TAKOMA PARK HOUSING INDICATORS: PRELIMINARY FINDINGS

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Introduction

The Takoma Park Community Indicators project was initiated in March 2008 by residents of the Takoma Park and Long Branch communities as a sponsored program fund of the Montgomery County Community Foundation. Preliminary funding was provided by private donations, volunteer support, and a $25,000 grant from the City of Takoma Park.

The housing indicators for Takoma Park were developed by a work group made up of twelve residents representing the Takoma Park and Long Branch communities. Members include tenants, home owners, private sector housing professionals, and government representatives, including two members of the City Council. The group reflects the ethnic and racial diversity of the community as a whole. Tenant organizers from Casa de Maryland acted as translators for three Spanish-speaking members of the group. The housing indicators work group includes the following members:

- Emma Williams, Takoma Park Community Action Group, tenant
- Wayne Sherwood, Takoma Park homeowner
- Terry Seamens, Takoma Park City Council, homeowner
- Peggy Sand, Long Branch homeowner and housing professional
- Hank Prensky, Takoma Park realtor, homeowner
- Victor Peralta, Long Branch tenant
- Evelyn Palacios, Long Branch tenant
- Navid Nasr, Takoma Park tenant
- Martha Maya, Long Branch tenant
- Christopher King, Takoma Park housing counselor, tenant
- Colleen Clay, Takoma Park City Council, homeowner
- Guy Johnson, attorney with Casa de Maryland also served as participant and translator.

The work group held three meetings of two hours each to formulate a vision and set goals with respect to housing, and then to select indicators that measure community progress toward these goals. All meetings were open to the public and participation ranged from 18 to 25 people at each meeting and included participation of individuals who were not members of the housing indicators work group. A community wide meeting was also held on January 6, 2009 to present the Indicators and to get feedback from the community.[1]

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[1] The work group was assisted in selecting indicators by housing experts and data professionals. Participants include: Sharon Suarez, Maryland National Capital Park and Planning Commission, Pamela Zorich, Maryland National Capital Park and Planning Commission, Matthew Greene, Montgomery County Department of Housing and Community Affairs, Linda Walker, City of Takoma Park Department of Housing and Community Development, and Megan Moriarty, urban planning professional currently with IMPACT Silver Spring. Translation services were also provided by Andres Cruz, and Leo Veraloor of Casa de Maryland.

Why Community Indicators?

A community indicators project is a method for informing and empowering residents to make the kind of community they want to create. This approach has been taken in dozens of communities around the country and is widely regarded as a best practice for engaging the public, informing policy makers, and allocating and leveraging resources. This kind of results based accountability has wide spread currency among policy makers and funders.[2] Indicators provide the basis for measuring program impacts in the community, which are key to attracting and sustaining nonprofit, for profit and public investment in the community.

The indicators themselves are statistical measures of the health and well being of the community as defined by the community. But the benefits go far beyond the statistics they produce. Benefits of the indicators process include:

- Creation of a core group of informed residents committed to improving the community.
- More community engagement and cooperation and broader resident participation in community affairs.
- Improved policy discussions focused on data and facts about the community.
- Improved policy choices based on better information and expanded resident participation.
- Improved budget and resource allocations
- Increased resources for the community based on better information and focused advocacy from residents.
- Better information on program performance for programs where the indicators measure outcomes in the community.

The Vision

The Housing Indicators Work Group formulated the following overall vision for the community with relation to housing:

> The Takoma Park/Long Branch communities envision well maintained housing that is affordable, safe and energy efficient. Cultural, age and income diversity within neighborhoods is a priority as well as easy access to work and public transportation. A community that promotes person-to-person interactions is highly desirable.

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[2] Forum on Key National Indicators: Assessing the Nation's Position and Progress. U.S. Government Accountability Office in Cooperation with the National Academies (GAO-03-672SP, May 2003).

Major Concerns of the Housing Indicators Work Group

The Housing Indicators Work Group is pleased that there is already a relatively high level of diversity (including income, housing tenure, age, racial/ethnic and family type) in the Takoma Park study area compared to the rest of Montgomery County, and hopes that this diversity can be maintained. However, there remain numerous challenges to maintaining this diversity. Below are some of the work group's outstanding concerns.

- Major increases in residential utility costs which can affect homeowners, rental property owners/managers, and rental property residents.
- Housing costs other than utilities going up (maintenance, property taxes, etc.) faster than the incomes of those who occupy these units.
- In the case of rental properties, these costs either get passed along to residents in the form of higher rents, or else they act as a drain on the property managers' budgets and make it more likely that they will cut back on maintenance, security, capital improvements, etc.
- Increasing foreclosures throughout the country (including homeownership units as well as rental properties). The work group wanted to find out the degree to which foreclosures are occurring in the study area and what is being done about this.
- Rising unemployment and underemployment in the area due to the recession may be making it more difficult for some homeowners to continue to afford to pay their housing costs, or for renters to pay their rent.
- Some rental property owners may be opting out of HUD subsidy contracts.
- Impact of developments like the Purple Line and more downtown development in Silver Spring may be driving up property values, property taxes and housing costs, which could result in displacement of low and moderate income people; and
- County, state and federal government processes for allocating funds often seem to under allocate resources to the Takoma Park area.

Other concerns of the work group included:
- Maintaining housing property values and neighborhood security
- Reducing residential energy consumption
- Improving community communications and community involvement
- Improving community access to schools and health facilities
- Reducing drive times and automobile use in general by providing housing closer to jobs, especially for those who work in Montgomery County but cannot afford to live here.
- Gaining a higher degree of recognition from the county, state and federal governments that Takoma Park (or the study area) has a higher proportion of low and moderate income residents than the rest of Montgomery County, and therefore deserves recognition of this fact in the award of county, state and federal funding.

Goals and Indicators

To fulfill the vision the housing work group agreed upon the following eight community goals and indicators to measure these goals:

Affordability: Make housing equally available to all income levels

Primary Indicator: Number of people in community earning less than 30%, 60%, 80% of area median income.

Secondary Indicator: Percent of households paying more than 30 percent of their income for rent or mortgage.

Housing Quality: Residents live in well maintained homes and can maintain the quality of their dwellings.

Primary Indicator: Percent of properties showing a decline in property condition.

Secondary Indicator: Number of units in poorly maintained buildings with poorly maintained buildings being defined as "buildings with a disproportionately high number of serious code violations per unit."

Housing Opportunity: Residents are able to live in the community where they want to live.

Primary Indicator: Median housing and rental prices

Neighborhood Stability: Housing costs remain stable and involuntary displacement is minimized.

Primary Indicator: Length of time in home and income of residents by housing type

Secondary Indicator: Number of home foreclosures

Neighborhood Connections: Neighbors know each other and are involved in common projects and activities.

Primary Indicator: No indicator Available

Recommend: a survey be conducted to measure social capital.

Energy Efficiency: Increase home energy efficiency.

Primary Indicators:
  ♦ Number of kilowatts used per housing unit/person

♦ Measure of natural gas or heating oil used per housing unit/person (adjusted for the number of heating degree days per year.)

Safety: Residents live in safe neighborhoods with low crime rates.

Primary Indicator: Number of crimes by type and location

Recommend: a survey be conducted to measure residents perception of safety

Access: Residents live near, or have convenient access to, their work and other needs.

Primary Indicators:
♦ Commuting time and distance by foot, car, public transportation, and bicycle to work.
♦ Distance from hospitals and schools and commercial zones to residences

Summary of Preliminary Findings

The staff of the Housing Indicators Work Group performed data gathering and analysis on several of the selected indicators. They do not reflect the full data gathering and analysis anticipated for the community report card. They are presented here in order to provide the City Council and the community information that may be helpful for leveraging and allocating resources to meet community housing needs and objectives.

Below are some highlights from the preliminary findings.

• Takoma Park is home to a larger proportion of low and moderate income residents than does Montgomery County as a whole.

• The median income of households in single family structures ($86,250) in Takoma Park is much higher than for households in multi-family structures ($33,545.

• The percent of Takoma Park renters who pay more than 30% of their income for housing is high (42.7%), but this is not much different than from the County as a whole (40.7). Cost burdens for renters appear to be higher in Wards 4 and 6.

• Most 2007 Takoma Park home buyers and refinancers are paying more than 30% of income for housing.

• The average market rents in Takoma Park are far lower than average rents in Montgomery County, and even lower than rents in Wheaton and Silver Spring.

• Takoma Park renters are more likely to stay in their apartments than renters in other parts of the County, which contributes to neighborhood stability.

A reference map of Takoma Park Wards and block group boundaries is provided in Appendix A. Data on indicators related to public safety, energy efficiency, home owner opportunity, person-to-person connections and accessibility have yet to be developed, but these will be developed and reported later in a community report card.

Below are detailed findings from the preliminary research on selected indicators.

Housing Affordability

Housing affordability was of great concern to the members of the housing work group. They wanted to know if Takoma Park provided housing that was affordable for the lower-income members of the community.

Proportion of Households in Takoma Park Who are Lower-Income

The first measure of housing affordability selected by the work group was the proportion of Takoma Park residents who have incomes categorized as "moderate," "low," and "very low" by the U.S. Department of Housing and Urban Development (HUD). These categories are based on the median income for the Washington, DC metropolitan area. (Half of all households in an area have incomes above the median and half have incomes below the median.) HUD defines "moderate income" households as those with incomes that are less than 80 percent of the Washington area median income; "low income" households as those with incomes less than 60 percent of the area median income; and "very low income" households as those with incomes less than 30 percent of the area median income.

A larger proportion of Takoma Park residents are moderate, low, and very low income than is true for Montgomery County.

- In 2008, HUD calculated that 45.6 percent of Takoma Park households were at or below the moderate income threshold, compared to 28.9 percent for all of Montgomery County.

- During the same year, 34.4 percent of Takoma Park households were at or below the low income threshold, compared to 18.5 percent for the County.

- Some 19.3 percent of Takoma Park households were very low income, compared to 9.1 percent for the County.[3]

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[3] Counts are tabulated by the Silver Spring/Takoma Park Community Indicators Project from U.S. Department of Housing and Urban Development (HUD) calculations from the 2000 census dated June 2008. This data was provided by the City of Takoma Park, but is also available online at http://www.hud.gov/offices/cpd/systems/census/md/#lowmod.

Map 1 below shows the concentrations of low and moderate income households by census block group. Detailed tables comparing Takoma Park with other major municipalities and the County as a whole can be found in Appendix B.

MAP 1

Concentration of Households Below Moderate Income Threshold
by Census Block Group

Percent of All Households in Block Group below Threshold

Low

High

Ward Boundaries

Takoma Park Boundary
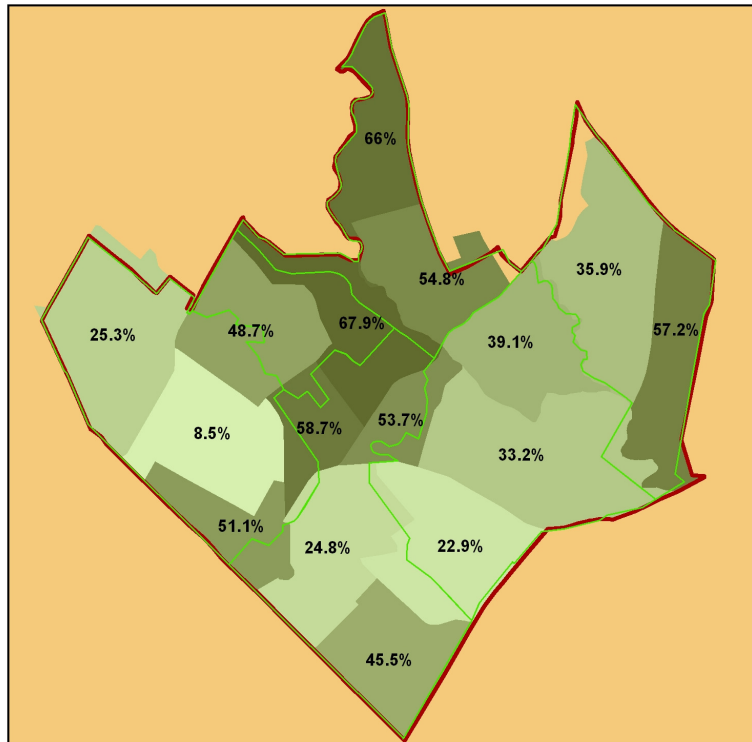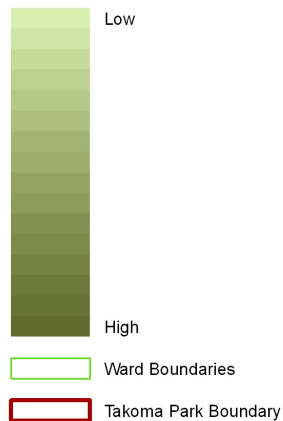
Source: Silver Spring Takoma Park Community Indicators Project based on HUD census 2000 data by block group, June 12, 2008

The HUD data are based on extrapolations of income data from the 2000 Census. Because the proportion of lower-income households in Takoma Park may have changed since 2000, the Community Indicators Project also looked at income data obtained from a 2005 survey done by the Maryland National Capitol Park and Planning Commission for Montgomery County. In this analysis, the Takoma Park area studied was slightly larger than the City of Takoma Park.[4]

These data show that a higher proportion of Takoma Park households have lower-level incomes than do all households in Montgomery County. Details are in Table 1.

- In the 2005 survey done by Montgomery County MNCPPC, nearly one-quarter (23.9 percent) of Takoma Park households had incomes less than $30,000, compared to 11.5 percent of all Montgomery County households.

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[4] This special analysis was prepared from 2005 census update data by the Research and Technology Center at the Maryland National Capitol Park and Planning Commission in Montgomery County in February 2009.

- In the same survey, half (49.5 percent) of Takoma Park households had incomes less than $50,000, compared to just over one-quarter (26.0 percent) of Montgomery County households.

- Three-fifths (61.8 percent) of Takoma Park households, compared to two-fifths (41.0 percent) of Montgomery County households, had incomes less than $70,000.

TABLE 1

Households, Income and Income Distribution by Study Area

	Takoma Park Study Area	Takoma Park Planning Area*	Montgomery County
Households	9,190	11,455	350,000
2004 Household Income Distribution:			
% Under $15,000	9.8%	10.4%	4.2%
% $15,000 to $29,999	14.1%	13.4%	7.3%
% $30,000 to $49,999	25.6%	27.9%	14.5%
% $50,000 to $69,999	12.3%	12.4%	15.0%
% $70,000 to $99,999	16.1%	17.1%	18.6%
% $100,000 to 149,999	15.0%	12.7%	20.9%
% $150,000 to 199,999	5.3%	4.3%	8.8%
% $200,000+	1.8%	1.8%	10.7%
2004 Median Household Income	$50,610	$48,675	$83,880

Takoma Park Study Area comprises   *Includes large portions of Long Branch
traffic zones (TZ) 45-49 and 323-327.
Source: Maryland National Capitol Park and Planning Commission

The Montgomery County MNCPPC survey also provides data on the incomes of households living in single-family homes compared to those living in multi-family residences such as apartment buildings. Nearly all (97.5 percent) of those living in multi-family residences are renters, while 90 percent of those in single-family homes are homeowners.

In the Takoma Park study area, households living in multi-family residences tended to have substantially lower incomes.

- The 2005 MNCPPC survey showed that well over one-third (37.8 percent) of households living in multi-family residences in Takoma Park had incomes less than $30,000, compared to 10.1 percent of households in single-family homes.

- Over three-quarters (76.5 percent) of Takoma Park households in multi-family residences had incomes below $50,000, compared to less than one-quarter (22.5 percent) of those living in single-family homes.

- The median income for households living in multi-family residences in Takoma Park in 2005 was $33,545, compared to $86,250 for house holds in single-family homes.

Table 2 shows this income distribution in more detail.

TABLE 2

Takoma Park Study Area Household Income Distribution by Structure Type

	SINGLE FAMILY	MULTI-FAMILY
Households by Structure Type	4,655	4,535
2004 Household Income Distribution:		
% Under $15,000	3.4%	16.2%
% $15,000 to $29,999	6.7%	21.6%
% $30,000 to $49,999	12.4%	38.7%
% $50,000 to $69,999	10.7%	13.9%
% $70,000 to $99,999	25.1%	7.1%
% $100,000 to 149,999	28.2%	1.8%
% $150,000 to 199,999	10.0%	0.7%
% $200,000+	3.6%	0.0%
2004 Median Household Income	$86,250	$33,545

Takoma Park Study Area comprises
traffic zones 45-49 and 323-327.
Source: Maryland National Capital Park and Planning Commission

Takoma Park Households with High Housing Costs

The members of the housing work group also wanted to know how many Takoma Park households had high housing costs. High housing costs were defined as housing costs that exceeded 30 percent of a household's income. This is the standard used by HUD to determine how much of a household's income should be allocated to housing in housing assistance programs. Households paying more than 30 percent of their income for housing are referred to as "rent burdened" or "housing cost burdened."

Because they have lower incomes than homeowners, renters are more likely to have housing costs that exceed 30 percent of their incomes. The 2005 MNCPPC survey showed that two-fifths (42.7 percent) of Takoma Park renter households are rent burdened. This was similar to the 40.7 percent of Montgomery County renter households paying more than 30 percent of their incomes for rent.[5] Because the income of Takoma Park renters are much lower than for the County, one might expect renter burdens in Takoma Park to be much higher than for the County. However, because Takoma Park rents are much lower than for the County as a whole the housing cost burdens measures to be about the same as for the County as a whole.

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[5] This is from the special analysis from the 2005 census update prepared by the Research and Technology Center at the Maryland National Capitol Park and Planning Commission in Montgomery County in February 2009.

Using actual rents of Takoma Park rental units in June 2007 and median incomes of households in multi-family residences from the MNCPPC survey yields a similar finding. These data show that 41.5 percent of renter households in Takoma Park pay more than 30 percent of their incomes for rent.[6] With the actual rents, it is also possible to estimate rent-burdened households by ward. These estimates assume that renters earn the median multi-family household income ($33,545).

- The highest proportion of renters paying more than 30 percent of income for rent was in Ward 4. This ward has a high concentration of low and moderate income households and also high rent levels. If all multi-family households in Ward 4 earn the median multi-family income, 61.8 percent of Ward 4 renters would be rent burdened. Ward 4 also has the largest number of renter households of any city ward, with 586 in 2007.

- Ward 6 has the second largest number of renter households, at 448, and the second largest proportion of these household estimated to be paying more than 30 percent of their income for rent. By the same assumptions applied above, some 46.0 percent of Ward 6 renter households would be rent burdened.

- Although Ward 5 has a high concentration of low and moderate income households, renter households in Ward 5 are less likely to be rent burdened than renters in Wards 4 or 6 because the rent levels in Ward 5 are lower than in the other two wards.

Homeowners are far less likely than renters to pay more than 30 percent of their income for housing costs. Less than one sixth (16.1 percent) of homeowners in the MNCPPC Takoma Park study area paid more than 30 percent of their income for housing.[7]

There is some evidence, however, that the proportion of homeowners who are housing cost burdened may be rising. Home loan data from 2007 show that 54 percent of those obtaining mortgages in that year were paying more than 30 percent of their incomes for mortgage payments, home insurance, and utilities. Some 57 percent of those refinancing mortgages in that year paid more than 30 percent of their incomes for mortgage, insurance, and utilities.[8]

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[6] This calculation is based on a complete list of the actual rents as of June 2007 for all rent controlled units in multi-family structures in the City of Takoma Park. It assumes that each family has the median household income reported for multi-family households from the MNCPPC Takoma Park Study Area, $33,545. The data was provided by the City of Takoma Park's department of Housing and Community Development.

[7] MNCPPC 2005 census update special analysis.

[8] Data is for Takoma Park loans from the Home Mortgage Disclosure Act Loan Application Registry accessed online at
http://www.ffiec.gov/hmda/hmdarawdata2007.htm#by_msa

TABLE 3

2007 Takoma Park Mortgage Loans

Loans insured as first mortgage on owner occupied homes

Loan Type	Number of Loans	Median Applicant Income	Median Monthly Housing Cost*	Median Housing Burden**	Percent above 30% Burden	Percent above 50% Burden
Purchase	182	$104,000	$2,894	31.4%	53.8%	7.1%
Refinance	216	$99,500	$2,683	31.5%	56.9%	9.3%

* assumes a 30 year fixed-rate loan with a 6.34% APR, $226 for utilities, $58 for homeowner insurance, and weighted property tax estimate (median: $428.39 monthly)[9]

** Percent of Gross Monthly Income Paid for Housing-Related Costs

Housing Quality

Housing quality was of great concern to the members of the housing work group. They wanted to know the percentage of residential properties that were in declining condition. The Community Indicators Project is pursuing data that could provide a reliable indication of the changing condition of residential properties in Takoma Park and throughout Montgomery County. This data, however, is not yet available. At this time, we have data that provides a one-time snapshot look at Takoma Park housing conditions.

From 2006 to 2008, the City of Takoma Park conducted a survey of the external condition of 3,957 properties in the city. Nearly all – 98.5 percent of single-family properties and 98.1 percent of multi-family properties – were in good or excellent external condition. [10] This survey, however, did not provide any information on housing quality inside the properties.

Housing Opportunity

The housing work group members wanted to know whether residents were able to live in the communities where they wanted to live. The indicator chosen to represent housing opportunity was median housing prices and rents.

Data on all rental properties in Takoma Park in June 2007, as reported to the city housing department, show that the median rent in that month was $785. Of the three wards with substantial numbers of rental units – Wards 4, 5, and 6 – Ward 4 had the highest median rent at $874. Of these three wards, Ward 5 had the lowest median rent at $739.

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[9] Assumptions on interest rate are based on Freddie Mac's report on the average annual rate for mortgages made in 2007. Property tax calculations are based on current property tax rates for Takoma Park. Utility costs are from the Consumer Expenditure Survey issued by the U.S Bureau of Labor Statistics, and Insurance estimates are for Maryland from the National Association of Insurance Commisioners.

[10] Figures are tabulated by the Community Indicators Project from Property Inventory data provided by the City of Takoma Park, Maryland Department of Housing and Community Development.

TABLE 4

Takoma Park Median Rents by Ward as of June 2007

Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Takoma Park
$708	$734	$765	$874	$739	$782	$785

In April 2008, Montgomery County conducted a survey of the rents offered to prospective tenants of vacant apartments. These rents are often higher than the rents paid by tenants who have remained in a unit for some time. These data show that the rents offered to incoming tenants are substantially lower in Takoma Park than in the rest of Montgomery County. The average rent offered to incoming tenants in Takoma Park in April 2008 was $871, compared to $1,329 for the county as a whole. Even in nearby communities, average rents offered to incoming tenants were appreciably higher than in Takoma Park – $1,239 in Wheaton and $1,273 in the greater Silver Spring area, which includes Takoma Park.[11] The major difference between Takoma Park and nearby communities is Takoma Park's rent stabilization ordinance, which limits annual rent increases.

Neighborhood Stability

The stability of their neighborhoods was another important consideration for the members of the housing work group. The primary indicator chosen to measure neighborhood stability was the length of time residents had lived in their home.
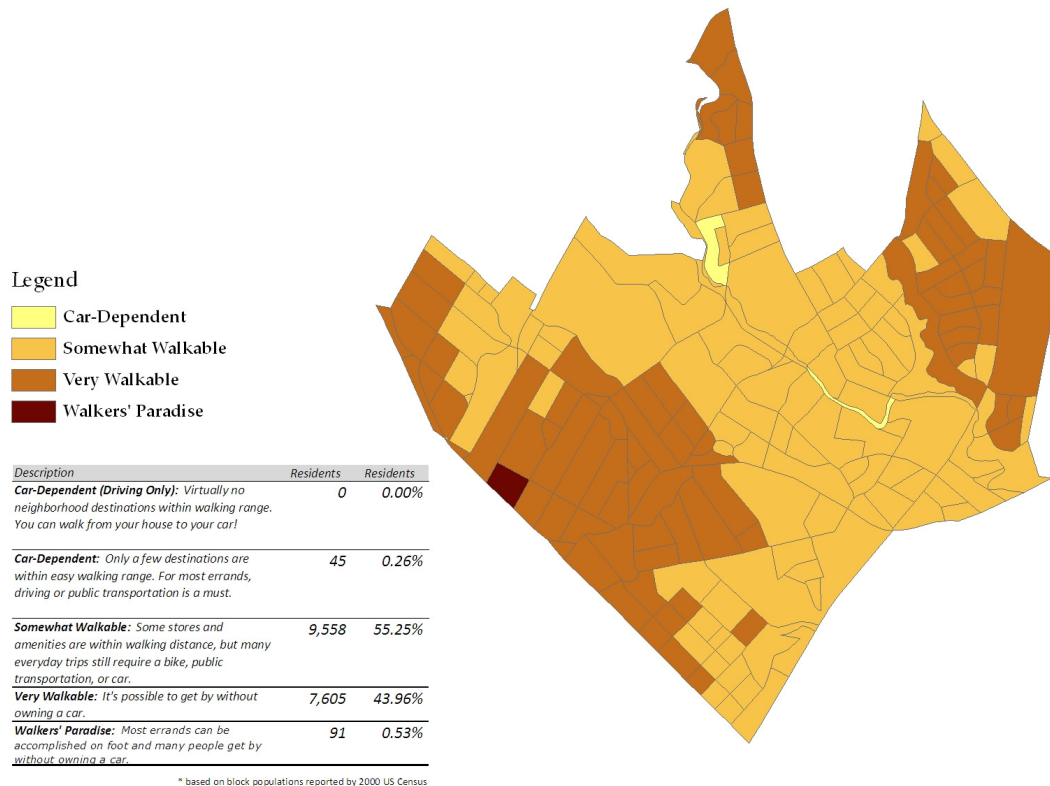
Data from the Montgomery County Department of Housing and Community Affairs shows that turnover in Takoma Park rental units is lower than in the rest of the county. In 2008, some 18.1 percent of Takoma Park rental units had changed tenants within the past 12 months, compared to 32.4 percent for all of Montgomery County. The same data, however, show that turnover rates in Takoma Park were even lower in 2007 – some 15.2 percent of rental units had changed tenants within the past 12 months in 2007.

Accessibility

Members of the housing work group were also concerned about the accessibility of work, schools, medical facilities and commercial zones. The Community Indicators Project has prepared two maps that address some of these concerns. Map 2 measures the walkability of each Takoma Park city block by access to amenities, such as shopping, according to walkscore.com. Map 3 shows areas of the city that are within a half mile of an elementary school, a half mile from the metro stop, and one-tenth of a mile from a bus stop.

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[11] Annual Rental Facility Report 2008, from Montgomery County, Maryland Department of Housing and Community Affairs. Accessed online at
http://www.montgomerycountymd.gov/content/dhca/housing/landload_T/pdf/vacancyreport_2008.pdf

MAP 2: Walkability for each Takoma Park City Block

Legend

- Car-Dependent
- Somewhat Walkable
- Very Walkable
- Walkers' Paradise

Description	Residents	Residents
Car-Dependent (Driving Only): *Virtually no neighborhood destinations within walking range. You can walk from your house to your car!*	*0*	*0.00%*
Car-Dependent: *Only a few destinations are within easy walking range. For most errands, driving or public transportation is a must.*	*45*	*0.26%*
Somewhat Walkable: *Some stores and amenities are within walking distance, but many everyday trips still require a bike, public transportation, or car.*	*9,558*	*55.25%*
Very Walkable: *It's possible to get by without owning a car.*	*7,605*	*43.96%*
Walkers' Paradise: *Most errands can be accomplished on foot and many people get by without owning a car.*	*91*	*0.53%*

* based on block populations reported by 2000 US Census

MAP 3: Areas of Takoma Park Close to Elementary Schools and Public Transportation

Roads
Within 1/2 Mile of Metro
Within 1/2 Mile of Public Elementary
Within 1/10 Mile to Bus Stop
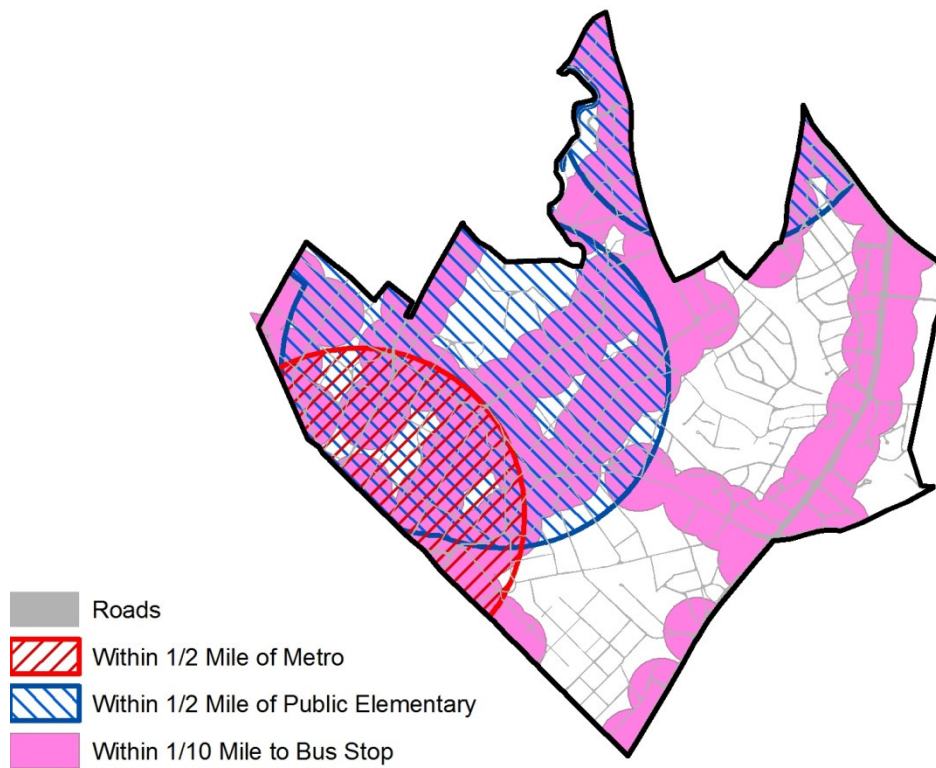
APPENDIX A: Takoma Park Map

Ward and Census Block Group Boundaries
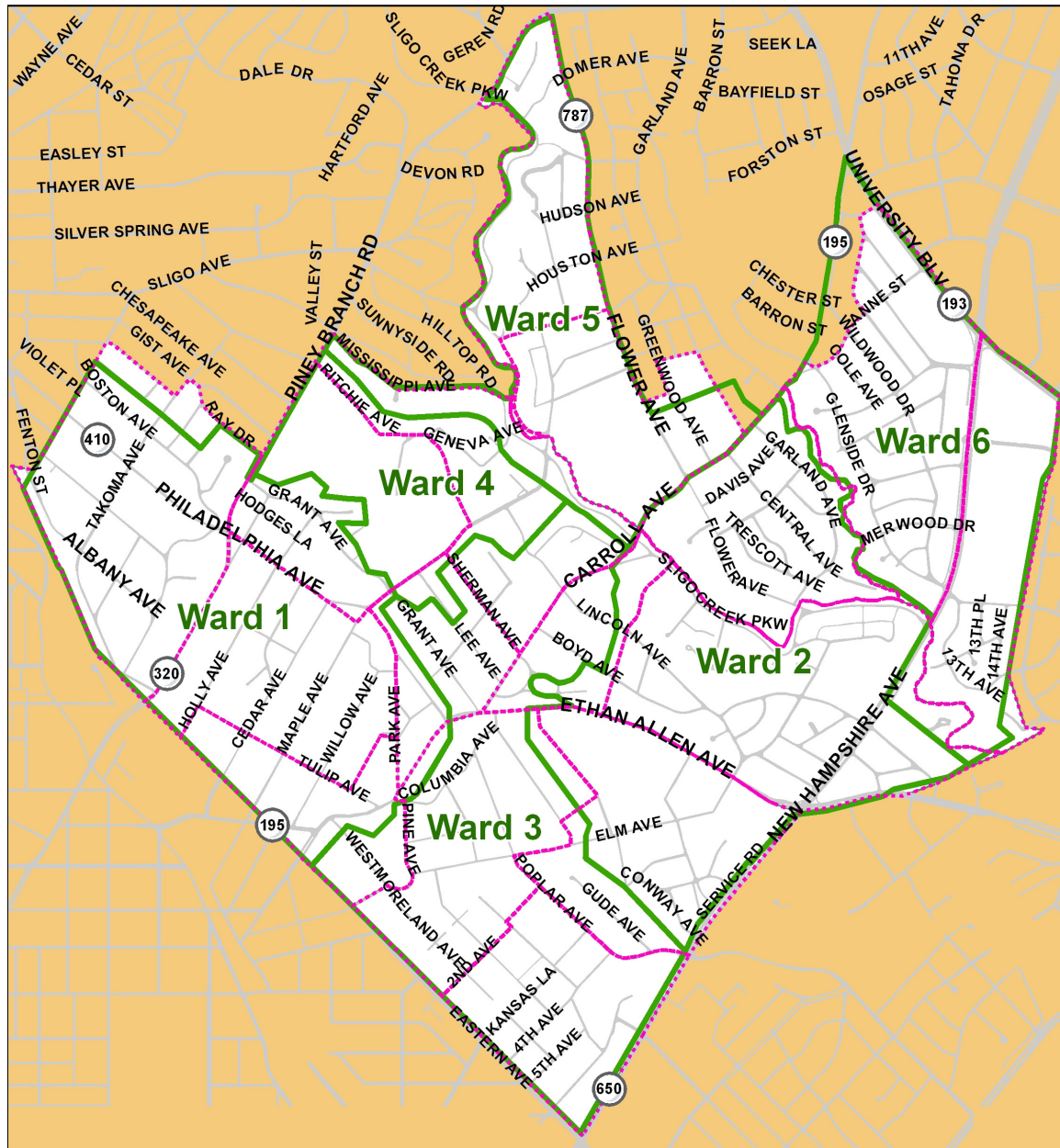
·········· Census Block Group Boundaries

▭ Ward Boundaries

APPENDIX B: Counts of Moderate and Low Income Residents In Selected Places

Moderate, Low and Very Low Income Households Count by Place

Place	Households	Below Moderate Income Threshold	Below Low Income Threshold	Below Very Low Income Threshold
Montgomery County	324,940	93,909	60,169	29,531
Takoma Park	6,889	3,203	2,370	1,329
Rockville	17,222	5,466	3,835	2,033
Gaithersburg	19,686	7,123	4,485	2,091
Kensington	729	229	145	73
Chevy Chase	978	94	53	27
Non Municipal	274,601	77,194	48,909	23,813

source: HUD Census data 2000 by block group June 12, 2008

Moderate, Low and Very Low Income Households As Percent of Households in Place

Place	Households	Below Moderate Income Threshold	Below Low Income Threshold	Below Very Low Income Threshold
Montgomery County	100.0%	28.9%	18.5%	9.1%
Takoma Park	100.0%	46.5%	34.4%	19.3%
Rockville	100.0%	31.7%	22.3%	11.8%
Gaithersburg	100.0%	36.2%	22.8%	10.6%
Kensington	100.0%	31.4%	19.9%	10.0%
Chevy Chase	100.0%	9.6%	5.4%	2.8%
Non Municipal	100.0%	28.1%	17.8%	8.7%

calculated from Above

Moderate, Low and Very Low Income Households As Percent of Households in County

Place	Households	Below Moderate Income Threshold	Below Low Income Threshold	Below Very Low Income Threshold
Montgomery County	100.0%	100.0%	100.0%	100.0%
Takoma Park	2.1%	3.4%	3.9%	4.5%
Rockville	5.3%	5.8%	6.4%	6.9%
Gaithersburg	6.1%	7.6%	7.5%	7.1%
Kensington	0.2%	0.2%	0.2%	0.2%
Chevy Chase	0.3%	0.1%	0.1%	0.1%
Non Municipal	84.5%	82.2%	81.3%	80.6%

calculated from Above

Acknowledgements

This report is a product of the Silver Spring Takoma Park Community Indicators Project, a sponsored program fund of the Montgomery County Community Foundation. The Working Board of the Indicators Project who contributed to this report include Bruce L. Baker, Kathy Porter, Melanie Isis, and Maria Markham. Christopher Dickersin-Prokopp our graduate student intern also made major contributions. Thanks also go to the facilitator for our housing indicators work group session, Scott Brumburgh.

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