



RESEARCH REPORT

Year 2 Evaluation of the PRO Neighborhoods Purple Line Collaborative

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Executive Summary

In 2019, the Purple Line Equitable Transit-Oriented Development Collaborative (Purple Line Collaborative) received a JPMorgan Chase PRO Neighborhoods award. The Purple Line Collaborative comprises three community development financial institutions (CDFIs): Enterprise Community Partners, with support from the Enterprise Community Loan Fund; the National Housing Trust; and the Latino Economic Development Center. With the PRO Neighborhoods grant, these three CDFIs are focused on lending to develop and preserve affordable housing and small businesses along the Purple Line light rail line being built in the Maryland suburbs of Washington, DC, to connect communities in Prince George's and Montgomery Counties.

The PRO Neighborhoods grant supports the Purple Line Collaborative, which is focused on the following three goals:

- **Develop and expand partnerships, policy, and community engagement in the corridor.** The CDFIs are focused on collaboration with stakeholders, residents, and community members in the corridor to meet common equitable development goals. In addition, the collaborative members support new policies, such as commercial rent control, that promote equitable development in the region.
- **Preserve and develop affordable housing.** Collaborative members are focused on strategic technical assistance and capital deployment to preserve at least 1,000 units of affordable housing in the corridor.
- **Provide loans and technical assistance to small businesses.** The CDFIs provide technical assistance and lending to preserve at least 210 small businesses in the corridor.

In the first three quarters of the year 2 grant, the Purple Line Collaborative accomplished the following key objectives for developing and preserving affordable housing and small businesses along the transit corridor:

- Enterprise Community Partners and the National Housing Trust deployed loans to create 290 units of affordable housing, surpassing their goal of 250 units of affordable housing. They have deployed loans to preserve 97 units of affordable housing, which is below their stated goal of deploying loans to preserve 750 units of affordable housing.

- The Latino Economic Development Center has preserved 155 small businesses and is on track to reach its overall goal of preserving 210 businesses. In addition, the organization helped retain 104 jobs as of year 2—nearly half of its goal to retain 210 jobs. Twenty-two small business loans were made as of year 2, 13 of which were made with JPMorgan Chase funding.
- As of year 2, the three CDFIs have engaged 250 residents, 26 community-based organizations, 201 private partners, and 29 public agencies through their work along the Purple Line corridor.
- In year 2, the CDFIs focused on expanding partnerships, identifying lending opportunities, and supporting affordable housing after the COVID-19 pandemic changed priorities in year 1. In year 3, they will continue to focus on their stated goals and internal capacity.

Year 2 Evaluation of the PRO Neighborhoods Purple Line Collaborative

In 2019, JPMorgan Chase awarded a \$5 million PRO Neighborhoods (Partnerships for Raising Opportunities in Neighborhoods) grant to the Purple Line Equitable Transit-Oriented Development Collaborative (the Purple Line Collaborative). The award is a three-year commitment to expand access to economic opportunity for residents and small business owners along the 16-mile Purple Line light rail corridor in the greater Washington, DC, region. The Purple Line Collaborative provides targeted loan capital, technical assistance, and supports for projects related to affordable housing and small-business preservation and expansion.

The Purple Line Collaborative comprises three community financial development institutions (CDFIs): Enterprise Community Partners (Enterprise), with support from the Enterprise Community Loan Fund; the National Housing Trust (NHT); and the Latino Economic Development Center (LEDC). Enterprise and the NHT focus on implementing the affordable housing preservation and development objectives of the Purple Line Collaborative. Enterprise coordinates the activities of the entire collaborative and typically handles larger loans and transactions. The NHT provides complementary expertise on predevelopment housing loans and provides capacity to handle smaller and more flexible transactions. LEDC provides loans and technical assistance to small businesses along the Purple Line corridor, as well as monitors the overall health of small-business districts serving marginalized communities adjacent to the Purple Line corridor.

The three CDFIs are members of the Purple Line Corridor Coalition (PLCC). Formed in 2013, the PLCC is a multisector collaborative led and administered by the University of Maryland's National Center for Smart Growth in partnership with a large coalition of community organizations, state and local governments, nonprofits, philanthropies, and businesses. Enterprise cochairs the PLCC steering committee and the coalition's Housing Accelerator Action team. LEDC sits on the PLCC steering committee and cochairs the Small Business Action team.

The Purple Line Collaborative selected the Urban Institute as its research and evaluation partner during the three-year PRO Neighborhoods grant. Urban's role is to review collaborative members' progress and assess that progress against the goals set at the start of the grant. This report is the second

of three summary reports that Urban will publish at the end of each grant year to present findings on progress made and lessons learned so the Purple Line Collaborative can improve results. This report summarizes the activities from November 2020 to September 2021 in the second year of the grant.

Per Urban's year 1 report (Edmonds et al. 2020), the Purple Line Collaborative's work in 2020 focused on responding to the pandemic. Because of a slowdown in lending opportunities, the three CDFIs adjusted the timeline for their 2020 work, refocused on their partnerships with community organizations, and pivoted to virtual modes of collaboration. In year 2, the CDFIs have continued to adapt to the "new normal" of the pandemic while making substantial progress toward their stated goals.

The Purple Line

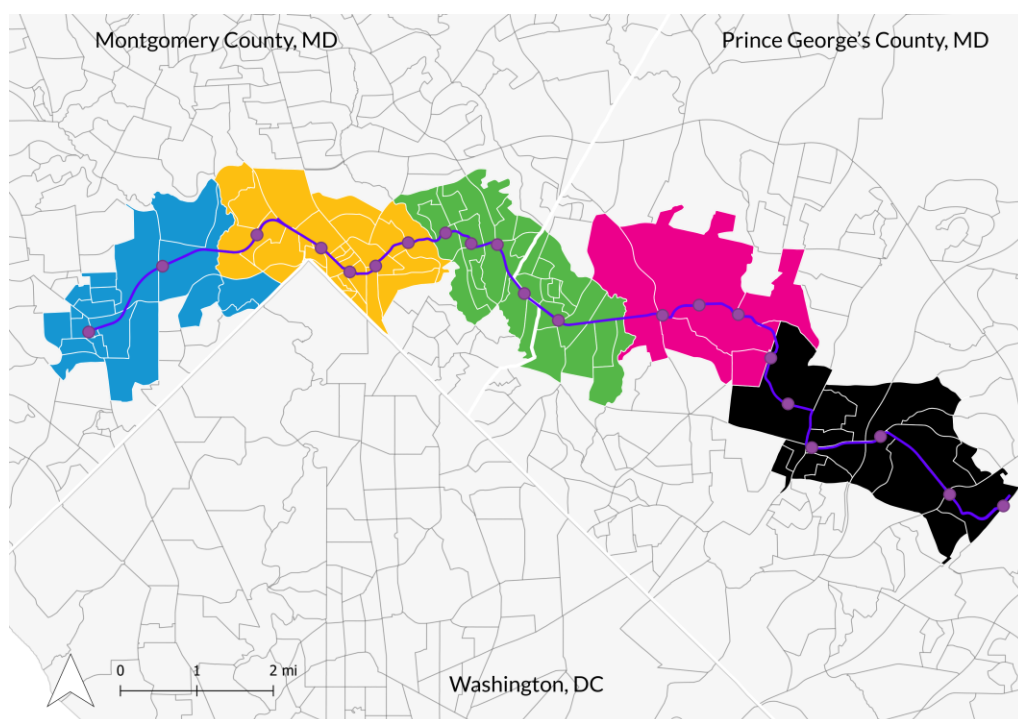
Once completed, the Purple Line will be a 16-mile light rail line in the suburban Maryland counties north of Washington, DC; it will extend east from Bethesda in Montgomery County to New Carrollton in Prince George's County (figure 1). The Maryland Department of Transportation began preparing and planning for the project in 2002, with work on the light rail line launching in 2016. According to the department's website, the projected completion date for the Purple Line was 2022,¹ but a dispute with the contractor led to delays.² In May 2020, the original construction companies building the Purple Line withdrew from the project because of disputes with the state.³ On November 5, 2021, Purple Line Transit Partners—the public-private partnership overseeing the project—selected Maryland Transit Solutions as the new contractor.⁴ No new completion date has been announced, but construction is expected to restart in spring 2022 and could require an additional 18 months over the two and half years of delays already reported.⁵

Reflecting on the impact of these construction delays in the 2020 annual report, the PLCC cochairs wrote:

This year has also brought new challenges to the Purple Line project itself. Temporary setbacks are a normal part of the journey for large transit projects, and we remain optimistic about the future of the Purple Line. But the likelihood of delays refocuses our energies on ensuring quality of life for those most affected by construction disruptions. And it reminds us why so many in the community wanted the Purple Line in the first place: better transit options, an easy cross-county connection between job seekers and job centers, and new investment in communities of color that have historically been left behind by economic growth. The Purple Line, at its best, can bridge geographic divides and be a driver for racial and economic equity. We stand ready to adapt to evolving realities and continue mobilizing toward the best future of the project, as we always have.

—Gerrit Knaap and David Bowers

FIGURE 1
Purple Line Corridor and Subareas



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Sources: University of Maryland National Center for Smart Growth Research and Education.

Note: Each corridor subarea is made up of census block groups.

In addition to creating a new east-west public transit system that connects the Red, Green, and Orange lines of the Washington area's Metrorail system, as well as the Maryland Area Regional Commuter trains, Amtrak, and local bus services, the Purple Line catalyzes transit-oriented development—a policy tool used to expand the stock of mixed-use (commercial and residential) development near transit stations. The investment in commercial and residential development could provide more high-quality jobs, affordable housing, and neighborhood amenities along the corridor.

The Purple Line represents Maryland's largest transit investment in the 21st century, and it will inevitably affect the neighborhoods surrounding its 21 planned stations. The DC metropolitan region is already known for high housing cost burdens (Turner et al. 2019). Without equitable transit-oriented development, the Purple Line could spur increased rents and lead to the displacement of longtime residents with lower incomes in the corridor, where most residents (70 percent) are people of color and many are immigrants. According to the latest decennial census data, the population within the corridor has increased by almost 19,000 people during the past decade (see appendix A), or 12 percent, which is similar to the region's growth of 13 percent.⁶ Small businesses along the corridor are at risk of displacement, and many of these businesses are owned by people of color or immigrants who are experiencing disproportionate impacts from the pandemic. In addition, people of color—particularly immigrants and those with lower incomes—have been historically denied opportunity because of racist policies and practices. They are therefore more likely to experience displacement and loss of connection to place, history, and culture from fixed-rail developments, and businesses owned by people of color are more likely to experience disruption.⁷

The Purple Line Collaborative

The three CDFIs of the Purple Line Collaborative are focused on developing and preserving affordable housing and small businesses along the Purple Line corridor through lending, technical assistance, and partnerships.⁸ See box 1 for additional information about the CDFIs.

BOX 1

Community Development Financial Institutions

CDFIs provide loan capital and financial services to businesses, individuals, and organizations in underserved urban and rural communities that traditional banking institutions might avoid because of concerns about higher risks or lower returns. They provide financial assistance, technical assistance, and often more affordable products to expand economic opportunity and revitalize the neighborhoods they serve.⁹ The three CDFIs of the Purple Line Collaborative are as follows:

- **Enterprise Community Partners (with support from the Enterprise Community Loan Fund)** is a nonprofit organization that aims to make home and community places of pride, power, and belonging for all. It develops and deploys programs and supports community organizations, advocates for policy at every level of government, and invests capital to build and preserve affordable rental homes. It also owns, operates, and provides resident services for affordable communities. For more than 40 years, Enterprise has built and preserved 662,000 affordable homes and invested \$53 billion in communities.
- The **National Housing Trust** is an expert in preserving affordable housing, ensuring that privately owned rental housing remains affordable and sustainable. Using the tools of real estate development, finance, policy advocacy, and energy solutions, NHT is responsible for preserving and producing more than 37,000 affordable homes in all 50 states and the District of Columbia and has leveraged more than \$1.2 billion in financing.
- The **Latino Economic Development Center** equips Latinos and other underserved communities in the Washington, DC, and Baltimore metropolitan areas with the necessary skills and financial tools to create a better future for their families and communities. Participants in LEDC's programs learn how to buy and stay in their homes, how to join with their neighbors to keep rental housing affordable, and how to start or expand small businesses.

Source: Purple Line Collaborative documents.

Equitable Development Goals

The Purple Line Collaborative's PRO Neighborhoods equitable development priorities are focused on three main goals:

- **Preserve and develop affordable housing.** The collaborative members focus on strategic technical assistance and capital deployment to preserve at least 1,000 units of affordable housing in the corridor.
- **Provide loans and technical assistance to small businesses.** The CDFIs provide technical assistance and lending to preserve at least 210 small businesses in the corridor.

- **Develop and expand partnerships, policy, and community engagement in the corridor.** To expand affordable housing and preserve small businesses around the Purple Line, the CDFIs focus on collaboration with stakeholders, residents, and community members in the corridor to meet common equitable development goals. In addition, the collaborative members support new policies, such as commercial rent control, that promote equitable development in the region.

Geographic Focus Areas

Investments from the PRO Neighborhoods grant are targeted toward three key areas along the Purple Line—the International Corridor, Riverdale/New Carrollton, and Silver Spring—each of which has different equitable development needs. The Purple Line Collaborative selected these areas because they share a higher concentration of nonwhite households, median household incomes of less than \$70,000, larger stocks of naturally occurring affordable housing, and higher rates of unemployment than the national average. Almost half of all renter households, especially in these areas, are considered “cost burdened,” which means that residents spend 30 percent or more of their income on housing.

The Purple Line will connect these historically disinvested areas with some of the region’s wealthiest communities. The disparity in median household incomes illustrates the stark wealth divide: the Purple Line will run from New Carrollton in Prince George’s County, where the median household income is \$67,000, through Bethesda in Montgomery County, where the median household income is \$164,000. The resource gap between the two counties, a result of historical segregation and environmental racism, conveys the necessity of fostering racial equity through transit-oriented development with the PRO Neighborhoods grant.

Two of the areas—Riverdale/New Carrollton and the International Corridor—are suburban in character, although some neighborhoods are dense and host thousands of garden-style apartments that provide affordable housing. Surrounded by strip-style commercial zones, the two areas have larger populations of people of color and have attracted recent immigrants. During the Purple Line construction, these population groups are at greater risk of residential and commercial displacement due to the expected decrease in commerce and increased speculation on land values. In contrast, Silver Spring has a predominantly white and higher-income population and has a large downtown center. However, the latest decennial census data show that all these areas have become more racially and ethnically diverse in the past decade.

The PLCC Small Business Support Action Plan notes that “six communities near future Purple Line stations have dense commercial corridors and a high concentration of business owners and customers of color” as well as neighborhoods “disproportionately affected by the legacy of racial discrimination and disinvestment” (Purple Line Corridor Coalition 2021). These areas include “Greater Riverdale, communities along University Boulevard including Northern Gateway and Langley Park, Long Branch, Bonifant Street and Fenton Village in Silver Spring, and the Brookville Road Business District in Lyttonsville.” The report estimates that there are “830 micro-businesses within 1/2 mile and 513 micro-businesses within 1/4 mile of these stations.”

The profiles of the three areas in the following sections provide data from the 2020 Census and the 2014–18 American Community Survey. Additional decennial census data for the entire Purple Line corridor and the subareas can be found in appendix A.

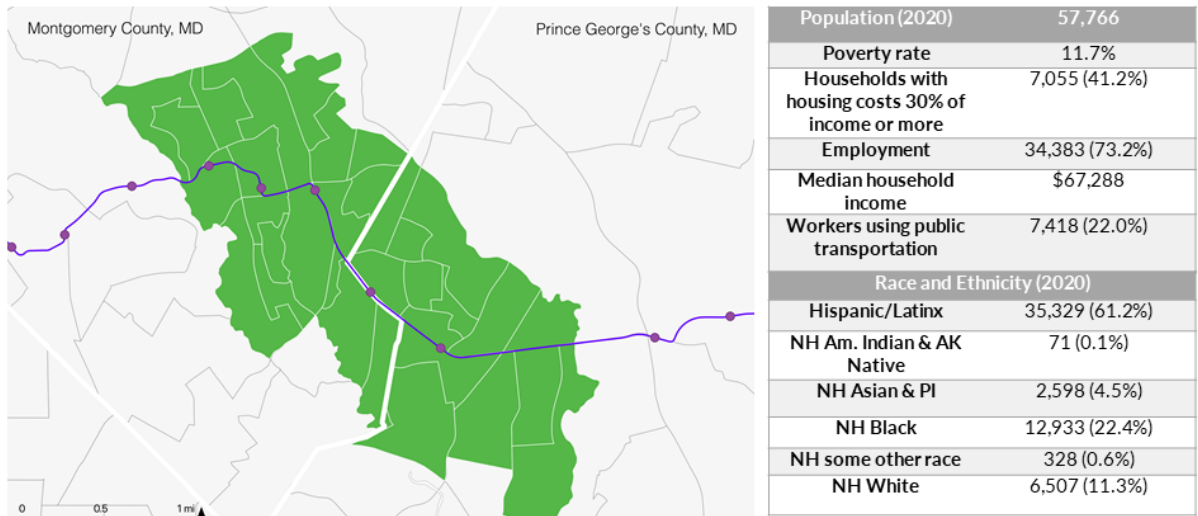
INTERNATIONAL CORRIDOR

The International Corridor spans both Montgomery and Prince George’s Counties and includes the communities of Takoma Park, Langley Park, Adelphi, and Lewisdale (figure 2). According to the 2020 Census, the total population of this area is 57,776—a 6 percent increase from the 2010 total population of 54,632. Six in 10 residents of this area (61 percent) are Hispanic/Latinx¹⁰ and 22 percent are Black. The Hispanic/Latinx population increased from 56 to 61 percent of the total population from 2010, and the Black population declined from 25 to 22 percent. The International Corridor has a higher share of residents living in poverty (11.7 percent) compared with the collaborative’s other target regions and the Purple Line corridor overall (7.0 percent).

Housing in the International Corridor increased from 17,639 to 18,047 units (2.3 percent) between 2010 and 2020, which was slower than the area’s population growth (appendix A). The share of vacant housing units fell from 6.0 to 3.8 percent. The International Corridor has a high housing cost burden, with 41 percent of households paying 30 percent or more of their income on housing.

FIGURE 2

International Corridor Area and Key Demographics



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Sources: 2020 Census; US Census Bureau, 2014–18 American Community Survey five-year estimates; University of Maryland National Center for Smart Growth Research and Education (map shapefiles).

Notes: NH = non-Hispanic/Latinx; Am. Indian & AK Native = American Indian and Alaska Native; PI = Pacific Islander. Employment and workers using public transportation are for population ages 16 years and older. For additional census data, see appendix A.

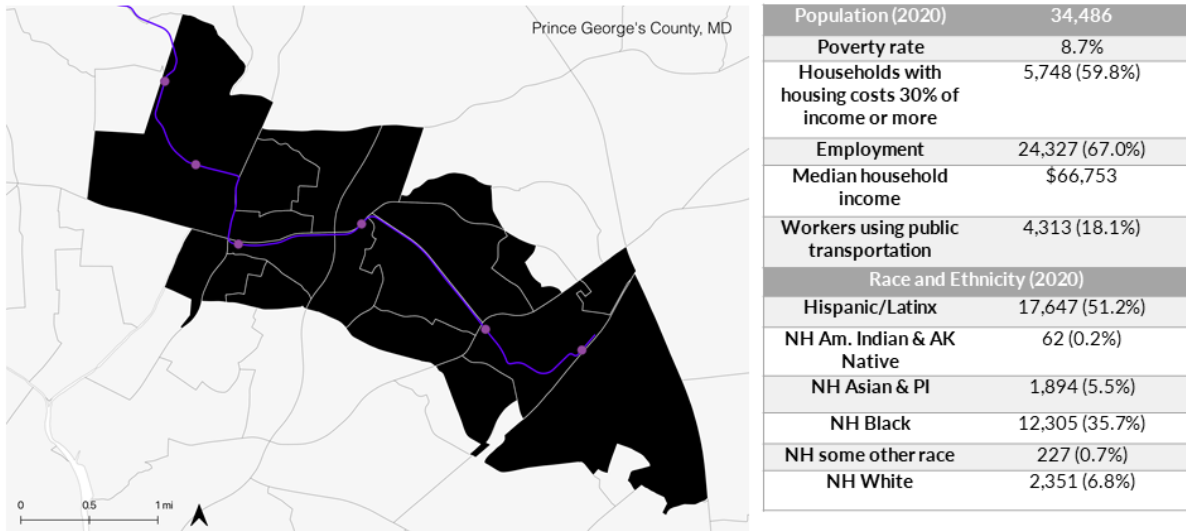
RIVERDALE/NEW CARROLLTON

According to the 2020 Census, the total population of the Riverdale/New Carrollton area in Prince George's County (figure 3) is 34,486—a 15 percent increase from the 2010 total population of 29,895. This area has a large population of people of color: 51 percent Hispanic/Latinx residents and 36 percent Black residents. The Hispanic/Latinx population increased by more than 5,000 people during the past decade, becoming the majority, and the Black population decreased. Among the collaborative's target areas, Riverdale/New Carrollton has the lowest share of residents who use public transportation (18.1 percent). This share is also lower than the share of Purple Line corridor residents overall who use public transportation (23 percent).

Housing in Riverdale/New Carrollton increased from 9,818 to 10,348 units (5.4 percent) between 2010 and 2020, which was slower than the area's population growth (appendix A). The share of vacant housing units fell from 7.5 to 3.8 percent. The housing cost burden in this area is very high, with 60 percent of residents paying 30 percent or more of their income on housing.

FIGURE 3

Riverdale/New Carrollton Area and Key Demographics



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Sources: 2020 Census; US Census Bureau, 2014–18 American Community Survey five-year estimates; University of Maryland National Center for Smart Growth Research and Education.

Notes: NH = non-Hispanic/Latinx; Am. Indian & AK Native = American Indian and Alaska Native; PI = Pacific Islander. Employment and workers using public transportation are for population ages 16 years and older. For additional census data, see appendix A.

SILVER SPRING

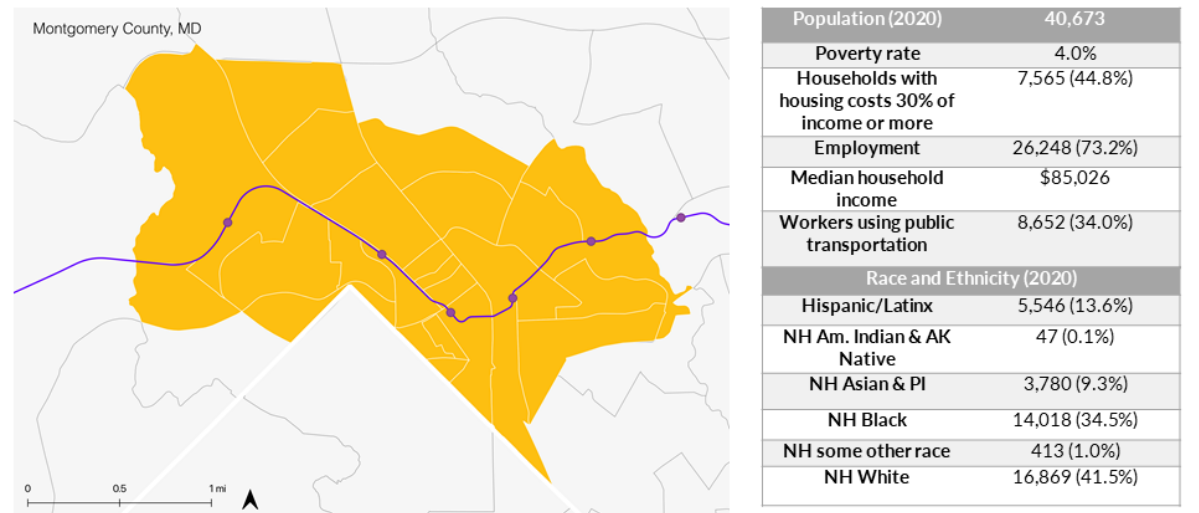
Silver Spring is an unincorporated community in Montgomery County (figure 4). According to the 2020 Census, the total population of this area is 40,673—a 24 percent increase from the 2010 total population of 32,933. It was originally developed with a restrictive deed covenant that prevented Black families from becoming homeowners, and that racism still has impacts today.¹¹ Among the collaborative’s areas of focus, Silver Spring has the highest share of white residents (42 percent) and the highest median household income (\$85,026). Although the size of the white population increased slightly during the past decade, its share of the total population decreased from 46 percent in 2010 (see appendix A). In contrast, the shares of Asian and Pacific Islander, Black, Hispanic/Latinx, and other racial and ethnic groups all grew during the past decade. The Black population in Silver Spring saw the largest growth, with an increase of more than 3,600 people from 2010, or an increase from 32 to 35 percent of the total population.

Disaggregating income and poverty level by race, Black and Hispanic/Latinx households do not fare as well as white households in Silver Spring; the annual median income is \$71,272 for Black households and \$63,750 for Hispanic/Latinx households, compared with \$105,402 for white households. Similarly,

Black and Hispanic/Latinx households experience higher poverty rates (7.4 percent and 30.2 percent, respectively), compared with the overall poverty rate in Silver Spring (4.0 percent).

Between 2010 and 2020, housing in Silver Spring increased from 17,210 to 21,513 units (25 percent), which was faster than the area’s population growth (appendix A). Despite additional housing, the share of vacant housing units fell from 8.1 to 5.9 percent. Silver Spring has a high housing burden, with 45 percent of households paying 30 percent or more of their income on housing.

FIGURE 4
Silver Spring Area and Key Demographics



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Sources: 2020 Census; US Census Bureau, 2014–18 American Community Survey five-year estimates; University of Maryland National Center for Smart Growth Research and Education.
Notes: NH = non-Hispanic/Latinx; Am. Indian & AK Native = American Indian and Alaska Native; PI = Pacific Islander. Employment and workers using public transportation are for population ages 16 years and older. For additional census data, see appendix A.

Historical Context

To understand the significance of the Purple Line development for communities along the planned light rail and the importance of the work being undertaken by the Purple Line Collaborative through the PRO Neighborhoods grant, it is important to know the history of economic and infrastructure development along the Purple Line corridor, especially the negative impacts that those changes have had on the people of color who reside and own businesses there. To provide this important context, we offer snapshots of Langley Park in the International Corridor focus area and Lakeland in the Riverdale/New Carrollton focus area.

Langley Park, an unincorporated area in the International Corridor, is an example of a community that has experienced white flight and disinvestment. Langley Park had unprecedented post–World War II growth that catalyzed developers to build affordable housing for soldiers returning from the war. By the 1950s, Langley Park was known as the fastest-growing trade area in metropolitan Washington and became a white middle class enclave that was made up of mostly Jewish Americans.¹³ By the 1990s, the demographic makeup of Langley Park had changed with the arrival of middle-income African Americans and Asian and Latinx immigrants who had moved to the neighborhood seeking cheaper housing.¹² In the decades that followed, Prince George’s County officials and private-sector investors ceased making meaningful investments in the neighborhood. Consequently, Langley Park experienced physical decline and an increase in crime. As a result, landlords followed suit and stopped investing in maintaining building quality. Today, many Langley Park dwellings have reported infestations of mold and rodents.¹³

Lakeland, situated in the College Park area of the Riverdale/New Carrollton focus area, has experienced widespread displacement of the once robust African American community that lived there for much of the 20th century. Thanks largely to the availability of housing from a developer who chose not to discriminate against Black homebuyers, Lakeland became a predominantly African American community by 1903. For more than 50 years, the community grew and prospered, anchored by its two churches and Lakeland High School, which doubled as the community’s social and cultural centers. Yet decades of flooding led to widespread deterioration of structures in the neighborhood, prompting College Park city officials to apply for federal redevelopment funding. In 1970, the local government approved the Lakeland Urban Renewal Plan, largely without community input. Over the following two decades, the city demolished family homes and ultimately displaced 104 of 150 Lakeland households without assistance or assurances of relocation. As a result, few families were able to resettle in the neighborhood. Today, most of the neighborhood’s housing is owned by a corporate landlord who rents to University of Maryland students.¹⁴

Other communities along the Purple Line corridor share similar histories of disinvestment and displacement. Given this history, it is no surprise that many longer-term residents are fearful that renewed interest in their light rail–adjacent neighborhoods will result in their displacement.

Year 2 Implementation Findings

The Urban Institute’s evaluation focuses on how the CDFIs affect the development and preservation of small businesses and affordable housing along the Purple Line corridor. This report assesses the Purple Line Collaborative’s year 2 progress, from November 2020 to September 2021, on adjusting to

disruptions such as the pandemic and delays in Purple Line construction (research question 1) and on meeting its stated goals (research questions 2–4). The report also describes the CDFIs’ approach to advancing equity (research question 5). Although not included in the original enumerated goals of the CDFIs, the collaborative’s work has always been driven by the need to advance equity for Black and Indigenous communities and other communities of color along the Purple Line corridor. To further examine the collaborative’s equity goals and progress, this topic has been added as an explicit research question in this year’s report. The research questions for this year’s report are as follows:

- **Question 1.** How have the CDFIs adjusted to the ongoing pandemic and delays in Purple Line construction?
- **Question 2.** How and to what extent does the Purple Line Collaborative meet the annual goals of preserving and expanding affordable housing in the target area through financing and development?
- **Question 3.** How and to what extent does the Purple Line Collaborative meet the annual goals of preserving and expanding small businesses in the target area through financing and technical assistance?
- **Question 4.** How and to what extent does the Purple Line Collaborative preserve and expand affordable housing and small businesses in the target area through partnerships, policy, and community engagement?
- **Question 5.** What major equity issues have the partners identified in the Purple Line corridor? How will the partners’ planned activities affect equity in the area?

We used the following qualitative and administrative data to answer those questions:

- **Qualitative data assessment.** Urban interviewed staff members from the three CDFIs and key stakeholders in 2021. The key stakeholders included staff and representatives from organizations involved in the overall Purple Line corridor: the National Center for Smart Growth at the University of Maryland, Montgomery County and Prince George’s County executive offices, the Maryland-National Capital Park and Planning Commission for Prince George’s and Montgomery Counties, the immigrant advocacy organization CASA de Maryland, the Montgomery Housing Partnership and the Housing Initiative Partnership in Prince George’s County, Purple Line NOW, and Kaiser Permanente. The interviews focused on the progress made toward goals set for the Purple Line Collaborative, the impacts of the pandemic, community engagement, and the future of the PRO Neighborhoods Collaborative.

- **Administrative data assessment.** Urban analyzed CDFI grantee data (reported to JPMorgan Chase on a quarterly basis) related to PRO Neighborhoods project outputs against identified goals, such as the number of small businesses that received technical assistance and the number of affordable housing units created and preserved.

Consequences of a Long Pandemic and Delayed Construction

As documented in the year 1 report (Edmonds et al. 2020), the collaborative centered its analysis on the effects of the pandemic on the Purple Line and its stakeholders. Although the pandemic abruptly disrupted development timelines and pipelines, Urban reported that the Purple Line Collaborative still accomplished several key objectives related to preserving affordable housing and small businesses along the transit corridor. Those accomplishments included 135 engagements with key nonprofit and public agency partners, 9 policy advocacy events, 57 small businesses receiving technical assistance, 368 technical assistance meetings conducted with small businesses in the corridor, and 96 affordable housing units preserved through loans using PRO Neighborhoods funds. The nonquantifiable impacts included a slowdown of lending and building an affordable housing pipeline, which resulted in the three CDFIs adjusting the timeline for their 2020 work, refocusing their partnerships with community organizations, and pivoting significant time and resources to virtual modes of collaboration.

In 2021, the pandemic was far from over. Consequently, the collaborative partners continued to address pandemic realities: they helped residents living in properties managed by affordable housing partners to address gaps between their incomes and rent payments and assisted small businesses with stemming pandemic-related revenue losses and adjusting to the new normal of the digital marketplace. At the same time (as is reported in more detail in the following section), they gained momentum toward achieving quantifiable PRO Neighborhoods goals including centering racial equity in their work, engaging corridor residents and other stakeholders, and building capacity across their core partnerships and wider support ecosystem.

The CDFI partners and their stakeholders are proud of the large and functional adjustments they made during an unexpectedly long pandemic, but some also lament the lost energy and spirit of active collaboration and one-on-one engagement from 2019. One partner representative commented that everyone's roles now feel very compartmentalized, adding that in-person networking with developers

and other potential partners is critical for developing a pipeline of properties around which to build loan packages.

Delays to the construction of the Purple Line have presented a double-edged sword for collaborative partners. Construction delays have compounded the sense of lost momentum brought on by the pandemic, and interruptions to the built environment caused by half-built pylons and torn-up roadways and roadsides have taken a toll on the quality of life for corridor residents, as well as significantly disrupted the normal flow of customers to some small businesses. On the other hand, delays in completion have provided more time for the collaborative and other PLCC partners to protect and preserve affordable business and living spaces before already significant real estate pressures ramp up further, owing to the imminent prospect of active transit stations.

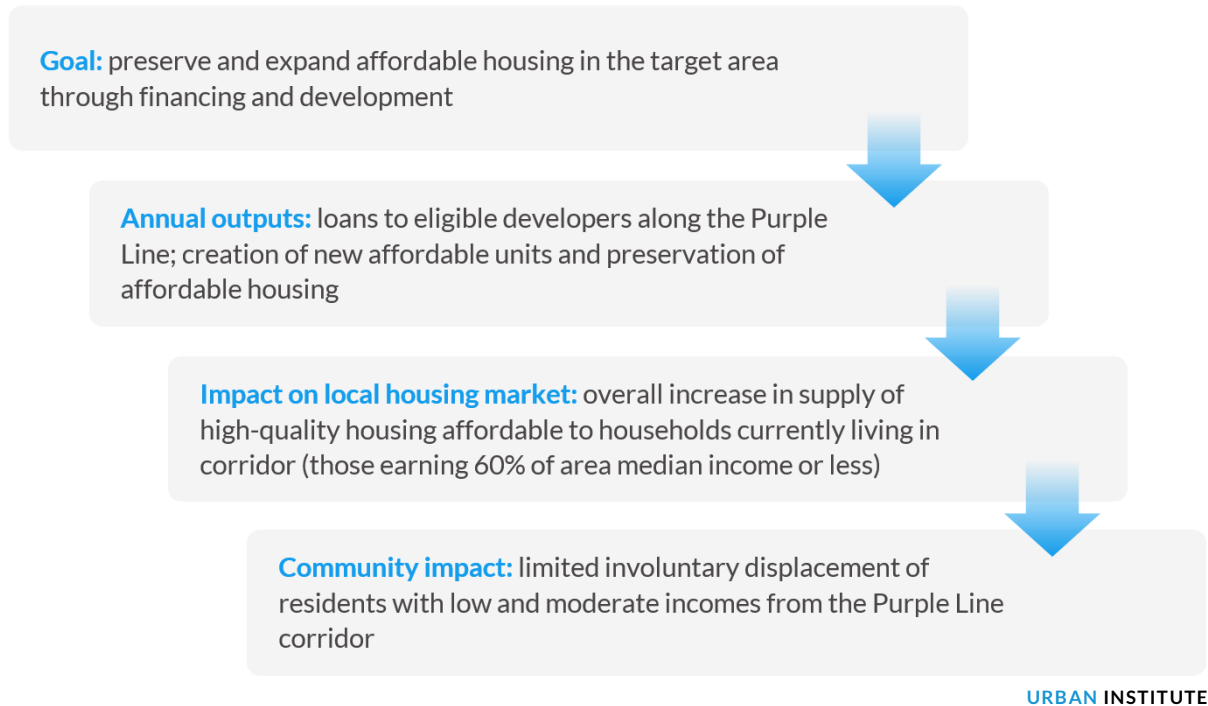
In interviews, the CDFI partners were philosophical, but not complacent, about how obstacles are to be expected on the way to achieving tough goals such as equitable development. Overall, they were relieved that 2021 offered opportunities to drive hard across all vectors of their work, including building projects' pipelines, dispensing capital, and advocating for policy changes to support state residents of color with low incomes.

Preserve and Expand Affordable Housing

Figure 5 details NHT's and Enterprise's financing and development goal and outcomes as the CDFIs address the capital needs for affordable housing development and preservation in the Purple Line corridor. It also describes the benefit of expanding affordable housing to prevent the displacement of people with low and moderate incomes who live near the Purple Line.

FIGURE 5

Overview of the National Housing Trust and Enterprise Community Partners' Goal, Outputs, and Outcomes for Affordable Housing Lending



Source: Purple Line Collaborative logic model.

Although the CDFIs have reached or surpassed some of the affordable housing goals they set for the PRO Neighborhoods grant, they are increasingly turning their attention to structural and policy challenges that affect their ability to preserve and create affordable housing within the corridor.

The CDFIs Have Reached or Surpassed Some of the Goals Set for Affordable Housing

As of quarter 3 (Q3) of year 2, Enterprise and NHT have deployed loans to preserve 290 units of affordable housing, surpassing their goal of preserving 250 units by this date. They have deployed loans to preserve 97 units of affordable housing, which is below their stated goal of preserving 750 units of affordable housing. Given the challenging circumstances of the pandemic, the CDFIs were particularly proud of the multifamily properties they were able to preserve, one of which is highlighted in box 2.

BOX 2

Affordable Housing Success: Montgomery Housing Partnership

In 2020, the Montgomery Housing Partnership (MHP) closed an \$800,000 predevelopment loan from NHT for a 96-unit property located less than a mile from the future Takoma-Langley Purple Line station in Takoma Park, Maryland. The 70-year-old complex has a mix of one- and two-bedroom units. Although it is affordable for residents with incomes of less than 60 percent of the area median income, the building needs significant rehabilitation. MHP seeks to perform major renovations and preserve affordability through 4 percent tax credits and soft debt from Montgomery County. The predevelopment loan, funded by the PRO Neighborhoods grant, predominantly supported expenses for architecture, design, and engineering, as well as fees associated with legal advice, permitting, and financing as the developer worked toward closing the tax credit deal. At the end of 2021, MHP closed on the Low-Income Housing Tax Credit financing, paying off the NHT predevelopment loan with the proceeds. Enterprise, through its Housing Credit syndication team, provided the approximately \$12 million investment in housing credit equity. The property's renovations began immediately after in early 2022.

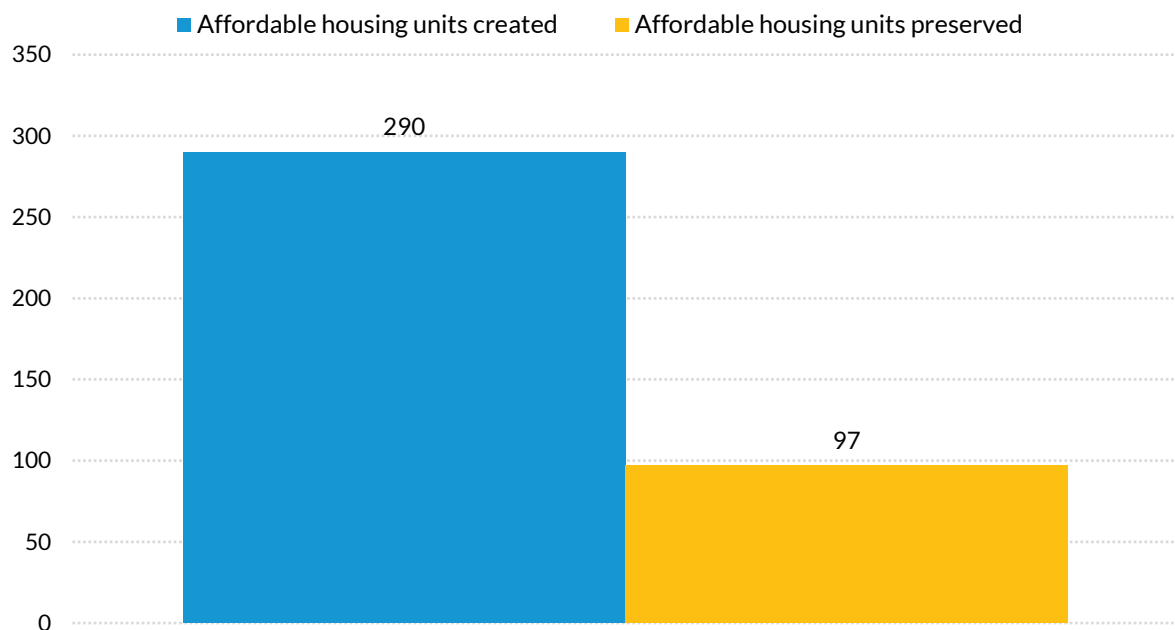
Source: Information provided by the CDFIs.

Interviewees noted that there are several aspects of affordable housing development along the Purple Line that cannot be captured through metrics alone. Although it would appear at first glance that NHT and Enterprise have achieved only modest results in preserving affordable housing units (figure 6), housing developments often take years to preserve. In the next section, we explain the context and challenges inherent to affordable housing preservation that Purple Line Collaborative partners often face.

FIGURE 6

Total Number of Affordable Housing Units Created and Preserved by the National Housing Trust and Enterprise Community Partners

Units in Purple Line Collaborative focus areas, years 1 and 2 of PRO Neighborhoods grant



URBAN INSTITUTE

Source: Urban Institute analysis of PRO Neighborhoods program data.

Partners Have Leveraged Their Financial and Organizing Capacities to Compete

Despite the successes noted earlier in this report, our interviews revealed ongoing challenges to generating a pipeline of properties on which to create or preserve affordable housing along the Purple Line corridor. The nonprofit developers and the projects that NHT and Enterprise support with loans frequently face stiff competition from for-profit developers who often can mobilize capital very quickly when it comes to converting older, naturally occurring affordable housing to brand new and highly profitable market-rate units. So far, the CDFIs believe that timely predevelopment loans and an at-the-ready pool of capital, such as the funds provided under the PRO Neighborhoods grant, have helped them gain a competitive advantage when it comes to securing small to midsize properties. However, they believe that bigger wins, such as larger multifamily properties, will remain out of reach without more significant government backing, especially in the Prince George's County portion of the corridor (see next section). Nonprofit development stakeholders also acknowledge that the competition for

larger affordable housing complexes has significantly increased because of escalating property prices during the somewhat perverse “housing boom” that has persisted despite the pandemic.¹⁵

Across the county, that's a challenge. Both nonprofit and for-profit developers will be going after [the same properties]. If it's a good property, everybody's going after it.

—CDFI interviewee

The CDFIs and their partners say the greater challenge in 2021 was finding property owners who were willing to sell. Despite an escalating housing market, many owners of naturally occurring affordable housing¹⁶—that is, housing that is relatively less expensive but does not have commitments or restrictions that require it to remain affordable—prefer to hold on to their frequently older and poorly maintained housing complexes in the hopes of “cashing out” on increased property values after the Purple Line opens.

Recognizing that having a pipeline of properties to preserve and improve is a prerequisite for success, the PLCC Housing Accelerator Action Team hired a new housing development coordinator in January 2021 to focus on this work. Her primary role has been to help identify properties (primarily multifamily market-rate properties) where there might be a project opportunity and help identify solutions to thornier issues such as poorly maintained multifamily housing rented to primarily undocumented families. Later in the year, the Housing Accelerator Action Team formed a special working group to study how to secure distressed housing for equitable development. To support these efforts, the PLCC engaged an additional consultant and NHT’s policy department to dig into a few cases, such as the severely dilapidated Bedford Station Apartments and Victoria Station Apartments (Bedford/Victoria) in Langley Park, which together contain nearly 600 units. The PRO Neighborhoods Collaborative used a portion of its technical assistance funds to support NHT’s policy research and the distressed property working group.

Here, the diversity of partners across the collaborative and the PLCC has been an enormous advantage. In July 2021, CASA of Maryland, an immigrant advocacy group and a deeply engaged PLCC partner, organized a coalition of Bedford/Victoria renters to sue their elusive landlord for breaking federal law and its contractual obligations. The suit alleges that the landlord harmed tenants by not

addressing the persistent health and safety concerns of apartments "riddled with vermin, mold, broken appliances, and crumbling infrastructure."¹⁷ A local news article on the case reported:

'Our pleas have continued to fall on deaf ears,' CASA Executive Director Gustavo Torres said in the [press] release. 'We do not want slumlords in Langley Park. We do not want an out of state property owner who intentionally divests from our community because of our country of origin or the language we speak.' CASA wrote that 85.2 percent of residents at the two compounds are Hispanic or Latino. The other 14.8 percent are Black, the advocates mentioned. None of the occupants are white, CASA reported. 'I am worried about my daughter's health and wonder if she'll catch an infection one day,'" CASA Member and Plaintiff Maria Lara added in the release, pointing to a poor maintenance record and her \$1,613 monthly rent. 'The question I ask the landlord is: would they live in these terrible conditions? Do they think they can get away with this because we're poor, because we're immigrants, or because we don't speak English?'¹⁸

The press announcement mentioned in the previous quote also contained statements from Prince George's County elected officials, who were supportive of the residents, and contained a long list of other concerns at the property including faulty lighting and electrical outlets, trash, and defective flooring and plumbing.

The CDFI partners noted that Victoria/Bedford is "a microcosm of a larger problem that is happening with many other properties around the country." Additionally, they hope that the PLCC can act as an example for how other CDFIs can leverage their networks and assets and activate close ties with residents to advocate for long-marginalized populations.

Gaps in Local Government Challenge the Collaborative's Housing Preservation Goal

CDFI interviewees pointed out that the case of Victoria/Bedford circles back to the problem of leveraging sufficient capital to compete for larger properties. One partner noted, "In general, supporting a [600-unit] project like [Victoria/Bedford] would be hard for a CDFI [because it's so large]. In reality, the money we have raised so far could be most impactful if an 80-unit building were going through the exact same thing." The problem, agreed several collaborative stakeholders, is that although Prince George's County has made significant progress recently, the jurisdiction still needs to build considerable policy muscle before it can keep pace with the speed of development and scale of need in communities within the International Corridor and Riverdale/New Carrollton.

Although the Silver Spring focus area is by no means an "easy" geography to develop equitably, it has the advantage of being in Montgomery County, which has some of the nation's oldest inclusionary zoning laws and an accompanying housing trust fund. Montgomery County's inclusionary zoning program includes low- and moderate-cost units in residential constructions of larger developments and

leverages market-rate construction to generate affordable housing at the same time. Over a 40-year period, Montgomery County has been able to add more than 13,000 affordable housing units in mixed-income buildings through its inclusionary zoning law (Schwartz et al. 2012: 24).¹⁹ Interviewees noted that if a large multifamily project were built in Montgomery County, even at market rate, a percentage would be made affordable automatically through inclusionary zoning.

Most salient to the capital-raising challenges faced by the CDFIs, Montgomery County's Housing Opportunity Fund provides "seed money to establish a public-private preservation commitment of funds which will proactively leverage public and private capital to support affordable housing developers in preserving and producing targeted affordable housing."²⁰ CDFIs are able to leverage Montgomery County's housing trust fund along the Purple Line corridor, thereby positioning them to help their nonprofit developer partners compete successfully with private investors.

Montgomery County has a large trust fund that it can dip into, it has a lot of experience, people who have done a lot of affordable housing transactions at any given time. It's got a bunch of these transactions underway and looking for new ones. Prince George's is just getting up to speed. The lack of government infrastructure in [Prince George's] County is a significant challenge.

—CDFI interviewee

By contrast, Prince George's County lacked similar local housing programs until very recently, which limited opportunities for affordable housing preservation and development. One interviewee noted that preserving affordable housing may not have been a high priority in Prince George's County because of policymakers' perceptions that the county already has a high and fair share of naturally occurring affordable housing. The advent of the Purple Line and the visible pace of gentrification in communities like Riverdale, however, may be changing that perception. In 2021, Prince George's County officials began working more closely with advocates from the PLCC, including the collaborative CDFIs and their policy wings, through the county's Department of Housing and Community Development Housing Opportunities for All planning process. March 2021 marked a turning point when the Prince George's County Council announced the establishment of a Housing Investment Trust Fund. Progress continued in November 2021 when the Prince George's County commissioner

announced that the county was using the fund and a 2013 right-of-first-refusal purchase rule to divert a large property in the Riverdale area away from for-profit developers and into the hands of a nonprofit development partner.²¹

At the end of that same month, the council announced that it would use part of the county's share of American Rescue Plan Act funding to increase the Right of First Refusal Preservation Fund by \$15 million. These funds will be aimed specifically at preserving naturally occurring affordable housing in transit-oriented areas as well as in targeted areas for economic development.²²

Though policy developments like these represent progress on key HAAT goals for financing and pipeline development, the scale of the funding and policy gaps will be hard to surmount in year 3 without ongoing attention and results from the collaborative and other partners, including government officials. A Purple Line Collaborative partner highlighted this point in the case of just one large property—Bedford/Victoria—against the combined pool of capital available for equitable development lending through the CDFIs: “\$10 million is just not a lot for 600 units, this kind of property is tough on any scale to make any impact...it's not that they're unwilling to participate, but the kind of developers who want to preserve this as affordable would need \$30 million as free or 1 percent money.”

Preserve and Expand Small Businesses

LEDC's work to support small businesses along the Purple Line is multifaceted. The organization provides capital to small businesses to expand local enterprises and provides technical assistance that supports small-business needs—from applying for outdoor seating permits, to building a business's online presence, to accessing state and county grants for small-business support. Figure 7 details LEDC's lending and technical assistance goals and outcomes as the CDFIs work to address the capital needs of businesses in the corridor. It also describes the benefit of preserving small businesses along the Purple Line to support the community's needs.

FIGURE 7

Overview of LEDC's Goal, Outputs, and Outcomes for Small-Business Lending



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Source: Purple Line Collaborative logic model.

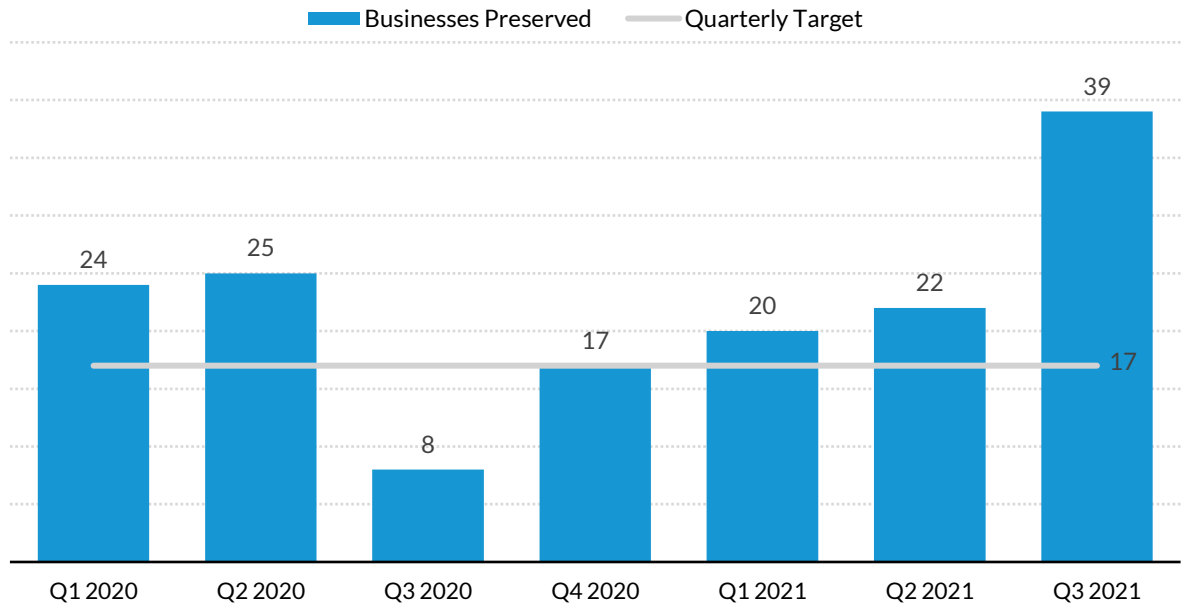
The CDFIs have made substantive progress in preserving and expanding small business in key areas along the Purple Line corridor. Although LEDC has reached or surpassed most of its goals set for year 2, the pandemic continued to cause uncertainties and affected staff capacity. In addition, legislative decisions blocked funding for LEDC to expand its work. LEDC remains optimistic and predicts continued progress in year 3.

The CDFIs Have Made Substantive Progress on Their Goals for Small-Business Development

The CDFIs have made substantive progress in preserving and supporting small businesses along the Purple Line corridor despite challenges and shifting priorities caused by the pandemic (see figure 8). As of Q3 2021, LEDC has helped preserve 155 small businesses, on track to reach its goal of preserving 210 businesses. In addition, 104 jobs were retained against its goal of retaining 210 jobs. Twenty-two small-business loans were made as of Q3 2021, 13 of which were made with JPMorgan Chase funding.

FIGURE 8

Businesses Preserved as of Q3 2021



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Source: Urban Institute analysis of PRO Neighborhoods program data.

Notes: Q1 and Q2 of 2020 were reported together; this figure assumes half the total businesses were preserved in each quarter.

Pandemic and Construction Uncertainties Continue to Deeply Affect LEDC's Work

Despite the successes noted in this report, interviewees were still cautious when discussing recovery from the pandemic. The impacts of the pandemic on small businesses are not fully realized and may worsen as businesses start to reopen and begin to address lost business revenue. Staff at LEDC also noted that small businesses have become risk averse and unwilling to take on additional debt. For instance, because federal Paycheck Protection Program loans are forgivable, small businesses seem less willing to take on any private loans that might help them develop or address possible financial challenges, even with minimal interest. In response, in year 2, LEDC has shifted to providing more grant-based resources to cover business operating expenses.

In terms of lending, I think because of the pandemic [there has been] uncertainty. Most businesses or most business owners, still are not prone to take on debt.

—CDFI interviewee

The silver lining is that the pandemic has also been a catalyst for LEDC to expand its menu of technical assistance support for small businesses along the corridor. For example, LEDC has become adept at helping local restaurants access the Small Business Administration's Restaurant Revitalization Fund (box 3). In response to construction delays, LEDC also supports small businesses in expanding their social media marketing and campaigns to encourage area residents to patronize corridor businesses.

BOX 3

Small Business Success: Technical Assistance to Access Financing

LEDC supported a woman- and immigrant-owned café in Silver Spring that had faced challenges in the wake of the pandemic. The business applied for and received a Paycheck Protection Program loan, with technical assistance support from LEDC, and it was able to leverage additional sources of funding through the Restaurant Revitalization Fund. LEDC continues to work with this client to support the business.

Source: Information provided by the CDFIs.

CDFIs Need More Capacity to Engage Sufficiently with Policymakers

The success of equitable development efforts in the Purple Line corridor depends heavily on local officials providing support and resources and engaging with CDFIs and stakeholders. Interviewees noted, however, that there have been challenges in maintaining state- and county-level legislative support. In May 2021, Maryland Governor Larry Hogan vetoed the Transit Safety and Investment Act despite the bill having bipartisan support from the state legislature. If passed, the legislation would have provided an additional \$2 million to support small businesses affected by Purple Line construction.²³ In Montgomery County, local legislators have stepped in to propose a grant program to provide relief to businesses affected by the Purple Line construction—businesses that would have been helped by state funding.²⁴

Interviewees pointed to legislative challenges, such as the governor's veto of the Transit Safety and Investment Act, as an opportunity to build internal capacity to address policy concerns. At the same time, they were worried about having insufficient capacity to engage with policymakers effectively.

I think capacity for us, you know, that's an issue for sure. Ideally, we would have someone dedicated to meeting with state legislators and county officials.

—CDFI interviewee

Develop and Expand Partnerships, Policy, and Community Engagement

As evidenced throughout this report, partnerships with policymakers, advocates, nonprofits, and residents are integral to the long-term goals of expanding affordable housing and preventing the displacement of small businesses and residents in the neighborhoods along the Purple Line. CDFI partners believe that establishing lines of policy influence and community engagement will help ensure that the benefits of new investment in the area are shared with longtime residents and businesses. Figure 9 details the CDFIs' goals and outcomes in the area.

FIGURE 9

Overview of CDFIs' Goal, Outputs, and Outcomes for Partnerships, Policy, and Community Engagement



URBAN INSTITUTE

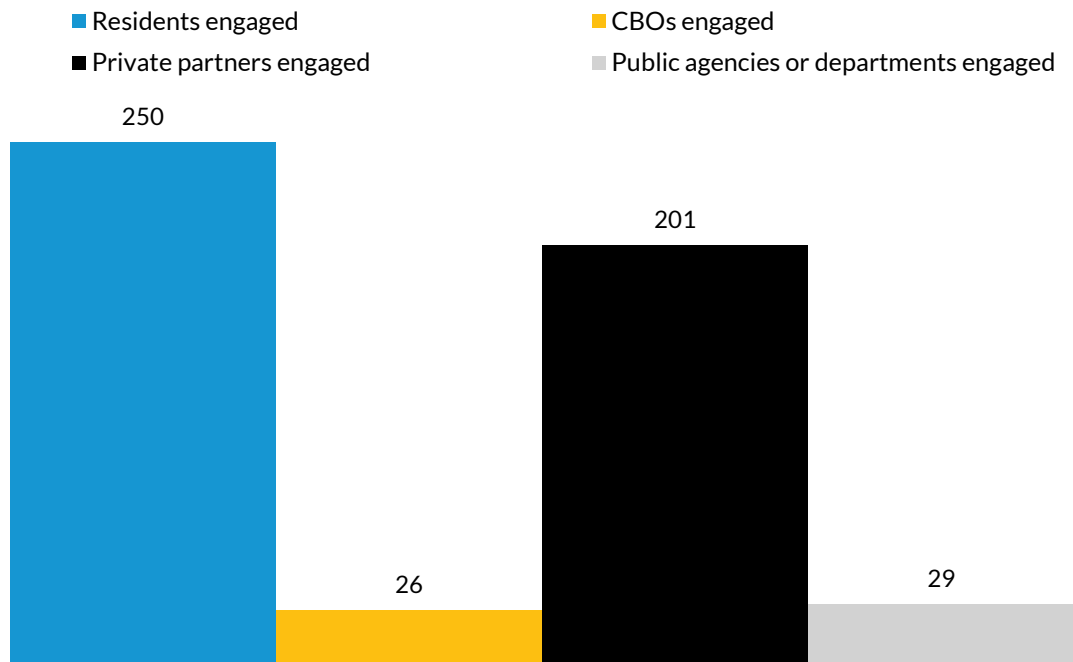
Source: Purple Line Collaborative logic model.

The CDFIs Have Engaged More Than 500 Residents and Other Partners

As of year 2, the three CDFIs have engaged 250 residents, 26 community-based organizations, 201 private partners, and 29 public agencies through their work along the Purple Line corridor (figure 10).

FIGURE 10

Total Number of Residents and Groups Engaged through Purple Line Collaborative CDFIs



URBAN INSTITUTE

Source: Urban Institute analysis of PRO Program data.

Note: CBOs = community-based organizations.

Embed Equity into Affordable Housing and Small-Business Support

In year 2, the CDFIs acknowledged the disproportionate impacts of the pandemic as well as the equity challenges that arose during the development of the Purple Line. They made progress in embedding equity into their work, with a focus on supporting the predominantly Black, Indigenous, and people of color (BIPOC) and immigrant populations in the region, which is detailed in the following sections.

LEDC Addresses Unique Challenges Faced by BIPOC and Immigrant Entrepreneurs

Staff members at LEDC continue to work toward embedding cultural competencies in their work with their small-business clients, especially immigrant and BIPOC entrepreneurs. The business owners that LEDC serves often have little to no leverage in negotiations with property owners. LEDC's technical assistance focuses on empowering its clients, but systematic inequities in the commercial leasing

process enable abuse and neglect of immigrant and BIPOC entrepreneurs. “Informal” businesses lack the resources to confront property owners, and they may fear going to authorities to bring up issues. Ultimately, their only option is to settle a contract dispute in court, but they face other barriers including lack of financial resources or time to hire a lawyer and dispute a case. One specific case is highlighted in box 4.

BOX 4

Small-Business Challenge: Lack of Clear Contractual Agreements

LEDC provided technical assistance to an owner of several small businesses along the International Corridor in Prince George’s County, who initially reached out to LEDC to review her lease agreements. When engagement began, staff at LEDC learned that the business owner was paying her rental fee on a “month-to-month” basis, and her original lease agreement had expired years back. Although she had leased the property for more than 10 years, she did not understand the terms of the original lease agreement, her responsibilities as a commercial tenant, the fact that she had signed a personal guarantee, and other associated liabilities. One of her businesses was in disrepair, and she was erroneously told by the property manager that it was the tenant’s responsibility to repair damage. As LEDC reviewed the contract, they learned it was in fact the property manager’s responsibility to repair damages. LEDC was able to have the landlord agree to repair damages, but as of October 2021, the repairs had not been made. The business owner has expressed fear of repercussions from the property owner and is reluctant to move forward.

Source: Information provided by the CDFIs.

Enterprise and NHT Recognize Need to Confront Historic Context of Housing Inequities

Both developer CDFIs have made strides in year 2 to reckon with the impacts and historical context of redlining and housing segregation in their work. In our interviews, they noted that these issues remain at the forefront of their work with the PLCC.

I think the effects of historic racism, segregation, and redlining run very, very deep...[We hear] the stories of communities along the line and some of the Black communities were historically, you know, shockingly mistreated, and underinvested in. Do I think that may turn around? Yes.

—Stakeholder

The CDFIs looked to homeownership as an opportunity to increase equity among lower-income and Black families along the Purple Line corridor. While homeownership was not part of the PRO Neighborhoods plan, the CDFIs found that moving from renting to owning a home was a natural progression and an opportunity for households to build wealth. In year 3, the CDFIs intend to continue to support homeownership along the corridor to advance their equity goals.

Looking Forward to Year 3

After the challenges caused by the pandemic in year 1 of the PRO Neighborhoods grant, the Purple Line Collaborative was able to make substantial progress in year 2, meeting or exceeding several key goals for preserving and expanding small businesses and affordable housing in the Purple Line corridor. Significant successes highlighted in this report, such as the Montgomery County Housing Partnership development and assistance to small-business owners to access capital, are important indicators of the collaborative's impact.

Nevertheless, delays in the construction of the Purple Line and ongoing challenges related to the pandemic mean that the equitable development needs of communities near the future light rail persist. The Purple Line Collaborative, along with its clients and partners, must deal with the enormous uncertainty created by those conditions. In addition, the events of the past two years have made increasingly clear that the direct assistance activities supported by the PRO Neighborhoods grant—although essential to success—are not sufficient to bring about the type of fundamental change for which the collaborative or the communities it serves had hoped.

With a renewed focus on embedding equity into affordable housing and small-business support, the Purple Line Collaborative is increasing its efforts to promote and enable systemic change to address the legacy of inequitable development and disinvestment that has affected BIPOC communities in

Montgomery and Prince George's Counties. To be effective, the collaborative must engage with state and local policymakers to preserve and expand affordable housing and small businesses and respond to shifting market conditions that often favor property owners and for-profit developers.

Year 3 of the PRO Neighborhoods grant will require continued innovation to address both the programmatic and systemic barriers to equitable development in the Purple Line corridor. The Purple Line Collaborative members have already set a strong foundation for this ongoing work. By continuing to collaborate and build strong partnerships across sectors and within the communities along the corridor, the collaborative should be able to make further progress toward its equitable development goals.

Appendix A. Decennial Census Data

TABLE A.1

Population by Race and Ethnicity, Purple Line Corridor and Subareas, 2010 and 2020

| <i>Total</i> | Population | | Share of the Population | |
|-----------------------------------|----------------|----------------|-------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 160,018 | 178,979 | 100.0 | 100.0 |
| American Indian and Alaska Native | 281 | 253 | 0.2 | 0.1 |
| Asian and Pacific Islander | 11,973 | 15,725 | 7.5 | 8.8 |
| Black | 42,351 | 44,160 | 26.5 | 24.7 |
| Hispanic/Latinx | 50,733 | 63,816 | 31.7 | 35.7 |
| Other race | 646 | 1,208 | 0.4 | 0.7 |
| White | 54,034 | 53,817 | 33.8 | 30.1 |

Bethesda/Chevy Chase

| | Population | | Share of the Population | |
|-----------------------------------|---------------|---------------|-------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 19,856 | 23,200 | 100.0 | 100.0 |
| American Indian and Alaska Native | 25 | 23 | 0.1 | 0.1 |
| Asian and Pacific Islander | 1,818 | 2,819 | 9.2 | 12.2 |
| Black | 1,172 | 1,935 | 5.9 | 8.3 |
| Hispanic/Latinx | 1,302 | 2,125 | 6.6 | 9.2 |
| Other race | 64 | 154 | 0.3 | 0.7 |
| White | 15,475 | 16,144 | 77.9 | 69.6 |

International Corridor

| | Population | | Share of the Population | |
|-----------------------------------|---------------|---------------|-------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 54,632 | 57,766 | 100.0 | 100.0 |
| American Indian and Alaska Native | 98 | 71 | 0.2 | 0.1 |
| Asian and Pacific Islander | 3,071 | 2,598 | 5.6 | 4.5 |
| Black | 13,767 | 12,933 | 25.2 | 22.4 |
| Hispanic/Latinx | 30,435 | 35,329 | 55.7 | 61.2 |
| Other race | 212 | 328 | 0.4 | 0.6 |
| White | 7,049 | 6,507 | 12.9 | 11.3 |

Riverdale/New Carrollton

| | Population | | Share of the Population | |
|-----------------------------------|---------------|---------------|-------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 29,895 | 34,486 | 100.0 | 100.0 |
| American Indian and Alaska Native | 82 | 62 | 0.3 | 0.2 |
| Asian and Pacific Islander | 930 | 1,894 | 3.1 | 5.5 |
| Black | 14,122 | 12,305 | 47.2 | 35.7 |
| Hispanic/Latinx | 12,038 | 17,647 | 40.3 | 51.2 |
| Other race | 81 | 227 | 0.3 | 0.7 |
| White | 2,642 | 2,351 | 8.8 | 6.8 |

Silver Spring

| | Population | | Share of the Population | |
|-----------------------------------|---------------|---------------|-------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 32,933 | 40,673 | 100.0 | 100.0 |
| American Indian and Alaska Native | 56 | 47 | 0.2 | 0.1 |
| Asian and Pacific Islander | 2,822 | 3,780 | 8.6 | 9.3 |
| Black | 10,358 | 14,018 | 31.5 | 34.5 |
| Hispanic/Latinx | 4,459 | 5,546 | 13.5 | 13.6 |
| Other race | 119 | 413 | 0.4 | 1.0 |
| White | 15,119 | 16,869 | 45.9 | 41.5 |

University of Maryland

| | Population | | Share of the Population | |
|-----------------------------------|---------------|---------------|-------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 22,702 | 22,854 | 100.0 | 100.0 |
| American Indian and Alaska Native | 20 | 50 | 0.1 | 0.2 |
| Asian and Pacific Islander | 3,332 | 4,634 | 14.7 | 20.3 |
| Black | 2,932 | 2,969 | 12.9 | 13.0 |
| Hispanic/Latinx | 2,499 | 3,169 | 11.0 | 13.9 |
| Other race | 170 | 86 | 0.7 | 0.4 |
| White | 13,749 | 11,946 | 60.6 | 52.3 |

Sources: 2010 and 2020 Censuses.

TABLE A.2

Housing Units by Occupancy Status, Purple Line Corridor and Subareas, 2010 and 2020*Total*

| | Housing Units | | Share of Housing Units | |
|--------------|---------------|---------------|------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 58,952 | 67,726 | 100.0 | 100.0 |
| Occupied | 54,670 | 62,855 | 92.7 | 92.8 |
| Vacant | 4,282 | 4,871 | 7.3 | 7.2 |

Bethesda/Chevy Chase

| | Housing Units | | Share of Housing Units | |
|--------------|---------------|---------------|------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 10,345 | 11,830 | 100.0 | 100.0 |
| Occupied | 9,470 | 10,852 | 91.5 | 91.7 |
| Vacant | 875 | 978 | 8.5 | 8.3 |

International Corridor

| | Housing Units | | Share of Housing Units | |
|--------------|---------------|---------------|------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 17,639 | 18,047 | 100.0 | 100.0 |
| Occupied | 16,573 | 17,355 | 94.0 | 96.2 |
| Vacant | 1,066 | 692 | 6.0 | 3.8 |

Riverdale/New Carrollton

| | Housing Units | | Share of Housing Units | |
|--------------|---------------|---------------|------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 9,818 | 10,348 | 100.0 | 100.0 |
| Occupied | 9,083 | 9,955 | 92.5 | 96.2 |
| Vacant | 735 | 393 | 7.5 | 3.8 |

Silver Spring

| | Housing Units | | Share of Housing Units | |
|--------------|---------------|---------------|------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 17,210 | 21,513 | 100.0 | 100.0 |
| Occupied | 15,818 | 20,237 | 91.9 | 94.1 |
| Vacant | 1,392 | 1,276 | 8.1 | 5.9 |

University of Maryland

| | Housing Units | | Share of Housing Units | |
|--------------|---------------|--------------|------------------------|--------------|
| | 2010 | 2020 | 2010 | 2020 |
| Total | 3,940 | 5,988 | 100.0 | 100.0 |
| Occupied | 3,726 | 4,456 | 94.6 | 74.4 |
| Vacant | 214 | 1,532 | 5.4 | 25.6 |

Sources: 2010 and 2020 Censuses.

Notes

- ¹ “Purple Line,” Maryland Department of Transportation, accessed December 1, 2020, <https://www.purplelinemd.com/04rna87dhc9c0gs9y>.
- ² Colin Campbell, “Maryland’s Purple Line Has Uncertain Future after Contractor Quits, Claiming \$800M in Overruns,” *Baltimore Sun*, November 19, 2020, <https://www.baltimoresun.com/politics/bs-md-pol-purple-line-20201119-x4v2ysjfmfhqpbsuce4dixdiom-story.html>.
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- ⁶ For more information on regional population trends, see Peter A. Tatian, *2020 Census Overview for the Greater DC Region* (Washington, DC: Urban Institute, forthcoming).
- ⁷ “Understanding Gentrification and Displacement,” University of Texas School of Law and the Community and Regional Planning Program at the University of Texas at Austin, Uprooted Project, accessed January 6, 2022, <https://sites.utexas.edu/gentrificationproject/understanding-gentrification-and-displacement/>.
- ⁸ See the year 1 report for more information on the origins of the Purple Line Collaborative (Edmonds et al. 2020).
- ⁹ “What Are CDFIs?” US Department of the Treasury, CDFI Fund, , accessed January 6, 2022, https://www.cdfifund.gov/sites/cdfi/files/documents/cdfi_infographic_v08a.pdf.
- ¹⁰ Because the American Community Survey and the decennial Census use “Hispanic” and “Latino” as labels, this report uses “Hispanic/Latinx” to describe the population represented by these data. In other situations, we use “Latinx” as a more inclusive, gender-neutral description. The authors acknowledge these may not be the preferred identifiers, and we remain committed to employing inclusive language whenever possible.
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