OVERVIEW OF HOUSING COST BURDEN

- Prince George's County faces a housing cost burden due to low incomes—especially among certain racial groups—and a shortage of affordable housing.
- Communities of color face lower household incomes and homeownership rates largely stemming from historic and systemic racism, which have led to ongoing disparities in home values, lending, job access, and education (Sources: Maryland State Government and University of Maryland).
- Rising housing costs for both homeowners and renters, inflation, increasing utility rates, and high construction costs that have stressed housing affordability beyond what many households can pay.
- Population growth increases demand for housing, driving up prices and making it harder to meet the varied needs of County residents.

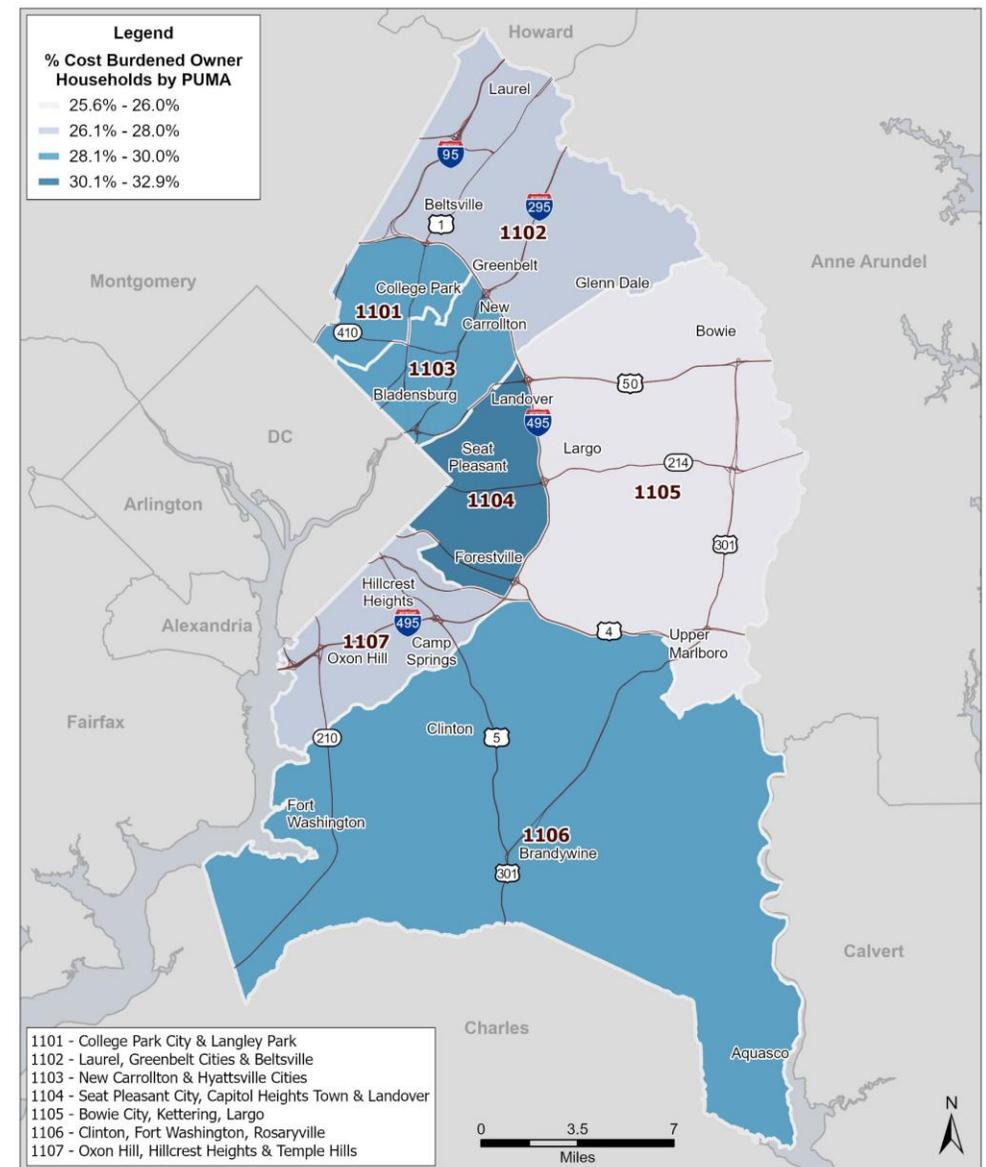
# Cost Burden: Owner Households v. Renter Households

Data Category	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Change
Total occupied housing units	305,115	305,610	306,711	306,694	308,849	311,343	315,634	337,366	341,057	344,586	39,471
Owner Households	189,940	189,462	189,084	189,513	191,562	193,263	196,113	209,794	212,888	214,809	24,869
Cost burdened owner households	71,188	66,358	61,991	58,381	56,215	55,504	55,186	58,437	58,944	60,122	-11,066
30 percent or more	37.5%	35.0%	32.8%	30.8%	29.3%	28.7%	28.1%	27.9%	27.7%	28.0%	-44.5%
Renter Households	115,175	116,148	117,627	117,181	117,287	118,080	119,521	127,572	128,169	129,777	14,602
Cost burdened renter households	58,277	58,406	58,639	58,040	58,562	58,477	58,422	63,307	64,508	65,286	7,009
30 percent or more	50.6%	50.3%	49.9%	49.5%	49.9%	49.5%	48.9%	49.6%	50.3%	50.3%	48.0%



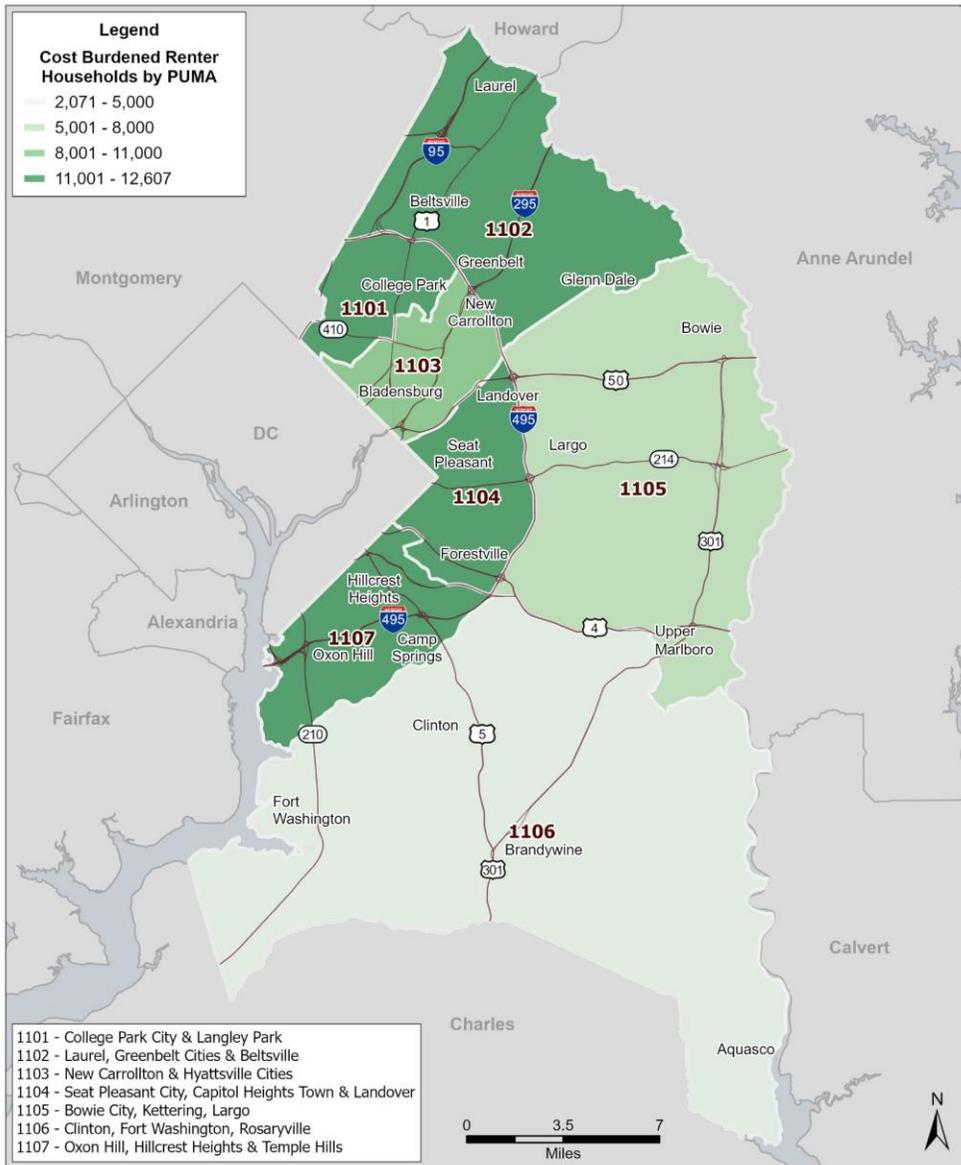
**Map 1. Cost Burdened Owner Households Prince George's County**

Data Source:  
 US Census Bureau  
 Map Updated: 9/24/2025  
 W. Lescure, Job #4558

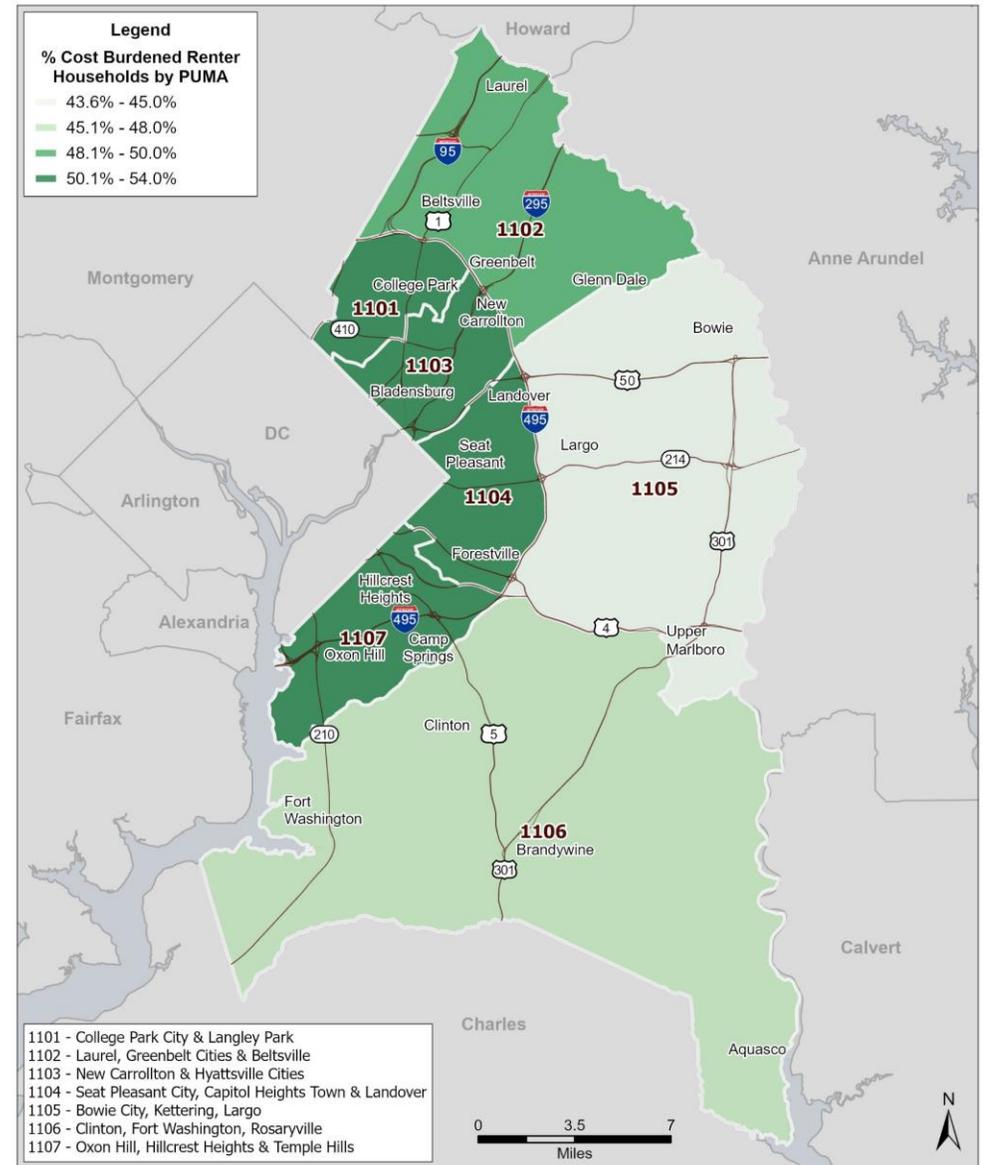


**Map 2. Percent Cost Burdened Owner Households Prince George's County**

Data Source:  
 US Census Bureau  
 Map Updated: 9/24/2025  
 W. Lescure, Job #4558



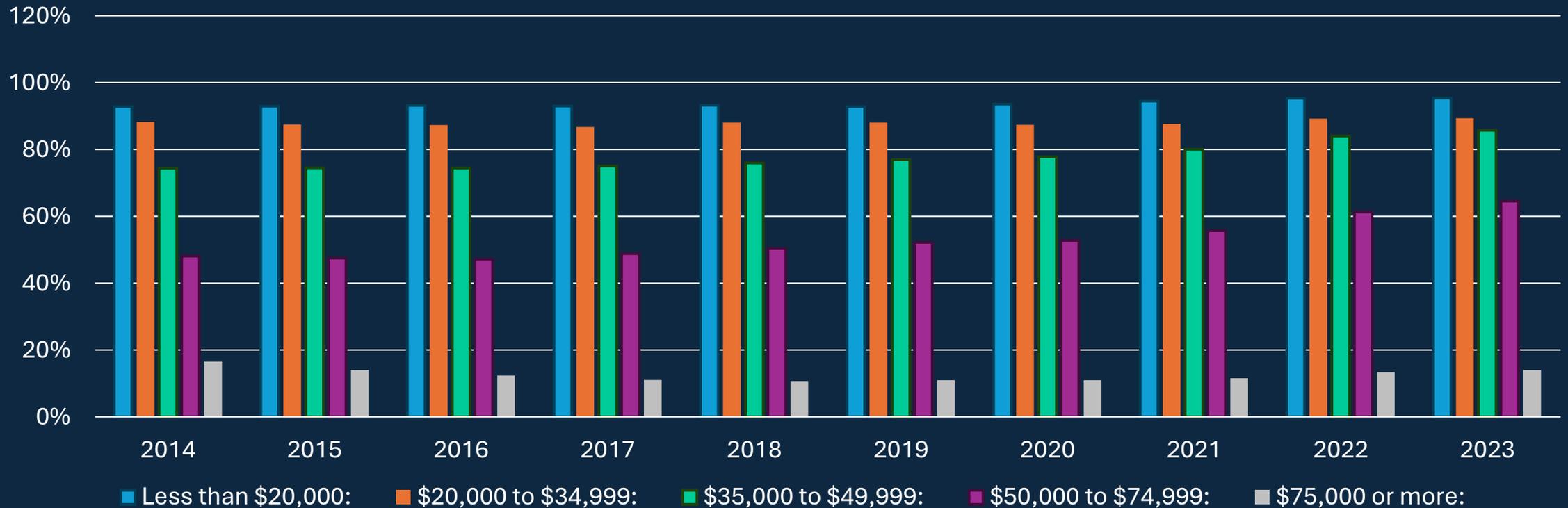
**Map 3. Cost Burdened Renter Households Prince George's County**



**Map 4. Percent Cost Burdened Renter Households Prince George's County**

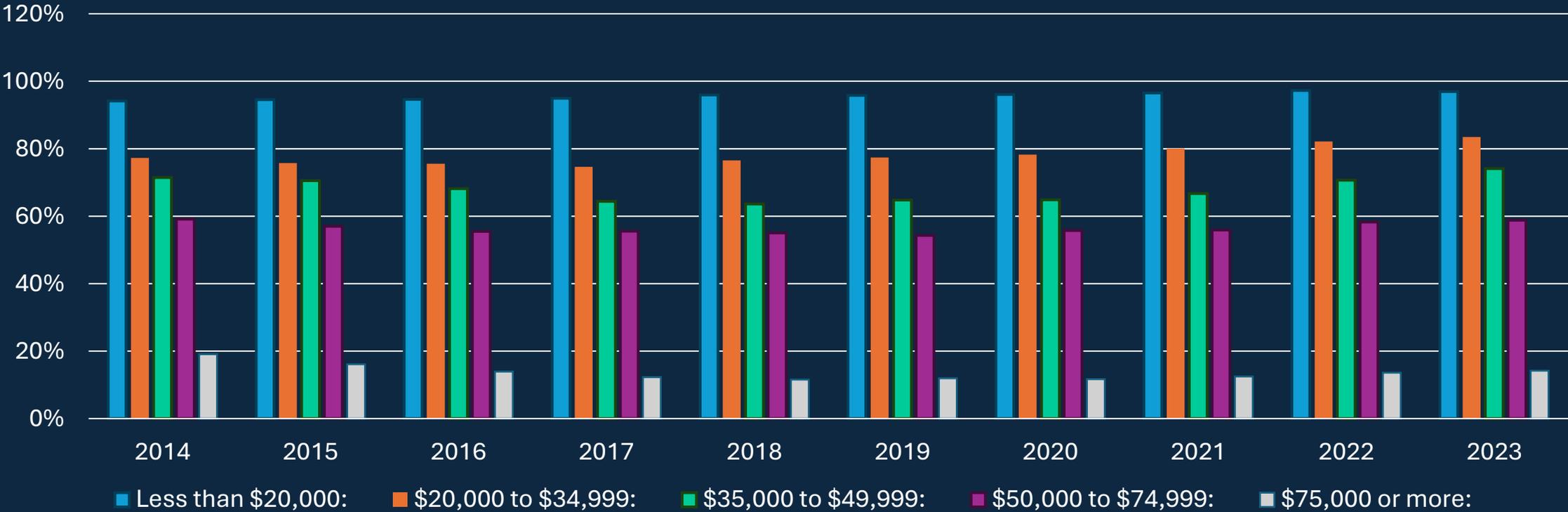
# Cost Burden by Household Income: All Households

Percent Cost Burdened Households by Income Bracket  
Prince George's County, 2014 to 2023



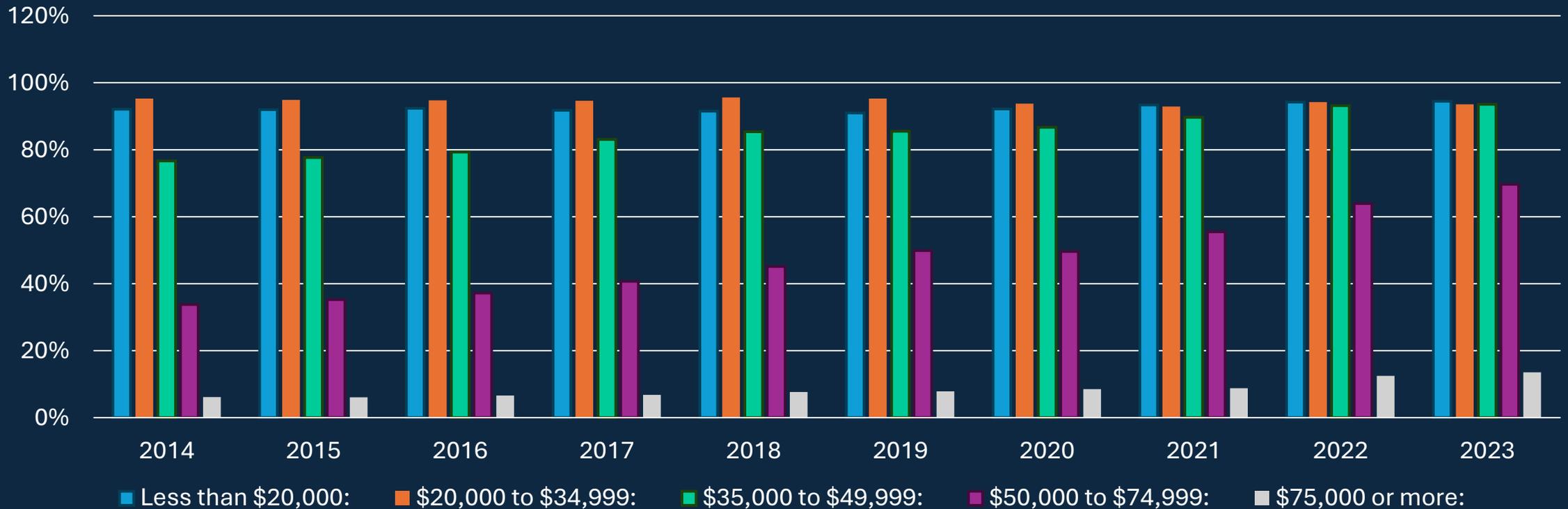
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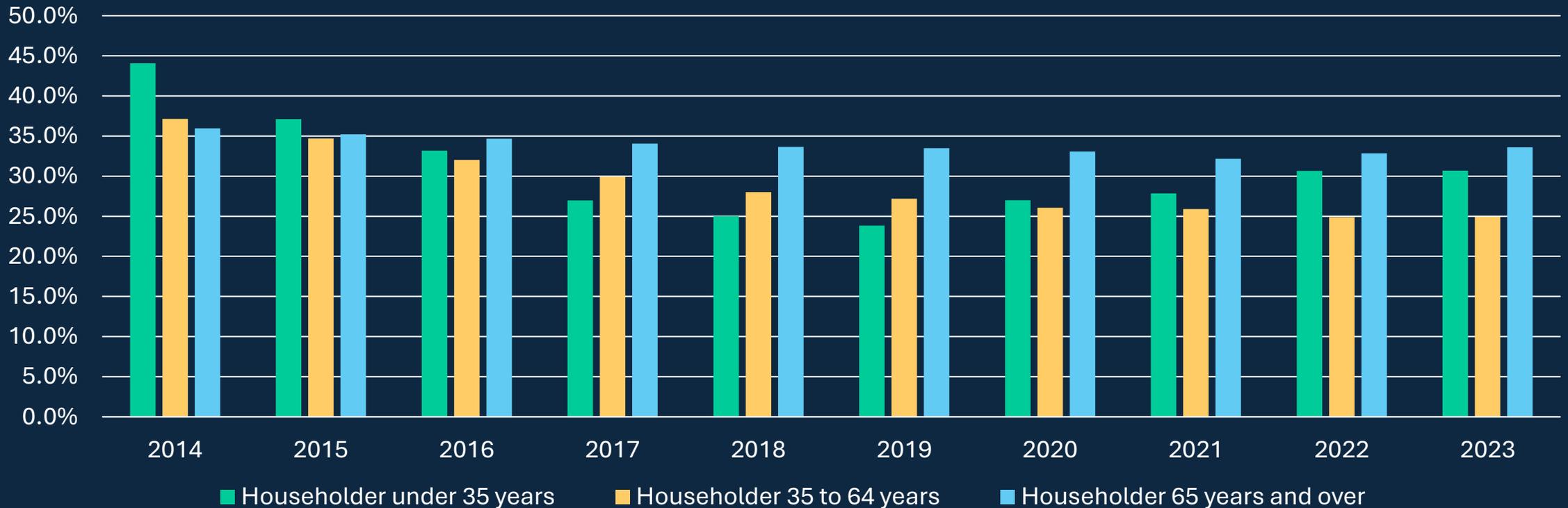
# Cost Burden by Household Income: Renter Households

**Percent Cost Burdened Renter Households by Income Bracket  
Prince George's County, 2014-2023**



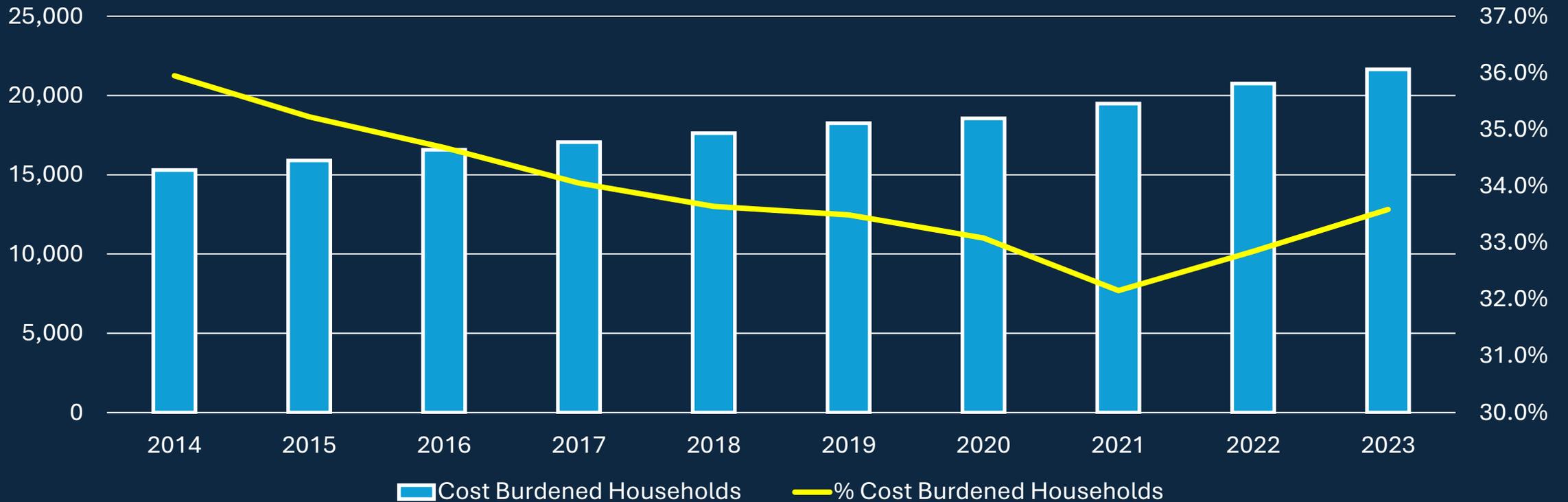
# Cost Burden by Age: Owner Households

Percent Cost Burdened Owner Households by Age of Householder  
Prince George's County, 2014-2023



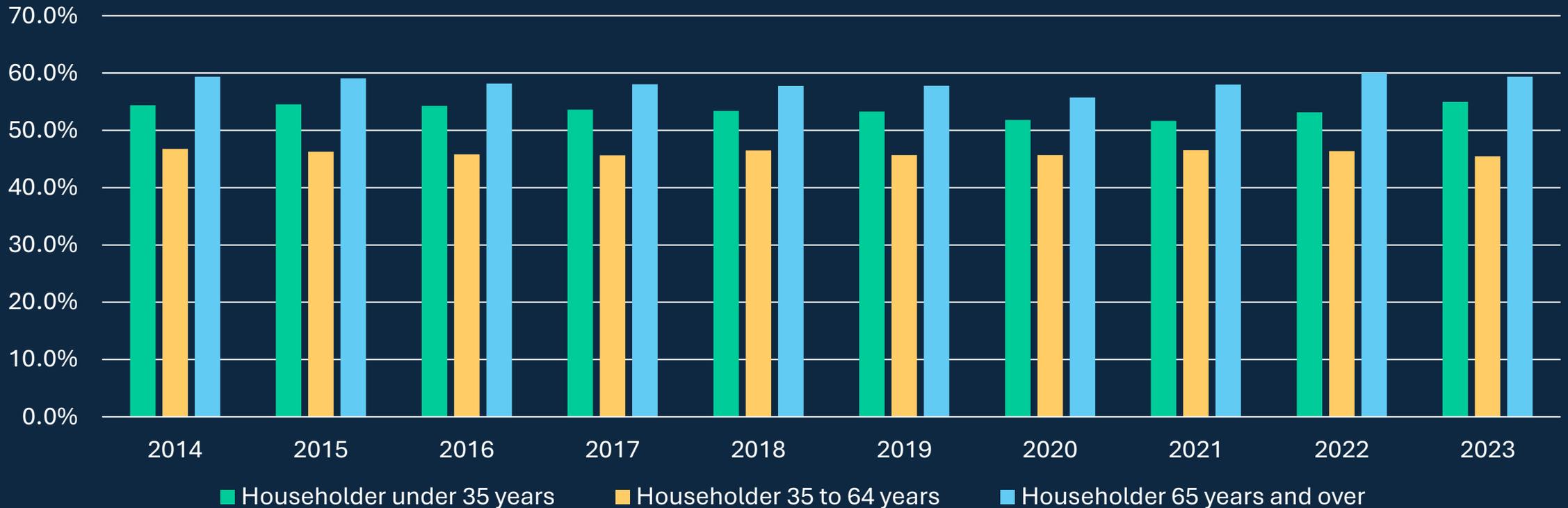
# Cost Burden by Age: Owner Households (65 Years Old and Over)

**Cost Burdened Owner Households with A Householder 65 Years Old and Over  
Prince George's County, 2014-2023**



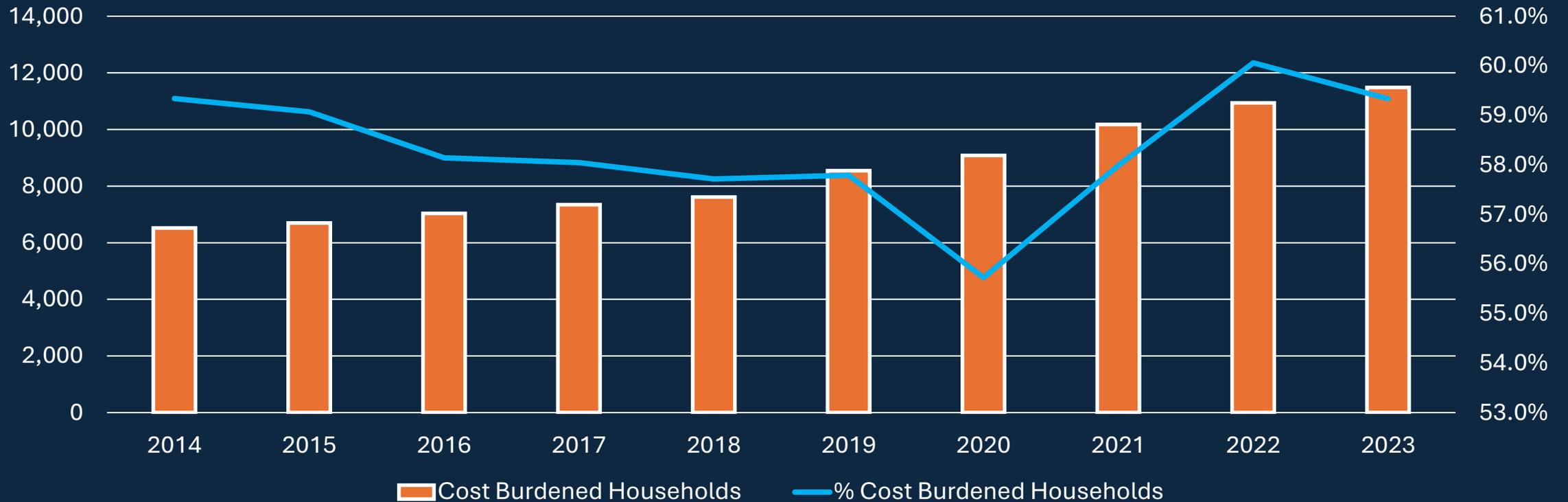
# Cost Burden by Age: Renter Households

**Percent Cost Burdened Renter Households by Age of Householder  
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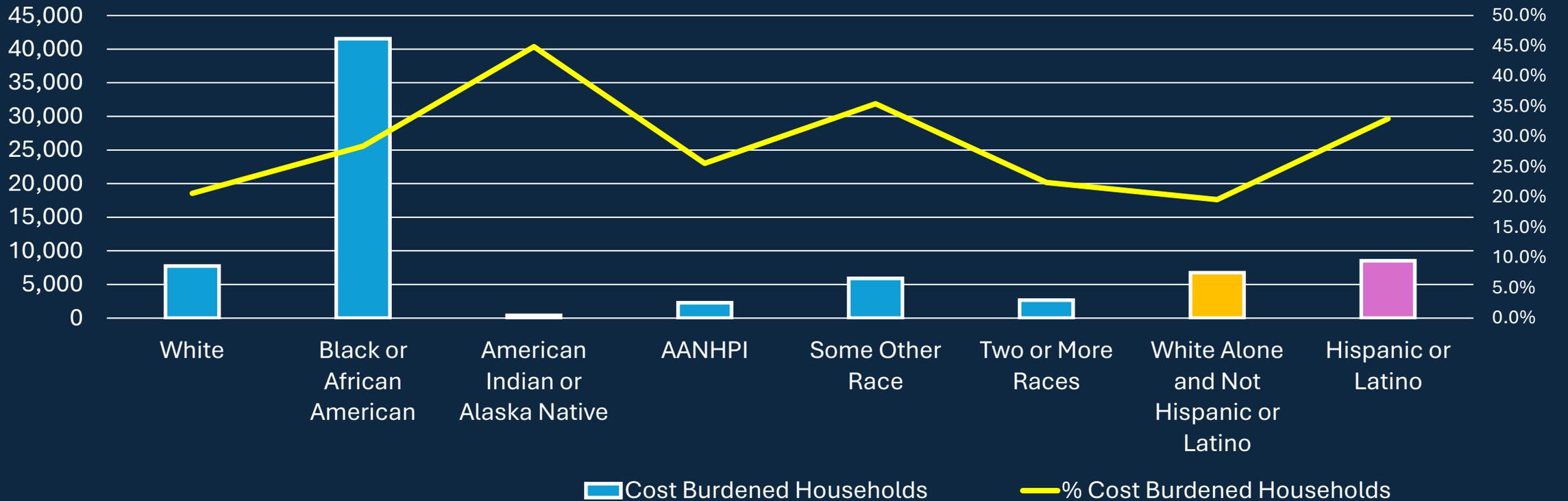
# Cost Burden by Age: Renter Households (65 Years Old and Over)

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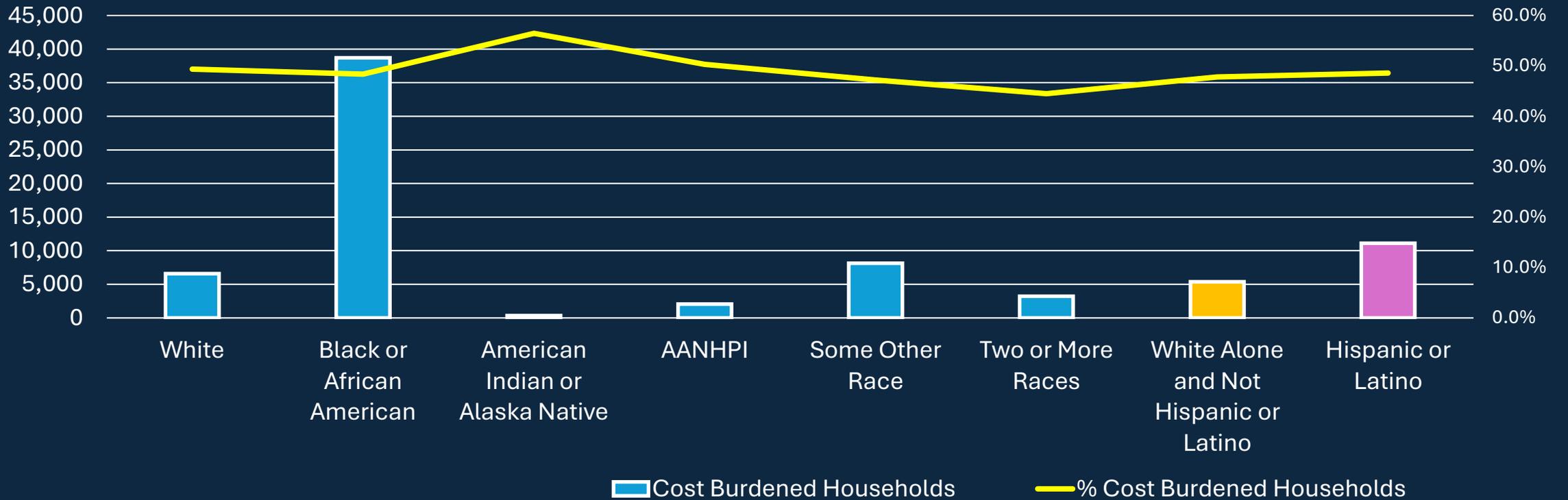
# Cost Burden by Race/Ethnicity: Owner Households

**Cost Burdened Owner Households by Race and Ethnicity  
Prince George's County, 2023**



# Cost Burden by Race/Ethnicity: Renter Households

**Cost Burdened Renter Households by Race and Ethnicity  
Prince George's County, 2023**



# MAJOR FINDINGS

- Low- to moderate-income households often face higher housing cost burdens; future policies should consider attainable housing options.
- Householders 65 years old or over struggle with high housing costs; future policies are needed for affordable housing and services.
- Black or African American and Hispanic or Latino households experience the greatest housing burdens; future policies would be ideal to address disparities and promote equity.

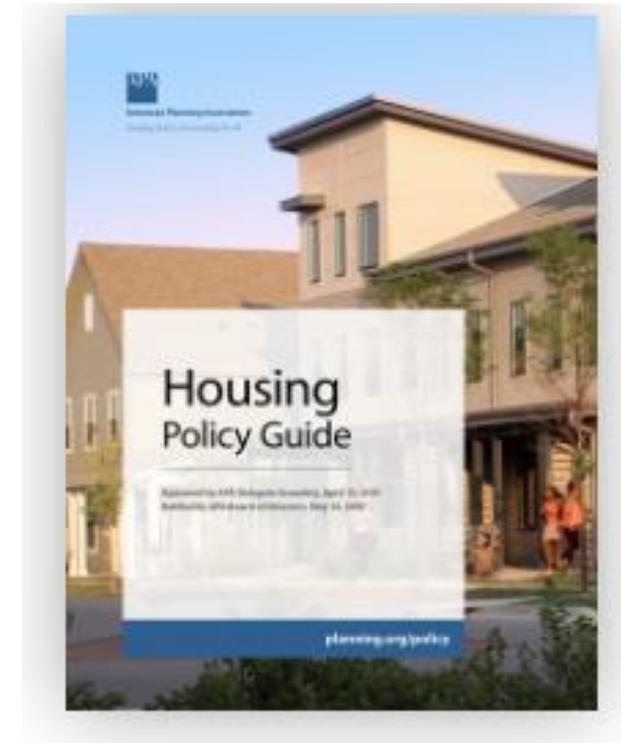


# NEXT STEPS

- Continue to elevate "missing middle" initiatives to diversify housing options for middle-income households.
- Programs like "Thrive Prince George's" guarantee a racial equity policy framework to support vulnerable communities.
- The County Government's "Housing Opportunity for All" strategy seeks to boost affordable housing supply, reduce affordability disparities, and ensure fair access across all populations.

## Housing Policy Guide

By American Planning Association National



The concept of Missing Middle Housing was conceived by Opticos Design, Inc. For further information, visit [www.missingmiddlehousing.com](http://www.missingmiddlehousing.com)

# NEXT STEPS

- As part of the Housing Action Plan, the County is supporting the growth and opportunities for minority-owned businesses and creating mixed-income communities near transit areas.
  - AARP advocates for affordable, accessible housing to support aging in place and reduce institutionalization.
  - Studying impact of federal layoffs or relocations on housing is important for addressing affordability challenges.
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# Thank you!

<https://www.pgplanning.org>



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Park and Planning Commission