

Barbour County Housing Study, 2020

Executive Summary

Barbour County has community assets that make it a distinct housing market in the region. The county's location between the rugged and remote mountains and forests to the east and more urban amenities to the west provides an opportunity to market the community to a variety of prospective residents. Compared to economic hubs like Clarksburg/Bridgeport and communities along the I-79 corridor, Barbour County offers lower housing costs, access to rural lifestyle amenities, and a slower pace of life that many find attractive. Locally, anchor institutions like Alderson-Broaddus University (AB) and Broaddus Hospital/Davis Health System provide stable sources of economic, human, and social capital. Forward looking investments like fiber optic internet coverage in Philippi allow the community to take advantage of trends in remote work.

Low for-sale inventory and few rental units combined with poor quality of many for-sale or for-rent units prevent prospective residents from moving to the County. With a market vacancy rate between .05% and 3.2% and reported high median days on market for for-sale units, the County's available stock is likely limited with available units in either poor condition or niche housing types. As a result, prospective residents, first-time homebuyers, and those who wish to upgrade or downsize likely face long, frustrating waits to obtain an appropriate home. Many may have to settle for a second- or third-choice location, maybe outside of the County or an inappropriate or substandard home. Interviewees suggested that many potential residents choose homes in larger markets, some current residents cannot find residences that meet their needs throughout their lifetime and must remain living in overcrowded, uncomfortable or otherwise inappropriate conditions.

The County needs at least 400 income-restricted units in order to relieve and stabilize community members that have been unable to access housing without sacrificing other elements of their basic well-being. Though housing need is most concrete and easily quantifiable among households with extremely-low income who already live in the County and spend more than 30% of their income on housing, there are more than 700 additional households in the County that *may* struggle to afford housing along with other household necessities. Beyond those households in the County that are struggling to survive, there are households that would benefit from living in the region, closer to their jobs, those who would like to invest by buying a home or who need to upgrade/downsize but cannot find an appropriate unit, and those who are important to the regions' sustainability and growth including both low-wage service workers and talent for business.

Though Barbour County housing costs are more affordable than many of the surrounding jurisdictions, workers in a three of the top ten occupations by employment would struggle to afford median rent when earning at the median for their occupation. Though workers in each of the top ten occupations can afford median owner costs with a mortgage if they are shared with another worker earning at a similar level, more than one-third of Barbour County households are single-earner households. Workers in only two occupations can afford median owner costs as a single earner with a median wage. Likewise, workers in 7 of the top 9 growth occupations would struggle to afford owner costs as a single earner, 2 of 9 would struggle to rent as single earners.

Interviewees also suggested that there is demand for housing in the County among Physician's Assistant students at AB, AB faculty, miners, and teachers. Interviewees suggested that additional rental housing in Philippi would be appropriate for PA students, miners who are young and without families or who live in Philippi away from their families during their work week, and new AB faculty or teachers who are not ready to make their tenure permanent. However, opportunities for homeownership will be essential for anchoring these residents in County. Availability and cost of housing will factor into works' choice to live in the County and without appropriate housing options they are likely live elsewhere.

The County will need to promote the development of a variety of housing to loosen the market and allow for reasonable transitions for current residents and options for prospective residents. Safe, quality, well-located housing for seniors may free-up single family residences for renovation and sale. New, income restricted units would likely relieve some over-crowding or doubled-up families and may free-up some units, though those units will likely need substantial repair. Finally, there is demand for new, market-rate units for those prospective buyers with moderate to high incomes who are eligible for mortgage financing.

The County has an opportunity to encourage housing development in and around the City of Philippi and towns. Community development and housing are linked and depend on each other in many ways. Residents support community development initiatives as participants and patrons, whereas community amenities attract and anchor residents. If the County, City and towns are successful in catalyzing housing development and they desire to encourage more growth, they should also embark on community development initiatives and plan with combined development efforts in mind. Local governments are well-positioned to lead these efforts by connecting plans, programs, funding sources, and partners.

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Approach

The Virginia Center for Housing Research at Virginia Tech (VCHR), West Virginia University Extension Service, Woodlands Development Group, and the Barbour County EDA collaborated to complete this study. The study has benefited from subject matter experts in housing markets, affordable housing, workforce and economic development, housing policy and planning as well as local expertise in housing, planning, economic development, and community development.

The team had three primary objectives:

- Understand market-wide housing dynamics
- Assess housing needs of aging residents, residents in need of more affordable housing, and new workers
- Propose next steps including development targets to respond to housing needs.

This report discusses the study team's analysis and findings and describes the importance of these findings in the context of workforce and economic development to emphasize the interconnectedness of housing issues and the implications they have for Barbour County's communities and businesses. The analysis and conclusions discussed in this report will inform the team's forthcoming program and policy recommendations.

About Team

The Virginia General Assembly and Virginia Tech created VCHR in 1989 to respond to the housing research needs of Virginia and the nation. In its 25-year performance record, VCHR has established an unparalleled reputation for high-quality research on affordable housing that integrates policy, building technology, and the housing industry. Mel Jones, Research Scientist and Associate Director, led the project team. As a faculty member at VCHR, Mel has conducted housing studies for communities and regions throughout Virginia and beyond. Mel has developed a unique expertise in assessing housing data and applying it to help communities tackle housing affordability, community development, and economic development goals.

The West Virginia University Extension Service serves as communities' connection to timely, research-based knowledge from the state's land-grant university. Extension's community and economic development technical assistance and educational programs strengthen the capacity of citizens and organizations throughout the state of West Virginia to understand community change and identify opportunities to improve their social and economic well-being. Daniel Eades, an Extension Associate Professor and state Specialist coordinated local research efforts at West Virginia University (WVU), Morgantown, WV. His teaching and outreach activities engage government and community leaders in the process of data driven economic development decision making and support a breadth of community and economic development initiatives focused on local planning and place making.

Data and Methodological Notes

The study team analyzed market-wide housing data to understand supply and demand dynamics in Barbour County and the surrounding region. More specifically, the team focused on how the housing needs of the county and region's workforce, low income residents, working families, and elderly residents

can be addressed in ways that promote economic development and community quality of life simultaneously.

The availability of quality, publicly available data is limited since Census is unable to collect enough sample data to make reliable estimates for many rural jurisdictions and other small places. The team has analyzed and reported reliable data and supplemented this data with local assessment data and information from interviews with local experts and stakeholders. The study team conducted interviews with

- local housing experts: realtors, builders, developers, housing providers, etc.
- those who understand existing and future need: K-12 school representatives, local elected officials and government staff, representatives of the faith community, economic developers, community service providers, and employers

Study Geography

The team compared Barbour County and the communities of Philippi, Belington, and Junior to the larger, regional housing market delineated using commuting pattern data. Households generally choose a home within an acceptable commuting distance from their job or look for a job within an acceptable commuting distance of their home. For this analysis, the regional market includes Harrison, Lewis, Marion, Monongalia, Preston, Randolph, Taylor, Tucker, and Upshur Counties and neighboring population centers including Clarksburg and Bridgeport, Fairmont, Morgantown, Kingwood, Elkins, Grafton, and Buckhannon. The availability and diversity of housing options within a reasonable commute of Barbour County may make these places a desirable alternative to living in the county even though housing costs are generally higher in larger communities like Clarksburg/Bridgeport and Morgantown.

Data Analysis

The data used in this study comes from the following sources: 2014-2018 US Census Bureau American Community Survey (ACS) published tables, 2013-2017 HUD Consolidated Housing Affordability Strategy (CHAS) data, 2012-2016 HUD Location Affordability Index (LAI) data, Bureau of Labor Statistics, State Occupational Employment and Wage Estimates, and the Workforce West Virginia, Labor Market Information program. The study team calculated the reliability of ACS and CHAS estimates and used only reliable estimates when performing the analysis – given the limited sampling that occurs in very small geographies much of the data for the regional market is reported at the county level.

The team used US Bureau of Labor Statistics (BLS) and Workforce West Virginia Labor Market Analysis earning by occupation data as well as the 2017 and 2018 OnTheMap data from the US Census Bureau for Economic Studies to assess housing needs for workers. The team used the most recent earning data available from 2018 to evaluate whether workers can afford the prevailing rents in the market.

Interviews & Survey

The team modified qualitative data collection and stakeholder engagement because of COVID-19 pandemic restrictions and precautions. The team had originally proposed to conduct in-person focus groups, public meetings and stakeholder input meetings. Instead the study team conducted interviews and a survey to solicit local expert, stakeholder and public input. The study team conducted interviews with realtors, contractors, housing providers, local government staff, elected officials, businesses, and other stakeholders gain insight into local challenges and development opportunities. The data collected from interviews helped the team interpret quantitative data and test its validity. Interview data is included throughout the report, providing examples of real-life experiences that make the data conclusions more concrete and comprehensible. In-lieu of public meetings and public input sessions, the team conducted a general survey to better understand residents' perceptions of housing affordability, quality and satisfaction. The survey was administered online and distributed via Facebook and promoted by community housing stakeholders. A total of 87 individuals responded to the survey.

Important Terms and References

Tenure – The method by which a household possesses their home: renting, fully owned with no home loan, or owned with a mortgage or other home loan.

Cost-burdened Households – The US Department of Housing and Urban Development (HUD) established the term “cost-burdened” to describe households that need more affordable housing. HUD defines cost-burdened households as “families who pay more than 30% of their income for housing... and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severely cost-burdened households pay 50% or more of their income for housing and are likely to be making tough choices between housing and other necessities.

Percent of Area Median Income (AMI) – HUD sets income limits by household size that determine eligibility for assisted housing programs. HUD develops these income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. These income limits are useful tools for housing needs assessments because they are a common standard with which to categorize households based on income considering household size. VCHR has provided the 2020 income limits for Barbour County for the readers reference, though the appropriate annual income limits based on the vintage of the data were applied in the analysis.

Table 1. 2020 HUD Income Limits for Barbour County, WV

Income Level	1-person	2-person	3-person	4-person
<30% AMI (extremely low income)	\$12,760	\$17,240	\$21,720	\$26,200
30-50% of AMI (very low income)	\$19,250	\$22,000	\$24,750	\$27,450
50-80% of AMI (low income)	\$30,750	\$35,150	\$39,550	\$43,900

Housing Affordability – Housing affordability is a broad term used to discuss the degree to which housing units in a market or submarket meet the income-based needs of households in that market. Researchers and practitioners generally consider housing affordability for income groups that may face challenges related to affording housing, including the following:

- extremely low-income households that do not make enough money to obtain decent housing;
- young professionals who wish to become homeowners but cannot find a starter home with associated costs within their budget; and
- established owners who cannot find an appropriate home to “upgrade” to as their families grow, and they enter their professional prime.

Housing affordability is not usually a concern for higher-income households that can obtain their desired housing without sacrificing other household needs such as safety, transportation, medical care, food, education, and childcare. However, a shortage of housing for households at any income level may affect businesses expanding in the market or economic development efforts for attracting new businesses.

Householder – This report refers to “householder” when the available data pertains to the householder as defined by the US Census. According to the Census subject definitions, “the householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the ‘reference person’ to whom the relationship of all other household members, if any, is recorded.”

Introduction

Housing plays a critical role in economic opportunity for individual workers and their families, affecting current and future workers, employers, communities, and regional markets. Benefits of appropriate, affordable housing and consequences when such housing is unavailable are most concrete at the individual and neighborhood level. However, as demand for housing increases and housing becomes more expensive to produce, its availability and affordability have distinct effects on businesses and markets. This overview of the importance of housing illuminates some of the connections between housing, individual economic opportunity, workforce, and economic development that have been explored by researchers. Nonetheless, the effects of homes—for example, size, quality, location, and cost—extend beyond the examples given here.

Individuals and families that select a home choose a host of related features, resources, amenities, and opportunities. For instance, they choose access to specific schools, proximity to grocers and other shopping, proximity to family and other important social networks, and opportunities for recreation and exercise. Households choose the best housing they can afford and gravitate toward markets that offer better housing “packages” at the best prices. Housing costs are among the top five factors affecting where households choose to live and work¹.

A community that lacks affordable housing often lacks housing for the community’s essential, low-income workers. To provide a high quality of life for all households, jurisdictions must encourage developers and builders to produce housing that is appropriate and affordable for households at every income level. For

those with the lowest incomes, local government must pair their land-use tools and resources with state and federal resources to provide affordable, appropriate housing and ensure that low-income workers can prosper in the community. A job–housing imbalance may impede economic development by making it difficult for businesses to recruit and retain employeesⁱⁱ. Saks (2008) argues that when the supply of affordable housing is restricted, labor migration patterns change, resulting in lower employment growthⁱⁱⁱ. Slowed, stalled, or negative employment growth can hurt businesses and communities. Workforce housing¹ supports successful economic development, as businesses may have trouble attracting or retaining workers without nearby affordable housing options and/or convenient and affordable transportation.

Housing affordability, stability, quality, tenure, and location have been shown to impact child development and opportunities for individuals and households. Housing is the foundation for family wellbeing^{iv}, and housing unaffordability is often why individuals and families experience instability in housing, accept substandard housing, or sacrifice other critical needs like child educational enrichment, medical attention, or food. Strained finances and substandard or unstable housing may lead to negative economic consequences for both individuals and households.

Many aspects of substandard housing affect the health of residents. Poor housing quality often induces stress and inhibits the home from providing a peaceful or restorative space. Jones-Rounds et al. (2014) found that psychological wellbeing correlated with housing quality; that is, people in high-quality housing were less depressed and more energetic and peaceful than those living in low-quality housing^v. Substandard housing represents a potential psychological detriment by causing low self-esteem and hindering family self-sufficiency^{vi}. For example, residents of low-quality housing worry about the integrity of the home’s structural components. Housing-related stress or anxiety has been shown to lead to depression and stress-related mental illness^{vii}. Children in low-income families that receive housing subsidies are more likely to be classified as having “good” or “excellent” health than those in low-income families on the waiting list for assistance are^{viii}. Furthermore, adults who are housing cost-burdened are less likely to fill a prescription, follow healthcare treatments, or purchase health insurance because of the costs.

Health problems, when persistent, present significant employment and productivity problems. Businesses impacted by poor employee health may experience high rates of turnover that manifest unfilled positions, lower productivity, and lost profits. Employee turnover generates costs related to finding replacement workers, temporarily covering vacancies, training replacements, and loss of knowledge and skills. In total, the costs of turnover can be upwards of 30% of annual salary for lower-level employees and up to 250% of annual salary for highly skilled ones^{ix}. Health conditions also pose a barrier for those who are currently unemployed and can lead to both temporary and permanent medically induced unemployment (i.e., the inability to work owing to a medical condition)^x.

Unaffordable housing contributes to children’s poor school attendance and performance^{xi}. Gagne and Ferrer (2006) find that major home repair requirements and short length of residence negatively affect children’s math scores. Newman and Holupka (2013) find that families who are not cost-burdened are

¹ Workforce housing is generally described as the housing that is affordable to households earning less than 120% of AMI (Cohen & Wardrip, 2011)

more likely to spend a portion of their income on child enrichment, affecting their children’s cognitive achievement. These developmental and educational consequences associated with student mobility and inadequate housing may have economic implications for individuals and the community workforce. Many studies have shown that educational attainment—the number of school years completed—closely correlates with both individual earnings and economic growth rates^{xii}. Level of education is typically positively associated with higher individual earnings. Studies within and across nations have found that 1 additional year of schooling translates into an approximately 10% increase in annual individual earnings^{xiii}.

Beyond this individual benefit, evidence exists that additional years of schooling provide social benefits in the form of improved health, higher levels of civic participation, lower crime rates, and greater economic growth^{xiv}. Educational attainment increases human capital, resulting in the enhanced productivity of a nation’s workforce, an increase in the rate of technological innovation, and the diffusion and adoption of new production processes and technologies, all of which help boost economic growth^{xv}. Each additional year of schooling within a population is also associated with greater long-run economic growth^{xvi}. Schools and neighborhoods are so closely interconnected; therefore, providing equitable and affordable housing opportunities across a jurisdiction can provide more equitable educational opportunities^{xvii}, leading to greater and more sustainable economic growth^{xviii}. Increasing skills for low-income individuals improves economic growth more than it does for those with high incomes as measured by GDP and tax revenue growth, suggesting that educational opportunities should be improved for low-income individuals^{xix}. Furthermore, closing educational-achievement gaps may reduce income inequality by increasing the lifetime earnings of the poorest 75% of children more than those of the richest 25 percent. Lynch (2015) concluded that improving the education of all future workers “accelerates economic growth and can promote more equal opportunity over the long run resulting in stronger, more broadly shared economic growth, which in turn raises national income and increases government revenue, providing the means by which to invest in improving our economic future^{xx}.”

Finally, the location, tenure, and type of housing can affect a household’s economic opportunities. Kleit (2002) found evidence that households living in areas with more income diversity have more diverse job-search networks. White and Saegert (1997) showed that co-op ownership of low-income housing is associated with increased skills and self-confidence as well as wider job networks among tenants. Studies have shown that homeownership provides considerable access to opportunity. The simplest connection between homeownership and opportunity is the ability to build wealth and use home equity. Homeowners can elect to borrow against the equity they have built on their home through a home equity line of credit (HELOC). HELOCs may act as a financial buffer against unexpected expenses, smooth consumption over time, or allow households to invest in education, job training, or a small business^{xxi}.

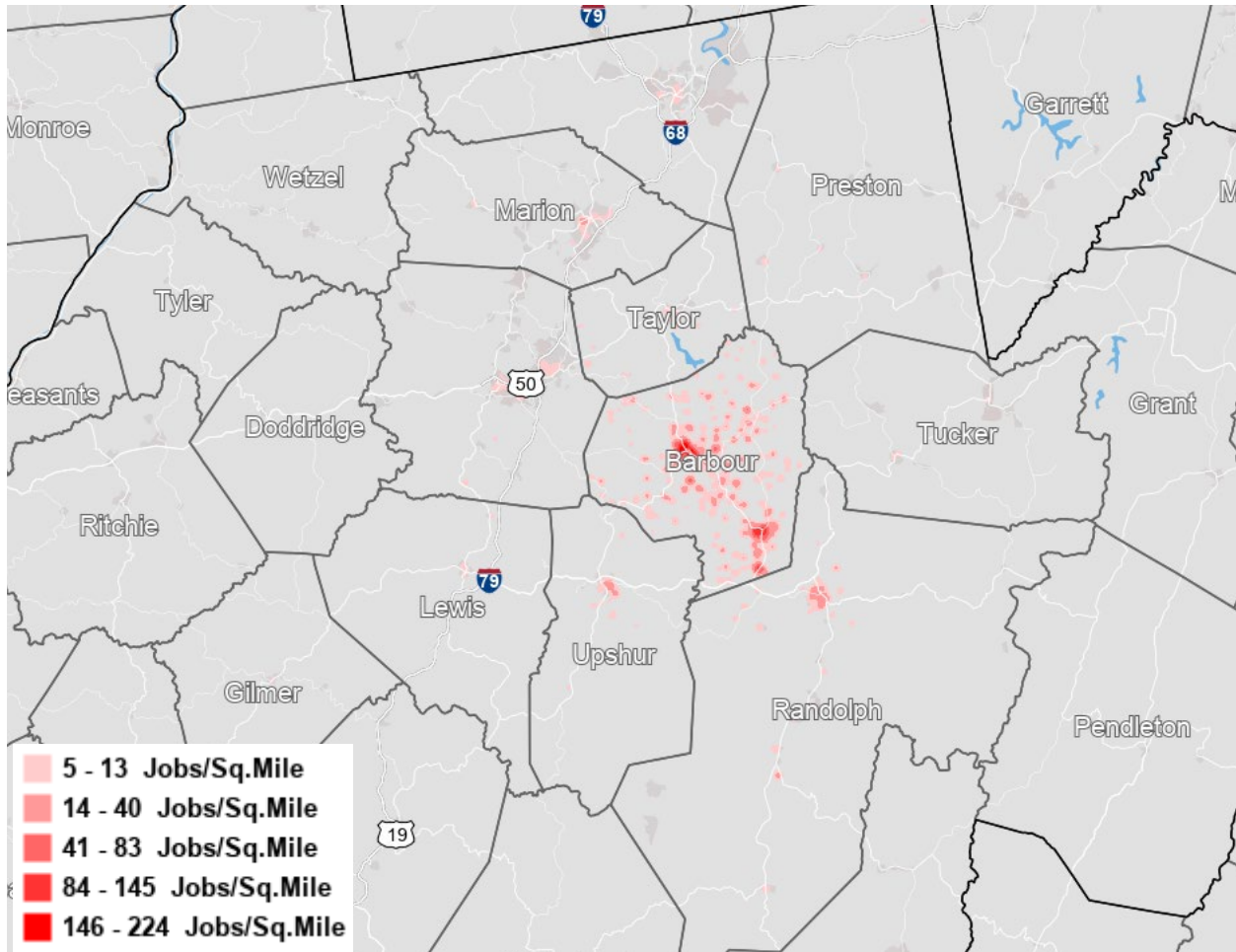
Barbour County Housing Market

Commuting patterns are useful for approximating the Barbour County housing market as households tend to look for work within a reasonable commute of their home, or a home within a reasonable commute of their job. We examined the inflows and outflows of workers to demonstrate this connection. The US Census Bureau’s Center for Economic Studies identified 3,466 jobs in Barbour County in 2017. Fifty-three percent of these jobs were held by Barbour County residents, nine percent of job holders were from Randolph County, while Harrison and Upshur Counties were each home to five percent of the county’s job holders. In all, nearly one-half of workers employed in Barbour County have chosen to live elsewhere, demonstrating that the county’s housing market is wider than the County geography. The information

presented in the remainder of this report includes data for many of these surrounding geographies in order to better situate Barbour County's housing characteristics in the context of the larger market.

Figure 1. Home Destination of People who Work in Barbour County (All primary jobs)

Source: 2018 US Census Bureau, Center for Economic Studies, OnTheMap



The county has a diversity of community capital assets that can be leveraged for future growth and improved quality of life for current residents. The county's location between the rugged and remote mountains and forests to the east and more urban amenities to the west provides an opportunity to market the community to a diversity of residents. Compared to economic hubs like Clarksburg/Bridgeport and communities along the I-79 corridor Barbour County offers lower housing costs, access to rural lifestyle amenities, and a slower pace of life that many find attractive. The county is within a 2-hour drive of Pittsburgh and its diversity of business and cultural attractions. Locally, anchor institutions like Alderson-Broaddus University and Broaddus Hospital/Davis Health System provide stable sources of economic, human, and social capital. Forward looking investments like fiber optic internet coverage in Philippi allow the community to take advantage of trends in remote work.

Interviewees expressed that there is an effective shortage of housing for prospective residents since for-sale inventory is low and often needs substantial work. Though current residents enjoy relative affordability in the region, prospective residents may not be able to realize that advantage because of the

scarcity of quality, for-sale units. Our discussions with local stakeholders indicated that those relocating to Barbour County were returning to retire and downsize, or were commuters employed by businesses and federal facilities along the I-79 corridor like the FBI Criminal Justice Information Center. However, attracting these and other demographic segments to live in the County is a challenge given that available land and quality, housing are in short supply.

Those commuting to Barbour County for work chose to live in neighboring communities for a variety of reasons. Interviews with local stakeholders suggest that neighboring counties like Harrison and Upshur have both a higher quality and quantity of housing stock, a diversity of shopping and dining options, and real or perceived differences in the quality of schools and student performance – for example Barbour County is one of only a dozen in the state that has not passed an excess levy to fund local education initiatives.

Household Characteristics

16,730 people comprise 6,416 households in Barbour County. The city of Philippi and town of Belington are home to 22% and 11% of households, respectively. Nearly two-thirds of households are located in unincorporated areas of the county. The number of households in Barbour County declined by approximately 130 (2%) between 2010 and the 2014-2018 period covered by the most recent ACS estimates

Figure 2. Number of Households in Regional Housing Market by Jurisdiction

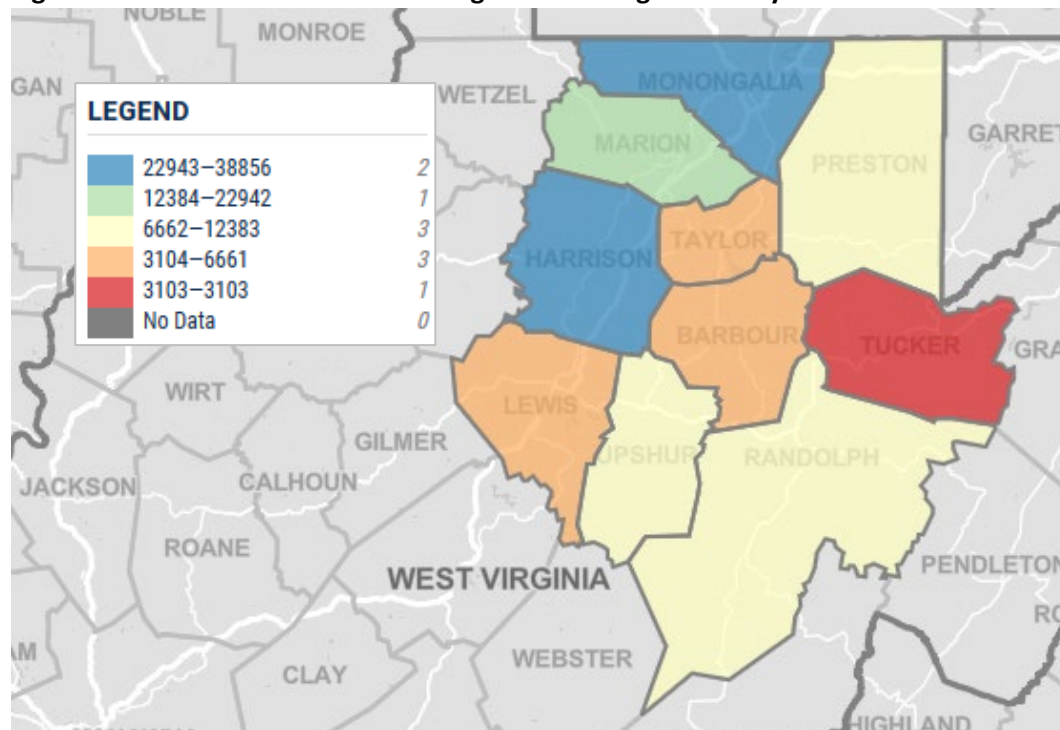


Table 2. Population and Number of Households in Barbour County by Jurisdiction

Source: US Census Bureau, 2018 ACS 5-Year Estimates

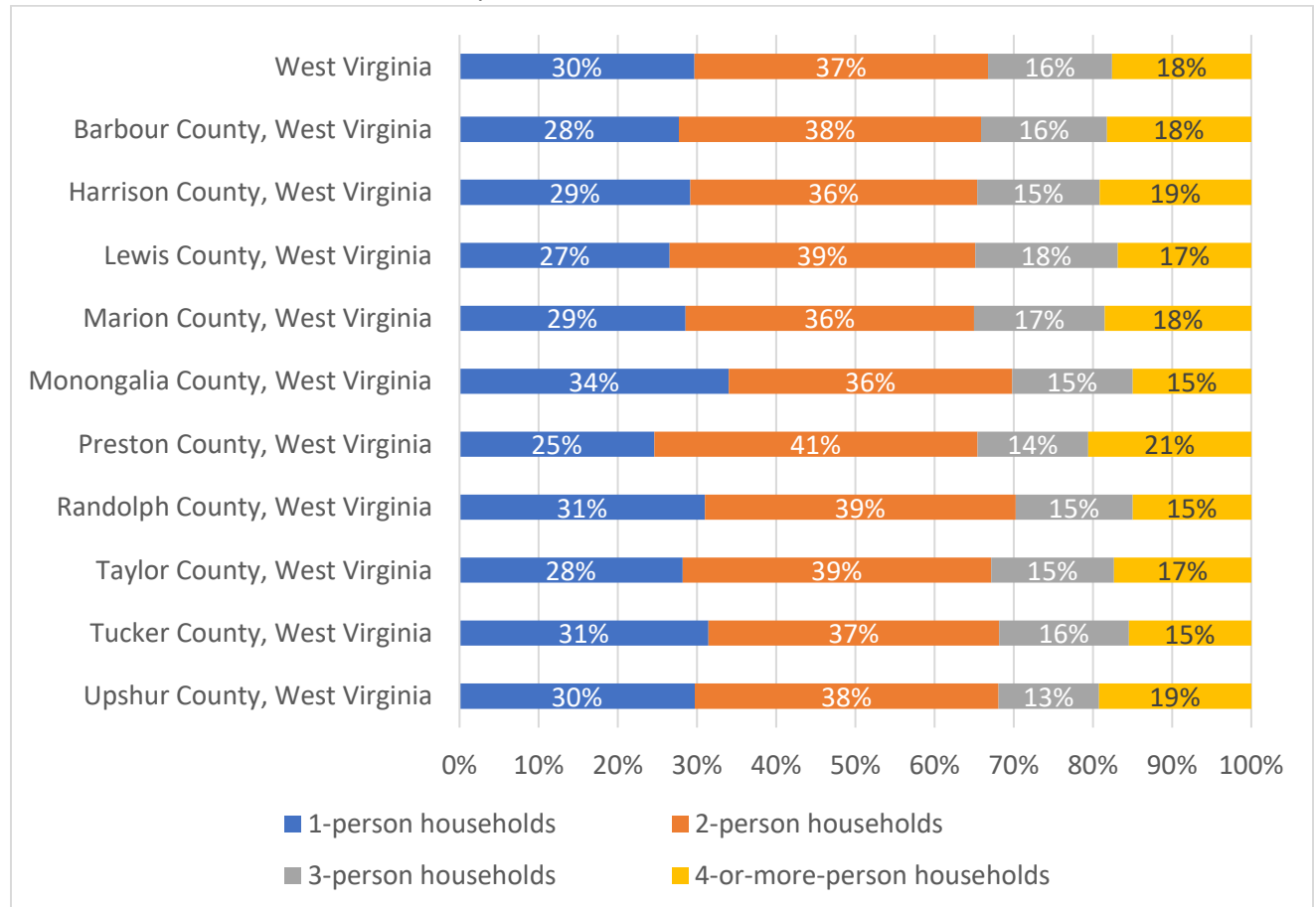
	Population		Households	
	Estimate	Percent	Estimate	Percent
Barbour County, West Virginia	16730	100%	6416	100%
Belington, West Virginia	1925	12%	703	11%
Century, West Virginia	97	1%	29	0%
Galloway, West Virginia	81	0%	21	0%
Junior, West Virginia	388	2%	157	2%
Philippi, West Virginia	3409	20%	1389	22%
Unincorporated Areas	10830	65%	4117	64%

Household Size

Household characteristics were largely uniform across the region and reflective of state averages. Household size was distributed nearly evenly across the categories examined: just under one-third of households across the region are one-person households, approximately one-third of households are two-person households, and the remaining third are three or more-person households. Figure X shows the difference between household sizes in each of the component counties. Although data for smaller geographies do not meet reliability standards, the estimates for Philippi suggest a larger share of one-person households (an estimated 43%) than the county average.

Figure 3. Households by Size

Source: WVU tabulation of 2018 ACS 5-year Estimates

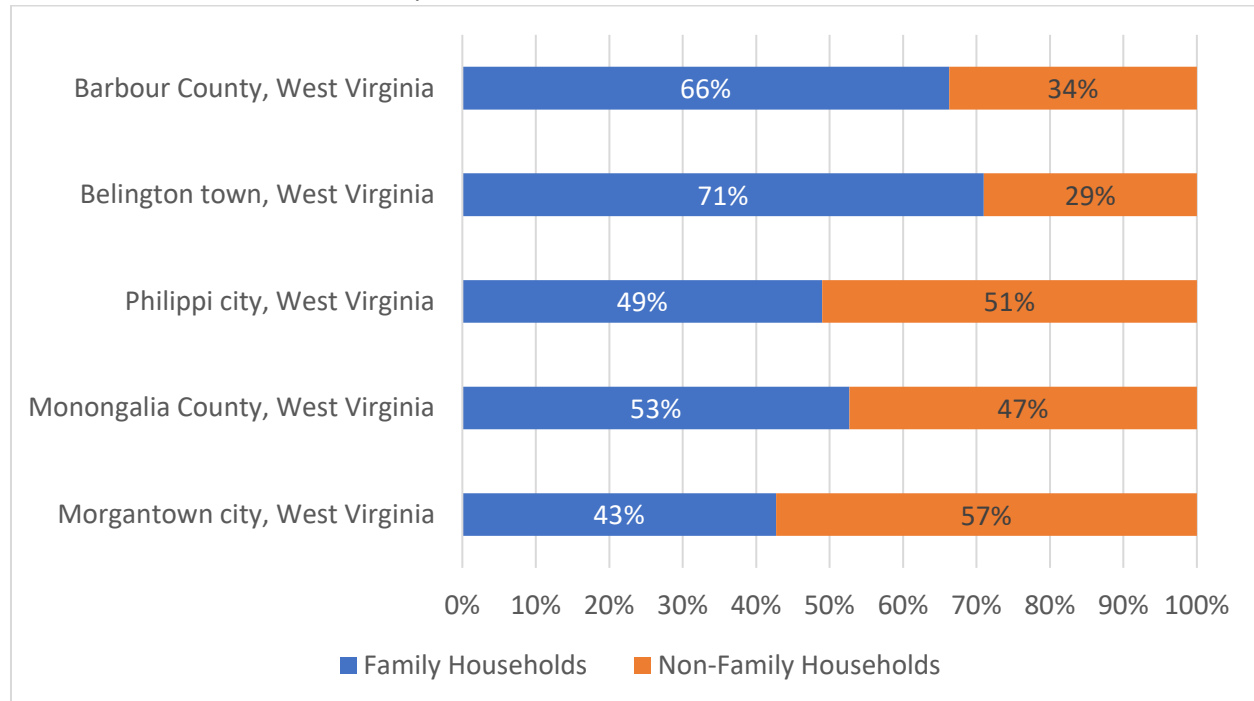


Household Type

Approximately one-third (34%) of households in Barbour County are non-family households. This trend was reflective of populations across the region. Urbanized areas show higher numbers of non-family households than the counties at large. This is especially true for cities and towns that are home to colleges and universities. For example, non-family households are the majority in Philippi (51%) and Morgantown (57%) and represent approximately half of households in Elkins (47%) and Buckhannon (49%).

Figure 4: Family and Non-Family Households as a Percent of All Households

Source: WVU tabulation of ACS 5-year Estimates



The differences in family structure suggest distinct submarkets and housing needs. Interviewees expressed a need for small units to serve a number of small households in Philippi, students in the graduate and professional programs at Alderson Broaddus University, and miners who are young and without families or who live in Philippi away from their families during their work week. Representatives from Arch Resources, which owns the Leer South mining complex and employs more than 500 workers, indicated that approximately 20% of their most experienced miners are commuting in for work, many from southern West Virginia counties. New, “red hats” also faced challenges in finding suitable housing, both small apartments and suitable rural properties.

Age of Householder

As with other data points, the age of householders in the counties that make up the larger housing market were largely uniform. In Barbour County 15% of households are younger than 35, 38% are between 45 and 64, and 29% are over the age of 65. This distribution, with the largest percentage of householders age 45-64, suggests a need for housing that addresses the needs of residents throughout their lives and careers.

For young residents and new families this includes adequate, quality rental housing and move-in-ready properties, two categories which interviewees suggest are in short supply based on interviews with local stakeholders. For example, leaders in the City of Philippi described how many of Alderson-Broaddus University's nearly 300 employees chose to live outside the community because of a lack of quality housing and turnkey properties. This was cited as especially true for faculty members and higher earning groups like salaried mining employees who often choose gated communities or more suburban settings in neighboring towns like Bridgeport.

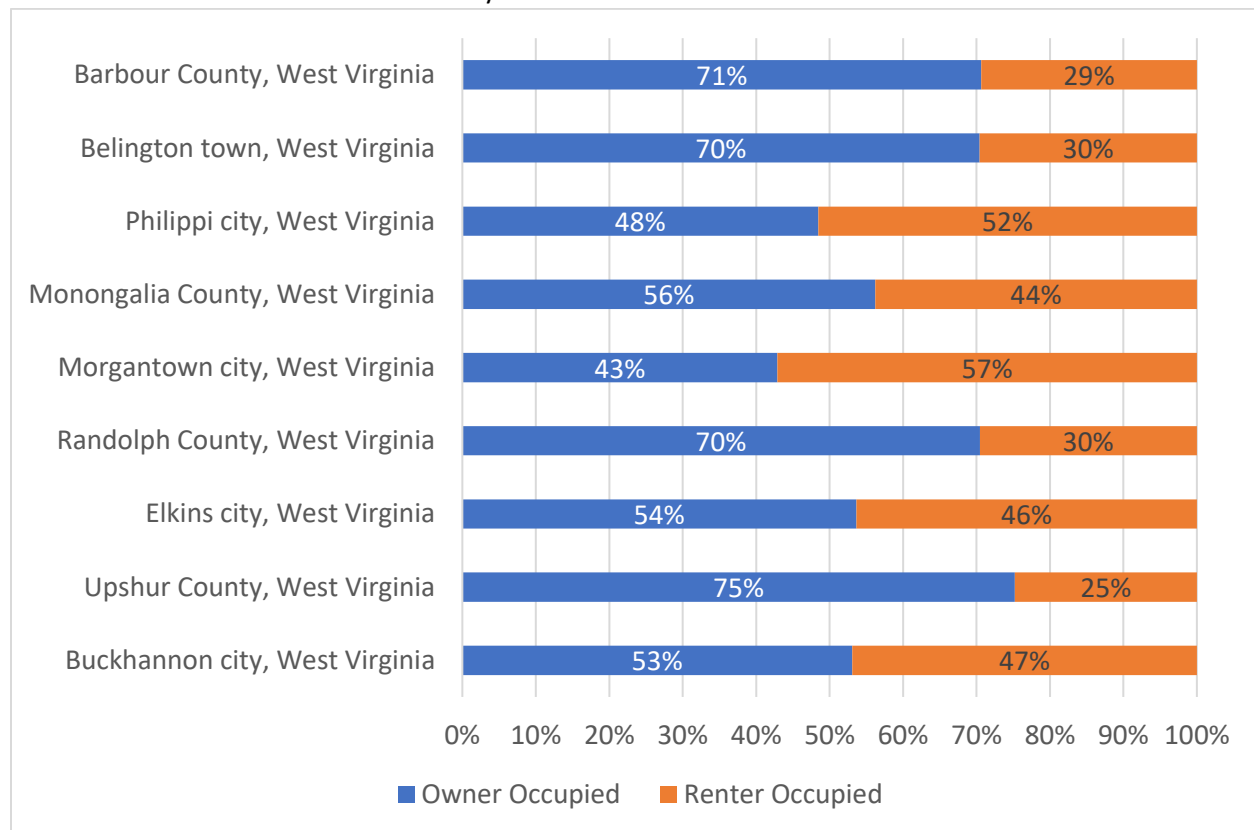
Older residents also face challenges. Just over 11% of householders in Barbour County are over the age of 65 and live alone, and affordable housing options for seniors were routinely cited as a critical need for the community. Interviewees indicated that many households in this demographic are too old to continue maintaining their properties themselves yet have challenges finding reliable and affordable contractors or selling their properties. For early retirees, interviewees suggested an expressed desire for new, single-level, ranch style homes or small units within walking distance of amenities. Interviewees was also discussed need for assisted living facilities because in-home services in the community have been largely discontinued due to funding constraints. Mountain Hospice, located in Belington, is building an assisted living complex that includes 16 units. Baughman Towers Apartments, located in downtown Philippi, has approximately 100 subsidized units available to elderly and disabled residents.

Tenure

Homeowners comprise most households in the region (approximately 75%). Like family vs non-family households, urbanized areas, especially those with colleges/universities include more renters. In Philippi (52%) and Morgantown (57%) renters represent the majority of households, and Elkins (46%) and Buckhannon (47%) renters were just under half of all households.

Figure 5. Households by Tenure (Renter/Owner)

Source: WVU Tabulation of 2018 ACS 5-year Estimates



The lack of quality rental housing was identified across nearly all our interviews. According to interviewees, flooding in the 1980s eliminated many rental properties. Most of those that remain were described as substandard, with little investment from local landlords. The rental market was identified as key area of investment for the county as it fills the needs of lower income residents unable to afford purchasing a home, those living in the community for a short-time such as students and young professors affiliated with Alderson-Broaddus University, and those in the mining community who may be unwilling to establish permanent residence given the volatile nature of extractive industries and family commitments and homes in other rural parts of the state. New investments by Woodlands Development Corporation in Belington (the Golden Rule building) and a three-unit complex in downtown Philippi were cited as examples of market rate units needed in the county.

Representatives from Arch Resources noted specific challenges in locating available rental properties in the county and described housing interns in Buckhannon and Morgantown because of limited supply and an unwillingness by local landlords to provide short-term leases. Although the company attempted to

work with Alderson-Broaddus University to address these short-term needs, Arch Resources was reluctant to enter into a formal housing agreement citing cost and liability concerns.

For long-term workers, company representatives expressed a need for small, furnished, efficiency style apartments with one to two bedrooms, small bathrooms, combined living room and kitchenette/breakfast areas, owner paid utilities, and on-site laundry facilities that could be rented by multiple miners to accommodate the demands of shift-work. Similar properties could also fill demand by college students, especially those in professional programs like Alderson-Broaddus’ physician’s assistant program where periods of on- and off-campus rotations are common.

Household Income

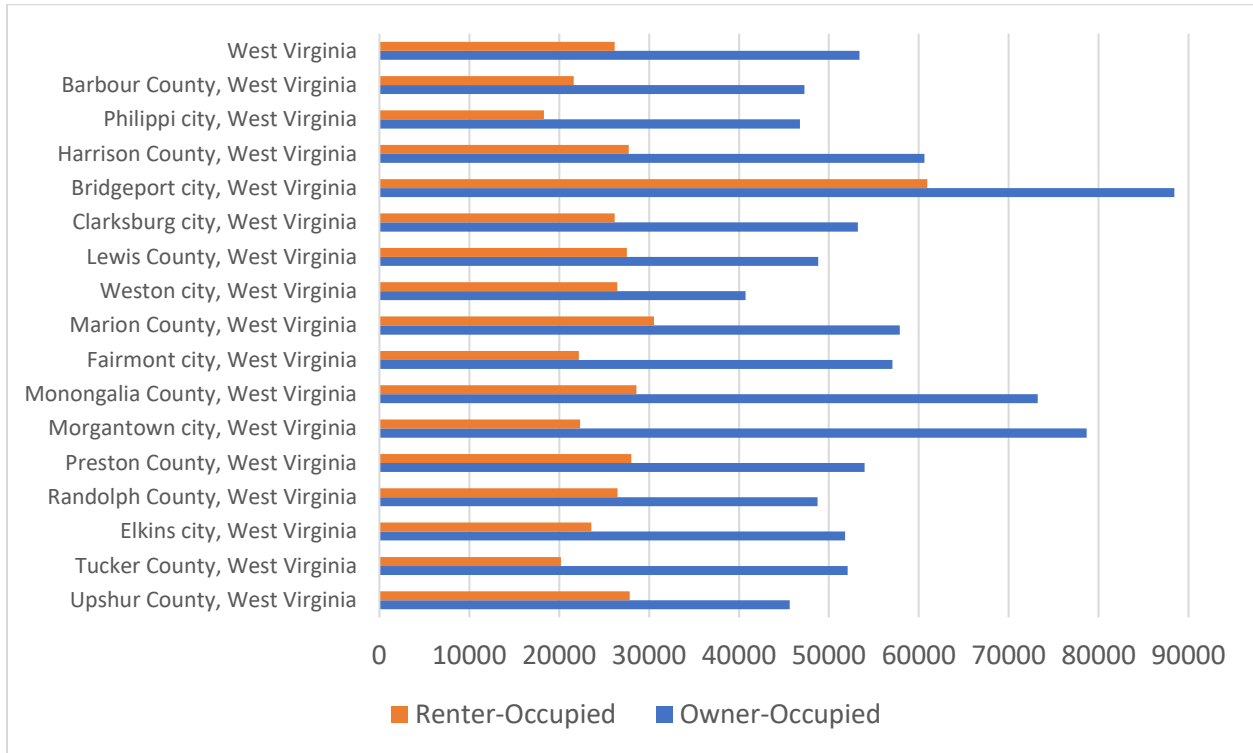
Median household income in Barbour County was \$39,580, 22% lower than the state median (\$44,921) (Table 3). Across the region, median household incomes ranged from a high of \$50,433 in Harrison County to a low of \$39,423 in Lewis County. Household incomes in cities and towns were generally lower. For example, Philippi (\$25,230), Junior (\$26,458), and Belington (\$30,298) were 36% to 23% lower than the county median (\$39,580) and 44%-33% lower than the state median (\$44,921). Household incomes in suburban communities like Bridgeport (\$80,666) were noticeably higher, more than double reported household income in neighboring Barbour County.

Table 3. Median Household Income and Maximum Affordable Rent or House Price in West Virginia, Barbour County, and Component Communities

	Median Income	Maximum Affordable Monthly Rent/House Price*
West Virginia	\$44,921	\$1,123/\$168,500
Barbour County, West Virginia	\$39,580	\$989/\$153,700
Belington, West Virginia	\$30,298	\$764/\$119,700
Junior, West Virginia	\$26,458	\$661/\$102,100
Philippi, West Virginia	\$25,230	\$630/\$100,300
*\$10,000 down, no monthly debt, good credit, Philippi, WV, Realtor.com “Know How Much You Can Afford” calculator, monthly payment adjusted to be less than 30% of income		

Figure 6. Median Income by Tenure

Source: 2018 ACS 5-year Estimates

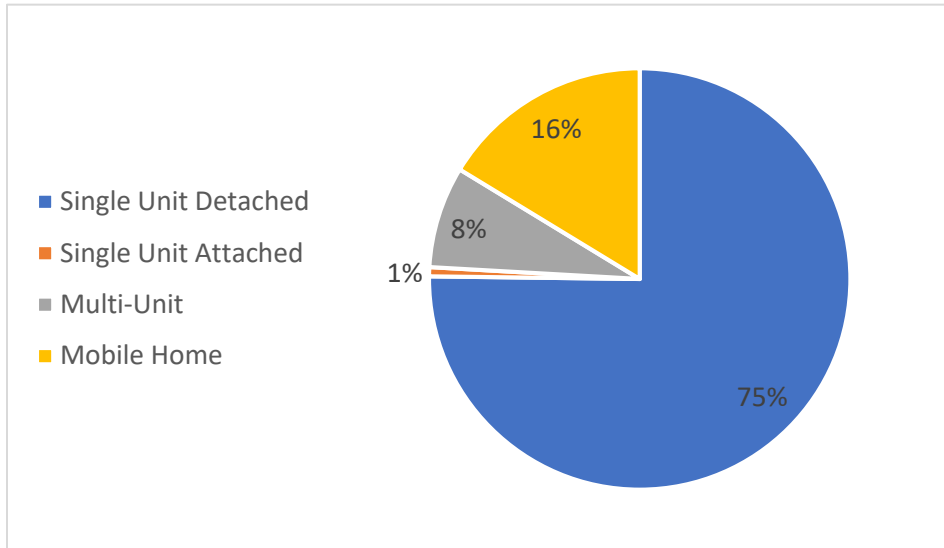


Housing Stock

The housing stock in Barbour County is dominated by single family units (92%) comprised of primarily single family detached units (75%), single family attached units (1%) and mobile or manufactured homes (16%). While the overall composition of the stock is comparable to the state and surrounding counties, Barbour County has noticeably fewer multi-family buildings (8%) compared to neighboring counties which average approximately 10-12%. Multifamily units in the county were most often smaller buildings with less than 10 units.

Figure 7. Housing Units by Type of Structure

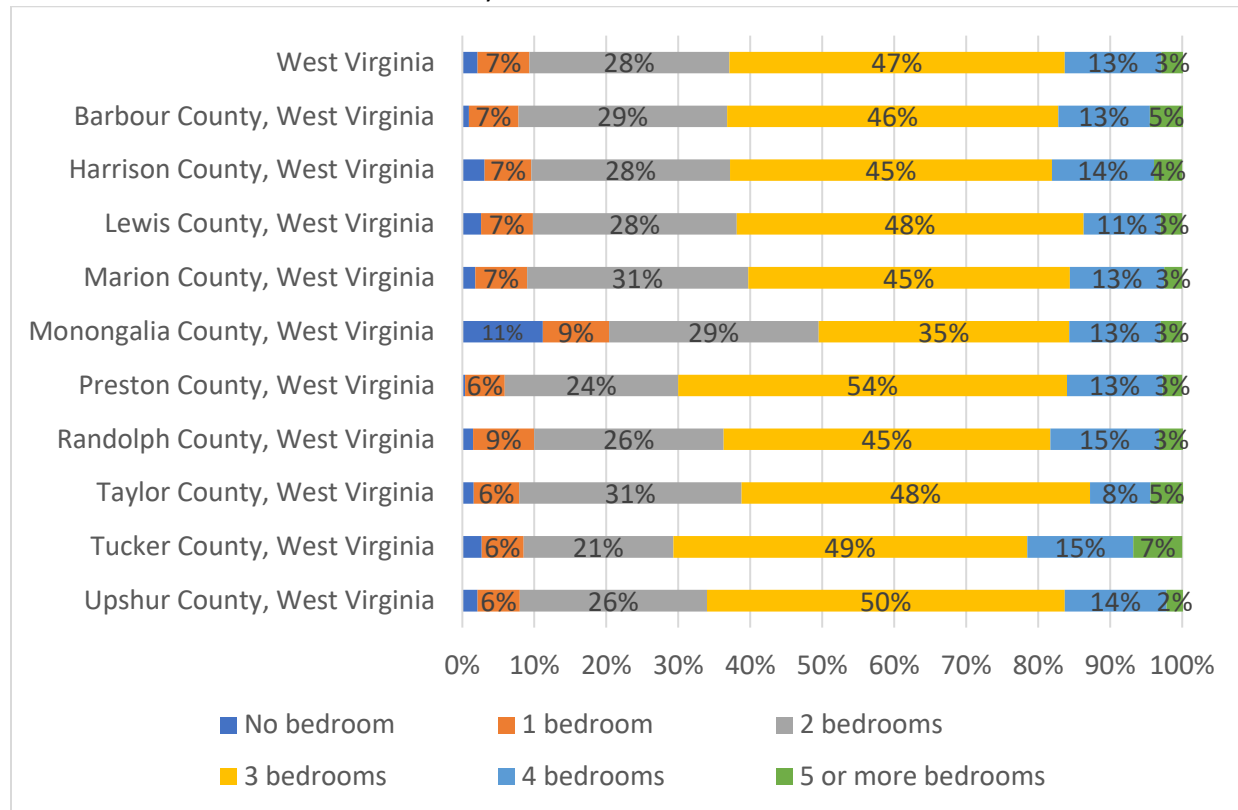
Source: 2018 ACS 5-year Estimates



Across the region three-bedroom units are the most prevalent followed by two-bedroom units and four-bedroom units. Thirty-six percent of Barbour County units have 1 or two bedrooms, 46% have 3 bedrooms and 17% have 4 or more bedrooms. Less than 119 units have no bedrooms. A disproportionately large number of 1 or 2 bedrooms are concentrated in Philippi and interviewees suggested a need for more small units. Approximately 46% of units (716) in Philippi have 1 or 2 bedrooms.

Figure 8. Housing Units by Number of Bedrooms

Source: WVU Tabulation of 2018 ACS 5-year Estimates



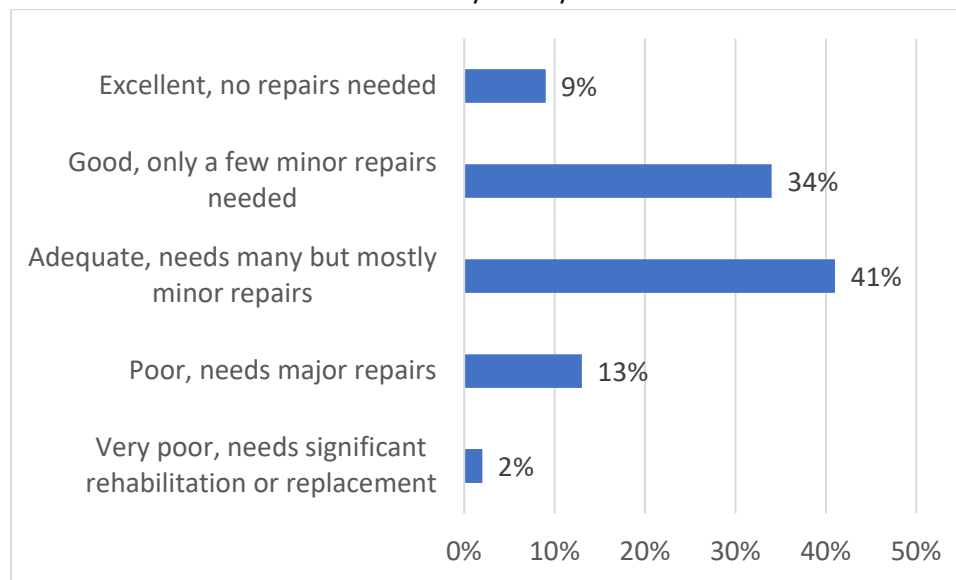
Housing Condition

Interviewees raised concerns about the condition of for-sale units and explained that households often cannot find a home in acceptable condition to buy, rather because of preferences for turn key properties or because of mortgage lending restrictions. There is little publicly available data regarding housing conditions, so data very often has to be collected whether by field survey or self-administered survey.

Respondents to the limited survey conducted by the study team generally reported their own housing condition as adequate, and in need of many but minor repairs (41%) or good, with only a few minor repairs needed (34%). Only 9% of survey respondents described their housing as excellent and 15% indicated that their housing needed major repairs (13%) or significant rehabilitation or replacement (2%).

Figure 9. Housing Condition

Source: WVU-VCHR Tabulation of Study Survey Results

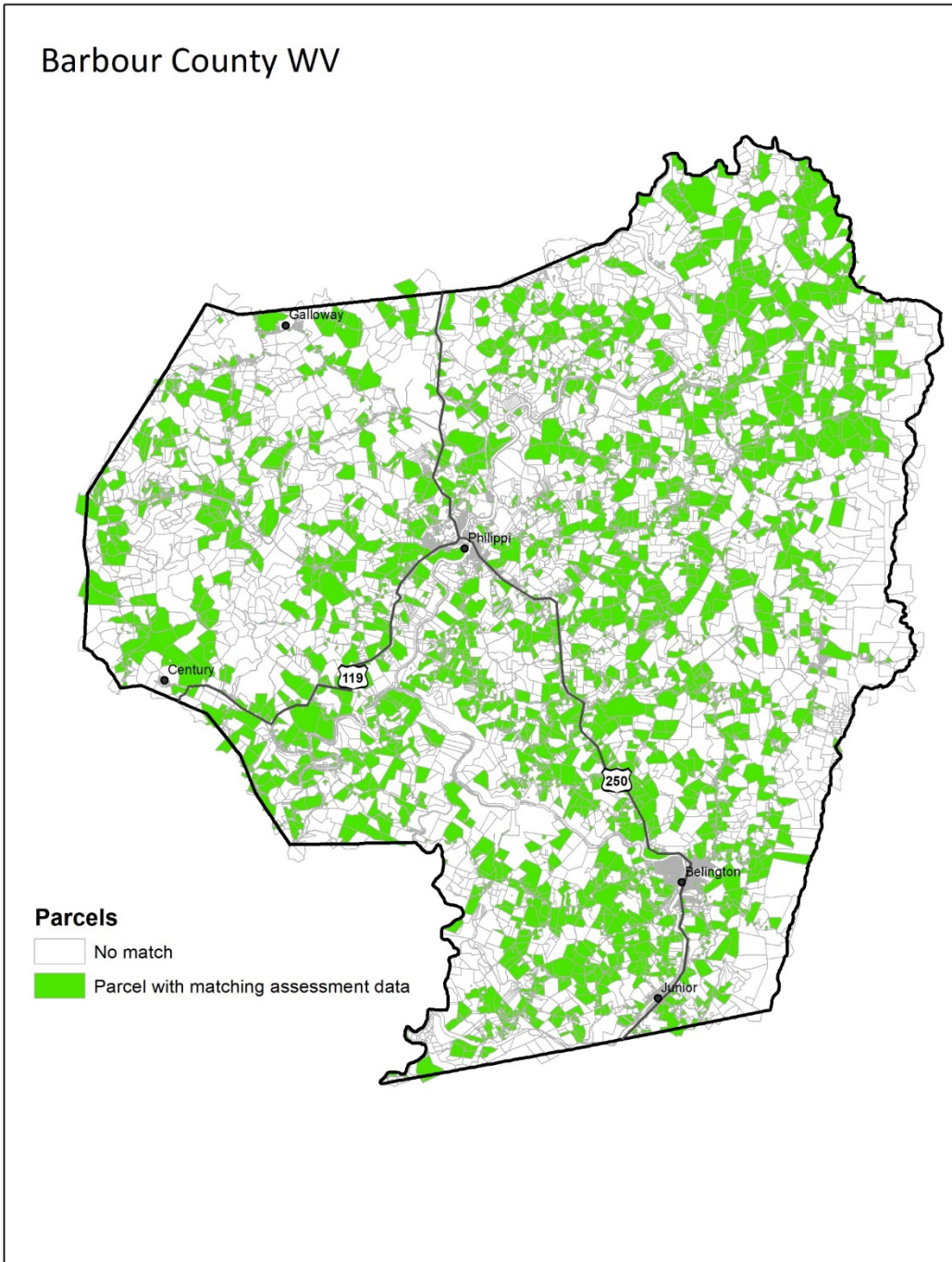


Barbour County real estate assessment data suggests 15% of the stock is in need of major repair and an additional 41% needs many minor repairs

Assessment Data

Assessment data can also be used to make inferences about housing condition, however these inferences must be validated by conducting a field survey of selected properties. The Barbour County Assessor's office provided records for 6,531 residential parcels with assessed building value data between the years 2010 and 2020 (Figure 10). The research team worked to match the parcel data provided by the Assessor's Office with publicly available data obtained through the WV Property Assessment portal (<https://www.mapwv.gov/assessment/>). Many parcels are absent from the data provided to the research team. While some of the excluded parcels did appear to be residential, many of the parcels with missing values include farm properties (especially in the western parts of the county) and parcels owned for business interests such as timber stands held by wood products companies (especially along the county's eastern edge).

Figure 10. Parcels with Matching Assessment Data



Change in Value, 2010-2020

The change in assessed building values was calculated for parcels with available data over the 2010 to 2020 period, 2015 to 2020, and 2017 to 2020. Again, data for many parcels was not included in the dataset, and many which were included did not contain assessment data for all three time periods. However, the images below shed light into how housing values have changed over time across much of the county.

Of the 6,531 parcels for which assessment data was provided, data for the 2010 and 2020 time periods was available for 5,204 parcels (80%). Most of the properties (90%) with reported data increased in value. Of those properties reporting an increase in value, 7% increased 0-10%, 17% increased 10-25%, 49% increased 25-75%, and 16% increased more than 75%.

Figure 11. Residential Buildings by Change in Assessed Value, 2010-2020

Source: WVU Tabulation of Barbour County Assessment Data

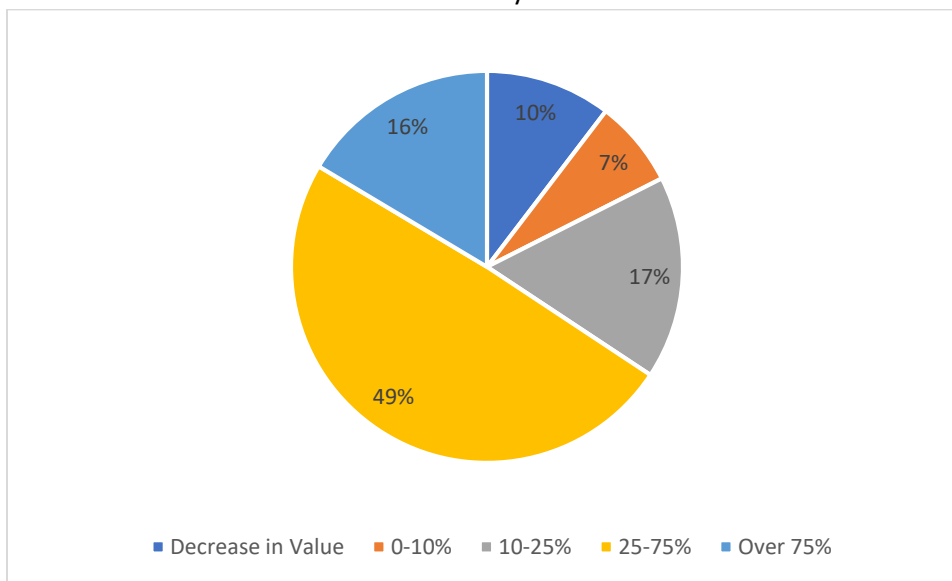
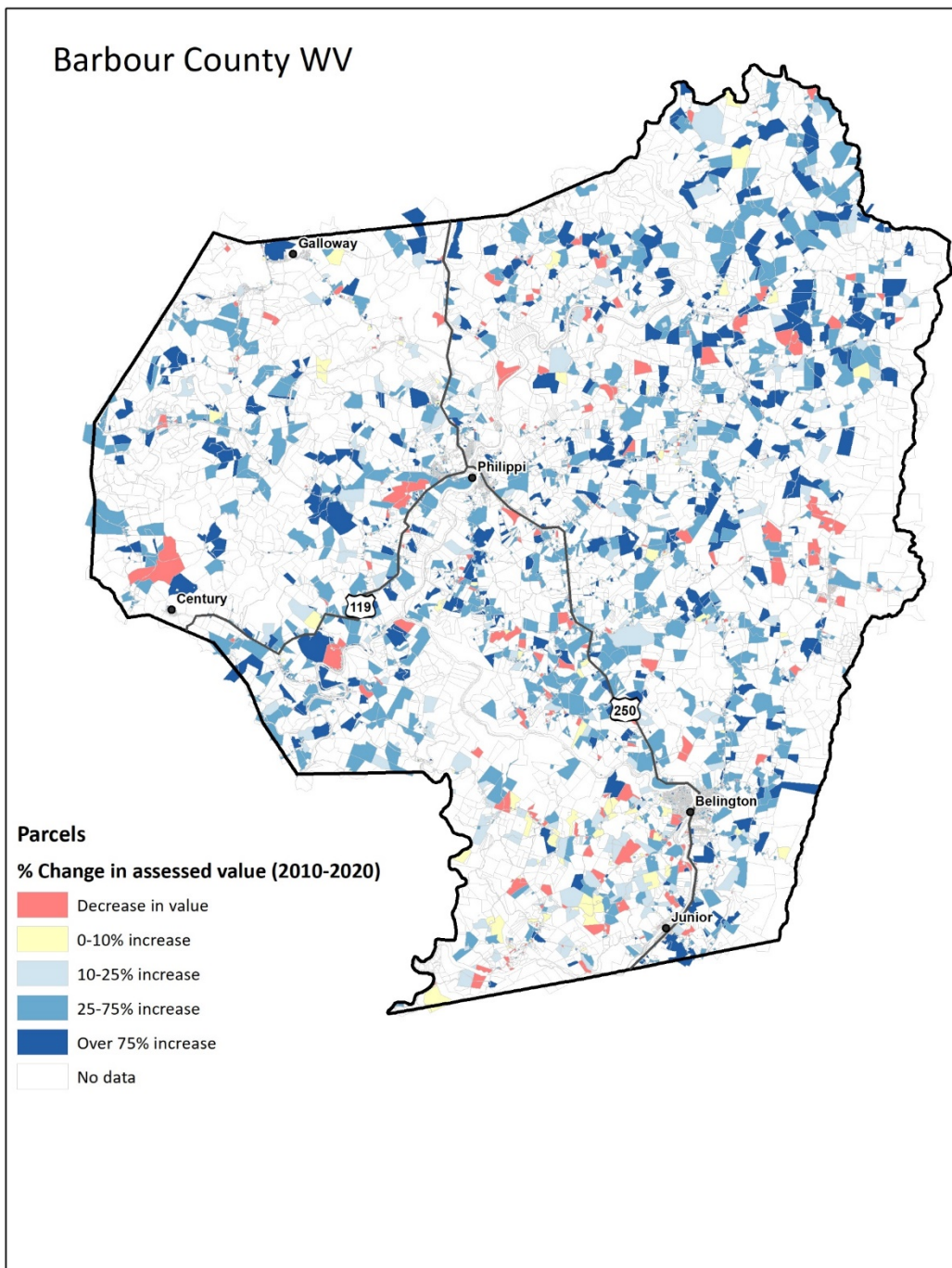


Figure 12. Percent Change in Assessed Value, 2010-2020

Source: WVU Tabulation of Barbour County Assessment Data



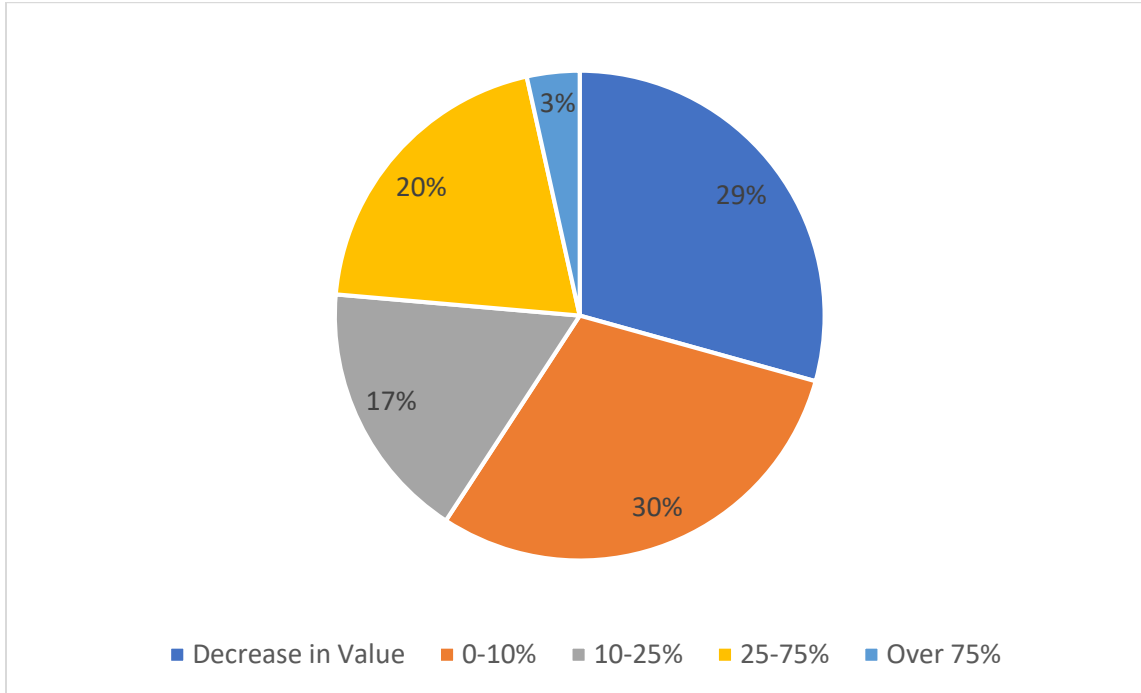
Change in Value, 2015-2020

Data for the 2015 and 2020 time periods was available for 5,665 parcels (87%). Again, most of the properties (71%) with reported data increased in value. Of those properties reporting an increase in value, 30% increased 0-10%, 17% increased 10-25%, 20% increased 25-75%, and 3% increased more than 75%.

As shown in the map (Figure 14), many of the properties a decrease in assessed value were in the southernmost portion of the county, West of Belington and Junior. Those areas with largest number of parcels increasing in value were along Northwestern edge bordering Harrison County and the Northeastern corner bordering Taylor and Preston Counties.

Figure 13. Residential Buildings by Change in Assessed Value, 2015-2020

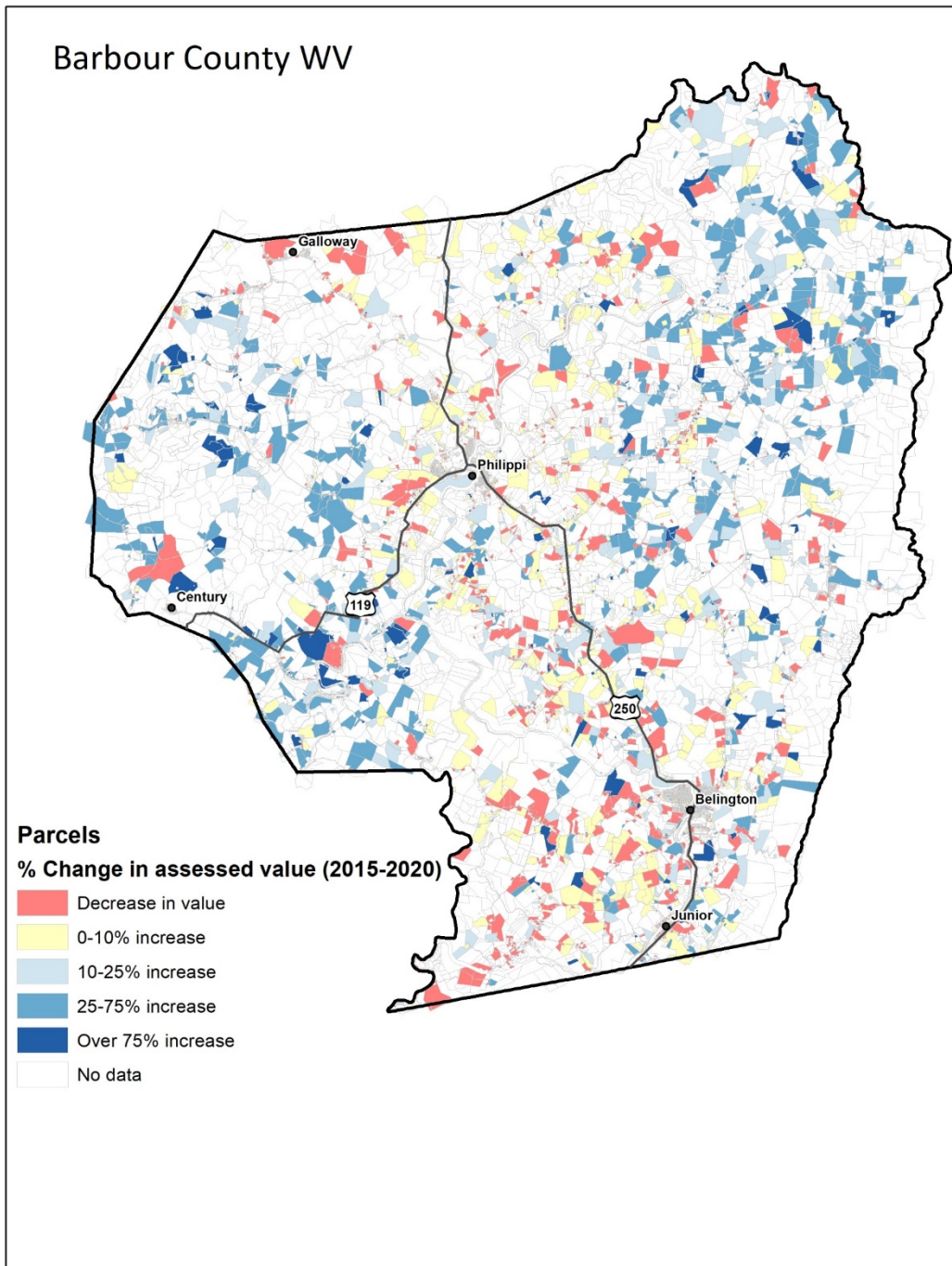
Source: WVU Tabulation of Barbour County Assessment Data



Property North of Century is listed as owned by Secretary of Housing and Urban Development

Figure 14. Percent Change in Assessed Value, 2015-2020

Source: WVU Tabulation of Barbour County Assessment Data



Change in Value, 2017-2020 (Note figure 16 shows additional detail for properties with decreases in value)

Data for the 2017-2020 period are similar to the previous years; however, more properties saw declines in value, especially in the southern portion of the county. Of the properties for which assessment data for the two time periods was available, 23% reported a decrease in value. Additional detail on parcels

reporting a decline in value is presented in the second map (Figure 16). Of those properties reporting a decline in value, only 3% were declines greater than 50%. These included several parcels in the southwestern portion of the county and a HUD property North of Century.

Most properties reported some increase in value. Approximately two-thirds reported increases between 0-10%, 12% reported increases between 10-25%, and 6% reported increases greater than 25%.

Figure 15. Residential Buildings by Change in Assessed Value, 2017-2020

Source: WVU Tabulation of Barbour County Assessment Data

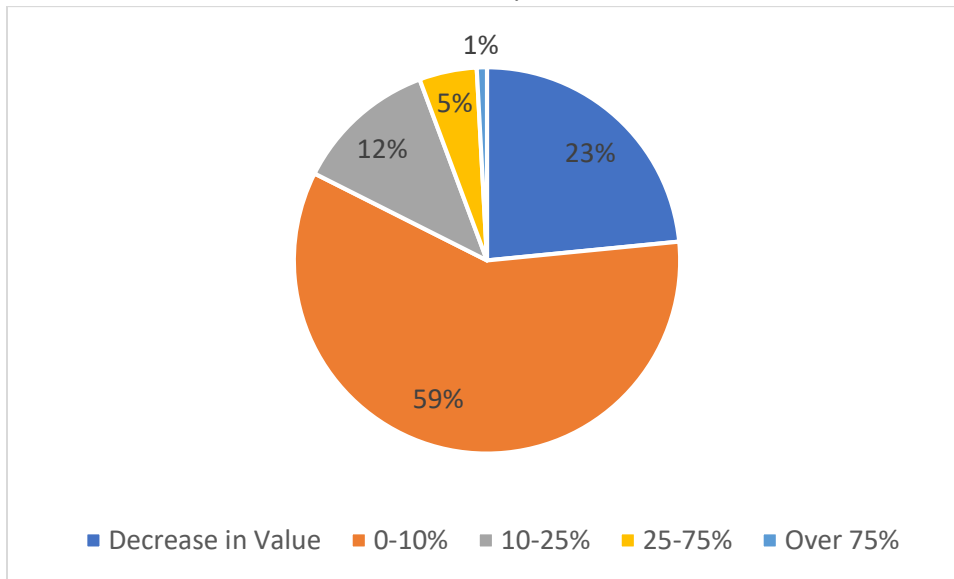


Figure 16. Percent Change in Assessed Value, 2017-2020

Source: WVU Tabulation of Barbour County Assessment Data

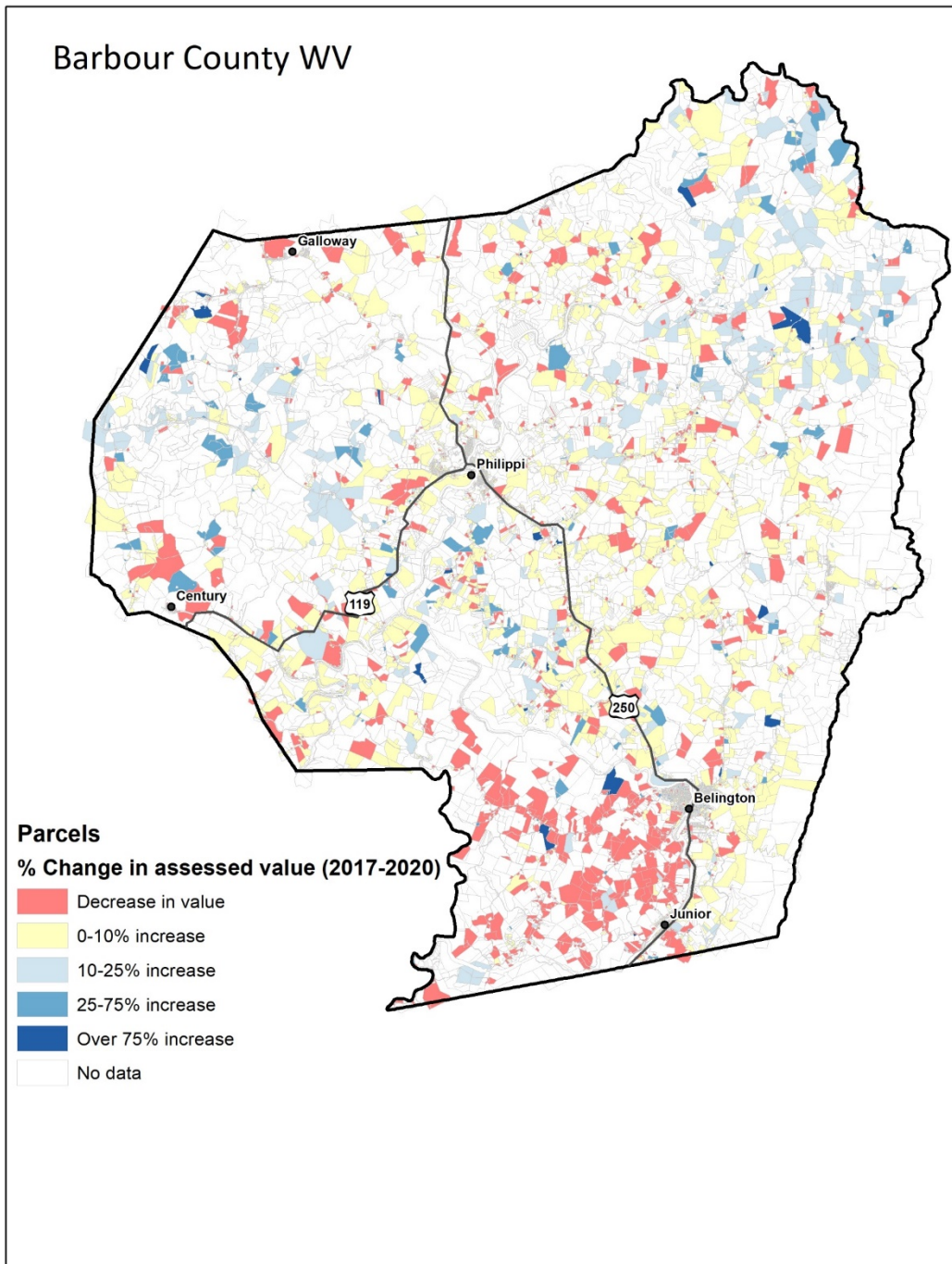
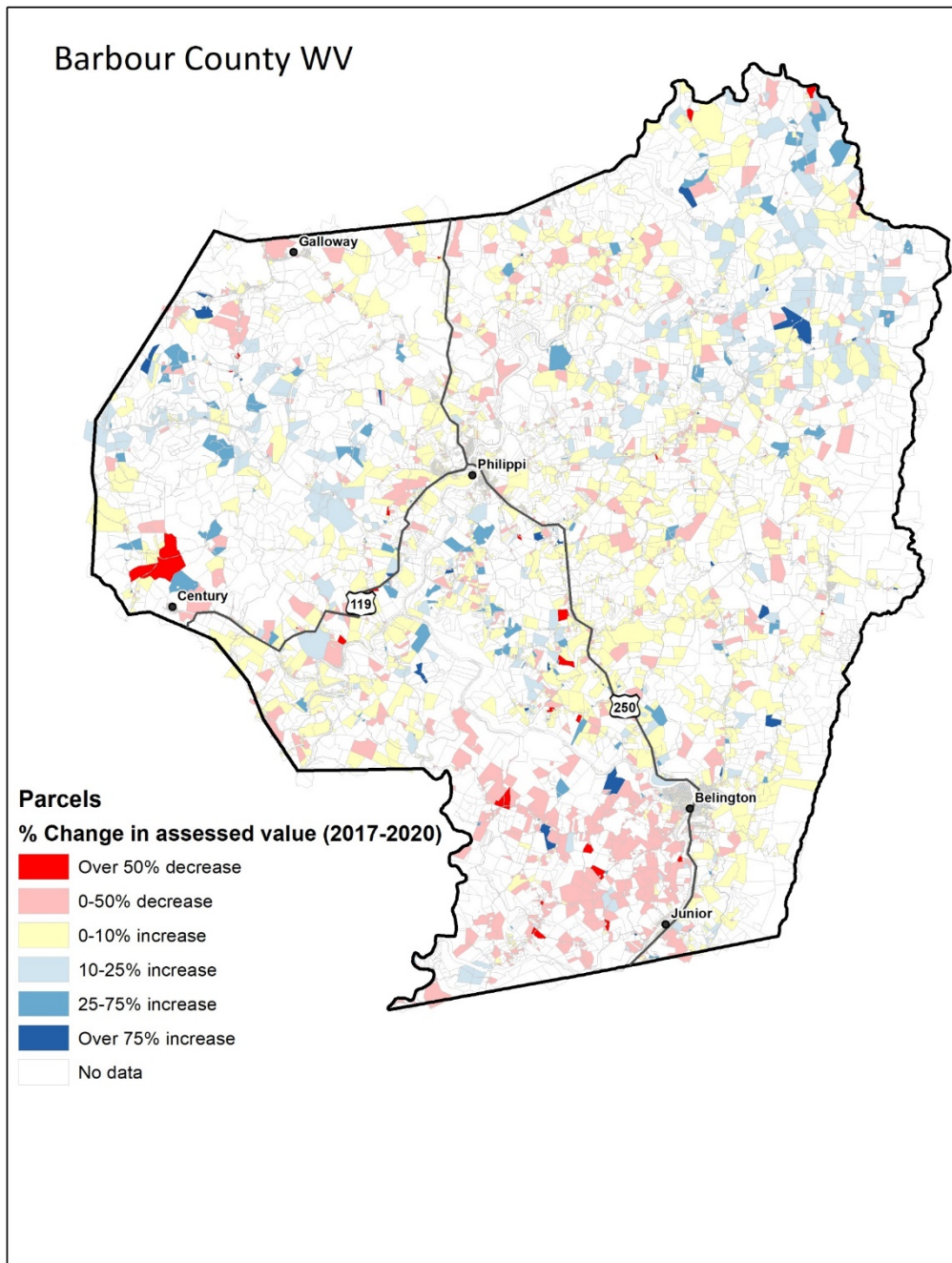


Figure 17. Percent Change in Assessed Value, 2017-2020

Source: WVU Tabulation of Barbour County Assessment Data



Property value reflects land value and structure value. Value is base on many property characteristics such as size, condition, location, attributes, etc. Properties decreasing in value may be good candidate to survey in the field in order to identify whether their condition is compromised.

Housing Costs

Median selected owner costs include mortgage or other home loan payments, real estate taxes, various forms of insurance, utilities, fuels, and/or condominium fees. Median monthly housing costs in Barbour County range from \$558 for renters to \$945 for owners with a mortgage. Among the county's municipalities, owner costs for homes with a mortgage range from \$817 in Junior to \$951 in Philippi, while rental costs range from \$536 in Philippi to \$659 in Belington.

Owner costs were comparable to those in counties across the region. For example, median monthly housing costs for owners with a mortgage in Harrison County were \$987, while those in Randolph County were estimated at \$883. Owner costs were well below estimates for geographies like Bridgeport (\$1,451) and Morgantown/Monongalia County (\$1,268/\$1,278).

Renter's costs were lower than many of the comparison geographies. For example, renters in Harrison County pay an estimated \$741 in median rent, \$737 in Marion County, and approximately \$645 in Lewis and Randolph Counties. In cities like Bridgeport, median monthly rent was estimated at \$1,058, nearly double the median rent estimate for Philippi.

Housing Needs

More than 1,100 County households spend more than 30% of their income on housing costs (utilities, rent or mortgage payments, taxes, and insurance) and are considered housing cost-burdened. Households that pay more than 30% their income for housing, particularly those with low and moderate incomes, may not have sufficient money to pay for other needs such as transportation, health care, food, and education. Therefore, the number of cost-burdened households is a good indicator of the number of households that need more affordable housing. More than 90% of cost-burdened households (1,030) have low incomes, 80% of Area Median Income (AMI) or lower. At least 400 cost-burdened household have extremely low incomes and may be at risk of homelessness or regularly endure extreme hardship in order to retain their housing.

About 500 owners and 585 renters with low or moderate incomes, up to 100% of AMI, are cost burdened. Approximately 12% of owners with a mortgage pay more than 30% of their income in housing costs. In comparison, only 6% of owners without a mortgage were defined as cost-burdened. Rental costs in the county are noticeably less affordable. For example, approximately 45% of renters spend more than 30% of their income on housing costs. Renters are more likely than owners to be housing cost-burdened because their housing costs are more variable and the mortgage financing process prevents owners from obtaining unaffordable housing.

Local stakeholders identified the limited housing options available for low-income individuals and families, but especially the limited number of properties for low-income renters. According to local stakeholders, there are two low-income apartment complexes in Philippi, but those residing in other communities including Belington and Junior are largely without options. One interviewee stated that the county maintained a wait list for Section 8 housing because there were an insufficient number of HUD approved rentals in the county. Alternative housing options such as trailers are also limited. Interviewees identified one or two trailer parks with less than 10 to 20 trailers on the properties. Interviewees identified increasing the supply of rentals – both low-income and market rate units – as a key investment strategy

for the county as it would increase supply and force landlords to improve dilapidated and substandard housing.

Housing and Transportation Cost Burden

Households that face high housing costs relative to their income may make tradeoffs, choosing housing that is far from employment centers or increasing the percentage of income that a household dedicates to transportation to obtain their desired housing while curbing high housing costs². Alternatively, households that can afford higher-cost housing may choose such housing to save on transportation costs. For example, in metropolitan areas, high-income households tend to locate in suburbs near employment centers and alternative transportation means. Those who wish to live close to job centers must pay a premium, ultimately resulting in the displacement of low-wage workers to more distant or otherwise less-desirable housing units³.

Transportation costs are often overlooked as a household expense, although the inclusion of transportation costs affects the relative affordability⁴. The Location Affordability Index (LAI), produced by HUD, provides a combined estimate of household housing and transportation costs to demonstrate location efficiencies of living close to employment centers. The LAI measures the housing and transportation costs as a percentage of household income at the census block group level.

Figure X illustrates housing and transportation costs as a percentage of total household income for a median-income family. A median-income household would face significant housing plus transportation costs in nearly every area of the County. The LAI is substantiated by the length of commute for many households. More than one-third of households must commute more than 24 miles.

Areas in red indicate have the highest combined housing and transportation costs, whereas the yellow indicates areas with the lowest combined costs. Within the county, urbanized areas around Philippi and Belington appear as more affordable areas relative to rural portions of the county where housing and transportation together represent nearly 75% of median household income. Increasing housing in areas with the lowest LAI could provide lower income residents especially with improved access to transportation opportunities and jobs which would lower overall living costs.

² Cohen, R., & Wardrip, K. (2011). The Economic and Fiscal Benefits of Affordable Housing. *Planning Commissioners Journal* (89).

³ Strengthening the Workforce and Communities through Housing Solutions. (2005): Joint Center for Housing Studies and Center for Workforce Preparation.

⁴ Hickey, R., Lubell, J., Haas, P., and Morse, S. (2012). *Losing Ground: The Struggle of Moderate-Income Households to Afford the Rising Costs of Housing and Transportation*.

Figure 18. Commute Destination of Barbour County Residents

Source: U.S. Census Bureau, Center for Economic Studies, LEHD, OntheMap

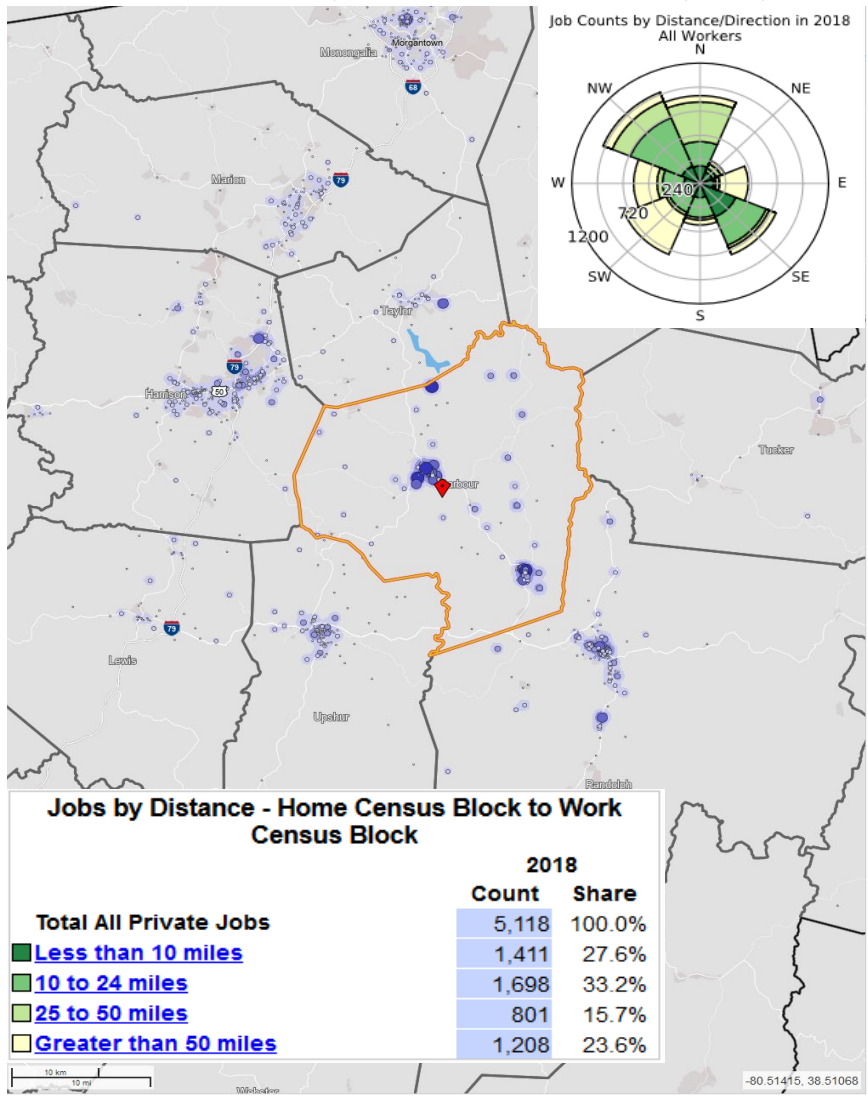
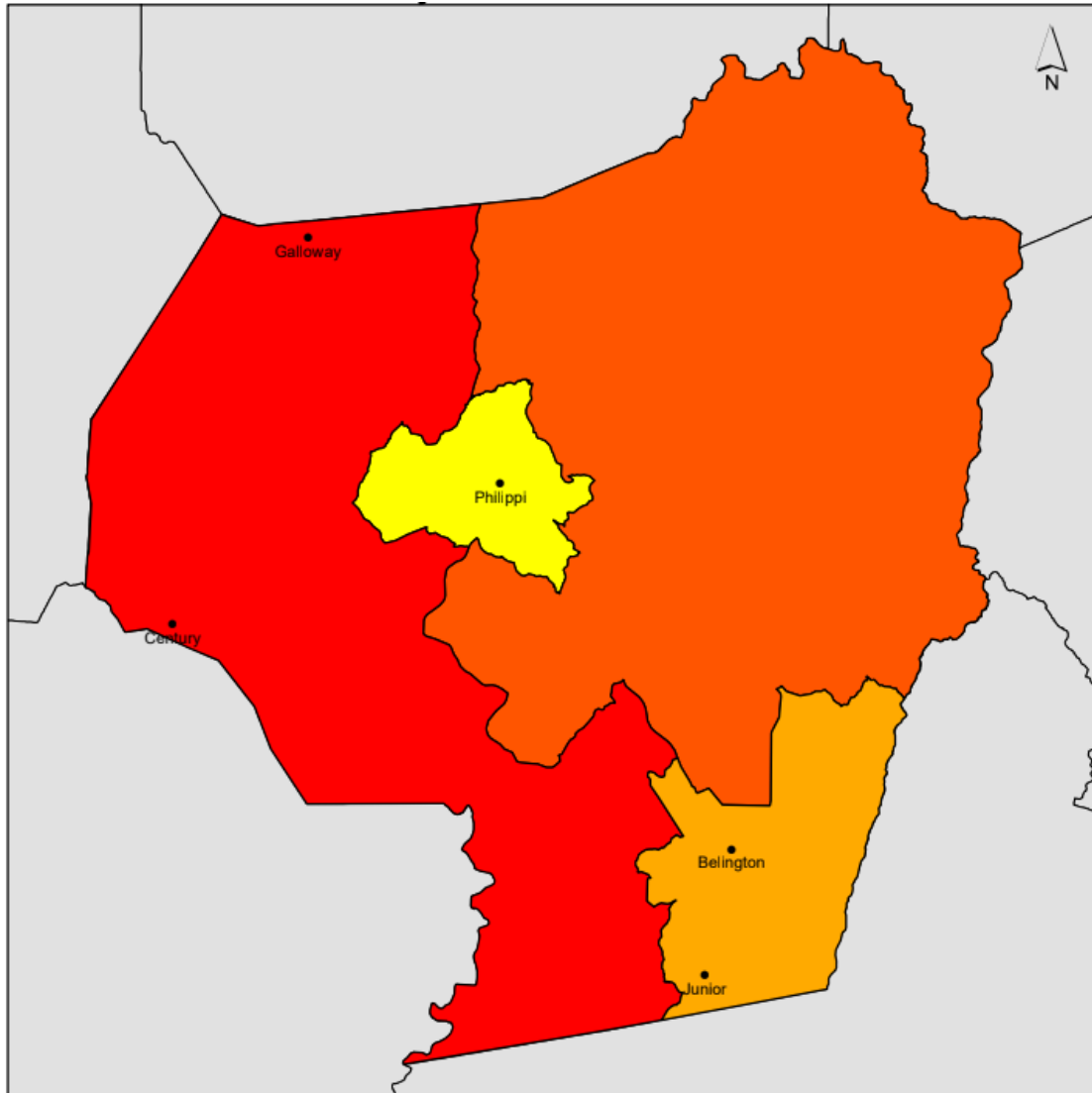


Figure 19. Barbour County Location Affordability Index for a Median-income Family

Source: WVU Tabulation of 2012-2016 HUD LAI Data



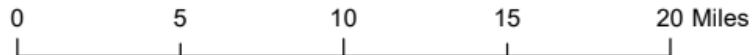
Legend

Housing and Transportation Costs as a Percent of Household Income

- 64.93068658
- 69.30566027
- 71.36433261
- 71.89248505

County

- Surrounding County



Workforce Housing Needs

The economy of Barbour County is largely service dependent. According to Workforce West Virginia, nine of the county’s ten largest employers are in education (Barbour County Board of Education, Alderson Broaddus University), healthcare (Hometown Care, LLC, Davis Health System, Belington Community Medical Services Association), non-profits (Good Samaritan Society, Barbour County Senior Center), and government (Barbour County Commission, WV Division of Environmental Protection).

While Arch Coal has recently become the largest employer in the county (overtaking the county Board of Education in 2019), stakeholders largely agreed that the county has yet to recover economically from mine closures in the 1990s. Interviewees stated that many residents work for the county school system or commute outside of the county for work. Sectors such as healthcare and higher education were viewed as positive contributors to the local economy; however, interviewees indicated that local facilities might be unable to compete with wages from larger university and health care systems in neighboring counties. Many expressed concerns about the local workforce’s ability to afford quality housing or the county’s ability to attract new housing without also attracting additional new business investment.

Most households (62%) in Barbour County include at least one worker. Because workers’ earnings are the primary determinant of their incomes and ability to afford housing, we compared the maximum affordable housing costs for workers to the median rent and owner costs in the county to identify workers that may face housing affordability challenges. We conducted this analysis for one- and two-worker household scenarios. We assumed that both workers earn the same wage in the two-worker scenario. In line with the methods employed by Workforce West Virginia, we examined housing affordability for workers earning the mean of the highest 2/3 wages to represent the experience of highly skilled workers or workers who are advanced in their careers.

Table 4. Percent of Households by Number of Workers

Source: VCHR Tabulation of 2018 ACS 5-year Estimates

	No Workers	1 Worker	2 Workers	3+ Workers
West Virginia	38%	36%	23%	4%
Barbour County, West Virginia	41%	33%	24%	2%
Harrison County, West Virginia	35%	34%	25%	5%
Lewis County, West Virginia	38%	39%	19%	4%
Marion County, West Virginia	34%	35%	26%	4%
Monongalia County, West Virginia	29%	40%	26%	4%
Preston County, West Virginia	34%	36%	26%	5%
Randolph County, West Virginia	40%	32%	24%	4%
Taylor County, West Virginia	38%	34%	25%	3%
Tucker County, West Virginia	37%	36%	23%	3%
Upshur County, West Virginia	37%	38%	22%	4%

3786 (56%) The vertical bars in Figures 20 and 21 display affordable monthly housing costs for workers in the top 10 occupations of the region (defined for these examples by the Region VI Workforce Investment Area) (Figure 20) and county (Figure 21) by employment. We calculated affordable monthly housing costs,

that is, 30% of monthly income⁵, based on wages at the median and for experienced workers, the mean of the highest 2/3 wages.

The county's goal is to attract workers from throughout the region, therefore, we present income and occupation data for the top occupations in the regional workforce investment area (Figure 20) and the county (Figure 21). The yellow horizontal line shows median owner costs for homes with a mortgage in the county, and the blue line shows median rents. Affordable monthly housing costs for workers below the line indicate that median housing costs are unaffordable.

As shown in Figure 20, single earners in 5 of the top 10 regional occupations (retail sales, food preparation, cashiers, waiters/waitresses, and personal care aides) are unable to afford either median rent or median homeownership costs. For single earners in personal care aid and food preparation workers even those with the most experience and highest skill levels are unable to afford housing in the county. Highly experienced single earners in retail sales occupations, office clerks, and waiters and waitresses are able to afford median rents in the county but unable to afford median monthly homeownership costs for homes with a mortgage. Both rental and homeownership costs are considered affordable for two worker households.

Figure 21 presents similar information for the county. Three of the top ten county occupations cannot afford the median rent in the county without sharing the costs with another worker. Even for those most experienced workers, six of the ten occupations are unable to afford median homeownership costs, for homes with a mortgage, without sharing the costs with another worker.

Given the importance of the school system as an employer in the county it is worth considering housing affordability for teachers. According to the West Virginia Department of Education, the average starting salary for teachers in West Virginia with a Bachelor's degree and zero years of experience is \$37,978. In Barbour County the starting salary is the state minimum, \$36,815. Using the affordability criteria of 30% of monthly income, a new teacher in the county could only afford \$920 in housing costs, a value below the median household owner costs for homes with a mortgage of \$945. A representative from the local Board of Education indicated that because the county does not offer additional income supplements many new teachers will work in the county for a short period of time to gain experience before moving on to higher paying positions in neighboring counties. For example, the state average for first year teachers is \$37,978 and starting pay in Harrison County (\$39,105) for a first year teacher is more than 6% above the Barbour County rate.

⁵ Households spending more than 30% of household income are cost-burdened and may have to sacrifice other necessities to obtain housing.

Figure 20: Affordable Monthly Housing Cost for Workers in the Top 10 Occupations by Employment Compared to Reported Rents and Owner Costs, WIA Region VI Source: WVU Tabulation of 2018 ACS 5-year Estimates and 2018 Workforce West Virginia Labor Market Analysis Data

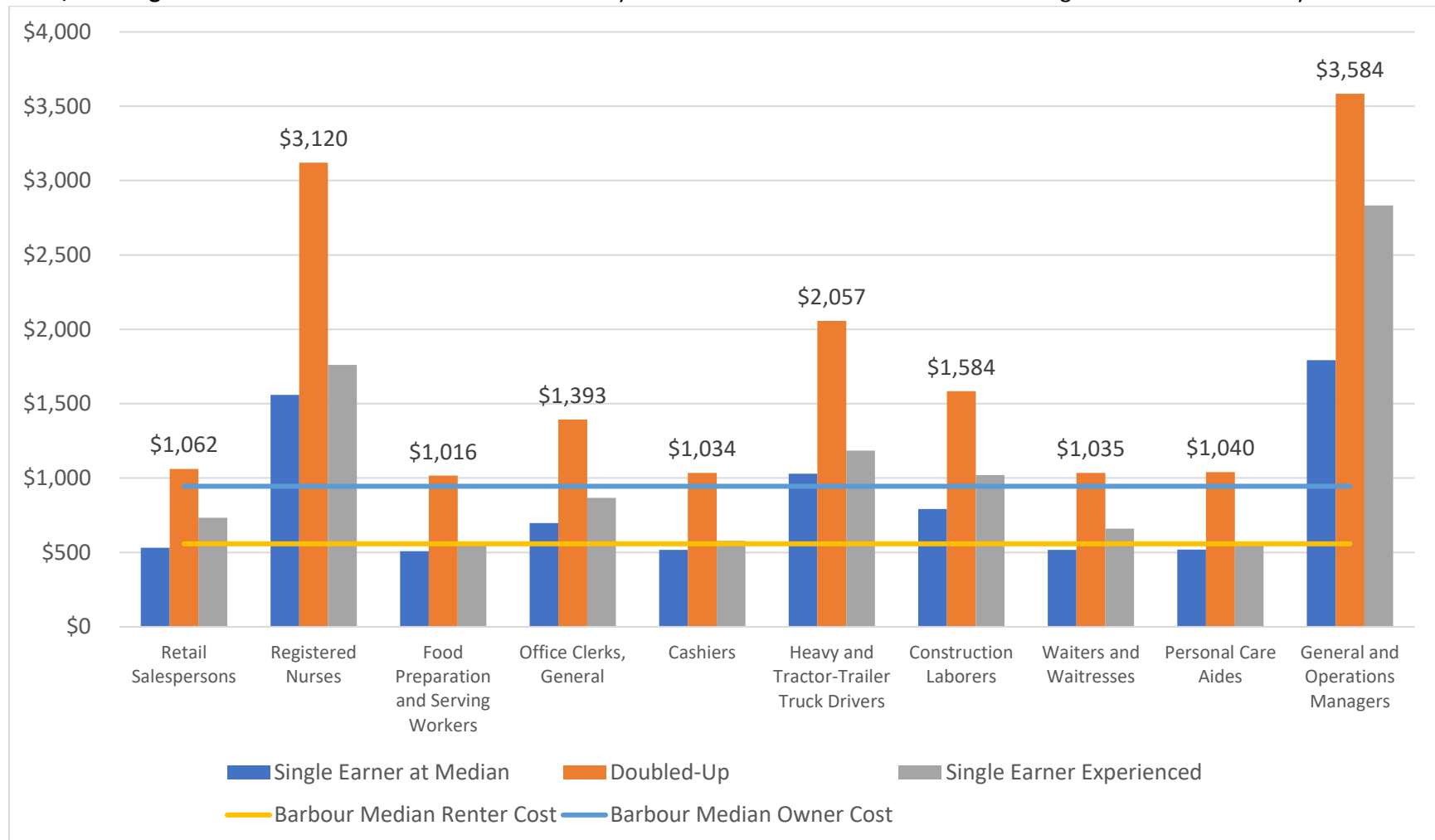
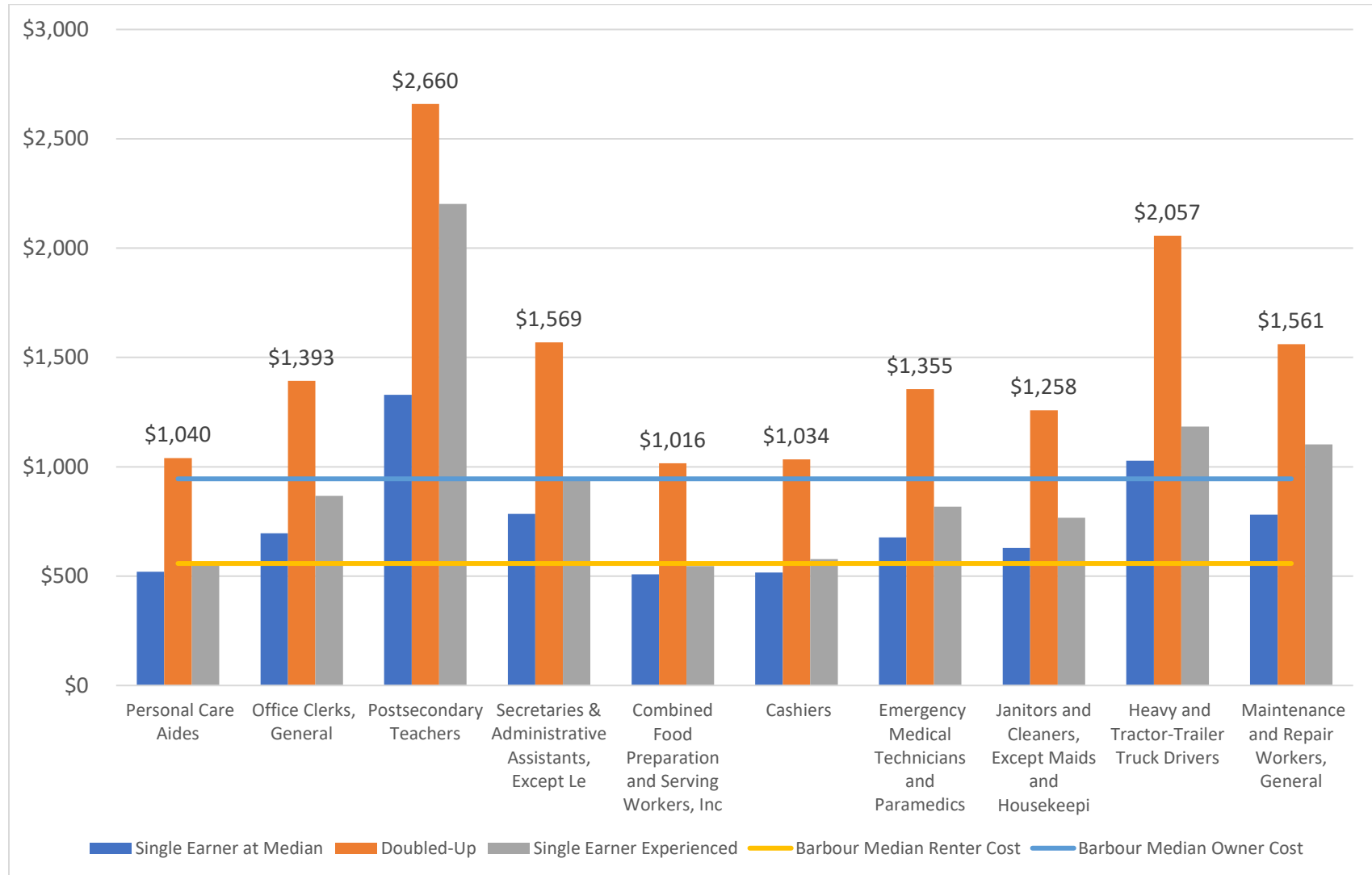


Figure 21: Affordable Monthly Housing Cost for Workers in the Top 10 Occupations by Employment Compared to Reported Rents and Owner Costs, Barbour County Source: WVU Tabulation of 2018 ACS 5-year Estimates and 2018 Workforce West Virginia Labor Market Analysis Data



The data presented above suggest that while housing is affordable for many in the community, low skill and low wage workers especially are at a disadvantage. According to a local lender “We have a lot of low-income people that we can’t qualify [for a mortgage loan], even though they are good paying people. There a lot of people that that don’t have the credit score, or we can find a product that fits their needs.”

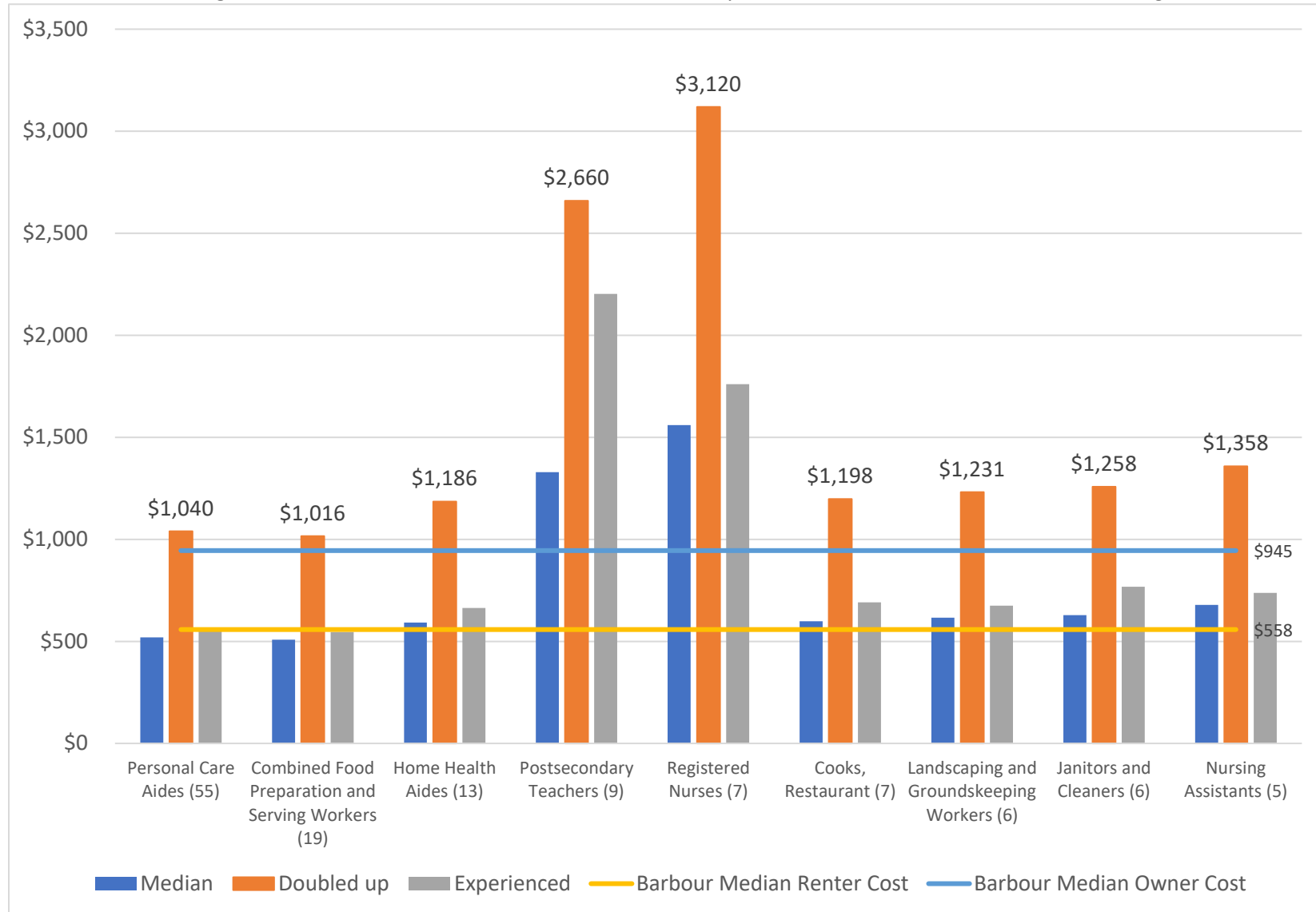
According to interviewees, the majority of customers don’t want a house payment more than \$500-700 month, and there is very little appetite for higher payments, even if they qualify. Even for higher wage occupations like mining, industry representatives estimated that workers would be unwilling to pay more than \$800-\$1000 in housing costs.

New Jobs

Barbour County is projected to add about 151 new jobs over the 2018-2028 period, 2% of those estimated for WIA region VI. If workers per household remains constant at 33% with one worker and 24% with two workers, these jobs represent an opportunity to attract up to 117 new households (84 with one worker and 33 with two workers). Based on commuting patterns, 53% of Barbour County jobs held by Barbour County residents, we can expect that approximately half of these workers may choose to live in Barbour.

The data presented in Figure 22 shows affordable monthly housing costs for workers in the top nine occupations by expected growth compared to reported rents and owner costs. Workers in seven out of nine these occupations would struggle to own a home as a single-earner household. Personal care aids and combined food prep and serving workers (those two occupations with the greatest growth potential) will struggle to afford rent even as experienced workers. Personal care aids, combined food preparation and serving workers, and registered nurses are also among the top ten occupations by existing employment in WIA region VI.

Figure 22. Affordable Monthly Housing Cost for Workers in the Top 9 Occupations by Expected Growth Compared to Reported Rents and Owner Costs, WIA Region VI Source: WVU-VCHR Tabulation of 2018 ACS 5-year estimates and 2018 Workforce West Virginia Labor Market Data



Conclusions

Low for-sale inventory and few rental units combined with poor quality of many for-sale or for-rent units prevent prospective residents from moving to the County. Though Barbour County housing costs are more affordable than many of the surrounding jurisdictions, workers in a 3 of the top 10 occupations by employment would struggle to afford median rent when earning at the median for their occupation. Workers in 7 of the top 9 growth occupations would struggle to afford owner costs as a single earner, 2 of 9 would struggle to rent as single earners. The County will need to promote the development of a variety of housing to loosen the market and allow for reasonable transitions for current residents and options for prospective residents. Furthermore, the County, City and towns will need to partner to respond to housing affordability needs among existing residents and of the future workforce.

Next Steps

As a rural community where development has been limited, the County, City of Philippi and the towns must think strategically about development goals, the variety of demand segments, and potential locations of housing development. A number of demand segments have been identified as part of this study and housing and household characteristics can also inform the types of housing that can be absorbed in the market. Successful strategies will appeal to multiple segments and prevalent housing types.

As of now, these recommendations are preliminary and high-level. Stakeholder discussions lead to many specific opportunities that will be documented in an appendix and curated for the stakeholder group. Specific policy recommendations should be developed with the stakeholder group's input.

Setting Development Targets

Though development targets may be developed by demand segment or housing needs, development may include housing that responds to multiple development targets in the same building, neighborhood or development. Overarching characteristics to consider are that two-thirds of households are small with only one or two people, the age of householders in County is widely distributed, so housing is needed for young workers, first time home buyers, mid-career workers, families, retirees and seniors. Combining needs/demand among these segments increases development viability.

A number of demand segments are readily quantifiable

- Potential for at 46 *new* households to locate in Barbour based on job growth (about 6 per year)
- Need for low-income, subsidized housing to accommodate 400 *existing* households
- 1,900 *existing* households are headed by someone 65 or older

Other demand segments such as those working at new or expanding mines, teleworking households, and retirees returning to the area are not included in these estimates and may expand opportunities for new housing.

Affordable Housing

The County needs at least 400 income-restricted units in order to relieve and stabilize community members that have been unable to access housing without sacrificing other elements of their basic well-being. These units are intended to serve extremely-low income households that are currently cost-

burdened, many of who may also be a part of other demand segments (seniors, renters, low-wage workers).

Senior Housing

Nearly 1,900 households are headed by someone 65 or older. Members of some of these households intend to age in place and will modify their homes to accommodate difficulties associated with aging. Many will age in place with robust supports from their family and social networks. Other households may benefit or prefer housing with universal design characteristics, more conveniences and amenities to support them as they age. Just over 11% of householders in Barbour County are over the age of 65 and live alone, and affordable housing options for seniors were routinely cited as a critical need for the community.

Workforce Housing

Developing targets for workers should be a two-pronged approach. The County should consider engaging large employers and local housing developers to develop housing targets by type based on specific employee data. Employer insights can reduce developer risk and more readily respond to employee preferences and thereby employer recruitment and retention needs. More generally, the County should attempt to develop housing that would attract some portion of the 1,538 employees that commute into the County for their primary job to live in the County as well.

Housing Development

The County, City and towns will need to facilitate development by connecting land or building owners and developers, offering development incentives, reducing development barriers and even contributing to the development of affordable housing. Housing challenges will intensify without concerted leadership from local governments and support from current residents. Local governments will need dedicate resources for low-income households and encourage the development of a variety of housing. Local governments have tools available to help address housing (e.g., land use and regulations and incentives, tax abatement, resource dedications, influence). However, each of these tools requires resources to develop and use appropriately. Acting to incentivize and remove barriers to the development of housing types that serve individuals and families at all income levels is the most fundamental step to creating an inclusive, prosperous, happy, stable, and growing community.

Housing Reinvestment

Local governments can be active stewards of the housing stock and community development. In addition to owner financial interests, communities, and thereby local governments, must realize their stake in the maintenance and regular investment in housing throughout the community. A deteriorating housing stock can lead to decreased real property values and, later, blight. Deteriorating housing stock may also affect economic development as a shortage of turn-key housing and negative impacts on property values deter prospective residents. This, in turn, may reduce the draw of new employees to companies in the region. Tools and incentives available to local governments for this purpose include code development and enforcement, tax incentives for value-increasing investments, and low-interest financing for improvements or maintenance.

The goal of developing housing is two fold: to provide new, appropriate housing to meet the needs of current and prospective residents and to loosen up the market so that households may more easily upgrade or downsize to homes that better meet their needs throughout their lives. As the market

becomes more active, existing housing will need re-investment. Housing re-investment can be supported through a variety of financing mechanisms: rehabilitation grants, second mortgages for renovation, low-interest loans for small-scale upgrades or larger home maintenance projects, and tax abatement.

Community Development

Community development and housing are linked and depend on each other in many ways. Residents support community development initiatives as participants and patrons, whereas community amenities attract and anchor residents. Communities should thus embark on housing and community development initiatives in tandem and plan with combined efforts in mind. Local governments are well-positioned to lead these efforts by connecting plans, programs, funding sources, and partners.

Developments in downtown Philippi and in town centers can incorporate both housing and community amenities in the same buildings or development. However, very often housing and community development will take place in an iterative process: housing will accommodate new residents and concentrate residences in order to support new community amenities and new community amenities will broaden the demand for housing in the County.

References

ⁱ Wardrip, Williams, and Hague, 2011

ⁱⁱ Morrison and Monk, 2006

ⁱⁱⁱ Chakrabarti and Zhang, 2015

^{iv} Bratt, 2002

^v Jones-Rounds et al., 2014

^{vi} Mueller and Tighe, 2007

^{vii} Mueller and Tighe, 2007

^{viii} Maqbool, Viveiros, and Ault, 2015

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^x Jordan, 2016

^{xi} Anderson et al., 2003

^{xii} Krueger and Lindahl, 2001; Sainesi and Reenen, 2003

^{xiii} Heckman et al., 2006; Psacharopoulos, 2004

^{xiv} Lochner and Moretti, 2004; Currie and Moretti, 2003

^{xv} Mincer, 2001; Barro, 2001

^{xvi} Mankiw et al., 1992; Benhabib and Spiegel, 1994; Hall and Jones, 1999; Hanushek and Woessmann, 2008

^{xvii} Tegeler and PRRAC, 2011

^{xviii} Lynch, 2015

^{xix} Hanushek and Woessmann, 2010

^{xx} Lynch, 2015, 8

^{xxi} MetLife Mature Market Institute & National Council on Aging, 2009; Roe, Van Zandt, and McCarthy, 2002